

# MAINE STATE LEGISLATURE

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PUBLIC DOCUMENTS OF MAINE

1910

BEING THE

ANNUAL REPORTS

OF THE VARIOUS

DEPARTMENTS AND INSTITUTIONS

For the Year 1909.

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VOLUME IV.

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AUGUSTA  
KENNEBEC JOURNAL PRINT  
1910

FORTY-SECOND ANNUAL REPORT

OF THE

# INSURANCE COMMISSIONER

OF THE



## STATE OF MAINE

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FOR THE YEAR ENDING DECEMBER 31, 1909.

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AUGUSTA.

KENNEBEC JOURNAL PRINT

1910



# STATE OF MAINE.

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## FORTY-SECOND ANNUAL REPORT OF THE INSURANCE COMMISSIONER.

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Augusta, April 18, 1910.

*To the Honorable Governor and Council:*

In compliance with the provisions of Section seventy-four, Chapter forty-nine, Revised Statutes of Maine, I herewith submit the Forty-second Annual Report of this Department for the year ending December 31st, 1909.

### INSURANCE TAXATION.

The Legislature of 1909 made some change in the laws relating to the taxation of insurance companies. The laws of Maine now require insurance companies to pay a tax to the State of one and one-half per cent upon all premiums received, less the premiums returned on policies canceled and less sums paid for reinsurance in authorized companies, excepting (1) domestic life companies which pay two per cent, (2) fraternal beneficiary associations which pay no tax, (3) the business of fire insurance companies, issued on farm property, which is exempt from taxation.

The Maine Legislature, at its last session, acted adversely upon a report of the Maine Tax Commission, which recommended an annual tax of one-half of one per cent upon the net reserve of life policies. In my opinion the Legislature acted wisely. I do not favor excessive taxation of insurance companies or policy-holders and I would not advise any increase in the rate of insurance taxes paid to the State of Maine; the State received during the year 1909 in taxes and fees from the insurance business, a sum more than ten times the total cost of the insurance department for that year and for the year 1910 the total receipts of the State from insurance companies, agents and brokers will probably amount to \$150,000.00.

### UNAUTHORIZED FIRE INSURANCE.

Information is continually coming to this department that large property owners in various parts of the State have been induced to cancel their fire insurance policies in companies legally authorized to do business in Maine, and to take insurance with companies not authorized to

transact business in this State; the cheap rates offered by these unauthorized companies appear to be a sufficient inducement for the property owners, and they fail to realize that in the end the protection afforded by many of these companies will be very expensive. In case of loss and a refusal of the company to settle, the insured is at the mercy of the company; he would find it difficult to sue them in Maine, and the insurance department of this State has no control over such a company whatever. Under the laws of Maine only special insurance brokers, licensed by the Insurance Commissioner, can legally write policies of insurance in unauthorized fire insurance companies and whoever, without such license, assumes to act as such agent or broker in procuring policies of fire insurance on property in this State in unauthorized companies, is liable to the penalty of fine or imprisonment, provided in Section 100, Chapter 49, Revised Statutes.

The Insurance Laws of Maine recognize the fact that at times large property owners may be unable to procure, in companies admitted to do business in Maine, the amount of fire insurance necessary to protect their property, and a way is provided by which such needed surplus line insurance may be procured legally and safely through special insurance brokers. I am satisfied that if property owners fully understood the matter there would be no fire insurance placed by them in unauthorized companies, except through duly licensed special insurance brokers.

#### RECEIPTS AND EXPENDITURES.

During the year ending December 31st, 1909, the insurance department collected fees, which the Insurance Commissioner is required by law to charge, amounting to the sum of \$21,528.00; for the same period the department expenditures amounted to \$13,042.14, leaving a net surplus to the State of \$8,485.86; during the same period of time the Treasurer of State received taxes from all insurance companies and special brokers amounting to \$117,885.49, which together with the fees collected by the Insurance Commissioner makes a total of \$139,413.49 received by the State from insurance companies, agents and brokers for the year 1909, and a total net surplus to the State of \$126,371.35 above the cost of conducting its insurance department.

#### RECEIPTS.

|             |                         |   |       |            |
|-------------|-------------------------|---|-------|------------|
| Licenses to | 174 companies .....     | @ | \$20, | \$3,480 00 |
|             | 1 company .....         | " | 200,  | 200 00     |
|             | 4978 agencies .....     | " | 2,    | 9,956 00   |
|             | 40 agencies .....       | " | 3,    | 120 00     |
|             | 841 agencies .....      | " | 4,    | 3,364 00   |
|             | 67 agencies .....       | " | 6,    | 402 00     |
|             | 80 agencies .....       | " | 8,    | 640 00     |
|             | 9 agencies .....        | " | 10,   | 90 00      |
|             | 1 agency .....          | " | 12,   | 12 00      |
|             | 100 brokers .....       | " | 10,   | 1,000 00   |
|             | 5 special brokers ..... | " | 20,   | 100 00     |

|  |        |             |
|--|--------|-------------|
| Filing annual statements, 6 companies .....                | @ \$5, | \$30 00     |
| 18 companies .....   | " 10,  | 180 00      |
| 4 companies .....  | " 15,  | 60 00       |
| 54 companies .....   | " 20,  | 1,080 00    |
| 5 companies .....  | " 25,  | 125 00      |
| 2 companies .....  | " 30,  | 60 00       |
| 1 company .....  | " 50,  | 50 00       |
| Filing and examining<br>annual statement 2 companies ..... | " 25,  | 50 00       |
| Filing tax returns, 1 company .....                        | " 5,   | 5 00        |
| Filing charters, 1 company .....                           | " 20,  | 20 00       |
| 5 companies .....  | " 30,  | 150 00      |
| Renewal of authority, 2 companies .....                    | " 5,   | 10 00       |
| Annual examination, 8 companies .....                      | " 20,  | 160 00      |
| Annual franchise tax, 1 company .....                      | " 50,  | 50 00       |
| Certificate of qualification, 1 company .....              | " 20,  | 20 00       |
| School fund tax, 1 company .....                           | " 50,  | 50 00       |
| Sale of annual reports, 18 .....                           | " 1.50 | 27 00       |
| Service of writs, 6 .....                                  | " 2,   | 12 00       |
| Interest on deposit .....                                  |        | 25 00       |
|  |        | <hr/>       |
|  |        | \$21,528 00 |

## EXPENDITURES.

|   |             |
|---|-------------|
| Salaries, commissioner and deputy .....   | \$3,150 00  |
| Salaries of clerks .....                  | 907 00      |
| Traveling expense .....                   | 289 59      |
| Printing .....                            | 3,119 82    |
| Binding .....                             | 740 77      |
| Postage .....                             | 502 64      |
| Telephone and express .....               | 361 72      |
| National Convention .....                 | 40 00       |
| Office supplies .....                     | 1,615 69    |
|   | <hr/>       |
| Total .....                               | \$10,727 23 |
| Investigation of fires .....              | 1,865 14    |
| Printing and binding Insurance Laws ..... | 449 77      |
|   | <hr/>       |
| Total expenditures for department .....   | \$13,042 14 |

## 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   | 21,825 20          | 39 48                    | 30,603 68       |
| 1890 ..... | 6,321 00   | 24,491 17          | 18 20                    | 30,830 37       |
| 1891 ..... | 9,232 00   | 27,351 06          | 5 77                     | 36,618 83       |
| 1892 ..... | 9,188 00   | 31,974 83          | 19 92                    | 41,182 75       |
| 1893 ..... | 9,244 00   | 31,281 15          | 12 50                    | 40,537 65       |
| 1894 ..... | 9,390 00   | 29,105 39          | 24 82                    | 38,520 21       |
| 1895 ..... | 10,285 00  | 32,949 72          | 39 07                    | 43,273 79       |
| 1896 ..... | 11,143 00  | 36,170 83          | 48 42                    | 47,362 25       |
| 1897 ..... | 12,104 00  | 38,460 55          | 40 99                    | 50,605 54       |
| 1898 ..... | 12,284 50  | 59,087 19          | 9 31                     | 71,381 00       |
| 1899 ..... | 13,137 20  | 62,448 16          | 31 55                    | 75,616 91       |
| 1900 ..... | 13,408 00  | 68,957 46          | 4 10                     | 82,369 56       |
| 1901 ..... | 16,520 50  | 73,080 48          | 2 30                     | 89,603 28       |
| 1902 ..... | 16,694 50  | 79,127 78          | 52 00                    | 95,874 28       |
| 1903 ..... | 16,970 00  | 89,933 81          | 56 25                    | 106,960 06      |
| 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 88         | 278 56                   | 134,586 44      |
| 1909 ..... | 21,528 00  | 117,678 10         | 207 39                   | 139,413 49      |

## INVESTIGATION OF FIRES.

The number of fires, the total damage, and the percentage of fires of "unknown" and "incendiary" origin for the several years since the enactment of the law for the investigation of fires have been as follows:

| Year. | Number of Fires. | Total Damage.  | Incendiary | Unknown. |
|-------|------------------|----------------|------------|----------|
| 1895* | 590              | \$1,098,007.00 | 8.64%      | 32.54%   |
| 1896  | 709              | 1,164,605.00   | 8.46%      | 31.59%   |
| 1897  | 1080             | 1,349,748.00   | 4.81%      | 27.04%   |
| 1898  | 1414             | 1,533,433.00   | 3.54%      | 20.58%   |
| 1899  | 1920             | 1,941,910.00   | 2.76%      | 20.47%   |
| 1900  | 1884             | 1,886,600.00   | 1.85%      | 19.37%   |
| 1901  | 1657             | 2,170,024.00   | 1.51%      | 21.06%   |
| 1902  | 1624             | 1,842,850.00   | 1.79%      | 19.40%   |
| 1903  | 1960             | 2,555,006.00   | 1.33%      | 20.51%   |
| 1904  | 1829             | 2,207,380.00   | 1.10%      | 20.23%   |
| 1905  | 1927             | 2,425,520.00   | .93%       | 20.81%   |
| 1906  | 1847             | 2,218,729.00   | .65%       | 19.22%   |
| 1907  | 2089             | 3,073,420.00   | .48%       | 17.23%   |
| 1908  | 2348             | 4,084,234.00   | .30%       | 21.34%   |
| 1909  | 1983             | 2,552,945.00   | .76%       | 21.43%   |

\* May 26th to December 31st.



The total number of fires in Maine during the year 1909 was 1983. The total damage by fire to property in the State during the year 1909 amounted to \$2,552,945.00, an average of \$7,000 each day, and of more than \$200,000.00 each month. This annual loss was less by \$1,500,000.00 than the loss for 1908, and was \$500,000.00 less than the loss for 1907, the records of this department show that the average annual fire loss for the last ten years has been \$2,501,671.00; the above figures do not include property destroyed by forest fires reported to the Forest Commissioner under the law of 1903, which caused a loss estimated at \$100,999.00 for the year 1909.

Of the total number of fires 15 were of incendiary origin. The total value of property endangered by incendiary fires was \$34,374.00 and the damage on same was \$23,265.00. The total amount of insurance on property endangered by incendiary fires was \$22,700.00 and the insurance paid on same was \$12,493.00.

#### FIRE INSURANCE IN MAINE.

The total fire losses paid by insurance companies for the year 1909 amounted to \$1,714,952.34, an average of over \$4,698.00 each day, and of \$142,912.00 each month. Compared with 1908 these figures show a decrease of \$701,491.69 for the year.

The fire insurance business in Maine for the year ending December 31st, 1909, as reported to this department, may be summarized as follows:

##### RISKS WRITTEN.

|   |                  |
|---|------------------|
| Companies of other states and countries ..... | \$178,599,294 52 |
| Maine mutual companies .....                  | 14,597,458 01    |
| Special brokers .....                         | 232,625 00       |
|   | <hr/>            |
| Total .....                                   | \$193,429,377 53 |

##### PREMIUMS RECEIVED.

|   |                |
|---|----------------|
| Companies of other states and countries ..... | \$2,769,129 63 |
| Maine mutual companies .....                  | * 217,043 23   |
| Special brokers .....                         | 8,560 80       |
|   | <hr/>          |
| Total .....                                   | \$2,994,763 66 |

##### LOSSES PAID.

|   |                |
|---|----------------|
| Companies of other states and countries ..... | \$1,531,476 70 |
| Maine mutual companies .....                  | 183,475 64     |
|   | <hr/>          |
| Total .....                                   | \$1,714,952 34 |

\* 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 1909 amounted to \$1,531,687.90 and was 55.31 per cent of the premiums collected by the same companies during the same period.

## COMPANIES OF MAINE.

### INCORPORATED AND DISCONTINUED.

The Aroostook Mutual Fire Insurance Company of Presque Isle was incorporated July 24, 1909, and commenced business August 14, 1909.

The Sagamore Insurance Company of Sanford was incorporated September 11, 1909, but at the date of this report has not been authorized to issue policies.

The Prudential Health and Accident Insurance Company of Bingham was incorporated June 8, 1909, and was authorized to begin business December 6, 1909.

The American Royal Circle discontinued business, Harold F. Cook being appointed receiver September 7, 1909.

The Hunters' Protective Society of America of Van Buren was incorporated as a Fraternal Beneficiary organization February 12, 1910, but at the date of this report has not been authorized to issue policies.

## COMPANIES OF OTHER STATES AND COUNTRIES.

### ADMITTED DURING 1909.

#### MARINE.

| NAME OF COMPANY.                    | Location.               | Cash Capital.  |
|-------------------------------------|-------------------------|----------------|
| Federal Insurance Company.....      | Jersey City, N. J.....  | \$1,000,000 00 |
| Union Marine Insurance Company..... | Liverpool, England..... | 200,000 00     |

#### LIFE.

|  |                      |   |
|--|----------------------|---|
| State Mutual Life Assurance Company..... | Worcester, Mass..... | - |
|--|----------------------|---|

#### MISCELLANEOUS.

|   |                   |            |
|---|-------------------|------------|
| Loyal Protective Insurance Company..... | Boston, Mass..... | 100,000 00 |
| Massachusetts Accident Company.....     | Boston, Mass..... | 100,000 00 |

#### ASSESSMENT.

|                                   |                   |   |
|-----------------------------------|-------------------|---|
| Eastern Casualty Company.....     | Boston, Mass..... | - |
| New England Casualty Company..... | Boston, Mass..... | - |

#### FRATERNAL.

|  |                   |   |
|--|-------------------|---|
| Brotherhood Accident Company.....                                      | Boston, Mass..... | - |
| Polish National Alliance of the United States of<br>North America..... | Chicago, Ill..... | - |

## DISCONTINUED DURING 1909.

## FIRE.

| NAME OF COMPANY.                   | LOCATION.              | Cash Capital. |
|------------------------------------|------------------------|---------------|
| Dixie Fire Insurance Company ..... | Greensboro, N. C. .... | \$500,000 00  |

## LIFE.

|   |                       |            |
|---|-----------------------|------------|
| Manhattan Life Insurance Company .....    | New York, N. Y. ....  | 100,000 00 |
| State Mutual Life Assurance Company ..... | Worcester, Mass. .... | -          |

## MISCELLANEOUS.

|   |                    |            |
|---|--------------------|------------|
| Norwich & London Accident Insurance Association ..... | Norwich, Eng. .... | 200,000 00 |
|---|--------------------|------------|

## ASSESSMENT.

|                                  |                    |   |
|----------------------------------|--------------------|---|
| Equitable Accident Company ..... | Boston, Mass. .... | - |
|----------------------------------|--------------------|---|

## FRATERNAL.

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

**The following Companies were Authorized to Transact Business in  
Maine April 18, 1910.**

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**FIRE AND MARINE INSURANCE COMPANIES.**

**MAINE MUTUAL FIRE COMPANIES.**

|   |                |
|---|----------------|
| Aroostook County Patrons Mutual Fire Insurance Company... | Houlton        |
| Aroostook Mutual Fire Insurance Company.....              | Presque Isle   |
| 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      |
| 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.  |
| Charles E. Parker & Co., Managers, Hartford, Conn.                 |                    |
| American Insurance Company.....                                    | Newark, N. J.      |
| American Central Insurance Company.....                            | St. Louis, Mo.     |
| Simpson, Campbell & Company, Managers, 47 Kilby St., Boston, Mass. |                    |
| Boston Insurance Company.....                                      | Boston, Mass.      |
| Caledonian-American Insurance Company.....                         | New York, N. Y.    |
| Capital Fire Insurance Company.....                                | Concord, N. H.     |
| Central National Fire Insurance Company.....                       | Chicago, Ill.      |
| Edward E. Hall, General Agent, 45 Cedar St., New York, N. Y.       |                    |
| 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.    |
| Dutchess Fire Insurance Company.....               | Poughkeepsie, N. Y.  |
| Wakefield, Morley & Co., General Agents,           | Hartford, Conn.      |
| Eastern Fire Insurance Company.....                | Atlantic City, N. J. |
| Wakefield, Morley & Co., General Agents,           | Hartford, Conn.      |
| Equitable Fire and Marine Insurance Company.....   | Providence, R. I.    |
| Federal Insurance Company.....                     | Jersey City, N. J.   |
| Fidelity-Phenix Fire Insurance Company.....        | New York, N. Y.      |
| Fire Association.....                              | Philadelphia, Pa.    |
| Fireman's Fund Insurance Company.....              | San Francisco, Cal.  |
| A. K. Simpson, Manager, Mason Building,            | Boston, Mass.        |
| Firemens Insurance Company.....                    | Newark, N. J.        |
| Franklin Fire Insurance Company.....               | Philadelphia, Pa.    |
| German Alliance Insurance Company.....             | New York, N. Y.      |
| German American Insurance Company.....             | New York, N. Y.      |
| Germania Fire Insurance Company.....               | New York, N. Y.      |
| Glens Falls Insurance Company.....                 | Glens Falls, N. Y.   |
| Granite State Fire Insurance Company.....          | Portsmouth, N. H.    |
| Hanover Fire Insurance Company.....                | New York, N. Y.      |
| Hartford Fire Insurance Company.....               | Hartford, Conn.      |
| Home Insurance Company.....                        | New York, N. Y.      |
| Insurance Company of North America.....            | Philadelphia, Pa.    |
| Charles E. Parker & Co., Managers,                 | Hartford, Conn.      |
| Mercantile Fire and Marine Insurance Company.....  | Boston, Mass.        |
| National Fire Insurance Company.....               | Hartford, Conn.      |
| National Union Fire Insurance Company.....         | Pittsburg, Pa.       |
| New Hampshire Fire Insurance Company.....          | Manchester, N. H.    |
| Niagara Fire Insurance Company.....                | New York, N. Y.      |
| North British and Mercantile Insurance Company.... | New York, N. Y.      |
| Old Colony Insurance Company.....                  | Boston, Mass.        |
| Orient Insurance Company.....                      | Hartford, Conn.      |
| Pelican Assurance Company.....                     | New York, N. Y.      |
| Pennsylvania Fire Insurance Company.....           | Philadelphia, Pa.    |
| Edward C. Brush, Manager, 79 Kilby St.,            | Boston, Mass.        |
| Phenix Insurance Company.....                      | Hartford, Conn.      |
| Providence Washington Insurance Company.....       | Providence, R. I.    |
| Queen Insurance Company of America.....            | New York, N. Y.      |
| Reliance Insurance Company.....                    | Philadelphia, Pa.    |
| Rochester German Insurance Company.....            | Rochester, N. Y.     |
| Security Insurance Company.....                    | New Haven, Conn.     |
| Shawnee Fire Insurance Company.....                | Topeka, Kan.         |
| Newman & MacBain, Managers, 54 Maiden Lane,        | New York, N. Y.      |
| Springfield Fire and Marine Insurance Company..... | Springfield, Mass.   |
| Spring Garden Insurance Company.....               | Philadelphia, Pa.    |
| St. Paul Fire and Marine Insurance Company.....    | St. Paul, Minn.      |
| Reed & Dunkle, General Agents,                     | Boston, Mass.        |
| Subscribers at United States "Lloyds".....         | New York, N. Y.      |
| Union Insurance Company.....                       | Philadelphia, Pa.    |
| Idé & Sewall, General Agents, 4 Liberty Sq.,       | Boston, Mass.        |

Westchester Fire Insurance Company.....New York, N. Y.  
 Western Insurance Company.....Pittsburg, Pa.  
 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.

#### 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, Limited.....London, England  
 George W. Babb, Manager, 38 Pine St., New York, N. Y.  
 Norwich Union Fire Insurance Society.....Norwich, England  
 J. Montgomery Hare, Manager, 59 John 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  
 Percival Beresford, } Joint Managers, 47 Cedar St., New York, N. Y.  
 Louis P. Bayard, }  
 Prussian National Insurance Company.....Stettin, Germany  
 Theo. W. Letton, Manager, Monadnock Block, Chicago, Ill.

|   |                     |
|---|---------------------|
| Royal Assurance Company, Limited.....                           | Liverpool, England  |
| Field & Cowles, Managers for Maine, 85 Water St., Boston, Mass. |                     |
| Royal Exchange Assurance.....                                   | London, England     |
| Uberto C. Crosby, Manager, 92 William St., New York, N. Y.      |                     |
| Scottish Union and National Insurance Company.....              | Edinburgh, Scotland |
| J. H. Brewster, Manager, 36 Pearl St., Hartford, Conn.          |                     |
| State Fire Insurance Company, Ltd.....                          | Liverpool, England  |
| James H. Brewster, Manager, 36 Pearl St., Hartford, Conn.       |                     |
| Sun Insurance Office.....                                       | London, England     |
| J. J. Guile, Manager, 54 Pine St., New York, N. Y.              |                     |
| Union Marine Insurance Company, Limited.....                    | Liverpool, England  |
| Franz Herrmann, Manager, 37 Wall 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.    |
| Harry L. Smith, Gen. Agent, 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.,<br>Ernest E. Decker, 86 Exchange St., Portland, Me.  | General Agents.    |
| Equitable Life Assurance Society.....   | New York, N. Y.    |
| F. H. Hazelton, Manager for Maine, 392 Congress St., Portland, Me.  |                    |
| Fidelity Mutual Life Insurance Company.....   | Philadelphia, Pa.  |
| Home Life Insurance Company.....  | New York, N. Y.    |
| C. A. Lacroix, General Agent, 104 Exchange St., Portland, Me.   |                    |
| John Hancock Mutual Life Insurance Company.....   | Boston, Mass.      |
| Charles E. Sayward, General Agent, 85 Market St., Portland, Me.   |                    |
| 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.,<br>J. A. Martin, 73½ Front St., Bath, Me.,<br>E. P. Langley, 86 Lisbon St., Lewiston, Me.,<br>Chas. A. Bradley, 562 Congress St., Portland, Me. | } Superintendents. |
| Mutual Life Insurance Company.....  | New York, N. Y.    |
| T. E. McDonald, Mgr. for Maine, First Nat'l Bank Bldg., Portland, Me.   |                    |
| Mutual Benefit Life Insurance Company.....  | Newark, N. J.      |
| Chas. T. Hawes, Columbia Building, Bangor, Me.,<br>Walter DeC. Moore, 89 Market St., Portland, Me.  | } General Agents.  |
| 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., }                |                   |
| Wm. H. Taylor & Sons, Morse Oliver Bldg., 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, Manager Ordinary Branch, Portland, Me.                |                   |
| J. A. Moffit, Supt. Industrial Branch, 390 Congress St., Portland, Me. |                   |
| Merle A. Twitchell, Supt. Industrial Branch, Lewiston, Me.             |                   |
| Security Mutual Life Insurance Company.....                            | Binghamton, N. Y. |
| Milton F. Ricker, General Agent, Auburn, Me.                           |                   |
| Travelers Insurance Company.....                                       | Hartford, Conn.   |
| G. M. Barney, State Agent, 36 Exchange St., Portland, Me.              |                   |
| Union Central Life Insurance Company.....                              | Cincinnati, O.    |
| 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.  |
| Harry L. Smith, General Agent, Portland, Me.                        |                  |
| American Bonding Company.....                                       | Baltimore, Md.   |
| Oliver B. Clason, Gardiner, }                                       |                  |
| Wm. F. Curran, 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'Brion & 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.                 |                  |

|  |                    |
|--|--------------------|
| Equitable Accident Company.....  | Boston, Mass.      |
| 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 Company.....                                    | New York, N. Y.    |
| Charles H. Maxfield, Manager for Maine, 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.    |
| Loyal Protective Insurance Company.....                                | Boston, Mass.      |
| 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.      |
| Macomber, Farr & Whitten, General Agents, Augusta, Me.                 |                    |
| 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.    |
| 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, 16 Liberty St., New York, N. Y. |                    |
| Ocean Accident and Guarantee Corporation (Ltd.)....                    | London, England    |
| Oscar Ising, Manager, 59 John St., New York, N. Y.                     |                    |
| Peerless Casualty Company.....   | Kcene, N. H.       |
| 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. }                    |                    |
| Ray L. Harvey, 704 Court St., Auburn, Me. } State Agents.              |                    |
| 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.     |
| United States Health and Accident Insurance Company..                  | Saginaw, Mich.     |
| Nudd & Langston, General Agents, Auburn, Me.                           |                    |
| Woodmen's Casualty Company.....  | Indianapolis, Ind. |
| G. C. Woods, State Agent, Bangor, Me.                                  |                    |

## MAINE ASSESSMENT COMPANIES.

|   |          |
|---|----------|
| Fraternities Health and Accident Association.....     | Richmond |
| National Casualty Insurance Company.....              | Portland |
| Portland Casualty Company.....                        | Portland |
| Prudential Health and Accident Insurance Company..... | Bingham  |
| Sagamore Health and Accident Association.....         | Sanford  |

## ASSESSMENT COMPANIES OF OTHER STATES.

|                                      |                    |
|--------------------------------------|--------------------|
| Eastern Casualty Company.....        | Boston, Mass.      |
| Masonic Mutual Accident Company..... | Springfield, Mass. |
| New England Casualty Company.....    | Boston, Mass.      |

## MAINE FRATERNAL ASSOCIATIONS.

|   |           |
|---|-----------|
| Ancient Order of United Workmen.....              | Hallowell |
| 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.      |
| Brotherhood Accident Company.....                            | Boston, Mass.      |
| Catholic Benevolent Legion.....                              | Brooklyn, N. Y.    |
| Catholic Order of Foresters.....                             | Chicago, Ill.      |
| Independent Order of Foresters.....                          | Toronto, Canada.   |
| Knights and Ladies of Honor.....                             | Indianapolis, Ind. |
| Knights of Columbus.....                                     | New Haven, Conn.   |
| Knights of Honor.....  | St. Louis, Mo.     |
| Knights of Pythias.....                                      | Chicago, Ill.      |
| Knights of the Maccabees of the World.....                   | Detroit, Mich.     |
| S. C. C. Ward, Manager for Maine, Augusta, Me.               |                    |
| L'Union St. Jean Baptiste d'Amerique.....                    | Woonsocket, R. I.  |
| Modern Woodmen of America.....                               | Rock Island, Ill.  |
| A. O. Palmer, State Deputy, Burlington, Vt.                  |                    |
| New England Order of Protection.....                         | Boston, Mass.      |
| Polish National Alliance of the United States of No. America | Chicago, Ill.      |
| 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, 1909.

The tabulations relating to record of fires in Maine during 1909 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.

Respectfully submitted,

A handwritten signature in cursive script, reading "Oscar Putnam". The signature is written in black ink and is positioned above the printed name of the Insurance Commissioner.

*Insurance Commissioner.*

# STATISTICAL TABLES.

## TABLE No. 1.

Maine Business of Foreign Fire Insurance Companies, 1868 to 1909.

|            | Risks written.  | Premiums received. | Losses paid. | Average % of premiums. | Average % of losses. |
|------------|-----------------|--------------------|--------------|------------------------|----------------------|
| 1868.....  | \$52,613,758 00 | \$649,002 51       | \$339,906 72 | 1.23                   | 52.37                |
| 1869.....  | 56,614,642 00   | 690,230 27         | 488,158 81   | 1.21                   | 70.72                |
| 1870.....  | 51,132,999 00   | 574,895 72         | 448,921 36   | 1.12                   | 76.18                |
| 1871.....  | 48,063,332 00   | 644,257 18         | 221,253 53   | 1.34                   | 34.34                |
| 1872.....  | 55,722,821 00   | 699,171 83         | 378,185 19   | 1.25                   | 54.09                |
| 1873.....  | 62,776,645 73   | 849,125 73         | 559,541 10   | 1.35                   | 54.09                |
| 1874.....  | 66,997,743 00   | 924,724 22         | 406,731 32   | 1.38                   | 43.98                |
| 1875.....  | 66,768,962 00   | 899,404 89         | 370,358 07   | 1.31                   | 40.90                |
| 1876.....  | 63,192,790 00   | 820,997 89         | 497,778 59   | 1.29                   | 60.63                |
| 1877.....  | 66,679,653 00   | 803,478 48         | 528,141 96   | 1.20                   | 65.73                |
| 1878.....  | 59,537,800 00   | 707,787 80         | 636,073 46   | 1.18                   | 89.86                |
| 1879.....  | 61,254,094 00   | 693,059 80         | 533,246 10   | 1.13                   | 76.94                |
| 1880.....  | 64,928,627 65   | 754,632 57         | 456,880 58   | 1.16                   | 65.43                |
| 1881.....  | 65,525,972 12   | 767,452 80         | 521,206 66   | 1.17                   | 67.91                |
| 1882.....  | 70,326,575 00   | 841,986 38         | 624,840 48   | 1.19                   | 74.21                |
| 1883.....  | 75,246,359 00   | 951,428 87         | 617,822 94   | 1.26                   | 64.93                |
| 1884.....  | 71,936,068 66   | 978,702 88         | 722,739 23   | 1.36                   | 73.84                |
| 1885.....  | 69,843,755 85   | 988,488 77         | 539,652 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 | 1.65                   | 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 | 1.67                   | 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                |
| 1909.....  | 178,599,294 52  | 2,769,129 63       | 1,531,476 70 | 1.55                   | 55.31                |

\* Includes tornado business.

**TABLE No. 2.**  
**Income, Disbursements, Premiums, Losses, Admitted Assets, Surplus to Policy Holders and Risks Written**  
**During 1909.**

| COMPANIES.                       | Income.        | Disbursements. | Net premiums received. | Net losses paid. | Admitted assets. | Surplus to policy holders. | Gross risks written. | Gross premiums on risks written. |
|----------------------------------|----------------|----------------|------------------------|------------------|------------------|----------------------------|----------------------|----------------------------------|
| MAINE STOCK COMPANIES.           |                |                |                        |                  |                  |                            |                      |                                  |
| Merchants .....                  | \$103,403 01   | \$105,406 66   | \$92,296 55            | \$75,283 62      | \$292,183 04     | \$226,060 28               | \$10,159,288 00      | \$112,348 98                     |
| Union .....                      | 123,980 64     | 123,267 23     | 105,416 54             | 90,227 36        | 471,067 26       | 388,976 79                 | 5,787,519 00         | 154,663 81                       |
| Total .....                      | \$227,383 65   | \$228,673 89   | \$197,713 09           | \$165,510 98     | \$763,250 80     | \$615,037 07               | \$15,946,807 00      | \$267,012 79                     |
| STOCK COMPANIES OF OTHER STATES. |                |                |                        |                  |                  |                            |                      |                                  |
| Etna .....                       | \$8,060,935 71 | \$7,085,691 91 | \$7,334,254 32         | \$3,653,396 79   | \$18,062,110 33  | \$10,062,704 34            | \$341,978,305 00     | \$10,357,103 08                  |
| Agricultural .....               | 1,791,613 20   | 1,408,261 71   | 1,653,436 88           | 634,234 14       | 3,478,078 30     | 1,557,241 06               | 226,499,600 00       | 2,406,795 23                     |
| Alliance .....                   | 926,583 48     | 754,703 24     | 867,020 83             | 431,768 50       | 1,630,753 65     | 945,481 59                 | 108,654,063 00       | 1,169,432 03                     |
| American (N. J.) .....           | 3,771,011 85   | 3,222,400 61   | 3,443,880 25           | 1,672,100 58     | 8,535,326 68     | 3,355,055 20               | 439,316,060 00       | 4,589,404 72                     |
| American Central .....           | 2,839,793 91   | 2,419,895 39   | 2,506,731 45           | 1,204,573 39     | 5,562,192 51     | 3,003,419 29               | 296,889,657 00       | 3,678,770 49                     |
| Boston .....                     | 3,100,461 04   | 2,611,428 70   | 2,856,609 04           | 1,294,669 98     | 6,266,589 15     | 4,033,736 40               | 377,974,579 00       | 4,093,266 44                     |
| Caledonian-American .....        | 23,873 22      | 19,141 24      | 14,768 22              | 5,844 27         | 258,708 45       | 238,826 82                 | 12,850,974 00        | 124,353 88                       |
| Capital .....                    | 531,051 05     | 477,581 05     | 464,140 13             | 262,521 35       | 839,151 92       | 380,369 11                 | 53,150,617 00        | 640,910 50                       |
| Citizens .....                   | 591,677 48     | 552,841 08     | 562,780 50             | 316,489 59       | 853,585 60       | 390,025 10                 | 194,389,902 00       | 2,432,792 00                     |
| City of New York .....           | 713,272 43     | 379,410 02     | 389,454 70             | 178,445 82       | 1,434,223 06     | 1,057,498 55               | 70,591,911 00        | 678,158 51                       |
| Columbia .....                   | 265,506 82     | 203,218 69     | 242,068 43             | 110,766 03       | 703,384 03       | 593,905 91                 | 103,492,348 00       | 771,339 76                       |
| Commerce .....                   | 296,678 28     | 243,301 64     | 265,447 37             | 104,490 05       | 669,637 13       | 428,294 46                 | 28,635,450 00        | 329,670 92                       |
| Commercial Union .....           | 371,853 51     | 254,550 04     | 345,234 83             | 125,474 75       | 791,868 17       | 417,162 50                 | 50,056,155 00        | 555,910 50                       |
| Commonwealth .....               | 760,321 87     | 525,901 02     | 672,789 25             | 213,432 89       | 2,108,185 03     | 1,534,510 90               | 111,987,765 00       | 981,947 42                       |
| Connecticut .....                | 4,094,918 48   | 3,492,856 93   | 3,836,287 85           | 1,846,741 41     | 6,969,518 08     | 2,800,942 12               | 408,280,031 00       | 4,908,807 95                     |
| Continental .....                | 9,672,645 33   | 6,616,734 09   | 6,668,802 62           | 2,970,149 27     | 22,332,787 04    | 14,044,878 64              | 839,763,760 00       | 8,044,001 96                     |
| Delaware .....                   | 1,779,446 80   | 1,592,040 03   | 1,679,357 73           | 807,756 78       | 2,257,516 87     | 607,273 11                 | 203,615,153 00       | 2,413,348 25                     |
| Dutchess Fire .....              | 429,378 39     | 403,916 54     | 403,036 88             | 242,987 35       | 684,545 23       | 337,047 85                 | 44,649,756 00        | 542,518 85                       |
| Eastern Fire .....               | 224,114 26     | 325,395 52     | 190,315 91             | 220,181 94       | 404,171 01       | 248,709 75                 | 27,808,815 00        | 428,332 97                       |
| Equitable .....                  | 997,362 37     | 934,399 12     | 940,217 97             | 522,949 77       | 1,371,781 48     | 519,950 53                 | 94,945,067 00        | 1,219,566 83                     |

|                                |               |               |               |              |               |               |                  |               |
|--------------------------------|---------------|---------------|---------------|--------------|---------------|---------------|------------------|---------------|
| Federal                        | 1,034,582 16  | 862,242 39    | 944,353 20    | 372,255 18   | 2,517,105 00  | 1,617,303 89  | 1,219,261,219 00 | 3,015,081 51  |
| Fidelity Fire                  | 1,686,170 09  | 1,018,572 68  | 1,042,778 93  | 427,039 36   | 4,108,141 74  | 3,620,554 12  | 143,593,734 00   | 1,423,895 21  |
| Fire Association               | 4,576,124 21  | 4,071,997 64  | 4,143,457 50  | 2,106,150 10 | 8,529,744 33  | 3,070,417 13  | 483,480,534 00   | 5,660,444 29  |
| Fireman's Fund                 | 4,948,492 89  | 4,092,919 41  | 4,645,111 91  | 2,207,735 91 | 7,431,401 75  | 3,514,856 91  | 790,748,642 00   | 7,620,733 58  |
| Firemen's                      | 2,162,369 45  | 1,696,364 45  | 1,884,047 25  | 829,033 16   | 5,715,087 79  | 3,739,781 73  | 171,594,552 00   | 2,466,183 54  |
| Franklin                       | 1,334,373 69  | 1,090,776 06  | 1,208,426 71  | 501,288 38   | 2,992,266 65  | 1,090,425 34  | 123,280,468 00   | 1,442,951 01  |
| German Alliance                | 612,701 34    | 492,167 30    | 558,174 40    | 260,940 22   | 1,591,667 13  | 1,030,830 91  | 266,038,448 00   | 2,940,765 88  |
| German American                | 7,541,330 53  | 6,428,216 38  | 6,886,301 51  | 3,307,004 05 | 16,162,229 53 | 7,940,211 21  | 1,134,324,005 00 | 11,131,789 99 |
| Germania                       | 3,152,936 34  | 2,715,899 30  | 2,907,416 22  | 1,193,928 15 | 6,562,329 14  | 3,008,419 02  | 371,030,926 00   | 3,776,514 60  |
| Glens Falls                    | 2,261,467 52  | 1,913,763 57  | 1,971,850 26  | 861,341 89   | 5,097,415 75  | 2,634,925 79  | 219,068,164 00   | 2,499,862 35  |
| Granite State                  | 607,885 26    | 534,225 88    | 568,472 25    | 297,483 10   | 1,109,313 65  | 509,265 41    | 59,094,064 00    | 802,360 35    |
| Hanover                        | 2,595,919 28  | 2,247,013 37  | 2,361,529 02  | 1,114,792 14 | 4,765,119 57  | 2,316,573 90  | 303,368,968 65   | 3,219,616 22  |
| Hartford                       | 16,230,989 88 | 13,796,159 57 | 14,989,010 00 | 7,548,276 73 | 23,035,700 61 | 8,713,747 50  | 1,567,965,968 00 | 18,794,899 30 |
| Home                           | 12,785,905 09 | 10,257,198 71 | 11,363,531 27 | 5,321,642 68 | 27,307,672 28 | 14,182,836 96 | 1,682,426,123 00 | 16,440,618 52 |
| Insurance Co. of North America | 9,146,161 59  | 7,858,104 42  | 8,599,002 04  | 4,397,831 72 | 13,373,330 52 | 5,577,235 60  | 1,232,965,383 00 | 11,261,444 37 |
| Mercantile                     | 810,776 18    | 266,048 90    | 278,395 39    | 133,453 06   | 452,321 43    | 280,522 96    | 35,711,901 00    | 505,875 49    |
| National                       | 6,003,346 01  | 4,955,883 66  | 5,608,325 01  | 2,680,915 53 | 9,328,707 25  | 3,840,294 01  | 751,206,874 00   | 8,545,442 17  |
| National Union                 | 1,906,560 40  | 1,591,261 68  | 1,685,999 94  | 800,046 46   | 3,068,161 50  | 1,335,237 66  | 219,614,996 00   | 2,791,033 96  |
| New Brunswick                  | 535,191 95    | 481,367 81    | 484,521 10    | 223,368 44   | 653,557 38    | 281,780 47    | 53,003,723 00    | 719,566 60    |
| New Hampshire                  | 2,362,997 37  | 2,114,280 69  | 2,151,924 69  | 1,136,908 61 | 5,196,017 46  | 2,610,064 23  | 212,724,758 00   | 2,583,091 59  |
| Niagara                        | 3,481,900 86  | 2,836,235 78  | 3,184,329 42  | 1,455,614 30 | 6,122,658 84  | 3,044,308 90  | 389,161,071 00   | 4,324,285 63  |
| North British & Mercantile     | 571,805 31    | 321,914 09    | 514,817 55    | 108,082 45   | 1,511,887 93  | 1,084,712 16  | 101,589,506 00   | 734,783 91    |
| Old Colony                     | 500,751 22    | 445,834 02    | 459,938 32    | 245,833 85   | 881,612 66    | 506,648 36    | 65,067,123 00    | 792,559 43    |
| Orléans                        | 1,656,236 68  | 1,139,478 94  | 1,360,355 55  | 584,065 79   | 2,990,286 12  | 1,550,341 08  | 177,712,768 00   | 2,043,851 63  |
| Pelican                        | 337,530 75    | 301,073 15    | 315,089 10    | 160,554 85   | 646,878 33    | 389,770 93    | 40,449,184 00    | 439,418 47    |
| Pennsylvania                   | 3,679,055 53  | 3,175,198 12  | 3,368,539 95  | 1,742,683 43 | 7,299,419 10  | 2,950,321 43  | 378,586,223 00   | 4,267,581 10  |
| Phoenix (N. Y.)                | 8,125,802 68  | 7,917,444 09  | 6,307,988 87  | 3,550,652 56 | 9,973,247 49  | 2,011,396 65  | 687,505,521 00   | 8,088,297 30  |
| Phoenix (Conn.)                | 5,356,900 30  | 4,295,565 42  | 4,967,995 59  | 2,151,337 54 | 9,941,424 23  | 5,066,837 38  | 658,532,929 00   | 6,493,310 96  |
| Providence Washington          | 2,803,451 54  | 2,607,567 61  | 2,638,523 10  | 1,378,720 62 | 3,438,546 21  | 1,171,790 17  | 422,062,563 00   | 3,797,877 60  |
| Queen                          | 4,787,495 89  | 4,074,043 28  | 4,493,507 30  | 2,157,449 86 | 8,622,543 09  | 4,294,374 23  | 479,139,026 00   | 5,805,855 20  |
| Reliance                       | 1,035,328 29  | 905,720 39    | 970,722 51    | 434,341 98   | 1,630,883 79  | 523,360 31    | 113,157,681 00   | 1,366,359 10  |
| Rochester German               | 1,631,935 62  | 1,461,107 82  | 1,471,619 43  | 722,071 07   | 2,564,825 59  | 1,162,280 31  | 182,386,237 00   | 2,227,832 08  |
| Security                       | 1,640,774 21  | 1,437,116 54  | 1,499,888 47  | 687,237 39   | 2,570,473 10  | 1,017,702 13  | 188,318,069 00   | 2,214,321 08  |
| Shawnee Fire                   | 1,679,284 42  | 1,679,297 91  | 1,505,073 00  | 919,828 81   | 1,460,457 70  | 392,984 54    | 161,166,746 00   | 2,246,603 91  |
| Springfield                    | 5,691,373 03  | 4,795,280 80  | 5,307,622 39  | 2,522,980 88 | 9,761,460 23  | 4,718,061 53  | 586,802,716 00   | 7,126,903 89  |

TABLE No. 2—Concluded.

| COMPANIES.   | Income.               | Disbursements.        | Net premiums received. | Net losses paid.     | Admitted assets.      | Surplus to policy holders. | Gross risks written.     | Gross premiums on risks written. |
|--|-----------------------|-----------------------|------------------------|----------------------|-----------------------|----------------------------|--------------------------|----------------------------------|
| Spring Garden .....                                      | \$2,480,807 20        | \$2,168,291 30        | \$2,342,773 18         | \$1,269,718 97       | \$3,187,821 05        | \$986,020 39               | \$269,415,804 11         | \$3,428,178 12                   |
| St. Paul .....   | 4,979,894 35          | 4,107,748 59          | 4,725,642 77           | 2,401,305 99         | 6,286,457 76          | 2,141,624 42               | 555,488,625 00           | 6,147,976 17                     |
| Subscribers at U. S. "Lloyds" .....                      | 1,208,471 88          | 1,079,665 07          | 1,169,753 19           | 810,255 04           | 1,490,202 87          | 630,713 94                 | 557,724,991 00           | 2,692,855 63                     |
| Union .....  | 808,978 25            | 732,992 02            | 769,008 13             | 381,784 95           | 965,243 66            | 325,013 65                 | 83,268,742 00            | 1,099,571 18                     |
| Westchester .....  | 2,767,777 89          | 2,346,513 64          | 2,583,860 50           | 1,275,869 49         | 4,462,134 06          | 1,731,780 26               | 351,539,443 00           | 3,705,112 02                     |
| Williamsburg City .....                                  | 1,877,299 25          | 1,766,023 65          | 1,748,246 02           | 934,788 85           | 2,787,066 18          | 1,040,522 05               | 198,355,322 00           | 2,213,362 44                     |
| <b>Total</b> .....                                       | <b>180,181,035 87</b> | <b>151,602,332 67</b> | <b>161,334,558 10</b>  | <b>78,440,987 67</b> | <b>322,806,934 17</b> | <b>153,562,882 80</b>      | <b>22,218,463,708 76</b> | <b>229,215,293 37</b>            |
| <b>MUTUAL COMPANIES OF OTHER STATES.</b>                 |                       |                       |                        |                      |                       |                            |                          |                                  |
| Holyoke .....  | \$224,998 20          | \$237,341 49          | \$170,435 86           | \$58,363 48          | \$1,001,107 02        | \$661,013 25               | \$12,542,778 00          | \$187,212 96                     |
| Middlesex .....  | 218,162 97            | 216,535 01            | 183,616 00             | 73,975 71            | 654,279 75            | 295,484 36                 | 13,526,091 00            | 202,334 78                       |
| Providence .....   | 181,508 94            | 97,895 42             | 94,307 35              | 34,518 58            | 772,690 46            | 582,373 23                 | 9,316,500 00             | 102,305 10                       |
| Quincy .....   | 199,029 01            | 188,004 73            | 166,259 13             | 53,618 36            | 790,117 13            | 505,705 62                 | 11,126,368 00            | 173,131 15                       |
| Traders & Mechanics .....                                | 214,467 82            | 263,049 12            | 182,462 19             | 82,416 42            | 615,209 13            | 239,772 65                 | 12,530,385 00            | 194,429 75                       |
| Vermont .....  | 460,691 10            | 407,545 31            | 48,618 76              | 307,216 12           | 368,493 00            | 261,581 73                 | 20,770,119 00            | 70,524 87                        |
| Worcester .....  | 174,409 43            | 150,018 83            | 133,920 27             | 28,806 71            | 815,212 91            | 525,423 80                 | 10,269,607 00            | 140,067 06                       |
| <b>Total</b> .....                                       | <b>\$1,618,207 49</b> | <b>\$1,560,389 91</b> | <b>\$979,619 56</b>    | <b>\$638,915 38</b>  | <b>\$5,017,109 40</b> | <b>\$3,071,354 64</b>      | <b>\$99,081,848 00</b>   | <b>\$1,070,005 67</b>            |
| <b>U. S. BRANCHES OF COMPANIES OF FOREIGN COUNTRIES.</b> |                       |                       |                        |                      |                       |                            |                          |                                  |
| Aachen & Munich .....                                    | \$1,205,996 15        | \$997,775 75          | \$1,126,202 11         | \$518,829 96         | \$2,242,315 35        | \$1,109,444 40             | \$143,725,330 00         | \$1,584,270 75                   |
| Atlas .....  | 1,806,539 60          | 1,757,545 93          | 1,731,795 70           | 762,008 40           | 2,214,061 96          | 638,419 71                 | 204,686,542 00           | 2,197,235 35                     |
| British America .....                                    | 1,030,725 60          | 959,366 78            | 973,503 02             | 470,858 40           | 1,564,197 62          | 654,206 42                 | 141,288,455 00           | 1,382,132 98                     |
| Caledonian .....   | 1,541,240 69          | 1,461,467 40          | 1,415,444 69           | 633,019 46           | 2,084,808 46          | 625,714 99                 | 169,875,440 00           | 1,964,237 18                     |
| Commercial Union .....                                   | 4,720,171 46          | 4,285,474 71          | 4,398,612 28           | 2,174,776 37         | 7,310,375 24          | 2,648,438 20               | 1,131,940,545 00         | 6,014,913 07                     |



|                                  |                  |                  |                  |                  |                  |                  |                   |                  |
|----------------------------------|------------------|------------------|------------------|------------------|------------------|------------------|-------------------|------------------|
| Hamburg Bremen .....             | 1,588,645 30     | 1,528,629 80'    | 1,331,328 18     | 871,153 22       | 1,997,569 22     | 780,680 66       | 159,042,178 00    | 1,999,003 12     |
| Liverpool & London & Globe ..... | 8,612,500 89     | 7,874,382 74     | 7,839,471 35     | 3,689,244 45     | 13,868,702 88    | 5,463,048 41     | 1,316,142,927 00  | 13,563,372 48    |
| London Assurance .....           | 2,706,556 45     | 2,463,112 73     | 2,483,472 53     | 999,352 35       | 3,377,467 80     | 1,149,691 54     | 503,537,087 00    | 3,000,363 83     |
| London & Lancashire .....        | 2,646,117 45     | 2,511,559 83     | 2,368,932 45     | 950,977 32       | 3,875,360 76     | 1,391,108 49     | 354,068,307 00    | 3,563,414 49     |
| Mannheim .....                   | 1,094,755 61     | 1,079,786 71     | 1,040,124 69     | 601,415 16       | 700,247 22       | 364,555 12       | 338,302,367 00    | 1,776,893 38     |
| North British & Mercantile ..... | 5,083,516 24     | 3,870,167 69     | 4,806,162 57     | 1,988,547 85     | 8,242,611 35     | 3,577,609 59     | 740,156,003 00    | 6,617,393 93     |
| Northern Assurance .....         | 3,316,737 37     | 3,196,516 98     | 2,926,977 24     | 1,350,960 60     | 4,933,170 75     | 1,756,093 97     | 404,644,313 00    | 4,494,592 45     |
| Norwich Union .....              | 1,820,501 36     | 2,124,718 25     | 1,710,369 38     | 1,232,373 17     | 2,594,330 17     | 769,867 88       | 234,565,920 00    | 2,447,414 83     |
| Palatine .....                   | 1,853,871 26     | 1,629,407 67     | 1,674,347 75     | 841,711 65       | 3,247,414 84     | 1,315,366 18     | 207,645,623 00    | 2,400,890 76     |
| Phoenix Assurance .....          | 2,537,028 01     | 2,354,364 67     | 2,412,755 56     | 1,239,434 11     | 3,398,181 05     | 1,249,039 67     | 312,801,202 00    | 3,394,121 63     |
| Prussian National .....          | 1,098,656 75     | 890,149 56       | 1,048,745 62     | 460,802 64       | 1,763,692 58     | 614,292 47       | 31,807,569 00     | 1,520,102 73     |
| Royal .....                      | 7,999,390 19     | 7,870,826 70     | 7,368,762 78     | 3,557,454 35     | 11,323,568 26    | 3,010,920 94     | 96,009,803 03     | 10,476,516 56    |
| Royal Exchange .....             | 1,772,912 71     | 1,947,392 62     | 1,423,065 65     | 869,708 65       | 2,226,264 64     | 818,342 71       | 214,666,060 00    | 2,305,534 76     |
| Scottish Union & National .....  | 2,333,227 20     | 2,410,707 34     | 2,068,182 25     | 953,022 01       | 1,848,132 00     | 2,682,195 84     | 338,246,490 00    | 3,395,977 13     |
| State Fire .....                 | 124,761 33       | 113,319 68       | 109,220 10       | 42,972 81        | 430,148 22       | 332,467 28       | 17,689,179 00     | 219,680 82       |
| Sun .....                        | 3,259,101 10     | 3,044,446 69     | 3,077,118 90     | 1,423,766 66     | 4,236,799 06     | 1,255,219 72     | 348,567,911 00    | 3,824,150 50     |
| Union Marine .....               | 772,250 89       | 768,719 46       | 731,718 15       | 514,623 55       | 668,425 09       | 303,805 89       | 229,733,499 00    | 1,387,218 43     |
| Western Assurance .....          | 1,825,656 92     | 1,679,399 33     | 1,743,353 84     | 907,543 42       | 2,377,303 37     | 841,202 66       | 279,306,507 00    | 2,483,031 70     |
| Total .....                      | \$ 60,750,860 53 | \$ 56,839,238 64 | \$ 55,799,666 79 | \$ 27,054,556 56 | \$ 89,525,147 89 | \$ 33,391,732 74 | 8,888,449,257 0   | \$ 82,612,462 88 |
| Aggregate .....                  | 242,727,487 54   | 210,230,635 11   | 218,311,557 54   | 106,299,970 59   | 418,112,411 76   | 190,641,007 25   | 31,221,941,620 79 | 313,164,774 71   |

TABLE No. 3.  
Income During 1909.

| COMPANIES.                       | NET PREMIUMS.  |              | INTEREST.   |                   |                   |                    | Rents.      | All other sources. | Total income.  |
|----------------------------------|----------------|--------------|-------------|-------------------|-------------------|--------------------|-------------|--------------------|----------------|
|                                  | Fire.          | Marine.      | Mortgages.  | Collateral loans. | Bonds and stocks. | All other sources. |             |                    |                |
| MAINE STOCK COMPANIES.           |                |              |             |                   |                   |                    |             |                    |                |
| Merchants .....                  | -              | \$92,296 55  | \$1,400 00  | \$736 00          | \$8,698 00        | \$272 46           | -           | -                  | \$103,403 01   |
| Union .....                      | -              | 105,416 54   | -           | -                 | 16,604 99         | 1,859 11           | -           | \$100 00           | 123,980 64     |
| Total .....                      | -              | \$197,713 09 | \$1,400 00  | \$736 00          | \$25,302 99       | \$2,131 57         | -           | \$100 00           | \$227,383 65   |
| STOCK COMPANIES OF OTHER STATES. |                |              |             |                   |                   |                    |             |                    |                |
| Etna .....                       | \$6,788,579 94 | \$545,674 38 | -           | -                 | \$661,684 16      | \$21,414 38        | \$20,000 00 | \$23,582 85        | \$8,060,935 71 |
| Agricultural .....               | 1,653,436 88   | -            | \$32,703 03 | \$23,328 75       | 65,795 84         | 7,410 57           | 2,500 00    | 6,438 13           | 1,791,613 20   |
| Alliance .....                   | 606,034 79     | 260,986 04   | -           | -                 | 53,145 28         | 1,764 37           | -           | 4,653 00           | 926,583 48     |
| American (N. J.) .....           | 3,443,880 25   | -            | 71,460 25   | -                 | 224,928 68        | 4,178 41           | 22,286 92   | 4,277 34           | 3,771,011 85   |
| American Central .....           | 2,506,731 45   | -            | 2,100 00    | 36,816 87         | 202,989 95        | 2,469 76           | -           | 88,685 88          | 2,839,793 91   |
| Boston .....                     | 1,347,829 56   | 1,508,779 48 | 47,754 90   | 2,831 33          | 164,064 69        | 10,886 22          | 90 00       | 18,224 86          | 3,100,461 04   |
| Caledonian-American .....        | 14,768 22      | -            | -           | -                 | 9,105 00          | -                  | -           | -                  | 23,873 22      |
| Capital .....                    | 464,140 13     | -            | 4,537 99    | 878 08            | 23,116 22         | 448 24             | 6,655 85    | 31,374 54          | 531,051 05     |
| Citizens .....                   | 562,722 79     | 57 71        | 5,246 35    | -                 | 22,208 62         | 1,195 13           | -           | 251 88             | 591,677 48     |
| City of New York .....           | 389,454 70     | -            | -           | -                 | 22,703 52         | 725 04             | -           | 300,389 17         | 713,272 43     |
| Columbia .....                   | -              | 242,068 43   | -           | -                 | 21,268 06         | 2,170 34           | -           | -                  | 265,506 83     |
| Commerce .....                   | 265,447 37     | -            | 1,558 08    | -                 | 18,992 96         | 675 91             | 9,732 62    | 271 34             | 296,678 28     |
| Commercial Union .....           | 345,234 83     | -            | -           | -                 | 21,807 40         | 271 83             | -           | 4,539 45           | 371,853 51     |
| Commonwealth .....               | 672,789 25     | -            | 17,282 09   | -                 | 61,936 33         | 1,166 10           | -           | 7,147 50           | 760,321 87     |
| Connecticut .....                | 3,836,287 85   | -            | 44,244 39   | 2,356 25          | 190,868 76        | 7,065 31           | 13,463 33   | 632 59             | 4,094,918 48   |
| Continental .....                | 6,668,802 62   | -            | 402 75      | -                 | 847,566 25        | 53,031 66          | 113,113 78  | 1,989,728 27       | 9,672,645 33   |
| Delaware .....                   | 1,679,357 73   | -            | 4,972 89    | 516 11            | 54,756 55         | 3,706 43           | 14,993 50   | 21,143 59          | 1,779,446 80   |
| Dutchess Fire .....              | 403,036 88     | -            | 607 09      | -                 | 23,362 48         | 8 68               | 1,522 00    | 841 26             | 429,378 39     |
| Eastern Fire .....               | 199,315 91     | -            | 12,162 31   | 635 83            | 8,294 59          | 3 10               | -           | 3,702 52           | 224,114 26     |
| Equitable .....                  | 916,806 20     | 23,411 77    | 6,671 87    | 988 60            | 36,404 97         | 542 31             | 10,026 65   | 2,510 00           | 997,362 37     |

|                                |            |    |           |    |         |    |        |    |         |    |        |    |         |         |           |           |            |    |
|--------------------------------|------------|----|-----------|----|---------|----|--------|----|---------|----|--------|----|---------|---------|-----------|-----------|------------|----|
| Federal                        | -40        | 70 | 944,393   | 90 | 1,500   | 00 | -      | -  | 74,408  | 49 | 9,731  | 01 | -       | 4,589   | 46        | 1,034,582 | 16         |    |
| Fidelity Fire                  | 1,042,778  | 93 | -         | -  | -       | -  | -      | -  | 143,574 | 01 | 6,205  | 94 | -       | 493,611 | 21        | 1,568,170 | 09         |    |
| Fire Association               | 4,143,457  | 50 | -         | -  | 103,033 | 65 | 6,281  | 33 | 220,408 | 66 | 4,174  | 41 | 26,096  | 35      | 72,672    | 31        | 4,576,124  | 21 |
| Fireman's Fund                 | 3,268,751  | 69 | 1,376,360 | 22 | 21,820  | 41 | 10,531 | 49 | 130,520 | 88 | 14,964 | 54 | 12,156  | 50      | 53,387    | 16        | 4,948,492  | 89 |
| Firemen's                      | 1,884,047  | 25 | -         | -  | 120,011 | 53 | -      | -  | 139,511 | 34 | 4,150  | 69 | 5,648   | 64      | 9,000     | 00        | 2,162,369  | 45 |
| Franklin                       | 1,208,426  | 71 | -         | -  | 2,675   | 94 | -      | -  | 93,295  | 77 | 1,797  | 81 | 9,491   | 13      | 18,686    | 33        | 1,334,373  | 69 |
| German Alliance                | 558,174    | 40 | -         | -  | 2,780   | 00 | -      | -  | 47,466  | 39 | 574    | 26 | -       | -       | 3,706     | 29        | 612,701    | 34 |
| German American                | 6,886,301  | 51 | -         | -  | 7,930   | 00 | -      | -  | 494,872 | 81 | 9,146  | 41 | 113,689 | 26      | 29,390    | 54        | 7,541,330  | 53 |
| Germania                       | 2,907,416  | 22 | -         | -  | 16,514  | 64 | -      | -  | 172,878 | 07 | 12,750 | 92 | 24,671  | 65      | 18,704    | 84        | 3,152,936  | 34 |
| Glens Falls                    | 1,971,850  | 26 | -         | -  | 74,258  | 50 | 131    | 25 | 143,611 | 58 | 12,598 | 83 | 5,015   | 40      | 54,001    | 70        | 2,261,467  | 52 |
| Granite State                  | 568,472    | 25 | -         | -  | 530     | 00 | -      | -  | 32,207  | 45 | 1,485  | 30 | 5,104   | 17      | 86        | 09        | 607,885    | 26 |
| Hanover                        | 2,361,529  | 02 | -         | -  | 175     | 00 | -      | -  | 118,337 | 93 | 2,623  | 14 | 76,143  | 58      | 37,105    | 61        | 2,595,919  | 28 |
| Hartford                       | 14,787,080 | 44 | 201,929   | 56 | 21,322  | 75 | 672    | 50 | 701,549 | 61 | 15,007 | 64 | 58,260  | 45      | 445,166   | 33        | 16,230,989 | 88 |
| Home                           | 10,863,938 | 31 | 499,592   | 96 | 4,784   | 04 | -      | -  | 872,222 | 52 | 21,413 | 11 | 154,582 | 08      | 368,772   | 07        | 12,785,305 | 09 |
| Insurance Co. of North America | 3,950,475  | 33 | 2,648,526 | 71 | 21,044  | 87 | -      | -  | 406,502 | 54 | 16,150 | 09 | 20,449  | 57      | 83,012    | 48        | 9,146,161  | 59 |
| Mercantile                     | 278,395    | 39 | -         | -  | 2,800   | 24 | -      | -  | 10,136  | 70 | 897    | 36 | -       | -       | 18,546    | 49        | 310,776    | 18 |
| National                       | 5,608,325  | 01 | -         | -  | 86,123  | 46 | -      | -  | 276,635 | 39 | 8,824  | 53 | 13,994  | 30      | 59,438    | 32        | 6,003,346  | 01 |
| National Union                 | 1,685,999  | 94 | -         | -  | 29,697  | 27 | 1,612  | 50 | 75,407  | 36 | 9,230  | 84 | -       | -       | 104,612   | 49        | 1,906,560  | 40 |
| New Brunswick                  | 484,521    | 10 | -         | -  | 5,117   | 06 | -      | -  | 9,033   | 55 | 1,035  | 33 | 13,528  | 39      | 21,956    | 52        | 585,191    | 95 |
| New Hampshire                  | 2,151,924  | 69 | -         | -  | 10,751  | 61 | 1,531  | 25 | 183,513 | 15 | -      | -  | 14,440  | 24      | 886       | 43        | 2,362,997  | 37 |
| Niagara                        | 3,184,329  | 42 | -         | -  | 30,568  | 73 | -      | -  | 182,313 | 47 | 15,297 | 73 | -       | -       | 69,391    | 51        | 3,481,900  | 86 |
| North British & Mercantile     | 514,817    | 55 | -         | -  | 76      | 80 | -      | -  | 44,967  | 19 | 743    | 11 | -       | -       | 11,200    | 66        | 571,805    | 31 |
| Old Colony                     | 445,950    | 09 | 13,988    | 23 | 5,830   | 14 | -      | -  | 25,973  | 63 | 1,266  | 23 | -       | -       | 7,742     | 30        | 500,751    | 22 |
| Orient                         | 1,360,355  | 55 | -         | -  | -       | -  | -      | -  | 80,485  | 28 | 6,395  | 85 | 9,000   | 00      | 200,000   | 00        | 1,656,236  | 68 |
| Pelican                        | 315,089    | 10 | -         | -  | -       | -  | -      | -  | 21,111  | 38 | 417    | 02 | -       | -       | 913       | 25        | 337,530    | 75 |
| Pennsylvania                   | 3,368,539  | 95 | -         | -  | 12,890  | 49 | 9,909  | 34 | 230,424 | 40 | 3,570  | 67 | 5,551   | 25      | 48,169    | 43        | 3,679,055  | 53 |
| Phenix (N. Y.)                 | 6,307,988  | 87 | -         | -  | 27,348  | 33 | 3,410  | 20 | 497,001 | 81 | 18,495 | 45 | 7,123   | 75      | 1,264,429 | 27        | 8,125,802  | 68 |
| Phoenix (Conn.)                | 4,967,995  | 59 | -         | -  | 2,260   | 57 | 1,826  | 70 | 358,474 | 52 | 13,705 | 61 | 12,043  | 46      | 563       | 75        | 5,356,900  | 30 |
| Providence Washington          | 2,072,269  | 63 | 566,253   | 47 | -       | -  | -      | -  | 107,312 | 27 | 1,957  | 92 | -       | -       | 55,585    | 25        | 2,303,451  | 54 |
| Queen                          | 4,493,507  | 30 | -         | -  | 3,362   | 50 | -      | -  | 276,781 | 24 | 7,171  | 36 | -       | -       | 6,673     | 49        | 4,787,495  | 89 |
| Reliance                       | 970,722    | 51 | -         | -  | 5,695   | 25 | -      | -  | 42,153  | 44 | 1,709  | 02 | 8,699   | 40      | 6,348     | 67        | 1,035,328  | 29 |
| Rochester German               | 1,471,619  | 43 | -         | -  | 11,894  | 34 | -      | -  | 41,712  | 16 | 8,849  | 78 | 56,541  | 35      | 31,318    | 56        | 1,621,935  | 62 |
| Security                       | 1,499,888  | 47 | -         | -  | 5,198   | 19 | 2,507  | 20 | 81,558  | 20 | 37     | 01 | 3,291   | 27      | 48,293    | 87        | 1,640,774  | 21 |
| Shawnee Fire                   | 1,505,073  | 00 | -         | -  | 42,294  | 04 | -      | -  | 23,203  | 92 | 288    | 45 | 6,058   | 50      | 102,206   | 51        | 1,679,284  | 42 |
| Springfield                    | 5,307,622  | 39 | -         | -  | 42,961  | 34 | 300    | 00 | 261,190 | 96 | 15,658 | 69 | 15,000  | 00      | 48,639    | 65        | 5,691,373  | 03 |

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.....                                       | \$2,342,773 18          | -                    | \$5,174 20          | -                   | \$94,134 16           | \$1,581 46          | \$703 84            | \$36,440 36           | \$2,480,807 20          |
| St. Paul.....  | 4,028,806 23            | \$697,836 54         | 32,350 53           | -                   | 177,582 74            | 11,371 08           | 27,054 63           | 4,892 60              | 4,979,894 35            |
| Subscribers at U. S. "Lloyds".....                       | -                       | 1,169,753 19         | -                   | -                   | 25,200 00             | 8,434 34            | -                   | 5,084 35              | 1,208,471 88            |
| Union.....   | 769,008 13              | -                    | 447 22              | \$512 00            | 24,757 67             | 562 70              | 8,060 25            | 5,630 28              | 808,978 25              |
| Westchester.....   | 2,583,860 50            | -                    | 12,795 07           | -                   | 157,262 78            | 3,090 06            | 108 00              | 10,661 48             | 2,767,777 89            |
| Williamsburg City.....                                   | 1,748,246 02            | -                    | 20,244 58           | -                   | 51,326 05             | 6,092 96            | 4,642 50            | 46,747 14             | 1,877,299 25            |
| <b>Total.....</b>  | <b>\$150,634,945 51</b> | <b>10,699,612 59</b> | <b>\$995,972 88</b> | <b>\$107,737 58</b> | <b>\$9,946,016 88</b> | <b>\$398,597 45</b> | <b>\$931,539 56</b> | <b>\$6,416,613 42</b> | <b>\$180,131,035 87</b> |
| <b>MUTUAL COMPANIES OF OTHER STATES.</b>                 |                         |                      |                     |                     |                       |                     |                     |                       |                         |
| Holyoke.....   | \$170,435 86            | -                    | \$1,205 00          | -                   | \$36,740 83           | \$229 18            | \$5,625 00          | \$10,702 33           | \$224,938 20            |
| Middlesex.....   | 183,616 00              | -                    | 1,721 67            | \$478 03            | 21,681 17             | 4 68                | 1,999 00            | 3,662 42              | 213,162 97              |
| Providence.....  | 94,307 35               | -                    | 3,705 00            | -                   | 30,942 02             | 1,412 08            | -                   | 1,142 49              | 131,508 94              |
| Quincy.....  | 166,259 13              | -                    | 3,513 76            | 7,609 12            | 17,198 42             | 642 36              | 1,934 47            | 1,871 75              | 199,029 01              |
| Traders & Mechanics.....                                 | 182,462 19              | -                    | 2,247 86            | 899 12              | 22,260 33             | 156 33              | 2,400 00            | 4,041 99              | 214,467 82              |
| Vermont.....   | 48,618 76               | -                    | -                   | -                   | -                     | 3,757 80            | 300 00              | 408,014 54            | 460,691 10              |
| Worcester.....   | 133,920 27              | -                    | 10,859 39           | 33 75               | 16,462 78             | 927 67              | 11,199 96           | 1,005 63              | 174,409 45              |
| <b>Total.....</b>  | <b>\$979,619 56</b>     | <b>-</b>             | <b>\$23,252 68</b>  | <b>\$9,020 02</b>   | <b>\$145,285 55</b>   | <b>\$7,130 10</b>   | <b>\$23,458 43</b>  | <b>\$430,441 15</b>   | <b>\$1,618,207 49</b>   |
| <b>U. S. BRANCHES OF COMPANIES OF FOREIGN COUNTRIES.</b> |                         |                      |                     |                     |                       |                     |                     |                       |                         |
| Aachen & Munich.....                                     | \$1,126,202 11          | -                    | -                   | -                   | \$66,350 00           | \$5,417 06          | -                   | \$8,026 98            | \$1,205,996 15          |
| Atlas.....   | 1,731,795 70            | -                    | -                   | -                   | 65,985 23             | 1,827 76            | \$2,101 21          | 4,829 70              | 1,806,539 60            |
| British America.....                                     | 973,546 21              | -\$43 19             | -                   | -                   | 54,775 99             | 2,446 59            | -                   | -                     | 1,030,725 60            |
| Caledonian.....  | 1,415,444 69            | -                    | -                   | -                   | 46,555 29             | 851 95              | 43,335 78           | 35,052 98             | 1,541,240 69            |
| Commercial Union.....                                    | 3,810,321 59            | 588,290 69           | \$955 00            | -                   | 193,970 98            | 6,896 91            | 67,561 83           | 52,174 46             | 4,720,171 46            |

|                                 |                  |                |                |              |                 |              |                |                |                  |
|---------------------------------|------------------|----------------|----------------|--------------|-----------------|--------------|----------------|----------------|------------------|
| Hamburg Bremen .....            | 1,331,328 18     | -              | -              | \$79 44      | 74,149 80       | 2,136 96     | -              | 180,950 92     | 1,588,645 30     |
| Liverpool & London & Globe..... | 7,839,471 85     | -              | 157,288 40     | -            | 191,921 94      | 36,618 76    | 162,494 30     | 224,706 14     | 8,612,500 89     |
| London Assurance .....          | 2,018,264 92     | 465,207 61     | -              | -            | 102,025 76      | 2,971 10     | -              | 118,087 06     | 2,706,556 45     |
| London & Lancashire .....       | 2,363,932 45     | -              | -              | -            | 109,317 85      | 13,392 47    | 19,885 45      | 139,589 23     | 2,646,117 45     |
| Mannheim .....                  | -                | 1,040,124 69   | -              | -            | 15,750 00       | 1,855 80     | -              | 37,025 12      | 1,094,755 61     |
| North British & Mercantile..... | 4,806,162 57     | -              | -              | -            | 249,478 05      | 4,561 90     | -              | 23,313 72      | 5,083,516 24     |
| Northern Assurance .....        | 2,926,977 24     | -              | -              | -            | 151,858 88      | 9,389 78     | 9,000 00       | 219,511 47     | 3,316,737 37     |
| Norwich Union.....              | 1,710,369 88     | -              | 1,750 00       | -            | 86,576 05       | 3,134 48     | -              | 18,671 45      | 1,820,501 36     |
| Palatine.....                   | 1,674,347 75     | -              | -              | -            | 106,886 14      | 3,851 37     | -              | 68,786 00      | 1,853,871 26     |
| Phoenix Assurance .....         | 2,412,755 56     | -              | -              | -            | 100,108 60      | 2,863 70     | -              | 21,300 15      | 2,537,028 01     |
| Prussian National .....         | 1,043,745 62     | -              | -              | -            | 54,149 19       | 666 21       | -              | 95 73          | 1,098,656 75     |
| Royal .....                     | 7,346,276 26     | 22,486 52      | 28,025 04      | -            | 214,262 89      | 7,139 25     | 344,045 04     | 37,155 19      | 7,999,390 19     |
| Royal Exchange .....            | 1,423,065 65     | -              | -              | -            | 76,168 50       | 1,169 57     | -              | 272,508 99     | 1,772,912 71     |
| Scottish Union & National.....  | 2,068,182 25     | -              | 19,941 11      | -            | 166,512 04      | 2,251 27     | 5,704 90       | 70,635 63      | 2,333,227 20     |
| State Fire .....                | 109,220 10       | -              | -              | -            | 15,150 19       | 220 54       | -              | 170 50         | 124,761 33       |
| Sun.....                        | 3,077,118 90     | -              | 1,250 00       | -            | 130,781 70      | 7,323 18     | 23,085 46      | 19,541 86      | 3,250,101 10     |
| Union Marine.....               | -                | 731,718 15     | -              | -            | 18,745 00       | 1,168 26     | -              | 20,619 48      | 772,250 89       |
| Western Assurance .....         | 1,460,319 83     | 283,034 51     | -              | -            | 75,949 42       | 6,853 66     | -              | -              | 1,825,656 92     |
| Total .....                     | \$52,668,847 81  | \$3,130,818 98 | \$209,209 55   | \$79 44      | \$2,367,429 49  | \$124,508 53 | \$677,213 97   | \$1,572,752 76 | \$60,750,860 53  |
| Aggregate.....                  | \$204,233,412 88 | 14,028,144 66  | \$1,229,835 11 | \$117,573 04 | \$12,484,034 91 | \$532,367 65 | \$1,632,211 96 | \$8,419,907 33 | \$242,727,487 54 |

TABLE No. 4.  
Disbursements During 1909.

| COMPANIES.                      | NET LOSSES.    |              | Dividends.   | Commissions    | Salaries.    | Rents.      | Taxes and fees. | All other disbursements. | Total disbursements. |
|---------------------------------|----------------|--------------|--------------|----------------|--------------|-------------|-----------------|--------------------------|----------------------|
|                                 | Fire.          | Marine       |              |                |              |             |                 |                          |                      |
| MAINE STOCK COMPANIES.          |                |              |              |                |              |             |                 |                          |                      |
| Merchants .....                 | -              | \$75,283 62  | \$11,080 00  | \$12,123 85    | \$4,700 00   | \$400 00    | \$455 80        | \$1,363 39               | \$105,406 65         |
| Union .....                     | -              | 90,227 36    | 20,000 00    | 2,827 38       | 6,007 89     | 500 00      | 26 00           | 3,678 60                 | 123,267 23           |
| Total .....                     | -              | \$165,510 98 | \$31,080 00  | \$14,951 23    | \$10,707 89  | \$900 00    | \$481 80        | \$5,041 99               | \$228,673 89         |
| STOCK COMPANIES OF OTHER STATES |                |              |              |                |              |             |                 |                          |                      |
| Etna .....                      | \$3,379,343 16 | \$274,053 63 | \$640,000 00 | \$1,345,101 85 | \$641,211 66 | \$49,672 50 | \$319,202 50    | \$443,106 61             | \$7,085,691 91       |
| Agricultural .....              | 634,234 14     | -            | 62,500 00    | 370,588 70     | 158,916 37   | 5,007 66    | 46,756 99       | 130,257 85               | 1,408,261 71         |
| Alliance .....                  | 294,544 16     | 137,224 34   | 30,000 00    | 204,651 20     | 25,137 14    | 3,239 21    | 15,942 43       | 43,964 76                | 754,703 24           |
| American (N. J.) .....          | 1,672,100 58   | -            | 149,921 76   | 840,038 66     | 232,675 89   | 14,151 46   | 84,426 71       | 229,085 55               | 3,222,400 61         |
| American Central .....          | 1,204,573 39   | -            | 240,000 00   | 454,104 78     | 223,659 44   | 12,312 49   | 82,393 82       | 202,851 47               | 2,419,895 39         |
| Boston .....                    | 515,790 65     | 778,879 33   | 300,000 00   | 595,731 65     | 226,670 57   | 19,703 29   | 38,125 27       | 136,527 94               | 2,611,428 70         |
| Caledonian-American .....       | 5,844 27       | -            | 8,000 00     | 3,537 29       | 470 69       | 18 26       | 325 94          | 944 79                   | 19,141 24            |
| Capital .....                   | 262,921 35     | -            | 7,700 00     | 111,060 99     | 35,602 80    | 1,272 14    | 11,840 66       | 47,183 21                | 477,581 05           |
| Citizens .....                  | 316,489 59     | -            | 16,000 00    | 96,627 67      | 69,167 77    | 3,096 30    | 20,650 44       | 30,809 31                | 552,841 08           |
| City of New York .....          | 178,445 82     | -            | 15,000 00    | 71,574 77      | 51,592 34    | 5,752 90    | 10,528 82       | 46,515 37                | 379,410 02           |
| Columbia .....                  | -              | 110,766 03   | -            | 57,564 95      | 19,105 26    | 1,598 10    | 6,613 34        | 7,571 01                 | 203,218 69           |
| Commerce .....                  | 104,490 05     | -            | 20,000 00    | 67,199 30      | 17,535 00    | 1,600 00    | 9,034 74        | 23,442 55                | 243,301 64           |
| Commercial Union .....          | 125,474 75     | -            | 20,000 00    | 70,409 92      | 5,249 97     | -           | 8,415 30        | 25,000 10                | 254,550 04           |
| Commonwealth .....              | 213,432 89     | -            | 50,000 00    | 158,287 90     | 40,366 37    | 4,650 00    | 11,474 65       | 44,689 21                | 524,901 02           |
| Connecticut .....               | 1,846,741 41   | -            | 120,000 00   | 807,289 09     | 323,600 88   | 31,405 37   | 115,339 24      | 248,480 94               | 3,492,856 93         |
| Continental .....               | 2,970,149 27   | -            | 550,000 00   | 1,431,268 32   | 595,912 40   | 62,636 21   | 190,265 85      | 813,502 04               | 6,616,734 09         |
| Delaware .....                  | 807,756 78     | -            | 60,000 00    | 480,525 56     | 87,368 64    | 12,124 18   | 35,428 34       | 108,836 53               | 1,592,040 03         |
| Dutchess Fire .....             | 242,987 35     | -            | -            | 107,156 45     | 26,422 86    | 1,200 00    | 7,088 11        | 19,061 77                | 403,916 54           |
| Eastern Fire .....              | 220,181 94     | -            | -            | 52,007 31      | 28,046 41    | 1,280 00    | 7,941 03        | 15,938 83                | 325,395 52           |
| Equitable .....                 | 497,997 36     | 24,952 41    | 20,000 00    | 206,619 38     | 90,056 21    | 7,935 44    | 23,909 83       | 62,928 49                | 934,399 12           |

|                                |           |    |           |    |         |    |           |    |           |    |         |        |         |        |           |         |            |    |
|--------------------------------|-----------|----|-----------|----|---------|----|-----------|----|-----------|----|---------|--------|---------|--------|-----------|---------|------------|----|
| Federal                        | 5,162     | 58 | 367,092   | 60 | 80,000  | 00 | 320,492   | 18 | 9,080     | 16 | -       | 23,908 | 26      | 56,556 | 61        | 862,242 | 39         |    |
| Fidelity Fire                  | 427,039   | 96 | -         | -  | 80,000  | 00 | 225,185   | 84 | 83,953    | 64 | 9,529   | 97     | 34,611  | 25     | 158,252   | 62      | 1,018,572  | 68 |
| Fire Association               | 2,106,150 | 10 | -         | -  | 300,000 | 00 | 837,174   | 44 | 402,028   | 30 | 15,713  | 13     | 135,650 | 60     | 275,281   | 07      | 4,071,997  | 64 |
| Fireman's Fund                 | 1,510,265 | 54 | 697,469   | 85 | 135,000 | 00 | 730,257   | 55 | 497,573   | 69 | 29,721  | 29     | 114,809 | 63     | 357,821   | 86      | 4,092,919  | 41 |
| Firemen's                      | 429,033   | 16 | -         | -  | 160,000 | 00 | 474,909   | 75 | 87,942    | 48 | 2,860   | 00     | 45,797  | 46     | 95,821    | 59      | 1,696,364  | 45 |
| Franklin                       | 501,288   | 88 | -         | -  | 48,000  | 00 | 254,433   | 39 | 115,808   | 05 | 8,887   | 29     | 34,479  | 65     | 127,879   | 30      | 1,090,776  | 06 |
| German Alliance                | 260,940   | 22 | -         | -  | 48,000  | 00 | 147,954   | 19 | 2,764     | 00 | -       | -      | 13,094  | 44     | 19,414    | 45      | 492,167    | 30 |
| German American                | 3,307,004 | 05 | -         | -  | 450,000 | 00 | 1,233,802 | 83 | 603,739   | 22 | 62,587  | 74     | 175,449 | 40     | 595,633   | 14      | 6,428,216  | 38 |
| Germania                       | 1,193,928 | 15 | -         | -  | 150,000 | 00 | 637,698   | 90 | 245,594   | 83 | 7,445   | 73     | 89,051  | 18     | 392,180   | 51      | 2,715,899  | 30 |
| Glens Falls                    | 861,341   | 89 | -         | -  | 230,000 | 00 | 417,052   | 32 | 194,410   | 18 | 12,000  | 00     | 45,378  | 48     | 153,580   | 70      | 1,913,763  | 57 |
| Granite State                  | 297,483   | 10 | -         | -  | 20,000  | 00 | 124,962   | 94 | 34,236    | 02 | 3,250   | 68     | 17,161  | 91     | 37,131    | 23      | 534,225    | 88 |
| Hanover                        | 1,114,792 | 14 | -         | -  | 100,000 | 00 | 475,318   | 71 | 207,037   | 47 | 23,104  | 01     | 89,308  | 39     | 237,452   | 65      | 2,247,013  | 37 |
| Hartford                       | 7,529,181 | 86 | 19,094    | 87 | 650,000 | 00 | 2,730,057 | 97 | 1,277,561 | 56 | 96,321  | 10     | 430,569 | 81     | 1,063,392 | 40      | 13,796,159 | 57 |
| Home                           | 5,149,271 | 77 | 172,370   | 91 | 750,000 | 00 | 2,082,872 | 69 | 734,980   | 41 | 120,360 | 22     | 301,600 | 45     | 945,742   | 26      | 10,257,198 | 71 |
| Insurance Co. of North America | 3,040,492 | 15 | 1,357,339 | 57 | 360,000 | 00 | 1,939,942 | 70 | 480,588   | 45 | 36,411  | 98     | 194,377 | 74     | 448,951   | 83      | 7,858,104  | 42 |
| Mercantile                     | 133,453   | 06 | -         | -  | -       | -  | 64,580    | 37 | 36,332    | 13 | 4,767   | 57     | 6,303   | 74     | 20,612    | 03      | 266,048    | 90 |
| National                       | 2,680,915 | 53 | -         | -  | 130,000 | 00 | 982,328   | 70 | 648,802   | 84 | 12,265  | 69     | 151,564 | 30     | 347,005   | 60      | 4,955,883  | 66 |
| National Union                 | 800,046   | 46 | -         | -  | 65,000  | 00 | 338,078   | 23 | 165,239   | 53 | 10,793  | 76     | 65,634  | 18     | 145,459   | 52      | 1,591,261  | 68 |
| New Brunswick                  | 228,368   | 44 | -         | -  | 19,985  | 00 | 110,928   | 09 | 67,842    | 08 | 2,500   | 00     | 15,434  | 77     | 36,309    | 52      | 481,367    | 81 |
| New Hampshire                  | 1,136,908 | 61 | -         | -  | 109,980 | 00 | 475,204   | 03 | 148,581   | 36 | -       | -      | 76,285  | 46     | 167,321   | 23      | 2,114,280  | 69 |
| Niagara                        | 1,455,614 | 30 | -         | -  | 150,000 | 00 | 625,418   | 13 | 298,776   | 43 | 35,519  | 66     | 87,361  | 11     | 183,546   | 15      | 2,836,235  | 78 |
| North British & Mercantile     | 108,082   | 45 | -         | -  | 20,000  | 00 | 134,739   | 46 | 28,110    | 66 | 4,680   | 00     | 7,501   | 45     | 18,800    | 07      | 321,914    | 09 |
| Old Colony                     | 244,255   | 05 | 1,578     | 80 | 16,000  | 00 | 113,287   | 02 | 33,908    | 37 | 500     | 02     | 11,181  | 35     | 25,123    | 41      | 445,834    | 02 |
| Orient                         | 584,065   | 79 | -         | -  | -       | -  | 276,475   | 97 | 109,964   | 08 | 7,537   | 14     | 42,466  | 49     | 118,969   | 47      | 1,139,478  | 94 |
| Pelican                        | 160,554   | 85 | -         | -  | 20,000  | 00 | 76,910    | 59 | 13,860    | 06 | 2,303   | 59     | 7,606   | 80     | 19,837    | 26      | 301,073    | 15 |
| Pennsylvania                   | 1,742,683 | 43 | -         | -  | 187,500 | 00 | 773,649   | 14 | 197,043   | 78 | 19,921  | 52     | 97,068  | 07     | 157,332   | 18      | 3,175,198  | 12 |
| Phenix (N. Y.)                 | 3,550,652 | 56 | -         | -  | 300,000 | 00 | 1,158,973 | 78 | 711,308   | 41 | 61,835  | 10     | 167,141 | 29     | 1,967,532 | 95      | 7,917,444  | 09 |
| Phenix (Conn.)                 | 2,151,337 | 54 | -         | -  | 270,000 | 00 | 948,216   | 41 | 499,432   | 61 | 20,321  | 43     | 168,569 | 56     | 237,687   | 87      | 4,295,565  | 42 |
| Providence Washington          | 1,061,225 | 95 | 317,494   | 67 | 50,000  | 00 | 523,136   | 16 | 205,606   | 94 | 9,870   | 43     | 64,254  | 28     | 376,069   | 18      | 2,607,657  | 61 |
| Queen                          | 2,157,449 | 86 | -         | -  | 200,000 | 00 | 842,590   | 17 | 423,708   | 69 | 34,743  | 19     | 106,412 | 31     | 307,139   | 06      | 4,074,043  | 28 |
| Reliance                       | 434,341   | 98 | -         | -  | 30,000  | 00 | 252,405   | 74 | 81,884    | 57 | 7,225   | 71     | 33,186  | 62     | 66,675    | 77      | 905,720    | 39 |
| Rochester German               | 722,071   | 07 | -         | -  | 52,500  | 00 | 363,121   | 03 | 141,559   | 36 | 7,592   | 74     | 43,398  | 69     | 130,864   | 93      | 1,461,107  | 82 |
| Security                       | 686,198   | 09 | 1,039     | 30 | 60,000  | 00 | 322,920   | 84 | 138,095   | 27 | 2,900   | 00     | 36,114  | 39     | 189,848   | 65      | 1,437,116  | 54 |
| Shawnee Fire                   | 919,828   | 81 | -         | -  | 30,000  | 00 | 435,957   | 92 | 74,536    | 05 | 2,400   | 00     | 40,213  | 80     | 176,361   | 33      | 1,679,297  | 91 |
| Springfield                    | 2,522,980 | 88 | -         | -  | 200,000 | 00 | 1,018,566 | 84 | 515,969   | 44 | 34,711  | 76     | 161,151 | 41     | 341,900   | 47      | 4,795,280  | 80 |

INSURANCE COMMISSIONER'S REPORT.

TABLE No. 4—Concluded.

| COMPANIES.  | NET LOSSES.            |                       | Dividends.            | Commissions            | Salaries.              | Rents.                | Taxes and fees.       | All other disbursements. | Total disbursements.    |
|---|------------------------|-----------------------|-----------------------|------------------------|------------------------|-----------------------|-----------------------|--------------------------|-------------------------|
|   | Fire.                  | Marine.               |                       |                        |                        |                       |                       |                          |                         |
| Spring Garden.....                                | \$1,269,718 97         | -                     | \$2,000 00            | \$501,219 43           | \$158,112 32           | \$5,000 00            | \$72,813 06           | \$129,427 52             | \$2,168,291 30          |
| St. Paul.....                                     | 1,913,861 83           | \$487,444 16          | 50,000 00             | 1,096,550 62           | 225,942 88             | 12,230 00             | 124,459 51            | 197,259 59               | 4,107,748 59            |
| Subscribers at U. S. "Lloyds".....                | -                      | \$10,255 04           | 25,000 00             | 105,519 62             | 78,753 13              | 9,910 00              | 24,473 89             | 25,751 39                | 1,079,663 07            |
| Union.....  | 331,784 95             | -                     | -                     | 185,323 83             | 27,157 85              | 3,058 66              | 20,363 00             | 115,303 73               | 732,992 02              |
| Westchester.....                                  | 1,275,869 49           | -                     | 90,000 00             | 493,388 27             | 295,624 10             | 18,304 55             | 70,320 63             | 133,006 60               | 2,346,513 64            |
| Williamsburg City.....                            | 934,788 85             | -                     | 50,000 00             | 419,454 87             | 178,046 12             | 25,566 66             | 37,426 20             | 120,740 95               | 1,766,023 65            |
| <b>Total.....</b>                                 | <b>\$72,883,932 16</b> | <b>\$5,557,055 51</b> | <b>\$8,049,086 76</b> | <b>\$32,805,387 32</b> | <b>\$13,352,216 19</b> | <b>\$1,017,308 83</b> | <b>\$4,535,668 92</b> | <b>\$13,401,676 98</b>   | <b>\$151,602,332 67</b> |
| MUTUAL COMPANIES OF OTHER STATES                  |                        |                       |                       |                        |                        |                       |                       |                          |                         |
| Holyoke.....                                      | \$58,363 48            | -                     | \$7,000 00            | \$26,623 80            | \$24,480 76            | \$1,750 00            | \$2,959 94            | \$116,163 51             | \$237,341 49            |
| Middlesex.....                                    | 73,975 71              | -                     | -                     | 27,251 17              | 16,337 63              | 1,000 00              | 2,882 84              | 95,087 66                | 216,535 01              |
| Providence.....                                   | 34,518 58              | -                     | -                     | 11,219 03              | 10,820 00              | 1,557 00              | 4,183 36              | 35,597 45                | 97,895 42               |
| Quincy.....                                       | 53,618 36              | -                     | -                     | 25,439 86              | 17,073 21              | 600 00                | 3,243 21              | 88,030 09                | 188,004 73              |
| Traders & Mechanics.....                          | 82,416 42              | -                     | -                     | 27,135 79              | 20,968 61              | 1,720 00              | 3,130 16              | 127,678 14               | 263,049 12              |
| Vermont.....                                      | 307,216 12             | -                     | -                     | 39,925 36              | 25,836 78              | -                     | 8,004 43              | 26,562 62                | 407,545 31              |
| Worcester.....                                    | 28,806 71              | -                     | -                     | 19,080 17              | 16,411 27              | 1,800 00              | 4,078 77              | 79,841 91                | 150,018 83              |
| <b>Total.....</b>                                 | <b>\$638,915 38</b>    | <b>-</b>              | <b>\$7,000 00</b>     | <b>\$176,675 18</b>    | <b>\$131,928 26</b>    | <b>\$8,427 00</b>     | <b>\$28,482 71</b>    | <b>\$568,961 38</b>      | <b>\$1,560,389 91</b>   |
| U. S. BRANCHES OF COMPANIES OF FOREIGN COUNTRIES. |                        |                       |                       |                        |                        |                       |                       |                          |                         |
| Aachen & Munich.....                              | \$518,829 96           | -                     | -                     | \$241,412 29           | \$117,745 31           | \$6,919 96            | \$27,720 47           | \$85,147 76              | \$997,775 75            |
| Atlas.....  | 762,008 40             | -                     | -                     | 350,299 72             | 161,766 92             | 15,585 31             | 49,383 63             | 418,501 95               | 1,757,545 93            |
| British America.....                              | 458,917 46             | \$11,940 94           | -                     | 221,708 11             | 95,905 16              | 3,198 20              | 31,291 69             | 186,405 22               | 959,366 78              |
| Caledonian.....                                   | 633,019 46             | -                     | -                     | 316,941 29             | 108,869 09             | 8,435 94              | 38,999 81             | 355,201 81               | 1,461,467 40            |
| Commercial Union.....                             | 1,866,419 53           | 308,356 84            | -                     | 810,379 79             | 227,994 76             | 20,176 79             | 104,359 86            | 947,787 14               | 4,285,474 71            |
| Hamburg Bremen.....                               | \$71,153 22            | -                     | -                     | 203,676 68             | 169,331 85             | 18,321 47             | 41,697 25             | 224,449 42               | 1,528,629 89            |
| Liverpool & London & Globe.....                   | 3,689,244 45           | -                     | -                     | 1,465,021 04           | 502,540 38             | 51,887 17             | 252,681 65            | 1,913,008 05             | 7,874,882 74            |
| London Assurance.....                             | 779,274 93             | 220,077 42            | -                     | 537,839 44             | 179,122 82             | 22,166 97             | 59,686 44             | 684,944 71               | 2,483,112 73            |
| London & Lancashire.....                          | 950,977 32             | -                     | -                     | 415,101 46             | 194,066 40             | 21,875 23             | 67,544 29             | 861,994 65               | 2,511,559 35            |
| Mannheim.....                                     | -                      | 601,415 16            | -                     | 184,683 91             | 66,268 79              | 5,479 20              | 29,813 60             | 192,126 05               | 1,079,786 71            |



|                                 |                        |                       |                       |                        |                        |                       |                       |                        |                         |
|---------------------------------|------------------------|-----------------------|-----------------------|------------------------|------------------------|-----------------------|-----------------------|------------------------|-------------------------|
| North British & Mercantile..... | 1,988,547 85           | -                     | -                     | 986,472 47             | 405,071 56             | 20,111 24             | 100,043 89            | 369,920 68             | 3,870,167 69            |
| Northern Assurance.....         | 1,350,960 60           | -                     | -                     | 467,755 85             | 295,243 77             | 20,695 20             | 85,531 97             | 976,329 59             | 3,196,516 98            |
| Norwich Union.....              | 1,232,373 17           | -                     | -                     | 323,456 15             | 179,607 80             | 22,742 91             | 57,613 26             | 308,924 97             | 2,124,718 26            |
| Palatine.....                   | 841,711 65             | -                     | -                     | 351,749 24             | 91,270 33              | 8,799 25              | 43,458 09             | 292,419 11             | 1,629,407 67            |
| Phoenix Assurance.....          | 1,239,434 11           | -                     | -                     | 484,935 78             | 228,929 26             | 21,721 37             | 71,126 90             | 308,217 25             | 2,354,364 67            |
| Prussian National.....          | 460,802 64             | -                     | -                     | 233,902 95             | 94,663 09              | 4,666 64              | 27,638 32             | 68,475 92              | 890,149 56              |
| Royal.....                      | 3,555,984 41           | 1,469 94              | -                     | 1,258,986 32           | 784,376 60             | 80,463 95             | 216,631 39            | 1,972,914 09           | 7,870,826 70            |
| Royal Exchange.....             | 869,708 65             | -                     | -                     | 347,135 08             | 132,044 34             | 7,856 00              | 43,315 16             | 547,333 39             | 1,947,392 62            |
| Scottish Union & National.....  | 953,022 01             | -                     | -                     | 443,129 64             | 142,917 09             | 6,534 78              | 52,539 25             | 812,564 57             | 2,410,707 34            |
| State Fire.....                 | 42,972 81              | -                     | -                     | 21,738 61              | 8,400 51               | 379.38                | 5,293 37              | 34,535 00              | 113,319 68              |
| Sun.....                        | 1,423,766 66           | -                     | -                     | 680,505 66             | 217,212 61             | 21,380 00             | 71,885 27             | 629,696 49             | 3,044,446 69            |
| Union Marine.....               | -                      | 514,623 55            | -                     | 117,491 47             | 47,493 92              | 4,794 30              | 24,454 85             | 59,861 37              | 768,719 46              |
| Western Assurance.....          | 688,376 17             | 219,167 25            | -                     | 371,350 17             | 160,561 12             | 4,797 30              | 52,005 75             | 188,141 57             | 1,679,399 33            |
| <b>Total.....</b>               | <b>\$25,177,505 46</b> | <b>\$1,877,051 10</b> | <b>-</b>              | <b>\$10,835,673 12</b> | <b>\$4,611,403 48</b>  | <b>\$398,988 56</b>   | <b>\$1,554,716 16</b> | <b>\$12,383,900 76</b> | <b>\$56,839,238 64</b>  |
| <b>Aggregate.....</b>           | <b>\$98,700,353 00</b> | <b>\$7,599,617 59</b> | <b>\$8,087,166 76</b> | <b>\$43,832,686 85</b> | <b>\$18,106,255 82</b> | <b>\$1,425,624 39</b> | <b>\$6,119,349 59</b> | <b>\$26,359,581 11</b> | <b>\$210,230,635 11</b> |

TABLE No. 5.  
Assets December 31, 1909.

| 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 assets not admitted. | Admitted assets. |
|----------------------------------|--------------|--------------|-------------------|-------------------|--------------------------|---------------------------------------|-------------------------------------|-------------------|---------------------------|------------------|
| MAINE STOCK COMPANIES.           |              |              |                   |                   |                          |                                       |                                     |                   |                           |                  |
| Merchants.....                   | -            | \$35,000 00  | \$18,400 00       | \$171,625 00      | \$21,518 12              | \$24,263 60                           | \$1,186 32                          | \$22,141 33       | \$1,951 33                | \$292,183 04     |
| Union.....                       | -            | -            | -                 | 379,612 90        | 49,015 38                | 24,909 68                             | 2,220 44                            | 24,858 86         | 550 00                    | 471,067 26       |
| Total.....                       | -            | \$35,000 00  | \$18,400 00       | \$551,237 90      | \$61,533 50              | \$49,173 28                           | \$3,406 76                          | \$47,000 19       | \$2,501 33                | \$763,250 30     |
| STOCK COMPANIES OF OTHER STATES. |              |              |                   |                   |                          |                                       |                                     |                   |                           |                  |
| Elina.....                       | \$588,207 93 | -            | -                 | \$12,779,648 64   | \$1,508,882 37           | \$1,318,240 34                        | \$69,202 02                         | 1,994,952 75      | \$197,023 72              | \$18,062,110 33  |
| Agricultural.....                | 58,852 61    | \$629,829 06 | \$353,700 75      | 1,798,019 79      | 289,009 69               | 285,216 77                            | 38,209 77                           | 90,241 26         | 65,001 40                 | 3,478,078 30     |
| Alliance.....                    | -            | -            | -                 | 1,424,290 00      | 122,576 68               | 134,117 27                            | 9,272 90                            | -                 | 49,503 20                 | 1,630,753 65     |
| American (N. J.).....            | 469,400 00   | 1,550,060 75 | -                 | 5,415,615 69      | 364,528 60               | 716,456 39                            | 76,071 69                           | -                 | 56,801 44                 | 8,535,326 68     |
| American Central.....            | -            | 29,900 00    | 440,000 00        | 4,234,004 12      | 181,815 23               | 512,968 99                            | 24,641 60                           | 156,930 13        | 18,067 56                 | 5,562,192 51     |
| Boston.....                      | 40,129 55    | 720,100 00   | 64,100 00         | 4,147,020 57      | 384,680 36               | 539,103 23                            | 25,587 78                           | 382,578 94        | 36,711 28                 | 6,266,589 15     |
| Caledonian-American.....         | -            | -            | -                 | 235,416 49        | 8,020 58                 | 11,430 56                             | 2,223 33                            | 2,779 59          | 1,162 10                  | 258,708 45       |
| Capital.....                     | 89,207 27    | 87,532 55    | 15,700 00         | 516,495 25        | 40,447 26                | 67,176 57                             | 5,568 95                            | 19,006 33         | 2,007 27                  | 839,151 92       |
| Citizens.....                    | -            | 77,200 00    | -                 | 324,823 75        | 150,531 16               | 97,720 73                             | 9,868 41                            | 789 72            | 7,348 17                  | 853,585 60       |
| City of New York.....            | -            | -            | -                 | 679,461 63        | 639,980 85               | 96,435 29                             | 3,145 83                            | 16,403 57         | 1,204 11                  | 1,434,223 06     |
| Columbia.....                    | -            | -            | -                 | 632,275 35        | 59,887 73                | 36,639 28                             | 6,668 31                            | 10,000 00         | 49,086 64                 | 703,284 03       |
| Commerce.....                    | 70,000 00    | 29,100 00    | -                 | 497,237 00        | 32,542 18                | 32,292 92                             | 3,633 95                            | 5,003 75          | 202 67                    | 669,637 13       |
| Commercial Union.....            | -            | -            | -                 | 701,800 86        | 15,679 41                | 94,790 50                             | 5,122 63                            | -                 | 25,524 65                 | 791,868 17       |
| Commonwealth.....                | -            | 343,200 00   | -                 | 1,564,332 50      | 35,698 72                | 87,426 75                             | 8,493 21                            | 69,140 00         | 106 15                    | 2,108,185 03     |
| Connecticut.....                 | 253,800 00   | 915,750 00   | 29,000 00         | 5,023,304 09      | 409,915 11               | 397,353 93                            | 39,336 72                           | -                 | 94,941 77                 | 6,969,518 08     |
| Continental.....                 | 1,200,000 00 | 2,700 00     | -                 | 16,190,637 00     | 3,944,957 02             | 841,386 63                            | 28,807 82                           | 126,047 25        | 1,748 68                  | 22,332,787 04    |
| Delaware.....                    | 200,000 00   | 89,500 00    | -                 | 1,279,543 85      | 228,046 34               | 419,649 90                            | 17,807 38                           | 24,219 40         | 1,250 00                  | 2,257,516 87     |
| Dutchess Fire.....               | 15,000 00    | 25,300 00    | -                 | 503,650 51        | 75,074 03                | 40,495 07                             | 2,173 69                            | 23,204 49         | 352 56                    | 684,545 23       |
| Eastern Fire.....                | -            | 206,160 00   | 10,500 00         | 113,015 00        | 22,617 35                | 45,825 68                             | 6,832 22                            | 205 00            | 984 24                    | 404,171 01       |
| Equitable.....                   | 110,000 00   | 135,750 00   | 16,000 00         | 775,375 00        | 63,523 84                | 170,133 26                            | 6,106 48                            | 96,949 50         | 2,056 60                  | 1,371,781 48     |

|                                |              |              |            |               |              |              |            |              |            |               |
|--------------------------------|--------------|--------------|------------|---------------|--------------|--------------|------------|--------------|------------|---------------|
| Federal                        | -            | 30,000 00    | -          | 1,659,130 74  | 496,550 09   | 339,794 46   | 20,962 07  | 110,354 34   | 139,686 70 | 2,517,105 00  |
| Fidelity Fire                  | -            | -            | -          | 3,507,290 00  | 409,078 73   | 172,461 18   | 3,672 66   | 18,190 00    | 2,550 83   | 4,108,141 74  |
| Fire Association               | 309,772 71   | 2,066,904 99 | 148,216 45 | 4,889,561 23  | 402,500 46   | 687,647 83   | 82,398 30  | 27,026 99    | 34,284 63  | 8,529,744 33  |
| Fireman's Fund                 | 557,442 39   | 472,130 00   | 283,450 00 | 4,526,510 12  | 565,876 33   | 924,969 98   | 66,080 94  | 117,695 48   | 32,763 49  | 7,481,401 75  |
| Firemen's                      | 212,245 90   | 2,461,325 00 | -          | 1,696,750 00  | 201,491 52   | 257,362 17   | 33,053 88  | 832,875 74   | 16 42      | 5,715,087 79  |
| Franklin                       | 165,890 26   | 42,135 00    | -          | 2,465,239 14  | 71,652 86    | 221,616 87   | 692 02     | 27,589 35    | 2,548 85   | 2,992,266 65  |
| German Alliance                | -            | 58,000 00    | -          | 1,422,107 30  | 30,281 33    | 146,267 30   | 6,892 50   | -            | 71,881 30  | 1,591,667 13  |
| German American                | 1,827,889 65 | 167,000 00   | -          | 12,600,904 65 | 705,104 64   | 1,321,581 17 | 57,349 99  | 29,722 00    | 556,822 57 | 16,162,229 53 |
| Germania                       | 750,000 00   | 370,500 00   | -          | 4,226,120 11  | 588,403 32   | 490,392 12   | 28,215 11  | 121,194 64   | 12,496 76  | 6,562,329 14  |
| Glens Falls                    | 36,482 01    | 1,574,525 00 | -          | 2,488,111 07  | 719,607 15   | 238,869 21   | 27,452 59  | 21,558 93    | 9,190 21   | 5,097,415 75  |
| Granite State                  | 46,589 28    | 10,100 00    | -          | 906,087 83    | 65,402 00    | 80,069 77    | 6,432 70   | 1,127 98     | 6,495 91   | 1,109,313 65  |
| Hanover                        | 906,581 05   | 3,500 00     | -          | 2,962,022 79  | 128,482 66   | 373,033 15   | 28,563 80  | 369,143 44   | 6,207 33   | 4,765,119 57  |
| Hartford                       | 891,503 89   | 395,166 67   | 13,000 00  | 16,938,917 61 | 1,161,030 49 | 2,696,411 50 | 209,081 89 | 781,551 56   | 50,953 00  | 23,035,700 61 |
| Home                           | 1,543,892 06 | 69,800 00    | -          | 21,847,554 99 | 1,552,444 43 | 1,003,190 26 | -          | 1,344,910 70 | 54,090 16  | 27,307,672 28 |
| Insurance Co. of North America | 364,410 00   | 373,803 48   | -          | 9,843,753 45  | 1,134,335 88 | 1,416,951 51 | 60,904 34  | 101,038 10   | 12,171 04  | 13,373,330 52 |
| Mercantile                     | -            | 67,800 00    | -          | 289,526 25    | 29,383 59    | 50,183 72    | 3,836 08   | 12,070 77    | 478 98     | 452,321 43    |
| National                       | 460,538 98   | 682,688 00   | -          | 6,587,890 20  | 406,317 59   | 783,377 68   | -          | 451,076 19   | 23,161 39  | 9,328,707 25  |
| National Union                 | -            | 608,972 00   | 155,000 00 | 1,672,966 88  | 249,732 66   | 343,106 70   | 22,241 60  | 28,341 12    | 12,199 46  | 3,068,161 50  |
| New Brunswick                  | 132,362 00   | 104,314 56   | -          | 285,585 86    | 43,880 89    | 80,044 47    | 2,464 91   | 5,805 39     | 830 70     | 653,557 38    |
| New Hampshire                  | 95,350 00    | 171,850 00   | -          | 3,657,966 07  | 188,087 16   | 302,271 10   | 40,321 74  | 740,171 39   | -          | 5,196,017 46  |
| Niagara                        | -            | 672,000 00   | -          | 3,582,745 47  | 831,881 51   | 480,595 22   | 42,466 67  | 518,992 03   | 6,022 06   | 6,122,658 84  |
| North British & Mercantile     | -            | -            | -          | 1,439,106 11  | 20,356 06    | 49,253 02    | 10,317 00  | 500 00       | -          | 1,511,887 98  |
| Old Colony                     | 1,641 14     | 94,500 00    | -          | 648,898 76    | 40,179 97    | 76,820 37    | 3,607 50   | 17,487 49    | 1,522 57   | 881,612 66    |
| Orient                         | 167,686 38   | -            | -          | 2,346,788 96  | 260,558 27   | 247,651 43   | 30,447 17  | 3,675 99     | 66,522 08  | 2,990,286 12  |
| Pelican                        | -            | -            | -          | 551,442 25    | 52,070 25    | 37,314 34    | 5,617 78   | 447 29       | 13 58      | 646,878 33    |
| Pennsylvania                   | 189,377 07   | 208,500 00   | 299,626 36 | 5,907,261 58  | 144,401 40   | 595,121 44   | 76,460 10  | -            | 121,328 85 | 7,299,419 10  |
| Phenix (N. Y.)                 | 126,954 96   | 544,500 00   | -          | 6,050,066 56  | 1,603,303 31 | 1,016,180 39 | 16,525 51  | 830,626 25   | 214,909 49 | 9,978,247 49  |
| Phenix (Conn.)                 | 131,164 64   | 52,983 33    | 15,200 00  | 7,047,604 00  | 707,633 59   | 789,351 63   | 74,261 98  | 1,136,783 05 | 13,559 05  | 9,941,424 23  |
| Providence Washington          | -            | -            | -          | 2,060,525 00  | 139,200 79   | 446,242 42   | -          | 17,773 39    | 787,956 12 | 4,151 51      |
| Queen                          | -            | 65,000 00    | -          | 7,279,495 54  | 382,854 25   | 683,675 87   | 66,355 72  | 151,715 62   | 6,553 91   | 8,622,543 09  |
| Reliance                       | 129,527 04   | 117,200 00   | -          | 1,095,816 25  | 113,922 32   | 163,320 29   | 15,390 50  | 8,175 75     | 12,468 36  | 1,630,889 79  |
| Rochester German               | 686,905 11   | 224,915 00   | 6,000 00   | 1,054,743 56  | 307,955 13   | 226,199 31   | 13,374 56  | 46,960 94    | 2,224 02   | 2,564,825 59  |
| Security                       | 167,776 97   | 111,100 00   | 68,000 00  | 1,795,238 02  | 81,574 16    | 252,718 20   | 13,381 52  | 86,592 14    | 5,907 91   | 2,570,473 10  |
| Shawnee Fire                   | 43,572 63    | 656,075 00   | 2,000 00   | 442,546 24    | 67,999 94    | 228,230 28   | 15,368 27  | 6,427 37     | 1,762 03   | 1,460,457 70  |
| Springfield                    | 300,000 00   | 757,720 00   | 6,000 00   | 6,171,002 77  | 801,898 39   | 886,956 20   | 47,155 05  | 790,787 23   | 59 41      | 9,761,460 23  |

INSURANCE COMMISSIONER'S REPORT.

TABLE No. 5—Concluded.

| COMPANIES.  | Real estate.  | Mortgages.    | Collateral loans. | Bonds and stocks. | Cash in office and bank. | Bills receivable and agents balances. | Interest and rents due and accrued. | All other assets. | Less assets not admitted. | Admitted assets. |
|---|---------------|---------------|-------------------|-------------------|--------------------------|---------------------------------------|-------------------------------------|-------------------|---------------------------|------------------|
| Spring Garden .....                               | \$53,556 77   | \$56,925 00   | -                 | \$2 469,939 50    | \$143,987 65             | \$429,326 68                          | \$30,252 75                         | \$25,389 47       | \$21,556 77               | \$3,187,821 05   |
| St. Paul .....                                    | 389,300 03    | 572,610 00    | -                 | 4,517,820 96      | 345,982 19               | 469,362 81                            | 36,571 06                           | 4,372 27          | 49,561 56                 | 6,286,457 76     |
| Subscribers at U. S. "Lloyds" .....               | -             | -             | -                 | 641,750 00        | 394,279 21               | 480,849 23                            | 7,837 50                            | 4,500 00          | 39,013 07                 | 1,490,202 87     |
| Union .....                                       | 106,500 00    | -             | \$12,800 00       | 633,501 18        | 50,540 20                | 137,754 72                            | 3,300 02                            | 21,189 25         | 341 71                    | 965,243 66       |
| Westchester .....                                 | 8,925 61      | 193,538 70    | -                 | 3,597,638 50      | 220,250 65               | 321,658 52                            | 7,571 28                            | 127,171 50        | 14,620 70                 | 4,462,134 06     |
| Williamsburg City .....                           | 90,000 00     | 402,100 00    | -                 | 1,636,796 76      | 361,702 71               | 307,481 10                            | 15,871 50                           | 4,179 06          | 31,064 95                 | 2,787,066 18     |
| Total .....                                       | 13,997,935 90 | 19,302,244 09 | 1,888,298 56      | 224,430,676 86    | 24,777,865 84            | 26,200,491 48                         | 1,639,323 06                        | 12,823,824 61     | 2,253,720 73              | 322,806,934 17   |
| MUTUAL COMPANIES OF OTHER STATES.                 |               |               |                   |                   |                          |                                       |                                     |                   |                           |                  |
| Holyoke .....                                     | \$47,000 00   | \$24,000 00   | -                 | \$808,261 00      | \$13,742 40              | \$23,489 02                           | \$11,813 15                         | \$72,918 45       | \$120 00                  | \$1,001,107 02   |
| Middlesex .....                                   | 22,397 80     | 33,300 00     | \$3,100 00        | 529,385 89        | 10,651 11                | 11,290 63                             | 7,092 84                            | 32,136 85         | 75 37                     | 654,279 75       |
| Providence .....                                  | -             | 67,850 00     | -                 | 540,252 36        | 53,067 12                | 9,742 07                              | 1,044 60                            | 100,958 64        | 224 33                    | 772,690 46       |
| Quincy .....                                      | 20,433 30     | 76,979 33     | 130,600 00        | 445,387 11        | 32,595 93                | 14,053 24                             | 4,372 73                            | 69,288 09         | 3,592 30                  | 790,117 13       |
| Traders & Mechanics .....                         | 16,230 09     | 50,173 60     | 17,100 00         | 427,000 00        | 3,319 23                 | 10,932 38                             | 4,309 94                            | 86,994 16         | 850 27                    | 615,209 13       |
| Vermont .....                                     | 50,000 00     | -             | -                 | 10,500 00         | 307,993 00               | -                                     | -                                   | -                 | -                         | 368,493 00       |
| Worcester .....                                   | 100,000 00    | 209,756 00    | 450 00            | 450,000 00        | 39,989 34                | 8,037 90                              | 9,869 67                            | 12,600 00         | 15,490 00                 | 815,212 91       |
| Total .....                                       | \$256,061 19  | \$467,058 93  | \$151,250 00      | \$3,210,789 36    | \$461,358 13             | \$77,545 24                           | \$38,502 93                         | \$374,896 19      | \$20,352 57               | \$5,017,109 40   |
| U. S. BRANCHES OF COMPANIES OF FOREIGN COUNTRIES. |               |               |                   |                   |                          |                                       |                                     |                   |                           |                  |
| Aachen & Munich .....                             | -             | -             | -                 | \$1,971,306 63    | \$127,853 23             | \$172,507 24                          | \$22,684 16                         | -                 | \$52,036 01               | \$2,242,315 35   |
| Atlas .....                                       | \$83,378 81   | -             | -                 | 1,810,790 04      | 144,522 41               | 234,814 38                            | 17,397 50                           | \$1,765 12        | 129,106 30                | 2,214,061 96     |
| British America .....                             | -             | -             | -                 | 1,365,014 30      | 106,180 39               | 119,752 90                            | 20,131 65                           | 7,456 68          | 54,338 30                 | 1,564,197 62     |
| Caledonian .....                                  | 439,510 58    | -             | -                 | 1,212,229 65      | 135,445 96               | 201,148 50                            | 7,773 75                            | 95,439 57         | 6,739 55                  | 2,084,808 46     |
| Commercial Union .....                            | 698,163 62    | \$23,000 00   | -                 | 5,090,730 44      | 340,215 00               | 943,808 77                            | 75,589 12                           | 189,836 38        | 50,968 09                 | 7,310,375 24     |

|                                  |               |               |              |                 |               |               |              |               |                |                 |
|----------------------------------|---------------|---------------|--------------|-----------------|---------------|---------------|--------------|---------------|----------------|-----------------|
| Hamburg Bremen.....              | -             | -             | 60,000 00    | 1,662,198 22    | 45,598 48     | 173,463 21    | 24,079 88    | 33,561 78     | 1,331 85       | 1,997,569 22    |
| Liverpool & London & Globe....   | 1,533,413 30  | 3,549,950 00  | -            | 5,349,920 64    | 1,624,484 41  | 1,798,771 10  | 102,349 44   | 18,249 45     | 108,435 46     | 13,868,702 88   |
| London Assurance.....            | -             | -             | -            | 2,837,590 71    | 154,859 55    | 418,039 04    | 34,963 74    | 2,352 69      | 70,337 93      | 3,377,467 80    |
| London & Lancashire.....         | 300,000 00    | -             | -            | 2,513,939 02    | 585,009 61    | 446,821 29    | 38,886 51    | 69,085 88     | 78,381 55      | 3,875,360 76    |
| Mannheim.....                    | -             | -             | -            | 486,853 89      | 32,883 88     | 210,096 56    | -            | 4,033 30      | 10,000 00      | 700,247 22      |
| North British & Mercantile ..... | -             | -             | -            | 7,431,313 23    | 332,000 86    | 789,415 56    | 78,168 72    | 2,481 00      | 390,768 02     | 8,242,611 35    |
| Northern Assurance .....         | 115,000 00    | -             | -            | 4,157,059 06    | 182,028 29    | 522,714 32    | 43,264 18    | 79,377 81     | 166,272 91     | 4,933,170 75    |
| Norwich Union .....              | -             | 35,000 00     | -            | 2,038,117 42    | 178,818 21    | 269,799 09    | 21,117 07    | 58,556 09     | 7,077 71       | 2,594,330 17    |
| Palatine .....                   | -             | -             | -            | 2,707,019 71    | 147,342 79    | 372,884 60    | 30,860 36    | 7,300 29      | 17,992 91      | 3,247,414 84    |
| Phoenix Assurance.....           | -             | -             | -            | 2,787,966 00    | 178,381 23    | 390,623 24    | 37,094 88    | 7,221 05      | 3,105 35       | 3,398,181 05    |
| Prussian National.....           | -             | -             | -            | 1,550,537 25    | 61,403 82     | 202,191 79    | 15,632 05    | -             | 66,072 33      | 1,763,692 58    |
| Royal.....                       | 4,152,290 42  | 495,800 00    | -            | 5,034,285 43    | 282,847 97    | 1,235,283 32  | 84,012 25    | 64,105 70     | 25,056 83      | 11,323,568 26   |
| Royal Exchange .....             | -             | -             | -            | 2,002,992 80    | 43,974 99     | 239,115 92    | 23,417 36    | -             | 83,236 43      | 2,226,264 64    |
| Scottish Union & National.....   | 68,437 16     | 362,875 00    | -            | 4,104,899 68    | 109,923 75    | 313,743 34    | 64,724 59    | -             | 206,471 52     | 4,848,132 00    |
| State Fire.....                  | -             | -             | -            | 408,697 40      | 20,988 31     | 34,128 63     | 3,779 16     | -             | 37,445 28      | 430,148 22      |
| Sun.....                         | 290,637 79    | 25,000 00     | -            | 3,124,682 14    | 299,846 21    | 433,749 00    | 40,633 70    | 50,563 16     | 28,312 94      | 4,236,799 06    |
| Union Marine.....                | -             | -             | -            | 507,359 97      | 41,929 71     | 119,010 38    | 4,921 67     | 445 35        | 5,241 99       | 668,425 09      |
| Western Assurance .....          | -             | -             | -            | 1,862,537 86    | 314,305 34    | 216,183 95    | 22,555 50    | 10,875 49     | 49,154 77      | 2,377,303 37    |
| Total .....                      | 7,681,331 68  | 4,491,625 00  | \$60,000 00  | \$62,018,011 49 | 5,490,844 40  | 9,938,066 23  | \$818,070 04 | \$708,673 49  | \$1,681,504 44 | \$89,525,147 89 |
| Aggregate .....                  | 21,935,328 77 | 24,295,928 02 | 2,117,943 56 | 290,210,745 11  | 30,791,601 87 | 36,265,276 23 | 2,499,302 79 | 13,954,394 48 | 3,958,079 07   | 418,112,441 76  |

TABLE No. 6.  
Liabilities December 31, 1909.

| 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.....                   | \$12,090 00        | \$54,082 76        | -                      | \$66,122 76                       | \$100,000 00   | \$126,060 28                  | \$226,060 28               |
| Union.....                       | 16,645 00          | 63,945 47          | \$1,500 00             | 82,090 47                         | 100,000 00     | 288,976 79                    | 388,976 79                 |
| Total.....                       | \$28,735 00        | \$117,978 23       | \$1,500 00             | \$148,213 23                      | \$200,000 00   | \$415,037 07                  | \$615,037 07               |
| STOCK COMPANIES OF OTHER STATES. |                    |                    |                        |                                   |                |                               |                            |
| Etna.....                        | \$600,621 94       | \$6,620,977 83     | \$777,806 22           | \$7,999,405 99                    | \$4,000,000 00 | \$6,062,704 34                | \$10,062,704 34            |
| Agricultural.....                | 126,425 78         | 1,736,047 55       | 58,363 91              | 1,920,837 24                      | 500,000 00     | 1,057,241 06                  | 1,557,241 06               |
| Alliance.....                    | 105,845 00         | 548,564 62         | 30,862 44              | 685,272 06                        | 500,000 00     | 445,481 59                    | 945,481 59                 |
| American (N. J.).....            | 257,950 22         | 4,381,833 81       | 540,487 45             | 5,180,271 48                      | 1,000,000 00   | 2,355,055 20                  | 3,355,055 20               |
| American Central.....            | 208,432 45         | 2,244,928 21       | 105,412 56             | 2,558,773 22                      | 2,000,000 00   | 1,008,419 29                  | 3,008,419 29               |
| Boston.....                      | 331,226 22         | 1,814,274 78       | 87,351 75              | 2,232,852 75                      | 1,000,000 00   | 3,033,736 40                  | 4,033,736 40               |
| Caledonian-American.....         | 1,819 28           | 11,805 62          | 6,256 73               | 19,881 63                         | 200,000 00     | 38,826 82                     | 238,826 82                 |
| Capital.....                     | 56,445 49          | 361,573 13         | 20,764 19              | 458,782 81                        | 200,000 00     | 180,369 11                    | 380,369 11                 |
| Citizens.....                    | 38,422 68          | 417,598 61         | 7,539 21               | 463,560 50                        | 200,000 00     | 190,025 10                    | 390,025 10                 |
| City of New York.....            | 31,974 00          | 318,458 59         | 26,291 92              | 376,724 51                        | 500,000 00     | 557,498 55                    | 1,057,498 55               |
| Columbia.....                    | 3,910 49           | 100,067 63         | 5,500 00               | 109,478 12                        | 400,000 00     | 193,905 91                    | 593,905 91                 |
| Commerce.....                    | 16,513 78          | 217,003 77         | 7,825 12               | 241,342 67                        | 200,000 00     | 228,294 46                    | 428,294 46                 |
| Commercial Union.....            | 36,788 48          | 277,332 14         | 60,585 05              | 374,705 67                        | 200,000 00     | 217,162 50                    | 417,162 50                 |
| Commonwealth.....                | 40,817 37          | 522,292 57         | 10,564 19              | 573,674 13                        | 500,000 00     | 1,034,510 90                  | 1,534,510 90               |
| Connecticut.....                 | 269,108 08         | 3,848,271 41       | 51,196 47              | 4,168,575 96                      | 1,000,000 00   | 1,800,942 12                  | 2,800,942 12               |
| Continental.....                 | 424,536 62         | 7,426,028 24       | 437,343 54             | 8,287,908 40                      | 1,000,000 00   | 13,044,878 64                 | 14,044,878 64              |
| Delaware.....                    | 146,570 00         | 1,310,563 73       | 193,110 03             | 1,650,243 76                      | 400,000 00     | 207,273 11                    | 807,273 11                 |
| Dutchess Fire.....               | 44,297 32          | 297,554 14         | 5,655 92               | 347,497 38                        | 200,000 00     | 137,047 85                    | 337,047 85                 |
| Eastern Fire.....                | 50,926 90          | 39,220 49          | 5,313 87               | 155,461 26                        | 207,066 66     | 41,649 09                     | 248,705 75                 |
| Equitable.....                   | 72,983 87          | 758,847 08         | 20,000 00              | 851,830 95                        | 400,000 00     | 119,950 53                    | 519,950 53                 |

|                                     |           |    |            |    |           |    |            |    |           |    |            |    |            |    |
|-------------------------------------|-----------|----|------------|----|-----------|----|------------|----|-----------|----|------------|----|------------|----|
| Federal.....                        | 294,011   | 20 | 462,639    | 59 | 143,150   | 32 | 899,801    | 11 | 1,000,000 | 00 | 617,303    | 89 | 1,617,303  | 89 |
| Fidelity Fire .....                 | 90,022    | 86 | 967,007    | 90 | 30,556    | 86 | 1,087,587  | 62 | 1,000,000 | 00 | 2,020,554  | 12 | 3,020,554  | 12 |
| Fire Association .....              | 322,875   | 26 | 3,440,338  | 93 | 1,696,113 | 01 | 5,459,327  | 20 | 750,000   | 00 | 2,320,417  | 13 | 3,070,417  | 13 |
| Fireman's Fund .....                | 383,028   | 59 | 3,180,066  | 25 | 353,450   | 00 | 3,916,544  | 84 | 1,500,000 | 00 | 2,014,856  | 91 | 3,514,856  | 91 |
| Firemen's .....                     | 196,232   | 18 | 1,755,910  | 95 | 23,162    | 93 | 1,975,306  | 06 | 1,000,000 | 00 | 2,739,781  | 73 | 3,739,781  | 73 |
| Franklin .....                      | 104,253   | 75 | 988,582    | 93 | 809,004   | 63 | 1,901,841  | 31 | 400,000   | 00 | 690,425    | 34 | 1,090,425  | 34 |
| German Alliance .....               | 78,086    | 76 | 429,411    | 73 | 53,337    | 73 | 560,836    | 22 | 400,000   | 00 | 630,830    | 31 | 1,030,830  | 31 |
| German American .....               | 708,898   | 48 | 6,995,322  | 28 | 517,797   | 56 | 8,222,018  | 32 | 1,500,000 | 00 | 6,440,211  | 21 | 7,940,211  | 21 |
| Germania .....                      | 220,751   | 72 | 3,266,289  | 20 | 66,869    | 20 | 3,553,910  | 12 | 1,000,000 | 00 | 2,008,419  | 02 | 3,008,419  | 02 |
| Glens Falls .....                   | 120,211   | 31 | 2,114,778  | 65 | 227,500   | 00 | 2,462,489  | 96 | 200,000   | 00 | 2,434,925  | 79 | 2,634,925  | 79 |
| Granite State .....                 | 70,248    | 07 | 517,057    | 93 | 12,742    | 24 | 600,048    | 24 | 200,000   | 00 | 309,265    | 41 | 509,265    | 41 |
| Hanover .....                       | 233,423   | 56 | 2,123,003  | 72 | 91,518    | 39 | 2,448,545  | 67 | 1,000,000 | 00 | 1,316,573  | 90 | 2,316,573  | 90 |
| Hartford .....                      | 1,379,817 | 62 | 12,742,135 | 49 | 200,000   | 00 | 14,321,953 | 11 | 2,000,000 | 00 | 6,713,747  | 50 | 8,713,747  | 50 |
| Home .....                          | 958,639   | 76 | 10,244,415 | 00 | 1,921,780 | 56 | 13,124,835 | 32 | 3,000,000 | 00 | 11,182,836 | 96 | 14,182,836 | 96 |
| Insurance Co. of North America..... | 877,250   | 00 | 6,057,476  | 86 | 861,368   | 06 | 7,796,094  | 92 | 3,000,000 | 00 | 2,577,235  | 60 | 5,577,235  | 60 |
| Mercantile .....                    | 26,860    | 08 | 140,219    | 59 | 4,718     | 80 | 171,798    | 47 | 200,000   | 00 | 80,522     | 96 | 280,522    | 96 |
| National .....                      | 502,835   | 96 | 4,685,577  | 28 | 300,000   | 00 | 5,488,413  | 24 | 1,000,000 | 00 | 2,840,294  | 01 | 3,840,294  | 01 |
| National Union .....                | 129,728   | 66 | 1,563,195  | 18 | 40,000    | 00 | 1,732,923  | 84 | 900,000   | 00 | 435,237    | 66 | 1,335,237  | 66 |
| New Brunswick .....                 | 21,160    | 50 | 350,862    | 81 | 53        | 60 | 371,778    | 91 | 200,000   | 00 | 81,780     | 47 | 281,780    | 47 |
| New Hampshire .....                 | 225,177   | 81 | 1,889,434  | 06 | 471,341   | 36 | 2,585,953  | 23 | 1,100,000 | 00 | 1,510,064  | 23 | 2,610,064  | 23 |
| Niagara .....                       | 261,930   | 45 | 2,786,419  | 49 | 30,000    | 00 | 3,078,349  | 94 | 750,000   | 00 | 2,294,308  | 90 | 3,044,308  | 90 |
| North British & Mercantile .....    | 30,573    | 50 | 385,802    | 27 | 11,000    | 00 | 427,175    | 77 | 200,000   | 00 | 884,712    | 16 | 1,084,712  | 16 |
| Old Colony .....                    | 51,766    | 86 | 311,006    | 64 | 12,190    | 90 | 374,964    | 30 | 400,000   | 00 | 106,648    | 36 | 506,648    | 36 |
| Orient .....                        | 108,200   | 95 | 1,261,828  | 64 | 69,915    | 45 | 1,439,945  | 04 | 500,000   | 00 | 1,050,341  | 08 | 1,550,341  | 08 |
| Pelican .....                       | 24,686    | 00 | 226,575    | 59 | 5,845     | 81 | 257,107    | 40 | 200,000   | 00 | 189,770    | 93 | 389,770    | 93 |
| Pennsylvania .....                  | 313,047   | 97 | 3,086,778  | 72 | 949,270   | 98 | 4,349,097  | 67 | 750,000   | 00 | 2,200,321  | 43 | 3,044,308  | 43 |
| Phoenix (N. Y.) .....               | 547,403   | 94 | 6,549,446  | 90 | 865,000   | 00 | 7,961,850  | 84 | 1,500,000 | 00 | 5,111,396  | 65 | 2,011,396  | 65 |
| Phoenix (Conn.) .....               | 490,345   | 14 | 4,293,241  | 71 | 82,000    | 00 | 4,874,586  | 85 | 2,000,000 | 00 | 3,066,837  | 38 | 5,066,837  | 38 |
| Providence Washington .....         | 292,241   | 96 | 1,924,514  | 08 | 50,000    | 00 | 2,266,756  | 04 | 500,000   | 00 | 671,790    | 17 | 1,171,790  | 17 |
| Queen .....                         | 379,074   | 04 | 3,787,815  | 80 | 161,279   | 02 | 4,328,168  | 86 | 1,000,000 | 00 | 3,294,374  | 23 | 4,294,374  | 23 |
| Reliance .....                      | 101,392   | 67 | 847,872    | 78 | 158,258   | 03 | 1,107,523  | 48 | 300,000   | 00 | 223,360    | 31 | 523,360    | 31 |
| Rochester German .....              | 134,586   | 86 | 1,246,988  | 04 | 20,970    | 38 | 1,402,545  | 28 | 500,000   | 00 | 662,280    | 31 | 1,162,280  | 31 |
| Security .....                      | 126,611   | 75 | 1,893,540  | 17 | 32,619    | 05 | 1,552,770  | 97 | 500,000   | 00 | 517,702    | 13 | 1,017,702  | 13 |
| Shawnee Fire .....                  | 88,601    | 79 | 958,146    | 34 | 20,725    | 03 | 1,067,473  | 16 | 200,000   | 00 | 192,984    | 54 | 392,984    | 54 |
| Springfield .....                   | 381,912   | 55 | 4,369,974  | 40 | 291,511   | 75 | 5,043,398  | 70 | 2,000,000 | 00 | 2,718,061  | 53 | 4,718,061  | 53 |

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 .....                                      | \$275,234 03           | \$1,628,698 10          | \$347,868 53           | \$2,251,800 66                    | \$400,000 00           | \$536,020 39                  | \$986,020 39              |
| St. Paul .....   | 304,100 14             | 3,772,123 84            | 68,609 36              | 4,144,833 34                      | 500,000 00             | 1,641,624 42                  | 2,141,624 42              |
| Subscribers at U. S. "Lloyds" .....                      | 226,817 48             | 353,631 86              | 279,039 59             | 859,488 93                        | 100,000 00             | 530,713 94                    | 630,713 94                |
| Union .....  | 78,851 04              | 528,861 00              | 32,517 97              | 640,230 01                        | 200,000 00             | 125,013 65                    | 325,013 65                |
| Westchester .....  | 229,029 11             | 2,441,324 69            | 60,000 00              | 2,730,353 80                      | 300,000 00             | 1,431,780 26                  | 1,731,780 26              |
| Williamsburg City .....                                  | 177,029 70             | 1,538,564 11            | 30,950 32              | 1,746,544 13                      | 250,000 00             | 790,522 05                    | 1,040,522 05              |
| <b>Total .....</b>                                       | <b>\$14,441,558 03</b> | <b>\$140,940,225 35</b> | <b>\$13,862,267 99</b> | <b>\$169,244,051 37</b>           | <b>\$49,007,066 66</b> | <b>\$101,555,816 14</b>       | <b>\$153,562,882 80</b>   |
| <b>MUTUAL COMPANIES OF OTHER STATES.</b>                 |                        |                         |                        |                                   |                        |                               |                           |
| Holyoke .....  | \$8,553 20             | \$314,173 28            | \$17,367 29            | \$340,093 77                      | \$100,000 00           | \$561,013 25                  | \$661,013 25              |
| Middlesex .....  | 2,338 66               | 353,262 86              | 3,193 87               | 358,795 39                        | -                      | 295,484 36                    | 295,484 36                |
| Providence .....   | 802 56                 | 183,658 89              | 5,855 78               | 190,317 23                        | -                      | 582,373 23                    | 582,373 23                |
| Quincy .....   | 5,006 92               | 276,386 87              | 3,017 72               | 284,411 51                        | -                      | 505,705 62                    | 505,705 62                |
| Traders & Mechanics .....                                | 1,764 80               | 370,357 37              | 3,314 31               | 375,436 48                        | -                      | 239,772 65                    | 239,772 65                |
| Vermont .....  | 20,475 00              | 49,178 57               | 9,257 70               | 78,911 27                         | -                      | 261,581 73                    | 261,581 73                |
| Worcester .....  | 4,800 00               | 281,051 64              | 3,937 47               | 289,789 11                        | -                      | 525,423 80                    | 525,423 80                |
| <b>Total .....</b>                                       | <b>\$43,741 14</b>     | <b>\$1,828,069 48</b>   | <b>\$45,944 14</b>     | <b>\$1,917,754 76</b>             | <b>\$100,000 00</b>    | <b>\$2,971,354 64</b>         | <b>\$3,071,354 64</b>     |
| <b>U. S. BRANCHES OF COMPANIES OF FOREIGN COUNTRIES.</b> |                        |                         |                        |                                   |                        |                               |                           |
| Aachen & Munich .....                                    | \$117,424 22           | \$999,814 83            | \$15,631 90            | \$1,132,870 95                    | \$200,000 00           | \$909,444 40                  | \$1,109,444 40            |
| Atlas .....  | 117,539 90             | 1,412,346 94            | 45,755 41              | 1,575,642 25                      | 200,000 00             | 438,419 71                    | 638,419 71                |
| British America .....                                    | 89,259 68              | 804,892 33              | 15,839 19              | 909,991 20                        | 200,000 00             | 454,206 42                    | 654,206 42                |
| Caledonian .....   | 121,103 33             | 1,272,375 38            | 65,114 76              | 1,459,093 47                      | 200,000 00             | 425,714 99                    | 625,714 99                |
| Commercial Union .....                                   | 788,833 43             | 3,538,838 78            | 334,264 83             | 4,661,937 04                      | 200,000 00             | 2,448,438 20                  | 2,648,438 20              |
| Hamburg & Bremen .....                                   | 97,655 00              | 1,135,629 25            | 33,604 31              | 1,266,888 56                      | 200,000 00             | 530,680 66                    | 730,680 66                |
| Liverpool & London & Globe .....                         | 630,569 19             | 7,010,150 31            | 764,934 97             | 8,405,654 47                      | 200,000 00             | 5,263,048 41                  | 5,463,048 41              |
| London Assurance .....                                   | 223,176 98             | 1,886,298 52            | 118,300 76             | 2,227,776 26                      | 200,000 00             | 949,691 54                    | 1,149,691 54              |
| London & Lancashire .....                                | 125,505 11             | 2,237,966 09            | 120,781 07             | 2,484,252 27                      | 200,000 00             | 1,191,108 49                  | 1,391,108 49              |
| Mannheim .....   | 47,257 98              | 262,934 12              | 25,500 00              | 335,692 10                        | 200,000 00             | 164,555 12                    | 364,551 12                |



|                                  |                 |                  |                 |                  |                 |                  |                  |
|----------------------------------|-----------------|------------------|-----------------|------------------|-----------------|------------------|------------------|
| North British & Mercantile ..... | 384,531 06      | 4,166,252 62     | 114,218 08      | 4,665,001 76     | 200,000 00      | 3,377,609 59     | 3,577,609 59     |
| Northern Assurance .....         | 331,721 36      | 2,709,204 60     | 136,150 82      | 3,177,076 78     | 200,000 00      | 1,556,033 97     | 1,756,033 97     |
| Norwich Union .....              | 162,749 75      | 1,906,956 01     | 55,756 53       | 1,824,462 29     | 200,000 00      | 569,867 88       | 769,867 88       |
| Palatine .....                   | 361,810 00      | 1,458,136 08     | 112,102 58      | 1,932,048 66     | 200,000 00      | 1,115,366 18     | 1,315,366 18     |
| Phoenix Assurance .....          | 186,780 00      | 1,923,101 82     | 34,259 56       | 2,149,141 38     | 200,000 00      | 1,049,039 67     | 1,249,039 67     |
| Prussian National .....          | 106,052 60      | 1,022,078 20     | 21,269 31       | 1,149,400 11     | 200,000 00      | 414,292 47       | 614,292 47       |
| Royal .....                      | 576,735 99      | 7,176,390 67     | 559,520 66      | 8,312,647 32     | 200,000 00      | 2,810,920 94     | 3,010,920 94     |
| Royal Exchange .....             | 146,510 46      | 1,224,768 61     | 36,642 86       | 1,407,921 93     | 200,000 00      | 618,342 71       | 818,342 71       |
| Scottish Union & National .....  | 203,965 63      | 1,926,970 53     | 35,000 00       | 2,165,936 16     | 200,000 00      | 2,482,195 84     | 2,682,195 84     |
| State Fire .....                 | 7,109 53        | 88,071 41        | 2,500 00        | 97,680 94        | 200,000 00      | 132,467 28       | 332,467 28       |
| Sun .....                        | 244,069 00      | 2,665,967 52     | 71,542 82       | 2,981,579 34     | 200,000 00      | 1,055,219 72     | 1,255,219 72     |
| Union Marine .....               | 79,090 02       | 175,029 18       | 20,500 00       | 274,619 20       | 200,000 00      | 193,805 89       | 393,805 89       |
| Western Assurance .....          | 223,444 60      | 1,285,031 04     | 27,625 07       | 1,536,100 71     | 200,000 00      | 641,202 66       | 841,202 66       |
| Total .....                      | \$5,372,894 82  | \$47,993,704 84  | \$2,766,815 49  | \$56,133,415 15  | \$1,600,000 00  | \$28,791,732 74  | \$33,391,732 74  |
| Aggregate .....                  | \$19,886,928 99 | \$190,879,977 90 | \$16,676,527 62 | \$227,443,434 51 | \$53,907,066 66 | \$136,733,940 59 | \$190,641,007 25 |

TABLE No. 7.  
Risks and Premiums.

| COMPANIES.                       | IN FORCE DEC. 31, 1908. |                 | WRITTEN.         |                | TERMINATED.      |                | REINSURED.       |                | IN FORCE DEC. 31, 1909. |                 |
|----------------------------------|-------------------------|-----------------|------------------|----------------|------------------|----------------|------------------|----------------|-------------------------|-----------------|
|                                  | Risks.                  | Premiums.       | Risks.           | Premiums.      | Risks.           | Premiums.      | Risks.           | Premiums.      | Risks.                  | Premiums.       |
| MAINE STOCK COMPANIES.           |                         |                 |                  |                |                  |                |                  |                |                         |                 |
| Merchants (Marine).....          | \$827,648 00            | \$59,151 62     | \$10,159,288 00  | \$112,348 98   | \$10,185,361 00  | \$117,467 84   | -                | -              | \$801,575 00            | \$54,032 76     |
| Union (Marine).....              | 927,015 00              | 73,696 44       | 5,787,519 00     | 154,663 81     | 5,889,105 00     | 164,414 78     | -                | -              | 825,429 00              | 63,945 47       |
| Total .....                      | \$1,754,663 00          | \$132,848 06    | \$15,946,807 00  | \$267,012 79   | \$16,074,466 00  | \$281,882 62   | -                | -              | \$1,627,004 00          | \$117,978 23    |
| STOCK COMPANIES OF OTHER STATES. |                         |                 |                  |                |                  |                |                  |                |                         |                 |
| Ætna } Fire .....                | \$1,104,018,245 00      | \$13,521,711 11 | \$763,880,683 00 | \$9,451,212 61 | \$985,381,903 00 | \$8,770,793 27 | \$148,519,438 00 | \$1,822,099 86 | \$1,038,997,587 00      | \$12,380,030 59 |
| Ætna } Marine .....              | 18,073,898 00           | 486,920 74      | 78,097,622 00    | 905,890 47     | 75,701,125 00    | 724,660 73     | 5,814,172 00     | 236,931 70     | 14,656,222 00           | 381,218 78      |
| Agricultural .....               | 344,497,930 00          | 3,503,058 00    | 228,499,600 00   | 2,406,795 23   | 204,907,200 00   | 2,180,451 23   | 41,755,900 00    | 380,946 00     | 324,334,100 00          | 3,848,456 00    |
| Alliance } Fire .....            | 68,523,309 00           | 877,955 91      | 65,548,734 00    | 819,887 25     | 57,306,026 00    | 748,189 19     | 7,149,059 00     | 94,497 56      | 69,532,958 00           | 855,157 41      |
| Alliance } Marine .....          | 4,469,995 00            | 149,171 71      | 38,105,329 00    | 349,544 78     | 35,702,201 00    | 270,702 12     | -                | -              | 6,873,123 00            | 228,014 37      |
| American (N. J.) .....           | 782,798,524 00          | 8,638,418 88    | 439,316,060 00   | 4,589,404 72   | 383,763,051 00   | 4,235,641 68   | 56,841,761 00    | 518,069 18     | 781,509,772 00          | 8,474,082 74    |
| American Central.....            | 409,963,602 00          | 4,795,601 28    | 296,889,657 00   | 3,678,770 49   | 261,455,104 00   | 3,328,425 14   | 65,355,574 00    | 836,475 89     | 380,042,481 00          | 4,309,470 74    |
| Boston } Fire .....              | 240,803,714 00          | 2,265,180 97    | 221,323,509 00   | 2,230,066 15   | 164,003,393 00   | 1,624,055 39   | 55,297,849 00    | 533,438 90     | 242,825,981 00          | 2,337,752 83    |
| Boston } Marine .....            | 31,727,172 00           | 951,635 95      | 156,651,070 00   | 1,863,200 29   | 152,253,502 00   | 1,734,933 70   | 404,705 00       | 21,165 95      | 35,720,035 00           | 1,058,736 59    |
| Caledonian-American.....         | 11,736,357 00           | 120,162 66      | 12,850,974 00    | 124,353 88     | 10,236,779 00    | 102,550 44     | 12,241,785 00    | 119,687 50     | 2,108,767 00            | 22,278 60       |
| Capital .....                    | 65,944,720 00           | 772,477 27      | 53,150,617 00    | 640,910 50     | 45,598,244 00    | 555,116 24     | 9,490,234 00     | 122,499 13     | 64,006,859 00           | 735,772 40      |
| Citizens } Fire .....            | 213,312,401 00          | 2,800,488 51    | 194,354,946 00   | 2,432,619 39   | 178,765,938 00   | 2,326,429 93   | 165,305,888 00   | 2,105,177 97   | 63,595,471 00           | 801,500 00      |
| Citizens } Marine .....          | -                       | -               | 34,956 00        | 173 11         | 34,956 00        | 173 11         | -                | -              | -                       | -               |
| City of New York .....           | 73,289,839 00           | 689,949 25      | 70,591,911 00    | 678,158 51     | 59,457,613 00    | 559,543 13     | 23,375,609 00    | 208,743 02     | 61,048,528 00           | 598,821 61      |
| Columbia (Marine) .....          | 44,307,701 00           | 525,887 81      | 103,492,348 00   | 771,339 76     | 100,385,372 00   | 744,695 22     | 31,139,745 00    | 855,175 44     | 16,274,932 00           | 197,456 41      |
| Commerce .....                   | 40,845,903 00           | 425,043 19      | 28,635,450 00    | 329,670 92     | 24,063,917 00    | 303,674 28     | 3,229,791 00     | 38,583 76      | 42,187,545 00           | 417,456 07      |
| Commercial Union.....            | 49,807,741 00           | 588,676 46      | 50,065,155 00    | 555,910 20     | 40,116,825 00    | 467,502 82     | 13,885,848 00    | 161,269 58     | 45,861,223 00           | 515,814 26      |
| Commonwealth .....               | 68,458,958 00           | 768,378 41      | 111,987,765 00   | 931,947 42     | 81,778,975 00    | 693,998 09     | 13,604,871 00    | 84,426 73      | 108,062,877 00          | 931,896 01      |
| Connecticut .....                | 627,090,412 00          | 7,441,666 54    | 408,280,081 00   | 4,908,807 95   | 344,407,742 00   | 4,393,404 07   | 58,408,004 00    | 744,251 23     | 632,554,697 00          | 7,212,819 19    |
| Continental .....                | 1,340,146,681 00        | 14,408,613 61   | 839,763,760 00   | 8,044,001 96   | 773,270,238 00   | 7,663,048 08   | 57,322,614 00    | 537,560 29     | 1,349,317,539 00        | 14,247,007 20   |
| Delaware .....                   | 235,705,438 00          | 2,605,651 18    | 203,615,153 00   | 2,413,348 25   | 183,261,297 00   | 2,072,360 25   | 30,617,176 00    | 342,937 99     | 225,442,118 00          | 2,503,701 19    |
| Dutchess Fire .....              | 53,237,098 00           | 614,668 60      | 44,049,756 00    | 542,518 85     | 41,847,415 00    | 519,508 03     | 4,986,369 00     | 61,038 82      | 51,053,070 00           | 576,581 10      |
| Eastern Fire .....               | 81,521,118 00           | 437,459 13      | 27,808,815 00    | 423,332 97     | 29,824,907 00    | 460,732 26     | 15,616,943 00    | 214,880 22     | 13,888,083 00           | 190,179 62      |
| Equitable } Fire .....           | 125,020,855 00          | 1,460,610 49    | 94,200,133 00    | 1,192,973 64   | 83,766,199 00    | 1,077,192 27   | 11,334,438 00    | 128,837 91     | 124,120,356 00          | 1,447,558 95    |
| Equitable } Marine .....         | 405,671 00              | 24,978 28       | 744,934 00       | 26,593 19      | 816,767 00       | 30,094 43      | 14,500 00        | 946 25         | 319,388 00              | 20,525 79       |

|                            |                  |               |                  |               |                  |               |                |              |                  |               |
|----------------------------|------------------|---------------|------------------|---------------|------------------|---------------|----------------|--------------|------------------|---------------|
| Federal (Marine)           | 72,763,003 00    | 1,088,569 04  | 1,219,261,219 00 | 3,015,081 51  | 1,225,150,051 00 | 3,188,384 59  | 30,461,807 00  | 452,626 37   | 36,412,364 00    | 462,639 59    |
| Fidelity Fire              | 133,791,974 00   | 1,489,626 48  | 143,593,734 00   | 1,423,895 21  | 90,196,629 00    | 1,004,763 20  | 20,839,664 00  | 155,586 90   | 166,349,315 00   | 1,753,171 59  |
| Fire Association           | 594,624,172 00   | 6,876,197 96  | 489,480,534 00   | 5,660,444 29  | 429,123,892 00   | 5,324,760 19  | 54,070,976 00  | 634,540 83   | 594,804,838 00   | 6,577,335 23  |
| Firemen's Fund             | 442,641,236 00   | 5,660,007 17  | 360,355,636 00   | 4,542,255 44  | 318,953,228 00   | 4,091,065 70  | 49,943,995 00  | 670,072 37   | 434,294,302 00   | 5,341,124 54  |
| Firemen's Fund             | 53,187,625 00    | 1,502,469 84  | 430,393,006 00   | 3,078,478 14  | 424,225,754 00   | 2,824,304 45  | 27,262,697 00  | 921,034 17   | 32,002,184 00    | 885,609 36    |
|                            |                  |               |                  |               |                  |               |                |              |                  |               |
| Franklin                   | 145,595,278 00   | 1,717,525 66  | 123,280,468 00   | 1,442,951 01  | 93,947,148 00    | 1,180,653 00  | 5,686,820 00   | 65,553 14    | 169,241,778 00   | 1,914,270 53  |
| German Alliance            | 288,988,769 00   | 3,118,049 03  | 256,038,448 00   | 2,940,765 88  | 205,602,939 00   | 2,377,951 87  | 263,939,691 00 | 2,848,400 59 | 80,484,587 00    | 832,462 95    |
| German American            | 1,606,530,059 00 | 15,262,295 59 | 1,134,324,005 00 | 11,131,783 99 | 1,058,504,333 00 | 10,512,347 59 | 352,267,368 00 | 2,441,773 13 | 1,330,062,393 00 | 13,439,458 86 |
| Germania                   | 682,273,798 00   | 6,579,678 51  | 371,000,926 00   | 3,776,514 69  | 350,775,257 00   | 3,561,916 38  | 56,200,425 00  | 436,151 12   | 646,329,037 00   | 6,358,125 61  |
| Glens Falls                | 344,309,055 00   | 3,790,741 82  | 219,068,164 00   | 2,499,862 35  | 163,902,219 00   | 2,000,070 55  | 26,935,707 00  | 257,264 36   | 372,539,203 00   | 4,033,269 26  |
| Granite State              | 89,945,919 00    | 1,153,112 76  | 59,094,064 00    | 802,360 35    | 56,329,940 00    | 767,134 55    | 12,757,064 00  | 187,881 43   | 79,952,979 00    | 1,000,457 13  |
| Hanover                    | 427,705,481 84   | 4,395,268 31  | 303,368,968 65   | 3,219,616 22  | 275,757,066 99   | 2,944,333 43  | 53,708,716 30  | 576,226 88   | 396,608,667 20   | 4,094,324 22  |
| Hartford                   | 1,993,303,956 00 | 24,088,325 72 | 1,557,224,858 00 | 18,562,694 42 | 1,409,337,933 00 | 17,497,900 05 | 78,154,473 00  | 570,471 69   | 2,062,986,408 00 | 24,582,639 40 |
| Home                       | 1,990,201,785 00 | 19,911,640 00 | 1,621,107,580 00 | 16,632,121 76 | 1,448,755,633 00 | 14,423,632 75 | 293,275,035 00 | 1,754,971 00 | 1,869,278,697 00 | 19,365,108 00 |
|                            |                  |               |                  |               |                  |               |                |              |                  |               |
| Home                       | 15,930,476 00    | 10,775,570 96 | 612,791,055 00   | 7,548,737 82  | 563,920,334 00   | 7,137,636 88  | 63,336,691 00  | 754,443 68   | 838,010,725 00   | 10,427,217 72 |
| Ins. Co. of No. America    | 837,376,685 00   | 1,205,123 57  | 620,173,718 00   | 3,717,717 05  | 621,962,034 00   | 3,329,546 89  | 5,844,640 00   | 160,635 73   | 54,560,821 00    | 1,432,658 00  |
|                            |                  |               |                  |               |                  |               |                |              |                  |               |
| Mercantile                 | 56,220,487 00    | 703,203 50    | 35,711,901 00    | 505,875 49    | 35,975,554 00    | 510,430 17    | 37,470,720 00  | 429,918 98   | 18,486,114 00    | 268,729 84    |
| National                   | 995,292,359 00   | 11,057,371 91 | 715,206,874 00   | 8,545,442 17  | 715,199,310 00   | 8,170,379 31  | 210,269,397 00 | 2,393,500 90 | 831,029,936 00   | 9,145,933 87  |
| National Union             | 259,793,347 00   | 3,234,496 99  | 219,614,996 00   | 2,791,033 96  | 180,717,160 00   | 2,337,051 81  | 57,462,891 00  | 724,177 96   | 241,228,232 00   | 2,914,301 18  |
| New Brunswick              | 44,326,334 00    | 582,111 34    | 53,003,723 00    | 719,566 60    | 48,055,498 00    | 597,206 25    | 4,682,909 00   | 67,909 10    | 49,591,650 00    | 636,562 59    |
| New Hampshire              | 323,432,534 00   | 3,738,555 82  | 212,724,758 00   | 2,583,031 59  | 195,270,729 00   | 2,423,863 17  | 22,625,139 00  | 243,083 22   | 318,261,364 00   | 3,654,695 52  |
| Niagara                    | 540,368,706 00   | 5,652,120 81  | 389,161,071 00   | 4,324,235 63  | 351,907,065 00   | 4,040,131 12  | 66,731,496 00  | 548,068 13   | 510,891,216 00   | 5,388,207 19  |
| North British & Mercantile | 65,533,403 00    | 615,201 22    | 101,589,506 00   | 734,733 91    | 77,679,343 00    | 525,714 75    | 15,820,692 00  | 112,767 79   | 93,622,374 00    | 711,502 59    |
| Old Colony                 | 55,698,333 00    | 662,050 46    | 63,898,679 00    | 763,673 11    | 1,120,945 00     | 626,124 29    | 15,948,601 00  | 205,497 13   | 52,497,526 00    | 599,102 15    |
|                            |                  |               |                  |               |                  |               |                |              |                  |               |
| Orient                     | 238,855,008 00   | 2,724,738 74  | 177,712,738 00   | 2,043,351 63  | 159,155,239 00   | 1,904,710 92  | 34,822,433 00  | 407,222 75   | 222,590,949 00   | 2,466,656 70  |
| Pelican                    | 47,036,242 00    | 491,256 05    | 40,449,184 00    | 439,418 47    | 37,169,210 00    | 420,866 55    | 5,491,551 00   | 67,096 31    | 44,374,665 00    | 442,711 66    |
| Pennsylvania               | 568,160,664 00   | 6,197,649 76  | 378,586,223 00   | 4,267,581 10  | 344,888,993 00   | 3,952,112 48  | 46,110,627 00  | 444,265 18   | 555,747,282 00   | 6,068,863 20  |
| Phoenix (N. Y.)            | 1,099,496,914 00 | 12,553,440 42 | 687,550,521 00   | 8,088,297 30  | 616,630,678 00   | 7,222,465 67  | 83,366,726 00  | 586,480 41   | 1,097,005,031 00 | 12,839,781 64 |
| Phoenix (Conn.)            | 793,512,196 00   | 8,195,255 62  | 658,532,929 00   | 6,493,310 96  | 532,773,700 00   | 5,660,082 89  | 70,804,392 00  | 733,120 50   | 798,467,033 00   | 8,295,333 19  |
| Providence Washington      | 335,992,259 00   | 3,757,053 76  | 270,494,096 00   | 2,956,478 23  | 237,372,005 00   | 2,710,611 63  | 56,693,364 00  | 645,837 96   | 311,916,983 00   | 3,357,032 92  |
|                            |                  |               |                  |               |                  |               |                |              |                  |               |
| Queen                      | 626,852,714 00   | 7,469,752 52  | 479,139,026 00   | 5,805,855 20  | 425,521,169 00   | 5,367,641 25  | 55,333,667 00  | 619,456 75   | 625,136,904 00   | 7,288,509 72  |

TABLE No. 7—Concluded.

| COMPANIES.                             | IN FORCE DEC. 31, 1908. |                | WRITTEN.          |                | TERMINATED.       |                | REINSURED.         |                 | IN FORCE DEC. 31, 1909. |                |
|--|-------------------------|----------------|-------------------|----------------|-------------------|----------------|--------------------|-----------------|-------------------------|----------------|
|  | Risks.                  | Premiums.      | Risks.            | Premiums.      | Risks.            | Premiums.      | Risks.             | Premiums.       | Risks.                  | Premiums.      |
| Reliance.....                          | \$135,997,874 00        | \$1,594,714 14 | \$113,157,681 00  | \$1,366,359 10 | \$94,512,773 00   | \$1,163,223 78 | \$14,834,640 00    | \$186,465 88    | \$189,808,142 00        | \$1,611,383 58 |
| Rochester German.....                  | 224,886,384 00          | 2,658,899 13   | 182,386,237 00    | 2,227,832 08   | 165,049,789 00    | 2,045,834 10   | 37,176,603 00      | 490,402 22      | 205,046,279 00          | 2,350,494 89   |
| Security.....                          | 244,892,984 00          | 2,748,244 99   | 188,318,069 00    | 2,214,321 08   | 155,451,174 00    | 1,860,869 16   | 38,027,535 00      | 475,263 28      | 239,732,344 00          | 2,626,433 63   |
| Shawnee Fire.....                      | 145,916,311 00          | 1,900,439 92   | 161,166,746 00    | 2,246,608 91   | 144,476,356 00    | 2,073,762 45   | 22,449,062 00      | 238,654 20      | 140,157,639 00          | 1,834,627 18   |
| Springfield.....                       | 739,785,917 00          | 8,653,592 05   | 586,302,716 00    | 7,126,903 39   | 528,137,194 00    | 6,439,227 59   | 79,839,343 00      | 926,898 19      | 718,613,096 00          | 8,414,369 66   |
| Spring Garden.....                     | 263,816,121 47          | 3,181,799 52   | 269,415,804 11    | 3,428,178 12   | 245,453,709 15    | 3,055,073 25   | 34,526,630 67      | 464,333 72      | 253,251,585 76          | 3,090,570 67   |
| St. Paul } Fire.....                   | 489,839,040 00          | 6,580,404 40   | 340,428,780 00    | 5,056,207 93   | 279,726,794 00    | 4,347,842 67   | 36,984,236 00      | 516,857 48      | 513,556,790 00          | 6,771,912 18   |
| St. Paul } Marine.....                 | 5,131,347 00            | 171,958 70     | 215,059,845 00    | 1,091,768 24   | 211,812,972 00    | 981,366 72     | 944,851 00         | 55,585 86       | 7,433,969 00            | 226,774 36     |
| Subscribers at U. S. "Lloyds" (Marine) | 51,963,045 00           | 588,325 84     | 557,724,991 00    | 2,692,855 63   | 552,090,941 00    | 2,643,718 68   | 26,638,802 00      | 283,330 93      | 30,958,293 00           | 353,631 86     |
| Union.....                             | 78,052,817 00           | 959,661 96     | 83,268,742 00     | 1,099,371 18   | 69,553,192 00     | 931,047 29     | 9,922,908 00       | 125,875 47      | 81,840,459 00           | 1,002,110 38   |
| Westchester.....                       | 473,748,936 00          | 4,926,229 35   | 351,539,443 00    | 3,705,112 02   | 311,211,489 00    | 3,374,521 27   | 58,294,247 00      | 531,751 19      | 455,782,643 00          | 4,725,068 91   |
| Williamsburg City.....                 | 269,080,006 00          | 2,777,139 93   | 198,355,322 00    | 2,213,362 44   | 164,042,177 00    | 1,830,373 65   | 24,507,987 00      | 267,070 81      | 278,885,164 00          | 2,893,057 91   |
| Total } Fire.....                      | 24,996,778,145 31       | 278,256,019 91 | 18,573,898,106 76 | 209,796,663 83 | 16,481,515,702 14 | 190,782,289 89 | \$3,207,348,321 97 | \$32,925,853 48 | 23,791,812,227 86       | 264,344,540 42 |
| Total } Marine.....                    | 371,055,387 00          | 7,351,257 91   | 3,644,565,602 00  | 19,418,629 64  | 3,602,182,042 00  | 17,822,313 35  | 136,301,489 00     | 2,687,745 22    | 277,117,458 00          | 6,259,828 88   |
| MUTUAL COMPANIES OF OTHER STATES       |                         |                |                   |                |                   |                |                    |                 |                         |                |
| Holyoke.....                           | \$44,911,062 00         | \$655,481 29   | \$12,542,778 00   | \$137,212 96   | \$12,587,541 00   | \$102,430 00   | \$1,084,541 00     | \$13,997 55     | \$43,781,758 00         | \$636,266 70   |
| Middlesex.....                         | 47,725,811 00           | 708,643 62     | 13,526,091 00     | 202,334 78     | 12,897,306 00     | 198,174 48     | 1,156,025 00       | 17,235 94       | 47,198,571 00           | 695,567 98     |
| Providence.....                        | 31,821,284 00           | 348,151 59     | 9,316,500 00      | 102,305 10     | 8,546,582 00      | 91,093 14      | 375,373 00         | 4,480 75        | 32,215,229 00           | 354,882 80     |
| Quincy.....                            | 34,371,452 00           | 517,685 56     | 11,126,368 00     | 173,131 15     | 10,000,653 00     | 158,055 43     | -                  | -               | 35,497,167 00           | 532,761 23     |
| Traders & Mechanics.....               | 52,718,409 00           | 774,515 60     | 12,530,385 00     | 194,429 75     | 13,229,157 00     | 208,633 58     | 646,729 00         | 8,402 47        | 51,372,800 00           | 761,909 30     |
| Vermont.....                           | 81,385,461 00           | 91,416 93      | 20,770,119 00     | 70,524 87      | 25,741,468 00     | 63,584 66      | 1,046,094 00       | 2,629 56        | 84,368,018 00           | 95,727 58      |
| Worcester.....                         | 40,854,414 00           | 566,680 75     | 10,269,607 00     | 140,067 06     | 10,493,397 00     | 145,823 22     | 23,750 00          | 294 62          | 40,606,874 00           | 560,629 97     |
| Total.....                             | \$333,787,893 00        | \$3,652,575 34 | \$99,081,848 00   | \$1,070,005 67 | \$98,496,122 00   | \$1,057,794 51 | \$4,333,112 00     | \$47,400 89     | \$336,040,507 00        | \$3,617,745 61 |

U. S. BRANCHES OF  
COMPANIES OF FOREIGN COUNTRIES.

|                            |                    |                  |                    |                 |                    |                 |                    |                 |                    |                 |
|----------------------------|--------------------|------------------|--------------------|-----------------|--------------------|-----------------|--------------------|-----------------|--------------------|-----------------|
| Aachen & Munich            | \$168,653,230 00   | \$1,840,314 54   | \$143,725,330 00   | \$1,584,270 75  | \$112,447,542 00   | \$1,820,466 56  | \$20,844,534 00    | \$225,757 19    | \$176,086,484 00   | \$1,878,361 54  |
| Atlas                      | 238,253,611 00     | 2,726,601 05     | 204,688,542 00     | 2,197,235 85    | 171,552,447 00     | 1,984,264 43    | 23,432,098 00      | 218,485 73      | 247,960,608 00     | 2,721,086 34    |
| British America { Fire     | 169,189,072 00     | 1,802,052 06     | 141,288,455 00     | 1,382,052 94    | 137,809,847 00     | 1,357,506 81    | 21,105,461 00      | 199,870 96      | 151,512,229 00     | 1,626,727 73    |
| { Marine                   |                    |                  |                    |                 |                    | 80 04           |                    |                 |                    |                 |
| Caledonian                 | 238,820,502 00     | 2,669,274 37     | 169,875,440 00     | 1,964,237 18    | 155,570,602 00     | 1,826,857 87    | 29,677,409 00      | 335,019 90      | 223,447,931 00     | 2,471,633 78    |
| Commercial Union { Fire    | 646,909,491 00     | 6,817,072 98     | 515,866,423 00     | 5,318,191 97    | 460,072,132 00     | 4,911,666 96    | 59,007,707 00      | 591,960 99      | 643,196,075 00     | 6,631,637 00    |
| { Marine                   | 15,566,455 00      | 269,709 12       | 616,574,122 00     | 696,721 10      | 616,798,349 00     | 673,448 74      | 1,373,763 00       | 24,562 61       | 13,968,465 00      | 268,418 87      |
| Hamburg Bremen             | 234,255,966 00     | 2,778,069 69     | 159,042,178 00     | 1,999,003 12    | 156,137,399 00     | 1,937,002 80    | 46,339,702 00      | 595,677 92      | 190,771,043 00     | 2,244,392 00    |
| Liverpool & London & Globe | 1,625,589,967 00   | 17,087,439 23    | 1,316,142,927 00   | 13,563,372 48   | 1,214,536,784 00   | 12,491,452 32   | 472,711,911 00     | 4,300,714 52    | 1,254,454,199 00   | 13,768,644 87   |
| London Assurance { Fire    | 311,767,385 00     | 3,625,497 69     | 222,873,089 00     | 2,609,864 06    | 197,356,244 00     | 2,438,630 30    | 30,128,859 00      | 347,171 86      | 307,156,371 00     | 3,449,509 59    |
| { Marine                   | 25,630,407 00      | 350,740 66       | 280,663,998 00     | 990,499 77      | 288,351,332 00     | 1,152,244 90    | 2,668,491 00       | 13,180 29       | 15,274,582 00      | 175,815 24      |
| London & Lancashire        | 483,462,972 00     | 4,873,674 05     | 354,068,307 00     | 3,563,414 49    | 329,626,177 00     | 3,335,123 13    | 74,992,198 00      | 763,888 03      | 432,912,904 00     | 4,333,032 33    |
| Mannheim (Marine)          | 35,113,991 00      | 583,226 36       | 338,302,367 00     | 1,776,893 33    | 339,393,090 00     | 1,672,711 07    | 7,459,101 00       | 151,484 48      | 26,565,967 00      | 506,924 19      |
| North British & Mercantile | 880,609,076 00     | 8,124,240 12     | 740,156,003 00     | 6,617,393 93    | 648,758,990 00     | 5,823,510 75    | 146,760,854 00     | 772,165 78      | 825,245,235 00     | 8,145,957 52    |
| Northern Assurance         | 533,546,429 00     | 5,809,608 13     | 404,644,313 00     | 4,494,592 45    | 383,536,246 00     | 4,285,332 88    | 64,192,377 00      | 724,118 13      | 490,462,119 00     | 5,294,749 57    |
| Norwich Union              | 355,418,961 00     | 3,725,722 86     | 234,565,920 00     | 2,447,414 83    | 243,632,458 00     | 2,578,772 39    | 51,309,222 00      | 426,974 56      | 295,043,201 00     | 3,167,390 74    |
| Palatine                   | 238,128,831 00     | 2,863,168 45     | 207,645,623 00     | 2,400,890 76    | 172,063,090 00     | 2,084,210 91    | 33,220,583 00      | 414,439 77      | 240,470,781 00     | 2,765,403 53    |
| Phoenix Assurance          | 414,771,876 00     | 4,388,183 71     | 312,801,202 00     | 3,894,121 65    | 294,957,921 00     | 3,292,863 91    | 79,845,467 00      | 744,609 93      | 352,769,690 00     | 3,744,831 47    |
| Prussian National          | 168,576,317 00     | 2,051,365 80     | 131,807,569 00     | 1,520,102 73    | 102,177,043 00     | 1,275,222 16    | 27,425,951 00      | 358,928 33      | 170,780,892 00     | 1,937,318 04    |
| Royal { Fire               | 1,663,047,252 28   | 16,522,270 62    | 1,054,030 04       | 10,454,030 04   | 963,499,324 86     | 951,511,171 58  | 218,645,570 10     | 2,543,001 62    | 1,332,312,520 85   | 13,892,127 46   |
| { Marine                   |                    |                  | 14,099,640 00      | 22,486 52       | 13,546,159 00      | 10,411 53       |                    |                 | 533,481 00         | 12,074 99       |
| Royal Exchange             | 299,672,197 00     | 3,053,604 06     | 214,666,060 00     | 2,305,534 76    | 234,920,157 00     | 2,479,627 71    | 56,509,925 00      | 552,858 31      | 222,908,175 00     | 2,331,652 80    |
| Scottish Union & National  | 430,729,370 00     | 4,261,326 13     | 338,240,490 00     | 3,335,977 13    | 305,195,391 00     | 3,080,306 97    | 122,283,543 00     | 862,350 17      | 341,436,926 00     | 3,714,646 12    |
| State Fire                 | 17,698,991 00      | 236,477 95       | 17,669,179 00      | 219,690 82      | 15,093,090 00      | 197,947 99      | 6,928,284 00       | 90,666 17       | 13,366,193 00      | 167,544 61      |
| Sun                        | 473,232,761 00     | 5,032,123 33     | 348,567,911 00     | 3,824,150 50    | 313,453,565 00     | 8,460,160 94    | 25,894,352 00      | 254,828 49      | 482,452,755 00     | 5,141,284 40    |
| Union Marine (Marine)      | 23,315,786 00      | 379,035 65       | 229,733,499 00     | 1,387,218 43    | 231,264,364 00     | 1,279,834 10    | 5,208,337 00       | 165,146 57      | 16,576,584 00      | 321,273 41      |
| Western Assurance { Fire   | 254,348,164 00     | 2,703,078 11     | 211,932,682 00     | 2,073,079 40    | 207,354,385 00     | 2,036,259 42    | 31,658,117 00      | 299,806 52      | 227,268,344 00     | 2,440,091 57    |
| { Marine                   | 7,639,839 00       | 167,679 55       | 67,373,825 00      | 4,095,952 30    | 63,708,507 00      | 381,264 92      | 1,793,474 00       | 52,081 47       | 9,611,688 00       | 144,285 46      |
| Total { Fire               | \$9,749,636,827 28 | \$102,995,159 93 | \$7,341,701,806 03 | \$77,928,611 34 | \$6,819,770,843 36 | \$72,738,408 38 | \$1,642,994,114 10 | \$15,718,289 98 | \$8,622,573,675 85 | \$91,868,072 91 |
| { Marine                   | 107,266,478 00     | 1,750,391 34     | 1,546,747,451 00   | 5,283,851 54    | 1,555,060,001 00   | 5,169,995 30    | 18,503,166 00      | 436,455 42      | 82,450,762 00      | 1,427,792 16    |
| Aggregate { Fire           | 35,074,202,865 59  | 384,904,755 18   | 26,014,681,760 79  | 288,195,280 84  | 23,394,782,667 50  | 254,578,492 78  | 4,944,675,548 07   | 48,691,184 30   | 32,749,426,410 81  | 359,830,353 94  |
| { Marine                   | 480,056,523 00     | 9,234,497 31     | 5,207,259,860 00   | 24,969,493 87   | 5,171,316,509 00   | 23,274,191 27   | 154,804,655 00     | 3,124,200 64    | 361,195,224 00     | 7,805,599 27    |

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

| COMPANIES.                       | RISKS WRITTEN.  |                 | PREMIUMS RECEIVED. |              | LOSSES PAID. |              | LOSSES INCURRED. |              |
|----------------------------------|-----------------|-----------------|--------------------|--------------|--------------|--------------|------------------|--------------|
|                                  | 1908.           | 1909.           | 1908.              | 1909.        | 1908.        | 1909.        | 1908.            | 1909.        |
| MAINE STOCK COMPANIES.           |                 |                 |                    |              |              |              |                  |              |
| Merchants (Marine) .....         | \$7,065,090 00  | \$10,159,288 00 | \$88,267 83        | \$66,833 78  | \$72,406 28  | \$40,076 57  | \$83,238 83      | \$40,076 57  |
| Union (Marine).....              | 4,580,913 00    | 3,678,738 00    | 104,204 96         | 94,881 54    | 93,728 61    | 90,227 36    | 94,449 46        | 86,223 62    |
| Total .....                      | \$11,646,003 00 | \$13,838,026 00 | \$192,472 79       | \$161,715 32 | \$166,134 89 | \$130,303 93 | \$177,688 29     | \$126,300 19 |
| STOCK COMPANIES OF OTHER STATES. |                 |                 |                    |              |              |              |                  |              |
| Etna { Fire .....                | \$10,557,682 00 | \$10,185,241 00 | \$181,156 88       | \$172,415 56 | \$130,175 19 | \$99,719 09  | \$127,459 49     | \$105,498 73 |
| { Marine .....                   | -               | 107,365 00      | -                  | 2,872 83     | -            | 883 89       | -                | 883 89       |
| Agricultural .....               | 1,223,300 00    | 1,388,300 00    | 19,105 97          | 20,503 83    | 10,804 47    | 8,086 18     | 12,060 72        | 7,699 66     |
| Alliance { Fire .....            | 871,995 00      | 894,544 00      | 15,605 22          | 15,710 32    | 18,621 42    | 6,371 08     | 17,205 61        | 6,410 06     |
| { Marine .....                   | 68,300 00       | 77,700 00       | 3,878 76           | 4,367 64     | 3,782 60     | 3,782 60     | 8,794 50         | 986 51       |
| American (N. J.) .....           | 832,705 00      | 889,942 00      | 12,912 58          | 14,243 30    | 9,875 64     | 14,670 97    | 8,533 52         | 14,945 61    |
| American Central .....           | 1,642,567 00    | 1,686,823 00    | 26,515 95          | 25,865 25    | 21,326 07    | 10,478 19    | 22,024 89        | 13,477 51    |
| Boston { Fire .....              | 2,453,641 00    | 2,568,408 00    | 41,630 17          | 41,763 05    | 17,173 47    | 20,102 07    | 17,474 60        | 25,276 39    |
| { Marine .....                   | 1,002,940 00    | 1,304,828 00    | 17,861 20          | 20,170 88    | 1,424 10     | 8,598 36     | 1,234 10         | 9,993 36     |
| Caledonian-American .....        | 42,734 00       | 72,243 00       | 649 88             | 920 36       | 1,053 90     | 139 64       | 1,195 79         | 600 00       |
| Capital .....                    | 1,402,189 00    | 1,481,703 00    | 25,667 19          | 26,149 78    | 20,671 18    | 20,709 39    | 21,674 72        | 21,445 73    |
| Citizens .....                   | 239,046 00      | 510,699 00      | 4,355 49           | 8,631 72     | 3,162 13     | 1,912 27     | 3,165 13         | 1,918 27     |
| City of New York .....           | 378,245 00      | 389,047 00      | 5,788 30           | 7,058 38     | 4,697 52     | 2,676 98     | 3,205 52         | 5,022 98     |
| Columbia (Marine) .....          | 6,077 00        | 120,800 00      | 1,863 90           | 3,251 52     | 200 35       | 124 08       | 200 35           | 124 08       |
| Commerce .....                   | 417,506 00      | 488,983 00      | 6,079 04           | 6,876 36     | 4,317 11     | 2,716 91     | 4,300 69         | 2,955 66     |
| Commercial Union .....           | 117,470 00      | 159,725 00      | 1,809 93           | 2,054 08     | 5,482 98     | 9 46         | 4,482 98         | 9 46         |
| Commonwealth .....               | 335,056 00      | 468,070 00      | 3,502 66           | 5,898 39     | 4,729 05     | 818 23       | 4,719 05         | 1,803 12     |
| Connecticut .....                | 3,400,000 00    | 3,037,100 00    | 55,066 58          | 48,593 61    | 39,597 49    | 38,250 78    | 43,007 65        | 36,027 47    |
| Continental .....                | 4,418,756 00    | 4,281,399 00    | 73,901 00          | 71,184 45    | 53,449 44    | 40,163 83    | 57,888 65        | 41,005 03    |
| Delaware .....                   | 609,667 00      | 631,290 00      | 10,532 17          | 10,610 10    | 14,507 12    | 5,052 14     | 14,540 87        | 5,536 14     |
| Dixie .....                      | 629,759 00      | *141,446 00     | 13,081 22          | 1,390 05     | 13,099 81    | 5,071 18     | 12,164 31        | 5,534 74     |
| Dutchess Fire .....              | 516,835 00      | 563,351 00      | 11,529 62          | 11,421 17    | 6,566 91     | 12,302 27    | 6,672 26         | 12,803 67    |
| Eastern Fire .....               | 219,945 00      | 409,221 00      | 5,051 86           | 3,377 08     | 777 25       | 3,615 93     | 777 25           | 4,765 93     |

INSURANCE COMMISSIONER'S REPORT.

|                                       |               |               |            |            |            |            |            |           |
|---------------------------------------|---------------|---------------|------------|------------|------------|------------|------------|-----------|
| Equitable { Fire                      | 692,626 09    | 899,174 00    | 13,166 93  | 16,324 43  | 7,885 21   | 11,301 32  | 7,990 71   | 12,327 47 |
| { Marine                              | 21,850 00     | †137,484 00   | 1,130 75   | 1,157 00   | 1,500 00   | 112 15     | 1,575 00   | 37 15     |
| Federal (Marine)                      | -             | 3,400 00      | -          | 65 66      | -          | -          | -          | -         |
| Fidelity Fire                         | 744,792 00    | 795,463 00    | 12,877 86  | 13,068 98  | 14,514 07  | 4,082 18   | 14,896 53  | 3,734 52  |
| Fire Association                      | 3,755,003 00  | 3,731,286 00  | 66,446 65  | 63,882 92  | 46,152 75  | 30,493 01  | 45,814 51  | 28,903 39 |
| Fireman's Fund { Fire                 | 3,079,881 07  | 3,081,137 53  | 40,482 32  | 39,374 32  | 32,378 01  | 29,818 08  | 39,963 15  | 26,601 88 |
| { Marine                              | 53,532 00     | 824,027 00    | 1,089 03   | 1,970 02   | 70 12      | 54 60      | 70 12      | 54 60     |
| Firemen's                             | 2,025,412 47  | 2,350,482 38  | 25,718 37  | 37,243 60  | 32,199 35  | 32,142 32  | 32,688 46  | 39,669 62 |
| Franklin                              | 796,101 05    | 1,060,292 34  | 11,683 71  | 16,237 56  | 13,564 85  | 4,243 73   | 13,912 79  | 5,692 29  |
| German Alliance                       | 299,985 00    | 266,865 00    | 4,261 24   | 3,625 66   | 4,173 85   | 620 76     | 4,186 85   | 725 76    |
| German American                       | 5,591,542 00  | 4,837,196 00  | 84,831 89  | 76,811 52  | 51,252 95  | 43,788 64  | 56,325 28  | 43,454 64 |
| Germania                              | 1,012,774 00  | 1,147,768 00  | 15,636 75  | 16,591 81  | 28,540 67  | 5,093 08   | 27,957 21  | 6,110 58  |
| Glens Falls                           | 420,143 00    | 449,674 00    | 6,766 62   | 7,375 41   | 6,792 18   | 3,379 27   | 6,784 99   | 4,383 27  |
| Granite State                         | 5,655,314 00  | 5,464,563 00  | 100,563 57 | 98,846 20  | 61,481 02  | 51,232 33  | 62,815 48  | 51,782 21 |
| Hanover                               | 1,436,674 52  | 1,419,020 00  | 22,263 70  | 21,038 95  | 13,657 79  | 11,266 98  | 11,641 09  | 11,085 39 |
| Hartford { Fire                       | 10,328,719 00 | 10,714,343 00 | 157,676 23 | 160,462 79 | 109,601 52 | 74,466 95  | 108,714 83 | 74,982 22 |
| { Marine                              | -             | 36,450 00     | -          | 931 15     | -          | -          | -          | -         |
| Home { Fire                           | 9,925,604 00  | 11,067,926 00 | 121,779 70 | 132,848 92 | 132,320 81 | 111,268 76 | 144,602 77 | 99,472 69 |
| { Marine                              | 2,000 00      | 72,550 00     | 50 00      | 1,563 02   | -          | -          | -          | -         |
| Insurance Co. of North America { Fire | 8,090,556 00  | 7,838,257 00  | 156,088 57 | 144,941 13 | 111,034 04 | 71,111 91  | 107,115 30 | 72,421 94 |
| { Marine                              | 329,420 00    | 363,111 00    | 13,121 57  | 13,573 91  | 27,653 19  | 4,916 50   | 13,259 19  | 5,233 50  |
| Mercantile                            | 469,136 00    | 571,795 00    | 8,158 62   | 9,485 87   | 7,049 54   | 2,853 18   | 8,242 92   | 2,285 83  |
| National                              | 5,734,085 00  | 5,212,769 00  | 74,376 37  | 71,754 91  | 112,959 38 | 35,765 12  | 112,518 55 | 37,639 99 |
| National Union                        | 495,584 00    | 850,700 00    | 5,836 00   | 11,868 19  | 14,796 85  | 1,268 72   | 14,782 60  | 1,280 39  |
| New Brunswick                         | 152,775 00    | 210,065 00    | 3,505 29   | 3,701 81   | 5,326 29   | 1,758 46   | 5,297 85   | 1,758 46  |
| New Hampshire                         | 3,188,496 00  | 3,131,440 00  | 58,643 53  | 55,575 32  | 44,940 99  | 39,293 18  | 46,572 41  | 40,111 95 |
| Niagara                               | 2,563,332 00  | 2,591,905 00  | 47,657 50  | 44,743 34  | 32,064 22  | 25,122 55  | 35,776 69  | 25,324 63 |
| North British & Mercantile            | 341,967 00    | 316,656 00    | 3,670 84   | 5,187 42   | 1,694 58   | 927 53     | 1,705 58   | 1,086 53  |
| Old Colony                            | 675,864 00    | 694,764 00    | 15,791 76  | 12,567 44  | 12,461 51  | 10,368 74  | 11,464 34  | 11,411 86 |
| Orient                                | 1,324,346 00  | 1,590,473 00  | 23,014 43  | 25,183 71  | 24,434 80  | 15,095 48  | 22,499 80  | 13,578 48 |
| Pelican                               | 64,872 00     | 60,528 00     | 940 69     | 773 45     | 3,350 82   | 10 26      | 3,357 82   | 4 26      |
| Pennsylvania                          | 1,833,033 00  | 2,010,253 41  | 22,409 18  | 24,874 09  | 24,311 05  | 15,648 59  | 27,188 63  | 18,854 59 |
| Phoenix (N. Y.)                       | 3,370,001 00  | 3,383,906 00  | 49,127 61  | 47,968 53  | 30,526 74  | 34,211 57  | 32,745 77  | 32,371 41 |
| Phoenix (Conn.)                       | 5,824,254 00  | 6,894,251 00  | 89,580 86  | 100,597 37 | 50,590 42  | 65,867 25  | 50,353 02  | 70,439 55 |
| Providence Washington { Fire          | 2,645,180 00  | 2,646,084 00  | 39,703 03  | 41,245 88  | 34,901 12  | 22,993 51  | 36,650 84  | 23,922 22 |
| { Marine                              | 727,797 00    | 1,071,799 00  | 12,938 61  | 14,671 50  | 13,836 85  | 5,682 46   | 13,138 85  | 5,685 46  |

\* Maine business reinsured.

† Written \$16,950.00. Cancelled and reinsured \$154,434.00.

TABLE No. 8--Concluded.

| COMPANIES.                                | RISKS WRITTEN.   |                  | PREMIUMS RECEIVED. |                | LOSSES PAID.   |                | LOSSES INCURRED. |                |
|---|------------------|------------------|--------------------|----------------|----------------|----------------|------------------|----------------|
|   | 1908.            | 1909.            | 1908.              | 1909.          | 1908.          | 1909.          | 1908.            | 1909.          |
| Queen .....                               | \$1,785,005 00   | \$2,284,503 00   | \$29,024 85        | \$37,112 44    | \$33,960 46    | \$20,172 38    | \$38,258 26      | \$15,881 76    |
| Reliance .....                            | 224,575 00       | 226,825 00       | 4,125 77           | 3,978 18       | 3,374 84       | 2,554 16       | 3,382 64         | 3,294 16       |
| Rochester German .....                    | 240,095 00       | 256,630 00       | 4,179 57           | 3,635 87       | 6,669 35       | 797 77         | 6,669 35         | 797 77         |
| Security { Fire .....                     | 643,313 00       | 822,570 00       | 13,310 11          | 13,659 01      | 7,866 78       | 5,973 21       | 3,789 78         | 4,854 74       |
| { Marine .....                            | -                | -                | -                  | -              | 150 36         | -              | -                | -              |
| Shawnee Fire .....                        | 305,659 50       | 967,720 00       | 5,436 13           | 18,297 94      | 5,856 20       | 2,670 38       | 5,539 35         | 3,766 74       |
| Springfield .....                         | 4,046,053 00     | 3,283,909 00     | 56,459 77          | 52,097 42      | 42,897 55      | 37,006 97      | 46,650 12        | 39,877 70      |
| Spring Garden .....                       | 2,279,195 24     | 2,453,217 89     | 35,580 78          | 42,741 43      | 21,436 64      | 14,278 53      | 29,251 45        | 14,701 40      |
| St. Paul { Fire .....                     | 998,419 00       | 1,109,117 00     | 19,492 15          | 19,748 21      | 10,145 36      | 10,440 43      | 11,966 32        | 10,306 47      |
| { Marine .....                            | 758,445 00       | 535,599 00       | 3,751 94           | 2,962 97       | 43 62          | 9,858 42       | 2,043 62         | 282 92         |
| Subscribers at U. S. "Lloyds" (Marine) .. | 83,400 00        | 163,720 00       | 360 25             | 650 56         | -              | -              | -                | -              |
| Union .....                               | 1,004,913 00     | 711,483 00       | 14,445 05          | 12,011 74      | 14,240 10      | 8,838 59       | 14,571 73        | 9,338 45       |
| United Firemen's .....                    | -                | -                | -                  | -              | 9,944 23       | -              | 9,052 29         | -              |
| Westchester .....                         | 1,447,699 00     | 1,629,248 00     | 21,554 50          | 24,341 79      | 24,882 22      | 10,171 32      | 24,114 66        | 11,276 94      |
| Williamsburg City .....                   | 896,429 00       | 999,953 00       | 12,344 47          | 13,063 48      | 14,788 75      | 10,283 43      | 19,202 25        | 7,436 86       |
| Total { Fire .....                        | \$126,718,005 85 | \$129,589,555 55 | \$2,013,614 68     | \$2,043,555 40 | \$1,641,107 51 | \$1,171,487 27 | \$1,688,568 68   | \$1,195,587 20 |
| { Marine .....                            | 3,053,761 00     | 4,543,855 00     | 56,046 01          | 67,708 66      | 53,673 09      | 34,013 06      | 45,309 73        | 23,281 47      |
| MUTUAL COMPANIES OF OTHER STATES.         |                  |                  |                    |                |                |                |                  |                |
| Holyoke .....                             | \$1,266,680 00   | \$1,557,999 00   | \$21,476 52        | \$22,142 04    | \$13,140 99    | \$9,171 14     | \$13,140 99      | \$11,821 14    |
| Middlesex .....                           | 1,009,995 00     | 793,951 00       | 12,037 57          | 11,955 23      | 5,217 88       | 7,082 38       | 6,009 33         | 7,050 66       |
| Providence .....                          | 279,700 00       | 294,400 00       | 3,064 73           | 3,131 89       | 6,315 71       | 422 96         | 6,315 71         | 422 96         |
| Quincy .....                              | 1,202,945 00     | 1,250,000 00     | 20,167 11          | 21,376 43      | 11,003 29      | 3,759 79       | 11,005 29        | 5,133 29       |
| Traders & Mechanics .....                 | 1,167,395 00     | 1,205,119 00     | 19,347 45          | 18,729 61      | 14,282 93      | 7,444 73       | 15,076 66        | 7,444 73       |
| Vermont .....                             | 1,596,410 00     | 1,043,776 00     | 15,578 45          | 24,302 57      | 11,550 78      | 22,329 05      | 14,950 78        | 25,829 05      |
| Worcester .....                           | 43,700 00        | 168,700 00       | 812 48             | 2,500 64       | -              | -              | -                | -              |
| Total .....                               | \$6,566,825 00   | \$6,323,945 00   | \$92,484 31        | \$104,188 41   | \$61,511 58    | \$50,210 10    | \$66,498 76      | \$57,701 88    |



| U. S. BRANCHES OF COMPANIES OF FOREIGN COUNTRIES. |                  |                  |                |                |                |                |                |                |  |
|---|------------------|------------------|----------------|----------------|----------------|----------------|----------------|----------------|--|
| Aachen & Munich                                   | \$217,604 00     | \$210,353 00     | \$5,423 57     | \$3,785 98     | \$8,711 59     | \$5,883 20     | \$9,461 59     | \$5,133 20     |  |
| Atlas   | 955,284 00       | 901,001 00       | 16,858 20      | 14,839 35      | 19,938 40      | 10,405 55      | 21,863 40      | 7,799 55       |  |
| British America                                   | 608,352 00       | 625,970 00       | 10,717 97      | 10,282 71      | 10,222 71      | 5,600 61       | 11,720 87      | 4,004 57       |  |
| Caledonian  | 1,048,773 00     | 1,145,973 00     | 18,560 64      | 18,480 42      | 11,784 27      | 6,615 05       | 11,352 83      | 10,320 29      |  |
| Commercial Union { Fire                           | 2,629,880 00     | 3,484,582 00     | 40,280 34      | 45,357 58      | 43,074 56      | 19,220 48      | 44,988 56      | 20,525 85      |  |
| { Marine  | 25,000 00        | 237,339 00       | 312 50         | 329 48         | -              | -              | -              | -              |  |
| Hamburg Bremen                                    | 2,177,088 00     | 2,379,954 00     | 45,180 31      | 41,678 32      | 34,616 28      | 28,798 97      | 38,531 28      | 24,703 97      |  |
| Liverpool & London & Globe                        | 7,242,483 00     | 8,233,318 00     | 99,940 81      | 98,609 48      | 79,697 39      | 44,350 18      | 84,411 39      | 38,448 18      |  |
| London Assurance                                  | 1,759,518 00     | 2,112,488 00     | 26,807 11      | 31,505 17      | 22,521 32      | 20,578 21      | 22,967 32      | 19,865 21      |  |
| London & Lancashire                               | 2,140,954 00     | 2,231,750 00     | 35,240 31      | 35,140 25      | 33,859 41      | 19,222 28      | 35,304 41      | 17,143 28      |  |
| Mannheim (Marine)                                 | 561,074 00       | 379,567 00       | 9,836 77       | 13,357 78      | 1,369 24       | 8,286 18       | 9,369 24       | 8,236 18       |  |
| North British & Mercantile                        | 4,587,890 00     | 4,426,131 00     | 60,471 20      | 63,119 51      | 34,418 89      | 24,970 64      | 38,845 90      | 23,676 64      |  |
| Northern Assurance                                | 1,864,794 00     | 2,014,288 00     | 30,173 63      | 31,533 84      | 37,339 92      | 11,030 78      | 38,999 92      | 9,391 28       |  |
| Norwich Union                                     | 1,230,856 00     | 1,257,717 00     | 19,286 37      | 18,806 99      | 10,120 60      | 7,408 78       | 11,853 90      | 5,870 38       |  |
| Palatine  | 559,290 00       | 709,902 00       | 9,047 31       | 10,097 02      | 19,388 10      | 3,598 99       | 19,288 10      | 3,848 99       |  |
| Phoenix Assurance                                 | 892,600 00       | 888,479 00       | 14,893 82      | 14,682 12      | 25,725 63      | 7,724 66       | 26,090 63      | 7,506 66       |  |
| Prussian National                                 | 593,077 00       | 614,690 00       | 9,317 46       | 9,147 04       | 8,336 05       | 2,288 42       | 7,980 46       | 3,213 94       |  |
| Royal   | 5,369,279 69     | 5,105,024 97     | 91,083 65      | 85,604 07      | 72,977 75      | 54,064 01      | 85,499 76      | 44,092 01      |  |
| Royal Exchange                                    | 1,048,933 00     | 1,136,457 00     | 16,071 86      | 18,402 27      | 27,871 91      | 6,615 43       | 27,866 91      | 6,665 43       |  |
| Scottish Union & National                         | 1,229,274 00     | 1,500,544 00     | 20,969 86      | 24,610 77      | 26,211 53      | 12,226 71      | 27,486 90      | 11,270 38      |  |
| State Fire  | 66,600 00        | 91,778 00        | 1,256 94       | 1,703 75       | 1,057 52       | -              | 1,057 52       | -              |  |
| Sun   | 1,674,553 00     | 2,186,189 00     | 26,723 57      | 29,362 86      | 33,657 63      | 11,920 77      | 36,912 66      | 12,170 88      |  |
| Western Assurance { Fire                          | 1,475,831 00     | 1,429,205 00     | 15,905 34      | 14,606 32      | 12,347 26      | 7,255 61       | 14,616 28      | 2,748 93       |  |
| { Marine  | 160,249 00       | 218,550 00       | 5,847 72       | 7,053 05       | 7,389 00       | 11,577 79      | 6,639 00       | 11,577 79      |  |
| Total { Fire                                      | \$39,307,895 69  | \$42,685,793 97  | \$614,210 28   | \$621,385 82   | \$573,878 73   | \$309,779 33   | \$617,100 59   | \$278,398 82   |  |
| { Marine  | 746,323 00       | 835,456 00       | 15,996 99      | 20,740 31      | 8,758 24       | 19,863 97      | 16,008 24      | 19,813 97      |  |
| Aggregate { Fire                                  | \$172,592,726 54 | \$178,599,294 52 | \$2,720,309 27 | \$2,769,129 63 | \$2,376,497 82 | \$1,531,476 70 | \$2,372,168 03 | \$1,531,687 90 |  |
| { Marine  | 15,446,087 00    | 19,217,347 00    | 264,515 79     | 250,164 29     | 228,566 22     | 184,180 96     | 239,006 26     | 169,395 63     |  |

TABLE No. 9.  
Summary of Gain and Loss Exhibit.

| COMPANIES.                       | UNDERWRITING.          |                      |                   | INVESTMENTS.   |                      |                   | *Miscellaneous gains. | Dividends to stockholders. | *Net gain in surplus during 1909. |
|----------------------------------|------------------------|----------------------|-------------------|----------------|----------------------|-------------------|-----------------------|----------------------------|-----------------------------------|
|                                  | Premium income earned. | Losses and expenses. | *Gain in surplus. | Income earned. | Expenses and losses. | *Gain in surplus. |                       |                            |                                   |
| MAINE STOCK COMPANIES.           |                        |                      |                   |                |                      |                   |                       |                            |                                   |
| Merchants.....                   | \$97,415 41            | \$88,183 42          | \$9,231 99        | \$12,171 45    | \$ 283 20            | \$ 11,888 25      | -                     | \$ 10,000 00               | \$ 11,120 24                      |
| Union.....                       | 115,167 51             | 99,934 30            | 15,233 21         | 18,870 58      | 2,532 59             | 16,337 99         | -                     | 20,000 00                  | 11,571 20                         |
| Total.....                       | \$212,582 92           | \$188,117 72         | \$24,465 20       | \$31,042 03    | \$2,815 79           | \$28,226 24       | -                     | \$30,000 00                | \$22,691 44                       |
| STOCK COMPANIES OF OTHER STATES. |                        |                      |                   |                |                      |                   |                       |                            |                                   |
| Ætna.....                        | \$6,933,909 81         | \$6,347,993 69       | \$585,916 12      | \$968,818 64   | \$149,751 59         | \$819,067 05      | \$5,286 92            | \$640,000 00               | \$771,270 09                      |
| Agricultural.....                | 1,532,779 90           | 1,352,595 38         | 180,184 52        | 167,806 73     | 15,029 33            | 152,777 40        | -                     | 62,500 00                  | 270,461 92                        |
| Alliance.....                    | 839,505 70             | 740,771 39           | 98,734 31         | 62,177 55      | 3,700 54             | 58,477 01         | -11,660 81            | 30,000 00                  | 115,550 51                        |
| American (N. J.).....            | 3,371,019 84           | 3,073,380 78         | 297,639 06        | 333,670 96     | 63,716 27            | 264,954 69        | -38 00                | 162,500 00                 | 400,055 75                        |
| American Central.....            | 2,343,536 70           | 2,229,441 85         | 114,094 85        | 314,921 72     | 134,615 84           | 180,305 88        | -                     | 250,000 00                 | 44,400 73                         |
| Boston.....                      | 2,481,914 44           | 2,270,371 12         | 211,543 32        | 486,039 62     | 19,068 96            | 466,970 66        | -                     | 300,000 00                 | 378,513 98                        |
| Caledonian-American.....         | 11,865 22              | 10,375 71            | 1,489 51          | 9,673 75       | 289 81               | 9,383 94          | -                     | 8,000 00                   | 2,873 45                          |
| Capital.....                     | 431,434 46             | 449,787 55           | -18,353 09        | 57,016 09      | 8,620 15             | 48,395 94         | -                     | 7,700 00                   | 22,342 85                         |
| Citizens.....                    | 538,694 69             | 539,481 24           | -786 55           | 29,380 39      | 1,920 26             | 27,460 13         | -                     | 16,000 00                  | 10,673 58                         |
| City of New York.....            | 347,953 72             | 331,758 05           | 16,195 67         | 56,331 56      | 18,466 82            | 38,364 74         | 300,000 00            | 20,000 00                  | 334,560 41                        |
| Columbia.....                    | 215,484 36             | 196,189 03           | 19,295 33         | 27,469 80      | 2,364 53             | 25,105 27         | -                     | -                          | 44,400 60                         |
| Commerce.....                    | 255,234 17             | 215,965 52           | 39,268 65         | 42,610 79      | 11,995 15            | 30,615 64         | -                     | 20,000 00                  | 49,884 29                         |
| Commercial Union.....            | 296,029 00             | 221,627 76           | 74,401 24         | 27,322 83      | 6,398 79             | 20,924 04         | -10,000 00            | 20,000 00                  | 65,325 28                         |
| Commonwealth.....                | 537,919 09             | 476,099 40           | 61,819 69         | 126,839 72     | 5,726 01             | 121,113 71        | -                     | 50,000 00                  | 132,933 40                        |
| Connecticut.....                 | 3,604,861 29           | 3,324,431 36         | 280,429 93        | 262,502 81     | 61,329 89            | 201,172 92        | -                     | 120,000 00                 | 361,602 85                        |
| Continental.....                 | 6,428,579 86           | 5,624,229 03         | 804,350 83        | 2,965,709 06   | 491,931 73           | 2,473,777 33      | -                     | 550,000 00                 | 2,728,128 16                      |
| Delaware.....                    | 1,538,199 11           | 1,543,308 28         | -5,109 17         | 126,950 53     | 25,857 61            | 101,092 92        | -                     | 60,000 00                  | 35,983 75                         |
| Dutchess Fire.....               | 393,584 62             | 401,798 70           | -8,214 08         | 48,410 39      | 4,420 28             | 43,990 11         | -                     | -                          | 35,776 03                         |
| Eastern Fire.....                | 318,125 46             | 316,819, 20          | 1,306 26          | 21,806 26      | 1,415 84             | 20,390 42         | 1,767 02              | -                          | 23,463 70                         |
| Equitable.....                   | 898,111 69             | 918,860 85           | -20,749 16        | 86,379 37      | 9,862 23             | 76,517 14         | -                     | 20,000 00                  | 35,767 98                         |

|                                     |               |               |              |              |            |              |             |            |              |
|-------------------------------------|---------------|---------------|--------------|--------------|------------|--------------|-------------|------------|--------------|
| Federal.....                        | 898,144 49    | 780,332 82    | 112,811 67   | 135,227 82   | 40,933 89  | 94,293 93    | -           | 120,000 00 | 87,105 60    |
| Fidelity Fire.....                  | 873,344 06    | 892,950 51    | -19,606 45   | 633,871 28   | 93,380 52  | 540,490 76   | -           | 80,000 00  | 440,884 31   |
| Fire Association.....               | 3,979,613 14  | 3,681,145 35  | 298,167 79   | 405,091 92   | 102,685 06 | 3,22,406 86  | -           | 300,000 00 | 300,574 65   |
| Fireman's Fund.....                 | 4,415,669 86  | 3,803,706 61  | 611,963 25   | 406,441 83   | 92,215 00  | 314,226 83   | 34,027 70   | 155,000 00 | 805,217 78   |
| Firemen's.....                      | 1,791,869 87  | 1,576,045 23  | 215,854 64   | 474,423 58   | 27,620 80  | 446,802 78   | -           | 160,000 00 | 502,657 42   |
| Franklin.....                       | 1,069,449 60  | 1,022,212 81  | 47,236 79    | 136,053 83   | 26,516 69  | 109,437 14   | 20,182 79   | 48,000 00  | 128,856 72   |
| German Alliance.....                | 555,117 35    | 496,017 10    | 119,100 25   | 56,467 44    | 13,669 91  | 42,797 53    | -           | 43,000 00  | 118,897 78   |
| German American.....                | 6,581,697 84  | 5,886,673 44  | 695,024 40   | 906,285 09   | 178,451 91 | 727,833 18   | -           | 450,000 00 | 972,857 58   |
| Germania.....                       | 2,787,179 11  | 2,536,153 86  | 251,025 25   | 505,721 45   | 106,577 96 | 399,143 49   | -1,192 05   | 150,000 00 | 498,976 69   |
| Glens Falls.....                    | 1,841,186 63  | 1,653,793 32  | 187,393 31   | 295,505 31   | 55,746 87  | 239,753 44   | -10,000 00  | 230,000 00 | 187,151 75   |
| Granite State.....                  | 555,391 37    | 537,904 61    | 18,086 76    | 48,333 62    | 5,686 38   | 42,647 24    | -           | 20,000 00  | 40,734 00    |
| Hanover.....                        | 2,259,709 63  | 2,205,181 33  | 54,528 30    | 256,490 28   | 44,006 79  | 212,483 49   | -           | 100,000 00 | 167,011 79   |
| Hartford.....                       | 14,279,490 34 | 12,694,850 29 | 1,284,640 05 | 1,288,900 22 | 299,659 64 | 989,240 58   | -           | 650,000 00 | 1,623,880 63 |
| Home.....                           | 10,565,199 56 | 9,205,382 62  | 1,359,816 94 | 1,421,681 66 | 331,483 15 | 1,090,198 51 | -400,000 00 | 750,000 00 | 1,300,015 45 |
| Insurance Co. of North America..... | 8,235,958 36  | 7,592,628 71  | 643,329 65   | 589,224 84   | 44,160 17  | 545,064 67   | -           | 360,000 00 | 828,394 32   |
| Mercantile.....                     | 278,788 27    | 272,206 83    | 6,581 44     | 18,594 81    | 543 64     | 18,051 17    | -           | -          | 24,632 61    |
| National.....                       | 5,402,098 13  | 4,792,688 05  | 609,410 08   | 433,655 74   | 36,230 49  | 397,425 29   | -215,000 00 | 130,000 00 | 661,835 37   |
| National Union.....                 | 1,503,983 17  | 1,550,364 71  | -46,581 54   | 174,722 49   | 6,175 60   | 168,546 89   | 75,000 00   | 66,000 00  | 130,965 35   |
| New Brunswick.....                  | 428,018 65    | 438,425 93    | -10,407 28   | 39,190 25    | 7,739 44   | 31,450 81    | -           | 19,992 50  | 1,051 03     |
| New Hampshire.....                  | 2,043,090 38  | 1,972,444 64  | 70,615 74    | 295,480 55   | 54,713 60  | 240,766 95   | -100,000 00 | 110,000 00 | 101,382 69   |
| Niagara.....                        | 3,072,299 30  | 2,734,192 13  | 338,107 17   | 546,000 90   | 9,254 99   | 536,745 91   | -           | 150,000 00 | 724,853 08   |
| North British & Mercantile.....     | 407,563 27    | 309,069 23    | 98,494 04    | 79,939 36    | 2,874 23   | 77,065 13    | -           | 20,000 00  | 155,559 17   |
| Old Colony.....                     | 422,838 50    | 439,307 03    | -15,418 53   | 50,064 87    | 2,892 40   | 47,232 47    | -           | 16,000 00  | 15,813 94    |
| Orient.....                         | 1,329,247 60  | 1,107,101 63  | 222,146 00   | 100,258 13   | 32,620 55  | 67,637 58    | 175,000 00  | -          | 464,783 58   |
| Pelican.....                        | 310,685 66    | 299,778 62    | 40,907 04    | 22,791 65    | 6,740 87   | 16,050 78    | -           | 20,000 00  | 36,957 82    |
| Pennsylvania.....                   | 3,212,369 41  | 2,963,614 79  | 248,745 62   | 280,543 68   | 60,995 28  | 219,548 40   | -           | 187,500 00 | 280,794 02   |
| Phoenix (N. Y.).....                | 5,878,256 69  | 6,413,739 12  | -535,482 43  | 1,275,556 95 | 347,204 41 | 923,352 54   | -671,926 77 | 300,000 00 | -579,056 66  |
| Phoenix (Conn.).....                | 4,582,677 50  | 4,005,541 90  | 577,135 60   | 632,658 86   | 19,311 25  | 613,347 61   | -           | 309,760 00 | 880,723 21   |
| Providence Washington.....          | 2,475,231 25  | 2,328,654 58  | 146,576 67   | 415,771 41   | 245,118 75 | 170,652 66   | -           | 50,000 00  | 267,229 33   |
| Queen.....                          | 4,274,226 86  | 3,882,963 37  | 391,263 49   | 392,580 30   | 17,787 19  | 374,793 11   | -           | 200,000 00 | 566,056 60   |
| Reliance.....                       | 855,082 00    | 887,375 49    | -32,293 49   | 62,197 54    | 9,709 12   | 52,488 42    | -           | 30,000 00  | -9,805 07    |
| Rochester German.....               | 1,355,021 94  | 1,374,182 55  | -19,160 61   | 167,816 49   | 48,341 95  | 119,474 54   | -           | 52,500 00  | 47,813 93    |
| Security.....                       | 1,338,303 26  | 1,321,086 92  | 17,216 34    | 112,080 51   | 12,210 44  | 99,870 07    | -           | 60,000 00  | 57,106 41    |
| Shawnee Fire.....                   | 1,471,636 06  | 1,524,773 41  | -53,137 35   | 77,653 04    | 6,542 25   | 71,110 79    | -           | 30,000 00  | -12,026 56   |
| Springfield.....                    | 4,969,034 52  | 4,653,952 04  | 315,082 48   | 697,569 14   | 16,042 29  | 681,526 85   | 17,551 57   | 200,000 00 | 814,160 90   |

\*Minus sign indicates loss.

TABLE No. 9—Concluded.

| COMPANIES.  | UNDERWRITING.          |                      |                   | INVESTMENTS.   |                      |                   | *Miscellaneous gain. | Dividends to stockholders. | *Net gain in surplus during 1909. |
|---|------------------------|----------------------|-------------------|----------------|----------------------|-------------------|----------------------|----------------------------|-----------------------------------|
|   | Premium income earned. | Losses and expenses. | *Gain in surplus. | Income earned. | Expenses and losses. | *Gain in surplus. |                      |                            |                                   |
| Spring Garden .....                               | \$2,119,854 31         | \$2,038,907 59       | \$80,946 72       | \$160,180 85   | \$22,043 28          | \$138,137 57      | \$-11,562 50         | \$32,000 00                | \$175,521 79                      |
| St. Paul.....                                     | 4,333,980 49           | 4,076,041 13         | 257,939 36        | 260,362 48     | 37,522 24            | 222,840 24        | -16,177 49           | 50,000 00                  | 414,602 11                        |
| Subscribers at U. S. "Lloyds".....                | 1,114,825 24           | 1,088,752 34         | 26,072 90         | 38,968 69      | 8,017 40             | 30,951 29         | -                    | 25,000 00                  | 32,024 19                         |
| Union.....  | 700,242 86             | 714,001 82           | -13,758 96        | 34,341 90      | 7,424 19             | 26,917 71         | 1,000 00             | -                          | 14,158 75                         |
| Westchester.....                                  | 2,422,255 69           | 2,298,302 98         | 123,952 71        | 288,439 23     | 4,701 00             | 283,738 23        | -                    | 90,000 00                  | 317,690 94                        |
| Williamsburg City .....                           | 1,561,578 15           | 1,622,852 80         | -61,274 65        | 272,974 18     | 5,664 67             | 267,309 51        | -                    | 50,000 00                  | 156,034 86                        |
| Total.....  | \$151,866,994 50       | \$140,470,466 10     | 11,396,528 40     | 20,712,452 78  | 3,532,737 89         | 17,179,714 89     | -816,741 62          | 8,156,452 50               | 19,603,049 17                     |
| U. S. BRANCHES OF COMPANIES OF FOREIGN COUNTRIES. |                        |                      |                   |                |                      |                   |                      |                            |                                   |
| Aachen & Munich .....                             | \$1,022,042 49         | \$1,014,028 20       | \$ 8,014 29       | \$ 76,239 13   | \$ 9,016 71          | \$ 67,222 42      | \$ 5,055 33          | -                          | \$80,292 04                       |
| Atlas.....  | 1,623,281 71           | 1,465,042 47         | 158,239 24        | 77,000 78      | 19,678 70            | 57,322 08         | -290,742 59          | -                          | -75,181 27                        |
| British America.....                              | 947,851 93             | 847,957 09           | 99,893 94         | 68,810 94      | 10,224 82            | 58,586 12         | -70,587 04           | -                          | 87,893 02                         |
| Caledonian.....                                   | 1,375,112 62           | 1,198,158 38         | 176,954 24        | 138,136 61     | 35,961 77            | 102,174 84        | -230,997 23          | -                          | 48,131 85                         |
| Commercial Union.....                             | 4,131,970 24           | 3,528,617 85         | 603,352 39        | 301,837 17     | 65,836 98            | 236,000 19        | -623,731 65          | -                          | 215,620 93                        |
| Hamburg Bremen.....                               | 1,564,685 92           | 1,360,863 20         | 203,822 72        | 152,438 29     | 93,865 41            | 58,572 88         | -11,159 22           | -                          | 251,236 38                        |
| Liverpool & London & Globe.....                   | 7,613,411 97           | 6,279,170 63         | 1,334,241 34      | 765,596 51     | 159,006 34           | 606,590 17        | -1,451,662 30        | -                          | 489,169 21                        |
| London Assurance.....                             | 2,460,250 20           | 1,974,638 19         | 485,612 01        | 108,647 69     | 3,459 83             | 105,187 86        | -425,170 16          | -                          | 165,629 71                        |
| London & Lancashire.....                          | 2,269,213 37           | 1,817,792 88         | 451,420 49        | 142,893 70     | 34,971 15            | 107,922 55        | -518,874 79          | -                          | 40,468 25                         |
| Mannheim.....                                     | 1,005,050 97           | 910,699 98           | 94,350 99         | 17,605 80      | 4,108 57             | 13,497 23         | -122,208 62          | -                          | -14,355 40                        |
| North British & Mercantile.....                   | 4,519,855 08           | 3,809,317 86         | 710,537 22        | 290,427 59     | 50,686 47            | 239,741 12        | -65,450 73           | -                          | 884,827 61                        |
| Northern Assurance.....                           | 2,854,986 02           | 2,505,762 78         | 349,223 24        | 169,192 40     | 21,235 54            | 147,956 86        | -539,125 13          | -                          | -41,935 03                        |
| Norwich Union.....                                | 1,772,606 26           | 1,646,619 64         | 125,986 62        | 111,460 69     | 21,750 67            | 89,710 02         | -126,815 93          | -                          | 88,880 71                         |
| Palatine.....                                     | 1,513,546 69           | 1,406,720 90         | 106,825 79        | 120,601 17     | 13,791 29            | 106,809 88        | -99,794 56           | -                          | 113,841 11                        |
| Phoenix Assurance.....                            | 2,342,966 90           | 2,204,439 73         | 138,527 17        | 127,171 91     | 34,157 50            | 93,014 41         | -110,128 32          | -                          | 121,413 26                        |

|                                |                 |                 |              |              |              |                |               |   |                |
|--------------------------------|-----------------|-----------------|--------------|--------------|--------------|----------------|---------------|---|----------------|
| Prussian National.....         | 947,127 83      | 914,579 32      | 32,548 51    | 57,173 73    | 22,720 78    | 34,452 95      | -926 41       | - | 66,075 05      |
| Royal.....                     | 7,346,293 14    | 6,296,172 77    | 1,050,120 37 | 628,737 24   | 248,140 03   | 380,597 21     | -1,307,829 35 | - | 122,888 23     |
| Royal Exchange.....            | 1,722,881 34    | 1,580,606 81    | 142,274 53   | 78,578 07    | 12,234 05    | 66,344 02      | -173,468 75   | - | 35,149 80      |
| Scottish Union & National..... | 1,898,729 70    | 1,778,927 76    | 124,801 94   | 197,007 59   | 51,208 16    | 145,799 43     | -591,831 29   | - | -321,229 92    |
| State Fire.....                | 106,362 30      | 87,015 77       | 19,346 53    | 16,211 90    | 509 98       | 15,701 92      | -25,186 51    | - | 9,861 94       |
| Sun.....                       | 2,869,531 23    | 2,627,721 97    | 241,809 26   | 188,154 66   | 30,812 22    | 157,342 44     | -405,021 52   | - | -5,869 82      |
| Union Marine.....              | 735,339 23      | 691,463 09      | 43,876 14    | 19,913 26    | 3,914 20     | 15,999 06      | -21,451 69    | - | 38,423 51      |
| Western Assurance.....         | 1,679,310 91    | 1,585,592 21    | 93,718 70    | 106,334 92   | 6,828 10     | 99,506 82      | -72,565 02    | - | 120,660 50     |
| Total.....                     | \$54,322,408 05 | \$47,526,900 38 | 6,795,507 67 | 3,960,171 75 | \$954,119 27 | \$3,006,052 48 | -7,279,668 48 | - | \$2,521,891 67 |

\* Minus sign indicates loss.

TABLE No. 10.  
Maine Mutual Fire Insurance Companies.

| COMPANIES.                      | Premium notes. | Other assets. | Total assets. | Liabilities. | Risks written. | Risks terminated. | Risks in force Dec. 31, 1909. | Cash premiums received. | Assessments received. | Losses paid. |
|---------------------------------|----------------|---------------|---------------|--------------|----------------|-------------------|-------------------------------|-------------------------|-----------------------|--------------|
| Aroostook County Patrons .....  | \$169,138 07   | \$5,099 05    | \$174,237 12  | \$8,873 00   | \$1,356,081 00 | \$636,542 00      | \$4,158,169 72                | \$3,422 42              | \$29,863 64           | \$29,137 50  |
| Aroostook Mutual.....           | 32,567 72      | 2,624 61      | 35,192 33     | -            | 242,400 00     | -                 | 242,400 00                    | 3,263 63                | -                     | -            |
| Boothbay.....                   | 8,206 23       | 359 56        | 8,565 79      | -            | 14,950 00      | 11,425 00         | 123,395 00                    | 59 80                   | -                     | 6 25         |
| Brunswick Farmers .....         | 12,256 77      | 225 58        | 12,482 35     | -            | 50,575 00      | 59,226 00         | 254,500 00                    | 88 42                   | 1,175 69              | 1,035 00     |
| Cape Elizabeth & Scarboro ..... | 9,406 35       | 1,355 03      | 10,761 38     | 30 00        | 29,200 00      | 23,900 00         | 104,250 00                    | 244 40                  | -                     | 41 21        |
| Casco .....                     | 5,409 00       | 48            | 5,409 48      | 3 00         | 2,925 00       | 3,475 00          | 56,260 00                     | -                       | -                     | -            |
| Citizens.....                   | 6,968 57       | 796 02        | 7,764 59      | -            | 32,175 00      | 26,750 00         | 129,358 00                    | 96 62                   | -                     | 13 00        |
| Cumberland.....                 | 25,237 11      | 173 65        | 25,410 76     | 286 00       | 51,787 00      | 46,806 00         | 376,289 00                    | 154 64                  | -                     | 500 00       |
| Danville.....                   | 7,841 64       | 255 88        | 8,097 52      | -            | 37,433 00      | 37,054 00         | 142,064 00                    | 135 88                  | -                     | -            |
| Dirigo.....                     | 345,139 32     | 21,676 65     | 366,815 97    | 5,600 75     | 1,827,066 00   | 1,524,738 61      | 5,421,293 65                  | 14,681 13               | 9,343 68              | 17,018 98    |
| Dresden.....                    | 7,267 94       | 87 49         | 7,355 43      | -            | 45,510 00      | 66,975 00         | 176,255 00                    | 113 82                  | 898 73                | 1,872 50     |
| Edgecomb.....                   | 8,266 28       | 1,246 44      | 9,512 72      | 1,200 00     | 12,775 00      | 10,200 00         | 109,065 00                    | 72 41                   | 391 11                | 650 00       |
| Elliot & Kittery.....           | 73,080 76      | 1,916 93      | 74,997 69     | 4,697 29     | 242,720 00     | 140,375 00        | 1,395,666 00                  | 332 66                  | 25 08                 | 762 50       |
| Equitable.....                  | 61,678 24      | 3,132 46      | 64,810 70     | 3,747 30     | 476,560 00     | 87,985 00         | 690,345 52                    | 910 35                  | 1,630 22              | 1,529 24     |
| Falmouth.....                   | 47,425 57      | 349 63        | 47,775 20     | -            | 101,950 00     | 90,345 00         | 481,819 00                    | 306 18                  | 437 23                | 1,587 50     |
| Farmington.....                 | 21,324 48      | 335 97        | 21,660 45     | -            | 64,175 00      | 65,200 00         | 222,130 00                    | 255 20                  | -                     | -            |
| Fayette.....                    | 6,600 48       | 459 39        | 7,059 87      | -            | 11,270 00      | 8,920 00          | 62,495 00                     | 42 00                   | -                     | -            |
| Freeport & Yarmouth.....        | 25,585 85      | 71 51         | 25,657 36     | -            | 82,485 00      | 78,050 00         | 554,230 00                    | 164 97                  | 395 24                | 660 00       |
| Fryeburg.....                   | 21,234 06      | 32 89         | 21,266 95     | -            | 110,975 00     | 108,325 00        | 514,225 00                    | -                       | 2,251 40              | 2,000 00     |
| Gardiner & Richmond.....        | 23,234 87      | 600 15        | 23,835 02     | 850 00       | 57,065 00      | 53,565 00         | 292,850 00                    | 153 65                  | -                     | 63 33        |
| Gorham Farmers.....             | 14,122 00      | 2,460 86      | 16,582 86     | 2,000 00     | 35,900 00      | 149,120 00        | 263,800 00                    | -                       | 4,127 36              | 4,138 00     |
| Gray & New Gloucester.....      | 36,702 35      | 1,738 04      | 38,440 39     | -            | 96,175 00      | 84,125 00         | 369,925 00                    | 298 57                  | -                     | 10 00        |
| Hampden.....                    | 54,395 83      | 455 30        | 54,851 13     | -            | 213,890 00     | 175,580 00        | 541,275 00                    | -                       | 1,532 32              | 1,550 00     |
| Hancock.....                    | 86,080 66      | 5,171 82      | 91,252 48     | 12,602 36    | 827,625 00     | 549,070 00        | 1,187,192 00                  | 2,058 68                | 5,080 21              | 7,343 48     |
| Harpwell.....                   | 14,282 96      | 720 99        | 15,003 95     | -            | 40,621 00      | 29,418 00         | 246,182 45                    | 130 26                  | -                     | 15 00        |

|                            |                |              |                |             |                 |                 |                 |             |              |              |
|----------------------------|----------------|--------------|----------------|-------------|-----------------|-----------------|-----------------|-------------|--------------|--------------|
| Harrison                   | 49,214 47      | 1,734 76     | 50,949 23      | 515 00      | 175,180 00      | 128,055 00      | 1,006,445 00    | 980 49      | 1,147 40     | 884 00       |
| Homestead                  | 197,963 34     | 18,292 61    | 216,255 95     | 9,463 63    | 552,555 00      | 1,333,250 00    | 1,784,410 00    | 1,605 16    | 23,237 97    | 21,407 40    |
| Jay                        | 13,231 80      | 222 35       | 13,454 15      | -           | 32,400 00       | 27,800 00       | 289,640 00      | 102 94      | 2 28         | -            |
| Jefferson Farmers          | 6,061 46       | 2,082 43     | 8,173 89       | -           | 34,550 00       | 38,250 00       | 130,675 00      | 180 48      | -            | -            |
| Kennebunk Farmers          | 25,368 75      | 1,190 69     | 26,559 44      | -           | 110,400 00      | 114,400 00      | 273,775 00      | 1,104 00    | -            | -            |
| Litchfield                 | 10,516 81      | 525 05       | 11,041 86      | 400 00      | 48,250 00       | 46,475 00       | 203,962 00      | 51 48       | -            | 10 00        |
| Lovell                     | 4,568 32       | 78 89        | 4,648 21       | -           | 19,600 00       | 18,375 00       | 82,165 00       | 25 16       | -            | 8 00         |
| Madawaska                  | 53,746 47      | 1,566 10     | 55,312 57      | 1,239 00    | 341,965 00      | 13,500 00       | 563,915 00      | 719 35      | 1,121 10     | 1,672 09     |
| Maine Farmers              | 207,623 92     | 2,675 05     | 210,298 97     | 8,056 78    | 633,910 01      | 156,560 76      | 2,262,393 23    | 2,125 01    | 4,810 05     | 5,523 85     |
| Medomak                    | 18,159 53      | 1,466 23     | 19,625 76      | 1,040 78    | 77,325 00       | 73,760 00       | 455,228 00      | 319 80      | 1,702 62     | 1,150 00     |
| Mercantile & Manufacturers | 179,221 96     | 19,759 84    | 198,981 80     | 4,408 16    | 1,544,384 00    | 1,557,583 00    | 1,468,434 00    | *6,553 87   | 22,279 63    | 29,610 97    |
| Mutual                     | 13,594 93      | 135,284 18   | 148,879 11     | 7,587 47    | 353,125 00      | 325,980 00      | 1,177,560 00    | 4,281 33    | -            | 1,923 00     |
| Narragansett               | 38,355 77      | 2,970 35     | 41,326 12      | -           | 264,962 00      | 121,501 00      | 657,725 70      | 3,107 48    | 536 77       | 1,091 67     |
| Newburg                    | 12,657 00      | 45 41        | 12,702 41      | -           | 15,725 00       | 12,500 00       | 123,275 00      | 9 00        | -            | 40 00        |
| Newcastle                  | 4,273 05       | 177 04       | 4,450 09       | 80 00       | 21,800 00       | 40,390 00       | 84,175 00       | 95 73       | 443 52       | 535 00       |
| New Portland               | 16,289 99      | 541 11       | 16,831 10      | 17 00       | 42,775 00       | 37,950 00       | 166,225 00      | 85 55       | -            | -            |
| North Yarmouth             | 15,079 56      | 272 79       | 15,352 35      | -           | 58,975 00       | 55,169 00       | 342,294 50      | 134 52      | 1,523 37     | 1,419 00     |
| Oxford County Patrons      | 171,656 00     | 676 53       | 172,332 53     | 6,779 00    | 776,531 00      | 584,893 00      | 3,873,045 00    | 2,058 87    | 15,305 30    | 22,419 70    |
| Patrons Androscoggin       | 303,630 74     | 1,505 06     | 305,135 80     | 2,603 00    | 1,832,635 00    | 1,633,816 00    | 7,831,149 00    | 4,728 24    | 10,387 08    | 6,338 25     |
| Pine Tree State            | 41,248 89      | 5,372 43     | 46,621 32      | 3,366 03    | 188,863 00      | 321,602 50      | 579,658 00      | 582 24      | 5,886 44     | 5,433 03     |
| Pittston & Whitefield      | 28,273 27      | 107 95       | 28,381 22      | 7 00        | 48,760 00       | 70,365 00       | 375,447 50      | 143 37      | 1,655 91     | 1,865 93     |
| Sagadahoc                  | 10,662 40      | 229 02       | 10,891 42      | 215 00      | 29,750 00       | 21,225 00       | 135,750 00      | 108 98      | 16 69        | -            |
| Union Farmers              | 8,924 09       | 401 23       | 9,325 23       | -           | 25,750 00       | 33,050 00       | 92,000 00       | 77 25       | -            | -            |
| Warren Farmers             | 10,445 58      | 2,987 79     | 13,433 37      | 2 00        | 53,915 00       | 53,140 00       | 228,283 00      | *229 54     | -            | -            |
| Wells                      | 8,985 20       | 406 04       | 9,391 24       | 790 42      | 42,750 00       | 51,125 00       | 203,720 75      | 79 86       | 232 16       | 250 00       |
| West Bangor & Hermon       | 18,953 84      | 228 97       | 19,182 81      | 70 00       | 41,885 00       | 34,945 00       | 190,645 00      | -           | -            | 10 00        |
| West Gardiner              | 6,563 55       | 124 49       | 6,688 04       | -           | 21,325 00       | 19,600 00       | 136,140 00      | 22 03       | -            | -            |
| Wilton                     | 18,963 40      | 115 40       | 19,083 80      | -           | 65,400 00       | 68,265 00       | 289,590 00      | 83 19       | -            | -            |
| Windham                    | 22,657 19      | 655 34       | 23,312 53      | -           | 73,236 00       | 61,300 50       | 307,131 50      | 205 70      | -            | -            |
| Woolwich                   | 10,529 75      | 1,959 02     | 12,488 77      | 1,300 00    | 29,650 00       | 24,950 00       | 174,975 00      | 91 62       | -            | 5 00         |
| York County                | 245,149 45     | 1,870 55     | 247,020 00     | 5,059 50    | 974,839 00      | 811,800 00      | 2,812,863 00    | 2,912 31    | 9,762 78     | 11,940 26    |
| Total                      | \$2,896,043 50 | \$256,871 78 | \$3,152,915 28 | \$87,789 47 | \$14,597,458 01 | \$11,953,745 37 | \$46,368,129 52 | \$59,840 24 | \$157,202 99 | \$183,475 64 |

\* Includes policy fees.

INSURANCE COMMISSIONER'S REPORT.

TABLE No. 11.  
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.....     | \$ 3,422 42 | -            | \$29,863 64  | \$ 14,550 33                   | \$47,836 39   | \$29,137 50 | \$1,000 00 | \$15,418 06             | \$45,555 56         |
| Aroostook Mutual.....             | 3,268 63    | -            | -            | 07                             | 3,268 70      | -           | 372 56     | 807 40                  | 1,179 96            |
| Boothbay.....                     | 59 80       | \$ 10 00     | -            | 12 72                          | 82 52         | 6 25        | 10 00      | 27 07                   | 43 32               |
| Brunswick Farmers.....            | 88 42       | 26 50        | 1,175 69     | 91                             | 1,291 52      | 1,035 00    | 76 50      | 49 78                   | 1,161 28            |
| Cape Elizabeth & Scarborough..... | 244 40      | -            | -            | 53 77                          | 298 17        | 41 21       | 50 00      | 13 20                   | 104 41              |
| Casco.....                        | -           | 5 25         | -            | -                              | 5 25          | -           | 5 25       | 1 25                    | 6 50                |
| Citizens.....                     | 96 62       | 42 00        | -            | 26 52                          | 165 14        | 13 00       | 42 00      | 12 26                   | 67 26               |
| Cumberland.....                   | 154 64      | 48 00        | -            | 22 06                          | 224 70        | 500 00      | 57 55      | 25 50                   | 583 05              |
| Danville.....                     | 135 88      | 45 00        | -            | 7 81                           | 188 69        | -           | 33 50      | 3 61                    | 37 11               |
| Dirigo.....                       | 14,681 13   | 533 10       | 9,343 68     | 869 60                         | 25,427 51     | 17,018 98   | 5,317 65   | 1,979 89                | 24,316 52           |
| Dresden.....                      | 113 82      | 23 50        | 898 73       | 7 37                           | 1,043 42      | 1,872 50    | -          | 50 77                   | 1,923 27            |
| Edgecomb.....                     | 72 41       | 12 00        | 391 11       | 49 00                          | 524 52        | 650 00      | 12 00      | 13 01                   | 675 01              |
| Eliot & Kittery.....              | 382 66      | -            | 25 08        | 1,000 00                       | 1,407 74      | 762 50      | -          | 75 65                   | 838 15              |
| Equitable.....                    | 910 35      | 493 00       | 1,630 22     | 181 54                         | 3,215 11      | 1,529 24    | 300 00     | 941 97                  | 2,771 21            |
| Falmouth.....                     | 306 18      | 120 00       | 437 23       | 26 72                          | 890 13        | 1,587 50    | 112 70     | 36 54                   | 1,736 74            |
| Farmington.....                   | 255 20      | 37 00        | -            | 10 50                          | 302 70        | -           | 105 06     | 26 48                   | 131 54              |
| Fayette.....                      | 42 00       | 7 00         | -            | 14 64                          | 63 64         | -           | 12 00      | 3 19                    | 15 39               |
| Freeport & Yarmouth.....          | 164 97      | 38 00        | 395 24       | -                              | 598 21        | 660 00      | 35 00      | 95 84                   | 848 84              |
| Fryeburg.....                     | -           | 115 00       | 2,251 40     | 600 00                         | 2,965 40      | 2,000 00    | 118 00     | 827 63                  | 2,945 63            |
| Gardiner & Richmond.....          | 153 65      | 82 00        | -            | 54 41                          | 290 06        | 68 33       | 42 80      | 73 55                   | 184 68              |
| Gorham Farmers.....               | -           | 31 00        | 4,127 36     | 4 89                           | 4,163 25      | 4,138 00    | 31 00      | 106 88                  | 4,275 88            |
| Gray & New Gloucester.....        | 298 57      | 54 50        | -            | 36 77                          | 389 84        | 10 00       | 90 50      | 54 85                   | 155 35              |
| Hampden.....                      | -           | 142 50       | 1,532 32     | 207 30                         | 1,882 12      | 1,550 00    | 106 50     | 251 65                  | 1,908 15            |
| Hancock.....                      | 2,058 68    | 801 00       | 5,080 21     | 10,201 50                      | 18,141 39     | 7,343 48    | 1,236 00   | 8,949 06                | 17,528 54           |
| Harpswell.....                    | 130 26      | 14 00        | -            | 24 17                          | 168 43        | 15 00       | 53 40      | 14 55                   | 82 95               |



## INSURANCE COMMISSIONER'S REPORT.

|                            |             |            |              |             |              |              |             |             |              |
|----------------------------|-------------|------------|--------------|-------------|--------------|--------------|-------------|-------------|--------------|
| Harrison                   | 980 49      | 178 00     | 1,147 40     | 7 23        | 2,313 12     | 884 00       | 503 58      | 147 45      | 1,585 03     |
| Homestead                  | 1,605 16    | -          | 23,237 97    | 5,069 86    | 29,912 99    | 21,407 40    | 1,743 00    | 7,082 32    | 30,232 72    |
| Jay                        | 102 94      | 40 00      | 2 28         | 3 71        | 148 93       | -            | 71 80       | 7 94        | 79 74        |
| Jefferson Farmers          | 180 48      | 27 00      | -            | 55 84       | 262 82       | -            | 27 00       | 24 50       | 51 50        |
| Kennebunk Farmers          | 1,104 00    | 35 50      | -            | 8 81        | 1,148 31     | -            | 50 00       | 9 25        | 59 25        |
| Litchfield                 | 51 48       | 30 50      | -            | -           | 81 98        | 10 00        | 51 80       | 5 16        | 66 96        |
| Lovell                     | 25 16       | 9 90       | -            | -           | 85 06        | 8 00         | 19 89       | 15 26       | 43 06        |
| Madawaska                  | 719 35      | 330 00     | 1,121 10     | 1,681 25    | 3,851 70     | 1,672 09     | 655 00      | 1,516 09    | 3,843 18     |
| Maine Farmers              | 2,125 01    | 358 50     | 4,810 06     | 4,432 23    | 11,725 85    | 5,523 85     | 819 10      | 4,813 04    | 11,155 99    |
| Medomak                    | 319 80      | 52 00      | 1,702 62     | -           | 2,074 42     | 1,150 00     | 123 00      | 96 27       | 1,369 27     |
| Mercantile & Manufacturers | *6,553 87   | -          | 22,279 63    | 264 16      | 29,097 66    | 29,610 97    | 2,132 80    | 6,261 33    | 38,005 10    |
| Mutual                     | 4,281 33    | -          | -            | 11,172 15   | 15,453 48    | 1,923 00     | 1,427 10    | 1,294 21    | 4,644 31     |
| Narragansett               | 3,107 48    | 62 50      | 536 77       | 72 12       | 3,778 87     | 1,091 67     | 1,008 11    | 393 63      | 2,493 41     |
| Newburg                    | 9 00        | 11 50      | -            | -           | 20 50        | 40 00        | 25 50       | 8 48        | 73 98        |
| Newcastle                  | 95 73       | 12 00      | 443 52       | -           | 551 25       | 535 00       | 12 00       | 16 80       | 563 80       |
| New Portland               | 85 55       | 42 00      | -            | 14 35       | 141 90       | -            | 71 50       | 10 07       | 81 57        |
| North Yarmouth             | 134 52      | 33 50      | 1,523 37     | 4 06        | 1,695 45     | 1,419 00     | 70 17       | 100 19      | 1,589 36     |
| Oxford County Patrons      | 2,053 87    | -          | 15,305 30    | 11,581 27   | 28,940 44    | 22,419 70    | 622 25      | 6,390 38    | 29,432 33    |
| Patrons Androscoggin       | 4,728 24    | -          | 10,387 08    | 4,687 66    | 19,802 98    | 6,338 25     | 1,119 16    | 11,442 84   | 18,900 25    |
| Pine Tree State            | 582 24      | -          | 5,886 44     | 3,884 20    | 10,352 88    | 5,433 03     | 152 50      | 4,535 52    | 10,121 05    |
| Pittston & Whitefield      | 143 37      | -          | 1,655 91     | 9 51        | 1,808 79     | 1,865 93     | 61 00       | 45 67       | 1,972 60     |
| Sagadahoc                  | 108 98      | 56 00      | 16 69        | 40 85       | 222 52       | -            | 60 00       | 20 23       | 80 23        |
| Union Farmers              | 77 25       | 32 00      | -            | -           | 109 25       | -            | 10 00       | 44 60       | 54 60        |
| Warren Farmers             | *229 54     | -          | -            | 158 78      | 388 32       | -            | 90 50       | 6 66        | 96 66        |
| Wells                      | 79 86       | 23 50      | 232 16       | 250 00      | 585 52       | 250 00       | 56 50       | 215 85      | 522 35       |
| West Bangor & Hermon       | -           | 67 50      | -            | 9 46        | 76 96        | 10 00        | 64 00       | 13 78       | 92 78        |
| West Gardiner              | 22 03       | 20 00      | -            | 4 53        | 46 56        | -            | 12 00       | 25 25       | 37 25        |
| Wilton                     | 83 19       | 33 00      | -            | 1 50        | 117 69       | -            | 77 00       | 5 75        | 82 75        |
| Windham                    | 205 70      | 51 50      | -            | 52 69       | 309 89       | -            | 58 00       | 24 66       | 82 66        |
| Woolwich                   | 91 62       | 24 75      | -            | 38 83       | 155 20       | 5 00         | 30 75       | 10 20       | 45 95        |
| York County                | 2,912 31    | 462 50     | 9,762 78     | 14,355 62   | 27,493 21    | 11,940 26    | 1,355 00    | 14,721 58   | 28,016 84    |
| Total                      | \$59,840 24 | \$4,674 00 | \$157,202 99 | \$85,822 82 | \$307,540 05 | \$183,475 64 | \$21,857 39 | \$89,169 65 | \$294,502 68 |

\* Includes policy fees.

TABLE No. 12.  
Record of Fires During the Year 1909.

|                  | Population<br>1900. | Number<br>of fires. | BUILDING.           |            |                    |                    | CONTENTS.           |            |                    |                    |
|------------------|---------------------|---------------------|---------------------|------------|--------------------|--------------------|---------------------|------------|--------------------|--------------------|
|                  |                     |                     | Estimated<br>value. | Damage.    | Insurance<br>upon. | Insurance<br>paid. | Estimated<br>value. | Damage.    | Insurance<br>upon. | Insurance<br>paid. |
| Abbot.....       | 716                 | 4                   | \$3,727 00          | \$2,251 00 | \$2,700 00         | \$1,224 00         | \$2,849 00          | \$1,921 00 | \$1,000 00         | \$522 00           |
| Acton.....       | 778                 | 2                   | 2,100 00            | 200 00     | 1,000 00           | 100 00             | 1,500 00            | 500 00     | -                  | -                  |
| Addison.....     | 1,059               | 3                   | 2,800 00            | 665 00     | 2,350 00           | 665 00             | -                   | -          | -                  | -                  |
| Albany.....      | 538                 | 3                   | 1,800 00            | 1,800 00   | 1,200 00           | 700 00             | 1,290 00            | 1,290 00   | -                  | -                  |
| Albion.....      | 878                 | 0                   | -                   | -          | -                  | -                  | -                   | -          | -                  | -                  |
| Alexander.....   | 333                 | 2                   | 1,600 00            | 1,300 00   | 800 00             | 600 00             | 275 00              | 275 00     | -                  | -                  |
| Alfred.....      | 937                 | 1                   | 4,000 00            | 50 00      | 2,500 00           | 50 00              | -                   | -          | -                  | -                  |
| Alagash Pl.....  | 190                 | 0                   | -                   | -          | -                  | -                  | -                   | -          | -                  | -                  |
| Alna.....        | 444                 | 0                   | -                   | -          | -                  | -                  | -                   | -          | -                  | -                  |
| Alton.....       | 314                 | 1                   | 300 00              | 9 00       | 100 00             | 9 00               | -                   | -          | -                  | -                  |
| Amherst.....     | 364                 | 0                   | -                   | -          | -                  | -                  | -                   | -          | -                  | -                  |
| Amity.....       | 404                 | 0                   | -                   | -          | -                  | -                  | -                   | -          | -                  | -                  |
| Andover.....     | 727                 | 2                   | 2,500 00            | 2,500 00   | 600 00             | 600 00             | *500 00             | 700 00     | -                  | -                  |
| Anson.....       | 1,830               | 8                   | 10,600 00           | 2,297 00   | 7,400 00           | 297 00             | 5,200 00            | 237 00     | 3,000 00           | 237 00             |
| Appleton.....    | 975                 | 3                   | 3,400 00            | 304 00     | 2,350 00           | 304 00             | 200 00              | 10 00      | 200 00             | 10 00              |
| Argyle.....      | 320                 | 0                   | -                   | -          | -                  | -                  | -                   | -          | -                  | -                  |
| Arrowsic.....    | 180                 | 0                   | -                   | -          | -                  | -                  | -                   | -          | -                  | -                  |
| Ashland.....     | 1,080               | 3                   | 7,250 00            | 873 00     | 4,300 00           | 123 00             | 8,400 00            | 276 00     | 5,200 00           | 276 00             |
| Athens.....      | 896                 | 0                   | -                   | -          | -                  | -                  | -                   | -          | -                  | -                  |
| Atkinson.....    | 495                 | 1                   | 700 00              | 7 00       | 500 00             | 7 00               | -                   | -          | -                  | -                  |
| Auburn.....      | 12,951              | 45                  | +408,725 00         | +8,816 00  | +447,300 00        | +7,615 00          | 48,825 00           | 8,398 00   | 29,550 00          | 3,359 00           |
| Augusta.....     | 11,683              | 40                  | +159,908 00         | +12,959 00 | +131,350 00        | +10,847 00         | 62,531 00           | 8,559 00   | 48,300 00          | 7,495 00           |
| Aurora.....      | 152                 | 0                   | -                   | -          | -                  | -                  | -                   | -          | -                  | -                  |
| Avon.....        | 448                 | 0                   | -                   | -          | -                  | -                  | -                   | -          | -                  | -                  |
| Baileyville..... | 215                 | 1                   | 3,700 00            | 300 00     | 3,500 00           | 300 00             | 3,101 00            | 619 00     | 3,000 00           | 619 00             |

|                      |        |     |             |            |             |            |             |            |             |            |
|----------------------|--------|-----|-------------|------------|-------------|------------|-------------|------------|-------------|------------|
| Baldwin.....         | 821    | 3   | 5,800 00    | 1,815 00   | 2,600 00    | 510 00     | 725 00      | 649 00     | 600 00      | 600 00     |
| Banerof.....         | 318    | 0   | -           | -          | -           | -          | -           | -          | -           | -          |
| Bangor.....          | 21,850 | 107 | †282,718 00 | †30,738 00 | †193,550 00 | †25,575 00 | †217,569 00 | †42,405 00 | †143,100 00 | †32,742 00 |
| Barling.....         | 231    | 0   | -           | -          | -           | -          | -           | -          | -           | -          |
| Barnard Pl.....      | 98     | 0   | -           | -          | -           | -          | -           | -          | -           | -          |
| Bath.....            | 10,477 | 44  | 211,956 00  | 22,544 00  | 146,900 00  | 19,171 00  | 77,417 00   | 9,115 00   | 49,460 00   | 6,238 00   |
| Beddington.....      | 86     | 2   | 1,361 00    | 1,361 00   | 950 00      | 950 00     | 399 00      | 399 00     | 500 00      | 399 00     |
| Belfast.....         | 4,615  | 12  | 21,400 00   | 2,726 00   | 16,500 00   | 2,326 00   | 8,333 00    | 1,616 00   | 5,700 00    | 1,469 00   |
| Belgrade.....        | 1,058  | 7   | †15,697 00  | †4,489 00  | †14,025 00  | †3,791 00  | 11,700 00   | 1,092 00   | 8,200 00    | 235 00     |
| Belmont.....         | 352    | 1   | 500 00      | 9 00       | 300 00      | 9 00       | -           | -          | -           | -          |
| Benedicta.....       | 350    | 0   | -           | -          | -           | -          | -           | -          | -           | -          |
| Benton.....          | 1,097  | 0   | -           | -          | -           | -          | -           | -          | -           | -          |
| Berwick.....         | 2,280  | 2   | 9,000 00    | 1,616 00   | 3,800 00    | 1,058 00   | 2,095 00    | 1,524 00   | 1,100 00    | 1,070 00   |
| Bethel.....          | 1,835  | 9   | 20,000 00   | 6,160 00   | 15,500 00   | 4,360 00   | 4,697 00    | 2,076 00   | 3,250 00    | 1,299 00   |
| Biddetford.....      | 16,145 | 49  | 192,900 00  | 58,546 00  | §113,350 00 | 49,426 00  | 85,918 00   | 26,005 00  | 60,200 00   | 23,404 00  |
| Bigelow Pl.....      | 57     | 0   | -           | -          | -           | -          | -           | -          | -           | -          |
| Bingham.....         | 841    | 3   | 1,800 00    | 1,800 00   | 800 00      | -          | 390 00      | 360 00     | -           | -          |
| Blaine.....          | 954    | 5   | 18,670 00   | 13,590 00  | 12,710 00   | 8,942 00   | 3,150 00    | 2,452 00   | 500 00      | 452 00     |
| Blanchard.....       | 248    | 0   | -           | -          | -           | -          | -           | -          | -           | -          |
| Bluehill.....        | 1,828  | 3   | 4,000 00    | 1,060 00   | 3,000 00    | 1,010 00   | 500 00      | 10 00      | -           | -          |
| Boothbay.....        | 1,766  | 0   | -           | -          | -           | -          | -           | -          | -           | -          |
| Boothbay Harbor..... | 1,926  | 3   | 1,140 00    | 570 00     | 750 00      | 570 00     | 1,400 00    | 72 00      | 1,000 00    | 22 00      |
| Bowdoin.....         | 937    | 2   | 1,300 00    | 1,300 00   | 700 00      | 500 00     | 885 00      | 385 00     | 200 00      | 200 00     |
| Bowdoinham.....      | 1,305  | 3   | †15,517 00  | †11,723 00 | †9,100 00   | †6,506 00  | 1,000 00    | 430 00     | 300 00      | 30 00      |
| Bowerbank.....       | 66     | 0   | -           | -          | -           | -          | -           | -          | -           | -          |
| Bradford.....        | 954    | 2   | 1,400 00    | 1,005 00   | †1,750 00   | 5 00       | 1,500 00    | 514 00     | 1,155 00    | 455 00     |
| Bradley.....         | 682    | 0   | -           | -          | -           | -          | -           | -          | -           | -          |
| Bremen.....          | 657    | 0   | -           | -          | -           | -          | -           | -          | -           | -          |
| Brewer.....          | 4,835  | 24  | 50,787 00   | 9,938 00   | 30,230 00   | 4,362 00   | 523,631 00  | 12,820 00  | §513,350 00 | 5,721 00   |
| Bridgewater.....     | 1,179  | 2   | 3,100 00    | 860 00     | 1,700 00    | 760 00     | 2,100 00    | 509 00     | 1,200 00    | 509 00     |
| Bridgton.....        | 2,868  | 9   | †184,197 00 | †7,258 00  | †179,000 00 | †5,376 00  | 8,731 00    | 5,734 00   | 5,250 00    | 3,648 00   |
| Brighton Pl.....     | 368    | 1   | 300 00      | 300 00     | -           | -          | -           | -          | -           | -          |
| Bristol.....         | 2,572  | 5   | 3,550 00    | 303 00     | 2,100 00    | 38 00      | 3,500 00    | 2,000 00   | -           | -          |
| Brooklin.....        | 936    | 1   | 2,000 00    | 17 00      | 1,300 00    | 17 00      | 500 00      | 17 00      | 200 00      | 17 00      |
| Brooks.....          | 669    | 1   | 3,000 00    | 38 00      | 2,000 00    | 33 00      | -           | -          | -           | -          |

\*Total not ascertained.

†Includes contents.

‡Includes building.

§Includes blanket insurance.

||Includes insurance on other buildings.

TABLE No. 12—Continued.

|                     | Population<br>1900. | Number<br>of fires. | BUILDING.           |            |                    |                    | CONTENTS.           |            |                    |                    |
|---------------------|---------------------|---------------------|---------------------|------------|--------------------|--------------------|---------------------|------------|--------------------|--------------------|
|                     |                     |                     | Estimated<br>value. | Damage.    | Insurance<br>upon. | Insurance<br>paid. | Estimated<br>value. | Damage.    | Insurance<br>upon. | Insurance<br>paid. |
| Brooksville.....    | 1,171               | 1                   | \$800 00            | \$800 00   | \$500 00           | \$500 00           | \$200 00            | \$150 00   | -                  | -                  |
| Brookton.....       | 285                 | 0                   | -                   | -          | -                  | -                  | -                   | -          | -                  | -                  |
| Brownfield.....     | 1,019               | 0                   | -                   | -          | -                  | -                  | -                   | -          | -                  | -                  |
| Brownville.....     | 1,570               | 4                   | 19,300 00           | 4,327 00   | 11,000 00          | 777 00             | 13,100 00           | 4,943 00   | \$8,900 00         | \$3,307 00         |
| Brunswick.....      | 6,806               | 17                  | 66,000 00           | 8,428 00   | 50,069 00          | 4,228 00           | †497,118 00         | †19,464 00 | †21,000 00         | †18,013 00         |
| Buckfield.....      | 1,139               | 4                   | 6,650 00            | 3,832 00   | 2,150 00           | 1,157 00           | 1,400 00            | 143 00     | 700 00             | 143 00             |
| Bucksport.....      | 2,339               | 5                   | 5,800 00            | 126 00     | 3,200 00           | 101 00             | -                   | -          | -                  | -                  |
| Burlington.....     | 394                 | 0                   | -                   | -          | -                  | -                  | -                   | -          | -                  | -                  |
| Burnham.....        | 766                 | 1                   | 2,700 00            | 75 00      | 2,700 00           | 75 00              | -                   | -          | -                  | -                  |
| Buxton.....         | 1,838               | 2                   | 3,200 00            | 15 00      | 2,500 00           | 15 00              | -                   | -          | -                  | -                  |
| Byron.....          | 204                 | 0                   | -                   | -          | -                  | -                  | -                   | -          | -                  | -                  |
| Calais.....         | 7,655               | 28                  | †56,800 00          | †6,743 00  | †10,850 00         | †6,393 00          | 43,572 00           | 9,002 00   | 26,272 00          | 7,875 00           |
| Cambridge.....      | 364                 | 0                   | -                   | -          | -                  | -                  | -                   | -          | -                  | -                  |
| Camden.....         | 2,825               | 18                  | 34,783 00           | 7,817 00   | 25,100 00          | 7,815 00           | 18,770 00           | 6,848 00   | 15,600 00          | 6,548 00           |
| Canaan.....         | 977                 | 6                   | 3,975 00            | 3,343 00   | 2,385 00           | 1,118 00           | 3,794 00            | 1,128 00   | 3,400 00           | 829 00             |
| Canton.....         | 946                 | 3                   | 4,100 00            | 145 00     | 3,000 00           | 45 00              | 50 00               | 50 00      | -                  | -                  |
| Cape Elizabeth..... | 887                 | 5                   | 15,400 00           | 6,583 00   | 13,250 00          | 5,340 00           | 8,800 00            | 1,135 00   | 6,500 00           | 625 00             |
| Caratunk Pl.....    | 218                 | 0                   | -                   | -          | -                  | -                  | -                   | -          | -                  | -                  |
| Caribou.....        | 4,758               | 11                  | †49,206 00          | †40,567 00 | †39,700 00         | †34,936 00         | 10,719 00           | 8,514 00   | \$7,200 00         | 5,240 00           |
| Carmel.....         | 932                 | 0                   | -                   | -          | -                  | -                  | -                   | -          | -                  | -                  |
| Carroll.....        | 487                 | 0                   | -                   | -          | -                  | -                  | -                   | -          | -                  | -                  |
| Carthage.....       | 334                 | 2                   | 950 00              | 465 00     | 700 00             | 15 00              | 350 00              | 350 00     | -                  | -                  |
| Cary Pl.....        | 400                 | 0                   | -                   | -          | -                  | -                  | -                   | -          | -                  | -                  |
| Casco.....          | 783                 | 0                   | -                   | -          | -                  | -                  | -                   | -          | -                  | -                  |
| Castine.....        | 925                 | 3                   | 12,691 00           | 11,497 00  | 7,700 00           | 6,906 00           | 7,200 00            | 3,690 00   | 2,500 00           | 2,190 00           |

|                      |       |   |            |           |          |          |          |          |          |          |
|----------------------|-------|---|------------|-----------|----------|----------|----------|----------|----------|----------|
| Castle Hill.....     | 567   | 1 | 700 00     | 700 00    | -        | -        | 150 00   | 150 00   | -        | -        |
| Caswell Pl.....      | 368   | 1 | 3,000 00   | 3,000 00  | 2,000 00 | 2,000 00 | 1,200 00 | 217 00   | -        | 800 00   |
| Centerville.....     | 91    | 0 | -          | -         | -        | -        | -        | -        | -        | -        |
| Chapman Pl.....      | 285   | 0 | -          | -         | -        | -        | -        | -        | -        | -        |
| Charleston.....      | 842   | 1 | 2,500 00   | 10 00     | 1,500 00 | 10 00    | -        | -        | -        | -        |
| Charlotte.....       | 315   | 1 | 300 00     | 300 00    | -        | -        | 200 00   | 190 00   | -        | -        |
| Chelsea.....         | 3,092 | 0 | -          | -         | -        | -        | -        | -        | -        | -        |
| Cherryfield.....     | 1,859 | 4 | 3,300 00   | 1,785 00  | 1,850 00 | 635 00   | 1,500 00 | 1,000 00 | 850 00   | -        |
| Chester.....         | 363   | 2 | 4,000 00   | 3,025 00  | 725 00   | 25 00    | 5,000 00 | 5,000 00 | -        | -        |
| Chesterville.....    | 709   | 1 | 500 00     | 500 00    | -        | -        | 150 00   | 50 00    | -        | -        |
| China.....           | 1,380 | 9 | †12,308 00 | †7,568 00 | 7,350 00 | 4,260 00 | 6,821 00 | 5,955 00 | 2,850 00 | 2,650 00 |
| Clifton.....         | 236   | 0 | -          | -         | -        | -        | -        | -        | -        | -        |
| Clinton.....         | 1,398 | 4 | 3,975 00   | 3,975 00  | 2,000 00 | 2,000 00 | 1,725 00 | 1,557 00 | 700 00   | 623 00   |
| Codyville Pl.....    | 68    | 0 | -          | -         | -        | -        | -        | -        | -        | -        |
| Columbia.....        | 516   | 0 | -          | -         | -        | -        | -        | -        | -        | -        |
| Columbia Falls.....  | 569   | 0 | -          | -         | -        | -        | -        | -        | -        | -        |
| Concord.....         | 291   | 1 | 450 00     | 450 00    | 200 00   | 200 00   | 50 00    | 50 00    | 50 00    | 50 00    |
| Connor Pl.....       | 453   | 1 | 1,100 00   | 1,100 00  | 500 00   | 500 00   | 466 00   | 421 00   | 325 00   | 275 00   |
| Cooper.....          | 207   | 0 | -          | -         | -        | -        | -        | -        | -        | -        |
| Coplin Pl.....       | 70    | 0 | -          | -         | -        | -        | -        | -        | -        | -        |
| Corinna.....         | 1,170 | 2 | 2,300 00   | 1,508 00  | 300 00   | 8 00     | -        | -        | -        | -        |
| Corinth.....         | 1,042 | 2 | 825 00     | 150 00    | 250 00   | 130 00   | 850 00   | 58 00    | 300 00   | 8 00     |
| Cornish.....         | 984   | 2 | 8,900 00   | 2,455 00  | 7,200 00 | 1,055 00 | 2,200 00 | 2,000 00 | -        | -        |
| Cornville.....       | 689   | 2 | 3,350 00   | 19 00     | 2,134 00 | 19 00    | -        | -        | -        | -        |
| Cranberry Isles..... | 374   | 0 | -          | -         | -        | -        | -        | -        | -        | -        |
| Crawford.....        | 112   | 0 | -          | -         | -        | -        | -        | -        | -        | -        |
| Crichaven Pl.....    | 47    | 0 | -          | -         | -        | -        | -        | -        | -        | -        |
| Crystal.....         | 370   | 1 | 1,100 00   | 619 00    | 600 00   | 319 00   | -        | -        | -        | -        |
| Cumberland.....      | 1,404 | 2 | 2,000 00   | 1,574 00  | 1,200 00 | 574 00   | 1,700 00 | 136 00   | 150 00   | -        |
| Cushing.....         | 604   | 2 | 800 00     | 160 00    | 700 00   | 135 00   | 100 00   | 100 00   | -        | -        |
| Cutler.....          | 565   | 0 | -          | -         | -        | -        | -        | -        | -        | -        |
| Cyr Pl.....          | 502   | 0 | -          | -         | -        | -        | -        | -        | -        | -        |
| Dallas Pl.....       | 172   | 0 | -          | -         | -        | -        | -        | -        | -        | -        |
| Damariscotta.....    | 876   | 2 | 2,500 00   | 125 00    | 1,500 00 | 125 00   | -        | -        | -        | -        |
| Danforth.....        | 1,092 | 3 | 4,474 00   | 1,619 00  | 4,000 00 | 1,445 00 | 1,550 00 | 422 00   | 1,050 00 | 22 00    |

†Includes contents.

‡Includes building.

§Includes blanket insurance.

INSURANCE COMMISSIONER'S REPORT.

TABLE No. 12—Continued.

|                       | Population<br>1900. | Number<br>of fires. | BUILDING.           |            |                    |                    | CONTENTS.           |          |                    |                    |          |
|-----------------------|---------------------|---------------------|---------------------|------------|--------------------|--------------------|---------------------|----------|--------------------|--------------------|----------|
|                       |                     |                     | Estimated<br>value. | Damage.    | Insurance<br>upon. | Insurance<br>paid. | Estimated<br>value. | Damage.  | Insurance<br>upon. | Insurance<br>paid. |          |
| Dayton.....           | 473                 | 0                   | -                   | -          | -                  | -                  | -                   | -        | -                  | -                  | -        |
| Dead River Pl.....    | 91                  | 0                   | -                   | -          | -                  | -                  | -                   | -        | -                  | -                  | -        |
| Deblois.....          | 73                  | 0                   | -                   | -          | -                  | -                  | -                   | -        | -                  | -                  | -        |
| Dedham.....           | 327                 | 1                   | \$1,000 00          | \$48 00    | \$800 00           | \$48 00            | \$500 00            | \$17 00  | \$200 00           | \$17 00            | \$17 00  |
| Deer Isle.....        | 2,047               | 3                   | 2,620 00            | 2,620 00   | 1,700 00           | 1,700 00           | 700 00              | 400 00   | 400 00             | 375 00             | 375 00   |
| Denmark.....          | 634                 | 1                   | 1,500 00            | 1,500 00   | 800 00             | 800 00             | 750 00              | 700 00   | -                  | -                  | -        |
| Dennistown Pl.....    | 96                  | 0                   | -                   | -          | -                  | -                  | -                   | -        | -                  | -                  | -        |
| Dennysville.....      | 482                 | 1                   | 1,500 00            | 105 00     | 1,500 00           | 105 00             | 500 00              | 25 00    | -                  | -                  | -        |
| Detroit.....          | 527                 | 1                   | 900 00              | 45 00      | 900 00             | 45 00              | 300 00              | 2 00     | 300 00             | 2 00               | 2 00     |
| Dexter.....           | 2,941               | 10                  | †161,910 00         | †4,218 00  | †153,100 00        | †4,018 00          | 6,114 00            | 3,314 00 | 5,800 00           | 3,214 00           | 3,214 00 |
| Dixfield.....         | 1,052               | 0                   | -                   | -          | -                  | -                  | -                   | -        | -                  | -                  | -        |
| Dixmont.....          | 843                 | 1                   | 500 00              | 5 00       | -                  | -                  | -                   | -        | -                  | -                  | -        |
| Dover.....            | 1,889               | 3                   | 3,700 00            | 568 00     | 3,150 00           | 568 00             | 600 00              | 245 00   | 250 00             | 245 00             | 245 00   |
| Dresden.....          | 882                 | 2                   | 2,600 00            | 2,123 00   | 1,900 00           | 1,873 00           | 700 00              | 700 00   | -                  | -                  | -        |
| Drew Pl.....          | 120                 | 1                   | 2,000 00            | 2,000 00   | 900 00             | 900 00             | -                   | -        | -                  | -                  | -        |
| Durham.....           | 1,230               | 2                   | 3,500 00            | 2,520 00   | 2,500 00           | 1,520 00           | 1,000 00            | 500 00   | 57 00              | 57 00              | 57 00    |
| Dyer Brook.....       | 280                 | 1                   | 900 00              | 37 00      | 450 00             | 37 00              | -                   | -        | -                  | -                  | -        |
| Eagle Lake Pl.....    | 406                 | 3                   | 6,000 00            | 96 00      | 3,000 00           | 76 00              | 900 00              | 77 00    | 900 00             | 77 00              | 77 00    |
| Eastbrook.....        | 248                 | 0                   | -                   | -          | -                  | -                  | -                   | -        | -                  | -                  | -        |
| East Livermore.....   | 2,129               | 5                   | 24,006 00           | 4,422 00   | 9,600 00           | 3,455 00           | 15,700 00           | 2,294 00 | 9,000 00           | 2,144 00           | 2,144 00 |
| East Machias.....     | 1,521               | 5                   | 7,700 00            | 3,466 00   | 5,100 00           | 2,066 00           | 1,850 00            | 665 00   | 500 00             | 215 00             | 215 00   |
| East Millinocket..... | 1,600               | 1                   | 1,850 00            | 562 00     | 1,100 00           | 562 00             | -                   | -        | -                  | -                  | -        |
| Easton.....           | 1,215               | 5                   | †17,698 00          | †10,563 00 | †14,563 00         | †9,477 00          | 1,200 00            | 45 00    | 900 00             | 45 00              | 45 00    |
| Eastport.....         | 5,311               | 16                  | †24,340 00          | †8,317 00  | †16,250 00         | †5,122 00          | *10,800 00          | *873 00  | 4,800 00           | 448 00             | 448 00   |
| Eddington.....        | 663                 | 1                   | 1,550 00            | 10 00      | 1,000 00           | 10 00              | -                   | -        | -                  | -                  | -        |

|                      |       |    |            |            |            |           |            |           |           |           |
|----------------------|-------|----|------------|------------|------------|-----------|------------|-----------|-----------|-----------|
| Eden.....            | 4,379 | 14 | 64,367 00  | 12,460 00  | 45,900 00  | 8,705 00  | 36,708 00  | 19,958 00 | 32,300 00 | 19,583 00 |
| Edgecomb.....        | 607   | 3  | 4,000 00   | 3,410 00   | 2,350 00   | 2,260 00  | 3,475 00   | 1,756 00  | 2,000 00  | 666 00    |
| Edinburg.....        | 65    | 0  | -          | -          | -          | -         | -          | -         | -         | -         |
| Edmunds.....         | 492   | 0  | -          | -          | -          | -         | -          | -         | -         | -         |
| Eliot.....           | 1,458 | 0  | -          | -          | -          | -         | -          | -         | -         | -         |
| Elliotsville Pl..... | 86    | 0  | -          | -          | -          | -         | -          | -         | -         | -         |
| Ellsworth.....       | 4,297 | 29 | †56,300 00 | †20,152 00 | †36,550 00 | †9,414 00 | 30,825 00  | 13,603 00 | 20,700 00 | 10,803 00 |
| Embden.....          | 567   | 0  | -          | -          | -          | -         | -          | -         | -         | -         |
| Enfield.....         | 1,062 | 0  | -          | -          | -          | -         | -          | -         | -         | -         |
| Etna.....            | 527   | 2  | 2,400 00   | 1,800 00   | 1,300 00   | 1,200 00  | 2,241 00   | 1,113 00  | 1,300 00  | 1,087 00  |
| Eustis.....          | 436   | 2  | 2,800 00   | 21 00      | 2,030 00   | 21 00     | -          | -         | -         | -         |
| Exeter.....          | 879   | 3  | 7,850 00   | 111 00     | 3,250 00   | 111 00    | 1,600 00   | 64 00     | 400 00    | 64 00     |
| Fairfield.....       | 3,878 | 11 | †54,273 00 | †3,500 00  | †45,300 00 | †2,276 00 | 9,779 00   | 1,129 00  | 6,900 00  | 875 00    |
| Falmouth.....        | 1,511 | 3  | 3,075 00   | 2,085 00   | 2,350 00   | 1,360 00  | 365 00     | 240 00    | 250 00    | 225 00    |
| Farmingdale.....     | 848   | 3  | 3,400 00   | 1,041 00   | 1,400 00   | 38 00     | 2,500 00   | 23 00     | 2,500 00  | 23 00     |
| Farmington.....      | 3,288 | 7  | 33,278 00  | 17,322 00  | 23,650 00  | 14,688 00 | 12,655 00  | 8,943 00  | 5,600 00  | 4,275 00  |
| Fayette.....         | 560   | 0  | -          | -          | -          | -         | -          | -         | -         | -         |
| Flagstaff Pl.....    | 115   | 0  | -          | -          | -          | -         | -          | -         | -         | -         |
| Forest City.....     | 151   | 0  | -          | -          | -          | -         | -          | -         | -         | -         |
| Fort Fairfield.....  | 4,181 | 10 | 16,447 00  | 5,626 00   | 9,450 00   | 3,946 00  | 8,890 00   | 6,341 00  | 3,855 00  | 1,906 00  |
| Fort Kent.....       | 2,528 | 3  | 6,000 00   | 2,659 00   | 4,300 00   | 1,459 00  | 3,531 00   | 867 00    | 2,000 00  | 342 00    |
| Foxcroft.....        | 1,629 | 2  | 7,200 00   | 7,200 00   | 7,000 00   | 7,000 00  | 180 00     | 180 00    | -         | -         |
| Frankfort.....       | 1,211 | 1  | 800 00     | 75 00      | 600 00     | 75 00     | -          | -         | -         | -         |
| Franklin.....        | 1,201 | 1  | 75 00      | 10 00      | -          | -         | -          | -         | -         | -         |
| Freedom.....         | 479   | 0  | -          | -          | -          | -         | -          | -         | -         | -         |
| Freeman.....         | 397   | 1  | 140 00     | 140 00     | -          | -         | 1,500 00   | 1,500 00  | -         | -         |
| Freeport.....        | 2,339 | 4  | 45,675 00  | 20,781 00  | 34,483 00  | 9,050 00  | 44,700 00  | 24,646 00 | 28,950 00 | 10,916 00 |
| Frenchville.....     | 1,316 | 0  | -          | -          | -          | -         | -          | -         | -         | -         |
| Friendship.....      | 814   | 1  | 1,200 00   | 25 00      | 1,000 00   | 25 00     | -          | -         | -         | -         |
| Fryeburg.....        | 1,376 | 1  | 3,000 00   | 75 00      | 3,000 00   | 75 00     | -          | -         | -         | -         |
| Gardiner.....        | 5,501 | 19 | †62,447 00 | †10,303 00 | †41,300 00 | †6,345 00 | *15,975 00 | 1,713 00  | *8,350 00 | 1,460 00  |
| Garfield Pl.....     | 111   | 1  | 4,303 00   | 4,303 00   | 2,200 00   | 2,200 00  | 2,000 00   | 874 00    | 600 00    | 600 00    |
| Garland.....         | 857   | 3  | 3,100 00   | 39 00      | 1,700 00   | 39 00     | -          | -         | -         | -         |
| Georgetown.....      | 799   | 1  | 200 00     | 50 00      | -          | -         | 5 00       | 5 00      | -         | -         |
| Gilead.....          | 340   | 0  | -          | -          | -          | -         | -          | -         | -         | -         |

\*Total not ascertained.

†Includes contents.

TABLE No. 12—Continued.

|                           | Population<br>1900. | Number<br>of fires. | BUILDING.           |            |                    |                    | CONTENTS.           |          |                    |                    |
|---------------------------|---------------------|---------------------|---------------------|------------|--------------------|--------------------|---------------------|----------|--------------------|--------------------|
|                           |                     |                     | Estimated<br>value. | Damage.    | Insurance<br>upon. | Insurance<br>paid. | Estimated<br>value. | Damage.  | Insurance<br>upon. | Insurance<br>paid. |
| Glenburn.....             | 461                 | 2                   | \$1,125 00          | \$1,125 00 | \$1,050 00         | \$1,025 00         | \$275 00            | \$124 00 | \$200 00           | \$124 00           |
| Glenwood Pl.....          | 178                 | 0                   | -                   | -          | -                  | -                  | -                   | -        | -                  | -                  |
| Gorham.....               | 2,540               | 6                   | 12,900 00           | 12,021 00  | 6,500 00           | 4,621 00           | 8,850 00            | 6,404 00 | 5,400 00           | 2,804 00           |
| Gouldsborough.....        | 1,259               | 5                   | 4,800 00            | 3,852 00   | 2,950 00           | 2,240 00           | 3,275 00            | 1,847 00 | 500 00             | 247 00             |
| Grafton.....              | 81                  | 0                   | -                   | -          | -                  | -                  | -                   | -        | -                  | -                  |
| Grand Falls Pl.....       | 52                  | 0                   | -                   | -          | -                  | -                  | -                   | -        | -                  | -                  |
| Grand Isle.....           | 1,104               | 0                   | -                   | -          | -                  | -                  | -                   | -        | -                  | -                  |
| Grand Lake Stream Pl..... | 221                 | 0                   | -                   | -          | -                  | -                  | -                   | -        | -                  | -                  |
| Gray.....                 | 388                 | 6                   | †17,681 00          | †3,784 00  | †13,000 00         | †3,003 00          | 3,434 00            | 1,187 00 | 1,250 00           | 841 00             |
| Greenbush.....            | 586                 | 0                   | -                   | -          | -                  | -                  | -                   | -        | -                  | -                  |
| Greene.....               | 826                 | 3                   | 3,300 00            | 2,617 00   | 1,875 00           | 1,092 00           | 2,150 00            | 710 00   | 1,275 00           | 435 00             |
| Greenfield.....           | 160                 | 0                   | -                   | -          | -                  | -                  | -                   | -        | -                  | -                  |
| Greenvale Pl.....         | 57                  | 0                   | -                   | -          | -                  | -                  | -                   | -        | -                  | -                  |
| Greenville.....           | 1,117               | 2                   | 5,500 00            | 25 00      | 2,800 00           | 25 00              | 1,000 00            | 44 00    | 500 00             | 44 00              |
| Greenwood.....            | 741                 | 0                   | -                   | -          | -                  | -                  | -                   | -        | -                  | -                  |
| Gulford.....              | 1,544               | 3                   | 5,550 00            | 1,275 00   | 2,900 00           | 525 00             | 1,477 00            | 1,477 00 | 1,127 00           | 250 00             |
| Hallowell.....            | 2,714               | 12                  | 15,250 00           | 1,898 00   | 11,250 00          | 1,888 00           | 8,998 00            | 5,181 00 | 6,000 00           | 4,314 00           |
| Hamlin Pl.....            | 574                 | 0                   | -                   | -          | -                  | -                  | -                   | -        | -                  | -                  |
| Hammond Pl.....           | 116                 | 0                   | -                   | -          | -                  | -                  | -                   | -        | -                  | -                  |
| Hampden.....              | 2,182               | 3                   | 2,050 00            | 1,055 00   | 1,550 00           | 555 00             | 1,700 00            | 587 00   | 1,000 00           | 37 00              |
| Hancock.....              | 906                 | 1                   | 700 00              | 300 00     | 300 00             | 300 00             | -                   | -        | -                  | -                  |
| Hanover.....              | 214                 | 0                   | -                   | -          | -                  | -                  | -                   | -        | -                  | -                  |
| Harmony.....              | 571                 | 2                   | 1,400 00            | 925 00     | 2,200 00           | 25 00              | 300 00              | 250 00   | -                  | -                  |
| Harpswell.....            | 1,750               | 2                   | 11,628 00           | 6,382 00   | 8,400 00           | 5,374 00           | 6,535 00            | 6,360 00 | 7,200 00           | 6,360 00           |
| Harrington.....           | 1,165               | 3                   | 3,300 00            | 2,515 00   | 2,800 00           | 2,015 00           | 350 00              | 175 00   | -                  | -                  |



## INSURANCE COMMISSIONER'S REPORT.

|                     |       |   |           |            |            |            |            |            |            |   |   |            |   |
|---------------------|-------|---|-----------|------------|------------|------------|------------|------------|------------|---|---|------------|---|
| Harrison.....       | 969   | 0 | -         | -          | -          | -          | -          | -          | -          | - | - | -          | - |
| Hartford.....       | 660   | 0 | -         | -          | -          | -          | -          | -          | -          | - | - | -          | - |
| Hartland.....       | 1,115 | 1 | 4,000 00  | 10 00      | 3,500 00   | 10 00      | 3,000 00   | 52 00      | 3,000 00   | - | - | 52 00      | - |
| Haynes Gore.....    | -     | 1 | 3,500 00  | 3,500 00   | 2,000 00   | 2,000 00   | -          | -          | -          | - | - | -          | - |
| Haynesville.....    | 316   | 0 | -         | -          | -          | -          | -          | -          | -          | - | - | -          | - |
| Hebron.....         | 494   | 2 | 4,200 00  | 2,684 00   | 3,500 00   | 2,484 00   | 2,700 00   | 1,578 00   | 1,800 00   | - | - | 1,353 00   | - |
| Hermion.....        | 1,183 | 2 | 3,537 00  | 2,797 00   | 2,900 00   | 2,410 00   | 450 00     | 379 00     | 450 00     | - | - | 379 00     | - |
| Hersey.....         | 199   | 1 | 700 00    | 700 00     | 466 00     | 466 00     | 700 00     | 700 00     | -          | - | - | -          | - |
| Hiram.....          | 1,015 | 4 | 3,000 00  | 1,519 00   | 1,600 00   | 1,009 00   | 500 00     | 500 00     | 300 00     | - | - | 300 00     | - |
| Highland Pl.....    | 67    | 0 | -         | -          | -          | -          | -          | -          | -          | - | - | -          | - |
| Hodgdon.....        | 1,130 | 0 | -         | -          | -          | -          | -          | -          | -          | - | - | -          | - |
| Holden.....         | 602   | 0 | -         | -          | -          | -          | -          | -          | -          | - | - | -          | - |
| Hollis.....         | 1,274 | 5 | 13,100 00 | 5,040 00   | 5,500 00   | 1,090 00   | 5,450 00   | 4,875 00   | 50 00      | - | - | 50 00      | - |
| Hope.....           | 599   | 1 | 1,200 00  | 1 00       | -          | -          | -          | -          | -          | - | - | -          | - |
| Houlton.....        | 4,686 | 9 | 30,325 00 | 2,448 00   | 24,780 00  | 2,448 00   | 143,273 00 | 115,425 00 | 134,643 00 | - | - | 115,425 00 | - |
| Howland.....        | 519   | 1 | 850 00    | 25 00      | 500 00     | 25 00      | -          | -          | -          | - | - | -          | - |
| Hudson.....         | 430   | 0 | -         | -          | -          | -          | -          | -          | -          | - | - | -          | - |
| Hurricane Isle..... | 257   | 0 | -         | -          | -          | -          | -          | -          | -          | - | - | -          | - |
| Industry.....       | 553   | 2 | 1,400 00  | 1,400 00   | 900 00     | 900 00     | 1,000 00   | 475 00     | -          | - | - | -          | - |
| Island Falls.....   | 1,063 | 3 | 6,600 00  | 159 00     | 4,000 00   | 159 00     | -          | -          | -          | - | - | -          | - |
| Isle au Haut.....   | 182   | 0 | -         | -          | -          | -          | -          | -          | -          | - | - | -          | - |
| Islesboro.....      | 923   | 4 | 5,400 00  | 1,201 00   | 4,350 00   | 1,116 00   | 580 00     | 580 00     | 500 00     | - | - | 500 00     | - |
| Jackman Pl.....     | 352   | 2 | 2,850 00  | 27 00      | 1,800 00   | 27 00      | -          | -          | -          | - | - | -          | - |
| Jackson.....        | 489   | 1 | 400 00    | 400 00     | -          | -          | 250 00     | 200 00     | -          | - | - | -          | - |
| Jay.....            | 2,758 | 6 | 15,052 00 | 4,290 00   | 11,700 00  | 3,567 00   | *33,888 00 | *32,913 00 | 2,800 00   | - | - | *1,625 00  | - |
| Jefferson.....      | 1,155 | 1 | 500 00    | 500 00     | -          | -          | 300 00     | 300 00     | -          | - | - | -          | - |
| Jonesborough.....   | 606   | 1 | 2,700 00  | 40 00      | 1,740 00   | 40 00      | -          | -          | -          | - | - | -          | - |
| Jonesport.....      | 2,124 | 3 | 6,079 00  | 6,079 00   | 1,300 00   | 1,300 00   | 20,450 00  | 8,823 00   | 10,000 00  | - | - | 8,003 00   | - |
| Kenduskeag.....     | 423   | 0 | -         | -          | -          | -          | -          | -          | -          | - | - | -          | - |
| Kennebunk.....      | 3,223 | 2 | 5,885 00  | 2,917 00   | 4,950 00   | 1,982 00   | 470 00     | 470 00     | 300 00     | - | - | 300 00     | - |
| Kennebunkport.....  | 2,123 | 5 | 12,461 00 | 169,884 00 | 139,450 00 | 165,233 00 | 332 00     | 332 00     | 200 00     | - | - | 200 00     | - |
| Kingfield.....      | 693   | 2 | 4,160 00  | 2,726 00   | 3,750 00   | 2,726 00   | 1,250 00   | 540 00     | 1,000 00   | - | - | 540 00     | - |
| Kingman.....        | 936   | 4 | 8,100 00  | 3,124 00   | 6,675 00   | 1,949 00   | 6,261 00   | 453 00     | 390 00     | - | - | 203 00     | - |
| Kingsbury Pl.....   | 106   | 0 | -         | -          | -          | -          | -          | -          | -          | - | - | -          | - |
| Kittery.....        | 2,872 | 6 | 10,100 00 | 890 00     | 8,100 00   | 280 00     | 3,950 00   | 1,135 00   | 3,500 00   | - | - | 1,085 00   | - |

1Unorganized, Somerset County.

\*Total not ascertained.

†Includes contents.

‡Includes building.

§Includes blanket insurance.

TABLE No. 12—Continued.

|                      | Population<br>1900. | Number<br>of fires. | BUILDING.           |            |                    |                    | CONTENTS.           |           |                    |                    |
|----------------------|---------------------|---------------------|---------------------|------------|--------------------|--------------------|---------------------|-----------|--------------------|--------------------|
|                      |                     |                     | Estimated<br>value. | Damage.    | Insurance<br>upon. | Insurance<br>paid. | Estimated<br>value. | Damage.   | Insurance<br>upon. | Insurance<br>paid. |
| Knox.....            | 558                 | 0                   | -                   | -          | -                  | -                  | -                   | -         | -                  | -                  |
| Kossuth Pl.....      | 46                  | 0                   | -                   | -          | -                  | -                  | -                   | -         | -                  | -                  |
| Lagrange.....        | 574                 | 0                   | -                   | -          | -                  | -                  | -                   | -         | -                  | -                  |
| Lake View Pl.....    | 173                 | 0                   | -                   | -          | -                  | -                  | -                   | -         | -                  | -                  |
| Lakeville Pl.....    | 129                 | 0                   | -                   | -          | -                  | -                  | -                   | -         | -                  | -                  |
| Lambert Lake Pl..... | 113                 | 0                   | -                   | -          | -                  | -                  | -                   | -         | -                  | -                  |
| Lamoine.....         | 594                 | 4                   | \$3,368 00          | \$3,368 00 | \$2,000 00         | \$2,000 00         | \$2,000 00          | \$100 00  | \$100 00           | \$100 00           |
| Lang Pl.....         | 87                  | 0                   | -                   | -          | -                  | -                  | -                   | -         | -                  | -                  |
| Lebanon.....         | 1,335               | 0                   | -                   | -          | -                  | -                  | -                   | -         | -                  | -                  |
| Lee.....             | 801                 | 2                   | 950 00              | 273 00     | 450 00             | 23 00              | 200 00              | 150 00    | -                  | -                  |
| Leeds.....           | 1,065               | 0                   | -                   | -          | -                  | -                  | -                   | -         | -                  | -                  |
| Levant.....          | 789                 | 2                   | 2,100 00            | 414 00     | 1,550 00           | 114 00             | 75 00               | 75 00     | -                  | -                  |
| Lewiston.....        | 23,761              | 112                 | *†859,861 00        | †57,884 00 | *†\$1,110,360 00   | †40,559 00         | *\$46,344 00        | 67,293 00 | *250,876 00        | 47,100 00          |
| Lexington Pl.....    | 231                 | 0                   | -                   | -          | -                  | -                  | -                   | -         | -                  | -                  |
| Liberty.....         | 737                 | 2                   | 3,300 00            | 1,615 00   | 4,100 00           | 3,015 00           | 2,000 00            | 1,000 00  | -                  | 950 00             |
| Limerick.....        | 874                 | 2                   | 2,250 00            | 264 00     | 1,600 00           | 214 00             | 100 00              | 42 00     | 100 00             | 42 00              |
| Limestone.....       | 1,131               | 4                   | 8,202 00            | 6,194 00   | 5,109 00           | 4,076 00           | 9,358 00            | 8,958 00  | 9,400 00           | 7,445 00           |
| Limington.....       | 1,001               | 3                   | 2,300 00            | 2,300 00   | 1,450 00           | 1,450 00           | 1,800 00            | 1,675 00  | 900 00             | 800 00             |
| Lincoln.....         | 1,731               | 5                   | 3,400 00            | 2,850 00   | 1,500 00           | 1,450 00           | 2,310 00            | 2,223 00  | -                  | -                  |
| Lincoln Pl.....      | 73                  | 0                   | -                   | -          | -                  | -                  | -                   | -         | -                  | -                  |
| Lincolnton.....      | 1,223               | 1                   | 500 00              | 500 00     | -                  | -                  | 1,000 00            | 1,000 00  | -                  | -                  |
| Linneus.....         | 834                 | 0                   | -                   | -          | -                  | -                  | -                   | -         | -                  | -                  |
| Lisbon.....          | 3,603               | 7                   | 8,830 00            | 3,085 00   | 5,050 00           | 1,600 00           | *1,414 00           | 988 00    | 1,450 00           | 538 00             |
| Litchfield.....      | 1,057               | 3                   | 2,700 00            | 1,207 00   | 2,150 00           | 307 00             | 300 00              | 250 00    | 250 00             | 150 00             |
| Little Squaw Mt..... | 131                 | 1                   | 18,400 00           | 18,007 00  | 6,900 00           | 6,607 00           | 11,400 00           | 5,036 00  | 4,080 00           | 3,130 00           |

|                        |       |    |            |           |            |           |           |           |           |        |   |           |
|------------------------|-------|----|------------|-----------|------------|-----------|-----------|-----------|-----------|--------|---|-----------|
| Littleton.....         | 956   | 1  | 3,000 00   | 3,000 00  | 1,500 00   | 1,500 00  | 2,000 00  | 2,000 00  | -         | 900 00 | - | 27 00     |
| Livermore.....         | 1,125 | 3  | 4,100 00   | 50 00     | 3,400 00   | 50 00     | 1,150 00  | 27 00     | -         | -      | - | -         |
| Long Island Pl.....    | 174   | 2  | 1,340 00   | 493 00    | 900 00     | 493 00    | 2,143 00  | 2,143 00  | 1,100 00  | -      | - | 1,100 00  |
| Lovell.....            | 693   | 1  | 650 00     | 4 00      | 400 00     | 4 00      | -         | -         | -         | -      | - | -         |
| Lowell.....            | 300   | 1  | 2 00       | 2 00      | -          | -         | 1 00      | 1 00      | -         | -      | - | -         |
| Lowelltown.....        | 90    | 1  | 1,200 00   | 10 00     | 1,200 00   | 10 00     | -         | -         | -         | -      | - | -         |
| Lubec.....             | 3,005 | 5  | 5,300 00   | 3,027 00  | 3,200 00   | 1,227 00  | 1,750 00  | 136 00    | 1,750 00  | -      | - | 136 00    |
| Ludlow.....            | 394   | 0  | -          | -         | -          | -         | -         | -         | -         | -      | - | -         |
| Lyman.....             | 687   | 1  | 6,000 00   | 6,000 00  | -          | -         | 13,875 00 | 7,548 00  | 6,500 00  | -      | - | 6,288 00  |
| Machias.....           | 2,082 | 3  | 5,166 00   | 709 00    | 2,500 00   | 543 00    | -         | -         | -         | -      | - | -         |
| Machiasport.....       | 1,218 | 2  | 3,119 00   | 2,429 00  | 2,000 00   | 1,500 00  | *6,025 00 | *1,886 00 | 3,700 00  | -      | - | 1,250 00  |
| Macwahoc Pl.....       | 153   | 0  | -          | -         | -          | -         | -         | -         | -         | -      | - | -         |
| Madawaska.....         | 1,698 | 1  | 2,160 00   | 2,160 00  | 500 00     | 500 00    | 500 00    | 450 00    | 500 00    | -      | - | 450 00    |
| Madison.....           | 2,764 | 14 | †36,824 00 | †2,458 00 | †23,925 00 | †1,159 00 | 4,950 00  | 1,060 00  | 4,750 00  | -      | - | 360 00    |
| Madrid.....            | 326   | 1  | 700 00     | 10 00     | 500 00     | 10 00     | -         | -         | -         | -      | - | -         |
| Magalloway Pl.....     | 77    | 0  | -          | -         | -          | -         | -         | -         | -         | -      | - | -         |
| Manchester.....        | 518   | 0  | -          | -         | -          | -         | -         | -         | -         | -      | - | -         |
| Mapleton.....          | 853   | 2  | 2,550 00   | 2,550 00  | 1,400 00   | 1,400 00  | 2,025 00  | 928 00    | 380 00    | -      | - | 310 00    |
| Marhville.....         | 218   | 0  | -          | -         | -          | -         | -         | -         | -         | -      | - | -         |
| Marion.....            | 95    | 0  | -          | -         | -          | -         | -         | -         | -         | -      | - | -         |
| 3Marshalls Island..... | -     | 1  | -          | -         | -          | -         | 14,000 00 | 14,000 00 | 14,500 00 | -      | - | 14,000 00 |
| Marshfield.....        | 227   | 1  | 3,000 00   | 3,000 00  | 1,000 00   | 1,000 00  | 1,600 00  | 1,350 00  | 500 00    | -      | - | 500 00    |
| Mars Hill.....         | 1,132 | 1  | †500 00    | †500 00   | -          | -         | -         | -         | -         | -      | - | -         |
| Masardis.....          | 438   | 0  | -          | -         | -          | -         | -         | -         | -         | -      | - | -         |
| Mason.....             | 67    | 0  | -          | -         | -          | -         | -         | -         | -         | -      | - | -         |
| Matinecus Isle.....    | 184   | 0  | -          | -         | -          | -         | -         | -         | -         | -      | - | -         |
| Mattawamkeag.....      | 527   | 0  | -          | -         | -          | -         | -         | -         | -         | -      | - | -         |
| Mattamiscontis.....    | 28    | 0  | -          | -         | -          | -         | -         | -         | -         | -      | - | -         |
| Maxfield.....          | 115   | 1  | 2,025 00   | 2,025 00  | 800 00     | 800 00    | 800 00    | 800 00    | 200 00    | -      | - | 200 00    |
| Mayfield Pl.....       | 89    | 0  | -          | -         | -          | -         | -         | -         | -         | -      | - | -         |
| Mechanic Falls.....    | 1,687 | 1  | ¶ 754 00   | 70 00     | -          | -         | 300 00    | 41 00     | 300 00    | -      | - | 41 00     |
| Meddybemps.....        | 154   | 1  | 754 00     | 754 00    | 800 00     | 754 00    | 330 00    | 330 00    | 200 00    | -      | - | 200 00    |
| Medford.....           | 282   | 0  | -          | -         | -          | -         | -         | -         | -         | -      | - | -         |
| Medway.....            | 297   | 0  | -          | -         | -          | -         | -         | -         | -         | -      | - | -         |
| Mercer.....            | 493   | 3  | 3,800 00   | 235 00    | 1,975 00   | 35 00     | -         | -         | -         | -      | - | -         |

INSURANCE COMMISSIONER'S REPORT.

2Unorganized, Piscataquis County.    3Unorganized, Hancock County.    \*Total not ascertained.    †Includes contents.    ¶Value not ascertained.  
‡Includes blanket insurance.

TABLE No. 12—Continued.

|                     | Population<br>1900. | Number<br>of fires. | BUILDING.           |            |                    |                    | CONTENTS.           |          |                    |                    |
|---------------------|---------------------|---------------------|---------------------|------------|--------------------|--------------------|---------------------|----------|--------------------|--------------------|
|                     |                     |                     | Estimated<br>value. | Damage.    | Insurance<br>upon. | Insurance<br>paid. | Estimated<br>value. | Damage.  | Insurance<br>upon. | Insurance<br>paid. |
| Merrill Pl.....     | 298                 | 1                   | \$900 00            | \$18 00    | \$500 00           | \$18 00            | \$550 00            | \$10 00  | \$300 00           | -                  |
| Mexico.....         | 816                 | 7                   | 14,979 00           | 6,590 00   | 11,400 00          | 4,820 00           | 3,460 00            | 2,442 00 | 1,750 00           | \$1,230 00         |
| Milbridge.....      | 1,921               | 5                   | 7,101 00            | 5,992 00   | 5,400 00           | 4,581 00           | 600 00              | 173 00   | 300 00             | 73 00              |
| Milford.....        | 838                 | 4                   | 7,300 00            | 1,285 00   | 4,000 00           | 985 00             | 1,275 00            | 652 00   | 1,000 00           | 452 00             |
| Millinocket.....    | 1,144               | 11                  | 32,700 00           | 9,352 00   | 20,350 00          | 4,902 00           | 6,550 00            | 4,705 00 | 3,950 00           | 2,870 00           |
| Milo.....           | 1,150               | 2                   | 3,500 00            | 107 00     | 3,100 00           | 107 00             | 4,100 00            | 155 00   | 2,100 00           | 155 00             |
| Milton Pl.....      | 202                 | 0                   | -                   | -          | -                  | -                  | -                   | -        | -                  | -                  |
| Minot.....          | 808                 | 0                   | -                   | -          | -                  | -                  | -                   | -        | -                  | -                  |
| Monhegan Pl.....    | 94                  | 0                   | -                   | -          | -                  | -                  | -                   | -        | -                  | -                  |
| Monmouth.....       | 1,236               | 5                   | †54,200 00          | †930 00    | †51,050 00         | †730 00            | 100 00              | 100 00   | -                  | -                  |
| Monroe.....         | 958                 | 6                   | 10,800 00           | 4,101 00   | 6,750 00           | 2,351 00           | 5,100 00            | 4,685 00 | 2,600 00           | -                  |
| Monson.....         | 1,116               | 1                   | 2,000 00            | 425 00     | 1,200 00           | 425 00             | -                   | -        | -                  | -                  |
| Monticello.....     | 1,332               | 7                   | †16,843 00          | †10,763 00 | †10,295 00         | †5,190 00          | 1,400 00            | 900 00   | 200 00             | 200 00             |
| Montville.....      | 982                 | 1                   | 800 00              | 38 00      | 650 00             | 38 00              | 500 00              | 8 00     | 350 00             | -                  |
| Moose River Pl..... | 239                 | 0                   | -                   | -          | -                  | -                  | -                   | -        | -                  | -                  |
| Moro Pl.....        | 217                 | 0                   | -                   | -          | -                  | -                  | -                   | -        | -                  | -                  |
| Morrill.....        | 420                 | 0                   | -                   | -          | -                  | -                  | -                   | -        | -                  | -                  |
| Moscow.....         | 378                 | 0                   | -                   | -          | -                  | -                  | -                   | -        | -                  | -                  |
| Mount Chase.....    | 299                 | 1                   | 500 00              | 500 00     | -                  | -                  | 500 00              | 500 00   | -                  | -                  |
| Mount Desert.....   | 1,600               | 1                   | †25,000 00          | †21 00     | †21,000 00         | †21 00             | -                   | -        | -                  | -                  |
| Mount Vernon.....   | 906                 | 1                   | 1,250 00            | 1,105 00   | 600 00             | 505 00             | 600 00              | 191 00   | 100 00             | 100 00             |
| Naples.....         | 813                 | 2                   | 2,300 00            | 2,300 00   | 1,050 00           | 1,000 00           | 652 00              | 568 00   | 300 00             | 216 00             |
| Nashville Pl.....   | 32                  | 0                   | -                   | -          | -                  | -                  | -                   | -        | -                  | -                  |
| Newburgh.....       | 734                 | 1                   | 800 00              | 40 00      | 500 00             | 40 00              | -                   | -        | -                  | -                  |
| New Canada Pl.....  | 419                 | 1                   | 1,100 00            | 475 00     | 700 00             | 475 00             | -                   | -        | -                  | -                  |

INSURANCE COMMISSIONER'S REPORT.

|                      |       |    |            |           |            |           |           |          |           |   |          |   |   |
|----------------------|-------|----|------------|-----------|------------|-----------|-----------|----------|-----------|---|----------|---|---|
| Newcastle.....       | 1,075 | 0  | -          | -         | -          | -         | -         | -        | -         | - | -        | - | - |
| Newfield.....        | 676   | 4  | 3,050 00   | 1,900 00  | 1,650 00   | 1,000 00  | 2,550 00  | 1,965 00 | 1,850 00  | - | 1,565 00 | - | - |
| New Gloucester.....  | 1,162 | 0  | -          | -         | -          | -         | -         | -        | -         | - | -        | - | - |
| New Limerick.....    | 600   | 1  | 1,200 00   | 1,200 00  | 800 00     | 800 00    | 650 00    | 192 00   | 350 00    | - | 192 00   | - | - |
| Newport.....         | 1,533 | 10 | †27,900 00 | †2,723 00 | †19,600 00 | †2,122 00 | 2,900 00  | 2,375 00 | 1,600 00  | - | 1,417 00 | - | - |
| New Portland.....    | 913   | 2  | 3,200 00   | 1,240 00  | 2,250 00   | 640 00    | 600 00    | 146 00   | 400 00    | - | 146 00   | - | - |
| New Sharon.....      | 946   | 0  | -          | -         | -          | -         | -         | -        | -         | - | -        | - | - |
| New Sweden.....      | 867   | 0  | -          | -         | -          | -         | -         | -        | -         | - | -        | - | - |
| New Vineyard.....    | 584   | 0  | -          | -         | -          | -         | -         | -        | -         | - | -        | - | - |
| Newry.....           | 286   | 0  | -          | -         | -          | -         | -         | -        | -         | - | -        | - | - |
| Nobleborough.....    | 810   | 2  | 5,705 00   | 3,250 00  | 4,950 00   | 3,150 00  | 3,500 00  | 3,500 00 | 1,750 00  | - | 1,750 00 | - | - |
| Norridgewock.....    | 1,495 | 4  | 12,100 00  | 6,454 00  | 8,200 00   | 3,854 00  | 4,310 00  | 2,788 00 | 3,300 00  | - | 2,611 00 | - | - |
| North Berwick.....   | 1,748 | 5  | 11,000 00  | 5,761 00  | 7,100 00   | 2,761 00  | 3,900 00  | 1,631 00 | 2,200 00  | - | 731 00   | - | - |
| Northfield.....      | 126   | 0  | -          | -         | -          | -         | -         | -        | -         | - | -        | - | - |
| North Haven.....     | 551   | 1  | 1,500 00   | 58 00     | 1,500 00   | 58 00     | -         | -        | -         | - | -        | - | - |
| Northport.....       | 545   | 3  | 5,050 00   | 3,300 00  | 4,300 00   | 2,550 00  | 864 00    | 723 00   | 600 00    | - | 464 00   | - | - |
| North Yarmouth.....  | 642   | 1  | 1,500 00   | 12 00     | 850 00     | 12 00     | -         | -        | -         | - | -        | - | - |
| Norway.....          | 2,902 | 7  | 8,325 00   | 512 00    | 6,900 00   | 187 00    | 2,185 00  | 866 00   | 800 00    | - | 246 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    | 0  | -          | -         | -          | -         | -         | -        | -         | - | -        | - | - |
| †No. 1, Range 7..... | 42    | 2  | 1,300 00   | 35 00     | 1,300 00   | 65 00     | 19,000 00 | 36 00    | 19,000 00 | - | 36 00    | - | - |
| Oakfield.....        | 860   | 1  | 403 00     | 403 00    | 200 00     | 200 00    | 77 00     | 77 00    | 50 00     | - | 50 00    | - | - |
| Oakland.....         | 1,913 | 3  | 2,407 00   | 933 00    | 1,800 00   | 626 00    | 1,493 00  | 998 00   | 1,000 00  | - | 605 00   | - | - |
| Old Orchard.....     | 964   | 11 | 22,000 00  | 5,565 00  | 9,975 00   | 3,165 00  | 7,325 00  | 1,945 00 | 5,300 00  | - | 920 00   | - | - |
| Old Town.....        | 5,763 | 16 | *32,300 00 | 2,130 00  | 22,200 00  | 2,105 00  | 9,600 00  | 429 00   | 8,600 00  | - | 292 00   | - | - |
| Orient.....          | 208   | 0  | -          | -         | -          | -         | -         | -        | -         | - | -        | - | - |
| Orland.....          | 1,251 | 4  | 3,910 00   | 2,735 00  | 2,300 00   | 1,125 00  | 575 00    | 319 00   | 300 00    | - | 109 00   | - | - |
| Orneville.....       | 325   | 1  | 500 00     | 500 00    | -          | -         | 1,500 00  | 1,500 00 | -         | - | -        | - | - |
| Orono.....           | 3,257 | 12 | †18,160 00 | †632 00   | †14,550 00 | †517 00   | 1,025 00  | 15 00    | 1,025 00  | - | 15 00    | - | - |
| Orrington.....       | 1,266 | 1  | 1,000 00   | 8 00      | 500 00     | 8 00      | -         | -        | -         | - | -        | - | - |
| Otis.....            | 152   | 0  | -          | -         | -          | -         | -         | -        | -         | - | -        | - | - |
| Otisfield.....       | 728   | 2  | 2,300 00   | 2,300 00  | 1,200 00   | 1,200 00  | 300 00    | 300 00   | 150 00    | - | 125 00   | - | - |

†Unorganized, Penobscot County. \*Total not ascertained. †Includes contents.



INSURANCE COMMISSIONER'S REPORT.

|                 |        |     |               |            |             |            |            |           |            |           |
|-----------------|--------|-----|---------------|------------|-------------|------------|------------|-----------|------------|-----------|
| Portland        | 50,145 | 215 | †1,187,271 00 | †68,923 00 | †906,859 00 | †57,734 00 | 587,695 00 | 74,794 00 | 374,524 00 | 62,909 00 |
| Pownall         | 592    | 1   | 1,500 00      | 1,500 00   | 1,100 00    | 1,100 00   | 850 00     | 615 00    | 245 00     | 245 00    |
| Prentiss        | 502    | 0   | -             | -          | -           | -          | -          | -         | -          | -         |
| Presque Isle    | 3,804  | 16  | 253,947 00    | 165,504 00 | 179,379 00  | 111,030 00 | 95,879 00  | 49,561 00 | 68,148 00  | 34,150 00 |
| Princeton       | 1,094  | 3   | †4,647 00     | †2,471 00  | †3,250 00   | †1,890 00  | 1,426 00   | 541 00    | 1,000 00   | 415 00    |
| Prospect        | 648    | 1   | 1,500 00      | 1,500 00   | 1,000 00    | 1,000 00   | 725 00     | 600 00    | -          | -         |
| Randolph        | 1,077  | 4   | 5,000 00      | 3,667 00   | 2,042 00    | 1,009 00   | 2,900 00   | 1,746 00  | 2,008 00   | 954 00    |
| Rangleley       | 961    | 3   | 3,100 00      | 40 00      | 2,100 00    | 15 00      | -          | -         | -          | -         |
| Rangleley Pl.   | 98     | 0   | -             | -          | -           | -          | -          | -         | -          | -         |
| Raymond         | 823    | 3   | 2,850 00      | 283 00     | 1,500 00    | 233 00     | 300 00     | 165 00    | 200 00     | 165 00    |
| Readfield       | 994    | 6   | 10,700 00     | 802 00     | 7,850 00    | 792 00     | 1,650 00   | 386 00    | 1,200 00   | 361 00    |
| Redington       | 113    | 0   | -             | -          | -           | -          | -          | -         | -          | -         |
| Reed Pl.        | 399    | 3   | 8,253 00      | 8,253 00   | §7,500 00   | 6,253 00   | 11,530 00  | 7,639 00  | 4,853 00   | 4,858 00  |
| Richmond        | 2,049  | 8   | 10,000 00     | 3,018 00   | 5,800 00    | 1,618 00   | 7,650 00   | 885 00    | 6,600 00   | 85 00     |
| Ripley          | 449    | 1   | -             | -          | -           | -          | 1,000 00   | 15 00     | 1,000 00   | 15 00     |
| Robbinston      | 814    | 2   | 2,048 00      | 1,073 00   | 1,500 00    | 725 00     | 281 00     | 206 00    | 300 00     | 206 00    |
| Rockland        | 8,150  | 35  | †77,629 00    | †7,596 00  | †56,000 00  | †6,316 00  | 52,814 00  | 5,958 00  | 44,150 00  | 3,659 00  |
| Rockport        | 2,314  | 6   | 13,135 00     | 3,963 00   | 8,150 00    | 2,878 00   | 2,494 00   | 1,762 00  | 1,225 00   | 957 00    |
| Rome            | 420    | 2   | 400 00        | 400 00     | -           | -          | 2,050 00   | 2,050 00  | -          | -         |
| Roque Bluffs    | 168    | 0   | -             | -          | -           | -          | -          | -         | -          | -         |
| Roxbury         | 238    | 2   | 4,500 00      | 2,015 00   | 2,385 00    | 1,500 00   | 1,750 00   | 619 00    | 1,400 00   | 265 00    |
| Rumford         | 3,770  | 25  | 193,950 00    | 86,430 00  | §131,850 00 | 43,298 00  | 225,915 00 | 79,331 00 | 135,550 00 | 47,194 00 |
| Saco            | 6,122  | 12  | 24,750 00     | 13,106 00  | 15,700 00   | 3,208 00   | 9,763 00   | 2,905 00  | 5,800 00   | 2,141 00  |
| Salem           | 195    | 2   | 5,731 00      | 4,025 00   | 1,725 00    | 1,025 00   | 3,850 00   | 2,025 00  | 500 00     | 25 00     |
| Sandy River Pl. | 80     | 0   | -             | -          | -           | -          | -          | -         | -          | -         |
| Sanford         | 6,078  | 29  | 75,900 00     | 7,571 00   | 58,950 00   | 5,936 00   | 19,347 00  | 5,054 00  | 11,300 00  | 3,061 00  |
| Sangerville     | 1,394  | 0   | -             | -          | -           | -          | -          | -         | -          | -         |
| Scarboro        | 1,895  | 10  | 51,152 00     | 35,518 00  | 37,650 00   | 22,036 00  | 21,319 00  | 16,860 00 | 16,050 00  | 10,666 00 |
| Searsmont       | 949    | 3   | 1,800 00      | 1,475 00   | 1,400 00    | 1,075 00   | 1,200 00   | 575 00    | -          | -         |
| Searsport       | 1,349  | 6   | 12,900 00     | 1,862 00   | 8,300 00    | 662 00     | 4,800 00   | 1,180 00  | 4,100 00   | 880 00    |
| Sebago          | 576    | 1   | 500 00        | 500 00     | 200 00      | 200 00     | 725 00     | 725 00    | -          | -         |
| Sebec           | 593    | 1   | 3,000 00      | 25 00      | 1,800 00    | 25 00      | -          | -         | -          | -         |
| Seboeis Pl.     | 96     | 1   | 1,902 00      | 1,902 00   | 1,250 00    | 750 00     | 5,443 00   | 4,656 00  | 2,750 00   | 2,250 00  |
| Sedgwick        | 902    | 1   | 5 00          | 5 00       | -           | -          | 5 00       | 5 00      | -          | -         |
| Shapleigh       | 847    | 1   | 1,300 00      | 1,025 00   | 1,000 00    | 1,000 00   | -          | -         | -          | -         |

† Includes contents.

§ Includes blanket insurance.

TABLE No. 12—Continued.

|                        | Population<br>1900. | Number<br>of fires. | BUILDING.           |            |                    |                    | CONTENTS.           |           |                    |                    |
|------------------------|---------------------|---------------------|---------------------|------------|--------------------|--------------------|---------------------|-----------|--------------------|--------------------|
|                        |                     |                     | Estimated<br>value. | Damage.    | Insurance<br>upon. | Insurance<br>paid. | Estimated<br>value. | Damage.   | Insurance<br>upon. | Insurance<br>paid. |
| Sherman .....          | 980                 | 2                   | \$2,200 00          | \$2,200 00 | \$600 00           | \$600 00           | \$600 00            | \$316 00  | \$500 00           | \$241 00           |
| Shirley .....          | 248                 | 0                   | -                   | -          | -                  | -                  | -                   | -         | -                  | -                  |
| Sidney .....           | 1,068               | 1                   | 900 00              | 900 00     | 600 00             | 600 00             | 868 00              | 868 00    | 450 00             | 450 00             |
| Silver Ridge Pl. ....  | 168                 | 0                   | -                   | -          | -                  | -                  | -                   | -         | -                  | -                  |
| Skowhegan .....        | 5,180               | 18                  | 466,414 00          | 75,930 00  | 281,130 00         | 47,862 00          | 177,229 00          | 68,023 00 | 109,375 00         | 46,471 00          |
| Smithfield .....       | 449                 | 2                   | 2,400 00            | 38 00      | 2,400 00           | 38 00              | -                   | -         | -                  | -                  |
| Smyrna .....           | 411                 | 4                   | 5,600 00            | 2,341 00   | 3,250 00           | 1,291 00           | 1,674 00            | 680 00    | 500 00             | 80 00              |
| Solon .....            | 996                 | 2                   | 2,000 00            | 62 00      | 2,000 00           | 62 00              | -                   | -         | -                  | -                  |
| Somerville .....       | 374                 | 0                   | -                   | -          | -                  | -                  | -                   | -         | -                  | -                  |
| Sorrento .....         | 117                 | 0                   | -                   | -          | -                  | -                  | -                   | -         | -                  | -                  |
| South Berwick .....    | 3,188               | 3                   | 9,500 00            | 696 00     | 5,000 00           | 696 00             | 5,800 00            | 293 00    | 2,900 00           | 93 00              |
| Southport .....        | 527                 | 3                   | 76,425 00           | 7476 00    | 73,650 00          | 751 00             | 1,165 00            | 683 00    | 100 00             | 18 00              |
| South Portland .....   | 6,287               | 20                  | 142,179 00          | 12,625 00  | 135,300 00         | 18,170 00          | 13,181 00           | 3,811 00  | 9,200 00           | 3,216 00           |
| South Thomaston .....  | 1,426               | 6                   | 7,820 00            | 3,704 00   | 6,700 00           | 2,784 00           | 2,280 00            | *130 00   | 100 00             | 100 00             |
| Southwest Harbor ..... | 700                 | 3                   | 4,700 00            | 3,575 00   | 2,900 00           | 2,075 00           | 3,000 00            | 2,200 00  | 2,800 00           | 2,000 00           |
| Springfield .....      | 532                 | 1                   | 2,500 00            | 7 00       | 1,530 00           | 7 00               | -                   | -         | -                  | -                  |
| Stacyville Pl. ....    | 347                 | 1                   | 2,200 00            | 35 00      | 1,300 00           | 35 00              | -                   | -         | -                  | -                  |
| Standish .....         | 1,504               | 4                   | 15,500 00           | 7,134 00   | 11,640 00          | 5,274 00           | 7,300 00            | 1,000 00  | 4,950 00           | 350 00             |
| Starks .....           | 636                 | 1                   | 3,000 00            | 3,000 00   | 1,000 00           | 1,000 00           | 200 00              | 200 00    | -                  | -                  |
| Stetson .....          | 503                 | 0                   | -                   | -          | -                  | -                  | -                   | -         | -                  | -                  |
| Steuben .....          | 901                 | 0                   | -                   | -          | -                  | -                  | -                   | -         | -                  | -                  |
| Stockholm Pl. ....     | 191                 | 3                   | 18,500 00           | 545 00     | 16,725 00          | 545 00             | 1,100 00            | 247 00    | 500 00             | 147 00             |
| Stockton Springs ..... | 872                 | 3                   | 6,800 00            | 860 00     | 4,200 00           | 860 00             | 500 00              | **        | -                  | -                  |
| Stoneham .....         | 284                 | 0                   | -                   | -          | -                  | -                  | -                   | -         | -                  | -                  |
| Stonington .....       | 1,648               | 2                   | 1,500 00            | 421 00     | 800 00             | 121 00             | 4,250 00            | 1,759 00  | 591 00             | 259 00             |



|                           |       |   |           |          |           |          |          |          |          |          |
|---------------------------|-------|---|-----------|----------|-----------|----------|----------|----------|----------|----------|
| Stow.....                 | 270   | 1 | 1,247 00  | 1,247 00 | 800 00    | 400 00   | 3,372 00 | 3,122 00 | 2,700 00 | 1,350 00 |
| Strong.....               | 637   | 0 | -         | -        | -         | -        | -        | -        | -        | -        |
| St. Agatha.....           | 1,896 | 1 | 2,712 00  | 2,712 00 | 1,500 00  | 1,499 00 | 4,421 00 | 3,814 00 | 3,500 00 | 3,447 00 |
| St. Albans.....           | 1,037 | 1 | 1,700 00  | 1,700 00 | -         | -        | 2,500 00 | 2,500 00 | -        | -        |
| St. Francis Pl.....       | 568   | 0 | -         | -        | -         | -        | -        | -        | -        | -        |
| St George.....            | 2,206 | 3 | 6,295 00  | 5,033 00 | 5,400 00  | 4,433 00 | 1,850 00 | 1,850 00 | -        | -        |
| St. John Pl.....          | 371   | 0 | -         | -        | -         | -        | -        | -        | -        | -        |
| Sullivan.....             | 1,034 | 4 | 5,224 00  | 2,744 00 | 3,700 00  | 1,920 00 | 2,465 00 | 1,675 00 | 800 00   | 620 00   |
| Summer.....               | 802   | 2 | 2,800 00  | 2,510 00 | 1,350 00  | 1,210 00 | 750 00   | 710 00   | -        | -        |
| Surry.....                | 900   | 2 | 2,400 00  | 2,400 00 | 1,600 00  | 1,000 00 | 1,050 00 | 928 00   | 700 00   | 675 00   |
| Swan's Island.....        | 758   | 1 | 1,151 00  | 1,151 00 | 960 00    | 900 00   | 25 00    | 25 00    | -        | -        |
| Swanville.....            | 502   | 1 | 650 00    | 650 00   | 500 00    | 500 00   | -        | -        | -        | -        |
| Sweden.....               | 282   | 0 | -         | -        | -         | -        | -        | -        | -        | -        |
| Talmage.....              | 93    | 0 | -         | -        | -         | -        | -        | -        | -        | -        |
| Temple.....               | 334   | 1 | 900 00    | 425 00   | 425 00    | 425 00   | 301 00   | 175 00   | 200 00   | 175 00   |
| The Forks Pl.....         | 157   | 0 | -         | -        | -         | -        | -        | -        | -        | -        |
| Thomaston.....            | 2,688 | 5 | 16,700 00 | 189 00   | 14,000 00 | 189 00   | 4,500 00 | 39 00    | 2,000 00 | 5 00     |
| Thorndike.....            | 497   | 1 | 900 00    | 10 00    | 500 00    | 10 00    | -        | -        | -        | -        |
| Togus.....                | -     | 0 | -         | -        | -         | -        | -        | -        | -        | -        |
| Topsfield.....            | 282   | 1 | 800 00    | 800 00   | 400 00    | 400 00   | 457 00   | 457 00   | 200 00   | 200 00   |
| Topsham.....              | 2,097 | 6 | 9,359 00  | 5,374 00 | 6,223 00  | 3,238 00 | 2,142 00 | 1,867 00 | 1,000 00 | 940 00   |
| 4Township A, Range 7..... | 16    | 1 | 650 00    | 17 00    | 425 00    | 17 00    | -        | -        | -        | -        |
| 5Township D, Range 2..... | -     | 1 | 4,004 00  | 3,754 00 | 4,200 00  | 4,200 00 | -        | -        | -        | -        |
| Tremont.....              | 2,010 | 5 | 7,546 00  | 908 00   | 3,650 00  | 672 00   | 700 00   | 210 00   | -        | -        |
| Trenton.....              | 459   | 4 | 7,300 00  | 6,450 00 | 2,400 00  | 2,150 00 | 3,400 00 | 2,148 00 | 1,700 00 | 1,248 00 |
| Trescott.....             | 463   | 0 | -         | -        | -         | -        | -        | -        | -        | -        |
| Troy.....                 | 766   | 1 | 1,000 00  | 75 00    | 600 00    | 75 00    | -        | -        | -        | -        |
| Turner.....               | 1,842 | 8 | 5,821 00  | 930 00   | 4,900 00  | 544 00   | 2,881 00 | 536 00   | 2,400 00 | 536 00   |
| Union.....                | 1,248 | 1 | 600 00    | 25 00    | 600 00    | 25 00    | -        | -        | -        | -        |
| Unity.....                | 877   | 4 | 7,800 00  | 225 00   | 4,650 00  | 225 00   | 500 00   | 29 00    | 50 00    | 29 00    |
| Unity Pl.....             | 50    | 0 | -         | -        | -         | -        | -        | -        | -        | -        |
| Upton.....                | 242   | 0 | -         | -        | -         | -        | -        | -        | -        | -        |
| Van Buren.....            | 1,878 | 1 | -         | -        | -         | -        | 1,500 00 | 25 00    | 1,500 00 | 25 00    |
| Vanceboro.....            | 550   | 1 | 473 00    | 473 00   | 250 00    | 250 00   | 965 00   | 965 00   | 450 00   | 450 00   |
| Vassalborough.....        | 2,062 | 9 | 12,607 00 | 6,037 00 | 7,575 00  | 2,780 00 | 3,675 00 | 2,782 00 | 1,950 00 | 1,774 00 |

4Unorganized, Penobscot County.

5Unorganized, Aroostook County.

†Includes contents.

\*Total not ascertained.

\*\*Loss not ascertained.

TABLE No. 12—Concluded.

|                    | Population<br>1900. | Number<br>of fires. | BUILDING.           |           |                    |                    | CONTENTS.           |           |                    |                    |
|--------------------|---------------------|---------------------|---------------------|-----------|--------------------|--------------------|---------------------|-----------|--------------------|--------------------|
|                    |                     |                     | Estimated<br>value. | Damage.   | Insurance<br>upon. | Insurance<br>paid. | Estimated<br>value. | Damage.   | Insurance<br>upon. | Insurance<br>paid. |
| Veazle.....        | 555                 | 1                   | \$800 00            | \$25 00   | \$500 00           | \$25 00            | \$2,000 00          | \$87 00   | \$1,000 00         | \$87 00            |
| Verona.....        | 234                 | 1                   | 400 00              | 6 00      | 300 00             | 6 00               | -                   | -         | -                  | -                  |
| Vienna.....        | 406                 | 1                   | 1,000 00            | 1,000 00  | 800 00             | 800 00             | 152 00              | 152 00    | 100 00             | 100 00             |
| Vinalhaven.....    | 2,358               | 5                   | 7,050 00            | 3,577 00  | 5,000 00           | 2,688 00           | 6,250 00            | 1,610 00  | 5,050 00           | 1,610 00           |
| Wade Pl.....       | 271                 | 0                   | -                   | -         | -                  | -                  | -                   | -         | -                  | -                  |
| Waite.....         | 135                 | 0                   | -                   | -         | -                  | -                  | -                   | -         | -                  | -                  |
| Waldo.....         | 468                 | 1                   | 500 00              | 500 00    | 400 00             | 400 00             | -                   | -         | -                  | -                  |
| Waldoborough.....  | 3,145               | 10                  | †14,400 00          | †8,187 00 | †8,800 00          | †4,962 00          | 7,690 00            | 3,539 00  | 5,883 00           | 3,262 00           |
| Wales.....         | 436                 | 1                   | 3,000 00            | 20 00     | 2,000 00           | 20 00              | -                   | -         | -                  | -                  |
| Wallagrass Pl..... | 784                 | 0                   | -                   | -         | -                  | -                  | -                   | -         | -                  | -                  |
| Waltham.....       | 192                 | 0                   | -                   | -         | -                  | -                  | -                   | -         | -                  | -                  |
| Warren.....        | 2,069               | 1                   | -                   | -         | -                  | -                  | 1,200 00            | 24 00     | 800 00             | 24 00              |
| Washburn.....      | 1,225               | 5                   | 5,400 00            | 3,026 00  | 3,850 00           | 1,175 00           | 850 00              | 100 00    | -                  | -                  |
| Washington.....    | 1,019               | 2                   | 1,600 00            | 835 00    | 400 00             | 85 00              | 1,850 00            | 1,540 00  | -                  | -                  |
| Waterboro.....     | 1,169               | 5                   | 6,250 00            | 3,300 00  | 3,400 00           | 750 00             | 2,750 00            | 275 00    | 900 00             | 275 00             |
| Waterford.....     | 917                 | 0                   | -                   | -         | -                  | -                  | -                   | -         | -                  | -                  |
| Waterville.....    | 9,477               | 37                  | 322,225 00          | 17,904 00 | \$369,575 00       | 16,779 00          | 197,229 00          | 26,079 00 | \$190,675 00       | 25,725 00          |
| Wayne.....         | 707                 | 0                   | -                   | -         | -                  | -                  | -                   | -         | -                  | -                  |
| Webster.....       | 1,131               | 0                   | -                   | -         | -                  | -                  | -                   | -         | -                  | -                  |
| Webster Pl.....    | 124                 | 0                   | -                   | -         | -                  | -                  | -                   | -         | -                  | -                  |
| Weld.....          | 738                 | 1                   | 500 00              | 500 00    | -                  | -                  | 500 00              | 500 00    | -                  | -                  |
| Wellington.....    | 413                 | 0                   | -                   | -         | -                  | -                  | -                   | -         | -                  | -                  |
| Wells.....         | 2,007               | 8                   | †11,629 00          | †7,424 00 | †6,150 00          | †4,814 00          | 4,700 00            | 2,403 00  | 3,500 00           | 1,274 00           |
| Wesley.....        | 198                 | 0                   | -                   | -         | -                  | -                  | -                   | -         | -                  | -                  |
| West Bath.....     | 291                 | 1                   | 600 00              | 25 00     | 500 00             | 25 00              | -                   | -         | -                  | -                  |

INSURANCE COMMISSIONER'S REPORT.

|                     |       |       |                |                |                |                |                |              |                |              |
|---------------------|-------|-------|----------------|----------------|----------------|----------------|----------------|--------------|----------------|--------------|
| Westbrook.....      | 7,283 | 15    | \$1,600 00     | 1,684 00       | 20,895 00      | 1,209 00       | 4,430 00       | 972 00       | 1,685 00       | 615 00       |
| Westfield.....      | 259   | 4     | 5,175 00       | 3,955 00       | 2,125 00       | 905 00         | 953 00         | 903 00       | \$2,200 00     | 303 00       |
| West Forks Pl.....  | 160   | 0     | -              | -              | -              | -              | -              | -            | -              | -            |
| West Gardiner.....  | 693   | 0     | -              | -              | -              | -              | -              | -            | -              | -            |
| Westmanland Pl..... | 100   | 0     | -              | -              | -              | -              | -              | -            | -              | -            |
| Weston.....         | 367   | 0     | -              | -              | -              | -              | -              | -            | -              | -            |
| Westport.....       | 330   | 1     | 25 00          | 25 00          | -              | -              | 400 00         | 400 00       | -              | -            |
| Whitefield.....     | 1,156 | 1     | -              | -              | -              | -              | 2,220 00       | 2,220 00     | 2,220 00       | 2,220 00     |
| Whiting.....        | 399   | 0     | -              | -              | -              | -              | -              | -            | -              | -            |
| Whitneyville.....   | 424   | 0     | -              | -              | -              | -              | -              | -            | -              | -            |
| Willimantic.....    | 419   | 2     | 800 00         | 800 00         | 300 00         | 300 00         | 100 00         | 100 00       | -              | -            |
| Williamsburg.....   | 117   | 0     | -              | -              | -              | -              | -              | -            | -              | -            |
| Wilton.....         | 1,647 | 3     | 1,925 00       | 1,000 00       | 1,200 00       | 525 00         | 600 00         | 65 00        | 500 00         | 65 00        |
| Windham.....        | 1,929 | 0     | -              | -              | -              | -              | -              | -            | -              | -            |
| Windsor.....        | 782   | 3     | 1,900 00       | 1,900 00       | 150 00         | 150 00         | 500 00         | 500 00       | 50 00          | 50 00        |
| Winn.....           | 688   | 5     | 5,600 00       | 2,910 00       | 3,700 00       | 977 00         | 4,150 00       | 3,830 00     | 500 00         | 175 00       |
| Winslow.....        | 2,277 | 7     | 7,500 00       | 1,700 00       | 5,500 00       | 1,185 00       | 2,787 00       | 1,021 00     | 2,250 00       | 569 00       |
| Winter Harbor.....  | 571   | 0     | -              | -              | -              | -              | -              | -            | -              | -            |
| Winterport.....     | 1,623 | 5     | 5,200 00       | 3,325 00       | 1,600 00       | 1,325 00       | 3,200 00       | 2,660 00     | 1,500 00       | 1,160 00     |
| Winterville Pl..... | 124   | 0     | -              | -              | -              | -              | -              | -            | -              | -            |
| Winthrop.....       | 2,088 | 9     | 11,900 00      | 6,334 00       | 5,550 00       | 3,609 00       | 7,084 00       | 3,184 00     | 2,900 00       | 914 00       |
| Wisasset.....       | 1,273 | 1     | 2,000 00       | 2,000 00       | 1,600 00       | 1,600 00       | -              | -            | -              | -            |
| Woodland.....       | 1,096 | 1     | 300 00         | 300 00         | 200 00         | 200 00         | -              | -            | -              | -            |
| Woodstock.....      | 816   | 2     | 2,300 00       | 1,700 00       | 1,300 00       | 1,300 00       | 300 00         | 100 00       | -              | -            |
| Woodville.....      | 160   | 0     | -              | -              | -              | -              | -              | -            | -              | -            |
| Woolwich.....       | 880   | 3     | †4,600 00      | †2,702 00      | †1,200 00      | †702 00        | 800 00         | 400 00       | -              | -            |
| Yarmouth.....       | 2,274 | 4     | 6,200 00       | 903 00         | 4,350 00       | 903 00         | 945 00         | 527 00       | 725 00         | 302 00       |
| York.....           | 2,668 | 7     | 19,000 00      | 4,070 00       | 15,800 00      | 2,260 00       | 1,600 00       | 1,136 00     | 500 00         | 136 00       |
| Total.....          |       | 1,988 | \$7,661,469 00 | \$1,560,696 00 | \$6,522,653 00 | \$1,020,429 00 | \$4,235,022 00 | \$992,249 00 | \$2,651,595 00 | \$634,370 00 |

†Includes contents.

‡Includes blanket insurance.

TABLE No. 13.

## Showing Classes of Property and Causes of Fires.

| PROPERTY.                                   | Number. | Construction. | CAUSES OF FIRES.   |
|---|---------|---------------|--|
| Almshouses .....                            | 1       | Wood          | Dropping lamp, 1; unknown, 1.  |
| Automobiles .....                           | 1       | Unknown       | Unclassified, 1; smoking, 1; leaking valve, 1.   |
|   | 3       |               | Fireworks, 1; smoking, 1; unknown, 2.  |
| Awnings .....                               | 4       |               |  |
| Bakeries .....                              | 1       | Wood          | Unknown, 2; caught from oven, 1.   |
|   | 2       | Unknown       | Smoking, 1; exposure, 1; caught from oven, 1.  |
| Bakeries and dwellings.                     | 2       | Wood          |  |
|   | 1       | Unknown       | Spontaneous combustion, 1; exposure, 1.  |
| Banks .....                                 | 1       | Brick         |  |
|   | 1       | Unknown       |  |
| Bank, offices and club-room .....           | 1       | Brick         | Exposure, 1.   |
| Bank, store and hall....                    | 1       | Wood          | Unknown, 1.  |
| Barber shops .....                          | 2       | Wood          | Overheated stove, 1; caught from match, 1; spark from chimney, 1; exposures, 3.  |
|   | 1       | Brick         |  |
|   | 3       | Unknown       |  |
| Barber shop, poolroom and dwelling .....    | 1       | Wood          | Caught from candle, 1.   |
| Barber shop and undertaking rooms .....     | 1       | Unknown       | Defective chimney, 1.  |
| Barns and stables.....                      | 69      | Wood          | Unknown, 26; smoking, 4; exposure, 14; lightning, 18; explosion of lantern, 1; fireworks, 1; incendiary, 4; caught from match, 1; tramps, 2; spark from chimney, 3; forest fire, 1; caught from oil stove, 1; boiling over of kettle of tar, 1; burning out of chimney, 1; overheated stove, 1; spark from engine, 2; overturned lantern, 1; caught from stove, 1; spontaneous combustion, 1; spark from locomotive, 1; grass fire, 4; set by boys, 1; child and matches, 4. |
|   | 1       | Brick         | Spark from forge, 1; electric wires, 1; spark from chimney, 3; ashes, 1; exposure, 1; caught from boiler, 1.   |
|   | 24      | Unknown       |  |
| Blacksmith shops.....                       | 5       | Wood          | Unknown, 1.  |
|   | 3       | Unknown       | Burning out of chimney, 1; unknown, 6; overturned lamp, 2; smoking, 3; explosion of hot water pipe, 1; explosion of lamp, 1; incendiary, 1; overheated stove, 1; spark from engine, 2; fireworks, 1; caught from stove, 1.   |
| Blacksmith and carriage shop .....          | 1       | Unknown       | Unknown, 2.  |
| Boarding houses .....                       | 15      | Wood          | Spark from chimney, 2.   |
|   | 5       | Unknown       |  |
| Boathouses .....                            | 2       | Wood          | Exposure, 1.   |
| Boatshops .....                             | 2       | Wood          | Caught from stove, 1; overheated stove, 1; smoking, 1; unknown, 1; caught from smokestack, 1; bonfire, 1; incendiary, 1.   |
| Bottling works and dwelling .....           | 1       | Brick         | Caught from gasoline heater, 1; exposure, 1.   |
| Camps and tents.....                        | 3       | Wood          | Unknown, 1; spark from engine, 1.  |
|   | 1       | Cotton        |  |
|   | 3       | Unknown       |  |
| Canning factories.....                      | 1       | Wood          | Spark from chimney, 1.   |
|   | 1       | Unknown       |  |
| Car barns .....                             | 1       | Wood          |  |
|   | 1       | Brick         |  |
|   | 1       | Wood          |  |
| Carpenter shop.....                         | 1       | Unknown       | Exposure, 1.   |
| Carpet manufactory and bottling works ..... | 1       | Wood          | Spark from chimney, 1.   |
| Carriage house.....                         | 2       | Wood          | Exposure, 3.   |
| Carriage and repair shop .....              | 1       | Brick         |  |
| Casket manufactory....                      | 1       | Wood          | Spark from locomotive, 1.  |

TABLE No. 13—Continued.

| PROPERTY.                             | Number. | Construction. | CAUSES OF FIRES.   |
|---------------------------------------|---------|---------------|--|
| Churches .....                        | 6       | Wood          | Caught from candle, 1; lightning, 2; exposure, 3; gas stove, 1.  |
|                                       | 1       | Brick         |  |
| Cider mill .....                      | 1       | Wood          | Spark from locomotive, 1.  |
| Clothing stores.....                  | 2       | Wood          | Overheated flatiron, 1; unknown, 1; exposure, 2; electric iron, 1.   |
|                                       | 3       | Brick         |  |
| Club rooms.....                       | 1       | Brick         | Exposure, 1; spontaneous combustion, 1.  |
|                                       | 1       | Unknown       |  |
| Coal sheds.....                       | 5       | Wood          | Exposure, 1; unknown, 1; spark from locomotive, 3.   |
| College and school buildings .....    | 9       | Wood          | Spark from chimney, 1; caught from match, 1; defective wiring, 1; lightning, 1; unknown, 5; defective chimney, 1; explosion of chemicals, 1; candle, 1; exposure, 4; caught from stove, 1; overheated chimney, 1.  |
|                                       | 4       | Brick         |  |
|                                       | 5       | Unknown       |  |
| Confectionery and tobacco stores..... | 3       | Wood          | Caught from electric motor, 1; gasoline stove, 1; explosion of heater, 1; unknown, 2; exposure, 1.   |
|                                       | 3       | Unknown       |  |
| Cotton mills.....                     | 3       | Brick         | Caught in picker, 3; defective electric fuse, 1; caught from match, 1; caught from motor, 1; friction, 1; overturned lamp, 1; defective wiring, 1.   |
|                                       | 6       | Unknown       |  |
| Court House .....                     | 1       | Brick         | Caught from match, 1.  |
| Creamery .....                        | 1       | Unknown       | Unknown, 1.  |
| Creamery and saw mill                 | 1       | Wood          | Caught from boiler, 1.   |
|                                       | 2       | Wood          |  |
| Drug stores .....                     | 1       | Brick         | Smoking, 1; overheated oil stove, 1; defective chimney, 1; exposure, 1.  |
|                                       | 1       | Unknown       |  |
| Dwellings .....                       | 1017    | Wood          | Unknown, 155; exposures, 222; forest fires, 4; caught from chimney, 96; overheated chimney, 31; spark from chimney, 38; burning out of chimney, 69; defective chimney, 109; caught from lamp, 26; overturned lamp, 34; spark from lamp, 1; explosion of lamp, 37; overheated stove, 24; spark from stove, 16; caught from stove, 60; explosion of stove, 2; electric iron, 1; electric light, 1; electric wires, 7; spontaneous combustion, 10; jack o' lantern, 2; caught from oil stove, 14; smoking, 22; ashes, 13; fireworks, 9; spark from fireplace, 10; defective fireplace, 3; spark from match, 9; flatiron, 1; caught from match, 61; caught from stove funnel, 6; caught from gas stove, 2; explosion of alcohol lamp, 4; overturned oil heater, 1; lightning, 54; caught from gas jet, 17; boiling over of kettle of fat, 7; thawing pipes, 2; caught from alcohol lamp, 9; children and matches, 40; spark from locomotive, 5; candle, 12; mice and matches, 6; overheated furnace, 6; caught from furnace, 4; brush fire, 3; heating wax on stove, 1; overturned lantern, 3; child playing with fire, 2; caught from benzine, 1; explosion of stove polish, 1; unclassified, 1; fumigating, 1; incendiary, 4; overheated steam pipe, 1; sparks, 5; overheated stove funnel, 4; explosion of oil, 1; gas flatiron, 1; explosion of lantern, 1; spark from smokestack, 1; heating cement on stove, 1; set by boy, 2; caught from oil heater, 1; caught from brooder lamp, 1; explosion of chemical, 1. |
|                                       | 47      | Brick         |  |
|                                       | 235     | Unknown       |  |

TABLE No. 13—Continued.

| PROPERTY.                               | Number. | Construction. | CAUSES OF FIRES.  |
|---|---------|---------------|---|
| Dwellings and barber shops .....        | 1       | Wood          | Unknown, 1; exposure, 1.<br><br>Overheated stove funnel, 1; caught around chimney, 12; spark from chimney, 4; explosion of lantern, 1; explosion of lamp, 5; unknown, 31; burning out of chimney, 8; spontaneous combustion, 2; candle, 1; defective chimney, 11; caught from oil stove, 1; unclassified, 1; lightning, 5; ashes, 3; spark, 1; caught from stove, 3; overturned lantern, 3; overturned lamp, 3; caught from lamp, 1; spark from smokestack, 1; child and matches, 3; spark from engine, 2; matches, 1; tramps, 2; incendiary, 1; boiling over of kettle of tar, 1; overheated chimney, 1; exposure, 17. |
| Dwellings, barns and stables .....      | 1       | Unknown       |   |
|   | 87      | Wood          |   |
|   | 40      | Unknown       |   |
| Dwelling and greenhouse                 | 1       | Wood          | Overheated heater, 1.   |
| Dwelling and hall.....                  | 1       | Unknown       | Ashes, 1.   |
| Dwelling, hall and boat shop .....      | 1       | Wood          | Caught from furnace, 1.   |
| Dwellings and icehouses                 | 2       | Wood          | Caught from chimney, 1; unknown, 1.   |
| Dwelling and laundry...                 | 1       | Unknown       | Caught from stove, 1.   |
| Dwelling and paint shop                 | 1       | Unknown       | Spark from stove, 1.  |
| Dwellings and potato houses .....       | 1       | Wood          | Caught from stove funnel, 1; exposure, 1.   |
|   | 1       | Unknown       |   |
| Dwelling and repair shop                | 1       | Unknown       | Explosion of lamp, 1.   |
| Dwelling, stable, garage and shop.....  | 1       | Wood          | Unknown, 1.   |
| Dwelling, stable, garage and shop.....  | 1       | Wood          | Exposure, 2; caught from boiler, 1; unknown, 1; lightning, 1.   |
| Electric light and power stations ..... | 1       | Brick         |   |
|   | 3       | Unknown       |   |
| Factories .....                         | 2       | Wood          | Unknown, 1; exposure, 1.  |
| Farm buildings.....                     | 64      | Wood          | Unknown, 30; caught from stove, 1; lightning, 4; explosion of lantern, 3; child and matches, 3; burning out of chimney, 6; spark from saw mill, 1; explosion of lamp, 1; defective chimney, 20; caught from chimney, 7; spark from chimney, 6; forest fire, 4; overheated stove, 3; overturned lantern, 1; burning brush, 2; match, 1; ashes, 1; exposure, 2.   |
|   | 32      | Unknown       |   |
| Fence (trotting park)...                | 1       | Unknown       | Burning brush, 1.   |
| Fish markets .....                      | 2       | Wood          | Ashes, 1; unknown, 1.   |
| Fish market, barber shop and hall.....  | 1       | Wood          | Boiling over of kettle of fat, 1.   |
| Forest fire .....                       | 1       |               | Unknown, 1.   |
| Fur and drug store.....                 | 1       | Brick         | Caught from stove, 1.   |
| Furniture factory.....                  | 1       | Unknown       | Unknown, 1.   |
| Furniture stores.....                   | 1       | Wood          | Match, 1; exposure, 2.  |
|   | 2       | Brick         |   |
| Garages .....                           | 5       | Wood          | Overturned lamp, 1; electric wires, 1; explosion of gasoline, 2; exposure, 1; unknown, 1.   |
|   | 1       | Unknown       |   |
| General stores.....                     | 2       | Wood          | Unknown, 1; exposure, 1.  |
| General stores and dwellings .....      | 2       | Unknown       | Unknown, 1; exposure, 1.  |
| Granite and marble works .....          | 1       | Wood          |   |
| Grist mills.....                        | 1       | Unknown       | Unknown, 1; exposure, 1.  |
|   | 1       | Steel         | Caught from chimney, 1; exposure, 2.  |
|   | 2       | Unknown       |   |
| Grocery stores.....                     | 5       | Wood          | Caught from stove, 1; unknown, 3; caught from chimney, 1; overheated stove, 1; exposure, 2; defective chimney, 1; match, 1; smoking, 2.   |
|   | 2       | Brick         |   |
|   | 5       | Unknown       |   |

TABLE No. 13—Continued.

| PROPERTY.                              | Number. | Construction. | CAUSES OF FIRES.  |
|--|---------|---------------|---|
| Grocery stores and dwellings .....     | 5       | Wood          | Overheated furnace, 1; unknown, 3; smoking, 1; overheated stove, 1; defective chimney, 1; ashes, 1.   |
| Halls .....                            | 2       | Brick         | Overheated furnace, 1; exposure, 3; match, 1; unknown, 1; ashes, 1; spark from chimney, 1; spark from locomotive, 1; incendiary, 1.   |
|  | 1       | Unknown       |   |
|  | 4       | Wood          |   |
| Hall, drug and grain store .....       | 1       | Wood          | Explosion of dynamite, 1.   |
| Halls and schools.....                 | 2       | Unknown       | Ashes, 1; burning out of chimney, 1.  |
| Hardware store .....                   | 1       | Wood          | Exposure, 1.  |
| Hearse .....                           | 1       | Unknown       | Incendiary, 1.  |
| Henshouses .....                       | 3       | Wood          | Unknown, 2; explosion of lamp, 1; exposure, 1.  |
|  | 1       | Unknown       |   |
| Hosehouse .....                        | 1       | Brick         | Exposure, 1.  |
| Hospitals .....                        | 1       | Wood          | Unknown, 1; exposure, 1.  |
|  | 1       | Unknown       |   |
| Hotels .....                           | 13      | Wood          | Spark, 1; smoking, 10; unknown, 5; burning out of chimney, 2; caught from furnace pipe, 1; caught from fireplace, 1; match, 1; caught from furnace, 1; exposure, 2; caught from boiler, 1; explosion of lamp, 1; spark from chimney, 1; incendiary, 1; caught from lamp, 1; caught from chimney, 1. |
|  | 4       | Brick         |   |
|  | 13      | Unknown       |   |
| Hotel and stable.....                  | 1       | Wood          | Defective chimney, 1.   |
| Hotel, stores and offices              | 1       | Wood          | Exposure, 1.  |
| Hothouse .....                         | 1       | Unknown       | Spontaneous combustion, 1.  |
| Icehouses .....                        | 2       | Wood          | Exposure, 1; unknown, 1; spark from locomotive, 1.  |
|  | 1       | Unknown       |   |
| Junk store.....                        | 1       | Brick         | Unknown, 1.   |
| Kindling wood factory.                 | 1       | Wood          | Spark in kiln, 1.   |
|  | 2       | Wood          |   |
| Laundries .....                        | 2       | Brick         | Spontaneous combustion, 1; caught from naphtha, 1; grass fire, 1; exposure, 1; explosion of gasolene, 1; spark from smokestack, 1.  |
|  | 2       | Unknown       |   |
| Laundry and carriage shop .....        | 1       | Wood          | Explosion of lamp, 1.   |
| Lime car .....                         | 1       | Unknown       | Lime slaking, 1.  |
| Log brow .....                         | 1       |               | Sparks from engine, 1.  |
| Lumber .....                           | 3       | Wood          | Rubbish fire, 1; unknown, 6; ashes, 1; exposure, 1.   |
|  | 1       | Unknown       |   |
| Lumber mills.....                      | 3       | Wood          | Spontaneous combustion, 1; hot box, 1; unknown, 2.  |
| Lunch cart.....                        | 1       | Wood          | Unknown, 1.   |
| Machine shop and foundries .....       | 5       | Wood          | Spark, 2; electric wires, 1; unknown, 1; exposure, 3; spark from smokestack, 1.   |
|  | 2       | Brick         |   |
|  | 1       | Unknown       |   |
| Meat market and photograph studio..... | 1       | Wood          | Exposure, 1.  |
| Mills .....                            | 1       | Wood          | Unknown, 1; spontaneous combustion, 1; exposure, 2.   |
|  | 1       | Brick         |   |
|  | 2       | Unknown       |   |
| Millinery stores .....                 | 2       | Wood          | Overheated stove, 1; defective flue, 1.   |
| Monument works and dwelling .....      | 1       | Wood          | Overheated chimney, 1.  |
| Motor boat.....                        | 1       | Wood          | Explosion of gasolene, 1.   |
| Novelty shop.....                      | 1       | Wood          | Overheated stove, 1.  |
|  | 4       | Wood          |   |
| Offices .....                          | 1       | Brick         | Overheated pipe, 1; crossed wires, 1; smoking, 1; exposure, 2; defective construction, 1; caught from chimney, 1; match, 2.   |
|  | 1       | Brick         |   |
|  | 4       | Unknown       |   |
| Office and dwelling.....               | 1       | Wood          | Exposure, 1.  |
| Office and hall.....                   | 1       | Brick         | Spark from chimney, 1.  |
| Offices and storehouses.               | 1       | Wood          | Smoking, 1; exposure, 1.  |
|  | 1       | Brick         |   |
| Paint shop .....                       | 1       | Wood          | Exposure, 1.  |
| Paper and pulp mills....               | 2       | Wood          | Overheated bearings, 1; unknown, 2; spark from furnace, 1; exposure, 1.   |
|  | 2       | Brick         |   |
|  | 1       | Unknown       |   |

TABLE No. 13--Continued.

| PROPERTY.  | Number. | Construction. | CAUSES OF FIRES.  |
|--|---------|---------------|---|
| Pavilions .....  | 2       | Wood          | Boiling over of kettle of tar, 1; incendiary, 1.  |
| Planing mills .....                                      | 1       | Wood          | Unknown, 1; exposure, 1.  |
| Plumber's shop.....                                      | 1       | Brick         | Rats and matches, 1; match, 1; spark from chimney, 1; caught from gasoline, 1.  |
|  | 2       | Unknown       |   |
| Plumber and carpenter shop .....                         | 1       | Unknown       | Unknown, 1.   |
| Post-offices .....                                       | 1       | Wood          | Overheated stove, 1; exposure, 1.   |
|  | 1       | Brick         |   |
| Potato cars.....   | 2       | Wood          | Defective heating apparatus, 1; caught from stove, 1.   |
| Potato houses .....                                      | 17      | Wood          | Exposure, 10; defective flue, 1; explosion of dynamite, 1; unknown, 1; spark, 1; caught from stove, 2; spark from locomotive, 1; forest fires, 1; caught from heating apparatus, 1.   |
|  | 2       | Unknown       |   |
| Printing offices.....                                    | 1       | Wood          | Ashes, 1; caught from boiler, 1.  |
|  | 1       | Unknown       |   |
| Publishing house, bowling alley and dwelling             | 1       | Brick         | Smoking, 1.   |
| Pulp logs.....   | 1       | Brick         | Sparks, 1.  |
| Pumping stations.....                                    | 1       | Wood          | Overheated pulley, 1; explosion of gasoline, 1; spark from smokestack, 1.   |
|  | 2       | Unknown       |   |
| Railroad property .....                                  | 10      | Wood          | Unknown, 7; explosion of lamp, 1; tramps, 1; caught from stove, 3; defective heating apparatus, 2; spark from engine, 4; overheated stove, 1; rats and matches, 1; exposure, 3; forest fire, 1.                                     |
|  | 3       | Brick         |   |
|  | 11      | Unknown       |   |
| Repair shops.....  | 2       | Wood          | Unknown, 2; exposure, 1; defective chimney, 1.  |
|  | 1       | Brick         |   |
| Restaurants .....  | 1       | Unknown       | Unknown, 2; hot fat, 1; defective chimney, 1; smoking, 1; overheated stove, 1; exposure, 1; explosion of gasoline, 1.   |
|  | 4       | Wood          |   |
|  | 2       | Brick         |   |
| Restaurants and barber shops .....                       | 2       | Unknown       | Boiling over of kettle of fat, 1; exposure, 1.  |
|  | 1       | Wood          |   |
| Restaurants and barber shops .....                       | 1       | Unknown       |   |
| Restaurant, bowling alley, offices and machine shop..... | 1       | Brick         | Defective wiring, 1.  |
| Restaurants and dwellings .....                          | 1       | Wood          | Burning out of chimney, 1; unknown, 1.  |
|  | 3       | Brick         |   |
| Restaurant, dwelling and hall .....                      | 1       | Wood          | Defective wiring, 1.  |
| Saw and grist mills.....                                 | 11      | Wood          | Unknown, 18; exposure, 1; match, 1; caught from stove, 1; caught from boiler, 4; spark from smokestack, 2; overheated bearings, 1; forest fire, 1; caught from engine, 1; caught from chimney, 1; hot box, 1; spark from engine, 2. |
|  | 23      | Unknown       |   |
| Schooner .....   | 1       | Wood          | Exposure, 1.  |
| Screen factory.....                                      | 1       | Brick         | Unknown, 1.   |
| Scythe factory.....                                      | 1       | Unknown       | Exposure, 1.  |
| Sheds .....  | 5       | Wood          | Match, 1; unknown, 4; boys and matches, 1; tramps, 1; caught from lamp, 1; spark from chimney, 1.   |
|  | 4       | Unknown       |   |
| Ship chandleries .....                                   | 1       | Wood          | Spark from match, 1; unknown, 1.  |
|  | 1       | Unknown       |   |
| Shoe factories.....                                      | 1       | Wood          | Defective gas tube, 1; exposure, 1; spontaneous combustion, 1.  |
|  | 2       | Brick         |   |
| Shoe polishing parlor.....                               | 1       | Wood          | Smoking, 1.   |
| Shoe stores.....   | 2       | Brick         | Exposures, 2.   |
| Shops .....  | 1       | Wood          | Overheated chimney, 1; explosion of lamp, 1.  |
|  | 1       | Unknown       |   |



TABLE No. 13—Continued.

| PROPERTY..                            | Number. | Construction. | CAUSES OF FIRES.   |
|---------------------------------------|---------|---------------|--|
| Slaughter houses .....                | 2       | Wood          | Caught from stove, 1; spark from chimney, 1; unknown, 1.   |
|                                       | 1       | Unknown       |  |
| Smokehouses .....                     | 1       | Wood          | Unknown, 1; spark from locomotive, 1.  |
|                                       | 1       | Unknown       |  |
| Starch factories.....                 | 3       | Wood          | Unknown, 1; caught from heater, 1; explosion of lantern, 1; caught from chimney, 1; exposure, 1; overheated pipes, 1.  |
|                                       | 3       | Unknown       |  |
| Storehouses .....                     | 27      | Wood          | Children and matches, 1; hot iron, 1; spark from engine, 3; spark from stove pipe, 1; caught from stove pipe, 1; exposure, 16; unknown, 6; sparks from chimney, 1; fireworks, 1; explosion of gasolene, 1; friction, 1; forest fire, 2; spark from boiler, 1; ashes, 1.  |
|                                       | 10      | Unknown       |  |
| Storehouse and blacksmith shop .....  | 1       | Wood          | Spark from forge, 1.   |
| Storehouse, planing and saw mill..... | 1       | Wood          | Unknown, 1.  |
| Stores (unclassified).....            | 43      | Wood          | Smoking, 9; caught from furnace, 2; unknown, 14; electric wires, 2; flat-iron, 1; cigar lighter, 1; burning out of chimney, 1; caught from lamp, 6; overturned lamp, 1; exposure, 22; overheated stove, 1; fireworks, 2; caught from gas jet, 1; caught from gas stove, 1; spark from chimney, 1; defective chimney, 5; explosion of oil stove, 2; caught from oven, 1; caught from oil stove, 1; match, 3; caught from boiler, 2; caught from chimney, 2; caught from alcohol lamp, 1; caught from gasolene torch, 1; caught from fireplace, 1; caught from stove funnel, 1; spontaneous combustion, 1. |
|                                       | 21      | Brick         |  |
|                                       | 22      | Unknown       |  |
|                                       |         |               |  |
| Stores and bakeries.....              | 2       | Wood          | Exposure, 3.   |
| Store, bakery and dwelling .....      | 1       | Brick         |  |
| Stores and barber shops .....         | 1       | Wood          | Exposure, 1.   |
| Store and barn.....                   | 1       | Wood          | Exposure, 1; unknown, 1.   |
| Store and carpenter shop .....        | 1       | Unknown       |  |
| Stores and dwellings.....             | 59      | Wood          | Exposure, 1.<br>Spark from locomotive, 1.<br>Explosion of lamp, 3; overheated stove, 4; smoking, 9; exposure, 19; unknown, 24; defective chimney, 1; ashes, 1; rats and matches, 1; caught from stove, 3; overheated oil stove, 1; spark from chimney, 1; caught from chimney, 5; overturned lamp, 1; spark, 1; boiling over of kettle of tar, 1; caught from fireplace, 1; overheated chimney, 3; electric wires, 1; children and matches, 5; match, 4; caught from heater, 1; explosion of stove, 1; fireworks, 1; caught from gas jet, 1; spark from candle, 1.                                       |
|                                       | 16      | Brick         |  |
|                                       | 19      | Unknown       |  |
|                                       |         |               |  |
| Store, dwelling and bakery .....      | 1       | Wood          | Unknown, 1.  |
| Store, dwelling and hall .....        | 1       | Wood          | Unknown, 2; overheated stove, 1.   |
|                                       | 2       | Brick         |  |
| Store, dwelling and restaurant .....  | 1       | Wood          | Exposure, 1.   |
| Stores, dwellings and stables .....   | 3       | Wood          | Unknown, 2; caught from lamp, 1; burning out of chimney, 1; defective chimney, 1.  |
|                                       | 2       | Unknown       |  |
| Store and grist mill.....             | 1       | Wood          | Exposure, 1.   |

TABLE No. 13—Concluded.

| PROPERTY.                                 | Number. | Construction. | CAUSES OF FIRES.   |
|---|---------|---------------|--|
| Stores and halls.....                     | 3       | Wood          | Defective chimney, 1; exposure, 3;   |
|   | 2       | Brick         | unknown, 1; caught from chimney,   |
|   | 3       | Unknown       | 1; defective wiring, 1; burning out<br>of chimney, 1.  |
| Store and harness shop                    | 1       | Wood          | Defective flue, 1.   |
| Store and meat market                     | 1       | Wood          | Exposure, 1.   |
| Stores and offices.....                   | 5       | Wood          | Unknown, 1; overheated stove, 1;   |
|   | 4       | Brick         | explosion of lamp, 1; exposure, 7.   |
|   | 1       | Unknown       |  |
| Stores, offices and dwell-<br>ings .....  | 1       | Wood          | Exposure, 2; ashes, 1; unknown, 1;   |
|   | 3       | Brick         | overheated stove, 1.   |
|   | 1       | Unknown       |  |
| Stores, offices and halls                 | 1       | Brick         | Exposure, 2.   |
|   | 1       | Unknown       |  |
| Store, offices and opera<br>house .....   | 1       | Brick         | Caught from stove, 1.  |
| Stores, offices and res-<br>taurant ..... | 1       | Wood          | Exposure, 1.   |
| Store, paint shop and<br>dwelling .....   | 1       | Wood          | Exposure, 1.   |
| Store and pool room...                    | 1       | Unknown       | Unknown, 1.  |
| Stores and post-offices..                 | 2       | Wood          | Exposure, 2.   |
| Store and plumber shop                    | 1       | Brick         | Exposure, 1.   |
| Store and printing office                 | 1       | Unknown       | Defective chimney, 1.  |
| Store and stable.....                     | 1       | Wood          | Exposure, 1.   |
| Stores and storehouse..                   | 1       | Wood          | Spontaneous combustion, 1.   |
| Stucco shop .....                         | 1       | Wood          | Exposure, 1.   |
| Summer cottages.....                      | 20      | Wood          | Spark from fireplace, 2; unknown, 9;   |
|   | 9       | Unknown       | exposure, 7; defective chimney, 2;   |
|   |         |               | smoking, 1; caught from stove fun-<br>nel, 2; caught from lamp, 1; forest<br>fire, 2; lightning, 1; caught from<br>stove, 1; overturned lamp, 1. |
| Summer hotels.....                        | 5       | Wood          | Smoking, 2; unknown, 1; sparks from<br>chimney, 1; exposure, 1.  |
| Tailor shop .....                         | 1       | Unknown       | Unknown, 1.  |
| Taxidermist shop.....                     | 1       | Unknown       | Smoking, 1.  |
| Theatres .....                            | 2       | Brick         | Smoking, 1; explosion of gas meter,<br>1; electric light spark, 1.   |
| Theatre and dwelling...                   | 1       | Unknown       | Caught from heater, 1.   |
| Toy factory .....                         | 1       | Wood          | Spontaneous combustion, 1.   |
| Unclassified .....                        | 2       | Wood          | Unknown, 1; caught from match, 2;  |
|   | 4       | Unknown       | exposure, 2; grass fire, 1.  |
| Warehouses .....                          | 3       | Wood          | Exposure, 4.   |
| Wood .....                                | 1       | Brick         |  |
| Woodsheds .....                           | 2       | Unknown       | Forest fires, 1.   |
|   | 3       | Unknown       | Unknown, 3.  |
| Woodworking shops.....                    | 3       | Wood          | Unknown, 1; exposure, 3; spark from<br>smokestack, 1.  |
|   | 1       | Brick         |  |
|   | 1       | Unknown       |  |
| Woolen mills.....                         | 2       | Wood          | Caught in picker, 1; spontaneous<br>combustion, 1; overheated dryer, 1;  |
|   | 3       | Brick         | caught from brimstone, 1; un-<br>known, 1; match, 1.   |
|   | 1       | Unknown       |  |
| Woolen and cotton mill<br>Workshop .....  | 1       | Brick         | Friction, 1.   |
| Yacht .....                               | 1       | Unknown       | Unknown, 1.  |
|   | 1       | Unknown       | Acetylene gas, 1.  |

TABLE No. 14.

Showing Classes, Value, etc., of Property Destroyed During 1909.

| PROPERTY.                                | BUILDING.   |               |                  |            |                 |                 | CONTENTS.   |               |                  |           |                 |                 |
|--|-------------|---------------|------------------|------------|-----------------|-----------------|-------------|---------------|------------------|-----------|-----------------|-----------------|
|  | Total loss. | Partial loss. | Estimated value. | Damage.    | Insurance upon. | Insurance paid. | Total loss. | Partial loss. | Estimated value. | Damage.   | Insurance upon. | Insurance paid. |
| Almshouses .....                         | -           | 2             | \$9,000 00       | \$4,212 00 | \$5,700 00      | \$4,212 00      | -           | 2             | \$1,950 00       | \$414 00  | \$800 00        | \$414 00        |
| Automobiles.....                         | -           | 2             | 9,750 00         | 845 00     | 6,000 00        | 245 00          | -           | 1             | 250 00           | 175 00    | 200 00          | 175 00          |
| Awnings .....                            | -           | -             | -                | -          | -               | -               | -           | 4             | 8,500 00         | 80 00     | 6,000 00        | 80 00           |
| Bakeries .....                           | -           | 3             | 1,100 00         | 665 00     | 600 00          | 535 00          | -           | 2             | 945 00           | 477 00    | 700 00          | 477 00          |
| Bakeries and dwellings.....              | -           | 3             | 14,450 00        | 1,319 00   | 13,200 00       | 1,109 00        | -           | 2             | 2,510 00         | 1,014 00  | 2,500 00        | 1,014 00        |
| Banks .....                              | -           | 2             | 22,000 00        | 29 00      | 9,300 00        | 29 00           | -           | -             | -                | -         | -               | -               |
| Bank, offices and club room.....         | -           | 1             | 20,000 00        | 6,309 00   | 12,500 00       | 6,033 00        | -           | 1             | 3,518 00         | 775 00    | 1,000 00        | 400 00          |
| Bank, store and hall .....               | 1           | -             | 10,000 00        | 10,000 00  | 5,900 00        | 5,900 00        | -           | 1             | 19,300 00        | 15,342 00 | 11,750 00       | 6,564 00        |
| Barber shops.....                        | 1           | 4             | 15,825 00        | 618 00     | 10,775 00       | 443 00          | -           | 5             | 2,401 00         | 416 00    | 1,575 00        | 380 00          |
| Barber shop, pool room and dwelling..... | -           | 1             | 1,950 00         | 35 00      | 1,950 00        | 35 00           | -           | 1             | 500 00           | 25 00     | 500 00          | 25 00           |
| Barber shop and undertaking room.....    | -           | 1             | 400 00           | 75 00      | 400 00          | 75 00           | -           | 1             | 350 00           | 25 00     | -               | -               |
| Barns and stables .....                  | 41          | 54            | 112,162 00       | 54,902 00  | 69,725 00       | 30,590 00       | 26          | 21            | 66,099 00        | 49,414 00 | 40,382 00       | 28,160 00       |
| Blacksmith shops.....                    | 2           | 6             | 5,527 00         | 1,106 00   | 3,400 00        | 699 00          | -           | 2             | 450 00           | 189 00    | 200 00          | 114 00          |
| Blacksmith and carriage shop.....        | 1           | -             | 300 00           | 300 00     | -               | -               | 1           | -             | 500 00           | 500 00    | -               | -               |
| Boarding houses.....                     | 7           | 10            | †46,001 00       | †15,415 00 | †32,700 00      | †11,799 00      | 1           | 16            | 21,125 00        | 4,308 00  | 14,800 00       | 3,758 00        |
| Boat houses .....                        | 1           | 1             | 1,290 00         | 1,215 00   | 900 00          | 800 00          | 1           | -             | 457 00           | 457 00    | 200 00          | 200 00          |
| Boat shops .....                         | -           | 2             | 2,650 00         | 10 00      | 2,150 00        | 10 00           | -           | -             | -                | -         | -               | -               |
| Bottling works and dwelling .....        | -           | 1             | 8,000 00         | 125 00     | 8,000 00        | 125 00          | -           | 1             | 8,000 00         | 50 00     | 6,750 00        | 50 00           |
| Camps and tents .....                    | -           | 5             | 1,657 00         | 307 00     | 1,030 00        | 15 00           | 5           | -             | 1,576 00         | 1,576 00  | -               | -               |
| Canning factories.....                   | -           | 2             | 18,228 00        | 13,866 00  | 12,000 00       | 11,500 00       | -           | 2             | 11,000 00        | 4,308 00  | 3,500 00        | 1,050 00        |
| Car barns .....                          | -           | 2             | †214,461 00      | †69,579 00 | †396,650 00     | †65,073 00      | 1           | -             | 282 00           | 282 00    | 200 00          | 200 00          |
| Carpenter shop .....                     | -           | 1             | 1,800 00         | 1,440 00   | 1,440 00        | 1,440 00        | -           | 1             | 6,062 00         | 3,060 00  | 3,600 00        | 2,016 00        |
| Carpet manufactory & bottling works..... | 1           | -             | 1,800 00         | 1,800 00   | -               | -               | 1           | -             | 5,200 00         | 5,200 00  | 1,000 00        | 1,000 00        |
| Carriage house.....                      | 1           | -             | 150 00           | 150 00     | 100 00          | 100 00          | -           | 1             | 300 00           | 165 00    | 200 00          | 165 00          |
| Carriage and repair shops .....          | -           | 3             | 5,290 00         | 54 00      | 1,800 00        | 24 00           | -           | 1             | 1,000 00         | 42 00     | 700 00          | 42 00           |

† Includes contents.

TABLE No. 14—Continued.

| PROPERTY.                              | BUILDING.   |               |                  |             |                 | CONTENTS.       |             |               |                  |            |                 |                 |
|--|-------------|---------------|------------------|-------------|-----------------|-----------------|-------------|---------------|------------------|------------|-----------------|-----------------|
|  | Total loss. | Partial loss. | Estimated value. | Damage.     | Insurance upon. | Insurance paid. | Total loss. | Partial loss. | Estimated value. | Damage.    | Insurance upon. | Insurance paid. |
| Casket manufactory .....               | -           | 1             | \$2,000 00       | \$1,225 00  | \$300 00        | \$300 00        | -           | 1             | \$3,882 00       | \$1,287 00 | \$1,200 00      | \$905 00        |
| Churches.....                          | 1           | 5             | 48,000 00        | 7,158 00    | 31,950 00       | 5,508 00        | 1           | 1             | 17,000 00        | 12,032 00  | 11,000 00       | 132 00          |
| Cider mill.....                        | -           | 1             | 1,000 00         | 950 00      | 1,000 00        | 950 00          | -           | 1             | 1,612 00         | 712 00     | 800 00          | 712 00          |
| Clothing stores.....                   | -           | 3             | 26,000 00        | 126 00      | 21,300 00       | 114 00          | -           | 5             | 39,200 00        | 546 00     | 31,800 00       | 587 00          |
| Club rooms .....                       | 1           | 1             | 3,316 00         | 441 00      | 2,300 00        | 425 00          | -           | -             | -                | -          | -               | -               |
| Coal sheds .....                       | -           | 5             | 7,000 00         | 1,752 00    | 4,750 00        | 1,532 00        | -           | 2             | 5,730 00         | 1,073 00   | 4,300 00        | 1,073 00        |
| College and school buildings .....     | 4           | 15            | 1387,803 00      | 127,622 00  | 1329,819 00     | 122,102 00      | 12          | 6             | 14,827 00        | 2,376 00   | 8,750 00        | 299 00          |
| Confectionery and tobacco stores ..... | 1           | 4             | 10,800 00        | 11,796 00   | 18,550 00       | 11,523 00       | 1           | 3             | 2,936 00         | 1,434 00   | 2,400 00        | 1,394 00        |
| Cotton mills.....                      | 1           | 3             | 5,000 00         | 6,665 00    | 1464,000 00     | 34 00           | -           | 5             | 1470,000 00      | 11,978 00  | **              | 451 00          |
| Court house.....                       | -           | 1             | 20,000 00        | 28 00       | 20,000 00       | 28 00           | -           | -             | -                | -          | -               | -               |
| Creamery .....                         | -           | 1             | 1,397 00         | 254 00      | 900 00          | 254 00          | -           | 1             | 1,100 00         | 113 00     | 1,000 00        | 113 00          |
| Creamery and saw mill.....             | 1           | -             | 700 00           | 700 00      | 300 00          | 300 00          | -           | 1             | 2,500 00         | 2,000 00   | 1,300 00        | 1,150 00        |
| Drug stores.....                       | 1           | 4             | 1,000 00         | 1,000 00    | -               | -               | -           | 4             | 10,000 00        | 3,724 00   | 9,300 00        | 3,724 00        |
| Dwellings.....                         | 208         | 906           | 2,382,633 00     | 391,383 00  | 1,728,264 00    | 265,555 00      | 63          | 629           | 663,648 00       | 120,713 00 | 435,725 00      | 73,764 00       |
| Dwellings and barber shops .....       | -           | 1             | 4,200 00         | 46 00       | 3,000 00        | 46 00           | -           | 1             | 400 00           | 6 00       | 400 00          | 6 00            |
| Dwellings, barns and stables .....     | 59          | 68            | 1244,442 00      | 1131,517 00 | 1163,440 00     | 178,059 00      | 27          | 58            | 82,120 00        | 44,138 00  | 38,129 00       | 20,246 00       |
| Dwelling and greenhouse .....          | -           | 1             | 2,900 00         | 761 00      | 2,600 00        | 761 00          | -           | 1             | 800 00           | 300 00     | -               | -               |
| Dwelling and hall .....                | -           | 1             | 2,500 00         | 49 00       | 1,800 00        | 49 00           | -           | -             | -                | -          | -               | -               |
| Dwelling, hall and boat shop .....     | -           | 1             | 4,000 00         | 2,184 00    | 3,200 00        | 2,184 00        | -           | 1             | 1,287 00         | 259 00     | 800 00          | 259 00          |
| Dwellings and icehouses.....           | 1           | 1             | 1,973 00         | 1,498 00    | 1,150 00        | 1,150 00        | -           | 2             | 801 00           | 432 00     | 400 00          | 375 00          |
| Dwelling and laundry .....             | 1           | -             | 1,200 00         | 1,200 00    | 1,000 00        | 1,000 00        | -           | 1             | 1,200 00         | 650 00     | 500 00          | 425 00          |
| Dwelling and paint shop .....          | -           | 1             | 300 00           | 10 00       | 150 00          | 10 00           | -           | 1             | 50 00            | 10 00      | -               | -               |
| Dwelling and potato houses .....       | 2           | -             | 1,500 00         | 1,500 00    | 800 00          | 800 00          | -           | 1             | 250 00           | 200 00     | -               | -               |
| Dwelling and repair shop .....         | 1           | -             | 300 00           | 300 00      | 150 00          | 150 00          | 1           | -             | 200 00           | 200 00     | 50 00           | 50 00           |
| Dwelling, stable, garage and shop..... | 1           | -             | 3,000 00         | 3,000 00    | 1,000 00        | 1,000 00        | 1           | -             | 5,000 00         | 3,000 00   | -               | -               |

|  |    |    |             |             |               |            |    |    |           |           |           |           |
|--|----|----|-------------|-------------|---------------|------------|----|----|-----------|-----------|-----------|-----------|
| Electric light and power stations..... | 1  | 5  | †144,842 00 | †6,527 00   | †\$185,600 00 | †6,057 00  | -  | 2  | 19,000 00 | 1,815 00  | 5,000 00  | 315 00    |
| Factories.....                         | -  | 2  | 8,000 00    | 114 00      | 6,450 00      | 114 00     | -  | 1  | 810 00    | 100 00    | 500 00    | 100 00    |
| Farm buildings.....                    | 71 | 25 | †141,492 00 | †104,461 00 | †88,805 00    | †55,205 00 | 32 | 42 | 49,251 00 | 31,372 00 | 19,892 00 | 11,563 00 |
| Fence (trotting park).....             | -  | 1  | 1,000 00    | 50 00       | -             | -          | -  | -  | -         | -         | -         | -         |
| Fish markets.....                      | 1  | 1  | 9,000 00    | 3,007 00    | 8,500 00      | 2,507 00   | -  | 1  | 2,500 00  | 2,000 00  | -         | -         |
| Fish market, barber shop and hall...   | -  | 1  | 1,000 00    | 505 00      | 500 00        | 500 00     | -  | 1  | 840 00    | 435 00    | 650 00    | 435 00    |
| Forest fire.....                       | -  | 1  | -           | -           | -             | -          | -  | 1  | 2,900 00  | 2,100 00  | -         | -         |
| Fur and drug store.....                | -  | 1  | 16,000 00   | 932 00      | 13,300 00     | 932 00     | -  | 1  | 61,000 00 | 23,021 00 | 42,100 00 | 22,907 00 |
| Furniture factory.....                 | -  | 1  | †19,045 00  | †148 00     | †17,500 00    | †72 00     | -  | -  | -         | -         | -         | -         |
| Furniture stores.....                  | -  | 2  | 8,000 00    | 440 00      | 6,500 00      | 440 00     | -  | 3  | 33,500 00 | 3,984 00  | 21,950 00 | 3,984 00  |
| Garages.....                           | 1  | 3  | 3,394 00    | 470 00      | 3,000 00      | 351 00     | -  | 4  | 8,830 00  | 540 00    | 6,500 00  | 515 00    |
| General stores.....                    | -  | 2  | 1,600 00    | 91 00       | 500 00        | 66 00      | -  | 1  | 1,294 00  | 411 00    | 1,200 00  | 411 00    |
| General stores and dwelling.....       | -  | 2  | 8,412 00    | 5,793 00    | 7,400 00      | 5,006 00   | 1  | -  | 6,335 00  | 6,335 00  | 7,000 00  | 6,335 00  |
| Granite and marble works.....          | -  | -  | -           | -           | -             | -          | -  | 2  | 6,000 00  | 660 00    | 1,700 00  | 60 00     |
| Grist mills.....                       | 1  | 3  | 3,300 00    | 1,232 00    | 1,500 00      | 22 00      | 1  | -  | 2,000 00  | 2,000 00  | -         | -         |
| Grocery stores.....                    | -  | 10 | 24,200 00   | 1,813 00    | 18,200 00     | 1,780 00   | -  | 10 | 70,491 00 | 10,683 00 | 65,500 00 | 9,933 00  |
| Grocery stores and dwellings.....      | 1  | 6  | 32,512 00   | 7,634 00    | 26,950 00     | 6,705 00   | -  | 8  | 19,321 00 | 6,039 00  | 14,550 00 | 5,162 00  |
| Halls.....                             | 3  | 7  | 117,500 00  | 11,503 00   | 91,300 00     | 9,003 00   | 2  | 3  | 6,695 00  | 3,863 00  | 2,925 00  | 1,345 00  |
| Hall, drug and grain store.....        | 1  | -  | 2,400 00    | 2,400 00    | -             | -          | 1  | -  | 4,000 00  | 4,000 00  | 2,500 00  | 2,364 00  |
| Hall and school.....                   | -  | 1  | 3,500 00    | 3 00        | 1,500 00      | 3 00       | -  | -  | -         | -         | -         | -         |
| Hardware store.....                    | 1  | -  | 500 00      | 500 00      | 300 00        | 300 00     | -  | -  | -         | -         | -         | -         |
| Hearse.....                            | 1  | -  | 200 00      | 200 00      | -             | -          | -  | -  | -         | -         | -         | -         |
| Hen houses.....                        | 2  | 1  | ‡257 00     | 292 00      | 150 00        | 150 00     | 1  | 1  | ‡100 00   | 135 00    | -         | -         |
| Hose houses.....                       | -  | 1  | 20,000 00   | 25 00       | -             | -          | -  | -  | -         | -         | -         | -         |
| Hospitals.....                         | -  | 2  | 41,000 00   | 18,673 00   | 22,500 00     | 18,025 00  | -  | 1  | 10,000 00 | 6,250 00  | 7,000 00  | 6,250 00  |
| Hotels.....                            | 5  | 17 | 211,196 00  | 65,175 00   | 149,650 00    | 44,469 00  | 2  | 19 | 66,292 00 | 23,990 00 | 50,600 00 | 15,848 00 |
| Hotel and stable.....                  | 1  | -  | 18,000 00   | 18,000 00   | 6,600 00      | 6,600 00   | -  | 1  | 11,000 00 | 5,000 00  | 3,780 00  | 3,094 00  |
| Hotel, stores and offices.....         | 1  | -  | 9,000 00    | 9,000 00    | 7,000 00      | 2,000 00   | -  | 1  | 17,900 00 | 8,574 00  | 13,500 00 | 4,342 00  |
| Hot house.....                         | 1  | -  | 900 00      | 900 00      | -             | -          | 1  | -  | 100 00    | 100 00    | -         | -         |
| Ice houses.....                        | 2  | 1  | 7,300 00    | 7,045 00    | 300 00        | 45 00      | 1  | 2  | 14,275 00 | 7,973 00  | 6,500 00  | 6,268 00  |
| Junk store.....                        | -  | 1  | 1,000 00    | 100 00      | -             | -          | 1  | -  | 200 00    | 200 00    | -         | -         |
| Kindling wood factory.....             | 1  | -  | †10,000 00  | †10,000 00  | †5,500 00     | †5,500 00  | -  | -  | -         | -         | -         | -         |
| Laundries.....                         | -  | 5  | 28,000 00   | 478 00      | 18,800 00     | 473 00     | -  | 2  | 3,900 00  | 247 00    | 2,700 00  | 230 00    |
| Laundry and carriage shop.....         | -  | -  | -           | -           | -             | -          | -  | 1  | 3,000 00  | 25 00     | 1,000 00  | 25 00     |
| Lime car.....                          | -  | -  | -           | -           | -             | -          | -  | 1  | 130 00    | 65 00     | **        | 158 00    |

\* Total not ascertained.

† Includes contents.

‡ Includes building.

§ Includes blanket insurance.

¶ Total value not ascertained.

\*\* Blanket policy not ascertained.

INSURANCE COMMISSIONER'S REPORT.

TABLE No. 14—Continued.

| PROPERTY.                              | BUILDING.   |               |                  |            |                 | CONTENTS.       |             |               |                  |            |                 |                 |
|--|-------------|---------------|------------------|------------|-----------------|-----------------|-------------|---------------|------------------|------------|-----------------|-----------------|
|  | Total loss. | Partial loss. | Estimated value. | Damage.    | Insurance upon. | Insurance paid. | Total loss. | Partial loss. | Estimated value. | Damage.    | Insurance upon. | Insurance paid. |
| Log brow.....                          | 1           | -             | \$100 00         | \$100 00   | -               | -               | 1           | -             | \$1,635 00       | \$1,635 00 | -               | -               |
| Lumber.....                            | -           | -             | -                | -          | -               | -               | 4           | 5             | 75,558 00        | 51,528 00  | \$44,420 00     | \$19,640 00     |
| Lumber mills.....                      | 3           | 1             | 20,146 00        | 11,676 00  | \$10,550 00     | \$5,980 00      | 3           | 1             | 22,150 00        | 19,059 00  | 8,406 00        | 8,406 00        |
| Lunch cart.....                        | -           | 1             | †475 00          | †198 00    | †350 00         | †198 00         | -           | -             | -                | -          | -               | -               |
| Machine shop and foundries.....        | 1           | 10            | †80,267 00       | †21,231 00 | †63,800 00      | †22,335 00      | 1           | 5             | 150,137 00       | 23,640 00  | \$135,160 00    | 20,263 00       |
| Meat market and photograph studio..... | -           | 1             | 7,000 00         | 15 00      | 1,600 00        | 15 00           | -           | 1             | 2,000 00         | 19 00      | 2,000 00        | 19 00           |
| Mills.....                             | 3           | 1             | 84,500 00        | 71,560 00  | 33,500 00       | 30,360 00       | 3           | 1             | 59,650 00        | 59,650 00  | 30,700 00       | 30,700 00       |
| Millinery stores.....                  | -           | 1             | 1,600 00         | 77 00      | 800 00          | 77 00           | -           | 2             | 3,000 00         | 605 00     | 1,900 00        | 600 00          |
| Monument works and dwelling.....       | -           | 1             | 1,900 00         | 20 00      | 1,900 00        | 20 00           | -           | -             | -                | -          | -               | -               |
| Motor boat.....                        | -           | 1             | 200 00           | 10 00      | -               | -               | -           | -             | -                | -          | -               | -               |
| Novelty shop.....                      | 1           | -             | 600 00           | 600 00     | 350 00          | 350 00          | 1           | -             | 1,000 00         | 1,000 00   | 350 00          | 350 00          |
| Offices.....                           | -           | 6             | †17,175 00       | †244 00    | †14,575 00      | †184 00         | 1           | 3             | 1,640 00         | 183 00     | 1,225 00        | 168 00          |
| Office and dwelling.....               | -           | 1             | 3,550 00         | 2,154 00   | 3,000 00        | 2,154 00        | -           | 1             | 1,017 00         | 489 00     | 950 00          | 489 00          |
| Office and hall.....                   | -           | 1             | 5,000 00         | 65 00      | 2,000 00        | 65 00           | -           | 1             | 1,000 00         | 50 00      | 1,000 00        | 50 00           |
| Office and storehouses.....            | -           | 2             | 5,700 00         | 708 00     | \$5,100 00      | 708 00          | -           | 1             | 2,000 00         | 400 00     | -               | -               |
| Paint shop.....                        | -           | 1             | 300 00           | 6 00       | 200 00          | 6 00            | -           | -             | -                | -          | -               | -               |
| Paper and pulp mills.....              | -           | 3             | †51,000 00       | †5,637 00  | †28,350 00      | †1,229 00       | -           | 2             | 500,000 00       | 2,231 00   | \$500,000 00    | 1,133 00        |
| Pavilions.....                         | 1           | 1             | 2,800 00         | 1,003 00   | 1,000 00        | -               | -           | 1             | 2,500 00         | 23 00      | 2,000 00        | 23 00           |
| Planing mills.....                     | -           | 2             | 21,431 00        | 11,275 00  | 18,500 00       | 11,231 00       | -           | 2             | 55,280 00        | 29,161 00  | 36,750 00       | 24,971 00       |
| Plumber's shop.....                    | -           | 3             | 16,100 00        | 61 00      | 15,100 00       | 56 00           | -           | 2             | 3,900 00         | 15 00      | 3,125 00        | 15 00           |
| Plumber and carpenter shop.....        | -           | 1             | 4,500 00         | 1,064 00   | 2,000 00        | 1,064 00        | -           | 1             | 3,200 00         | 727 00     | 1,500 00        | 727 00          |
| Post offices.....                      | -           | 2             | 10,800 00        | 90 00      | 8,100 00        | 90 00           | -           | -             | -                | -          | -               | -               |
| Potato cars.....                       | 1           | -             | -                | -          | -               | -               | 1           | -             | 603 00           | 603 00     | \$2,000 00      | 303 00          |
| Potato houses.....                     | 14          | 5             | 34,015 00        | 29,015 00  | 20,650 00       | 17,270 00       | 5           | 4             | 8,859 00         | 3,829 00   | 6,769 00        | 3,067 00        |
| Printing offices.....                  | -           | 2             | †28,500 00       | †395 00    | †25,000 00      | †395 00         | -           | 1             | 16,050 00        | 91 00      | 10,760 00       | 91 00           |

|  |    |    |             |            |             |            |    |    |            |           |            |           |
|--|----|----|-------------|------------|-------------|------------|----|----|------------|-----------|------------|-----------|
| Publishing house, bowling alley and dwelling       | -  | 1  | 20,000 00   | 2,970 00   | 20,000 00   | 2,970 00   | -  | 1  | 31,158 00  | 2,828 00  | 28,900 00  | 2,756 00  |
| Pulp log   | -  | -  | -           | -          | -           | -          | -  | 1  | 73,700 00  | 553 00    | 30,000 00  | 553 00    |
| Pumping stations                                   | 1  | 8  | 1,000 00    | 400 00     | -           | -          | -  | 1  | 2,900 00   | 375 00    | 2,600 00   | 75 00     |
| Railroad property                                  | 13 | 8  | †37,867 00  | †13,983 00 | †25,473 00  | †6,854 00  | 9  | 5  | 124,132 00 | 9,187 00  | 54,550 00  | 8,407 00  |
| Repair shop  | -  | 1  | 4,000 00    | 7 00       | 1,000 00    | 3 00       | -  | -  | -          | -         | -          | -         |
| Restaurants  | -  | 5  | 9,900 00    | 1,135 00   | 7,350 00    | 979 00     | -  | 8  | 17,048 00  | 894 00    | 8,650 00   | 894 00    |
| Restaurant and barber shop                         | -  | 1  | 2,000 00    | 558 00     | 1,000 00    | 558 00     | -  | 2  | 2,000 00   | 300 00    | 500 00     | 50 00     |
| Restaurant, bowling alley, office and machine shop | -  | 1  | 4,000 00    | 1,558 00   | 1,000 00    | 1,000 00   | -  | 1  | 2,095 00   | 1,524 00  | 1,100 00   | 1,070 00  |
| Restaurants and dwellings                          | -  | 2  | 9,200 00    | 1,680 00   | 2,875 00    | 1,680 00   | -  | 2  | 4,650 00   | 1,894 00  | 2,800 00   | 914 00    |
| Restaurant, dwelling and hall                      | -  | 1  | 10,084 00   | 9,584 00   | 8,100 00    | 8,030 00   | -  | 1  | 8,971 00   | 5,178 00  | 8,050 00   | 5,178 00  |
| Saw and grist mills                                | 25 | 6  | †42,425 00  | †36,887 00 | †12,425 00  | †10,217 00 | 10 | 14 | 64,047 00  | 50,835 00 | 21,501 00  | 17,819 00 |
| Schooner   | 1  | -  | 2,000 00    | 2,000 00   | -           | -          | -  | 1  | -          | -         | -          | -         |
| Screen factory                                     | -  | 1  | 5,000 00    | 5 00       | 2,000 00    | 5 00       | -  | 1  | 5,000 00   | 100 00    | 4,000 00   | 100 00    |
| Seythe factory                                     | -  | 1  | 6,000 00    | 17 00      | 5,500 00    | 17 00      | -  | -  | -          | -         | -          | -         |
| Sheds  | 4  | 4  | 2,920 00    | 995 00     | 1,330 00    | 130 00     | 5  | 1  | 61,281 00  | 1,346 00  | 40,475 00  | 540 00    |
| Ship chandleries                                   | 1  | -  | 800 00      | 800 00     | 300 00      | 300 00     | 1  | 1  | 2,500 00   | 1,100 00  | 2,000 00   | 800 00    |
| Shoe factories                                     | -  | 3  | †385,250 00 | †770 00    | †345,270 00 | †709 00    | -  | 1  | -          | -         | -          | -         |
| Shoe polishing parlor                              | -  | -  | -           | -          | -           | -          | -  | 1  | 400 00     | 5 00      | 400 00     | 5 00      |
| Shoe stores  | -  | -  | -           | -          | -           | -          | -  | 2  | 15,106 00  | 559 00    | 10,100 00  | 559 00    |
| Shops  | -  | 1  | 500 00      | 10 00      | 500 00      | 10 00      | -  | 1  | 250 00     | 7 00      | 250 00     | 7 00      |
| Slaughter houses                                   | 1  | 2  | 8,488 00    | 573 00     | 2,700 00    | 375 00     | -  | -  | -          | -         | -          | -         |
| Smoke houses                                       | -  | 3  | 1,000 00    | 10 00      | -           | -          | -  | 1  | 1          | 25 00     | -          | -         |
| Starch factories                                   | 2  | 3  | †30,626 00  | †23,889 00 | †24,110 00  | †19,243 00 | 1  | 1  | 988 00     | 938 00    | 1,000 00   | 938 00    |
| Storehouses  | 18 | 15 | †314,677 00 | †28,017 00 | †295,625 00 | †16,249 00 | 11 | 11 | 68,382 00  | 47,176 00 | 51,875 00  | 40,689 00 |
| Storehouse and blacksmith shop                     | 1  | -  | 100 00      | 100 00     | -           | -          | -  | 1  | 500 00     | 400 00    | -          | -         |
| Storehouse, planing and sawmill                    | 1  | -  | 900 00      | 900 00     | 1,700 00    | -          | -  | 1  | 300 00     | 250 00    | -          | -         |
| Stores (unclassified)                              | 9  | 55 | 341,333 00  | 25,193 00  | 226,910 00  | 18,015 00  | 9  | 52 | 378,735 00 | 86,246 00 | 307,100 00 | 71,375 00 |
| Stores and bakeries                                | -  | 3  | 20,000 00   | 88 00      | 13,500 00   | 78 00      | -  | 1  | 3,000 00   | 25 00     | 1,000 00   | 25 00     |
| Store, bakery and dwelling                         | -  | 1  | 2,300 00    | 10 00      | 1,000 00    | 10 00      | -  | -  | -          | -         | -          | -         |
| Stores and barber shops                            | 1  | 1  | 1,500 00    | 571 00     | 700 00      | -          | -  | 1  | 1,000 00   | 1,000 00  | -          | -         |
| Store and barn                                     | -  | 1  | 900 00      | 75 00      | 600 00      | 75 00      | -  | -  | -          | -         | -          | -         |
| Store and carpenter shop                           | -  | 1  | 800 00      | 2 00       | 800 00      | 2 00       | -  | -  | -          | -         | -          | -         |
| Stores and dwellings                               | 5  | 74 | †386,910 00 | †41,517 00 | †271,183 00 | †26,676 00 | 2  | 69 | 195,652 00 | 35,440 00 | 134,928 00 | 29,437 00 |
| Stores, dwellings and bakery                       | -  | 1  | 5,000 00    | 1,765 00   | 4,500 00    | 1,765 00   | -  | 1  | 3,578 00   | 2,515 00  | 2,800 00   | 2,270 00  |
| Stores, dwellings and halls                        | -  | 3  | 40,500 00   | 5,603 00   | 24,500 00   | 4,714 00   | -  | 3  | 22,775 00  | 7,846 00  | 12,681 00  | 4,321 00  |

† Includes contents.

‡ Includes blanket insurance.

¶ Not ascertained.

TABLE No. 14—Concluded.

| PROPERTY.                           | BUILDING.   |               |                  |            |                 |                 | CONTENTS.   |               |                  |            |                 |                 |
|-------------------------------------|-------------|---------------|------------------|------------|-----------------|-----------------|-------------|---------------|------------------|------------|-----------------|-----------------|
|                                     | Total loss. | Partial loss. | Estimated value. | Damage.    | Insurance upon. | Insurance paid. | Total loss. | Partial loss. | Estimated value. | Damage.    | Insurance upon. | Insurance paid. |
| Store, dwelling and restaurant..... | -           | 1             | \$1,800 00       | \$1,500 00 | \$1,000 00      | \$1,000 00      | -           | 1             | \$1,688 00       | \$1,050 00 | \$1,300 00      | \$1,050 00      |
| Stores, dwellings and stables.....  | -           | 3             | 16,220 00        | 5,628 00   | 12,720 00       | 4,128 00        | 1           | 2             | 3,100 00         | 2,330 00   | 2,300 00        | 680 00          |
| Store and grist mill.....           | -           | 1             | 3,500 00         | 550 00     | -               | -               | -           | 1             | 5,300 00         | 198 00     | 3,900 00        | 198 00          |
| Stores and halls.....               | 1           | 7             | 39,500 00        | 18,297 00  | 26,000 00       | 13,454 00       | -           | 6             | 46,387 00        | 25,007 00  | 36,600 00       | 21,963 00       |
| Store and harness shop.....         | 1           | -             | 600 00           | 600 00     | 500 00          | 500 00          | -           | 1             | 2,000 00         | 628 00     | 2,000 00        | 628 00          |
| Stores and hotels.....              | 1           | 2             | 74,000 00        | 25,017 00  | 37,700 00       | 10,517 00       | 1           | 2             | 53,952 00        | 26,843 00  | 38,400 00       | 14,280 00       |
| Store and meat market.....          | -           | 1             | 1,500 00         | 863 00     | 1,000 00        | 863 00          | -           | 1             | 1,500 00         | 582 00     | 900 00          | 582 00          |
| Stores and offices.....             | 1           | 9             | 95,349 00        | 16,251 00  | 63,850 00       | 14,402 00       | -           | 9             | 70,288 00        | 20,919 00  | 39,700 00       | 20,194 00       |
| Stores, offices and dwellings.....  | -           | 4             | 23,000 00        | 691 00     | 10,500 00       | 691 00          | -           | 5             | 10,907 00        | 500 00     | 5,350 00        | 415 00          |
| Stores, offices and halls.....      | -           | 2             | 33,765 00        | 1,528 00   | 20,500 00       | 763 00          | -           | 1             | 10,923 00        | 971 00     | 3,800 00        | 571 00          |
| Store, office and opera house.....  | -           | 1             | 30,000 00        | 755 00     | 28,800 00       | 755 00          | -           | 1             | 12,510 00        | 1,154 00   | 11,500 00       | 1,154 00        |
| Stores, offices and restaurant..... | -           | 1             | 2,800 00         | 1,397 00   | 2,500 00        | 1,397 00        | -           | 1             | 2,810 00         | 400 00     | 1,950 00        | 350 00          |
| Store, paint shop and dwelling..... | -           | 1             | 2,300 00         | 21 00      | 2,000 00        | 21 00           | -           | -             | -                | -          | -               | -               |
| Store and pool room.....            | -           | 1             | 3,000 00         | 1,500 00   | 1,200 00        | 1,200 00        | -           | 1             | 964 00           | 538 00     | 1,450 00        | 538 00          |
| Stores and post offices.....        | -           | 2             | 9,500 00         | 525 00     | 7,200 00        | 343 00          | -           | 2             | 8,400 00         | 160 00     | 4,700 00        | 40 00           |
| Stores and plumber's shop.....      | -           | 1             | 4,000 00         | 1,937 00   | 2,000 00        | 1,937 00        | -           | 1             | 4,050 00         | 2,092 00   | 2,550 00        | 2,092 00        |
| Store and printing office.....      | -           | 1             | 600 00           | 150 00     | 400 00          | 150 00          | -           | 1             | 1,000 00         | 348 00     | 600 00          | 348 00          |
| Store and stable.....               | -           | 1             | 600 00           | 213 00     | 400 00          | 13 00           | -           | -             | -                | -          | -               | -               |
| Stores and storehouse.....          | -           | 1             | 1,000 00         | 75 00      | 499 00          | 75 00           | -           | 1             | 4,700 00         | 244 00     | 2,500 00        | 204 00          |
| Stucco shop.....                    | -           | 1             | 750 00           | 158 00     | 250 00          | 158 00          | -           | 1             | 1,250 00         | 109 00     | 500 00          | 64 00           |
| Summer cottages.....                | 14          | 15            | 46,322 00        | 28,109 00  | 35,800 00       | 22,931 00       | 9           | 10            | 13,734 00        | 10,711 00  | 8,150 00        | 7,102 00        |
| Summer hotels.....                  | 1           | 3             | 85,000 00        | 20,239 00  | 72,600 00       | 17,208 00       | 1           | 1             | 18,000 00        | 5,017 00   | 14,700 00       | 3,707 00        |
| Tailor shop.....                    | 1           | 1             | 3,000 00         | 176 00     | 2,000 00        | 176 00          | -           | 1             | 7,500 00         | 300 00     | 2,000 00        | 50 00           |
| Taxidermist shop.....               | 1           | -             | 300 00           | 300 00     | -               | -               | 1           | -             | 800 00           | 800 00     | -               | -               |
| Theatres.....                       | -           | 3             | 37,150 00        | 8,409 00   | 13,850 00       | 8,404 00        | -           | 1             | 6,600 00         | 704 00     | 4,500 00        | 704 00          |



|                             |     |      |                |                |                |                |     |      |                |              |                |              |
|-----------------------------|-----|------|----------------|----------------|----------------|----------------|-----|------|----------------|--------------|----------------|--------------|
| Theatre and dwelling.....   | -   | 1    | 8,000 00       | 135 00         | 6,000 00       | 135 00         | -   | -    | -              | -            | -              | -            |
| Toy factory.....            | -   | 1    | 4,500 00       | 7 00           | 3,000 00       | 7 00           | -   | 1    | 6,500 00       | 75 00        | 3,300 00       | 75 00        |
| Unclassified.....           | 1   | 1    | 2,100 00       | 1,100 00       | -              | -              | -   | 4    | 2,322 00       | 134 00       | 2,322 00       | 134 00       |
| Warehouses.....             | 2   | 1    | 2,460 00       | 2,115 00       | 1,750 00       | 1,505 00       | -   | 1    | 15,000 00      | 326 00       | 8,500 00       | 326 00       |
| Wood.....                   | -   | -    | -              | -              | -              | -              | 1   | -    | 1,000 00       | 1,000 00     | -              | -            |
| Wood sheds.....             | 2   | -    | 279 00         | 279 00         | 150 00         | 150 00         | -   | 2    | 2,231 00       | 492 00       | 500 00         | 342 00       |
| Woodworking shops.....      | 1   | 3    | 16,600 00      | 7,169 00       | 15,150 00      | 7,069 00       | -   | 1    | 8,500 00       | 325 00       | 8,500 00       | 49 00        |
| Woolen mills.....           | -   | 5    | †376,560 00    | †5,084 00      | †§370,000 00   | †5,016 00      | -   | 2    | 11,299 00      | 4,401 00     | 10,000 00      | 3,370 00     |
| Woolen and cotton mill..... | -   | -    | -              | -              | -              | -              | -   | 1    | "              | 413 00       | -              | -            |
| Work shop.....              | 1   | -    | 500 00         | 500 00         | -              | -              | -   | -    | -              | -            | -              | -            |
| Yacht.....                  | -   | 1    | 60,000 00      | 5,500 00       | 40,000 00      | -              | -   | -    | -              | -            | -              | -            |
|                             | 576 | 1545 | \$7,661,469 00 | \$1,560,696 00 | \$6,522,653 00 | \$1,020,429 00 | 260 | 1180 | \$4,235,022 00 | \$992,249 00 | \$2,651,595 00 | \$634,370 00 |

† Includes contents.

§ Includes blanket insurance.

|| Value not ascertained.

TABLE No. 15.

## Causes of Fires in Maine During the Year 1909.

| CAUSES OF FIRES.                         | Number of fires. | Total loss. | Partial loss. | Estimated value of property. | Damage.        |
|--|------------------|-------------|---------------|------------------------------|----------------|
| Ashes .....                              | 28               | 1           | 27            | \$178,742 00                 | \$19,802 00    |
| Boiling over of kettle of fat.....       | 10               | —           | 10            | 22,215 00                    | 2,643 00       |
| Boiling over of kettle of tar.....       | 4                | —           | 4             | 11,700 00                    | 2,029 00       |
| Bonfire .....                            | 4                | 1           | 3             | 5,203 00                     | 40 00          |
| Brush, grass and forest fires.....       | 27               | 11          | 16            | 75,091 00                    | 53,413 00      |
| Burning out of chimneys.....             | 92               | 3           | 89            | 237,329 00                   | 17,217 00      |
| Carelessness with stove.....             | 4                | —           | 4             | 10,000 00                    | 96 00          |
| Caught from alcohol lamp.....            | 16               | —           | 16            | 46,700 00                    | 694 00         |
| Caught from boiler.....                  | 12               | 2           | 10            | 177,753 00                   | 68,602 00      |
| Caught from brimstone.....               | 1                | —           | 1             | 47,000 00                    | 491 00         |
| Caught from brooder lamp.....            | 1                | —           | 1             | 1,600 00                     | 850 00         |
| Caught from candle.....                  | 19               | —           | 19            | 64,050 00                    | 708 00         |
| Caught from fireplace.....               | 19               | 1           | 18            | 107,791 00                   | 17,851 00      |
| Caught from gas jet.....                 | 20               | —           | 20            | 362,500 00                   | 3,349 00       |
| Caught from gas stove.....               | 4                | —           | 4             | 8,500 00                     | 42 00          |
| Caught from gasolene stove.....          | 3                | —           | 3             | 30,328 00                    | 18,731 00      |
| Caught from heater and furnace.....      | 15               | 3           | 12            | 671,085 00                   | 149,149 00     |
| Caught from heating apparatus.....       | 3                | 2           | 1             | 1,180 00                     | 590 00         |
| Caught from lamps and lanterns.....      | 46               | 2           | 44            | 95,069 00                    | 4,610 00       |
| Caught from electric motor.....          | 2                | —           | 2             | 1,000 00                     | 135 00         |
| Caught from oil stoves.....              | 21               | —           | 21            | 45,750 00                    | 2,549 00       |
| Caught from oven.....                    | 3                | —           | 3             | 11,255 00                    | 2,773 00       |
| Caught in picker.....                    | 4                | —           | 4             | 165,000 00                   | 2,106 00       |
| Caught from stove.....                   | 75               | 9           | 66            | 641,634 00                   | 212,104 00     |
| Caught from stove funnels.....           | 17               | 1           | 16            | 21,735 00                    | 1,902 00       |
| Children playing with matches.....       | 58               | 3           | 55            | 152,846 00                   | 15,762 00      |
| Defective chimneys and flues.....        | 291              | 46          | 245           | 667,608 00                   | 286,817 00     |
| Defective construction .....             | 1                | —           | 1             | 10,800 00                    | 125 00         |
| Electric wires .....                     | 22               | 1           | 21            | 203,658 00                   | 41,323 00      |
| Explosion of acetylene gas.....          | 1                | —           | 1             | 60,000 00                    | 5,500 00       |
| Explosion of chemicals.....              | 2                | —           | 2             | 56,500 00                    | 179 00         |
| Explosion of dynamite.....               | 2                | —           | 2             | 28,700 00                    | 8,078 00       |
| Explosion of gas meter.....              | 1                | —           | 1             | 1,350 00                     | 5 00           |
| Explosion of gasolene and naphtha.....   | 11               | 2           | 9             | 22,110 00                    | 2,511 00       |
| Explosion of heater .....                | 1                | —           | 1             | 9,811 00                     | 852 00         |
| Explosion of hot water pipes.....        | 1                | —           | 1             | 5,000 00                     | 15 00          |
| Explosion of lamps and lanterns.....     | 62               | 5           | 57            | 155,200 00                   | 36,422 00      |
| Explosion of oil stoves.....             | 2                | —           | 2             | 4,900 00                     | 1,105 00       |
| Explosion of stoves.....                 | 3                | —           | 3             | 17,200 00                    | 181 00         |
| Fireworks .....                          | 16               | —           | 16            | 226,663 00                   | 10,728 00      |
| Fumigating .....                         | 1                | —           | 1             | 3,500 00                     | 10 00          |
| Hot bearing (friction).....              | 8                | 3           | 5             | 306,281 00                   | 15,781 00      |
| Incendiary .....                         | 15               | 5           | 10            | 34,374 00                    | 23,265 00      |
| Lightning .....                          | 85               | 7           | 78            | 203,642 00                   | 26,160 00      |
| Matches .....                            | 84               | 1           | 83            | 796,238 00                   | 11,380 00      |
| Mice and matches.....                    | 9                | —           | 9             | 19,881 00                    | 997 00         |
| Overheated chimneys and flues.....       | 39               | 1           | 38            | 78,019 00                    | 6,451 00       |
| Overheated flatirons.....                | 6                | —           | 6             | 40,750 00                    | 872 00         |
| Overheated furnace.....                  | 9                | —           | 9             | 60,706 00                    | 8,165 00       |
| Overheated pipes.....                    | 4                | —           | 4             | 118,985 00                   | 3,310 00       |
| Overheated stoves.....                   | 46               | 3           | 43            | 157,080 00                   | 37,660 00      |
| Overturned lamps and lanterns.....       | 52               | 4           | 48            | 168,374 00                   | 34,813 00      |
| Set by boys.....                         | 3                | 1           | 2             | 17,360 00                    | 395 00         |
| Staking lime.....                        | 1                | —           | 1             | 130 00                       | 85 00          |
| Smoking .....                            | 75               | 2           | 73            | 512,374 00                   | 26,967 00      |
| Sparks (unclassified).....               | 16               | 1           | 15            | 110,007 00                   | 23,728 00      |
| Sparks from chimney and smokestacks..... | 78               | 8           | 70            | 200,069 00                   | 39,009 00      |
| Sparks from forge.....                   | 2                | —           | 2             | 900 00                       | 502 00         |
| Sparks from locomotives and engines..... | 34               | 6           | 28            | 98,621 00                    | 48,521 00      |
| Sparks from matches.....                 | 14               | 1           | 13            | 27,725 00                    | 964 00         |
| Sparks from stoves.....                  | 18               | —           | 18            | 38,000 00                    | 775 00         |
| Spontaneous combustion.....              | 24               | 1           | 23            | 302,216 00                   | 154,001 00     |
| Thawing water pipes.....                 | 2                | —           | 2             | 8,000 00                     | 18 00          |
| Tramps .....                             | 6                | 2           | 4             | 7,214 00                     | 5,153 00       |
| Unclassified .....                       | 3                | —           | 3             | 12,250 00                    | 4,800 00       |
| Unknown .....                            | 425              | 90          | 335           | 3,917,150 00                 | 1,087,104 00   |
| *Total.....                              | 1,983            | 229         | 1,754         | \$11,896,491 00              | \$2,552,945 00 |

\*Forest fires destroying property to the amount of \$100,999.00 as reported to the Forest Commissioner under the Law of 1903, are not included in these tables.

TABLE No. 16.  
Business Transacted by Special Insurance Brokers.

| NAME.                         | RESIDENCE.        | DATE OF LICENSE.        | Risks written. | Premiums.  |
|-------------------------------|-------------------|-------------------------|----------------|------------|
| Boothby, L. T. & Son Co.....  | Waterville.....   | November 22, 1909.....  | \$ 45,100 00   | \$2,360 00 |
| Curran, William F.....        | Bangor.....       | January 1, 1909.....    | 10,000 00      | 614 52     |
| Jones, E. C. & Co.....        | Portland.....     | September 27, 1909..... | 23,000 00      | 580 51     |
| Macomber, Farr & Whitten..... | Augusta.....      | January 1, 1909.....    | 127,750 00     | 3,602 14   |
| Perry, Arthur C.....          | Presque Isle..... | August 7, 1908.....     | *-3,050 00     | 246 59     |
| Plummer, Frank H.....         | Portland.....     | May 24, 1909.....       | 29,825 00      | 1,187 04   |
| Total.....                    |                   |                         | \$232,625 00   | \$8,590 80 |

|                      |            |            |
|----------------------|------------|------------|
| * Risks written..... | \$8,300 00 |            |
| Risks cancelled..... | 9,050 00   |            |
|                      | -          | \$3,050 00 |

**TABLE No. 17.**  
**Capital, Assets, Liabilities, Surplus, Income and Disbursements December 31, 1909.**

| COMPANIES.                        | Cash capital.   | Admitted assets.   | Liabilities.       | Surplus to policy holders. | Income.          | Disbursements.   |
|-----------------------------------|-----------------|--------------------|--------------------|----------------------------|------------------|------------------|
| <b>MAINE COMPANY.</b>             |                 |                    |                    |                            |                  |                  |
| Union Mutual.....                 | -               | \$16,076,405 46    | \$14,746,769 85    | \$1,329,635 61             | \$2,943,173 28   | \$1,741,961 00   |
| <b>COMPANIES OF OTHER STATES.</b> |                 |                    |                    |                            |                  |                  |
| Aetna.....                        | *\$2,000,000 00 | *\$97,227,607 99   | *\$87,555,149 78   | *\$9,672,458 21            | †\$20,587,255 60 | ‡\$16,383,496 00 |
| Columbian National.....           | *1,000,000 00   | *5,169,193 61      | *3,699,076 74      | *1,470,116,87              | 11,601,189 62    | ¶1,117,957 79    |
| Connecticut General.....          | 150,000 00      | 8,871,792 88       | 7,969,082 94       | 902,619,94                 | 1,875,570 45     | 1,028,192 97     |
| Connecticut Mutual.....           | -               | 68,132,055 08      | 63,861,561 37      | 4,170,493 71               | 9,164,956 12     | 8,815,200 39     |
| Equitable.....                    | 100,000 00      | 479,900,419 21     | 471,471,675 15     | 8,428,744 06               | 75,843,091 31    | 62,589,442 21    |
| Fidelity Mutual.....              | -               | 19,405,765 14      | 18,501,886 67      | 903,878 47                 | 5,780,195 60     | 3,452,871 41     |
| Home.....                         | 125,000 00      | 23,560,940 63      | 21,748,691 52      | 1,812,249 11               | 4,680,380 43     | 3,214,271 92     |
| John Hancock.....                 | -               | 64,945,609 73      | 58,786,457 15      | 6,159,152 58               | 22,359,359 17    | 14,609,481 65    |
| Massachusetts Mutual.....         | -               | 55,207,981 67      | 50,649,050 24      | 4,558,931 43               | 11,499,539 29    | 6,984,236 33     |
| Metropolitan.....                 | 2,000,000 00    | 275,172,481 34     | 247,205,648 48     | 27,966,832 86              | 84,796,175 27    | 49,002,671 41    |
| Mutual.....                       | -               | 559,797,708 89     | 559,797,708 89     | -                          | 86,295,388 92    | 66,257,750 14    |
| Mutual Benefit.....               | -               | 129,698,448 57     | 124,053,954 75     | 5,644,493 82               | 24,524,010 20    | 16,178,596 47    |
| National.....                     | -               | 47,488,473 41      | 45,604,728 36      | 1,883,745 05               | 8,437,465 55     | 5,137,313 07     |
| New England Mutual.....           | -               | 51,316,543 00      | 47,050,672 15      | 4,265,870 85               | 9,162,788 59     | 6,224,696 73     |
| New York.....                     | -               | 599,708,285 97     | 599,708,285 97     | -                          | 111,025,342 56   | 67,366,436 57    |
| Northwestern Mutual.....          | -               | 262,441,989 23     | 256,638,504 22     | 5,803,485 06               | 49,445,142 94    | 35,241,281 93    |
| Penn Mutual.....                  | -               | 108,786,753 15     | 104,331,221 24     | 4,455,531 91               | 24,524,010 20    | 14,387,704 72    |
| Phenix Mutual.....                | -               | 28,055,728 66      | 26,925,159 27      | 1,130,569 39               | 5,815,622 26     | 3,862,152 55     |
| Provident Life & Trust.....       | 1,000,000 00    | 70,514,350 45      | 61,307,074 07      | 9,207,276 88               | 12,250,936 88    | 8,622,127 03     |
| Prudential.....                   | 2,000,000 00    | 200,158,077 92     | 182,069,242 27     | 18,088,835 65              | 67,238,264 73    | 43,973,022 26    |
| Security Mutual.....              | -               | 5,382,953 79       | 4,858,564 59       | 524,389 20                 | 1,862,670 64     | 1,718,508 94     |
| State Mutual.....                 | -               | 34,602,684 52      | 31,536,289 72      | 3,066,394 80               | 6,862,325 25     | 4,778,509 87     |
| Travelers.....                    | *2,000,000 00   | *70,082,074 85     | *60,652,391 62     | *9,429,683 23              | \$20,431,681 96  | **15,188,092 12  |
| Central.....                      | 500,000 00      | 74,523,966 28      | 72,324,302 92      | 2,199,663 36               | 14,554,875 67    | 8,353,162 42     |
| United States.....                | 264,000 00      | 8,575,055 60       | 8,081,028 88       | 494,026 72                 | 1,617,641 55     | 1,717,861 41     |
| Total.....                        | \$11,139,000 00 | \$3,348,726,851 62 | \$3,216,487,408 96 | \$132,239,442 66           | \$680,379,949 85 | \$466,190,038 31 |
| Aggregate.....                    | \$11,139,000 00 | \$3,364,803,257 08 | \$3,231,234,178 81 | \$133,569,078 27           | \$683,323,123 13 | \$467,931,999 31 |

\* Includes accident business. † Includes \$5,627,627.18 premium income, accident department. ‡ Includes \$89,693.27 premium income, accident department  
 § Includes \$9,271,539.26 premium income, accident department. ¶ Includes \$1,871,512.02 disbursements, accident department.  
 \*\* Includes \$86,293.51 disbursements, accident department. \*\*\* Includes \$8,517,151.35 disbursements, accident department.

TABLE No. 18.  
Income During 1909.

| COMPANIES.                  | PREMIUMS.       |                  | Consideration for supplementary contracts. | Interest and rents. | All other.      | Total income.    |
|-----------------------------|-----------------|------------------|--|---------------------|-----------------|------------------|
|                             | NEW.            | RENEWAL.         |  |                     |                 |                  |
| MAINE COMPANY.              |                 |                  |  |                     |                 |                  |
| Union Mutual.....           | \$167,196 32    | \$2,039,753 73   | \$ 5,620 10                                | \$ 653,673 54       | \$ 76,929 59    | \$ 2,943,173 28  |
| COMPANIES OF OTHER STATES.  |                 |                  |  |                     |                 |                  |
| Aetna.....                  | \$1,461,985 81  | \$9,085,309 53   | \$50,668 00                                | *\$4,158,656 05     | *\$203,009 03   | \$14,959,628 42  |
| Columbian National.....     | 226,471 50      | 1,070,501 74     | -  | *208,162 64         | *6,360 47       | 1,511,496 35     |
| Connecticut General.....    | 214,201 16      | 1,213,617 64     | -  | 408,035 62          | 9,716 03        | 1,875,570 45     |
| Connecticut Mutual.....     | 621,400 38      | 5,349,419 28     | 2,010 88                                   | 3,091,081 07        | 101,044 51      | 9,164,956 12     |
| Equitable.....              | 6,908,852 75    | 46,354,141 68    | 388,059 63                                 | 20,838,403 60       | 1,353,633 65    | 75,843,061 31    |
| Fidelity Mutual.....        | 629,602 11      | 4,066,404 05     | 121,070 35                                 | 918,641 44          | 44,477 65       | 5,780,195 60     |
| Home.....                   | 632,527 39      | 2,899,675 75     | 2,582 00                                   | 1,071,175 15        | 74,420 14       | 4,680,380 43     |
| John Hancock.....           | 1,315,150 93    | 18,227,584 34    | 15,710 00                                  | 2,681,706 13        | 119,207 77      | 22,359,359 17    |
| Massachusetts Mutual.....   | 1,046,286 06    | 7,352,357 36     | 88,393 20                                  | 2,352,929 61        | 659,573 06      | 11,499,539 29    |
| Metropolitan.....           | 4,709,963 69    | †66,726,266 34   | 56,894 99                                  | 11,860,079 41       | 1,442,970 84    | 84,796,175 27    |
| Mutual.....                 | 6,774,865 07    | 46,661,997 70    | 261,679 92                                 | 24,863,281 99       | 7,733,564 24    | 86,295,388 92    |
| Mutual Benefit.....         | 2,660,455 44    | 15,655,910 79    | 346,525 35                                 | 5,761,397 95        | 99,720 67       | 24,524,010 20    |
| National.....               | 1,154,913 05    | 5,165,084 97     | 44,737 63                                  | 2,053,048 38        | 19,681 52       | 8,437,465 55     |
| New England Mutual.....     | 880,582 70      | 5,947,729 70     | 51,671 00                                  | 2,198,393 20        | 104,406 99      | 9,162,783 59     |
| New York.....               | 6,878,916 95    | 71,746,110 75    | 220,433 59                                 | 24,964,874 77       | 7,215,006 50    | 111,025,942 56   |
| Northwestern Mutual.....    | 5,117,444 22    | 31,972,553 31    | 213,469 08                                 | 12,078,232 52       | 63,443 81       | 49,445,142 94    |
| Penn Mutual.....            | 2,726,001 66    | 14,570,862 82    | 301,311 40                                 | 4,987,198 52        | 82,709 89       | 22,668,084 29    |
| Phoenix Mutual.....         | 778,066 96      | 3,693,966 72     | 4,095 00                                   | 1,319,090 64        | 20,402 94       | 5,815,622 26     |
| Provident Life & Trust..... | 1,219,199 13    | 6,917,938 15     | 68,246 40                                  | 3,168,009 05        | 877,543 54      | 12,250,936 88    |
| Prudential.....             | 4,292,415 37    | 154,058,036 02   | 71,915 30                                  | 8,083,020 03        | 132,877 41      | 67,238,264 73    |
| Security Mutual.....        | 202,306 04      | 1,400,460 13     | 5,274 00                                   | 246,564 81          | 8,065 66        | 1,862,670 64     |
| State Mutual.....           | 662,689 18      | 4,181,604 17     | 41,430 30                                  | 1,478,564 41        | 498,037 19      | 6,862,325 25     |
| Travelers.....              | 927,376 67      | 5,749,543 54     | 1,200,981 01                               | *3,043,256 18       | *238,985 30     | 11,160,142 70    |
| Union Central.....          | 1,445,076 53    | 8,399,722 39     | 364,105 00                                 | 4,212,217 05        | 139,754 70      | 14,554,875 67    |
| United States.....          | 63,959 04       | 894,587 45       | -  | 448,874 35          | 210,220 71      | 1,617,641 55     |
| Total.....                  | \$53,560,709 79 | \$439,955,386 33 | \$3,921,264 03                             | \$146,494,895 77    | \$21,058,834 22 | \$665,391,090 14 |
| Aggregate.....              | \$53,727,906 11 | \$441,995,140 06 | \$3,926,884 13                             | \$147,148,569 31    | \$21,585,763 81 | \$668,334,263 42 |

\* Includes accident business.

† Includes \$46,389,224 88 industrial premiums.

‡ Includes \$37,007,176 18 industrial premiums.

TABLE No. 19.  
Disbursements During 1909.

| COMPANIES.                   | Losses and matured endowments. | Annuities.     | Surrender values. | Dividends to policy holders. | Commiss-ions.   | Salaries, medical examinations and inspections. | Taxes and fees. | All other.      | Total disbursements. |
|------------------------------|--------------------------------|----------------|-------------------|------------------------------|-----------------|---|-----------------|-----------------|----------------------|
| MAINE COMPANY.               |                                |                |                   |                              |                 |   |                 |                 |                      |
| Union Mutual .....           | \$846,640 51                   | \$2,715 62     | \$166,079 03      | \$125,812 12                 | \$179,514 82    | \$147,658 08                                    | \$55,889 30     | \$223,657 49    | \$1,741,961 00       |
| COMPANIES OF OTHER STATES.   |                                |                |                   |                              |                 |   |                 |                 |                      |
| Etna .....                   | \$6,285,467 44                 | \$21,461 72    | \$1,725,064 98    | \$895,012 50                 | \$878,342 38    | \$529,610 85                                    | \$408,326 49    | \$828,697 59    | \$11,511,983 98      |
| Columbian National .....     | 266,475 61                     | 511 60         | 180,496 65        | 58,401 48                    | 86,966 07       | 218,874 68                                      | 19,452 49       | 200,477 67      | 1,031,659 28         |
| Connecticut General .....    | 438,702 30                     | 3,377 90       | 147,119 54        | 100,265 12                   | 167,768 58      | 93,727 13                                       | 24,811 38       | 52,481 02       | 1,028,192 97         |
| Connecticut Mutual .....     | 4,845,728 31                   | 22,253 49      | 784,902 35        | 1,254,515 90                 | 507,774 39      | 288,767 64                                      | 339,729 57      | 771,528 77      | 8,815,200 39         |
| Equitable .....              | 26,423,873 08                  | 1,121,337 91   | 14,398,513 56     | 9,609,010 08                 | 4,870,036 29    | 3,327,241 29                                    | 960,655 81      | 1,875,744 16    | 62,589,442 31        |
| Fidelity Mutual .....        | 1,619,579 81                   | 4,097 54       | 465,478 85        | 141,533 22                   | 420,835 31      | 383,402 64                                      | 111,226 24      | 306,717 80      | 3,452,871 41         |
| Home .....                   | 1,332,471 93                   | 49,506 41      | 542,576 99        | 359,690 28                   | 363,601 30      | 255,748 78                                      | 67,964 83       | 242,621 40      | 3,214,271 92         |
| John Hancock .....           | 5,636,016 73                   | -              | 1,085,074 87      | 1,664,343 54                 | 3,225,844 94    | 1,029,067 09                                    | 282,149 53      | 786,984 90      | 11,609,481 65        |
| Massachusetts Mutual .....   | 2,758,837 75                   | -              | 1,061,006 27      | 1,335,352 84                 | 795,334 42      | 359,000 34                                      | 163,306 22      | 513,398 49      | 6,984,236 33         |
| Metropolitan .....           | 20,546,847 83                  | 169,036 72     | 2,008,091 15      | 3,895,669 48                 | 2,408,250 36    | 14,980,642 38                                   | 1,283,326 01    | 3,760,807 48    | 49,002,674 41        |
| Mutual .....                 | 29,026,174 39                  | 2,707,751 74   | 12,169,807 77     | 11,005,914 96                | 2,490,498 60    | 3,417,950 53                                    | 1,106,639 74    | 4,333,012 41    | 66,257,750 14        |
| Mutual Benefit .....         | 7,328,381 92                   | 183,014 71     | 2,386,450 95      | 2,556,973 41                 | 1,891,569 09    | 614,319 89                                      | 490,806 72      | 732,079 92      | 16,173,596 47        |
| National .....               | 2,046,047 89                   | 330,002 79     | 955,921 48        | 530,213 19                   | 579,891 09      | 277,054 02                                      | 165,555 68      | 252,627 02      | 5,137,343 07         |
| New England Mutual .....     | 2,730,968 33                   | -              | 816,109 84        | 1,129,553 84                 | 698,781 29      | 394,136 37                                      | 171,291 55      | 343,855 69      | 6,224,696 73         |
| New York .....               | 29,473,197 84                  | 1,705,682 88   | 13,576,399 19     | 7,231,944 17                 | 3,806,781 80    | 3,772,091 84                                    | 1,110,261 33    | 6,687,080 22    | 67,366,436 57        |
| Northwestern Mutual .....    | 10,788,909 61                  | 81,971 70      | 7,624,334 39      | 10,339,813 67                | 3,711,410 90    | 976,642 30                                      | 871,777 32      | 846,431 04      | 35,244,281 93        |
| Penn Mutual .....            | 6,350,002 33                   | 289,873 94     | 1,856,741 18      | 1,754,557 82                 | 1,809,869 81    | 645,191 41                                      | 529,777 61      | 1,169,690 56    | 14,387,704 72        |
| Phoenix Mutual .....         | 1,630,536 02                   | 13,711 97      | 659,439 12        | 520,179 01                   | 480,933 96      | 324,875 83                                      | 127,977 75      | 145,498 89      | 3,862,152 55         |
| Provident Life & Trust ..... | 4,506,801 01                   | 91,266 77      | 719,658 34        | 1,152,848 51                 | 636,824 16      | 434,990 94                                      | 252,185 34      | 747,551 66      | 8,622,127 03         |
| Prudential .....             | 15,364,076 44                  | 69,435 50      | 2,828,917 23      | 2,630,971 09                 | 10,709,571 65   | 7,381,378 63                                    | 1,451,705 06    | 3,086,876 71    | 49,973,022 26        |
| Security Mutual .....        | 539,735 77                     | 292 57         | 509,329 53        | 40,784 13                    | 222,049 11      | 181,282 70                                      | 34,628 49       | 190,406 64      | 1,718,508 94         |
| State Mutual .....           | 2,083,464 24                   | 10,918 97      | 678,964 04        | 812,373 85                   | 455,137 91      | 220,725 26                                      | 109,855 73      | 401,769 87      | 4,773,509 87         |
| Travelers .....              | 3,572,929 73                   | 27,024 72      | 573,429 72        | 54,850 46                    | 593,487 59      | 462,414 25                                      | 146,214 69      | 1,234,689 61    | 6,665,940 77         |
| Union Central .....          | 3,260,846 19                   | 24,906 83      | 701,056 12        | 1,504,633 60                 | 1,006,248 60    | 444,388 33                                      | 388,220 66      | 1,022,862 09    | 8,353,162 42         |
| United States .....          | 719,209 67                     | 17,743 23      | 378,834 27        | 82,268 36                    | 76,565 67       | 92,212 77                                       | 19,562 17       | 331,465 27      | 1,717,861 41         |
| Total .....                  | \$189,573,273 20               | \$6,949,084 61 | \$38,863,808 33   | \$60,604,644 90              | \$42,834,765 31 | \$42,405,737 89                                 | \$10,628,408 40 | \$30,855,356 79 | \$452,715,076 43     |
| Aggregate .....              | \$190,419,913 74               | \$6,951,800 23 | \$39,029,887 36   | \$60,730,454 02              | \$43,008,280 13 | \$42,553,395 97                                 | \$10,684,291 70 | \$31,079,014 28 | \$454,457,037 43     |

**TABLE No. 20.**  
**Assets December 31, 1909.**

| 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. |
|-----------------------------------|-------------------------|-------------------------|------------------------|------------------------------|------------------------|---------------------------|---------------------------|--|
| <b>MAINE COMPANY.</b>             |                         |                         |                        |                              |                        |                           |                           |  |
| Union Mutual.....                 | \$1,006,252 37          | \$1,119,861 55          | \$1,201,950 35         | \$1,168,475 30               | \$112,288 92           | \$10,516,482 89           | \$488,429 15              | \$7,023 04                             |
| <b>COMPANIES OF OTHER STATES.</b> |                         |                         |                        |                              |                        |                           |                           |  |
| Delta*.....                       | \$608,832 63            | \$47,373,263 55         | \$1,231,104 84         | \$7,597,367 00               | \$209,398 97           | \$30,559,665 78           | \$4,400,439 77            | \$90,869 11                            |
| Columbian National*.....          | -                       | 1,464,850 00            | -                      | 437,910 03                   | 98,665 02              | 2,819,206 57              | 212,581 99                | 108,323 63                             |
| Connecticut General.....          | 276,200 00              | 4,550,636 69            | -                      | 895,978 21                   | 69,652 61              | 2,542,339 17              | 171,129 63                | 131 81                                 |
| Connecticut Mutual.....           | 6,418,990 15            | 24,230,589 16           | -                      | 3,563,493 00                 | 309,166 61             | 29,369,477 75             | 799,291 57                | 823 17                                 |
| Equitable.....                    | 27,720,577 84           | 97,532,618 03           | 1,063,500 00           | 59,954,933 10                | -                      | 274,757,278 00            | 10,939,198 85             | 3,007,337 66                           |
| Fidelity Mutual.....              | 1,377,143 66            | 4,341,601 24            | 258,463 00             | 5,519,232 21                 | 393,193 73             | 6,787,191 69              | 273,377 48                | 434,080 14                             |
| Home.....                         | 1,643,609 81            | 6,419,230 00            | -                      | 2,466,729 98                 | 629,673 43             | 11,585,732 98             | 423,895 79                | 21,177 60                              |
| John Hancock.....                 | 4,229,062 95            | 20,670,560 17           | -                      | 3,944,065 75                 | 285,729 67             | 32,677,241 09             | 689,696 68                | 25,983 28                              |
| Massachusetts Mutual.....         | 1,202,314 80            | 18,521,239 87           | -                      | 6,888,661 23                 | 861,105 46             | 25,424,621 68             | 599,959 63                | 2,261 02                               |
| Metropolitan.....                 | 23,311,215 72           | 105,183,172 02          | 172,930 00             | 10,506,091 72                | 944,524 18             | 124,349,507 21            | 5,185,013 59              | 28,434 89                              |
| Mutual.....                       | 25,351,688 09           | 128,734,102 94          | -                      | 65,274,397 91                | -                      | 312,975,296 17            | 2,681,189 08              | 296,221 39                             |
| Mutual Benefit.....               | 3,248,548 35            | 60,326,366 50           | 2,551,100 00           | 16,812,271 22                | 5,589,296 74           | 35,152,840 71             | 1,380,988 05              | 24,944 79                              |
| National.....                     | 361,500 00              | 19,625,314 75           | -                      | 5,728,724 42                 | 1,737,469 75           | 17,513,837 48             | 855,539 38                | 2,141 92                               |
| New England Mutual.....           | 2,417,191 00            | 11,779,691 67           | 671,300 00             | 5,712,979 96                 | 719,395 71             | 27,622,292 00             | 486,151 41                | -                                      |
| New York.....                     | 11,718,614 04           | 69,748,270 53           | -                      | 89,952,566 32                | 4,690,996 49           | 494,658,586 64            | 8,514,445 18              | 47,286 12                              |
| Northwestern Mutual.....          | 1,915,744 64            | 138,771,264 93          | -                      | 35,736,328 91                | 569,716 77             | 78,243,488 69             | 2,235,432 78              | 32,492 98                              |
| Penn Mutual.....                  | 2,059,948 03            | 44,297,132 60           | 2,324,187 20           | 13,475,265 00                | 2,498,909 19           | 39,283,968 14             | 920,116 24                | 5,929 41                               |
| Phoenix Mutual.....               | 497,055 00              | 16,411,132 50           | -                      | 3,098,547 53                 | 116,619 63             | 6,512,483 75              | 591,885 57                | -                                      |
| Provident Life & Trust.....       | 1,719,704 17            | 16,538,399 01           | 2,277,458 33           | 7,115,335 00                 | 2,322 95               | 33,044,753 84             | 32,992 95                 | -                                      |
| Prudential.....                   | 13,663,657 27           | 37,954,725 18           | 4,466,000 00           | 10,469,125 92                | 1,738,697 25           | 113,714,962 62            | 10,739,274 21             | 1,484 56                               |
| Security Mutual.....              | 733,106 55              | \$18,400 00             | -                      | 1,513,367 96                 | 31,856 69              | 1,785,819 75              | 261,245 98                | 32,255 64                              |
| State Mutual.....                 | 1,678,650 00            | 6,178,632 69            | 9,000 00               | 3,821,333 00                 | 63,669 09              | 21,532,499 17             | 379,074 63                | -                                      |
| Travelers*.....                   | 1,175,025 00            | 18,704,424 40           | 558,476 53             | 6,692,093 89                 | 884 19                 | 38,277,100 21             | 1,380,969 41              | 53,179 59                              |
| Union Central.....                | 464,344 91              | 57,720,820 15           | -                      | 10,310,151 15                | 2,047,699 39           | 25,000 00                 | 894,637 93                | -                                      |
| United States.....                | 277,668 15              | 3,887,775 00            | -                      | 1,267,983 95                 | 54,161 00              | 2,793,656 37              | 171,589 69                | 2,437 70                               |
| <b>Total.....</b>                 | <b>\$131,073,422 76</b> | <b>\$961,894,243 00</b> | <b>\$15,583,549 90</b> | <b>\$379,564,596 43</b>      | <b>\$23,611,711 40</b> | <b>\$1,679,618,367 37</b> | <b>\$55,335,937 31</b>    | <b>\$4,131,199 41</b>                  |
| <b>Aggregate.....</b>             | <b>\$135,079,675 13</b> | <b>\$962,954,104 55</b> | <b>\$16,785,500 25</b> | <b>\$380,733,071 73</b>      | <b>\$23,754,030 32</b> | <b>\$1,690,134,850 26</b> | <b>\$55,824,396 46</b>    | <b>\$4,138,222 45</b>                  |

\* Assets of life and accident departments combined.

TABLE No. 20—Continued.

| 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 assets not admitted. | Admitted assets.   |
|-----------------------------|-------------------------------------|--|---|--|-------------------|--------------------|---------------------------|--------------------|
| MAINE COMPANY.              |                                     |  |   |  |                   |                    |                           |                    |
| Union Mutual.....           | \$173,542 31                        | -  | \$26,368 30                                       | \$263,623 08                           | \$100 24          | \$16,084,397 50    | \$7,992 04                | \$16,076,405 46    |
| COMPANIES OF OTHER STATES.  |                                     |  |   |  |                   |                    |                           |                    |
| Etna* .....                 | \$1,786,031 24                      | -  | \$2,023,238 66                                    | \$973,026 23                           | \$640,825 64      | \$97,493,973 42    | \$266,365 43              | \$97,227,607 99    |
| Columbian National* .....   | 40,183 01                           | -  | -   | 145,156 90                             | 37,573 84         | 5,364,450 99       | 195,257 38                | 5,169,193 61       |
| Connecticut General.....    | 145,994 23                          | -  | -   | 220,961 66                             | -                 | 8,873,024 04       | 1,321 16                  | 8,871,702 88       |
| Connecticut Mutual .....    | 1,072,733 72                        | -  | 197,566 62  | 481,465 77                             | 730,340 61        | 63,134,848 13      | 2,793 05                  | 63,132,055 08      |
| Equitable .....             | 4,091,756 85                        | \$923,500 00                                 | -   | 4,990,973 36                           | 1,042,898 76      | 486,034,612 45     | 6,134,193 24              | 479,900,419 21     |
| Fidelity Mutual.....        | 260,855 59                          | 48,356 34                                    | -   | 386,317 28                             | -                 | 20,079,992 27      | 674,227 13                | 19,405,765 14      |
| Home.....                   | 179,234 50                          | -  | -   | 302,917 59                             | -                 | 23,666,501 59      | 105,560 96                | 23,560,940 63      |
| John Hancock.....           | 888,380 37                          | -  | 117,740 11  | 1,454,403 37                           | 24,500 00         | 65,007,303 44      | 61,693 71                 | 64,945,609 73      |
| Massachusetts Mutual.....   | 799,181 80                          | 26,270 17                                    | -   | 969,720 21                             | -                 | 55,292,323 37      | 84,353 70                 | 55,207,969 67      |
| Metropolitan .....          | 3,210,916 91                        | -  | -   | 4,947,561 93                           | 566,491 39        | 278,405,859 47     | 3,233,378 13              | 275,172,481 34     |
| Mutual.....                 | 3,897,681 25                        | 937,598 44                                   | 16,056,015 74                                     | 3,923,980 43                           | 76,407 50         | 560,135,091 94     | 337,333 05                | 559,797,708 89     |
| Mutual Benefit.....         | 2,333,528 00                        | -  | 825,300 49  | 1,482,618 81                           | -                 | 129,727,713 66     | 29,265 09                 | 129,698,448 57     |
| National.....               | 951,623 79                          | -  | 51,888 00   | 659,962 48                             | -                 | 47,490,998 98      | 2,525 57                  | 47,488,473 41      |
| New England Mutual.....     | 431,797 11                          | -  | 1,150,374 00                                      | 334,379 11                             | -                 | 51,316,543 00      | -                         | 51,316,543 00      |
| New York.....               | 6,596,414 47                        | -  | -   | 7,066,659 68                           | 243,904 09        | 603,267,633 56     | 3,559,397 59              | 599,708,285 97     |
| Northwestern Mutual.....    | 4,120,212 47                        | -  | -   | 2,705,998 75                           | -                 | 261,327,680 95     | 1,885,691 67              | 262,441,989 28     |
| Penn Mutual.....            | 1,357,868 91                        | -  | 344,180 77  | 1,822,420 11                           | 296,909 83        | 109,186,535 43     | 399,782 28                | 108,786,753 15     |
| Phoenix Mutual.....         | 404,809 40                          | -  | 68,259 85   | 355,813 47                             | -                 | 2,805,606 72       | 878 06                    | 2,805,728 66       |
| Provident Life & Trust..... | 875,638 70                          | -  | 2,808,968 16                                      | 1,038,807 34                           | -                 | 70,514,350 45      | -                         | 70,514,350 45      |
| Prudential.....             | 2,300,545 41                        | -  | 877,529 38  | 4,189,561 58                           | 66,875 63         | 200,226,438 11     | 68,360 19                 | 200,158,077 92     |
| Security Mutual.....        | 64,307 78                           | -  | -   | 163,989 01                             | -                 | 5,467,349 36       | 84,395 57                 | 5,382,953 79       |
| State Mutual.....           | 400,576 63                          | -  | 28,707 83   | 532,275 46                             | 15,934 77         | 34,631,353 09      | 28,668 57                 | 34,602,684 52      |
| Travelers* .....            | 810,890 74                          | -  | 891,612 13  | 879,870 80                             | 1,036,099 08      | 70,370,655 79      | 288,580 94                | 70,082,074 85      |
| Union Central.....          | 2,603,620 31                        | -  | 406 25  | 462,874 38                             | -                 | 74,529,554 49      | 5,588 21                  | 74,523,966 28      |
| United States.....          | 91,883 84                           | 7,331 85                                     | -   | 75,773 17                              | -                 | 8,629,362 72       | 54,307 12                 | 8,575,055 60       |
| Total.....                  | \$39,716,667 03                     | \$1,943,056 80                               | \$25,441,787 99                                   | \$40,567,488 88                        | \$4,778,761 14    | \$3,366,230,819 42 | \$17,503,967 80           | \$3,348,726,851 62 |
| Aggregate.....              | \$39,890,209 34                     | \$1,943,056 80                               | \$25,468,156 29                                   | \$40,831,111 96                        | \$4,778,861 38    | \$3,382,315,216 92 | \$17,511,959 84           | \$3,364,803,257 08 |

\* Assets of life and accident departments combined.



**TABLE No. 21.**  
**Liabilities December 31, 1909.**

| COMPANIES.                        | Net reserve.              | Supple-<br>mentary<br>contracts. | POLICY CLAIMS.        |                        |                       | Dividends<br>due policy<br>holders. | All other<br>liabilities. | Cash<br>Capital.       | Surplus.                | Total<br>liabilities.     |
|-----------------------------------|---------------------------|----------------------------------|-----------------------|------------------------|-----------------------|-------------------------------------|---------------------------|------------------------|-------------------------|---------------------------|
|                                   |                           |                                  | Due and<br>unpaid.    | Not due.               | Resisted.             |                                     |                           |                        |                         |                           |
| <b>MAINE COMPANY.</b>             |                           |                                  |                       |                        |                       |                                     |                           |                        |                         |                           |
| Union Mutual .....                | \$14,524,186 00           | \$42,160 00                      | \$2,154 45            | \$108,849 82           | \$1,000 00            | \$10,876 80                         | \$57,542 78               | -                      | \$1,329,635 61          | \$16,076,405 46           |
| <b>COMPANIES OF OTHER STATES.</b> |                           |                                  |                       |                        |                       |                                     |                           |                        |                         |                           |
| Aetna .....                       | \$80,868,427 00           | \$270,553 00                     | \$56,013 41           | \$191,511 00           | \$41,873 00           | \$979,906 54                        | *\$5,151,865 83           | *\$2,000,000 00        | *\$7,672,458 21         | *\$97,227,607 99          |
| Columbian National .....          | 3,479,708 00              | 16,418 00                        | 66,970 73             | 17,353 60              | 12,960 50             | 9,749 96                            | *95,915 95                | *1,000,000 00          | *470,116 87             | *5,169,193 61             |
| Connecticut General .....         | 7,776,366 00              | -                                | 1,348 00              | 21,184 00              | -                     | 107,117 39                          | 63,067 55                 | 150,000 00             | 752,619 94              | 8,871,702 88              |
| Connecticut Mutual .....          | 61,707,639 00             | 14,580 30                        | 57,928 31             | 187,490 00             | 5,882 00              | 1,625,405 00                        | 362,636 76                | -                      | 4,170,493 71            | 68,182,055 09             |
| Equitable .....                   | 391,265,581 00            | 1,957,977 00                     | 660,051 08            | 2,366,838 65           | 169,395 72            | 71,800,085 66                       | 3,251,746 04              | 100,000 00             | 8,328,744 06            | 479,900,419 21            |
| Fidelity Mutual .....             | 17,128,547 00             | 312,687 02                       | -                     | 88,955 00              | 29,037 47             | 761,245 88                          | 181,414 30                | -                      | 903,878 47              | 19,405,765 14             |
| Home .....                        | 21,265,846 00             | 143,168 00                       | 8,932 99              | 71,165 04              | 6,000 00              | 10,862 76                           | 242,716 73                | 125,000 00             | 1,687,249 11            | 23,560,940 63             |
| John Hancock .....                | 54,684,573 00             | 193,272 00                       | 8,129 00              | 130,853 05             | 15,844 05             | 2,360,552 35                        | 1,393,228 70              | -                      | 6,159,152 58            | 64,945,609 73             |
| Massachusetts Mutual .....        | 48,687,762 00             | 335,360 19                       | -                     | 769 00                 | -                     | 1,239,240 82                        | 215,646 23                | -                      | 4,558,931 43            | 55,207,991 67             |
| Metropolitan .....                | 237,213,384 00            | 98,989 00                        | -                     | 389,293 97             | 75,766 60             | 7,400,908 54                        | 2,027,306 37              | 2,000,000 00           | 25,966,832 86           | 275,172,481 34            |
| Mutual .....                      | 445,388,997 00            | 2,351,535 39                     | 765,694 63            | 2,507,823 47           | 646,480 04            | 87,027,340 09                       | 21,109,838 27             | -                      | -                       | 559,797,708 89            |
| Mutual Benefit .....              | 115,934,926 00            | 1,281,888 95                     | 48,865 00             | 483,994 70             | 57,224 90             | 3,875,371 60                        | 2,371,683 60              | -                      | 5,644,493 82            | 129,698,448 57            |
| National .....                    | 40,281,200 00             | 96,663 00                        | 22,733 81             | 60,894 55              | 8,000 00              | 4,743,441 99                        | 391,795 01                | -                      | 1,883,745 05            | 47,488,473 41             |
| New England Mutual .....          | 44,629,993 55             | 222,391 66                       | 64,237 59             | 169,970 48             | 5,495 52              | 1,718,919 01                        | 289,664 34                | -                      | 4,265,870 85            | 51,316,350 00             |
| New York .....                    | 496,931,152 00            | 2,397,696 66                     | 545,170 89            | 3,074,309 96           | 261,269 69            | 81,357,689 15                       | 15,140,997 62             | -                      | -                       | 599,708,285 97            |
| Northwestern Mutual .....         | 227,056,425 00            | 1,421,601 33                     | 129,069 04            | 419,208 32             | 115,385 50            | 27,028,619 90                       | 468,195 13                | -                      | 5,803,485 06            | 262,441,989 28            |
| Penn Mutual .....                 | 87,550,772 00             | 1,958,880 00                     | 34,652 00             | 537,760 78             | 9,510 00              | 10,430,031 94                       | 3,809,614 52              | -                      | 4,455,531 91            | 108,780,953 15            |
| Phoenix Mutual .....              | 25,816,724 00             | 23,815 00                        | -                     | 50,355 40              | -                     | 798,781 54                          | 235,533 33                | -                      | 1,130,569 39            | 28,055,728 66             |
| Provident Life & Trust .....      | 59,381,475 00             | 526,593 00                       | 26,256 66             | 81,076 00              | 10,000 00             | 765,281 51                          | 506,391 90                | 1,000,000 00           | 8,207,276 38            | 70,521,960 45             |
| Prudential .....                  | 155,852,743 00            | 446,249 01                       | 23,082 35             | 814,206 61             | 70,376 42             | 20,816,051 30                       | 4,046,533 58              | 2,000,000 00           | 16,088,835 65           | 200,158,077 92            |
| Security Mutual .....             | 4,616,341 00              | 24,969 00                        | -                     | 28,498 05              | 10,000 00             | 59,116 52                           | 119,640 02                | -                      | 524,389 20              | 5,382,953 79              |
| State Mutual .....                | 30,529,718 00             | 166,129 00                       | -                     | 112,998 80             | 17,000 00             | 553,418 92                          | 157,025 00                | -                      | 3,066,394 80            | 34,602,684 52             |
| Travelers .....                   | 46,505,997 00             | 3,322,561 00                     | 7,958 50              | 124,429 94             | 7,500 00              | 142,514 27                          | *10,541,435 91            | *2,000,000 00          | *7,429,683 23           | *70,082,074 85            |
| Union Central .....               | 59,811,069 00             | 728,836 00                       | 3,277 00              | 104,996 00             | 30,000 00             | 11,045,214 35                       | 600,910 57                | 500,000 00             | 1,699,663 36            | 74,523,966 28             |
| United States .....               | 7,889,181 00              | 43,818 00                        | 9,920 00              | 55,933 97              | 1,000 00              | 20,699 31                           | 60,476 60                 | 264,000 00             | 230,026 72              | 8,575,055 60              |
| <b>Total .....</b>                | <b>\$2,772,249,546 55</b> | <b>\$18,366,631 51</b>           | <b>\$2,541,054 99</b> | <b>\$12,261,378 34</b> | <b>\$1,606,001 41</b> | <b>\$336,677,516 30</b>             | <b>\$72,785,279 86</b>    | <b>\$11,139,000 00</b> | <b>\$121,100,442 66</b> | <b>\$3,348,726,851 62</b> |
| <b>Aggregate .....</b>            | <b>\$2,786,773,732 55</b> | <b>\$18,408,791 51</b>           | <b>\$2,543,209 44</b> | <b>\$12,370,228 16</b> | <b>\$1,607,001 41</b> | <b>\$336,688,393 10</b>             | <b>\$72,842,822 64</b>    | <b>\$11,139,000 00</b> | <b>\$122,430,078 27</b> | <b>\$3,364,803,257 08</b> |

\* Includes accident business.

TABLE No. 22.  
Exhibit of Policies.

| COMPANIES.                  | POLICIES IN FORCE DEC. 31, 1908. |                  | POLICIES ISSUED. |                 | POLICIES TERMINATED. |                 | POLICIES IN FORCE DEC. 31, 1909. |                  |
|-----------------------------|----------------------------------|------------------|------------------|-----------------|----------------------|-----------------|----------------------------------|------------------|
|                             | Number.                          | Amount.          | Number.          | Amount.         | Number.              | Amount.         | Number.                          | Amount.          |
| MAINE COMPANY.              |                                  |                  |                  |                 |                      |                 |                                  |                  |
| Union Mutual.....           | 43,374                           | \$60,956,966 00  | 2,249            | \$9,811,738 00  | 2,668                | \$4,084,504 00  | 42,955                           | \$60,681,200 00  |
| COMPANIES OF OTHER STATES.  |                                  |                  |                  |                 |                      |                 |                                  |                  |
| Aetna.....                  | 160,245                          | \$279,665,226 74 | 18,814           | \$34,220,865 39 | 13,199               | \$20,362,859 27 | 165,560                          | \$293,523,232 86 |
| Columbian National.....     | 9,705                            | 34,351,975 00    | 3,108            | 8,242,555 00    | 1,696                | 5,740,763 30    | 11,297                           | 36,859,716 70    |
| Connecticut General.....    | 23,727                           | 39,869,264 35    | 3,152            | 7,802,742 00    | 1,417                | 3,103,342 60    | 25,462                           | 44,568,633 75    |
| Connecticut Mutual.....     | 74,886                           | 178,494,797 48   | 6,355            | 15,370,840 73   | 3,872                | 9,317,730 00    | 77,369                           | 184,547,858 21   |
| Equitable.....              | 508,296                          | 1,326,478,510 00 | 37,264           | 110,943,016 00  | 32,252               | 102,073,577 00  | 513,328                          | 1,335,917,979 00 |
| Fidelity Mutual.....        | 58,950                           | 120,992,693 00   | 6,557            | 16,657,828 00   | 5,706                | 12,989,676 00   | 59,801                           | 124,663,815 00   |
| Home.....                   | 47,707                           | 88,368,244 00    | 4,732            | 11,384,026 00   | 3,369                | 7,119,737 00    | 49,099                           | 92,532,533 00    |
| John Hancock.....           | 121,287                          | 199,538,174 00   | 21,001           | 38,807,535 00   | 10,235               | 17,538,148 00   | 135,056                          | 229,807,561 00   |
| Massachusetts Mutual.....   | 100,509                          | 224,385,617 00   | 12,432           | 30,652,859 00   | 4,988                | 12,629,964 00   | 107,753                          | 242,415,512 00   |
| Metropolitan.....           | 659,103                          | 526,939,378 00   | 171,846          | 152,587,129 00  | 94,179               | 72,822,806 00   | 736,472                          | 606,709,701 00   |
| Mutual.....                 | 639,746                          | 1,438,399,803 00 | 44,457           | 104,710,366 00  | 38,875               | 101,786,321 00  | 645,328                          | 1,441,323,848 00 |
| Mutual Benefit.....         | 200,819                          | 469,247,427 00   | 24,685           | 59,695,343 00   | 11,933               | 26,762,840 00   | 213,571                          | 502,179,930 00   |
| National.....               | 79,394                           | 154,147,843 00   | 7,741            | 16,861,778 00   | 5,338                | 11,821,744 00   | 81,797                           | 159,187,877 00   |
| New England Mutual.....     | 78,537                           | 184,918,858 00   | 8,796            | 23,427,325 00   | 4,110                | 10,848,411 00   | 83,223                           | 197,492,772 00   |
| New York.....               | 978,209                          | 1,993,559,601 00 | 67,983           | 163,155,793 00  | 64,602               | 153,906,137 00  | 981,590                          | 2,002,809,227 00 |
| Northwestern Mutual.....    | 382,338                          | 944,576,618 00   | 40,288           | 118,468,002 00  | 19,012               | 50,145,525 00   | 403,614                          | 1,012,899,095 00 |
| Penn Mutual.....            | 177,518                          | 446,688,236 00   | 18,761           | 61,131,519 00   | 11,964               | 36,036,642 00   | 184,315                          | 471,783,113 00   |
| Phoenix Mutual.....         | 59,770                           | 108,927,188 00   | 7,406            | 17,282,467 00   | 3,745                | 7,706,067 00    | 63,431                           | 118,503,588 00   |
| Provident Life & Trust..... | 74,711                           | 201,185,345 00   | 10,523           | 27,589,038 00   | 4,742                | 14,235,128 00   | 80,492                           | 214,509,255 00   |
| Prudential.....             | 475,035                          | 543,493,909 00   | 121,640          | 141,063,186 00  | 43,959               | 49,594,310 00   | 550,716                          | 635,052,785 00   |

7

|                         |                   |                            |                  |                           |                  |                         |                   |                            |
|-------------------------|-------------------|----------------------------|------------------|---------------------------|------------------|-------------------------|-------------------|----------------------------|
| Security Mutual.....    | 26,671            | 45,736,449 00              | 3,436            | 8,057,998 00              | 3,279            | 6,273,432 00            | 26,828            | 47,521,015 00              |
| State Mutual.....       | 48,595            | 123,462,633 00             | 5,374            | 14,545,664 00             | 2,925            | 7,732,595 00            | 51,044            | 130,275,702 00             |
| Travelers.....          | 79,353            | 193,767,455 00             | 11,666           | 29,139,881 00             | 5,587            | 13,606,562 00           | 85,432            | 209,300,774 00             |
| Union Central.....      | 142,443           | 269,067,300 00             | 13,289           | 32,503,079 00             | 7,474            | 16,663,551 00           | 148,258           | 284,906,828 00             |
| United States.....      | 17,258            | 32,689,907 00              | 1,004            | 1,859,269 00              | 1,593            | 3,561,446 00            | 16,669            | 30,987,730 00              |
| <b>Total.....</b>       | <b>5,222,614</b>  | <b>\$10,168,951,451 57</b> | <b>675,333</b>   | <b>\$1,246,060,024 12</b> | <b>400,532</b>   | <b>\$774,307,364 17</b> | <b>5,497,415</b>  | <b>\$10,640,704,111 52</b> |
| <b>Aggregate.....</b>   | <b>5,265,988</b>  | <b>\$10,229,908,417 57</b> | <b>677,582</b>   | <b>\$1,249,871,762 12</b> | <b>403,200</b>   | <b>\$778,391,868 17</b> | <b>5,540,370</b>  | <b>\$10,701,388,311 52</b> |
| <b>INDUSTRIAL.</b>      |                   |                            |                  |                           |                  |                         |                   |                            |
| Columbian National..... | 3,763             | \$537,274 00               | 9                | \$18,014 00               | 549              | \$81,692 00             | 3,223             | \$473,596 00               |
| John Hancock.....       | 1,733,421         | 284,536,258 00             | 383,999          | 63,505,979 00             | 287,728          | 45,494,873 00           | 1,334,692         | 302,547,364 00             |
| Metropolitan.....       | 9,301,001         | 1,334,951,425 00           | 1,814,364        | 292,394,358 00            | 1,230,658        | 192,097,784 00          | 9,885,207         | 1,435,247,999 00           |
| Prudential.....         | 7,258,704         | 891,057,438 00             | 2,382,055        | 359,063,142 00            | 1,345,332        | 200,312,559 00          | 8,295,427         | 1,049,808,021 00           |
| <b>Total.....</b>       | <b>18,301,889</b> | <b>\$2,511,082,395 00</b>  | <b>4,580,927</b> | <b>\$714,981,493 00</b>   | <b>2,864,267</b> | <b>\$437,986,908 00</b> | <b>20,018,549</b> | <b>\$2,788,076,980 00</b>  |

TABLE No. 23.  
Policies Terminated During 1909.

| COMPANIES.                  | DEATH.  |                | MATURITY. |                | EXPIRY. |                | SURRENDER. |                |
|-----------------------------|---------|----------------|-----------|----------------|---------|----------------|------------|----------------|
|                             | Number. | Amount.        | Number.   | Amount.        | Number. | Amount.        | Number.    | Amount.        |
| MAINE COMPANY.              |         |                |           |                |         |                |            |                |
| Union Mutual.....           | 459     | \$728,809 00   | 125       | \$161,543 00   | 785     | \$1,123,770 00 | 498        | \$ 713,642 00  |
| COMPANIES OF OTHER STATES.  |         |                |           |                |         |                |            |                |
| Etna.....                   | 1,972   | \$3,650,179 00 | 1,790     | \$2,642,193 00 | 4,015   | \$1,324,971 00 | 2,418      | \$5,042,588 27 |
| Columbian National.....     | 84      | 310,789 67     | -         | -              | 1       | 3,000 00       | 496        | 2,156,458 50   |
| Connecticut General.....    | 167     | 289,012 00     | 177       | 200,098 00     | 69      | 128,933 00     | 375        | 582,022 00     |
| Connecticut Mutual.....     | 1,744   | 4,469,677 00   | 148       | 291,323 70     | 2       | 14,284 80      | 911        | 1,745,313 00   |
| Equitable.....              | 6,289   | 20,962,119 00  | 1,965     | 6,149,565 00   | 577     | 2,850,695 00   | 15,789     | 42,286,684 00  |
| Fidelity Mutual.....        | 661     | 1,664,013 00   | 6         | 14,650 00      | 350     | 614,519 00     | 1,308      | 2,445,683 00   |
| Home.....                   | 504     | 977,125 00     | 134       | 479,429 00     | 38      | 111,150 00     | 1,263      | 2,159,202 00   |
| John Hancock.....           | 898     | 1,616,354 00   | 101       | 174,261 00     | 14      | 27,570 00      | 2,091      | 2,489,139 00   |
| Massachusetts Mutual.....   | 900     | 2,440,936 00   | 147       | 344,728 00     | 15      | 26,001 00      | 1,850      | 4,935,042 00   |
| Metropolitan.....           | 5,379   | 4,567,823 00   | 842       | 735,733 00     | 50      | 308,412 00     | 20,163     | 17,146,488 00  |
| Mutual.....                 | 7,759   | 22,956,869 00  | 2,520     | 6,826,227 00   | 382     | 4,294,367 00   | 19,112     | 42,834,678 00  |
| Mutual Benefit.....         | 2,115   | 5,678,696 00   | 751       | 1,681,585 00   | 3,805   | 7,122,747 00   | 3,329      | 8,016,384 00   |
| National.....               | 614     | 1,537,720 00   | 288       | 476,667 00     | 568     | 1,180,656 00   | 1,621      | 3,840,966 00   |
| New England Mutual.....     | 786     | 2,117,264 00   | 210       | 567,406 00     | 369     | 1,161,214 00   | 1,345      | 2,663,163 00   |
| New York.....               | 9,492   | 23,484,914 00  | 2,467     | 6,535,471 00   | 11,297  | 26,670,808 00  | 23,480     | 50,050,864 00  |
| Northwestern Mutual.....    | 3,162   | 8,498,985 00   | 840       | 2,219,896 00   | 168     | 1,446,828 00   | 8,251      | 19,348,714 00  |
| Penn Mutual.....            | 1,702   | 4,855,694 00   | 699       | 1,636,881 00   | 1,656   | 3,996,280 00   | 2,495      | 6,522,578 00   |
| Phoenix Mutual.....         | 712     | 1,407,593 00   | 120       | 243,747 00     | 177     | 195,773 00     | 1,054      | 2,001,274 00   |
| Provident Life & Trust..... | 549     | 1,875,494 00   | 878       | 2,603,459 00   | -       | -              | 1,167      | 3,084,305 00   |
| Prudential.....             | 3,803   | 4,333,474 00   | 398       | 311,284 00     | 18,065  | 19,463,355 00  | 4,140      | 5,769,350 00   |

|                         |                |                         |                 |                        |               |                        |                |                         |
|-------------------------|----------------|-------------------------|-----------------|------------------------|---------------|------------------------|----------------|-------------------------|
| Security Mutual.....    | 269            | 518,482 00              | -               | -                      | 19            | 47,722 00              | 621            | 1,617,123 00            |
| State Mutual.....       | 486            | 1,480,129 00            | 247             | 593,983 00             | 131           | 255,052 00             | 1,057          | 1,975,782 00            |
| Travelers.....          | 833            | 2,281,764 00            | 855             | 816,288 00             | 255           | 497,223 00             | 1,738          | 4,331,730 00            |
| Union Central.....      | 1,165          | 2,625,663 00            | 841             | 1,359,508 00           | 525           | 1,039,927 00           | 916            | 2,252,964 00            |
| United States.....      | 271            | 606,462 00              | 58              | 99,685 00              | 211           | 577,811 00             | 384            | 780,159 00              |
| <b>Total.....</b>       | <b>52,316</b>  | <b>\$125,207,180 67</b> | <b>15,982</b>   | <b>\$37,004,067 70</b> | <b>42,759</b> | <b>\$73,359,298 30</b> | <b>117,404</b> | <b>\$236,058,653 77</b> |
| <b>Aggregate.....</b>   | <b>62,775</b>  | <b>\$125,935,989 67</b> | <b>16,107</b>   | <b>\$37,165,610 70</b> | <b>43,544</b> | <b>\$74,483,068 30</b> | <b>117,902</b> | <b>\$236,772,295 77</b> |
| <b>INDUSTRIAL.</b>      |                |                         |                 |                        |               |                        |                |                         |
| Columbian National..... | 67             | \$ 15,362 00            | -               | -                      | -             | -                      | 135            | \$ 29,657 00            |
| John Hancock.....       | 25,142         | 3,860,162 00            | 10              | \$ 881 00              | 110           | \$ 27,500 00           | 24,618         | 4,197,372 00            |
| Metropolitan.....       | 130,149        | 15,088,477 00           | 2,206           | 162,314 00             | 1,068         | 46,101 00              | 152,437        | 20,534,431 00           |
| Prudential.....         | 98,482         | 10,676,371 00           | 835             | 49,623 00              | 501           | 16,940 00              | 12,444         | 267,605 00              |
| <b>Total.....</b>       | <b>253,840</b> | <b>\$29,640,372 00</b>  | <b>3,051 00</b> | <b>\$212,818 00</b>    | <b>1,679</b>  | <b>\$90,541 00</b>     | <b>169,634</b> | <b>\$25,029,065 00</b>  |

TABLE No. 23—Concluded.

| COMPANIES.                  | LAPSE.  |                | DECREASE. |              | TOTAL TERMINATED. |                 |
|-----------------------------|---------|----------------|-----------|--------------|-------------------|-----------------|
|                             | Number. | Amount.        | Number.   | Amount.      | Number.           | Amount.         |
| MAINE COMPANY.              |         |                |           |              |                   |                 |
| Union Mutual.....           | 769     | \$1,190,125 00 | 32        | \$166,615 00 | 2,668             | \$4,084,504 00  |
| COMPANIES OF OTHER STATES.  |         |                |           |              |                   |                 |
| Ætna.....                   | 3,302   | \$6,826,576 00 | 2         | \$876,352 00 | 13,499            | \$20,362,859 27 |
| Columbian National.....     | 1,025   | 2,595,183 00   | -         | 675,332 13   | 1,606             | 5,740,763 30    |
| Connecticut General.....    | 629     | 1,649,978 00   | -         | 253,299 63   | 1,417             | 3,103,342 60    |
| Connecticut Mutual.....     | 1,067   | 2,158,935 00   | -         | 638,247 00   | 3,872             | 9,317,780 00    |
| Equitable.....              | 7,612   | 21,479,951 00  | -         | 8,344,563 00 | 32,232            | 102,073,577 00  |
| Fidelity Mutual.....        | 3,368   | 7,589,537 00   | 13        | 655,274 00   | 5,706             | 12,983,676 00   |
| Home.....                   | 1,421   | 2,773,903 00   | -         | 618,928 00   | 3,360             | 7,119,737 00    |
| John Hancock.....           | 7,037   | 10,138,056 00  | 94        | 3,092,768 00 | 10,235            | 17,538,148 00   |
| Massachusetts Mutual.....   | 2,046   | 3,949,882 00   | -         | 927,375 03   | 4,988             | 12,623,964 00   |
| Metropolitan.....           | 68,045  | 48,933,479 00  | -         | 1,130,871 00 | 94,479            | 72,822,806 00   |
| Mutual.....                 | 9,102   | 19,477,463 00  | -         | 5,396,717 00 | 38,875            | 101,786,321 00  |
| Mutual Benefit.....         | 1,933   | 3,843,616 90   | -         | 419,812 00   | 11,933            | 26,762,840 00   |
| National.....               | 1,866   | 3,828,300 00   | 381       | 957,435 03   | 5,338             | 11,821,744 00   |
| New England Mutual.....     | 1,400   | 2,890,465 00   | -         | 1,448,899 00 | 4,110             | 10,848,411 00   |
| New York.....               | 17,866  | 37,243,875 00  | -         | 9,920,205 00 | 64,602            | 153,906,137 00  |
| Northwestern Mutual.....    | 6,591   | 14,845,082 00  | -         | 3,786,020 00 | 19,012            | 50,145,525 00   |
| Penn Mutual.....            | 5,410   | 16,530,941 00  | 2         | 2,494,268 00 | 11,964            | 36,036,642 00   |
| Phoenix Mutual.....         | 1,682   | 3,261,239 00   | -         | 596,441 00   | 3,745             | 7,706,067 00    |
| Provident Life & Trust..... | 2,148   | 5,935,721 00   | -         | 766,149 00   | 4,742             | 14,265,128 00   |
| Prudential.....             | 17,553  | 18,127,335 00  | -         | 1,499,512 00 | 43,959            | 49,504,310 00   |

|                         |           |                  |     |                 |           |                  |  |
|-------------------------|-----------|------------------|-----|-----------------|-----------|------------------|--|
| Security Mutual.....    | 2,370     | 4,009,819 00     | -   | 80,336 00       | 3,279     | 6,273,432 00     |  |
| State Mutual.....       | 959       | 2,248,153 00     | 45  | 1,179,496 00    | 2,925     | 7,732,595 00     |  |
| Travelers.....          | 2,406     | 5,679,557 00     | -   | -               | 5,587     | 13,606,562 00    |  |
| Union Central.....      | 4,027     | 8,755,545 00     | -   | 649,944 00      | 7,474     | 16,663,551 00    |  |
| United States.....      | 655       | 1,403,377 00     | 14  | 93,952 00       | 1,593     | 3,561,446 00     |  |
| <b>Total.</b> .....     | 171,520   | \$256,175,968 00 | 551 | \$46,502,195 73 | 400,532   | \$774,307,364 17 |  |
| <b>Aggregate.</b> ..... | 172,289   | \$257,366,093 00 | 583 | \$46,668,810 73 | 403,200   | \$778,391,868 17 |  |
| <b>INDUSTRIAL.</b>      |           |                  |     |                 |           |                  |  |
| Columbian National..... | 140       | \$ 27,325 00     | 207 | \$ 9,348 00     | 549       | \$ 81,692 00     |  |
| John Hancock.....       | 237,848   | 37,408,958 00    | -   | -               | 287,728   | 45,494,873 00    |  |
| Metropolitan.....       | 964,798   | 156,266,461 00   | -   | -               | 1,230,658 | 192,097,784 00   |  |
| Prudential.....         | 1,233,070 | 176,636,267 00   | -   | 12,665,753 00   | 1,345,332 | 200,312,559 00   |  |
| <b>Total.</b> .....     | 2,435,856 | \$370,339,011 00 | 207 | \$12,675,101 00 | 2,864,267 | \$437,986,908 00 |  |

TABLE No. 24.  
Maine Business—Life Insurance Companies.

| COMPANIES.                  | POLICIES ISSUED. |              |         |              | POLICIES TERMINATED. |              |         |              |
|-----------------------------|------------------|--------------|---------|--------------|----------------------|--------------|---------|--------------|
|                             | 1908.            |              | 1909.   |              | 1908.                |              | 1909    |              |
|                             | Number.          | Amount.      | Number. | Amount.      | Number.              | Amount.      | Number. | Amount.      |
| MAINE COMPANY.              |                  |              |         |              |                      |              |         |              |
| Union Mutual.....           | 461              | \$589,855 90 | 469     | \$563,063 12 | 604                  | \$661,230 20 | 626     | \$671,774 05 |
| COMPANIES OF OTHER STATES.  |                  |              |         |              |                      |              |         |              |
| Ætna.....                   | 217              | \$373,870 00 | 164     | \$271,033 00 | 211                  | \$306,383 00 | 184     | \$256,232 00 |
| Columbian National.....     | 71               | 128,260 00   | 42      | 53,708 00    | 37                   | 108,910 00   | 33      | 76,310 00    |
| Connecticut General.....    | 83               | 161,109 00   | 73      | 160,400 00   | 11                   | 12,500 00    | 16      | 21,816 00    |
| Connecticut Mutual.....     | 264              | 347,477 00   | 331     | 468,403 00   | 140                  | 217,975 00   | 199     | 355,397 00   |
| Equitable.....              | 272              | 868,650 00   | 408     | 1,031,815 00 | 334                  | 715,098 00   | 318     | 897,252 00   |
| Fidelity Mutual.....        | 137              | 198,840 00   | 123     | 169,585 00   | 13                   | 5,409 00     | 32      | 38,161 00    |
| Home.....                   | 102              | 169,956 50   | 75      | 125,519 46   | 54                   | 78,100 50    | 51      | 86,779 46    |
| John Hancock.....           | 89               | 144,000 00   | 106     | 147,500 00   | 14                   | 22,473 00    | 30      | 68,841 00    |
| Manhattan.....              | 3                | 3,300 00     | 5       | 5,310 00     | 9                    | 13,020 00    | 3       | 3,310 00     |
| Massachusetts Mutual.....   | 146              | 254,670 00   | 149     | 328,774 00   | 49                   | 86,211 00    | 92      | 141,694 00   |
| Metropolitan.....           | 1,741            | 1,166,893 00 | 1,950   | 1,508,135 00 | 1,274                | 816,368 00   | 1,036   | 678,306 00   |
| Mutual.....                 | 263              | 514,654 29   | 406     | 707,105 60   | 383                  | 731,001 29   | 396     | 788,342 40   |
| Mutual Benefit.....         | 370              | 643,220 00   | 305     | 525,821 00   | 305                  | 435,520 00   | 210     | 294,471 00   |
| National.....               | 153              | 191,078 98   | 129     | 193,816 49   | 111                  | 217,213 71   | 112     | 140,447 84   |
| New England Mutual.....     | 179              | 372,803 00   | 215     | 367,647 00   | 382                  | 804,175 00   | 170     | 234,276 00   |
| New York.....               | 361              | 561,019 00   | 410     | 559,895 00   | 328                  | 572,715 00   | 316     | 516,142 00   |
| Northwestern Mutual.....    | 408              | 612,500 00   | 335     | 463,500 00   | 278                  | 421,798 00   | 248     | 363,746 00   |
| Penn Mutual.....            | 343              | 573,885 00   | 358     | 571,232 00   | 179                  | 285,085 00   | 315     | 335,121 00   |
| Phenix Mutual.....          | 75               | 111,000 00   | 49      | 76,634 00    | 68                   | 79,144 00    | 63      | 85,035 00    |
| Provident Life & Trust..... | 155              | 254,914 00   | 162     | 319,259 00   | 81                   | 158,516 00   | 108     | 211,460 00   |



|                        |               |                       |               |                       |               |                       |               |                       |
|------------------------|---------------|-----------------------|---------------|-----------------------|---------------|-----------------------|---------------|-----------------------|
| Prudential.....        | 221           | 227,935 00            | 961           | 937,797 00            | 168           | 163,826 00            | 211           | 194,354 00            |
| Security Mutual.....   | 37            | 36,780 00             | 23            | 30,942 00             | 20            | 24,066 00             | 22            | 24,778 00             |
| State Mutual.....      | -             | -                     | 51            | 83,270 00             | -             | -                     | 31            | 63,515 00             |
| Travelers.....         | 155           | 228,267 00            | 109           | 179,735 00            | 99            | 130,978 00            | 101           | 134,535 00            |
| Union Central.....     | 24            | 31,500 00             | 6             | 12,500 00             | 26            | 51,000 00             | 22            | 35,989 00             |
| United States.....     | 2             | 4,000 00              | 2             | 2,000 00              | 14            | 20,790 00             | 6             | 5,500 00              |
| Washington.....        | -             | -                     | -             | -                     | -             | -                     | -             | -                     |
| <b>Total</b> .....     | <b>5,871</b>  | <b>\$8,180,581 77</b> | <b>6,947</b>  | <b>\$9,201,336 55</b> | <b>4,588</b>  | <b>\$6,478,275 50</b> | <b>4,325</b>  | <b>\$6,051,810 20</b> |
| <b>Aggregate</b> ..... | <b>6,332</b>  | <b>\$8,770,437 67</b> | <b>7,416</b>  | <b>\$9,864,399 67</b> | <b>5,192</b>  | <b>\$7,139,505 70</b> | <b>4,951</b>  | <b>\$6,723,584 25</b> |
| <b>INDUSTRIAL.</b>     |               |                       |               |                       |               |                       |               |                       |
| Metropolitan.....      | 11,972        | \$1,826,053 00        | 14,085        | \$2,565,114 00        | 9,227         | \$1,630,121 00        | 8,717         | \$1,617,532 00        |
| Prudential.....        | 3,504         | 497,175 00            | 13,476        | 1,975,328 00          | 2,043         | 293,505 00            | 5,735         | 859,733 00            |
| <b>Total</b> .....     | <b>15,476</b> | <b>\$2,323,228 00</b> | <b>27,561</b> | <b>\$4,540,442 00</b> | <b>11,270</b> | <b>\$1,923,626 00</b> | <b>14,452</b> | <b>\$2,477,265 00</b> |

TABLE No. 24—Continued.

| COMPANIES.                  | POLICIES IN FORCE DECEMBER 31. |                 |         |                 | PREMIUMS RECEIVED. |              | LOSSES AND CLAIMS PAID. |              |
|-----------------------------|--------------------------------|-----------------|---------|-----------------|--------------------|--------------|-------------------------|--------------|
|                             | 1908.                          |                 | 1909.   |                 | 1908.              | 1909.        | 1908.                   | 1909.        |
|                             | Number.                        | Amount.         | Number. | Amount.         |                    |              |                         |              |
| MAINE COMPANY.              |                                |                 |         |                 |                    |              |                         |              |
| Union Mutual.....           | 10,219                         | \$11,026,034 72 | 10,062  | \$10,917,323 79 | \$444,285 51       | \$436,949 25 | \$98,527 49             | \$148,228 25 |
| COMPANIES OF OTHER STATES.  |                                |                 |         |                 |                    |              |                         |              |
| Etina.....                  | 1,623                          | \$2,139,712 00  | 1,602   | \$2,154,513 00  | \$70,604 48        | \$60,385 95  | \$78,684 00             | \$100,600 00 |
| Columbian National.....     | 129                            | 413,976 00      | 140     | 392,624 00      | 11,998 00          | 11,630 54    | -                       | 1,000 00     |
| Connecticut General.....    | 229                            | 333,582 00      | 286     | 472,166 00      | 11,775 50          | 16,713 63    | -                       | -            |
| Connecticut Mutual.....     | 2,372                          | 3,573,275 00    | 2,504   | 3,686,281 00    | 121,654 11         | 123,558 68   | 82,672 00               | 148,693 00   |
| Equitable.....              | 7,510                          | 11,334,950 00   | 7,600   | 11,469,513 00   | 402,314 53         | 406,343 23   | 118,560 17              | 92,634 82    |
| Fidelity Mutual.....        | 237                            | 363,295 00      | 328     | 494,719 00      | 10,616 14          | 13,556 65    | 2,000 00                | -            |
| Home.....                   | 553                            | 733,723 00      | 577     | 772,463 00      | 31,894 46          | 32,103 82    | 9,088 50                | 1,131 46     |
| John Hancock.....           | 301                            | 483,862 00      | 377     | 562,521 00      | 15,863 72          | 19,398 04    | 5,000 00                | 15,591 00    |
| Manhattan.....              | 176                            | 233,022 00      | 178     | 235,022 00      | 7,435 44           | 3,089 16     | 8,000 00                | -            |
| Massachusetts Mutual.....   | 1,887                          | 2,900,191 00    | 1,944   | 3,087,271 00    | 108,968 35         | 117,158 47   | 38,911 00               | 53,360 00    |
| Metropolitan.....           | 8,286                          | 5,500,084 00    | 9,200   | 6,329,913 00    | 247,675 62         | 281,958 56   | 38,887 00               | 34,878 00    |
| Mutual.....                 | 7,947                          | 13,486,680 00   | 7,957   | 13,405,443 20   | 418,970 98         | 413,531 59   | 312,260 29              | 346,785 40   |
| Mutual Benefit.....         | 3,907                          | 5,830,788 00    | 4,002   | 6,062,133 00    | 211,830 67         | 212,400 40   | 150,331 00              | 104,339 00   |
| National.....               | 1,450                          | 1,973,473 81    | 1,467   | 2,026,842 96    | 74,087 02          | 74,270 11    | 37,911 35               | 18,043 21    |
| New England Mutual.....     | 2,295                          | 3,723,972 00    | 2,340   | 3,857,343 00    | 123,994 47         | 126,833 86   | 118,328 51              | 49,324 28    |
| New York.....               | 5,588                          | 7,911,194 00    | 5,682   | 7,954,947 00    | 295,020 75         | 299,504 86   | 125,594 72              | 118,066 03   |
| Northwestern Mutual.....    | 4,721                          | 7,571,557 00    | 4,808   | 7,671,311 00    | 293,488 77         | 280,044 90   | 79,937 00               | 141,581 98   |
| Penn Mutual.....            | 3,216                          | 4,414,472 00    | 3,259   | 4,650,533 00    | 167,236 36         | 164,907 30   | 49,256 58               | 49,027 00    |
| Phoenix Mutual.....         | 1,025                          | 1,139,944 00    | 1,011   | 1,131,543 00    | 46,261 35          | 44,640 58    | 16,081 00               | 43,422 60    |
| Provident Life & Trust..... | 1,152                          | 1,948,657 00    | 1,206   | 2,056,456 00    | 72,608 86          | 74,731 19    | 7,461 00                | 30,017 00    |

|                       |               |                        |               |                        |                       |                       |                       |                       |
|-----------------------|---------------|------------------------|---------------|------------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| Prudential.....       | 1,633         | 1,589,107 00           | 2,383         | 2,332,550 00           | 65,675 12             | 98,566 04             | 16,156 49             | 14,519 22             |
| Security Mutual.....  | 236           | 292,022 00             | 237           | 298,186 00             | 10,021 33             | 10,852 53             | 2,250 00              | 1,000 00              |
| State Mutual.....     | -             | -                      | 382           | 668,490 00             | -                     | 23,496 31             | -                     | 15,527 34             |
| Travelers.....        | 1,565         | 2,235,028 00           | 1,573         | 2,280,228 00           | 76,785 19             | 79,676 90             | 43,454 95             | 50,928 32             |
| Union Central.....    | 462           | 724,125 00             | 446           | 700,636 00             | 26,080 78             | 27,460 24             | 6,268 00              | 7,900 00              |
| United States.....    | 69            | 75,250 00              | 65            | 71,750 00              | 1,780 28              | 1,466 92              | 1,000 00              | 1,110 00              |
| Washington.....       | -             | -                      | -             | -                      | 34,488 21             | -                     | -                     | -                     |
| <b>Total.....</b>     | <b>58,569</b> | <b>\$80,925,941 81</b> | <b>61,554</b> | <b>\$94,825,453 16</b> | <b>\$2,959,130 49</b> | <b>\$3,013,280 46</b> | <b>\$1,348,093 56</b> | <b>\$1,439,484 66</b> |
| <b>Aggregate.....</b> | <b>68,788</b> | <b>\$91,951,976 53</b> | <b>71,616</b> | <b>\$95,742,776 95</b> | <b>\$3,403,416 00</b> | <b>\$3,450,229 71</b> | <b>\$1,446,621 05</b> | <b>\$1,587,712 91</b> |
| <b>INDUSTRIAL *</b>   |               |                        |               |                        |                       |                       |                       |                       |
| Metropolitan.....     | 68,765        | \$11,034,753 00        | 74,133        | \$11,982,335 00        | \$363,680 92          | \$381,660 81          | \$94,861 00           | \$100,497 17          |
| Prudential.....       | 12,595        | 1,767,164 00           | 20,336        | 2,882,759 00           | 63,159 09             | 82,101 39             | 18,482 54             | 18,861,28             |
| <b>Total.....</b>     | <b>81,360</b> | <b>\$12,801,917 00</b> | <b>94,469</b> | <b>\$14,865,094 00</b> | <b>\$426,840 01</b>   | <b>\$463,762 20</b>   | <b>\$113,343 54</b>   | <b>\$119,358 45</b>   |

TABLE No. 25.  
Summary of Gain and Loss Exhibit, 1909.

| COMPANIES.                  | * Gain from loading. | GAIN FROM MORTALITY |              | Gain from surrenders and lapses. | Gain from interest. | * Gain from investments. | * Gain from other sources. | Decrease in surplus on dividend account. | * Net gain in surplus. |
|-----------------------------|----------------------|---------------------|--------------|----------------------------------|---------------------|--------------------------|----------------------------|--|------------------------|
|                             |                      | Insurance.          | * Annuities. |                                  |                     |                          |                            |  |                        |
| MAINE COMPANY.              |                      |                     |              |                                  |                     |                          |                            |  |                        |
| Union Mutual.....           | \$85,929 86          | \$169,727 27        | \$637 98     | \$76,084 74                      | \$92,523 87         | \$60,511 76              | \$1,244 78                 | \$128,097 90                             | \$357,962 36           |
| COMPANIES OF OTHER STATES.  |                      |                     |              |                                  |                     |                          |                            |  |                        |
| Etna.....                   | -\$167,208 61        | \$920,134 00        | -\$3,114 72  | \$259,202 22                     | \$1,071,785 75      | \$1,247,736 72           | \$-533,333 68              | \$1,155,788 17                           | \$1,639,413 51         |
| Columbian National.....     | -177,595 00          | 110,219 80          | -83 33       | 75,198 34                        | 85,515 81           | 5,285 95                 | -87,882 51                 | 127,671 38                               | -117,012 32            |
| Connecticut General.....    | -57,742 46           | 230,795 70          | -918 95      | 22,254 33                        | 97,853 29           | 3,274 87                 | 622 71                     | 98,098 34                                | 198,041 15             |
| Connecticut Mutual.....     | 78,411 10            | 619,331 53          | -7,098 84    | 89,135 83                        | 552,700 84          | -268,998 06              | 299,814 52                 | 1,306,416 60                             | 56,880 32              |
| Equitable.....              | 2,415,286 06         | 1,716,381 33        | 22,314 00    | 1,860,544 07                     | 5,896,847 92        | 3,394,211 56             | -69,585,251 42             | 9,524,345 45                             | -63,834,011 93         |
| Fidelity Mutual.....        | 19,948 94            | 158,651 78          | -1,730 36    | 71,748 04                        | 255,425 41          | -3,386 40                | 25,165 12                  | 529,290 98                               | -3,473 45              |
| Home.....                   | 34,019 03            | 279,008 92          | -19,112 41   | 132,059 73                       | 209,722 32          | 420,766 55               | -40,454 41                 | 375,855 56                               | 640,149 17             |
| John Hancock.....           | 1,724,283 26         | 638,538 72          | -            | 370,290 34                       | 739,361 84          | 141,696 33               | -227,750 84                | 3,370,566 78                             | 15,852 87              |
| Massachusetts Mutual.....   | 555,130 07           | 941,076 25          | -            | 120,121 48                       | 464,232 85          | -34,011 86               | -4,259 65                  | 1,351,006 81                             | 691,282 33             |
| Metropolitan.....           | 2,621,014 32         | 1,137,749 05        | 36,621 28    | 2,886,156 95                     | 2,653,095 55        | 4,426,289 80             | 951,342 23                 | 6,932,956 32                             | 7,779,312 86           |
| Mutual.....                 | 3,882,700 14         | 3,929,266 38        | 158,468 04   | 578,183 54                       | 7,664,297 62        | 6,539,557 79             | -11,333,526 46             | 11,418,947 05                            | -                      |
| Mutual Benefit.....         | 193,873 05           | 2,076,447 70        | -35,304 88   | 176,757 13                       | 1,518,297 70        | -84,596 03               | -305,086 95                | 3,492,515 24                             | 47,842 48              |
| National.....               | 40,802 89            | 640,164 65          | -37,779 87   | 90,205 37                        | 605,493 69          | -1,973 53                | -371 98                    | 952,322 64                               | 364,218 58             |
| New England Mutual.....     | 302,771 43           | 902,385 47          | -            | 96,953 29                        | 372,279 65          | 317,364 28               | -99,765 66                 | 1,128,446 05                             | 763,542 41             |
| New York.....               | 6,848,612 00         | 4,764,229 00        | 56,445 00    | 1,407,645 00                     | 8,231,345 00        | 1,381,934 00             | -13,910,932 00             | 8,779,278 00                             | -                      |
| Northwestern Mutual.....    | 2,283,706 21         | 4,647,195 30        | -14,272 02   | 308,642 98                       | 3,360,514 76        | 105,399 65               | -32,229 87                 | 9,321,118 35                             | 1,337,838 66           |
| Penn. Mutual.....           | 835,026 32           | 1,183,377 93        | -53,542 76   | 223,889 98                       | 1,614,338 09        | 247,511 92               | -575,842 79                | 2,489,290 15                             | 863,498 54             |
| Phoenix Mutual.....         | -50,346 89           | 427,685 58          | 1,519 03     | 94,204 35                        | 325,355 00          | 69,591 94                | -17,314 57                 | 864,011 15                               | -36,316 71             |
| Provident Life & Trust..... | -197,725 78          | 908,603 24          | -4,487 85    | 119,092 76                       | 907,029 51          | -55,366 64               | -113,323 98                | 1,176,494 02                             | 887,297 24             |
| Prudential.....             | -693,657 99          | 1,347,172 58        | -9,182 59    | 2,108,153 59                     | 2,939,328 42        | 2,374,991 37             | -1,394 25                  | 8,631,322 63                             | 565,911 50             |
| Security Mutual.....        | -132,876 14          | 213,810 28          | -100 57      | 31,524 08                        | 58,454 79           | 6,088 00                 | -82,898 87                 | 60,808 23                                | 33,193 34              |
| State Mutual.....           | 219,728 62           | 442,359 52          | -4,285 22    | 73,751 87                        | 223,173 38          | 234,280 47               | -20,359 44                 | 782,151 71                               | 391,477 49             |
| Travelers.....              | -644,529 09          | 599,467 43          | 2,500 28     | 301,517 28                       | 652,016 20          | 447,599 80               | -36,574 53                 | 333,827 56                               | 938,169 81             |
| United Central.....         | 52,794 77            | 1,074,605 99        | -7,681 83    | 128,741 25                       | 1,861,823 09        | 1,098 79                 | -755,526 27                | 2,903,962 55                             | -548,101 76            |
| United States.....          | -22,565 78           | 84,366 62           | -5,479 23    | -                                | 83,573 04           | -                        | 2,447 95                   | 107,966 35                               | 50,483 53              |
| Total.....                  | \$19,961,855 47      | \$29,993,019 75     | \$53,692 20  | \$11,651,880 02                  | \$42,413,836 52     | \$20,908,498 33          | \$-96,484,687 60           | \$77,284,428 07                          | \$-48,786,333 38       |

\* Minus sign indicates loss.

TABLE No. 26.

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 Company     | -             | \$4,489 51       | -                           | \$4,489 51                 | \$2,369 87    | \$2,414 32     | \$970 80     | \$1,943 53           |
| Maine Insurance Company.....                     | \$100,000 00  | 158,516 50       | \$46,376 57                 | 112,139 93                 | 93,986 96     | 100,215 23     | 23,729 47    | 70,724 33            |
| Total .....                                      | \$100,000 00  | \$163,006 01     | \$46,376 57                 | \$116,629 44               | \$96,356 83   | \$102,629 55   | \$24,700 27  | \$72,667 86          |
| COMPANIES OF OTHER STATES.                       |               |                  |                             |                            |               |                |              |                      |
| Etna Accident and Liability Company.....         | \$500,000 00  | \$885,982 16     | \$177,805 13                | \$708,177 03               | \$279,692 70  | \$313,318 88   | \$79,194 19  | \$201,861 70         |
| Etna Life Insurance Company (Accident Dept.)     | *2,000,000 00 | *97,227,607 99   | *87,555,149 78              | *9,672,458 21              | 5,627,627 18  | †20,587,255 60 | 2,469,100 15 | †16,383,496 00       |
| American Bonding Company.....                    | 750,000 00    | 2,514,581 76     | 1,017,429 81                | 1,497,151 95               | 1,332,324 34  | 1,825,306 82   | 221,448 12   | 980,550 61           |
| American Credit-Indemnity Company.....           | 350,000 00    | 1,582,088 63     | 1,170,081 18                | 412,007 50                 | 1,074,287 92  | 1,158,675 65   | 941,196 17   | 1,499,070 44         |
| American Surety Company.....                     | 2,500,000 00  | 7,648,460 13     | 2,015,620 81                | 5,627,839 32               | 2,701,022 48  | 3,228,370 60   | 402,382 06   | 2,309,650 15         |
| Bankers Surety Company.....                      | 500,000 00    | 917,538 19       | 350,343 86                  | 567,194 33                 | 580,408 80    | 612,617 86     | 97,549 30    | 383,802 79           |
| Casualty Company of America.....                 | 500,000 00    | 1,941,801 10     | 1,307,675 82                | 634,125 28                 | 1,860,503 40  | 1,970,385 92   | 596,370 00   | 1,564,267 62         |
| Columbian Nat'l Life Ins. Co. (Accident Dept.)   | *1,000,000 00 | *5,169,193 61    | *3,699,076 74               | *1,470,116 87              | 87,686 63     | †1,601,189 62  | 30,704 66    | †1,117,957 79        |
| Continental Casualty Company.....                | 300,000 00    | 1,917,193 27     | 1,218,819 66                | 698,373 61                 | 3,116,351 22  | 3,273,688 72   | 989,262 39   | 2,588,644 18         |
| Empire State Surety Company.....                 | 500,000 00    | 1,374,925 06     | 772,698 29                  | 602,226 77                 | 1,269,330 49  | 1,314,569 81   | 321,116 76   | 984,798 15           |
| Employer's Liability Assurance Corporation....   | 350,000 00    | 5,063,420 35     | 3,151,438 36                | 1,911,981 99               | 4,133,933 81  | 4,313,649 03   | 1,216,636 46 | 3,343,682 89         |
| Federal Casualty Company.....                    | 100,000 00    | 255,424 83       | 31,418 60                   | 224,006 23                 | 312,466 27    | 359,876 45     | 125,457 91   | 315,240 21           |
| Fidelity and Casualty Company.....               | 1,000,000 00  | 9,520,150 25     | 6,034,694 12                | 3,485,456 13               | 7,721,395 53  | 8,084,818 28   | 2,440,667 36 | 6,510,626 26         |
| Fidelity and Deposit Company.....                | 2,000,000 80  | 6,237,834 91     | 1,724,190 58                | 4,513,644 33               | 2,395,375 88  | 2,734,395 59   | 903,809 87   | 2,384,571 51         |
| Frankfort Marine Accident & Plate Glass Ins. Co. | 250,000 00    | 1,479,689 20     | 978,837 18                  | 500,852 02                 | 1,190,860 08  | 1,242,941 14   | 550,548 62   | 1,085,867 78         |
| General Accident F. & L. Assurance Corporation   | 250,000 00    | 2,287,412 93     | 1,669,040 38                | 618,372 55                 | 3,075,859 61  | 3,214,829 52   | 1,025,557 77 | 2,478,145 14         |
| Great Eastern Casualty Company.....              | 250,000 00    | 633,781 53       | 186,610 94                  | 447,170 59                 | 490,124 30    | 562,404 55     | 151,289 65   | 451,950 17           |
| Hartford Steam Boiler Inspection & Ins. Co.....  | 1,000,000 00  | 4,714,610 79     | 2,122,117 01                | 2,592,493 78               | 1,732,991 02  | 1,930,421 21   | 70,745 81    | 1,252,291 69         |
| Lloyd's Plate Glass Insurance Company.....       | 250,000 00    | 958,504 88       | 327,866 93                  | 630,637 95                 | 593,351 97    | 631,710 84     | 156,737 63   | 497,314 32           |
| Loyal Protective Insurance Company.....          | 100,000 00    | 274,706 86       | 121,091 30                  | 153,615 56                 | 114,500 36    | 356,786 01     | 41,383 15    | 84,069 47            |

TABLE No. 26—Concluded.

| COMPANIES.                                    | Cash capital.   | Admitted assets. | Liabilities except capital. | Surplus to policy holders. | Net premiums.   | Total income.    | Losses.         | Total disbursements. |
|---|-----------------|------------------|-----------------------------|----------------------------|-----------------|------------------|-----------------|----------------------|
| Maryland Casualty Company.....                | \$ 750,000 00   | \$5,227,339 62   | \$3,142,654 23              | \$2,084,685 39             | \$4,492,959 93  | \$4,752,334 63   | \$1,298,233 93  | \$3,469,836 83       |
| Massachusetts Accident Company.....           | 100,000 00      | 169,371 80       | 50,861 81                   | 118,509 99                 | 214,230 94      | 250,408 75       | 80,188 76       | 240,763 16           |
| Massachusetts Bonding & Insurance Company..   | 500,000 00      | 1,066,118 89     | 358,126 46                  | 707,992 43                 | 588,596 92      | 632,563 02       | 46,118 87       | 339,539 69           |
| Metropolitan Casualty Insurance Company.....  | 200,000 00      | 813,663 44       | 408,003 62                  | 405,659 82                 | 716,301 64      | 739,837 81       | 211,641 72      | 597,926 50           |
| National Casualty Company.....                | 100,000 00      | 255,153 75       | 41,074 51                   | 214,079 24                 | 701,207 16      | 757,725 25       | 262,544 28      | 719,792 97           |
| National Surety Company.....                  | 750,000 00      | 3,796,668 20     | 2,109,246 69                | 1,687,421 51               | 2,848,880 04    | 3,050,462 11     | 487,118 95      | 1,752,572 43         |
| New Amsterdam Casualty Company.....           | 314,400 00      | 1,094,644 65     | 562,164 54                  | 532,480 11                 | 867,448 86      | 907,445 00       | 329,778 34      | 787,912 51           |
| New Jersey Plate Glass Insurance Company....  | 200,000 00      | 602,044 70       | 237,652 17                  | 364,392 53                 | 457,200 86      | 478,506 84       | 128,470 95      | 338,679 44           |
| New York Plate Glass Insurance Company.....   | 200,000 00      | 918,200 96       | 332,264 81                  | 585,936 15                 | 610,503 86      | 650,943 07       | 179,250 68      | 486,897 49           |
| North American Accident Insurance Company.    | 200,000 00      | 672,738 34       | 186,324 66                  | 486,413 68                 | 927,860 96      | 1,146,723 14     | 280,534 74      | 1,057,851 18         |
| Ocean Accident & Guarantee Corporation.....   | 350,000 00      | 3,854,570 38     | 2,584,516 74                | 1,270,053 64               | 2,978,062 04    | 3,127,862 68     | 1,360,378 82    | 2,666,615 98         |
| Phoenix Preferred Accident Insurance Company  | 100,000 00      | 141,552 31       | 15,107 10                   | 126,445 21                 | 180,402 27      | 214,275 04       | 56,648 71       | 202,596 80           |
| Preferred Accident Insurance Company.....     | 350,000 00      | 1,984,785 46     | 954,100 87                  | 1,030,684 59               | 1,540,323 29    | 1,606,120 39     | 478,182 54      | 1,246,097 06         |
| Ridgely Protective Association.....           | 100,000 00      | 301,546 47       | 42,299 60                   | 259,246 87                 | 240,711 56      | 276,860 07       | 133,696 37      | 252,155 29           |
| Standard Accident Insurance Company.....      | 500,000 00      | 3,526,058 77     | 1,846,708 70                | 1,679,350 07               | 2,459,945 44    | 2,634,568 74     | 823,200 13      | 2,032,928 58         |
| Title Guaranty and Surety Company.....        | 1,000,000 00    | 2,200,551 74     | 875,251 35                  | 1,325,300 39               | 1,065,478 98    | 1,282,428 33     | 186,776 58      | 770,488 83           |
| Travelers Indemnity Company.....              | 500,000 00      | 825,658 92       | 241,931 05                  | 584,327 87                 | 278,895 97      | 313,513 96       | 44,435 64       | 213,482 32           |
| Travelers Insurance Company (Accident Dept.)  | *2,000,000 00   | *70,082,074 85   | *60,652,391 62              | *9,429,683 23              | 9,271,539 26    | **20,431,681 96  | 3,262,481 59    | \$15,183,092 12      |
| United States Casualty Company.....           | 500,000 00      | 2,546,670 40     | 1,246,670 40                | 1,300,000 00               | 1,784,354 98    | 1,916,032 45     | 569,707 81      | 1,590,349 36         |
| United States Fidelity & Guaranty Company.... | 2,000,000 00    | 5,213,886 51     | 2,701,078 97                | 2,512,807 54               | 3,582,814 89    | 3,867,785 32     | 914,897 16      | 2,843,162 68         |
| United States Health & Accident Insurance Co. | 300,000 00      | 861,480 63       | 220,288 22                  | 641,192 41                 | 1,007,697 72    | 1,195,563 07     | 404,574 03      | 1,060,676 41         |
| Woodmen's Casualty Company.....               | 100,000 00      | 160,378 91       | 37,455 79                   | 122,923 12                 | 215,085 39      | 221,844 14       | 72,097 59       | 206,997 00           |
| Total.....                                    | \$25,564,400 00 | \$258,915,068 13 | \$194,477,580 34            | \$64,437,487 79            | \$76,720,546 95 | \$109,772,697 87 | \$24,442,611 22 | \$84,478,273 50      |
| Aggregate.....                                | \$25,664,400 00 | \$259,078,074 14 | \$194,523,956 91            | \$64,554,117 23            | \$76,816,903 78 | \$109,875,327 42 | \$24,467,311 49 | \$84,550,941 36      |

\* Includes life department. † Includes \$10,759,811.94 premium income, life department. ‡ Includes \$1,296,973.24 premium income, life department

\*\* Includes \$7,877,901.22 premium income, life department.

‡ Includes \$11,511,983.98 disbursements, life department.

†† Includes \$1,031,659.28 disbursements, life department.

§ Includes \$6,665,940.77 disbursements, life department.

**TABLE No. 27.**  
**Exhibit of Premiums—Miscellaneous Companies.**

| COMPANIES.                                     | In force<br>December 31,<br>1908. | Written.     | Terminated.  | Reinsured. | In force<br>December 31,<br>1909. |
|--|-----------------------------------|--------------|--------------|------------|-----------------------------------|
| <b>MAINE COMPANIES.</b>                        |                                   |              |              |            |                                   |
| Augusta Mutual Plate Glass, Plate Glass.....   | \$1,901 20                        | \$2,533 71   | \$2,065 04   | -          | \$2,369 87                        |
| Maine Insurance { Accident.....                | 28,863 31                         | 64,378 50    | 53,602 78    | \$2,588 37 | 37,050 66                         |
| { Health.....                                  | 15,466 55                         | 38,097 88    | 30,387 86    | 251 74     | 22,924 83                         |
| { Plate Glass.....                             | 1,238 80                          | 450 76       | 1,326 21     | 363 35     | -                                 |
| <b>COMPANIES OF OTHER STATES.</b>              |                                   |              |              |            |                                   |
| Ætna Accident and Liability { Plate Glass..... | \$798 03                          | \$35,309 86  | \$6,090 94   | -          | \$30,016 95                       |
| { Burglary and Theft.....                      | 3,150,46                          | 71,403 87    | 17,206 60    | \$3,787 06 | 53,560 67                         |
| { Fly Wheel.....                               | -                                 | 2,876 99     | 596 38       | -          | 2,280 61                          |
| { Automobile Property Damage.....              | 51,559 41                         | 225,122 12   | 105,651 80   | -          | 171,029 73                        |
| Ætna Life { Accident.....                      | 1,366,898 15                      | 1,876,661 36 | 1,851,266 34 | 1,029 10   | 1,391,264 07                      |
| { Health.....                                  | 257,231 85                        | 386,597 64   | 344,364 93   | 205 00     | 299,259 66                        |
| { Liability.....                               | 2,083,521 88                      | 4,000,662 98 | 3,696,453 09 | -          | 2,387,731 77                      |
| { Workmen's Collective.....                    | 26,642 43                         | 55,124 88    | 69,805 81    | -          | 11,961 60                         |
| American Bonding { Fidelity.....               | 211,903 79                        | 301,859 03   | 239,371 17   | 16,242 00  | 258,149 65                        |
| { Surety.....                                  | 655,868 70                        | 845,588 82   | 689,220 82   | 60,986 48  | 751,250 22                        |
| { Burglary and Theft.....                      | 193,723 48                        | 250,126 05   | 217,022 21   | 33,641 66  | 193,185 66                        |
| American Credit, Credit.....                   | 1,427,876 69                      | 1,844,231 01 | 2,210,957 34 | -          | 1,061,150 36                      |
| American Surety { Fidelity.....                | 872,810 46                        | 1,233,221 69 | 1,108,701 38 | -          | 997,930 77                        |
| { Surety.....                                  | 1,447,484 12                      | 1,669,575 83 | 1,510,589 77 | -          | 1,636,470 18                      |
| Bankers Surety, Fidelity*.....                 | 338,631 14                        | 529,571 91   | 422,021 23   | 18,450 60  | 427,731 22                        |
| Casualty Company of America { Accident.....    | 288,982 32                        | 452,105 76   | 446,474 21   | 27,028 67  | 262,535 20                        |
| { Liability.....                               | 761,533 47                        | 1,270,562 22 | 1,182,211 71 | 12,812 25  | 837,071 73                        |
| { Plate Glass.....                             | 136,819 32                        | 214,245 52   | 182,209 28   | -          | 168,855 66                        |
| { Steam Boiler.....                            | 251,515 77                        | 140,205 46   | 153,409 14   | 430 48     | 237,881 61                        |
| { Fly Wheel.....                               | 11,889 77                         | 4,796 15     | 3,082 25     | -          | 13,603 67                         |
| { Workmen's Collective.....                    | 10,052 73                         | 77,885 09    | 57,447 64    | -          | 30,490 18                         |
| { Installment.....                             | -                                 | 29,536 10    | 29,536 10    | -          | -                                 |

\* Includes Surety.

TABLE No. 27—Continued.

| COMPANIES.                     |                                 | In force<br>December 31,<br>1908. | Written.     | Terminated.  | Reinsured.  | In force<br>December 31,<br>1909. |
|--------------------------------|---------------------------------|-----------------------------------|--------------|--------------|-------------|-----------------------------------|
| Columbian National Life        | Accident.....                   | \$ 21,193 67                      | \$ 81,258 36 | \$ 51,062 18 | \$ 1,255 67 | \$ 50,134 18                      |
|                                | Health.....                     | 7,831 58                          | 43,673 59    | 25,503 82    | 523 89      | 25,477 46                         |
| Continental Casualty           | Accident.....                   | 1,416,550 03                      | 2,537,423 83 | 2,421,599 33 | 39,113 06   | 1,493,266 54                      |
|                                | Health.....                     | 96,213 10                         | 654,287 20   | 647,866 10   | -           | 102,614 20                        |
| Empire State                   | Accident.....                   | 66,342 23                         | 120,171 03   | 115,182 46   | 3,439 02    | 67,891 83                         |
|                                | Health.....                     | 31,151 86                         | 58,715 33    | 54,081 71    | 724 59      | 35,060 94                         |
|                                | Liability.....                  | 182,595 11                        | 294,535 41   | 267,193 45   | 1,415 76    | 208,571 31                        |
|                                | Fidelity.....                   | 73,351 40                         | 134,083 17   | 93,197 15    | 7,647 03    | 106,590 39                        |
|                                | Surety.....                     | 317,436 84                        | 473,357 63   | 404,227 86   | 42,841 16   | 343,695 45                        |
|                                | Plate Glass.....                | 77,570 94                         | 110,074 02   | 104,816 25   | 4 60        | 82,824 11                         |
|                                | Steam Boiler.....               | 11,255 17                         | 7,234 63     | 7,732 31     | -           | 10,757 54                         |
|                                | Burglary and Theft.....         | 92,496 27                         | 127,558 68   | 103,766 94   | 17,118 23   | 99,169 78                         |
|                                | Workmen's Collective.....       | 2,706 70                          | 5,639 77     | 6,798 89     | -           | 1,547 58                          |
|                                | Sprinkler.....                  | 1,687 90                          | 10,500 21    | 4,086 90     | -           | 8,101 21                          |
| Employer's Liability           | Accident.....                   | 214,369 13                        | 260,161 58   | 254,852 98   | 325 17      | 219,352 56                        |
|                                | Health.....                     | 42,717 22                         | 62,684 58    | 55,096 30    | 70 00       | 50,235 50                         |
|                                | Liability.....                  | 2,355,667 59                      | 3,295,353 63 | 2,993,696 92 | 201 72      | 2,657,132 63                      |
|                                | Fidelity.....                   | 79,933 18                         | 119,453 76   | 105,641 97   | 201 13      | 93,543 84                         |
|                                | Steam Boiler.....               | 9,403 54                          | 9,433 64     | 1,732 06     | -           | 17,055 12                         |
|                                | Burglary and Theft.....         | 83,252 59                         | 90,617 36    | 70,159 87    | -           | 102,913 83                        |
|                                | Automobile Property Damage..... | 28,280 89                         | 201,844 65   | 74,970 59    | 791 25      | 155,154 95                        |
| Federal Casualty, Accident (a) | 18,479 23                       | 38,983 59                         | 34,885 16    | -            | 22,577 71   |                                   |
|                                | 3,666 50                        | 312,763 63                        | 311,049 53   | -            | 5,380 60    |                                   |
| Fidelity and Casualty          | Accident.....                   | 1,902,829 25                      | 2,823,987 99 | 2,740,598 96 | 169 95      | 1,991,048 33                      |
|                                | Health.....                     | 1,036,704 40                      | 1,679,217 97 | 1,574,061 16 | -           | 1,141,861 21                      |
|                                | Liability.....                  | 1,690,674 85                      | 2,400,489 70 | 2,223,095 11 | 79 79       | 1,862,989 65                      |
|                                | Fidelity.....                   | 369,882 02                        | 452,675 76   | 461,504 45   | 6,330 47    | 354,722 86                        |
|                                | Plate Glass.....                | 368,449 93                        | 496,653 90   | 472,851 93   | 153 61      | 392,093 29                        |
|                                | Steam Boiler.....               | 772,727 15                        | 566,484 87   | 533,293 20   | -           | 305,918 82                        |
|                                | Burglary and Theft.....         | 750,678 87                        | 762,433 61   | 738,567 21   | 4,596 00    | 739,954 27                        |
|                                | Fly Wheel.....                  | 167,985 08                        | 114,448 26   | 102,637 12   | -           | 179,796 22                        |
|                                | Workmen's Collective.....       | 24,771 33                         | 18,668 98    | 22,515 97    | -           | 20,924 34                         |



|   |                                   |              |              |              |            |              |
|---|-----------------------------------|--------------|--------------|--------------|------------|--------------|
| Fidelity and Deposit                          | { Fidelity.....                   | 1,414,449 80 | 1,843,771 07 | 1,353,088 39 | 106,020 56 | 1,799,111 92 |
|   | { Surety.....                     | 361,993 08   | 418,652 51   | 337,500 22   | 6,916 09   | 435,229 28   |
| Frankfort Marine, Accident                    | { Accident (a).....               | 37,825 73    | 109,797 77   | 101,775 47   | 3,911 51   | 41,936 52    |
|   | { Liability.....                  | 608,664 78   | 982,441 71   | 906,783 39   | 1,885 32   | 682,437 78   |
|   | { Burglary and Theft.....         | 30,105 21    | 34,009 74    | 29,238 87    | 6,698 67   | 28,177 41    |
|   | { Workmen's Collective.....       | 41,671 95    | 67,746 08    | 70,202 63    | -          | 39,215 40    |
| General Accident (Scotland)                   | { Accident.....                   | 358,607 87   | 1,184,438 84 | 1,106,404 58 | 15,264 71  | 421,377 42   |
|   | { Health.....                     | 107,119 63   | 394,812 94   | 368,801 53   | 5,088 23   | 128,042 81   |
|   | { Liability.....                  | 544,286 66   | 1,383,029 74 | 999,889 89   | 2,925 69   | 924,500 82   |
|   | { Burglary and Theft.....         | 208,228 83   | 210,441 14   | 200,274 31   | 23,331 65  | 190,064 01   |
|   | { Automobile Property Damage..... | 114,761 57   | 379,111 39   | 215,832 49   | -          | 278,040 47   |
| Great Eastern                                 | { Accident.....                   | 183,226 85   | 397,968 88   | 378,031 37   | 9,770 20   | 193,394 16   |
|   | { Health.....                     | 35,834 10    | 169,374 61   | 137,528 43   | 70 00      | 66,610 28    |
| Hartford Steam Boiler                         | { Steam Boiler.....               | 3,697,499 94 | 1,481,842 98 | 1,474,345 99 | -          | 3,704,996 93 |
|   | { Fly Wheel.....                  | 847 50       | 4,179 58     | 166 50       | -          | 4,860 58     |
| Lloyd's Plate Glass, Plate Glass.....         |                                   | 561,374 55   | 562,696 00   | 581,302 82   | -          | 542,767 73   |
| Loyal Protective, Accident (a).....           |                                   | 123,393 50   | 114,727 00   | 123,689 50   | -          | 114,431 00   |
| Maryland Casualty                             | { Accident.....                   | 823,639 71   | 936,573 26   | 1,085,072 11 | 38,417 44  | 636,723 42   |
|   | { Health.....                     | 68,864 96    | 324,446 50   | 151,089 46   | 10,548 67  | 231,673 33   |
|   | { Liability.....                  | 1,208,095 63 | 2,340,537 65 | 2,109,408 65 | -          | 1,439,224 63 |
|   | { Plate Glass.....                | 281,145 47   | 331,710 65   | 332,835 55   | 10 00      | 280,010 57   |
|   | { Steam Boiler.....               | 405,665 99   | 266,896 53   | 235,330 39   | -          | 437,232 13   |
|   | { Burglary and Theft.....         | 371,545 60   | 381,988 73   | 343,747 70   | 19,455 88  | 390,330 75   |
|   | { Sprinkler.....                  | 151,663 87   | 207,437 27   | 175,543 07   | 93 75      | 183,464 32   |
|   | { Fly Wheel.....                  | 25,491 06    | 28,671 10    | 19,408 58    | -          | 34,753 58    |
|   | { Automobile Property Damage..... | 12,070 29    | 35,107 14    | 18,927 42    | -          | 28,250 01    |
|   | { Workmen's Collective.....       | 16,694 12    | 31,249 68    | 30,569 40    | 2,650 00   | 14,724 40    |
| Massachusetts Accident, Accident (a).....     |                                   | 57,772 00    | 220,711 96   | 216,631 96   | -          | 61,852 00    |
| Massachusetts Bonding                         | { Fidelity.....                   | 90,242 04    | 187,928 62   | 120,269 05   | 11,425 81  | 146,475 80   |
|   | { Surety.....                     | 137,577 65   | 359,106 34   | 203,995 24   | 31,267 70  | 261,421 05   |
|   | { Burglary and Theft.....         | 57,480 99    | 113,140 48   | 63,879 04    | 5,486 16   | 101,256 27   |
| Metropolitan Casualty                         | { Accident.....                   | 86,886 80    | 137,155 81   | 123,597 41   | 356 75     | 100,088 45   |
|   | { Health.....                     | 16,336 25    | 187,928 15   | 23,035 85    | 35 00      | 21,403 55    |
|   | { Plate Glass.....                | 488,412 53   | 561,466 35   | 554,632 55   | -          | 495,246 33   |
| National Casualty, (Mich.), Accident (a)..... |                                   | 3,178 23     | 719,907 07   | 716,383 67   | -          | 6,701 63     |

(a) Includes Health.

TABLE No. 27--Continued.

| COMPANIES.                             |                                 | In force<br>December 31,<br>1908. | Written.       | Terminated.    | Reinsured.   | In force<br>December 31,<br>1909. |
|--|---------------------------------|-----------------------------------|----------------|----------------|--------------|-----------------------------------|
| National Surety                        | Fidelity.....                   | \$712,786 37                      | \$1,210,269 39 | \$1,043,984 07 | \$ 45,297 24 | \$ 833,774 45                     |
|  | Surety.....                     | 960,127 40                        | 1,560,438 86   | 1,107,955 30   | 134,698 25   | 1,278,002 81                      |
|  | Burglary and Theft.....         | 385,774 57                        | 466,772 77     | 362,495 49     | 75,821 84    | 414,230 01                        |
| New Amsterdam                          | Accident.....                   | 122,444 72                        | 185,128 46     | 179,356 46     | 531 73       | 127,684 99                        |
|  | Health.....                     | 39,198 10                         | 63,383 44      | 58,821 18      | -            | 43,760 36                         |
|  | Liability.....                  | 301,577 56                        | 475,076 42     | 469,447 19     | 2,889 82     | 304,316 97                        |
|  | Plate Glass.....                | 96,402 31                         | 141,666 25     | 129,888 48     | 209 68       | 107,970 40                        |
|  | Burglary and Theft.....         | 148,040 76                        | 166,660 33     | 153,125 19     | 14,004 21    | 147,571 69                        |
|  | Workmen's Collective.....       | 1,532 72                          | 2,617 41       | 2,267 82       | -            | 1,882 81                          |
| New Jersey Plate Glass                 | Plate Glass.....                | 300,020 53                        | 377,333 51     | 353,673 45     | 5,077 32     | 318,653 27                        |
|  | Burglary and Theft.....         | 60,792 63                         | 82,506 31      | 68,251 93      | 6,711 16     | 68,335 85                         |
| New York Plate Glass, Plate Glass..... | 551,235 55                      | 619,392 83                        | 627,581 63     | -              | 543,047 75   |                                   |
| North American Accident, Accident..... | 146,629 66                      | 961,317 29                        | 902,488 73     | 3,685 02       | 201,773 20   |                                   |
| Ocean Accident                         | Accident.....                   | 248,257 22                        | 384,653 67     | 356,729 57     | 7,585 27     | 268,596 05                        |
|  | Health.....                     | 41,308 58                         | 81,615 21      | 68,776 82      | 427 66       | 53,719 31                         |
|  | Liability.....                  | 989,908 70                        | 1,873,704 43   | 1,620,175 06   | 897 29       | 1,242,540 78                      |
|  | Fidelity.....                   | -                                 | 5,751 06       | 687 99         | 161 69       | 4,901 38                          |
|  | Plate Glass.....                | -                                 | 36,405 22      | 6,819 80       | -            | 29,585 42                         |
|  | Steam Boiler.....               | 108,157 61                        | 80,219 36      | 71,574 53      | -            | 116,802 44                        |
|  | Burglary and Theft.....         | 206,970 33                        | 245,949 81     | 209,572 33     | 26,166 28    | 216,181 53                        |
|  | Credit.....                     | 508,107 21                        | 515,623 38     | 590,651 79     | -            | 433,079 00                        |
|  | Automobile Property Damage..... | 6,572 78                          | 82,580 68      | 29,725 76      | -            | 59,427 70                         |
| Workmen's Collective.....              | 27,206 37                       | 61,001 28                         | 63,893 50      | -              | 24,314 15    |                                   |
| Phoenix Preferred                      | Accident.....                   | 5,024 42                          | 113,640 92     | 113,895 19     | -            | 4,770 15                          |
|  | Health.....                     | 2,512 21                          | 56,820 46      | 56,947 60      | -            | 2,385 07                          |
| Preferred Accident                     | Accident.....                   | 986,484 38                        | 1,333,705 83   | 1,334,953 71   | 3,848 80     | 981,387 70                        |
|  | Health.....                     | 209,898 00                        | 280,155 25     | 264,252 75     | 344 42       | 225,456 08                        |
| Ridgely Protective, Accident (a).....  | 64,279 00                       | 240,907 14                        | 233,030 14     | -              | 72,156 00    |                                   |
| Standard Accident                      | Accident.....                   | 710,614 11                        | 1,250,362 92   | 1,223,944 31   | 14,538 40    | 722,494 32                        |
|  | Health.....                     | 104,933 17                        | 152,227 19     | 145,311 67     | -            | 111,848 69                        |
|  | Liability.....                  | 788,648 27                        | 1,134,921 40   | 1,092,508 29   | 12,522 27    | 818,539 11                        |
|  | Automobile Property Damage..... | 3,795 33                          | 33,414 08      | 7,732 51       | -            | 29,476 90                         |
|  | Workmen's Collective.....       | 23,973 89                         | 31,796 37      | 40,164 84      | -            | 15,605 42                         |

|  |                                   |                    |                 |                 |                |                 |
|--|-----------------------------------|--------------------|-----------------|-----------------|----------------|-----------------|
| Title Guaranty and Surety                            | { Surety Title.....               | 705,299 89         | 1,073,002 40    | 810,073 14      | 199,617 25     | 768,611 90      |
| Travelers  | { Accident.....                   | 4,939 69           | 1,253 88        | 7 50            | -              | 6,185 57        |
|  | { Health.....                     | 2,741,894 25       | 3,926,219 84    | 3,793,456 98    | 28,253 86      | 2,846,403 75    |
|  | { Liability.....                  | 361,358 71         | 535,531 72      | 495,759 01      | 4,537 50       | 396,593 92      |
|  | { Workmen's Collective.....       | 3,507,409 99       | 5,329,210 12    | 4,989,399 22    | -              | 3,817,250 89    |
|  |                                   |                    | 10,599 30       | 34,392 85       | 34,019 87      | -               |
| Travelers Indemnity                                  | { Accident.....                   | 9,590 28           | 16,955 07       | 12,186 61       | -              | 14,358 74       |
|  | { Health.....                     | 638 45             | 2,245 90        | 1,242 91        | -              | 1,641 44        |
|  | { Liability.....                  | 456 20             | 258 80          | 456 20          | -              | 258 80          |
|  | { Steam Boiler.....               | 151,143 36         | 115,261 92      | 63,510 00       | \$650 07       | 292,245 21      |
|  | { Fly Wheel.....                  | 17,922 70          | 17,040 64       | 7,593 60        | 2,742 65       | 21,627 09       |
|  | { Automobile Property Damage..... | 45,213 51          | 180,704 40      | 94,720 25       | -              | 131,197 66      |
| United States Casualty                               | { Accident.....                   | 487,304 84         | 757,822 77      | 769,955 45      | 5,890 60       | 469,281 56      |
|  | { Health.....                     | 172,606 18         | 298,929 46      | 301,206 26      | -              | 170,329 38      |
|  | { Liability.....                  | 425,915 99         | 1,083,359 69    | 882,285 66      | 1,130 14       | 625,859 88      |
|  | { Steam Boiler.....               | 75,153 48          | 51,347 06       | 52,322 08       | -              | 74,178 46       |
|  | { Burglary and Theft.....         | 54,290 18          | 72,279 99       | 59,818 29       | 2,226 47       | 64,525 41       |
|  | { Sprinkler.....                  | 41,664 91          | 64,355 57       | 59,344 89       | -              | 49,675 59       |
|  | { Workmen's Collective.....       | 5,124 88           | 13,589 80       | 11,235 68       | -              | 7,479 00        |
| United States Fidelity and Guaranty                  | { Fidelity*.....                  | 2,612,894 10       | 3,429,647 64    | 3,006,921 31    | 70,710 41      | 2,994,909 99    |
|  | { Burglary and Theft.....         | 356,692 25         | 303,064 23      | 304,313 90      | 19,624 54      | 335,818 04      |
| United States Health and Accident, Accident (a)..... |                                   | 174,290 78         | 1,064,888 71    | 1,019,704 96    | -              | 189,474 56      |
| Woodmen's Casualty, Accident (a).....                |                                   | 29,018 91          | 215,484 05      | 204,754 91      | -              | 39,748 05       |
| Total  | { Accident.....                   | \$12,705,007 87    | \$22,806,284 43 | \$22,271,731 86 | \$297,002 80   | \$13,032,557 64 |
|  | { Health.....                     | 2,617,924 90       | 5,310,935 07    | 4,804,135 35    | 22,826 70      | 3,131,897 92    |
|  | { Liability.....                  | 15,448,956 68      | 25,864,223 95   | 23,433,003 83   | 36,760 05      | 17,833,416 75   |
|  | { Fidelity.....                   | 6,806,884 30       | 9,448,233 10    | 7,955,388 16    | 232,486 97     | 8,017,242 27    |
|  | { Surety.....                     | 4,585,757 68       | 6,399,722 39    | 5,063,562 25    | 476,236 93     | 5,445,680 89    |
|  | { Plate Glass.....                | 2,865,370 16       | 3,489,988 58    | 3,356,093 93    | 5,818 56       | 2,909,446 25    |
|  | { Steam Boiler.....               | 5,482,522 01       | 2,718,926 50    | 2,593,299 70    | 1,080 55       | 5,607,068 26    |
|  | { Burglary and Theft.....         | 3,002,223 02       | 3,376,958 10    | 2,941,439 88    | 264,461 06     | 3,175,280 18    |
|  | { Credit.....                     | 1,925,983 90       | 2,359,854 39    | 2,801,608 93    | -              | 1,494,229 36    |
|  | { Sprinkler.....                  | 198,016 68         | 282,263 05      | 238,974 86      | 93 75          | 241,241 12      |
|  | { Fly Wheel.....                  | 224,136 11         | 172,012 72      | 133,484 43      | 2,742 65       | 259,921 75      |
|  | { Workmen's Collective.....       | 209,455 70         | 438,655 78      | 443,806 71      | 2,650 00       | 201,694 77      |
|  | { Automobile Property Damage..... | 262,253 78         | 1,137,884 46    | 547,560 82      | -              | 852,577 42      |
|  | { Title.....                      | 4,939 69           | 1,253 88        | 7 50            | -              | 6,185 57        |
|  |                                   | { Installment..... | -               | 29,536 10       | 29,536 10      | -               |
| Aggregate.....                                       |                                   | \$56,379,432 48    | \$83,838,802 00 | \$76,618,634 31 | \$1,302,160 02 | \$62,297,440 15 |

(a) Includes Health.

\* Includes Surety.

INSURANCE COMMISSIONER'S REPORT.

113

TABLE No. 28.  
Maine Business—Miscellaneous Companies.

| COMPANIES.                                      | PREMIUMS RECEIVED. |            | LOSSES PAID. |           |
|---|--------------------|------------|--------------|-----------|
|   | 1908.              | 1909.      | 1908.        | 1909.     |
| MAINE COMPANIES.                                |                    |            |              |           |
| Augusta Mutual Plate Glass, Plate Glass .....   | \$1,901 20         | \$2,369 87 | \$741 97     | \$970 80  |
| Maine Insurance { Accident .....                | 28,458 21          | 47,349 86  | 4,488 50     | 12,812 97 |
| { Health .....                                  | 13,387 26          | 28,310 39  | 3,062 44     | 10,800 81 |
| { Plate Glass .....                             | 1,015 31           | -99 06     | 120 77       | 115 69    |
| Maine Live Stock, Live Stock .....              | 1,186 82           | -          | 2,625 00     | -         |
| COMPANIES OF OTHER STATES.                      |                    |            |              |           |
| Ætna Accident and Liability { Plate Glass ..... | -                  | \$311 94   | -            | \$3 25    |
| { Burglary and Theft .....                      | -                  | 44 02      | -            | -         |
| { Automobile Property Damage .....              | \$217 62           | 302 57     | -            | -         |
| Ætna Indemnity { Fidelity .....                 | 157 85             | -          | -            | -         |
| { Surety .....                                  | 484 38             | -          | -            | -         |
| { Plate Glass .....                             | 181 24             | -          | -            | -         |
| { Burglary and Theft .....                      | 16 25              | -          | -            | -         |
| Ætna Life { Accident .....                      | 3,394 28           | 3,857 38   | \$1,443 26   | 1,073 13  |
| { Health .....                                  | 466 50             | 602 03     | 181 78       | 253 63    |
| { Liability .....                               | 19,143 61          | 13,986 22  | 5,035 27     | 10,059 23 |
| { Workmen's Collective .....                    | -                  | 5,033 26   | 613 88       | 2,236 36  |
| American Bonding { Fidelity* .....              | 2,431 18           | 3,439 15   | 500 00       | 115 74    |
| { Burglary and Theft .....                      | 196 92             | 120 49     | -            | -         |
| American Credit, Credit .....                   | 16,702 50          | 11,062 00  | 6,177 84     | 5,037 88  |
| American Surety { Fidelity .....                | 2,542 62           | 2,567 82   | 60 00        | 592 38    |
| { Surety .....                                  | 2,948 52           | 5,157 75   | -            | -         |
| Bankers Surety, Fidelity* .....                 | 147 92             | 589 19     | -            | 98 23     |
| Casualty Company of America { Accident .....    | 4,754 89           | 3,224 34   | 6,705 29     | 1,089 28  |
| { Liability .....                               | 29,055 52          | 29,767 50  | 18,760 00    | 21,162 37 |
| { Plate Glass .....                             | 693 44             | 588 89     | 21 00        | 117 50    |
| { Steam Boiler .....                            | 5,459 53           | 3,182 86   | -            | -         |
| { Fly Wheel .....                               | -                  | 16 50      | -            | -         |
| { Workmen's Collective .....                    | 22,756 12          | 17,050 34  | 11,501 11    | 16,269 74 |

|                            |                              |           |           |           |           |
|----------------------------|------------------------------|-----------|-----------|-----------|-----------|
| Columbian National Life    | { Accident                   | 176 50    | 1,608 11  | -         | -         |
|                            | { Health                     | 70 00     | 198 00    | -         | -         |
| Continental Casualty       | { Accident                   | 12,987 62 | 10,555 73 | 3,111 69  | 4,849 28  |
|                            | { Health                     | 7,728 00  | 5,668 50  | 3,310 12  | 1,015 20  |
| Empire State               | { Accident                   | 25 00     | 71 62     | -         | -         |
|                            | { Health                     | -         | 69 48     | -         | -         |
|                            | { Liability                  | 18 90     | 46 80     | -         | -         |
|                            | { Fidelity                   | 272 15    | 350 90    | -         | -         |
|                            | { Surety                     | 695 13    | 530 58    | -         | 441 91    |
|                            | { Plate Glass                | 178 55    | 223 20    | 75 00     | 32 90     |
|                            | { Steam Boiler               | -         | 57 73     | -         | -         |
|                            | { Burglary and Theft         | -         | 45 30     | -         | -         |
|                            | { Sprinkler                  | -         | 176 00    | -         | -         |
| Employers Liability        | { Accident                   | 5,792 65  | 5,800 10  | 1,089 10  | 2,283 09  |
|                            | { Health                     | 1,538 12  | 1,759 89  | 301 78    | 982 44    |
|                            | { Liability                  | 31,699 65 | 31,177 16 | 7,653 93  | 15,605 79 |
|                            | { Fidelity                   | 2,293 85  | 2,513 01  | 1,625 00  | -         |
|                            | { Steam Boiler               | -         | 814 50    | -         | -         |
|                            | { Burglary and Theft         | 769 54    | 1,440 30  | 400 00    | -         |
|                            | { Automobile Property Damage | 401 60    | 1,131 36  | 103 26    | 348 40    |
| Federal Casualty, Accident | { Workmen's Collective       | -         | 99 45     | -         | 39 00     |
|                            |                              | 4,376 64  | 4,845 58  | 2,001 16  | 1,951 90  |
| Fidelity and Casualty      | { Accident                   | 8,471 15  | 8,697 44  | 11,915 88 | 7,997 58  |
|                            | { Health                     | 4,006 48  | 4,569 02  | 639 80    | 1,209 27  |
|                            | { Liability                  | 13,291 98 | 15,653 15 | 1,323 01  | 10,194 30 |
|                            | { Fidelity                   | 916 58    | 835 57    | -         | -         |
|                            | { Plate Glass                | 917 51    | 1,024 01  | 273 10    | 154 26    |
|                            | { Steam Boiler               | 7,975 21  | 6,160 01  | -         | 207 46    |
|                            | { Burglary and Theft         | 3,580 74  | 2,778 55  | -         | -         |
|                            | { Fly Wheel                  | 617 50    | 376 87    | -         | 710 00    |
| Fidelity and Deposit       | { Fidelity                   | 1,441 09  | 2,662 33  | 1,800 52  | 4,000 00  |
|                            | { Surety                     | 1,713 74  | 2,658 75  | -         | -         |
| Frankfort Marine, Accident | { Accident †                 | 806 73    | 676 31    | 334 67    | 524 39    |
|                            | { Liability                  | 1,261 82  | 2,482 27  | 90 00     | 59 94     |
|                            | { Burglary and Theft         | 81 25     | 76 03     | -         | 5 50      |

\* Includes Surety.

† Includes Health.

‡ Includes Workmen's Collective.

TABLE No. 28—Continued.

| COMPANIES.                          |                                    | PREMIUMS RECEIVED. |            | LOSSES PAID. |            |
|-------------------------------------|------------------------------------|--------------------|------------|--------------|------------|
|                                     |                                    | 1908.              | 1909.      | 1908.        | 1909.      |
| General Accident (Scotland)         | { Accident .....                   | \$12,594 85        | \$9,796 37 | \$4,146 44   | \$5,007 80 |
|                                     | { Health .....                     | 4,192 73           | 3,265 46   | 1,382 15     | 1,669 26   |
|                                     | { Liability .....                  | 2,635 74           | 6,042 43   | 2,287 11     | 1,115 04   |
|                                     | { Burglary and Theft .....         | 152 57             | 138 96     | -            | -          |
| General Accident (Pa.)              | { Automobile Property Damage ..... | -                  | 463 80     | -            | 20 85      |
|                                     | { Accident .....                   | 1,841 45           | -          | 943 23       | -          |
| Great Eastern                       | { Accident .....                   | 11,507 64          | 7,969 74   | 3,816 21     | 3,023 99   |
|                                     | { Health .....                     | 5,709 19           | 3,936 62   | 3,270 37     | 2,041 27   |
| Hartford Steam Boiler               | { Steam Boiler .....               | 7,380 93           | 8,269 62   | 178 16       | 75 00      |
|                                     | { Fly Wheel .....                  | -                  | 206 76     | -            | -          |
| Lloyds Plate Glass, Plate Glass     |                                    | 2,308 58           | 2,316 10   | 291 05       | 710 57     |
| Loyal Protective, Accident          | {                                  | -                  | 12,754 50  | -            | 6,488 82   |
| Maryland Casualty                   | { Accident .....                   | 6,079 97           | 3,445 15   | 5,981 29     | 1,797 56   |
|                                     | { Health .....                     | 608 57             | 1,360 20   | 1,528 19     | 381 03     |
|                                     | { Liability .....                  | 9,241 19           | 10,608 18  | 2,058 15     | 2,419 72   |
|                                     | { Plate Glass .....                | 1,084 40           | 2,002 26   | 545 35       | 476 27     |
|                                     | { Steam Boiler .....               | 928 18             | 1,662 56   | 604 50       | -          |
|                                     | { Burglary and Theft .....         | 882 66             | 1,037 38   | -            | -          |
|                                     | { Sprinkler .....                  | 128 43             | 188 58     | -            | 10 00      |
|                                     | { Fly Wheel .....                  | 15 00              | 31 67      | -            | -          |
|                                     | { Automobile Property Damage ..... | 44 50              | 235 00     | -            | 28 47      |
| Massachusetts Accident, Accident    | {                                  | 55 57              | 55 57      | -            | -          |
|                                     | { Fidelity .....                   | 5,151 13           | 18,423 18  | 2,486 54     | 9,321 99   |
| Massachusetts Bonding               | { Fidelity .....                   | 416 40             | 1,435 51   | -            | -          |
|                                     | { Surety .....                     | 250 66             | 857 55     | -            | -          |
|                                     | { Burglary and Theft .....         | 88 73              | 776 74     | -            | -          |
| Metropolitan Casualty               | { Accident .....                   | 96 25              | 135 21     | -            | -          |
|                                     | { Plate Glass .....                | 994 72             | 2,414 67   | 171 34       | 369 97     |
| National Casualty (Mich.), Accident | {                                  | 8,624 07           | 6,335 70   | 3,003 71     | 2,204 04   |
|                                     | { Fidelity .....                   | 3,293 68           | 5,468 20   | 874 68       | 714 98     |
| National Surety                     | { Surety .....                     | 3,330 46           | 3,930 75   | -            | -          |
|                                     | { Burglary and Theft .....         | 10 00              | 849 90     | -            | 1,900 00   |

|                               |                            |           |           |           |          |
|-------------------------------|----------------------------|-----------|-----------|-----------|----------|
| New Amsterdam                 | Accident                   | 429 41    | 431 88    | 36 59     | 76 30    |
|                               | Health                     | 108 50    | 119 00    | 14 97     | -        |
|                               | Liability                  | 89 75     | 167 48    | 6 19      | 1 78     |
|                               | Plate Glass                | 78 17     | 149 35    | -         | 19 72    |
|                               | Burglary and Theft         | 10 00     | 46 25     | -         | -        |
| New Jersey Plate Glass        | Plate Glass                | 1,436 43  | 1,429 93  | 404 37    | 343 10   |
|                               | Burglary and Theft         | 25 00     | 25 00     | -         | -        |
| New York Plate Glass          | Plate Glass                | 1,335 74  | 1,078 79  | 738 79    | 705 38   |
| North American Accident       | Accident                   | 4,092 96  | 2,807 41  | 1,065 95  | 1,080 92 |
| Norwich and London            | Accident                   | 755 30    | -         | 75 00     | -        |
|                               | Health                     | 127 77    | -         | -         | -        |
| Ocean Accident                | Accident                   | 612 00    | 632 00    | 177 75    | 54 78    |
|                               | Health                     | 75 00     | 115 00    | -         | -        |
|                               | Liability                  | 2,745 23  | 1,067 84  | 1,601 14  | 1,307 70 |
|                               | Steam Boiler               | 155 00    | 19 00     | -         | -        |
|                               | Burglary and Theft         | 132 81    | 604 56    | -         | -        |
|                               | Automobile Property Damage | -         | 108 93    | -         | -        |
|                               | Credit                     | 1,268 33  | -         | 295 25    | 710 74   |
| Phoenix Preferred             | Accident                   | 43 50     | †70 80    | 5 33      | †102 40  |
|                               | Health                     | 21 75     | -         | 2 67      | -        |
| Preferred Accident            | Accident                   | 10,492 14 | 8,610 79  | 14,429 05 | 2,700 83 |
|                               | Health                     | 1,866 16  | 1,831 00  | 1,521 02  | 257 83   |
| Ridgely Protective, Accident† | Accident                   | 1,709 00  | 3,166 10  | 712 50    | 1,805 94 |
| Standard Accident             | Accident                   | 4,737 43  | 6,778 10  | 1,476 93  | 2,311 03 |
|                               | Health                     | 118 25    | 299 00    | 103 09    | 10 00    |
|                               | Liability                  | 645 10    | 1,262 00  | 146 00    | 288 00   |
|                               | Automobile Property Damage | 64 00     | 81 95     | -         | -        |
| Title Guaranty, Surety        | Accident                   | 184 51    | 268 58    | -         | -        |
| Travelers                     | Accident                   | 41,531 01 | 34,570 15 | 40,169 69 | 9,915 12 |
|                               | Health                     | 6,108 72  | 4,845 61  | 3,065 66  | 1,970 02 |
|                               | Liability                  | 23,816 21 | 32,868 75 | 24,707 46 | 5,895 25 |
|                               | Workmen's Collective       | 212 50    | 219 60    | -         | -        |

† Includes Health.

TABLE No. 28—Concluded.

| COMPANIES.                                    |                                 | PREMIUMS RECEIVED. |              | LOSSES PAID. |             |
|---|---------------------------------|--------------------|--------------|--------------|-------------|
|   |                                 | 1908.              | 1909.        | 1908.        | 1909.       |
| Travelers Indemnity                           | Accident.....                   | \$ 15 00           | \$ 15 00     | -            | -           |
|   | Steam Boiler.....               | 596 60             | 97 60        | -            | -           |
|   | Fly Wheel.....                  | 3 45               | 96 23        | -            | -           |
|   | Automobile Property Damage..... | 522 17             | 921 48       | \$ 25 00     | \$ 20 20    |
| United States Casualty                        | Accident.....                   | 4,920 33           | 3,684 19     | 1,983 53     | 1,541 71    |
|   | Health.....                     | 1,621 80           | 1,096 14     | 826 59       | 279 19      |
|   | Liability.....                  | 2,486 22           | 2,361 53     | 193 10       | 1,100 37    |
|   | Steam Boiler.....               | 568 00             | 412 06       | -            | -           |
|   | Burglary and Theft.....         | 88 15              | 72 50        | -            | -           |
| United States Fidelity and Guaranty           | Fidelity*.....                  | 8,572 00           | 7,347 94     | 116 44       | 122 74      |
|   | Burglary and Theft.....         | 873 24             | 598 79       | 275 00       | 384 50      |
| United States Health and Accident, Accident † | Accident.....                   | 31,570 63          | 26,788 65    | 14,855 51    | 10,890 42   |
|   | Health.....                     | 43,328 99          | 43,466 05    | 41,370 14    | 785 87      |
| Woodmen's Casualty                            | Accident.....                   | -                  | -            | -            | 800 31      |
|   | Health.....                     | -                  | -            | -            | -           |
| Total   | Accident.....                   | \$219,376 73       | \$236,561 94 | \$127,824 94 | \$91,691 14 |
|   | Health.....                     | 47,754 80          | 58,045 34    | 19,210 63    | 21,761 26   |
|   | Liability.....                  | 126,130 92         | 147,491 31   | 63,862 36    | 69,209 54   |
|   | Fidelity.....                   | 22,485 32          | 27,209 62    | 4,976 64     | 5,644 07    |
|   | Surety.....                     | 9,607 40           | 13,403 96    | -            | 441 91      |
|   | Plate Glass.....                | 12,125 29          | 13,809 95    | 3,382 74     | 4,019 41    |
|   | Steam Boiler.....               | 23,063 45          | 20,675 94    | 782 66       | 282 46      |
|   | Burglary and Theft.....         | 6,907 86           | 8,654 77     | 675 00       | 2,290 00    |
|   | Credit.....                     | 17,970 83          | 11,062 00    | 6,473 09     | 5,748 62    |
|   | Sprinkler.....                  | 128 43             | 364 58       | -            | 10 00       |
|   | Fly Wheel.....                  | 635 95             | 728 03       | -            | 710 00      |
|   | Live Stock.....                 | 1,186 82           | -            | 2,625 00     | -           |
|   | Automobile Property Damage..... | 1,249 89           | 3,245 09     | 128 26       | 417 92      |
| Workmen's Collective.....                     | 23,024 19                       | 22,458 22          | 12,114 99    | 18,575 10    |             |
| Aggregate.....                                | \$511,647 88                    | \$563,710 75       | \$242,056 31 | \$220,801 43 |             |

\* Includes Surety.

† Includes Health.



TABLE No. 29.

## Income and Disbursements during 1909—Assessment Accident Companies.

| COMPANIES.                                   | INCOME.       |            |                    |               | DISBURSEMENTS.     |              |             |                 |                          |                      |
|--|---------------|------------|--------------------|---------------|--------------------|--------------|-------------|-----------------|--------------------------|----------------------|
|  | From members. | Interest.  | All other sources. | Total Income. | Losses and claims. | Commissions. | Salaries.   | Taxes and fees. | All other disbursements. | Total disbursements. |
| MAINE COMPANIES.                             |               |            |                    |               |                    |              |             |                 |                          |                      |
| Fraternal Health and Accident Ass'n .....    | \$58,932 93   | \$85 95    | \$479 75           | \$59,498 63   | \$28,718 71        | \$17,828 23  | \$8,264 89  | \$376 13        | \$3,893 17               | \$59,081 04          |
| National Casualty Insurance Co. ....         | 20,764 13     | 179 31     | 43 50              | 20,987 24     | 6,948 95           | 7,593 35     | 3,534 47    | 149 43          | 4,108 08                 | 22,244 28            |
| Portland Casualty Co. ....                   | 16,899 17     | 10 00      | 5,653 31           | 22,472 48     | 3,992 57           | 8,832 36     | 4,124 73    | 54 00           | 4,095 68                 | 21,099 34            |
| Prudential Health and Accident Ins. Co. .... | 843 74        | -          | 700 00             | 1,543 74      | 116 70             | 663 75       | -           | 26 00           | 104 07                   | 910 52               |
| Sagamore Health and Accident Ass'n .....     | 18,698 34     | 139 50     | 1,556 13           | 20,393 97     | 6,829 68           | 6,064 06     | 4,043 99    | 128 55          | 3,791 71                 | 20,857 90            |
| Total .....                                  | \$116,048 61  | \$414 76   | \$8,432 69         | \$124,896 06  | \$46,606 61        | \$40,891 75  | \$19,967 99 | \$734 11        | \$15,992 71              | \$124,193 08         |
| COMPANIES OF OTHER STATES.                   |               |            |                    |               |                    |              |             |                 |                          |                      |
| Eastern Casualty Company .....               | \$7,951 09    | \$27 14    | -                  | \$7,978 14    | \$1,672 21         | \$2,896 30   | \$321 57    | \$178 00        | \$716 00                 | \$5,784 08           |
| Equitable Accident Company .....             | 76,984 61     | 2,745 20   | \$716 40           | 80,446 21     | 28,855 74          | 14,881 03    | 14,985 37   | 749 39          | 13,160 06                | 72,631 59            |
| Masonic Mutual Accident Company .....        | 35,322 16     | 422 31     | -                  | 35,744 47     | 9,873 26           | 13,160 98    | 6,353 99    | 312 58          | 3,021 68                 | 32,722 49            |
| New England Casualty Company .....           | 18,305 50     | 144 09     | -                  | 18,449 59     | 7,318 55           | 3,531 10     | 4,575 00    | 99 27           | 2,123 32                 | 17,647 24            |
| Peerless Casualty Company .....              | 34,830 44     | 1,971 74   | 75,435 86          | 112,238 04    | 13,003 80          | 7,579 95     | 9,056 99    | 636 74          | 6,775 65                 | 37,053 04            |
| Total .....                                  | \$173,393 71  | \$5,310 48 | \$76,152 26        | \$254,856 45  | \$60,723 56        | \$42,049 36  | \$35,292 83 | \$1,975 98      | \$25,796 71              | \$165,838 44         |
| Aggregate .....                              | \$289,442 32  | \$5,725 24 | \$84,584 95        | \$379,752 51  | \$107,330 17       | \$82,941 11  | \$55,260 73 | \$2,710 09      | \$41,789 42              | \$290,031 52         |

**TABLE No. 30.**  
**Assets and Liabilities December 31, 1909—Assessment Accident Companies.**

| COMPANIES.                                  | ASSETS.        |               |                      |                  | LIABILITIES.   |   |                        |                    |                               |
|---|----------------|---------------|----------------------|------------------|----------------|---|------------------------|--------------------|-------------------------------|
|   | Ledger assets. | Other assets. | Assets not admitted. | Admitted 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..... | \$6,341 77     | \$1,517 08    | \$1,500 00           | \$6,358 85       | \$674 64       | -   | \$450 00               | \$1,124 64         | \$5,234 21                    |
| National Casualty Insurance Co.....         | 2,661 51       | 260 00        | 560 00               | 2,361 51         | 669 23         | -   | 1,443 00               | 2,112 23           | 249 28                        |
| Portland Casualty Co.....                   | 2,201 42       | 717 61        | 1,978 04             | 940 99           | 542 43         | -   | 129 41                 | 671 84             | 269 15                        |
| Prudential Health and Accident Ins. Co..... | 633 22         | -             | -                    | 633 22           | -              | -   | -                      | -                  | 633 22                        |
| Sagamore Health and Accident Ass'n.....     | 647 56         | 523 61        | 513 61               | 657 56           | 1,526 20       | -   | 2,723 54               | 4,249 74           | -3,592 18                     |
| Total.....                                  | \$12,485 48    | \$3,018 30    | \$4,551 65           | \$10,952 13      | \$3,412 50     | -   | \$4,745 95             | \$8,158 45         | \$2,793 68                    |
| COMPANIES OF OTHER STATES.                  |                |               |                      |                  |                |   |                        |                    |                               |
| Eastern Casualty Company.....               | \$4,270 01     | \$110 00      | -                    | \$4,380 01       | \$525 00       | \$147 24                                      | \$342 00               | \$1,014 24         | \$3,365 77                    |
| Equitable Accident Company.....             | 100,292 43     | 2,189 42      | \$1,782 50           | 100,699 35       | 8,229 24       | 1,131 09                                      | 8,966 95               | 18,327 28          | 82,372 07                     |
| Masonic Mutual Accident Company.....        | 16,161 30      | 819 92        | 800 00               | 16,181 22        | 1,294 47       | 100 00  | 1,023 25               | 2,417 72           | 13,763 50                     |
| New England Casualty Company.....           | 6,033 24       | -             | -                    | 6,033 24         | 1,562 67       | 8 30  | 411 25                 | 1,982 22           | 4,051 02                      |
| Peerless Casualty Company.....              | 112,496 83     | 1,812 65      | 955 97               | 113,353 51       | 751 50         | -   | 101,206 72             | 101,958 22         | 11,395 29                     |
| Total.....                                  | \$239,253 81   | \$4,931 99    | \$3,538 47           | \$240,647 33     | \$12,362 88    | \$1,386 63                                    | \$111,950 17           | \$125,699 68       | \$114,947 65                  |
| Aggregate.....                              | \$251,739 29   | \$7,950 29    | \$8,090 12           | \$251,599 46     | \$15,775 38    | \$1,386 63                                    | \$116,696 12           | \$133,858 13       | \$117,741 33                  |

**TABLE No. 31.**  
**Exhibit of Policies—Assessment Accident Companies.**

| COMPANIES.                                | IN FORCE<br>DECEMBER 31, 1908. |                        | WRITTEN.      |                       | TERMINATED.   |                       | IN FORCE<br>DECEMBER 31, 1909. |                        | Premiums<br>or assess-<br>ments<br>received<br>during<br>1909. | Losses<br>and<br>claims<br>incurred<br>during<br>1909. |        |
|---|--------------------------------|------------------------|---------------|-----------------------|---------------|-----------------------|--------------------------------|------------------------|--|--|--------|
|   | No.                            | Amount.                | No.           | Amount.               | No.           | Amount.               | No.                            | Amount.                |  |  |        |
| MAINE COMPANIES.                          |                                |                        |               |                       |               |                       |                                |                        |  |  |        |
| Fraternal Health and Accident Association | 3,050                          | \$598,395 00           | 2,692         | \$567,580 00          | 1,442         | \$360,500 00          | 4,300                          | \$805,465 00           | \$58,932 93  | \$28,915 83  |        |
| National Casualty Insurance Co.           | 1,591                          | 476,050 00             | 1,675         | 547,457 00            | 1,965         | 648,707 00            | 1,301                          | 374,800 00             | 20,764 43  | 6,829 43   |        |
| Portland Casualty Co.                     | 758                            | 202,735 00             | 2,779         | 269,682 00            | 2,405         | 128,386 00            | 1,132                          | 344,031 00             | 16,809 17  | 4,491 68   |        |
| Prudential Health and Accident Ins. Co.   | -                              | -                      | 542           | -                     | 342           | -                     | -                              | 200                    | -  | 843 74   | 116 70 |
| Sagamore Health and Accident Association. | 879                            | 194,075 00             | 1,550         | 359,195 00            | 693           | 137,600 00            | 1,736                          | 415,670 00             | 18,698 34  | 8,112 30   |        |
| <b>Total</b>                              | <b>6,278</b>                   | <b>\$1,471,245 00</b>  | <b>9,238</b>  | <b>\$1,743,914 00</b> | <b>6,847</b>  | <b>\$1,275,193 00</b> | <b>8,669</b>                   | <b>\$1,939,966 00</b>  | <b>\$116,048 61</b>  | <b>\$48,465 94</b>                                     |        |
| COMPANIES OF OTHER STATES.                |                                |                        |               |                       |               |                       |                                |                        |  |  |        |
| Eastern Casualty Company                  | 508                            | \$ 214,350 00          | 517           | \$325,918 50          | 403           | \$ 197,668 50         | 617                            | \$ 342,600 00          | \$ 7,951 00  | \$ 2,187 24  |        |
| Equitable Accident Company                | 6,775                          | 9,526,450 00           | 2,107         | 842,225 00            | 3,155         | 1,730,435 00          | 5,727                          | 8,638,240 00           | 76,984 61  | 34,295 23  |        |
| Masonic Mutual Accident Company           | 2,154                          | 758,975 00             | 2,156         | 553,387 00            | 1,600         | 427,817 00            | 2,710                          | 884,545 00             | 35,322 16  | 9,493 84   |        |
| New England Casualty Company              | 1,477                          | 153,100 00             | 644           | 70,200 00             | 591           | 55,100 00             | 1,530                          | 168,200 00             | 18,305 50  | 8,082 36   |        |
| Peerless Casualty Company                 | 2,976                          | 911,100 00             | 1,511         | 587,200 00            | 1,937         | 758,050 00            | 2,550                          | 740,250 00             | 34,830 44  | 12,076 11  |        |
| <b>Total</b>                              | <b>13,885</b>                  | <b>\$11,563,975 00</b> | <b>6,935</b>  | <b>\$2,378,930 50</b> | <b>7,686</b>  | <b>\$3,169,070 50</b> | <b>13,134</b>                  | <b>\$10,773,835 00</b> | <b>\$173,393 71</b>  | <b>\$66,134 78</b>                                     |        |
| <b>Aggregate</b>                          | <b>20,163</b>                  | <b>\$13,035,220 00</b> | <b>16,173</b> | <b>\$4,122,844 50</b> | <b>14,533</b> | <b>\$4,444,263 50</b> | <b>21,803</b>                  | <b>\$12,713,801 00</b> | <b>\$289,442 32</b>  | <b>\$114,600 72</b>                                    |        |

INSURANCE COMMISSIONER'S REPORT.

TABLE No. 32.  
Maine Business---Assessment Accident Companies.

| COMPANIES.   | POLICIES ISSUED. |             |         |             | POLICIES TERMINATED. |             |         |             |
|--|------------------|-------------|---------|-------------|----------------------|-------------|---------|-------------|
|  | 1908.            |             | 1909.   |             | 1908.                |             | 1909.   |             |
|  | Number.          | Amount.     | Number. | Amount.     | Number.              | Amount.     | Number. | Amount.     |
| MAINE COMPANIES.                                     |                  |             |         |             |                      |             |         |             |
| Fraternal Health & Accident Association, Richmond    | 1,829            | \$393,335   | 2,692   | \$567,580   | 1,062                | \$238,950   | 1,442   | \$360,500   |
| National Casualty Insurance Company, Portland.....   | 1,903            | 456,680     | 1,675   | 547,457     | 2,255                | 532,880     | 1,965   | 648,707     |
| Portland Casualty Company, Portland.....             | 1,174            | 327,932     | 2,779   | 269,682     | 416                  | 125,197     | 2,405   | 128,386     |
| Prudential Health & Accident Insurance Co., Bingham  | -                | -           | 542     | -           | -                    | -           | 342     | -           |
| Sagamore Health & Accident Association, Sanford..... | 1,487            | 325,400     | 1,550   | 359,195     | 608                  | 131,325     | 698     | 137,600     |
| Total.....   | 6,393            | \$1,503,347 | 9,238   | \$1,743,914 | 4,341                | \$1,028,352 | 6,847   | \$1,275,193 |
| COMPANIES OF OTHER STATES.                           |                  |             |         |             |                      |             |         |             |
| Eastern Casualty Company, Boston.....                | -                | -           | 49      | \$27,000    | -                    | -           | 9       | \$5,300     |
| Equitable Accident Company, Boston.....              | 448              | \$130,100   | 315     | 148,350     | 350                  | \$244,000   | 564     | 318,350     |
| Masonic Mutual Accident Company, Springfield.....    | 744              | 147,525     | 672     | 142,375     | 831                  | 161,485     | 498     | 108,950     |
| Massachusetts Mutual Accident Association, Boston... | 1,059            | 460,375     | -       | -           | 1,389                | 570,325     | -       | -           |
| New England Casualty Company, Boston.....            | -                | -           | 16      | 2,100       | -                    | -           | 6       | 900         |
| Peerless Casualty Company, Keene, N. H.....          | 615              | 193,750     | 912     | 373,500     | 416                  | 117,000     | 812     | 314,650     |
| Total.....   | 2,866            | \$931,750   | 1,964   | \$693,325   | 2,986                | \$1,092,810 | 1,889   | \$748,150   |
| Aggregate.....                                       | 9,259            | \$2,435,097 | 11,202  | \$2,437,239 | 7,327                | \$2,121,162 | 8,736   | \$2,023,343 |

TABLE No. 32—Concluded.

| COMPANIES.   | POLICIES IN FORCE DECEMBER 31. |             |         |             | PREMIUMS AND ASSESSMENTS RECEIVED. |              | LOSSES AND CLAIMS PAID. |             |
|--|--------------------------------|-------------|---------|-------------|------------------------------------|--------------|-------------------------|-------------|
|  | 1908.                          |             | 1909.   |             | 1908.                              | 1909.        | 1908.                   | 1909.       |
|  | Number.                        | Amount.     | Number. | Amount.     |                                    |              |                         |             |
| MAINE COMPANIES.                                     |                                |             |         |             |                                    |              |                         |             |
| Fraternal Health & Accident Association, Richmond    | 3,050                          | \$598,385   | 4,300   | \$805,465   | \$30,347 37                        | \$58,932 93  | \$20,953 40             | \$28,710 83 |
| National Casualty Insurance Company, Portland.....   | 1,591                          | 476,050     | 1,301   | 374,800     | 15,736 45                          | 20,764 43    | 6,764 73                | 6,874 30    |
| Portland Casualty Company, Portland.....             | 758                            | 202,735     | 1,132   | 341,031     | 305 60                             | 16,809 17    | 100 81                  | 3,980 17    |
| Prudential Health & Accident Insurance Co., Bingham  | -                              | -           | 200     | -           | -                                  | 843 74       | -                       | 116 70      |
| Sagamore Health & Accident Association, Sanford..... | 879                            | 194,075     | 1,736   | 415,670     | 2,708 28                           | 18,698 34    | 837 75                  | 6,809 35    |
| Total.....   | 6,278                          | \$1,471,245 | 8,669   | \$1,939,966 | \$49,097 70                        | \$116,048 61 | \$28,656 69             | \$46,191 35 |
| COMPANIES OF OTHER STATES.                           |                                |             |         |             |                                    |              |                         |             |
| Eastern Casualty Company, Boston.....                | -                              | -           | 40      | \$21,700    | -                                  | \$257 50     | -                       | \$39 85     |
| Equitable Accident Company, Boston.....              | 1,063                          | \$1,436,575 | *814    | *1,266,575  | \$12,424 00                        | 10,181 93    | \$5,318 21              | 9,553 39    |
| Masonic Mutual Accident Company, Springfield.....    | 665                            | 154,075     | 839     | 187,500     | 6,021 15                           | 6,516 58     | 2,827 05                | 3,297 72    |
| Massachusetts Mutual Accident Association, Boston... | 1,617                          | 1,295,590   | -       | -           | 15,887 91                          | -            | 9,958 75                | -           |
| New England Casualty Company, Boston.....            | -                              | -           | 10      | 1,200       | -                                  | 39 00        | -                       | -           |
| Peerless Casualty Company, Keene N. H.....           | 1,403                          | 410,900     | 1,503   | 469,750     | 4,195 19                           | 4,669 81     | 1,317 21                | 6,397 12    |
| Total.....   | 4,748                          | \$3,297,140 | 3,206   | \$1,946,725 | \$38,478 25                        | \$21,664 82  | \$19,422 12             | \$19,288 08 |
| Aggregate.....                                       | 11,026                         | \$4,768,385 | 11,875  | \$3,886,691 | \$87,575 95                        | \$137,713 43 | \$48,078 81             | \$65,779 43 |

\* In force November 12, 1909, date business was transferred to stock company.

INSURANCE COMMISSIONER'S REPORT.

**TABLE No. 33.**  
**Income and Disbursements during 1909—Fraternal Beneficiary Organizations.**

| COMPANIES.                               | INCOME.                |                       |                     |                        | DISBURSEMENTS.         |                     |                       |                         |                          |                        |
|--|------------------------|-----------------------|---------------------|------------------------|------------------------|---------------------|-----------------------|-------------------------|--------------------------|------------------------|
|  | From members.          | Interest and rents.   | All other sources.  | Total income.          | Losses and claims.     | Commissions.        | Salaries.             | Medical examiners fees. | All other disbursements. | Total disbursements.   |
| MAINE COMPANIES.                         |                        |                       |                     |                        |                        |                     |                       |                         |                          |                        |
| Ancient Order of United Workmen.....     | \$138,046 29           | \$8,013 05            | \$12 00             | \$146,071 34           | \$129,839 83           | -                   | \$2,858 91            | -                       | \$3,236 84               | \$135,935 58           |
| Maine Central R. R. Relief Association.. | 23,411 00              | 1,330 42              | -                   | 24,741 42              | 22,511 00              | -                   | 768 95                | -                       | 392 20                   | 23,672 15              |
| Maine State Relief Association.....      | 14,711 00              | 1,833 22              | 29 70               | 16,573 92              | 11,698 00              | -                   | 1,124 44              | -                       | 425 63                   | 13,248 07              |
| Odd Fellows Graded Mut. Relief Ass'n..   | 35,684 00              | 428 67                | -                   | 36,112 67              | 31,130 00              | -                   | 2,665 74              | -                       | 2,200 23                 | 35,995 97              |
| <b>Total.....</b>                        | <b>\$211,852 29</b>    | <b>\$11,605 36</b>    | <b>\$41 70</b>      | <b>\$223,499 35</b>    | <b>\$195,178 83</b>    | <b>-</b>            | <b>\$7,418 04</b>     | <b>-</b>                | <b>\$6,254 90</b>        | <b>\$208,851 77</b>    |
| COMPANIES OF OTHER STATES.               |                        |                       |                     |                        |                        |                     |                       |                         |                          |                        |
| American Benefit Society.....            | \$78,010 52            | \$2,107 21            | \$318 40            | \$80,436 13            | \$64,750 00            | -                   | \$5,020 58            | \$1,064 10              | \$4,570 47               | \$75,405 15            |
| Brotherhood Accident Company.....        | 180,317 98             | 656 71                | -                   | 180,974 72             | 91,881 29              | \$15,609 00         | 38,098 07             | 148 00                  | 17,063 56                | 162,799 92             |
| Catholic Benevolent Legion.....          | 802,103 02             | 13,906 42             | 387 56              | 816,397 00             | 684,180 69             | 68 75               | 12,086 87             | -                       | 8,560 10                 | 704,896 41             |
| Catholic Order of Foresters.....         | 1,559,378 21           | 77,986 17             | 19,936 12           | 1,657,300 50           | 1,307,047 14           | 3,856 88            | 36,680 21             | -                       | 74,939 99                | 1,422,524 22           |
| Independent Order of Foresters.....      | 4,364,688 27           | 618,332 90            | 40,886 12           | 5,023,907 29           | 2,738,758 34           | 30,423 45           | 364,794 07            | -                       | 147,262 15               | 3,281,236 01           |
| Knights of Columbus.....                 | 924,850 31             | 110,688 05            | 43,531 25           | 1,079,069 61           | 515,759 72             | -                   | 36,015 90             | 5,322 50                | 168,375 13               | 725,473 25             |
| Knights of Honor.....                    | 1,771,219 17           | 2,574 69              | 3,460 27            | 1,777,254 13           | 1,691,711 12           | -                   | 74,728 79             | 1,749 96                | 28,866 74                | 1,797,056 61           |
| Knights of Pythias.....                  | 2,590,427 85           | 116,008 26            | 2,131 84            | 2,708,658 05           | 1,894,053 61           | 149,010 25          | 73,005 15             | 16,917 00               | 203,463 41               | 2,336,449 42           |
| Knights of the Maccabees of the World..  | 4,589,012 01           | 358,272 03            | 11,533 31           | 4,958,817 35           | 3,547,974 38           | 150,787 87          | 269,990 94            | 10,164 46               | 113,580 41               | 4,082,498 06           |
| L'Union St. Jean Baptiste d' Amerique..  | 152,262 44             | 16,256 79             | 13,082 15           | 181,601 38             | 58,415 60              | 8,417 32            | 14,070 65             | 1,475 00                | 24,991 30                | 107,369 87             |
| Modern Woodmen of America.....           | 12,600,483 72          | 130,895 34            | 140,571 28          | 12,871,950 34          | 9,874,739 45           | -                   | 704,163 09            | 19,736 60               | 572,772 86               | 11,171,411 94          |
| New England Order of Protection.....     | 883,020 27             | 1,923 08              | 2,528 45            | 887,471 80             | 825,425 00             | 3,121 50            | 14,564 05             | 3,102 00                | 55,132 76                | 901,345 31             |
| Polish National Alliance.....            | 573,516 23             | 29,925 23             | 3,143 56            | 606,585 02             | 354,585 71             | 143 30              | 11,096 48             | 1,124 35                | 115,238 13               | 482,202 97             |
| Royal Arcanum.....                       | 8,398,870 14           | 234,174 01            | 43,199 83           | 8,676,243 98           | 7,625,873 00           | -                   | 114,318 69            | -                       | 105,018 19               | 7,845,209 88           |
| Royal Neighbors of America.....          | 1,203,744 89           | 8,266 79              | 40,423 00           | 1,252,434 68           | 917,266 45             | 46,284 84           | 61,758 54             | 18 00                   | 101,740 35               | 1,127,068 18           |
| Societe des Artisans.....                | 529,086 02             | 52,171 36             | 2,527 77            | 583,785 15             | 345,367 53             | 513 54              | 21,290 23             | 999 75                  | 28,719 24                | 396,890 29             |
| United Order of the Golden Cross.....    | 466,477 89             | 2,184 37              | 2,464 48            | 471,126 74             | 406,444 99             | 3,857 08            | 30,284 62             | 1,478 50                | 14,047 66                | 456,113 15             |
| United Order of the Pilgrim Fathers..... | 535,408 71             | 6,062 69              | 1,432 85            | 542,904 25             | 552,000 00             | 14 32               | 8,343 90              | 1 50                    | 11,816 61                | 572,176 33             |
| Workmen's Benefit Association.....       | 86,084 10              | 1,614 30              | 295 34              | 87,993 74              | 89,000 00              | 501 02              | 8,733 31              | 454 42                  | 7,309 99                 | 105,998 74             |
| <b>Total.....</b>                        | <b>\$42,288,961 85</b> | <b>\$1,784,126 43</b> | <b>\$371,853 58</b> | <b>\$44,444,941 86</b> | <b>\$33,585,234 02</b> | <b>\$412,609 12</b> | <b>\$1,899,044 38</b> | <b>\$63,756 14</b>      | <b>\$1,803,484 05</b>    | <b>\$37,764,127 71</b> |
| <b>Aggregate.....</b>                    | <b>\$42,500,814 14</b> | <b>\$1,795,731 79</b> | <b>\$371,895 28</b> | <b>\$44,668,441 21</b> | <b>\$33,780,412 85</b> | <b>\$412,609 12</b> | <b>\$1,906,462 42</b> | <b>\$63,756 14</b>      | <b>\$1,809,738 93</b>    | <b>\$37,972,979 48</b> |

TABLE No. 34.

## Assets and Liabilities December 31, 1909—Fraternal Beneficiary Organizations.

| COMPANIES.                                  | ASSETS.         |                |                      |                  | LIABILITIES.   |   |                        | Total liabilities. |
|---|-----------------|----------------|----------------------|------------------|----------------|---|------------------------|--------------------|
|   | Ledger assets.  | Other assets.  | Assets not admitted. | Admitted assets. | Unpaid Losses. | Salaries, commissions, etc., due and accrued. | All other liabilities. |                    |
| MAINE COMPANIES.                            |                 |                |                      |                  |                |   |                        |                    |
| Ancient Order of United Workmen.....        | \$145,735 98    | -              | -                    | \$145,735 98     | \$ 3,634 34    | -   | -                      | \$ 3,634 34        |
| Maine Central R. R. Relief Association..... | 27,991 10       | -              | -                    | 27,991 10        | 4,282 00       | -   | -                      | 4,282 00           |
| Maine State Relief Association.....         | 51,829 79       | \$ 40 00       | \$40 00              | 51,829 79        | 103 95         | \$27 00                                       | \$74 00                | 204 95             |
| Odd Fellows Graded Mutual Relief Ass'n..... | 12,100 32       | 4,000 00       | -                    | 16,100 32        | 15,580 00      | -   | 24 00                  | 15,604 00          |
| Total.....                                  | \$237,657 19    | \$4,040 00     | \$40 00              | \$241,657 19     | \$23,600 29    | \$27 00                                       | \$98 00                | \$23,725 29        |
| COMPANIES OF OTHER STATES.                  |                 |                |                      |                  |                |   |                        |                    |
| American Benefit Society.....               | \$ 63,413 43    | \$ 1,813 23    | \$1,543 23           | \$ 63,683 43     | \$ 4,500 00    | -   | -                      | \$ 4,500 00        |
| Brotherhood Accident Company.....           | 67,058 97       | 2,539 42       | 1,908 00             | 67,690 39        | 20,045 10      | -   | \$ 3,171 00            | 23,216 10          |
| Catholic Benevolent Legion.....             | 394,586 28      | 454,333 18     | 436,169 37           | 412,750 09       | 64,000 00      | \$ 960 22                                     | 70 80                  | 65,031 02          |
| Catholic Order of Foresters.....            | 2,199,284 99    | 53,088 41      | 8,306 20             | 2,244,067 23     | 162,011 18     | -   | 5 00                   | 162,016 18         |
| Independent Order of Foresters.....         | 14,640,088 88   | 552,610 93     | 30,181 83            | 15,162,517 98    | 812,326 03     | 3,507 37                                      | 127,160 82             | 942,994 22         |
| Knights of Columbus.....                    | 2,945,471 48    | 80,221 64      | 127,453 32           | 2,898,239 80     | 62,583 33      | 6,720 75                                      | -                      | 69,304 08          |
| Knights of Honor.....                       | 31,902 98       | 158,702 70     | 4,329 61             | 186,276 07       | 441,763 46     | 22 50   | -                      | 441,785 96         |
| Knights of Pythias.....                     | 2,915,642 70    | 83,313 86      | 35,606 88            | 2,963,349 68     | 133,500 00     | 38,184 78                                     | 1,441,907 64           | 1,613,592 42       |
| Knights of the Maccabees of the World.....  | 8,952,633 02    | 520,985 15     | 70,991 06            | 9,402,627 11     | 297,450 35     | 28,388 57                                     | -                      | 325,838 92         |
| L'Union St. Jean Baptiste d'Amerique.....   | 288,398 26      | 39,553 24      | 12,040 00            | 315,851 50       | 2,100 00       | 416 76  | -                      | 2,516 76           |
| Modern Woodmen of America.....              | 5,957,515 40    | 1,440,792 60   | 308,912 94           | 7,089,395 06     | 1,021,134 25   | 53,622 15                                     | -                      | 1,074,756 40       |
| New England Order of Protection.....        | 75,712 21       | 69,000 00      | -                    | 144,712 21       | 67,500 00      | -   | -                      | 67,500 00          |
| Polish National Alliance.....               | 795,113 65      | 44,591 98      | 43,936 85            | 795,768 78       | 91,333 81      | -   | 42,387 73              | 133,721 54         |
| Royal Arcanum.....                          | 6,660,036 84    | 871,361 99     | 236,676 54           | 7,294,722 29     | 735,080 55     | 972 31  | 134 70                 | 736,187 56         |
| Royal Neighbors of America.....             | 475,262 92      | 124,541 76     | 28,765 51            | 571,039 17       | 140,750 00     | 15,000 00                                     | -                      | 155,750 00         |
| Societe des Artisans.....                   | 1,346,762 60    | 20,942 04      | 25,311 80            | 1,342,392 84     | 15,100 00      | -   | -                      | 15,100 00          |
| United Order of the Golden Cross.....       | 156,568 61      | 37,478 36      | 3,256 25             | 190,790 72       | 14,000 00      | 946 27  | 11,651 09              | 26,597 36          |
| United Order of the Pilgrim Fathers.....    | 162,054 04      | 3,416 63       | -                    | 165,470 70       | 67,250 00      | -   | -                      | 67,250 00          |
| Workmen's Benefit Association.....          | 36,455 81       | 4,447 90       | 6,994 00             | 33,909 71        | 10,500 00      | -   | -                      | 10,500 00          |
| Total.....                                  | \$18,163,903 07 | \$4,563,735 08 | \$1,382,383 39       | \$21,345,254 76  | \$4,162,928 06 | \$148,741 68                                  | \$1,626,488 78         | \$5,938,158 52     |
| Aggregate.....                              | \$18,401,590 26 | \$4,567,775 08 | \$1,382,423 39       | \$21,586,911 95  | \$4,186,528 35 | \$148,768 08                                  | \$1,626,586 78         | \$5,961,883 81     |

**TABLE No. 35.**  
**Exhibit of Policies—Fraternal Beneficiary Organizations.**

| COMPANIES.                                  | IN FORCE<br>DECEMBER 31, 1908. |                           | WRITTEN.       |                        | TERMINATED.    |                         | IN FORCE<br>DECEMBER 31, 1909. |                           | Mortuary<br>and<br>disability<br>assessments<br>received<br>during 1909. | Losses and<br>claims<br>incurred<br>during 1909. |
|---|--------------------------------|---------------------------|----------------|------------------------|----------------|-------------------------|--------------------------------|---------------------------|--|--|
|   | No.                            | Amount.                   | No.            | Amount.                | No.            | Amount.                 | No.                            | Amount.                   |  |  |
| <b>MAINE COMPANIES.</b>                     |                                |                           |                |                        |                |                         |                                |                           |  |  |
| Ancient Order of United Workmen....         | 4,704                          | \$7,365,045 00            | 62             | \$58,000 00            | 619            | \$868,458 00            | 4,147                          | \$ 6,554,587 00           | \$ 110,399 21  | \$129,367 79                                     |
| Maine Central R. R. Relief Association..... | 1,589                          | -                         | 103            | -                      | 69             | -                       | 1,622                          | -                         | 23,199 00  | 23,495 00  |
| Maine State Relief Association.....         | 762                            | 1,002,736 00              | -              | -                      | 32             | 39,825 00               | 730                            | 902,911 00                | 13,239 00  | 10,982 00  |
| Odd Fellows (graded Mut. Relief Ass'n)      | 1,573                          | 1,897,650 00              | 4              | 4,825 00               | 401            | 539,015 00              | 1,176                          | 1,363,470 00              | 20,814 00  | 43,875 00  |
| <b>Total.....</b>                           | <b>8,628</b>                   | <b>\$10,265,431 00</b>    | <b>169</b>     | <b>\$62,835 00</b>     | <b>1,121</b>   | <b>\$1,447,298 00</b>   | <b>7,676</b>                   | <b>\$8,880,968 00</b>     | <b>\$177,651 21</b>  | <b>\$207,719 79</b>                              |
| <b>COMPANIES OF OTHER STATES.</b>           |                                |                           |                |                        |                |                         |                                |                           |  |  |
| American Benefit Society.....               | 6,338                          | \$ 5,732,500 00           | 443            | \$ 308,500 00          | 595            | \$422,500 00            | 6,186                          | \$5,618,500 00            | \$ 67,974 75   | \$ 67,750 00                                     |
| Brotherhood Accident Company.....           | 12,947                         | 1,294,700 00              | 5,203          | 520,300 00             | 3,397          | 339,700 00              | 14,752                         | 1,475,300 00              | 111,806 65   | 95,629 02  |
| Catholic Benevolent Legion.....             | 17,479                         | 21,880,500 00             | 419            | 322,000 00             | 1,172          | 1,720,500 00            | 16,726                         | 20,482,000 00             | 782,387 31   | 705,599 91                                       |
| Catholic Order of Foresters.....            | 134,511                        | 139,102,250 00            | 10,148         | 9,830,000 00           | 7,180          | 7,111,750 00            | 137,479                        | 144,823,500 00            | 1,448,863 63   | 1,310,250 00                                     |
| Independent Order of Foresters.....         | 239,716                        | 246,027,884 00            | 18,516         | 14,239,129 00          | 25,202         | 21,025,168 00           | 233,030                        | 239,241,845 00            | 4,098,069 77   | 2,783,724 71                                     |
| Knights of Columbus.....                    | 69,000                         | 71,391,000 00             | 8,356          | 8,973,000 00           | 2,856          | 2,912,000 00            | 74,509                         | 77,452,000 00             | 808,791 93   | 807,000 00                                       |
| Knights of Honor.....                       | 23,137                         | 37,108,425 00             | 2,647          | 2,306,612 92           | 5,344          | 7,080,687 92            | 29,460                         | 32,334,350 00             | 1,689,084 29   | 1,450,862 92                                     |
| Knights of Pythias.....                     | 77,757                         | 120,544,500 00            | 14,309         | 18,267,000 00          | 18,069         | 27,446,500 00           | 74,006                         | 111,365,000 00            | 1,381,651 01   | 1,906,000 00                                     |
| Knights of the Maccabees of the World       | 272,017                        | 339,728,244 00            | 26,451         | 25,716,000 00          | 29,454         | 30,468,817 86           | 269,014                        | 331,975,423 14            | 4,059,672 82   | 3,761,126 02                                     |
| L'Union St. Jean Baptiste d'Amerique.....   | 19,576                         | 7,236,600 00              | 6,611          | 2,306,800 00           | 3,310          | 894,825 00              | 22,877                         | 8,648,575 00              | 124,716 54   | 60,015 60  |
| Modern Woodmen of America.....              | 960,299                        | 1,545,313,000 00          | 143,253        | 196,226,000 00         | 57,683         | 75,052,000 00           | 1,045,869                      | 1,666,487,000 00          | 11,360,393 65  | 9,883,500 00                                     |
| New England Order of Protection.....        | 54,783                         | 74,128,500 00             | 9,325          | 8,219,500 00           | 3,023          | 3,119,000 00            | 61,085                         | 79,229,000 00             | 808,619 27   | 838,500 00                                       |
| Polish National Alliance.....               | 51,378                         | 28,136,000 00             | 9,777          | 5,392,900 00           | 3,736          | 1,989,000 00            | 57,419                         | 31,479,900 00             | 473,872 58   | 343,300 00                                       |
| Royal Arcanum.....                          | 240,251                        | 497,018,341 22            | 17,731         | 26,002,500 00          | 15,054         | 29,714,311 37           | 242,928                        | 493,306,529 85            | 8,202,265 43   | 7,666,339 24                                     |
| Royal Neighbors of America.....             | 154,424                        | 166,086,500 00            | 30,225         | 31,236,000 00          | 4,743          | 5,213,500 00            | 179,906                        | 192,109,000 00            | 995,084 79   | 918,250 00                                       |
| Societe des Artisans.....                   | 34,663                         | 30,144,300 00             | 3,075          | 2,001,150 00           | 2,414          | 1,708,000 00            | 35,321                         | 30,437,450 00             | 482,914 47   | 340,467 53                                       |
| United Order of the Golden Cross.....       | 18,216                         | 18,950,500 00             | 2,722          | 1,683,500 00           | 2,624          | 1,909,250 00            | 18,314                         | 18,724,750 00             | 425,608 64   | 404,750 00                                       |
| United Order of the Pilgrim Fathers.....    | 18,529                         | 25,243,000 00             | 596            | 415,750 00             | 843            | 1,017,250 00            | 18,282                         | 24,641,500 00             | 516,137 01   | 559,250 00                                       |
| Workmen's Benefit Association.....          | 5,503                          | 5,454,500 00              | 202            | 168,500 00             | 299            | 285,500 00              | 5,406                          | 5,337,500 00              | 64,183 50  | 92,500 00  |
| <b>Total.....</b>                           | <b>2,410,533</b>               | <b>\$3,380,521,214 22</b> | <b>310,029</b> | <b>\$34,075,141 92</b> | <b>186,989</b> | <b>\$219,430,260 15</b> | <b>2,533,573</b>               | <b>\$3,515,166,125 99</b> | <b>\$37,902,128 04</b>   | <b>\$33,684,814 95</b>                           |
| <b>Aggregate.....</b>                       | <b>2,419,161</b>               | <b>\$3,390,786,675 22</b> | <b>310,198</b> | <b>\$34,137,976 92</b> | <b>188,110</b> | <b>\$220,877,558 15</b> | <b>2,541,249</b>               | <b>\$3,524,047,093 99</b> | <b>\$38,079,779 25</b>   | <b>\$33,892,634 71</b>                           |



**TABLE No. 36.**  
**Maine Business—Fraternal Beneficiary Organizations.**

| COMPANIES.                                  | POLICIES ISSUED. |                       |              |                       | POLICIES TERMINATED. |                       |              |                       |
|---|------------------|-----------------------|--------------|-----------------------|----------------------|-----------------------|--------------|-----------------------|
|   | 1908.            |                       | 1909.        |                       | 1908.                |                       | 1909.        |                       |
|   | Number.          | Amount.               | Number.      | Amount.               | Number.              | Amount.               | Number.      | Amount.               |
| MAINE COMPANIES.                            |                  |                       |              |                       |                      |                       |              |                       |
| American Royal Circle.....                  | 399              | \$40,100 00           | -            | -                     | 336                  | \$69,950 00           | -            | -                     |
| Ancient Order of United Workmen.....        | 248              | 170,000 00            | 62           | \$58,000 00           | 623                  | 776,047 00            | 619          | \$868,458 00          |
| Maine Central R. R. Relief Association..... | 24               | -                     | 97           | -                     | 107                  | -                     | 63           | -                     |
| Maine State Relief Association.....         | 4                | 5,035 00              | -            | -                     | 59                   | 76,745 00             | 32           | 39,825 00             |
| Odd Fellows Graded Mutual Relief Ass'n..... | 8                | 9,950 00              | 4            | 4,835 00              | 126                  | 155,515 00            | 401          | 539,015 00            |
| <b>Total.....</b>                           | <b>683</b>       | <b>\$225,085 00</b>   | <b>163</b>   | <b>\$62,835 00</b>    | <b>1,251</b>         | <b>\$1,078,257 00</b> | <b>1,115</b> | <b>\$1,447,298 00</b> |
| COMPANIES OF OTHER STATES.                  |                  |                       |              |                       |                      |                       |              |                       |
| American Benefit Society.....               | 64               | \$57,500 00           | 35           | \$24,250 00           | 105                  | \$72,750 00           | 83           | \$70,750 00           |
| Brotherhood Accident Company.....           | -                | -                     | 79           | 7,900 00              | -                    | -                     | 3            | 300 00                |
| Catholic Benevolent Legion.....             | -                | 2,000 00              | -            | -                     | -                    | -                     | 1            | 3,000 00              |
| Catholic Order of Foresters.....            | 154              | 158,000 00            | 179          | 182,000 00            | 145                  | 146,000 00            | 26           | 24,000 00             |
| Independent Order of Foresters.....         | 617              | 433,500 00            | 291          | 214,750 00            | 1,079                | 838,540 00            | 769          | 675,010 00            |
| Knights of Columbus.....                    | 76               | 76,000 00             | 86           | 88,000 00             | 43                   | 43,000 00             | 38           | 38,000 00             |
| Knights of Honor.....                       | -                | -                     | 41           | 27,250 00             | 4                    | 12,000 00             | 41           | 41,750 00             |
| Knights of Pythias.....                     | 24               | 31,500 00             | 98           | 101,500 00            | 93                   | 104,000 00            | 153          | 162,500 00            |
| Knights of the Maccabees of the World.....  | 723              | 512,000 00            | 1,002        | 804,500 00            | 649                  | 429,425 00            | 957          | 777,825 00            |
| Loyal Protective Association.....           | 800              | 276,050 00            | -            | -                     | 529                  | 191,500 00            | -            | -                     |
| L'Union St. Jean Baptiste d'Amerique.....   | 932              | 249,300 00            | 1,091        | 326,850 00            | 443                  | 93,100 00             | 542          | 100,950 00            |
| Modern Woodmen of America.....              | 1,340            | 1,557,000 00          | 1,065        | 1,180,000 00          | 439                  | 436,500 00            | 617          | 667,000 00            |
| New England Order of Protection.....        | 454              | 433,000 00            | 910          | 860,500 00            | 376                  | 393,500 00            | 394          | 421,500 00            |
| Royal Arcanum.....                          | 69               | 94,000 00             | 72           | 98,000 00             | 87                   | 143,709 71            | 60           | 122,242 88            |
| Royal Neighbors of America.....             | 290              | 275,500 00            | 310          | 300,000 00            | 37                   | 37,750 00             | 47           | 40,500 00             |
| Societe des Artisans.....                   | 236              | 110,250 00            | 339          | 166,300 00            | 232                  | 121,500 00            | 160          | 81,450 00             |
| United Order of the Golden Cross.....       | 441              | 209,250 00            | 274          | 138,750 00            | 395                  | 266,250 00            | 387          | 257,500 00            |
| United Order of the Pilgrim Fathers.....    | 22               | 15,500 00             | 21           | 13,250 00             | 55                   | 71,500 00             | 52           | 62,500 00             |
| Workmen's Benefit Association.....          | -                | -                     | 1            | 500 00                | 11                   | 11,000 00             | 8            | 8,000 00              |
| <b>Total.....</b>                           | <b>6,242</b>     | <b>\$4,490,350 00</b> | <b>5,894</b> | <b>\$4,534,300 00</b> | <b>4,722</b>         | <b>\$3,412,024 71</b> | <b>4,338</b> | <b>\$3,554,777 88</b> |
| <b>Aggregate.....</b>                       | <b>6,925</b>     | <b>\$4,715,435 00</b> | <b>6,057</b> | <b>\$4,597,135 00</b> | <b>5,973</b>         | <b>\$4,490,281 71</b> | <b>5,453</b> | <b>\$5,002,075 88</b> |

INSURANCE COMMISSIONER'S REPORT.

TABLE No. 36—Concluded.

| COMPANIES.                                  | POLICIES IN FORCE DEC. 31. |                 |         |                 | PREMIUMS AND ASSESSMENTS RECEIVED. |              | LOSSES AND CLAIMS PAID. |              |
|---|----------------------------|-----------------|---------|-----------------|------------------------------------|--------------|-------------------------|--------------|
|   | 1908.                      |                 | 1909.   |                 | 1908.                              | 1909.        | 1908.                   | 1909.        |
|   | Number.                    | Amount.         | Number. | Amount.         |                                    |              |                         |              |
| MAINE COMPANIES.                            |                            |                 |         |                 |                                    |              |                         |              |
| American Royal Circle.....                  | 505                        | \$92,550 00     | -       | -               | \$3,330 60                         | -            | \$1,193 34              | -            |
| Ancient Order of United Workmen.....        | 4,704                      | 7,365,045 00    | 4,147   | \$6,554,587 00  | 115,195 66                         | \$138,046 29 | 122,203 56              | \$129,839 83 |
| Maine Central R. R. Relief Association..... | 1,475                      | -               | 1,509   | -               | 34,438 00                          | 21,800 08    | 28,768 00               | 19,772 00    |
| Maine State Relief Association.....         | 762                        | 1,002,736 00    | 730     | 962,911 00      | 17,516 90                          | 14,711 00    | 18,567 00               | 11,698 00    |
| Odd Fellows Graded Mutual Relief Ass'n..... | 1,573                      | 1,897,650 00    | 1,176   | 1,363,170 00    | 33,409 00                          | 35,684 00    | 29,405 00               | 31,130 00    |
| Total.....                                  | 9,019                      | \$10,357,981 00 | 7,562   | \$8,860,968 00  | \$233,890 16                       | \$210,211 37 | \$200,136 90            | \$192,439 83 |
| COMPANIES OF OTHER STATES.                  |                            |                 |         |                 |                                    |              |                         |              |
| American Benefit Society.....               | 1,440                      | \$1,267,750 00  | 1,392   | \$1,221,250 00  | \$15,041 45                        | \$14,240 68  | \$14,250 00             | \$16,500 00  |
| Brotherhood Accident Company.....           | -                          | -               | 76      | 7,600 00        | -                                  | 924 00       | -                       | 291 19       |
| Catholic Benevolent Legion.....             | 13                         | 18,000 00       | 12      | 15,000 00       | 536 90                             | 581 82       | -                       | 1,000 00     |
| Catholic Order of Foresters.....            | 2,433                      | 2,484,000 00    | 2,586   | 2,612,000 00    | 23,560 18                          | 25,352 41    | 10,000 00               | 15,000 00    |
| Independent Order of Foresters.....         | 6,200                      | 5,143,570 00    | 5,722   | 4,683,310 00    | 98,052 37                          | 97,705 67    | 49,520 15               | 48,469 10    |
| Knights of Columbus.....                    | 827                        | 838,000 00      | 875     | 888,000 00      | 10,406 51                          | 9,671 94     | 3,000 00                | 9,000 00     |
| Knights of Honor.....                       | 83                         | 135,000 00      | 83      | 120,500 00      | 8,954 54                           | 9,178 33     | 3,000 00                | 11,000 00    |
| Knights of Pythias.....                     | 477                        | 551,500 00      | 422     | 490,500 00      | 13,970 51                          | 13,146 83    | 8,500 00                | 2,000 00     |
| Knights of the Maccabees of the World.....  | 3,998                      | 3,548,075 00    | 4,043   | 3,574,750 00    | 58,219 85                          | 62,719 40    | 39,246 50               | 31,689 00    |
| Loyal Protective Association.....           | 3,877                      | 1,340,300 00    | -       | -               | 43,556 50                          | -            | 28,686 75               | -            |
| L'Union St. Jean Baptiste d'Amerique.....   | 2,198                      | 615,500 00      | 2,747   | 841,400 00      | 13,662 58                          | 15,973 06    | 3,494 37                | 6,603 98     |
| Modern Woodmen of America.....              | 6,715                      | 8,646,000 00    | 7,163   | 9,159,000 00    | 53,397 53                          | 72,354 31    | 48,100 00               | 38,900 00    |
| New England Order of Protection.....        | 6,447                      | 8,291,500 00    | 6,963   | 8,730,500 00    | 98,063 09                          | 101,144 12   | 32,000 00               | 114,000 00   |
| Royal Arcanum.....                          | 922                        | 1,684,282 45    | 934     | 1,660,039 57    | 32,336 45                          | 30,971 64    | 29,762 91               | 29,407 29    |
| Royal Neighbors of America.....             | 1,164                      | 1,102,250 00    | 1,427   | 1,361,750 00    | 7,224 25                           | 8,368 54     | 6,750 00                | 2,000 00     |
| Societe des Artisans.....                   | 1,289                      | 898,250 00      | 1,468   | 983,100 00      | 18,294 61                          | 18,233 90    | 11,000 24               | 8,960 17     |
| United Order of the Golden Cross.....       | 2,819                      | 2,401,500 00    | 2,706   | 2,282,750 00    | 60,390 36                          | 60,218 61    | 47,250 00               | 65,000 00    |
| United Order of the Pilgrim Fathers.....    | 1,389                      | 1,843,750 00    | 1,358   | 1,794,500 00    | 41,776 60                          | 39,796 50    | 35,500 00               | 34,500 00    |
| Workmen's Benefit Association.....          | 199                        | 199,000 00      | 192     | 191,500 00      | 3,276 00                           | 3,117 00     | 5,000 00                | 5,000 00     |
| Total.....                                  | 42,490                     | \$41,008,227 45 | 40,169  | \$40,647,449 57 | \$601,320 31                       | \$583,698 76 | \$435,060 92            | \$439,233 73 |
| Aggregate.....                              | 51,509                     | \$51,366,208 45 | 47,731  | \$49,528,417 57 | \$835,210 47                       | \$793,940 13 | \$635,197 82            | \$631,673 56 |

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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, 1909.

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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).....                                   | \$112,348 98 |              |
| Deduct reinsurance, abatement, rebate and return premiums..... | 20,052 43    |              |
| Net premiums.....  |              | \$92,296 55  |
| Interest on mortgage loans.....                                | \$1,400 00   |              |
| Interest on collateral loans.....                              | 736 00       |              |
| Interest on bonds and dividends on stocks.....                 | 8,698 00     |              |
| Interest on deposits.....                                      | 272 46       | 11,106 46    |
| Total income.....  |              | \$103,403 01 |
| Ledger assets Dec. 31, 1908.....                               |              | 274,761 70   |
| Total.....   |              | \$378,164 71 |

## DISBURSEMENTS.

|  |             |              |
|--|-------------|--------------|
| Gross amount paid for losses (Marine).....                     | \$93,553 71 |              |
| Deduct salvage and reinsurance.....                            | 18,272 09   |              |
| Net amount paid for losses.....                                |             | \$75,283 62  |
| Commissions or brokerage.....                                  |             | 12,123 85    |
| Salaries, fees and other charges of officers and employes..... |             | 4,700 00     |
| Rents.....   |             | 400 00       |
| Advertising, printing and stationery.....                      |             | 150 00       |
| Postage, telegrams, telephone and express.....                 |             | 253 70       |
| Legal expenses.....  |             | 245 85       |
| Underwriters' boards and tariff associations.....              |             | 411 16       |
| Insurance department licenses and fees.....                    |             | 32 00        |
| All other licenses, fees and taxes.....                        |             | 423 80       |
| Miscellaneous expenditures.....                                |             | 302 68       |
| Interest or dividends to stockholders.....                     |             | 11,080 00    |
| Total disbursements.....                                       |             | \$105,406 66 |
| Balance.....   |             | \$272,758 05 |

LEDGER ASSETS.

|   |              |
|---|--------------|
| Mortgage loans on real estate.....                      | \$35,000 00  |
| Loans secured by collateral.....                        | 18,400 00    |
| Book value of bonds and stocks, excluding interest..... | 171,625 00   |
| Cash in office and in bank.....                         | 21,518 12    |
| Agents' balances.....                                   | 7,391 56     |
| Bills receivable taken for marine and inland risks..... | 16,872 04    |
| Accrued interest.....                                   | 1,951 33     |
| Total ledger assets.....                                | \$272,758 05 |

NON-LEDGER ASSETS.

|   |              |
|---|--------------|
| Interest due and accrued on bonds.....                | \$1,186 32   |
| Market value of bonds and stocks over book value..... | 20,190 00    |
| Gross assets.....                                     | \$294,134 37 |

DEDUCT ASSETS NOT ADMITTED,

|                            |              |
|----------------------------|--------------|
| Accrued interest.....      | \$1,951 33   |
| Total admitted assets..... | \$292,183 04 |

LIABILITIES.

|  |              |
|--|--------------|
| Losses in process of adjustment, or in suspense..... | \$12,090 00  |
| Unearned premiums on outstanding risks.....          | 54,032 76    |
| Cash capital.....                                    | \$100,000 00 |
| Surplus over all liabilities.....                    | 126,060 28   |
| Surplus to policy holders.....                       | 226,060 28   |
| Total liabilities.....                               | \$292,183 04 |

RISKS AND PREMIUMS.

|                                  | <i>Marine.</i> | <i>Premiums.</i> |
|----------------------------------|----------------|------------------|
| In force December 31, 1908.....  | \$827,648      | \$59,151 62      |
| Written during the year.....     | 10,159,288     | 112,348 98       |
| Total.....                       | \$10,986,936   | \$171,500 60     |
| Expired and terminated.....      | 10,185,361     | 117,467 84       |
| In force at end of the year..... | \$801,575      | \$54,032 76      |

BUSINESS IN MAINE

|                        | <i>Marine.</i>  |
|------------------------|-----------------|
| Risks written.....     | \$10,159,288 00 |
| Premiums received..... | 66,833 78       |
| Losses paid.....       | 40,076 57       |

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        | \$1,030 00           |
| Maine Central E. & N. A. Railway, 1933, 4%.....       | 5,000 00           | 5,000 00          | 5,050 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         | 9,100 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             |
| Lehigh Valley R. R. Co., 1923, 6%.....                | 1,000 00           | 1,000 00          | 1,200 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             |
| Toledo Terminal R. R. 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             |
| Oregon Electric Railway Co., 1933, 5%.....            | 2,925 00           | 3,000 00          | 2,925 00             |

|  |              |              |              |
|--|--------------|--------------|--------------|
| Aurora, Elgin & Chicago Railway Co., 1941, 5%.....                   | \$5,000 00   | \$5,000 00   | \$5,125 00   |
| Milwaukee Light, Heat & Traction Co., 1929, 5%....                   | 5,000 00     | 5,000 00     | 5,250 00     |
| Milwaukee Electric Railway & Light Co., 1926, 5%...                  | 2,000 00     | 2,000 00     | 2,120 00     |
| Seattle Electric Co., 1929, 5%.....                                  | 3,000 00     | 3,000 00     | 3,000 00     |
| Minneapolis General Electric Co., 1934, 5%.....                      | 2,000 00     | 2,000 00     | 2,020 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     | 3,000 00     |
| Omaha Electric Light & Power Co., 1933, 5%.....                      | 3,000 00     | 3,000 00     | 3,000 00     |
| Bangor Railway & Electric Co., 1935, 5%.....                         | 3,000 00     | 3,000 00     | 3,000 00     |
| Bangor Gas Light Co., 1941, 5%.....                                  | 5,000 00     | 5,000 00     | 5,150 00     |
| Western Union Telegraph Co., funding and real estate, 1950, 4½%..... | 5,000 00     | 5,000 00     | 4,875 00     |
| U. S. Steel Corporation S. F. 2d Mtg., 1963, 5%.....                 | 5,000 00     | 5,000 00     | 5,250 00     |
| City of Galveston, 1928, 5%.....                                     | 5,000 00     | 5,000 00     | 5,000 00     |
| City of Newark, Ohio, 1917, 5%.....                                  | 5,000 00     | 5,000 00     | 5,275 00     |
| City of Omaha, Neb., 1912, 5%.....                                   | 4,000 00     | 4,000 00     | 4,040 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     | 1,040 00     |
| Total.....   | \$141,325 00 | \$141,400 00 | \$143,920 00 |

## SCHEDULE OF STOCKS OWNED BY THE COMPANY.

|  | <i>Book Value.</i> | <i>Par Value.</i> | <i>Market Value.</i> |
|--|--------------------|-------------------|----------------------|
| European & North American Railway Co.....  | \$20,000 00        | \$20,000 00       | \$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          | 3,000 00             |
| Total.....                                 | \$30,300 00        | \$30,300 00       | \$47,895 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 00          | 3,000 00             | 2,000 00                      |
| Orono Pulp & Paper Co., Bangor, stock.....       | 1,500 00          |                      |                               |
| Eastern Trust & Banking Co., Bangor, stock.....  | 1,400 00          | 4,200 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       | \$29,005 00          | \$18,400 00                   |

## 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).....                                    | \$154,663 81 |              |
| Deduct reinsurance, abatement, rebate and return premiums... .. | 49,247 27    |              |
| Net premiums.....   |              | \$105,416 54 |
| Interest on bonds and dividends on stocks.....                  | \$16,604 99  |              |
| Interest on deposits.....                                       | 790 24       |              |
| Interest from all other sources.....                            | 1,068 87     | 18,464 10    |
| Profit on sale or maturity of ledger assets.....                |              | 100 00       |
| Total income.....   |              | \$123,980 64 |
| Ledger assets Dec. 31, 1908.....                                |              | 467,153 41   |
| Total.....  |              | \$591,134 05 |

## DISBURSEMENTS.

|  |              |              |
|--|--------------|--------------|
| Gross amount paid for losses (Marine).....               | \$124,901 93 |              |
| Deduct salvage and reinsurance.....                      | 34,674 57    |              |
| Net amount paid for losses.....                          |              | \$90,227 36  |
| Commissions or brokerage.....                            |              | 2,827 38     |
| Miscellaneous expenses of local agencies.....            |              | 217 98       |
| Salaries and expenses of special and general agents..... |              | 6,007 89     |
| Rents.....   |              | 500 00       |
| Advertising, printing and stationery.....                |              | 143 71       |
| Postage, telegrams, telephone and express.....           |              | 576 53       |
| Legal expenses.....                                      |              | 63 50        |
| Underwriters' boards and tariff associations.....        |              | 155 00       |
| Inspections and surveys.....                             |              | 150 00       |
| Insurance department licenses and fees.....              |              | 26 00        |
| Miscellaneous expenditures.....                          |              | 2,020 28     |
| Interest or dividends to stockholders.....               |              | 20,000 00    |
| Loss on sale or maturity of ledger assets.....           |              | 351 60       |
| Total disbursements.....                                 |              | \$123,267 23 |
| Balance.....   |              | \$467,866 82 |

## LEDGER ASSETS.

|   |              |
|---|--------------|
| Book value of bonds and stocks, excluding interest..... | \$379,612 90 |
| Cash in office and in bank.....                         | 40,015 38    |
| Bills receivable taken for marine and inland risks..... | 24,909 68    |
| Due from agents and others.....                         | 23,328 86    |
| Total ledger assets.....                                | \$467,866 82 |

## NON-LEDGER ASSETS.

|  |                     |
|--|---------------------|
| Interest accrued on bonds.....                         | \$2,220 44          |
| Market value of bonds and stocks over book value ..... | 1,580 00            |
| Gross assets .....                                     | <u>\$471,617 26</u> |

## DEDUCT ASSETS NOT ADMITTED.

|                            |                     |
|----------------------------|---------------------|
| Doubtful accounts .....    | \$550 00            |
| Total admitted assets..... | <u>\$471,067 26</u> |

## LIABILITIES.

|   |                     |
|---|---------------------|
| Losses in process of adjustment, or in suspense ..... | \$16,645 00         |
| Unearned premiums on outstanding risks .....          | 63,945 47           |
| State and national taxes.....                         | 1,500 00            |
| Cash capital .....                                    | \$100,000 00        |
| Surplus over all liabilities.....                     | 288,976 79          |
| Surplus to policy holders .....                       | <u>388,976 79</u>   |
| Total liabilities.....                                | <u>\$471,067 26</u> |

## RISKS AND PREMIUMS.

|                                 | <i>Marine.</i>     | <i>Premiums.</i>    |
|---------------------------------|--------------------|---------------------|
| In force December 31, 1908..... | \$927,015          | \$73,696 44         |
| Written during the year.....    | 5,787,519          | 154,663 81          |
| Total.....                      | <u>\$6,714,534</u> | <u>\$228,360 25</u> |
| Expired and terminated.....     | 5,889,105          | 164,414 78          |
| In force at end of year.....    | <u>\$825,429</u>   | <u>\$63,945 47</u>  |

## BUSINESS IN MAINE.

|                         | <i>Marine.</i> |
|-------------------------|----------------|
| Risks written.....      | \$3,678,788 00 |
| Premiums received ..... | 94,881 54      |
| Losses paid.....        | 90,227 36      |
| Losses incurred.....    | 86,223 62      |

## SCHEDULE OF BONDS OWNED BY THE COMPANY.

|   | <i>Book</i>   | <i>Par</i>    | <i>Market</i> |
|---|---------------|---------------|---------------|
|   | <i>Value.</i> | <i>Value.</i> | <i>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     | 10,000 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      | 4,000 00      |
| Lexington, Ky. St. R'y Co., 1910 and 1911, 6%.....    | 3,030 00      | 3,000 00      | 3,000 00      |
| City of Saginaw, 1910, 4%.....                        | 1,000 00      | 1,000 00      | 1,000 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, 1916, 5%.....                               | 10,515 00     | 4,000 00      | 4,000 00      |
| Bay City, 1914, 4%.....                               |               | 6,000 00      | 6,000 00      |
| City of Seattle, 1913, 5%.....                        | 5,343 75      | 5,000 00      | 5,000 00      |
| Arizona Territory, 1942, 5%.....                      | 13,650 00     | 13,000 00     | 13,000 00     |
| City of Galveston, 1928, 5%.....                      | 10,725 00     | 10,000 00     | 10,000 00     |
| Alleghany & Western R. R. Co., 1998, 4%.....          | 5,125 00      | 5,000 00      | 5,000 00      |
| City of South Milwaukee, 1913, 5%.....                | 5,537 50      | 5,000 00      | 5,000 00      |
| City of Duluth, 1923, 5%.....                         | 7,597 50      | 2,000 00      | 2,000 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           |
| New York, Ontario & Western R. R. Co., 1992, 4%          | 5,137 50            | 5,000 00            | 5,000 00            |
| Baltimore & Ohio R. R. Co., 1915, 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            |
| 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           | 10,000 00           |
| St. Louis, Iron Mountain & Southern R'y Co., 1933,<br>4% | 9,500 00            | 10,000 00           | 9,200 00            |
| Western Maryland, 1952, 4%                               | 11,960 00           | 13,000 00           | 11,050 00           |
| Montreal Light, Heat & Power Co., 1932, 4½%              | 10,200 00           | 10,000 00           | 10,000 00           |
| Bangor Railway & Electric Co., 1935, 5%                  | 5,100 00            | 5,000 00            | 5,100 00            |
| Newton Street Railway Co., 1922, 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           |
| Western Union Tel. Co., 1950, 4½%                        | 10,500 00           | 10,000 00           | 10,000 00           |
| Chicago, Burlington & Quincy Railway Co., 1949,<br>3½%   | 4,725 00            | 5,000 00            | 4,725 00            |
| Schenectady Railway Co., 1941, 4½%                       | 5,400 00            | 5,000 00            | 5,000 00            |
| Auburn & Syracuse Electric R. R. Co., 1942, 5%           | 5,250 00            | 5,000 00            | 5,000 00            |
| Minneapolis General Electric Co., 1934, 5%               | 5,250 00            | 5,000 00            | 5,000 00            |
| City of South Omaha, Neb., 1915, 4½%                     | 3,022 50            | 3,000 00            | 3,000 00            |
| City of Muncie, Ind., 1912, 5%                           | 1,020 00            | 1,000 00            | 1,000 00            |
| Indiana Railway Co., 1930, 5%                            | 5,825 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            |
| Rutland Railway Light & Power Co., 1946, 5%              | 4,750 00            | 5,000 00            | 4,750 00            |
| Ashland Light, Power & St. Railway Co., 1939, 5%         | 5,700 00            | 6,000 00            | 5,700 00            |
| <b>Total</b> .....                                       | <b>\$341,267 90</b> | <b>\$343,000 00</b> | <b>\$338,442 90</b> |

SCHEDULE OF STOCKS OWNED BY THE COMPANY.

|   |                    |                    |                    |
|---|--------------------|--------------------|--------------------|
| Lockwood Company .....                    | \$10,425 00        | \$10,000 00        | \$10,200 00        |
| European & North American Railway Co..... | 27,920 00          | 25,000 00          | 32,500 00          |
| <b>Total</b> .....                        | <b>\$38,345 00</b> | <b>\$35,000 00</b> | <b>\$42,700 00</b> |



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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, 1909.

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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.....   | \$9,451,212 61 | \$905,890 47   |                 |
| Deduct reinsurance, abatement, rebate and return<br>premiums..... | 2,662,632 67   | 360,216 09     |                 |
| Net premiums.....   | \$6,788,579 94 | \$545,674 38   | \$7,334,254 32  |
| Deposit premiums on perpetual risks .....                         |                |                | 7,253 00        |
| Interest on bonds and dividends on stocks.....                    |                | \$661,684 16   |                 |
| Interest on deposits.....   |                | 21,414 38      |                 |
| Rents—including company's own occupancy.....                      |                | 20,000 00      | 703,068 54      |
| Conscience fund.....  |                |                | 56 00           |
| Tax on real estate recovered from State of Connecticut.....       |                |                | 9,200 00        |
| Munich Re-Insurance Co. contract .....                            |                |                | 6,286 92        |
| Profit on sale or maturity of ledger assets.....                  |                |                | 786 93          |
| Total income .....  |                |                | \$8,060,935 71  |
| Ledger assets December 31, 1908.....                              |                |                | 15,219,735 48   |
| Total.....  |                |                | \$23,280,671 19 |

## DISBURSEMENTS.

|   | <i>Fire.</i>   | <i>Marine.</i> |                |
|---|----------------|----------------|----------------|
| Gross amount paid for losses.....                               | \$4,197,964 70 | \$403,218 94   |                |
| Deduct salvage, \$92,740.28 and reinsurance, \$855,046.57 ..... | 818,621 54     | 129,165 31     |                |
| Net amount paid for losses.....                                 | \$3,379,343 16 | \$274,053 63   | \$3,653,396 79 |
| Adjustment and settlement of losses.....                        |                |                | 46,467 63      |
| Commissions or brokerage.....                                   |                |                | 1,345,101 85   |
| Salaries and expenses of special and general agents .....       |                |                | 293,393 81     |
| Salaries, fees and other charges of officers and employes.....  |                |                | 347,817 85     |
| Rents—including company's own occupancy.....                    |                |                | 43,672 50      |
| Advertising, printing and stationery .....                      |                |                | 85,719 51      |
| Postage, telegrams, telephone and express.....                  |                |                | 59,277 64      |
| Legal expenses.....   |                |                | 13,806 16      |
| Furniture and fixtures.....                                     |                |                | 3,625 21       |
| Maps, including corrections.....                                |                |                | 13,975 19      |
| Underwriters' boards and tariff associations.....               |                |                | 92,348 94      |
| Fire department, patrol and salvage corps expenses.....         |                |                | 14,271 24      |

|  |                        |  |
|--|------------------------|--|
| Inspections and surveys.....                   | \$33,017 35            |  |
| Repairs and expenses on real estate.....       | 3,148 21               |  |
| Taxes on real estate.....                      | 9,200 00               |  |
| State taxes on premiums.....                   | 114,648 02             |  |
| Insurance department licenses and fees.....    | 24,884 24              |  |
| All other licenses, fees and taxes.....        | 58,470 24              |  |
| Stockholders' tax.....                         | 112,000 00             |  |
| General agency expenses.....                   | 12,598 44              |  |
| Interest paid Munich Re-Insurance Co.....      | 21,665 39              |  |
| Miscellaneous expenditures.....                | 24,177 62              |  |
| Deposit premiums returned.....                 | 3,013 98               |  |
| Interest or dividends to stockholders.....     | 640,000 00             |  |
| Agents' balances charged off.....              | 1,810 58               |  |
| Equipment printing department.....             | 5,465 24               |  |
| Loss on sale or maturity of ledger assets..... | 8,718 28               |  |
| <b>Total disbursements.....</b>                | <b>\$7,085,691 91</b>  |  |
| <b>Balance.....</b>                            | <b>\$16,194,979 28</b> |  |

LEDGER ASSETS.

|   |                        |  |
|---|------------------------|--|
| Book value of real estate.....                          | \$588,207 93           |  |
| Book value of bonds and stocks, excluding interest..... | 12,779,648 64          |  |
| Cash in office and in bank.....                         | 1,508,882 37           |  |
| Agents' balances.....                                   | 1,318,240 34           |  |
| <b>Total ledger assets.....</b>                         | <b>\$16,194,979 28</b> |  |

NON-LEDGER ASSETS.

|  |                        |             |
|--|------------------------|-------------|
| Interest accrued on bonds.....                               | \$67,452 02            |             |
| Interest accrued on other assets.....                        | 1,750 00               | \$69,202 02 |
| <b>Market value of bonds and stocks over book value.....</b> | <b>1,994,952 75</b>    |             |
| <b>Gross assets.....</b>                                     | <b>\$18,259,134 05</b> |             |

DEDUCT ASSETS NOT ADMITTED.

|   |                        |              |
|---|------------------------|--------------|
| Agents' balances, representing business written prior to October 1, last..... | \$8,815 79             |              |
| Book value of real estate over market value.....                              | 188,207 93             | \$197,023 72 |
| <b>Total admitted assets.....</b>   | <b>\$18,062,110 33</b> |              |

LIABILITIES.

|   |                        |  |
|---|------------------------|--|
| Losses adjusted and unpaid.....                               | \$142,102 83           |  |
| Losses in process of adjustment, or in suspense.....          | 625,524 23             |  |
| Losses resisted.....  | 27,695 50              |  |
| <b>Total claims for losses.....</b>                           | <b>\$795,322 56</b>    |  |
| Deduct reinsurance.....                                       | 194,700 62             |  |
| <b>Net amount of unpaid losses.....</b>                       | <b>\$600,621 94</b>    |  |
| Unearned premiums on outstanding risks.....                   | 6,620,977 83           |  |
| Reclaimable on perpetual fire policies.....                   | 98,998 87              |  |
| Salaries and other miscellaneous expenses due or accrued..... | 1,000 00               |  |
| State, county and municipal taxes due or accrued.....         | 130,000 00             |  |
| Munich Re-Insurance Co. contract.....                         | 547,807 35             |  |
| Cash capital.....   | \$4,000,000 00         |  |
| Surplus over all liabilities.....                             | 6,062,704 34           |  |
| <b>Surplus to policy holders.....</b>                         | <b>10,062,704 34</b>   |  |
| <b>Total liabilities.....</b>                                 | <b>\$18,062,110 33</b> |  |

## RISKS AND PREMIUMS.

|                                  | <i>Fire.</i>    | <i>Premiums.</i> | <i>Marine.</i> | <i>Premiums.</i> |
|----------------------------------|-----------------|------------------|----------------|------------------|
| In force December 31, 1908.....  | \$1,104,018,245 | \$13,521,711 11  | \$18,073,898   | \$436,920 74     |
| Written during the year .....    | 763,880,688     | 9,451,212 61     | 78,097,622     | 905,890 47       |
| Total .....                      | \$1,867,898,928 | \$22,972,923 72  | \$96,171,520   | \$1,342,811 21   |
| Expired and terminated.....      | 685,381,903     | 8,770,793 27     | 75,701,126     | 724,660 73       |
| In force at end of the year..... | 1,182,517,025   | \$14,202,130 45  | \$20,470,394   | \$618,150 48     |
| Deduct amount reinsured.....     | 143,519,438     | 1,822,099 86     | 5,814,172      | 236,931 70       |
| Net amount in force.....         | \$1,038,997,587 | \$12,380,030 59  | \$14,656,222   | \$381,218 78     |

Perpetual risks not included above, \$4,436,478; premiums on same, \$104,209.34

## 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        | \$183,929 78        |
| Georgia .....    | 10,000           | 153,505 59          |
| Virginia .....   | 45,300           | 79,217 56           |
| Arizona.....     | 15,000           | 14,077 72           |
| New Mexico ..... | 10,000           | 15,821 13           |

## BUSINESS IN MAINE.

|                        | <i>Fire.</i>    | <i>Marine.</i> |
|------------------------|-----------------|----------------|
| Risks written .....    | \$10,185,241 00 | \$107,365 00   |
| Premiums received..... | 172,415 56      | 2,372 83       |
| Losses paid .....      | 99,719 09       | 883 89         |
| Losses incurred.....   | 105,498 73      | 883 89         |

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).....                                | \$2,406,795 23 |                |
| Deduct reinsurance, abatement, rebate and return premiums | 753,358 35     |                |
| Net premiums.....   |                | \$1,653,436 88 |
| Interest on mortgage loans.....                           | \$32,703 03    |                |
| Interest on collateral loans.....                         | 23,328 75      |                |
| Interest on bonds and dividends on stocks.....            | 65,795 84      |                |
| Interest on deposits.....                                 | 6,570 29       |                |
| Interest from all other sources.....                      | 840 28         |                |
| Rents—including company's own occupancy.....              | 2,500 00       | 131,738 19     |
| Agents' balances previously charged off.....              |                | 188 47         |
| Profit on sale or maturity of ledger assets.....          |                | 4,791 03       |
| Increase in book value of ledger assets.....              |                | 1,458 63       |
| Total income.....   |                | \$1,791,613 20 |
| Ledger assets December 31, 1908.....                      |                | 3,031,277 18   |
| Total.....  |                | \$4,822,890 38 |

DISBURSEMENTS.

|   |              |              |
|---|--------------|--------------|
| Gross amount paid for losses (Fire).....                        | \$317,129 76 |              |
| Deduct salvage, \$14,107.25, and reinsurance, \$168,788.37..... | 182,895 62   |              |
| Net amount paid for losses.....                                 |              | \$684,234 14 |
| Adjustment and settlement of losses.....                        |              | 29,257 47    |
| Commissions or brokerage.....                                   |              | 370,588 70   |
| Miscellaneous expenses of local agencies.....                   |              | 3,595 24     |
| Salaries and expenses of special and general agents.....        |              | 107,368 10   |
| Salaries, fees and other charges of officers and employes.....  |              | 51,548 27    |
| Rents—including company's own occupancy.....                    |              | 5,007 66     |
| Advertising, printing and stationery.....                       |              | 20,488 73    |
| Postage, telegrams, telephone and express.....                  |              | 15,582 45    |
| Legal expenses.....   |              | 615 30       |
| Furniture and fixtures.....                                     |              | 550 84       |
| Maps, including corrections.....                                |              | 3,456 54     |
| Underwriters' boards and tariff associations.....               |              | 18,510 62    |
| Fire department, patrol and salvage corps expenses.....         |              | 13,649 40    |
| Inspections and surveys.....                                    |              | 11,604 39    |
| Repairs and expenses on real estate.....                        |              | 901 78       |
| Taxes on real estate.....                                       |              | 970 42       |
| State taxes on premiums.....                                    |              | 30,954 35    |

|  |                       |
|--|-----------------------|
| Insurance department licenses and fees.....    | \$7,714 05            |
| All other licenses, fees and taxes.....        | 7,118 17              |
| Miscellaneous expenditures.....                | 2,686 63              |
| Interest or dividends to stockholders.....     | 62,500 00             |
| Agents' balances charged off.....              | 543 51                |
| Loss on sale or maturity of ledger assets..... | 7,981 56              |
| Decrease in book value of ledger assets.....   | 833 39                |
| Total disbursements.....                       | <u>\$1,408,261 71</u> |
| Balance.....                                   | \$3,414,628 67        |

## LEDGER ASSETS.

|   |                       |
|---|-----------------------|
| Book value of real estate.....                          | \$58,852 61           |
| Mortgage loans on real estate.....                      | 629,829 06            |
| Loans secured by collateral.....                        | 353,700 75            |
| Book value of bonds and stocks, excluding interest..... | 1,798,019 79          |
| Cash in office and in bank.....                         | 289,009 69            |
| Agents' balances.....                                   | 285,216 77            |
| Total ledger assets.....                                | <u>\$3,414,628 57</u> |

## NON-LEDGER ASSETS.

|   |                       |
|---|-----------------------|
| Interest due and accrued on mortgages.....            | \$9,342 17            |
| Interest accrued on bonds.....                        | 18,593 73             |
| Interest due and accrued on collateral loans.....     | 8,907 11              |
| Interest due and accrued on other assets.....         | <u>1,366 76</u>       |
|   | \$38,209 77           |
| Market value of real estate over book value.....      | 9,759 40              |
| Market value of bonds and stocks over book value..... | 78,002 96             |
| Due for reinsurance.....                              | 2,478 90              |
| Gross assets.....                                     | <u>\$3,543,079 70</u> |

## DEDUCT ASSETS NOT ADMITTED.

|  |                    |
|--|--------------------|
| Agents' balances, representing business written prior to Oct. 1, last..... | \$2,910 40         |
| Mortgage loans in excess of New York department appraisal.....             | 62,091 00          |
| Total admitted assets.....   | <u>\$65,001 40</u> |
|  | \$3,478,078 30     |

## LIABILITIES.

|   |                       |
|---|-----------------------|
| Losses adjusted and unpaid.....                               | \$45,477 96           |
| Losses in process of adjustment, or in suspense.....          | 89,032 58             |
| Losses resisted.....  | 21,924 00             |
| Total claims for losses.....                                  | <u>\$156,434 54</u>   |
| Deduct reinsurance.....                                       | 30,008 76             |
| Net amount of unpaid losses.....                              | \$126,425 78          |
| Unearned premiums on outstanding risks.....                   | 1,736,047 55          |
| Salaries and other miscellaneous expenses due or accrued..... | 6,666 52              |
| State, county and municipal taxes due or accrued.....         | 32,000 00             |
| Due for reinsurance.....                                      | 19,697 39             |
| Cash capital.....   | \$500,000 00          |
| Surplus over all liabilities.....                             | <u>1,057,241 06</u>   |
| Surplus to policy holders.....                                | \$1,557,241 06        |
| Total liabilities.....  | <u>\$3,478,078 30</u> |



RISKS AND PREMIUMS.

|                                  | <i>Fire.</i>         | <i>Premiums.</i>      |
|----------------------------------|----------------------|-----------------------|
| In force December 31, 1908.....  | \$344,497,600        | \$3,503,058 00        |
| Written during the year .....    | 226,499,600          | 2,406,795 23          |
| Total .....                      | <u>\$570,997,200</u> | <u>\$5,909,853 23</u> |
| Expired and terminated.....      | 204,907,200          | 2,180,451 23          |
| In force at end of the year..... | \$366,090,000        | \$3,729,402 00        |
| Deduct amount reinsured .....    | 41,755,900           | 380,946 00            |
| Net amount in force.....         | <u>\$324,334,100</u> | <u>\$3,348,456 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> |
|---------------------|------------------|---------------------|
| Georgia .....       | \$10,000         | \$25,652 34         |
| North Carolina..... | 10,000           | 14,769 52           |
| Virginia .....      | 27,000           | 28,106 40           |

BUSINESS IN MAINE.

|                         | <i>Fire.</i>   |
|-------------------------|----------------|
| Risks written.....      | \$1,388,300 00 |
| Premiums received ..... | 20,509 83      |
| Losses paid.....        | 8,086 18       |
| Losses incurred.....    | 7,699 66       |

ALLIANCE INSURANCE COMPANY,

PHILADELPHIA, PENN.

INCORPORATED IN 1904. COMMENCED BUSINESS IN 1905.

EUGENE L. ELLISON, *President.*

HENRY W. FARNUM, *Secretary.*

Cash Capital, \$500,000.

INCOME.

|   | <i>Fire.</i>        | <i>Marine.</i>      |                       |
|---|---------------------|---------------------|-----------------------|
| Gross premiums.....   | \$819,887 25        | \$349,544 78        |                       |
| Deduct reinsurance, abatement, rebate and return premiums ..... | 213,852 46          | 88,558 74           |                       |
| Net premiums .....  | <u>\$606,034 79</u> | <u>\$260,986 04</u> | \$867,020 83          |
| Deposit premiums on perpetual risks .....                       |                     |                     | 1,778 00              |
| Interest on bonds and dividends on stocks .....                 |                     | \$53,145 28         |                       |
| Interest on deposits.....                                       |                     | <u>1,764 37</u>     | 54,909 65             |
| Perpetual premiums earned and transfer fees.....                |                     |                     | 50 00                 |
| Profit on sale or maturity of ledger assets.....                |                     |                     | <u>2,825 00</u>       |
| Total income .....  |                     |                     | \$926,583 48          |
| Ledger assets Dec. 31, 1908.....                                |                     |                     | 1,499,103 71          |
| Total .....   |                     |                     | <u>\$2,425,687 19</u> |

## DISBURSEMENTS.

|  | <i>Fire.</i>        | <i>Marine.</i>      |                     |
|--|---------------------|---------------------|---------------------|
| Gross amount paid for losses.....                              | \$347,074 85        | \$174,584 77        |                     |
| Deduct salvage \$11,116.90 and reinsurance \$78,774.22         | 52,530 69           | 37,360 43           |                     |
| Net amount paid for losses.....                                | <u>\$294,544 16</u> | <u>\$137,224 34</u> | \$431,768 50        |
| Adjustment and settlement of losses..                          |                     |                     | 3,335 16            |
| Commissions or brokerage.....                                  |                     |                     | 204,651 20          |
| Miscellaneous expenses of local agencies.....                  |                     |                     | 7,367 34            |
| Salaries and expenses of special and general agents.....       |                     |                     | 7,989 23            |
| Salaries, fees and other charges of officers and employes..... |                     |                     | 17,147 91           |
| Rents.....   |                     |                     | 3,239 21            |
| Advertising, printing and stationery.....                      |                     |                     | 6,021 30            |
| Postage, telegrams, telephone and express.....                 |                     |                     | 3,333 86            |
| Legal expenses.....  |                     |                     | 652 40              |
| Maps, including corrections.....                               |                     |                     | 1,225 18            |
| Underwriters' boards and tariff associations.....              |                     |                     | 5,871 63            |
| Fire department, patrol and salvage corps expenses.....        |                     |                     | 1,287 77            |
| Inspections and surveys.....                                   |                     |                     | 637 10              |
| State taxes on premiums.....                                   |                     |                     | 10,320 73           |
| Insurance department licenses and fees.....                    |                     |                     | 3,626 70            |
| All other licenses, fees and taxes.....                        |                     |                     | 1,995 00            |
| Miscellaneous expenditures.....                                |                     |                     | 2,384 71            |
| Deposit premiums returned.....                                 |                     |                     | 187 50              |
| Interest or dividends to stockholders.....                     |                     |                     | 30,000 00           |
| Interest paid scrip holders.....                               |                     |                     | 11,660 81           |
| Total disbursements.....                                       |                     |                     | <u>\$754,703 24</u> |
| Balance.....   |                     |                     | \$1,670,983 95      |

## LEDGER ASSETS.

|   |                       |
|---|-----------------------|
| Book value of bonds, excluding interest.....            | \$1,424,290 00        |
| Cash in office and in bank.....                         | 112,576 68            |
| Agents' balances.....                                   | 133,221 11            |
| Bills receivable taken for marine and inland risks..... | 896 16                |
| Total ledger assets.....                                | <u>\$1,670,983 95</u> |

## NON-LEDGER ASSETS.

|                                |                       |
|--------------------------------|-----------------------|
| Interest accrued on bonds..... | \$9,272 90            |
| Gross assets.....              | <u>\$1,680,256 85</u> |

## DEDUCT ASSETS NOT ADMITTED.

|  |                    |
|--|--------------------|
| Agents' balances, representing business written prior to Oct. 1, last..... | \$1,623 20         |
| Book value of bonds over market value.....                                 | 47,800 00          |
| Total admitted assets.....   | <u>\$49,503 20</u> |
|  | \$1,630,753 65     |

## LIABILITIES.

|  |                     |
|--|---------------------|
| Losses adjusted and unpaid.....                      | \$5,903 00          |
| Losses in process of adjustment, or in suspense..... | 100,584 00          |
| Losses resisted.....                                 | 9,100 00            |
| Total claims for losses.....                         | <u>\$115,587 00</u> |
| Deduct reinsurance.....                              | 9,742 00            |
| Net amount of unpaid losses.....                     | \$105,845 00        |
| Unearned premiums on outstanding risks.....          | 548,564 62          |
| Reclaimable on perpetual fire policies.....          | 9,948 69            |

|   |                |
|---|----------------|
| State, county and municipal taxes due or accrued.....     | \$6,000 00     |
| Commissions and other charges due agents and brokers..... | 12,750 00      |
| Due for reinsurance.....                                  | 2,163 75       |
| Cash capital.....   | \$500,000 00   |
| Surplus over all liabilities.....                         | 445,481 59     |
| Surplus to policy holders.....                            | 945,481 59     |
| Total liabilities.....                                    | \$1,630,753 65 |

RISKS AND PREMIUMS.

|                                  | <i>Fire.</i>  | <i>Premiums.</i> | <i>Marine.</i> | <i>Premiums.</i> |
|----------------------------------|---------------|------------------|----------------|------------------|
| In force December 31, 1908.....  | \$98,523,309  | \$877,955 91     | \$4,469,995    | \$149,171 71     |
| Written during the year.....     | 63,548,734    | 819,887 25       | 38,105,329     | 349,541 78       |
| Total.....                       | \$164,072,043 | \$1,697,843 16   | \$42,575,324   | \$498,716 49     |
| Expired and terminated.....      | 57,363,026    | 718,188 19       | 35,702,201     | 270,702 12       |
| In force at end of the year..... | \$76,706,017  | \$949,654 97     | \$6,873,123    | \$228,014 37     |
| Deduct amount reinsured.....     | 7,143,059     | 94,497 56        | -              | -                |
| Net amount in force.....         | \$69,562,958  | \$855,157 41     | \$9,873,123    | \$228,014 37     |

Perpetual risks not included above, \$949,900; premiums on same, \$11,054.10.

SPECIAL DEPOSITS.

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

|              | <i>Deposits.</i> | <i>Liabilities.</i> |
|--------------|------------------|---------------------|
| Georgia..... | \$10,000         | \$9,740 62          |

BUSINESS IN MAINE.

|                        | <i>Fire.</i> | <i>Marine.</i> |
|------------------------|--------------|----------------|
| Risks written.....     | \$894,544 00 | \$77,700 00    |
| Premiums received..... | 15,710 32    | 4,367 64       |
| Losses paid.....       | 6,371 08     | 3,782 60       |
| Losses incurred.....   | 6,410 06     | 986 51         |

AMERICAN INSURANCE COMPANY,  
NEWARK, N. J.

INCORPORATED IN 1846. COMMENCED BUSINESS IN 1846.

PHILEMON L. HOADLEY, *President.*      C. WESTON BAILEY, *Secretary.*

Cash Capital, \$1,000,000.

INCOME.

|  |                |                 |
|--|----------------|-----------------|
| Gross premiums (Fire).....                                     | \$4,589,404 72 |                 |
| Deduct reinsurance, abatement, rebate and return premiums..... | 1,145,524 47   |                 |
| Net premiums.....  |                | \$3,443,880 25  |
| Interest on mortgage loans.....                                | \$71,460 25    |                 |
| Interest on bonds and dividends on stocks.....                 | 224,928 68     |                 |
| Interest on deposits.....                                      | 2,886 58       |                 |
| Interest from all other sources.....                           | 1,291 83       |                 |
| Rents—including company's own occupancy.....                   | 22,286 92      | 322,854 26      |
| Profit on sale or maturity of ledger assets.....               |                | 500 00          |
| Sale of rights.....  |                | 3,330 00        |
| Agents' balances previously charged off.....                   |                | 447 34          |
| Total income.....  |                | \$3,771,011 85  |
| Ledger assets Dec. 31, 1908.....                               | \$7,717,445 19 |                 |
| Increase in capital during 1909.....                           | 250,000 00     | 7,967,445 19    |
| Total.....   |                | \$11,738,457 04 |

DISBURSEMENTS.

|  |                |                |
|--|----------------|----------------|
| Gross amount paid for losses (Fire).....                       | \$1,872,401 79 |                |
| Deduct salvage \$33,312.05 and reinsurance \$166,989.16.....   | 200,301 21     |                |
| Net amount paid for losses.....                                |                | \$1,672,100 58 |
| Adjustment and settlement of losses.....                       |                | 47,301 23      |
| Interest or dividends to stockholders.....                     |                | 149,870 76     |
| Dividends to policy holders.....                               |                | 51 00          |
| Commissions or brokerage.....                                  |                | 840,038 66     |
| Salaries and expenses of special and general agents.....       |                | 93,797 82      |
| Salaries, fees and other charges of officers and employes..... |                | 138,878 07     |
| Rents—including company's own occupancy.....                   |                | 14,151 46      |
| Advertising, printing and stationery.....                      |                | 28,046 67      |
| Postage, telegrams, telephone and express.....                 |                | 25,931 91      |
| Legal expenses.....  |                | 548 30         |
| Furniture and fixtures.....                                    |                | 1,736 70       |
| Maps, including corrections.....                               |                | 6,253 33       |
| Underwriters' boards and tariff associations.....              |                | 31,188 80      |
| Fire department, patrol and salvage corps expenses.....        |                | 29,146 40      |

|  |                       |
|--|-----------------------|
| Inspections and surveys.....                   | \$5,670 61            |
| Repairs and expenses on real estate.....       | 1,304 89              |
| Taxes on real estate.....                      | 6,720 16              |
| State taxes on premiums.....                   | 51,910 50             |
| Insurance department licenses and fees.....    | 16,614 41             |
| All other licenses, fees and taxes.....        | 9,181 64              |
| Auditing.....                                  | 2,966 10              |
| Expense of State examination.....              | 915 58                |
| Maintenance of office building.....            | 7,865 21              |
| Collecting premium notes.....                  | 4,274 58              |
| Miscellaneous expenditures.....                | 6,552 04              |
| Agents' balances charged off.....              | 1,688 69              |
| Loss on sale or maturity of ledger assets..... | 2,896 84              |
| Decrease in book value of ledger assets.....   | 24,797 67             |
| Total disbursements.....                       | <u>\$3,222,400 61</u> |
| Balance.....                                   | \$8,516,056 43        |

LEDGER ASSETS.

|   |                       |
|---|-----------------------|
| Book value of real estate.....                          | \$469,400 00          |
| Mortgage loans on real estate.....                      | 1,550,060 75          |
| Book value of bonds and stocks, excluding interest..... | 5,415,615 69          |
| Cash in office and in bank.....                         | 364,523 60            |
| Agents' balances.....                                   | 477,266 31            |
| Bills receivable taken for fire risks.....              | 239,190 08            |
| Total ledger assets.....                                | <u>\$8,516,056 43</u> |

NON-LEDGER ASSETS.

|  |                       |
|--|-----------------------|
| Interest due and accrued on mortgages..... | \$19,597 06           |
| Interest accrued on bonds.....             | 55,313 45             |
| Interest due on other assets.....          | 1,100 00              |
| Rents due on company's property.....       | 61 18                 |
| Gross assets.....                          | <u>\$8,592,128 12</u> |

DEDUCT ASSETS NOT ADMITTED.

|  |                       |
|--|-----------------------|
| Agents' balances, representing business written prior to Oct. 1, last..... | \$1,013 23            |
| Bills receivable, past due, taken for fire risks.....                      | 31,697 52             |
| Book value of bonds and stocks over market value.....                      | 24,090 69             |
| Total admitted assets.....   | <u>\$8,535,326 68</u> |

LIABILITIES.

|   |                     |
|---|---------------------|
| Losses in process of adjustment, or in suspense.....          | \$271,107 09        |
| Losses resisted.....  | 15,653 97           |
| Total claims for losses.....                                  | <u>\$286,761 06</u> |
| Deduct reinsurance.....                                       | 28,810 84           |
| Net amount of unpaid losses.....                              | \$257,950 22        |
| Unearned premiums on outstanding risks.....                   | 4,381,833 81        |
| Dividends remaining unpaid.....                               | 51,049 79           |
| Salaries and other miscellaneous expenses due or accrued..... | 500 00              |
| State, county and municipal taxes due or accrued.....         | 35,000 00           |
| Commissions and other charges due agents and brokers.....     | 145,747 36          |

|  |                |                |
|--|----------------|----------------|
| Due for return premiums and reinsurance.....       |                | \$8,190 80     |
| Special reserve fund under laws of New Jersey..... |                | 300,000 00     |
| Cash capital.....                                  | \$1,000,000 00 |                |
| Surplus over all liabilities.....                  | 2,355,055 20   |                |
| Surplus to policy holders.....                     |                | 3,355,055 20   |
| Total liabilities.....                             |                | \$8,535,326 68 |

## RISKS AND PREMIUMS.

|                                  | <i>Fire.</i>    | <i>Premiums.</i> |
|----------------------------------|-----------------|------------------|
| In force December 31, 1908.....  | \$782,798,524   | \$8,638,418 88   |
| Written during the year.....     | 439,316,060     | 4,589,404 72     |
| Total.....                       | \$1,222,114,584 | \$13,227,823 60  |
| Expired and terminated.....      | 383,763,051     | 4,235,641 68     |
| In force at end of the year..... | \$838,351,533   | \$8,992,181 92   |
| Deduct amount reinsured.....     | 56,841,761      | 518,099 18       |
| Net amount in force.....         | \$781,509,772   | \$8,474,082 74   |

## SPECIAL DEPOSITS.

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

|               | <i>Deposits.</i> | <i>Liabilities.</i> |
|---------------|------------------|---------------------|
| Georgia.....  | \$10,000 00      | \$25,614 50         |
| Virginia..... | 50,000 00        | 17,511 20           |

## BUSINESS IN MAINE.

|                        | <i>Fire.</i> |
|------------------------|--------------|
| Risks written.....     | \$889,942 00 |
| Premiums received..... | 14,243 80    |
| Losses paid.....       | 14,670 97    |
| Losses incurred.....   | 14,945 61    |

## AMERICAN CENTRAL INSURANCE COMPANY,

ST. LOUIS, MO.

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

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

Cash Capital, \$2,000,000.

## INCOME.

|   |                |                |
|---|----------------|----------------|
| Gross premiums (Fire) .....                                 | \$3,678,770 49 |                |
| Deduct reinsurance, abatement, rebate and return premiums.. | 1,172,039 01   |                |
| Net premiums.....   |                | \$2,506,731 48 |
| Interest on mortgage loans.....                             | \$2,100 00     |                |
| Interest on collateral loans.....                           | 36,816 87      |                |
| Interest on bonds and dividends on stocks .....             | 292,989 95     |                |
| Interest from all other sources .....                       | 2,469 76       | 244,376 58     |
| Profit on sale or maturity of ledger assets .....           |                | 15,525 02      |
| Unclaimed dividends .....                                   |                | 30 00          |
| Increase in book value of ledger assets.....                |                | 73,130 86      |
| Total income .....  | \$2,839,793 91 |                |
| Lodger assets December 31, 1908.....                        | 4,978,789 82   |                |
| Total.....  |                | \$7,818,583 73 |

## DISBURSEMENTS.

|  |                |                |
|--|----------------|----------------|
| Gross amount paid for losses (Fire) .....                      | \$1,545,810 63 |                |
| Deduct salvage \$9,084.50 and reinsurance \$332,152.74.....    | 341,237 24     |                |
| Net amount paid for losses.....                                |                | \$1,204,573 39 |
| Adjustment and settlement of losses.....                       |                | 15,312 77      |
| Interest or dividends to stockholders .....                    |                | 240,000 00     |
| Stockholders tax.....  |                | 9,984 83       |
| Commissions or brokerage .....                                 |                | 454,104 78     |
| Miscellaneous expenses of local agencies.....                  |                | 74,039 86      |
| Salaries and expenses of special and general agents .....      |                | 184,474 00     |
| Salaries, fees and other charges of officers and employes..... |                | 89,185 44      |
| Rents.....   |                | 12,312 49      |
| Advertising, printing and stationery.....                      |                | 28,559 20      |
| Postage, telegrams, telephone and express .....                |                | 25,997 26      |
| Legal expenses.....  |                | 3,174 07       |
| Furniture and fixtures .....                                   |                | 1,612 70       |
| Maps, including corrections .....                              |                | 9,225 89       |
| Underwriters' boards and tariff associations .....             |                | 21,971 19      |
| Fire department, patrol and salvage corps expenses.....        |                | 4,778 00       |
| Inspections and surveys.....                                   |                | 17,859 11      |
| State taxes on premiums.....                                   |                | 41,596 91      |
| Insurance department licenses and fees .....                   |                | 30,712 08      |

|  |                       |
|--|-----------------------|
| All other licenses, fees and taxes .....       | \$100 00              |
| Miscellaneous expenditures.....                | 15 17                 |
| Loss on sale or maturity of ledger assets..... | 306 25                |
| <b>Total disbursements .....</b>               | <b>\$2,419,895 39</b> |
| <b>Balance.....</b>                            | <b>\$5,398,688 34</b> |

## LEDGER ASSETS.

|   |                       |
|---|-----------------------|
| Mortgage loans on real estate.....                      | \$29,900 00           |
| Loans secured by collateral.....                        | 440,000 00            |
| Book value of bonds and stocks, excluding interest..... | 4,234,004 12          |
| Cash in office and in bank.....                         | 181,815 23            |
| Agents balances.....                                    | 512,886 56            |
| Bills receivable taken for fire risks.....              | 82 43                 |
| <b>Total ledger assets.....</b>                         | <b>\$5,398,688 34</b> |

## NON-LEDGER ASSETS.

|   |           |                       |
|---|-----------|-----------------------|
| Interest due and accrued on mortgages.....            | \$398 80  |                       |
| Interest due and accrued on bonds.....                | 23,372 80 |                       |
| Interest due and accrued on collateral loans.....     | 875 00    | \$24,641 60           |
| Market value of bonds and stocks over book value..... |           | 156,930 13            |
| <b>Gross assets.....</b>                              |           | <b>\$5,580,260 07</b> |

## DEDUCT ASSETS NOT ADMITTED.

|  |                       |
|--|-----------------------|
| Agents' balances, representing business written prior to Oct. 1, last..... | \$18,067 56           |
| <b>Total admitted assets.....</b>  | <b>\$5,562,192 51</b> |

## LIABILITIES.

|   |                       |              |
|---|-----------------------|--------------|
| Losses adjusted and unpaid.....                               | \$46,554 47           |              |
| Losses in process of adjustment, or in suspense.....          | 233,996 51            |              |
| Losses resisted.....  | 17,199 21             |              |
| <b>Total claims for losses .....</b>                          | <b>\$297,750 19</b>   |              |
| Deduct reinsurance.....                                       | 89,317 74             |              |
| <b>Net amount of unpaid losses.....</b>                       | <b>\$208,432 45</b>   |              |
| Unearned premiums on outstanding risks.....                   |                       | 2,244,928 21 |
| Dividends remaining unpaid.....                               |                       | 770 98       |
| Salaries and other miscellaneous expenses due or accrued..... |                       | 2,708 60     |
| State, county and municipal taxes due or accrued.....         |                       | 25,000 00    |
| Commissions and other charges due agents and brokers.....     |                       | 76,932 98    |
| Cash capital.....   | \$2,000,000 00        |              |
| Surplus over all liabilities.....                             | 1,003,419 29          |              |
| <b>Surplus to policy holders.....</b>                         | <b>3,003,419 29</b>   |              |
| <b>Total liabilities.....</b>                                 | <b>\$5,562,192 51</b> |              |

## RISKS AND PREMIUMS.

|                                  | <i>Fire.</i>         | <i>Premiums.</i>      |
|----------------------------------|----------------------|-----------------------|
| In force December 31, 1903.....  | \$409,963,592        | \$4,795,631 28        |
| Written during the year.....     | 296,889,657          | 3,678,770 49          |
| <b>Total .....</b>               | <b>\$706,853,159</b> | <b>\$8,474,371 77</b> |
| Expired and terminated.....      | 261,455,104          | 3,328,425 14          |
| In force at end of the year..... | \$445,398,055        | \$5,145,946 63        |
| Deduct amount reinsured.....     | 65,355,574           | 836,475 89            |
| <b>Net amount in force .....</b> | <b>\$380,042,481</b> | <b>\$4,309,470 74</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         | \$30,948 57         |
| Manitoba .....   | 10,000           | 7,137 23            |
| New Mexico ..... | 10,000           | 11,821 01           |
| Virginia .....   | 50,000           | 16,679 34           |

BUSINESS IN MAINE.

|                        | <i>Fire.</i>   |
|------------------------|----------------|
| Risks written .....    | \$1,686,323 00 |
| Premiums received..... | 25,865 25      |
| Losses paid.....       | 10,478 19      |
| Losses incurred .....  | 13,477 51      |

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BOSTON INSURANCE COMPANY,

BOSTON, MASS.

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INCORPORATED IN 1873. COMMENCED BUSINESS IN 1874.

RANSOM B. FULLER, *President.*

FREEMAN NICKERSON, *Secretary.*

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Cash Capital, \$1,000,000.

INCOME.

|   | <i>Fire.</i>   | <i>Marine.</i> |                |
|---|----------------|----------------|----------------|
| Gross premiums .....  | \$2,230,066 15 | \$1,863,200 29 |                |
| Deduct reinsurance, abatement, rebate and return premiums ..... | 882,236 59     | 354,420 81     |                |
| Net premiums .....  | \$1,347,829 56 | \$1,508,779 48 | \$2,856,609 04 |
| Interest on mortgage loans.....                                 |                | \$47,754 90    |                |
| Interest on collateral loans.....                               |                | 2,831 33       |                |
| Interest on bonds and dividends on stocks.....                  |                | 161,064 69     |                |
| Interest on deposits.....                                       |                | 9,102 02       |                |
| Interest from all other sources .....                           |                | 1,784 20       |                |
| Rents .....   |                | 90 00          | 225,627 14     |
| Profit on home office agency.....                               |                |                | 1,461 55       |
| Contingent salvage account.....                                 |                |                | 650 00         |
| Refund of bank tax .....  |                |                | 2,680 25       |
| Dividends from banks in liquidation .....                       |                |                | 4,950 00       |
| Agents' balances previously charged off.....                    |                |                | 99 73          |
| Profit on sale or maturity of ledger assets.....                |                |                | 8,974 33       |
| Total income .....  |                |                | \$3,100,461 04 |
| Ledger assets Dec. 31, 1908 .....                               |                |                | 5,410,793 36   |
| Total .....   |                |                | \$8,511,254 40 |

## DISBURSEMENTS.

|  | <i>Fire.</i> | <i>Marine.</i> |                       |
|--|--------------|----------------|-----------------------|
| Gross amount paid for losses .....                             | \$684,833 76 | \$1,028,320 75 |                       |
| Deduct salvage \$80,283.26 and reinsurance \$338,204.27 .....  | 169,043 11   | 249,441 42     |                       |
| Net amount paid for losses.....                                | \$515,790 65 | \$778,879 33   | \$1,294,669 98        |
| Adjustment and settlement of losses.....                       |              |                | 26,231 79             |
| Commissions or brokerage .....                                 |              |                | 595,731 65            |
| Miscellaneous expenses of local agencies.....                  |              |                | 13,596 55             |
| Salaries and expenses of special and general agents.....       |              |                | 68,009 04             |
| Salaries, fees and other charges of officers and employes..... |              |                | 158,661 53            |
| Rents .....  |              |                | 19,703 29             |
| Advertising, printing and stationery .....                     |              |                | 17,331 54             |
| Postage, telegrams, telephone and express .....                |              |                | 10,239 51             |
| Legal expenses.....  |              |                | 787 57                |
| Furniture and fixtures.....                                    |              |                | 5,326 64              |
| Maps, including corrections .....                              |              |                | 2,803 98              |
| Underwriters' boards and tariff associations.....              |              |                | 14,245 49             |
| Fire department, patrol and salvage corps expenses .....       |              |                | 12,483 37             |
| Inspections and surveys .....                                  |              |                | 2,543 06              |
| Repairs and expenses on real estate.....                       |              |                | 404 48                |
| Taxes on real estate.....                                      |              |                | 772 45                |
| State taxes on premiums.....                                   |              |                | 26,069 15             |
| Insurance department licenses and fees.....                    |              |                | 6,524 96              |
| All other licenses, fees and taxes .....                       |              |                | 4,758 71              |
| Investment expense.....  |              |                | 33 36                 |
| Loss on foreclosure of mortgage .....                          |              |                | 255 76                |
| Miscellaneous expenditures.....                                |              |                | 17,465 98             |
| Interest or dividends to stockholders.....                     |              |                | 300,000 00            |
| Agents' balances charged off.....                              |              |                | 3,983 04              |
| Loss on sale or maturity of ledger assets.....                 |              |                | 1,195 82              |
| Decrease in book value of ledger assets.....                   |              |                | 7,600 00              |
| Total disbursements.....                                       |              |                | <u>\$2,611,428 70</u> |
| Balance .....  |              |                | \$5,899,825 70        |

## LEDGER ASSETS.

|  |              |                       |
|--|--------------|-----------------------|
| Book value of real estate.....                           | \$40,129 55  |                       |
| Mortgage loans on real estate.....                       | 720,100 00   |                       |
| Loans secured by collateral.....                         | 64,100 00    |                       |
| Book value of bonds and stocks, excluding interest ..... | 4,147,020 57 |                       |
| Cash in office and in bank .....                         | 384,680 36   |                       |
| Agents' balances.....                                    | 479,098 55   |                       |
| Bills receivable taken for marine and inland risks.....  | 59,589 27    |                       |
| Bills receivable taken for fire risks.....               | 415 41       |                       |
| Deposited with underwriters boards .....                 | 700 00       |                       |
| Due for reinsurance.....                                 | 3,581 99     |                       |
| Atlantic Mutual scrip.....                               | 410 00       |                       |
| Total ledger assets.....                                 |              | <u>\$5,899,825 70</u> |

## NON-LEDGER ASSETS.

|  |            |                |
|--|------------|----------------|
| Interest due and accrued on mortgages.....             | \$5,144 77 |                |
| Interest accrued on bonds.....                         | 19,136 34  |                |
| Interest due and accrued on collateral loans .....     | 1,286 67   | \$25,587 78    |
| Market value of bonds and stocks over book value ..... |            | 377,739 68     |
| Reinsurance return premiums.....                       |            | <u>147 27</u>  |
| Gross assets.....                                      |            | \$6,303,300 43 |

DEDUCT ASSETS NOT ADMITTED.

|   |             |                       |
|---|-------------|-----------------------|
| Agents' balances, representing business written prior to Oct. 1 last..... | \$17,154 03 |                       |
| Bills receivable, past due, taken for marine, inland and fire risks       | 3,192 47    |                       |
| Deposited with fire boards .....  | 700 00      |                       |
| Book value of real estate over market value.....                          | 129 55      |                       |
| Reinsurance return premiums from unauthorized companies.                  | 78 13       |                       |
| Reinsurance on losses paid from unauthorized companies .....              | 15,457 10   | \$36,711 28           |
| <b>Total admitted assets.....</b>   |             | <b>\$6,266,589 15</b> |

LIABILITIES.

|  |                     |                       |
|--|---------------------|-----------------------|
| Losses adjusted and unpaid.....                                | \$31,407 54         |                       |
| Losses in process of adjustment, or in suspense.....           | 332,069 22          |                       |
| Losses resisted .....  | 35,715 22           |                       |
| <b>Total claims for losses .....</b>                           | <b>\$399,191 98</b> |                       |
| Deduct reinsurance .....                                       | 67,965 76           |                       |
| <b>Net amount of unpaid losses .....</b>                       |                     | <b>\$331,226 22</b>   |
| Unearned premiums on outstanding risks.....                    |                     | 1,814,274 78          |
| Salaries and other miscellaneous expenses due or accrued ..... |                     | 2,553 41              |
| State, county and municipal taxes due or accrued .....         |                     | 20,983 34             |
| Commissions and other charges due agents and brokers .....     |                     | 60,187 50             |
| Contingent salvage.....  |                     | 3,627 50              |
| Cash capital .....   | \$1,000,000 00      |                       |
| Surplus over all liabilities .....                             | 3,033,736 40        |                       |
| <b>Surplus to policy holders.....</b>                          |                     | <b>4,033,736 40</b>   |
| <b>Total liabilities.....</b>                                  |                     | <b>\$6,266,589 15</b> |

RISKS AND PREMIUMS.

|                                  | <i>Fire.</i>         | <i>Premiums.</i>      | <i>Marine.</i>       | <i>Premiums.</i>      |
|----------------------------------|----------------------|-----------------------|----------------------|-----------------------|
| In force December 31, 1908.....  | \$240,803,714        | \$2,265,180 97        | \$31,727,172         | \$951,635 95          |
| Written during the year .....    | 221,323,569          | 2,230,066 15          | 156,651,070          | 1,863,200 29          |
| <b>Total.....</b>                | <b>\$462,127,223</b> | <b>\$4,495,247 12</b> | <b>\$188,378,242</b> | <b>\$2,814,836 24</b> |
| Expired and terminated .....     | 164,003,393          | 1,624,055 39          | 152,253,502          | 1,734,933 70          |
| In force at end of the year..... | \$298,123,830        | \$2,871,191 73        | \$36,124,740         | \$1,079,902 54        |
| Deduct amount reinsured.....     | 55,297,849           | 533,438 90            | 404,705              | 21,165 95             |
| <b>Net amount in force .....</b> | <b>\$242,825,981</b> | <b>\$2,337,752 83</b> | <b>\$35,720,035</b>  | <b>\$1,058,736 59</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         | \$3,252 27          |

BUSINESS IN MAINE.

|                         | <i>Fire.</i>   | <i>Marine.</i> |
|-------------------------|----------------|----------------|
| Risks written .....     | \$2,568,408 00 | \$1,304,828 00 |
| Premiums received ..... | 41,763 05      | 20,170 88      |
| Losses paid.....        | 20,102 07      | 8,598 36       |
| Losses incurred.....    | 25,276 39      | 9,993 36       |

## 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).....                                      | \$124,353 88 |              |
| Deduct reinsurance, abatement, rebate and return premiums ..... | 109,585 66   |              |
| Net premiums.....   |              | \$14,768 22  |
| Interest on bonds and dividends on stocks.....                  |              | 9,105 00     |
| Total income.....   |              | \$23,873 22  |
| Ledger assets Dec. 31, 1908.....                                |              | 252,915 24   |
| Total.....  |              | \$276,788 46 |

## DISBURSEMENTS.

|  |             |              |
|--|-------------|--------------|
| Gross amount paid for losses (Fire).....                       | \$39,534 47 |              |
| Deduct salvage \$219.07 and reinsurance \$24,771.13.....       | 24,990 20   |              |
| Net amount paid for losses.....                                |             | \$5,844 27   |
| Adjustment and settlement of losses.....                       |             | 285 41       |
| Commissions or brokerage.....                                  |             | 3,537 29     |
| Salaries and expenses of special and general agents.....       |             | 39 79        |
| Salaries, fees and other charges of officers and employes..... |             | 439 99       |
| Rents.....   |             | 18 26        |
| Advertising, printing and stationery.....                      |             | 293 04       |
| Postage, telegrams, telephone and express.....                 |             | 86 15        |
| Legal expenses.....  |             | 10 00        |
| Furniture and fixtures.....                                    |             | 54           |
| Maps, including corrections.....                               |             | 16 46        |
| Underwriters' board and tariff associations.....               |             | 118 58       |
| Fire department, patrol and salvage corps expenses.....        |             | 28 03        |
| Inspections and surveys.....                                   |             | 10 23        |
| State taxes on premiums.....                                   |             | 210 65       |
| Insurance department licenses and fees.....                    |             | 87 49        |
| All other licenses, fees and taxes.....                        |             | 27 80        |
| Miscellaneous expenditures.....                                |             | 20 65        |
| Interest or dividends to stockholders.....                     |             | 8,000 00     |
| Agents' balances charged off.....                              |             | 65 56        |
| Total disbursements.....                                       |             | \$19,111 24  |
| Balance.....   |             | \$257,647 22 |

LEDGER ASSETS.

|   |           |    |
|---|-----------|----|
| Book value of bonds and stocks, excluding interest..... | \$235,416 | 49 |
| Cash in bank.....                                       | 8,020     | 58 |
| Agents' balances.....                                   | 11,430    | 56 |
| Due for reinsurance.....                                | 2,779     | 59 |
| Total ledger assets.....                                | \$257,647 | 22 |

NON-LEDGER ASSETS.

|  |           |    |
|--|-----------|----|
| Interest due and accrued on bonds..... | \$2,223   | 33 |
| Gross assets.....                      | \$259,870 | 55 |

DEDUCT ASSETS NOT ADMITTED.

|  |           |    |
|--|-----------|----|
| Agents' balances, representing business written prior to Oct. 1, last..... | \$105     | 61 |
| Book value of bonds and stocks over market value.....                      | 1,056     | 49 |
| Total admitted assets.....   | \$258,708 | 45 |

LIABILITIES.

|   |           |    |
|---|-----------|----|
| Losses adjusted and unpaid.....                       | \$2,770   | 92 |
| Losses in process of adjustment, or in suspense.....  | 7,300     | 67 |
| Losses resisted.....                                  | 750       | 00 |
| Total claims for losses.....                          | \$10,821  | 59 |
| Deduct reinsurance.....                               | 9,002     | 31 |
| Net amount of unpaid losses.....                      | \$1,819   | 28 |
| Unearned premiums on outstanding risks.....           | 11,805    | 62 |
| State, county and municipal taxes due or accrued..... | 200       | 00 |
| Due for reinsurance.....                              | 5,056     | 73 |
| Reserve for contingencies.....                        | 1,000     | 00 |
| Cash capital.....                                     | \$200,000 | 00 |
| Surplus over all liabilities.....                     | 38,826    | 82 |
| Surplus to policy holders.....                        | 238,826   | 82 |
| Total liabilities.....                                | \$258,708 | 45 |

RISKS AND PREMIUMS.

|                                  | <i>Fire.</i> | <i>Premiums.</i> |
|----------------------------------|--------------|------------------|
| In force December 31, 1908.....  | \$11,736,357 | \$120,162 66     |
| Written during the year.....     | 12,850,974   | 124,353 88       |
| Total.....                       | \$24,587,331 | \$244,516 54     |
| Expired and terminated.....      | 10,236,779   | 102,550 41       |
| In force at end of the year..... | \$14,350,552 | \$141,966 10     |
| Deduct amount reinsured.....     | 12,241,785   | 119,687 50       |
| Net amount in force.....         | \$2,108,767  | \$22,278 60      |

BUSINESS IN MAINE.

|                        | <i>Fire.</i> |
|------------------------|--------------|
| Risks written.....     | \$72,243 00  |
| Premiums received..... | 920 36       |
| Losses paid.....       | 139 64       |
| Losses incurred.....   | 630 00       |

## 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).....                                     | \$640,910 50 |                |
| Deduct reinsurance, abatement, rebate and return premiums..... | 176,770 37   |                |
| Net premiums.....  |              | \$464,140 13   |
| Interest on mortgage loans .....                               | \$4,537 99   |                |
| Interest on collateral loans .....                             | 878 08       |                |
| Interest on bonds and dividends on stocks .....                | 23,116 22    |                |
| Interest on deposits .....                                     | 448 24       |                |
| Rents.....   | 6,655 85     | 35,636 38      |
| Discounts on losses paid .....                                 |              | 1,079 12       |
| Borrowed money.....  |              | 26,000 00      |
| Profit on sale or maturity of ledger assets.....               |              | 4,195 42       |
| Total income.....  |              | \$531,051 05   |
| Ledger assets Dec. 31, 1908 .....                              |              | 763,088 91     |
| Total .....  |              | \$1,294,139 96 |

## DISBURSEMENTS.

|   |              |              |
|---|--------------|--------------|
| Gross amount paid for losses (Fire).....                        | \$298,637 86 |              |
| Deduct salvage \$2,594.47 and reinsurance \$33,172.04 .....     | 35,766 51    |              |
| Net amount paid for losses.....                                 |              | \$262,921 35 |
| Adjustment and settlement of losses.....                        |              | 2,807 79     |
| Commissions or brokerage.....                                   |              | 111,060 99   |
| Miscellaneous expenses of local agencies.....                   |              | 1,253 57     |
| Salaries and expenses of special and general agents .....       |              | 15,265 93    |
| Salaries, fees and other charges of officers and employes ..... |              | 20,336 87    |
| Rents.....  |              | 1,272 14     |
| Advertising, printing and stationery .....                      |              | 3,148 40     |
| Postage, telegrams, telephone and express.....                  |              | 1,237 89     |
| Legal expenses.....   |              | 208 91       |
| Furniture and fixtures.....                                     |              | 191 83       |
| Maps, including corrections .....                               |              | 308 60       |
| Underwriters' boards and tariff associations .....              |              | 2,268 23     |
| Fire department, patrol and salvage corps expenses.....         |              | 4,271 85     |
| Inspections and surveys .....                                   |              | 202 00       |
| Repairs and expenses on real estate.....                        |              | 2,106 98     |
| Taxes on real estate .....                                      |              | 1,065 32     |
| State taxes on premiums.....                                    |              | 4,947 02     |
| Insurance department licenses and fees.....                     |              | 2,767 10     |
| All other licenses, fees and taxes.....                         |              | 3,061 12     |

|   |                     |
|---|---------------------|
| Borrowed money repaid .....                     | \$26,000 00         |
| Interest on borrowed money.....                 | 59 63               |
| Miscellaneous expenditures .....                | 484 38              |
| Interest or dividends to stockholders.....      | 7,700 00            |
| Agents' balances charged off.....               | 39 20               |
| Loss on sale or maturity of ledger assets ..... | 2,400 00            |
| Decrease in book value of ledger assets.....    | 200 00              |
| Total disbursements .....                       | <u>\$477,581 05</u> |
| Balance .....                                   | \$816,558 91        |

## LEDGER ASSETS.

|   |                     |
|---|---------------------|
| Book value of real estate.....                          | \$89,207 27         |
| Mortgage loans on real estate.....                      | 87,532 55           |
| Loans secured by collateral.....                        | 15,700 00           |
| Book value of bonds and stocks, excluding interest..... | 516,495 26          |
| Cash in office and in bank.....                         | 40,447 26           |
| Agents' balances.....                                   | 67,178 57           |
| Total ledger assets .....                               | <u>\$816,558 91</u> |

## NON-LEDGER ASSETS.

|   |            |                     |
|---|------------|---------------------|
| Interest due and accrued on mortgages .....           | \$1,296 23 |                     |
| Interest accrued on bonds .....                       | 3,318 22   |                     |
| Interest accrued on collateral loans .....            | 115 48     |                     |
| Interest accrued on other assets .....                | 331 19     |                     |
| Rents due and accrued on company's property.....      | 532 83     | \$5,593 95          |
| Market value of bonds and stocks over book value..... |            | 18,386 74           |
| Due for reinsurance.....                              |            | 619 59              |
| Gross assets .....                                    |            | <u>\$841,159 19</u> |

## DEDUCT ASSETS NOT ADMITTED.

|   |                     |
|---|---------------------|
| Book value of real estate over market value ..... | \$2,007 27          |
| Total admitted assets .....                       | <u>\$839,151 92</u> |

## LIABILITIES.

|  |                     |
|--|---------------------|
| Losses adjusted and unpaid.....                                | \$29,104 35         |
| Losses in process of adjustment, or in suspense.....           | 35,440 92           |
| Losses resisted.....   | 1,075 00            |
| Total claims for losses.....                                   | <u>\$65,620 27</u>  |
| Deduct reinsurance .....                                       | 9,174 78            |
| Net amount of unpaid losses.....                               | \$56,445 49         |
| Unearned premiums on outstanding risks.....                    | 381,573 13          |
| Salaries and other miscellaneous expenses due or accrued ..... | 10,264 19           |
| State county and municipal taxes due or accrued .....          | 10,500 00           |
| Cash capital .....   | \$200,000 00        |
| Surplus over all liabilities .....                             | 180,369 11          |
| Surplus to policy holders .....                                | <u>380,369 11</u>   |
| Total liabilities .....  | <u>\$839,151 92</u> |

## RISKS AND PREMIUMS.

|                                   | <i>Fire.</i>  | <i>Premiums.</i> |
|-----------------------------------|---------------|------------------|
| In force December 31, 1908.....   | \$65,944.720  | \$772,477 27     |
| Written during the year.....      | 53,150,617    | 640,910 50       |
| Total.....                        | \$119,095,337 | \$1,413,387 77   |
| Expired and terminated.....       | 45,598,244    | 555,116 24       |
| In force at end of the year ..... | \$73,497,093  | \$958,271 53     |
| Deduct amount reinsured .....     | 9,490,234     | 122,499 13       |
| Net amount in force .....         | \$64,006,859  | \$735,772 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> |
|----------------|------------------|---------------------|
| Virginia ..... | \$10,000         | \$4,361 33          |

## BUSINESS IN MAINE.

|                         | <i>Fire.</i>   |
|-------------------------|----------------|
| Risks written.....      | \$1,481,703 00 |
| Premiums received ..... | 26,149 78      |
| Losses paid .....       | 20,709 39      |
| Losses incurred .....   | 21,445 73      |

## \*CENTRAL NATIONAL FIRE INSURANCE COMPANY,

CHICAGO, ILL.

INCORPORATED IN 1909. COMMENCED BUSINESS IN 1909.

JAMES B. HOBBS, *President.*FRANK M. RICE, *Secretary.*

Cash Capital, \$200,000.

## INCOME.

|  |              |              |
|--|--------------|--------------|
| Gross premiums (Fire).....                                     | \$237,963 83 |              |
| Deduct reinsurance, abatement, rebate and return premiums..... | 37,544 95    |              |
| Net premiums.....  |              | \$200,418 88 |
| Interest on mortgage loans.....                                | \$298 75     |              |
| Interest on bonds and dividends on stocks .....                | 2,450 22     |              |
| Interest on deposits .....                                     | 240 10       |              |
| Interest from all other sources.....                           | 2 40         | 3,091 47     |
| Commission on mortgage purchased .....                         |              | 100 00       |
| Capital and surplus paid in by stockholders.....               |              | 400,000 00   |
| Total income.....  |              | \$603,610 35 |

\* Admitted March 3, 1910.



## DISBURSEMENTS.

|  |             |              |
|--|-------------|--------------|
| Gross amount paid for losses (Fire).....                       | \$55,433 37 |              |
| Deduct salvage and reinsurance.....                            | 955 95      |              |
| Net amount paid for losses.....                                |             | \$54,482 42  |
| Adjustment and settlement of losses.....                       |             | 170 06       |
| Commissions or brokerage.....                                  |             | 64,937 67    |
| Salaries and expenses of special and general agents.....       |             | 8,787 11     |
| Salaries, fees and other charges of officers and employes..... |             | 15,921 24    |
| Rents.....   |             | 1,555 32     |
| Advertising, printing and stationery.....                      |             | 5,079 65     |
| Postage, telegrams, telephone and express.....                 |             | 1,990 51     |
| Legal expenses.....  |             | 1,100 00     |
| Furniture and fixtures.....                                    |             | 822 33       |
| Maps, including corrections.....                               |             | 1,782 50     |
| Underwriters' boards and tariff associations.....              |             | 635 36       |
| Fire department, patrol and salvage corps expenses.....        |             | 159 21       |
| Insurance department licenses and fees.....                    |             | 2,253 06     |
| Traveling expenses.....  |             | 2,233 14     |
| Accrued interest on mortgage loan purchased.....               |             | 706 18       |
| Miscellaneous expenditures.....                                |             | 10,034 98    |
| Total disbursements.....                                       |             | \$172,650 74 |
| Balance.....   |             | \$430,959 61 |

## LEDGER ASSETS.

|   |  |              |
|---|--|--------------|
| Mortgage loans on real estate.....                      |  | \$38,750 00  |
| Book value of bonds and stocks, excluding interest..... |  | 247,788 96   |
| Cash in office and in bank.....                         |  | 117,685 91   |
| Agents' balances.....                                   |  | 26,009 94    |
| Bills receivable taken for fire risks.....              |  | 499 80       |
| Premium on mortgage purchased.....                      |  | 225 00       |
| Total ledger assets.....                                |  | \$430,959 61 |

## NON-LEDGER ASSETS.

|                                    |            |              |
|------------------------------------|------------|--------------|
| Interest accrued on mortgages..... | \$1,175 63 |              |
| Interest accrued on bonds.....     | 2,096 88   |              |
| Interest due on other assets.....  | 123 60     | \$3,396 11   |
| Furniture, fixtures and maps.....  |            | 2,604 83     |
| Gross assets.....                  |            | \$436,960 55 |

## DEDUCT ASSETS NOT ADMITTED.

|  |            |              |
|--|------------|--------------|
| Furniture, fixtures and maps.....  | \$2,604 83 |              |
| Agents' balances, representing business written prior to Oct. 1, last..... | 1,291 18   |              |
| Book value of bonds and stocks over market value.....                      | 746 35     |              |
| Premium on mortgages purchased.....  | 225 00     | \$4,867 36   |
| Total admitted assets.....   |            | \$432,093 19 |

## LIABILITIES.

|  |            |            |
|--|------------|------------|
| Losses adjusted and unpaid.....                      | \$900 00   |            |
| Losses in process of adjustment, or in suspense..... | 8,675 65   |            |
| Total claims for losses.....                         | \$9,575 65 |            |
| Deduct reinsurance.....                              | 450 82     |            |
| Net amount of unpaid losses.....                     |            | \$9,124 83 |

## CITIZENS INSURANCE COMPANY.

|  |              |              |
|--|--------------|--------------|
| Unearned premiums on outstanding risks.....                    |              | \$65,725 55  |
| Salaries and other miscellaneous expenses due or accrued ..... |              | 263 08       |
| State, county and municipal taxes due or accrued.....          |              | 4,000 00     |
| Due for reinsurance .....                                      |              | 6,253 70     |
| Cash capital.....  | \$200,000 00 |              |
| Surplus over all liabilities.....                              | 146,726 03   |              |
| Surplus to policy holders.....                                 |              | 346,726 03   |
| Total liabilities.....   |              | \$432,693 19 |

## RISKS AND PREMIUMS.

|                                  | <i>Fire.</i> | <i>Premiums.</i> |
|----------------------------------|--------------|------------------|
| Written during the year .....    | \$11,980,101 | \$237,963 83     |
| Expired and terminated.....      | 2,551,425    | 121,489 90       |
| In force at end of the year..... | \$8,428,676  | \$116,473 93     |
| Deduct amount reinsured .....    | 1,166,825    | 17,573 33        |
| Net amount in force .....        | \$7,261,851  | \$98,898 60      |

## 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.....   | \$2,432,619 39 | \$173 11       |                |
| Deduct reinsurance, abatement, rebate and<br>return premiums..... | 1,869,896 60   | 115 40         |                |
| Net premiums .....  | \$562,722 79   | \$57 71        | \$562,780 50   |
| Interest on mortgage loans.....                                   |                | \$5,246 35     |                |
| Interest on bonds and dividends on stocks.....                    |                | 22,203 62      |                |
| Interest on deposits.....   |                | 1,195 13       | 28,645 10      |
| Profit on sale or maturity of ledger assets.....                  |                |                | 251 88         |
| Total income.....   |                |                | \$591,677 48   |
| Ledger assets Dec. 31, 1908.....                                  |                |                | 811,430 24     |
| Total.....  |                |                | \$1,403,116 72 |

## DISBURSEMENTS.

|  |                |              |
|--|----------------|--------------|
| Gross amount paid for losses (Fire).....                       | \$1,188,431 60 |              |
| Deduct salvage \$8,843.30 and reinsurance \$863,098.71.....    | 871,942 01     |              |
| Net amount paid for losses.....                                |                | \$316,489 59 |
| Adjustment and settlement of losses.....                       |                | 4,821 98     |
| Commissions or brokerage.....                                  |                | 96,627 67    |
| Salaries and expenses of special and general agents.....       |                | 48,722 45    |
| Salaries, fees and other charges of officers and employes..... |                | 20,445 32    |
| Rents.....   |                | 3,096 30     |
| Advertising, printing and stationery.....                      |                | 4,211 33     |
| Postage, telegrams, telephone and express.....                 |                | 6,722 71     |
| Legal expenses.....  |                | 381 89       |
| Furniture and fixtures.....                                    |                | 447 15       |
| Maps, including corrections.....                               |                | 1,922 54     |
| Underwriters' boards and tariff associations.....              |                | 6,146 35     |
| Fire department, patrol and salvage corps expenses.....        |                | 1,400 22     |
| Inspections and surveys.....                                   |                | 3,724 16     |
| Taxes on real estate.....                                      |                | 2 22         |
| State taxes on premiums.....                                   |                | 13,070 37    |
| Insurance department licenses and fees.....                    |                | 4,849 25     |
| All other licenses, fees and taxes.....                        |                | 2,728 60     |
| Commercial reports.....  |                | 606 53       |
| Miscellaneous expenditures.....                                |                | 320 70       |
| Interest or dividends to stockholders.....                     |                | 16,000 00    |
| Agents' balances charged off.....                              |                | 103 75       |
| Total disbursements.....                                       |                | \$552,841 08 |
| Balance.....   |                | \$850,275 64 |

## LEDGER ASSETS.

|   |  |              |
|---|--|--------------|
| Mortgage loans on real estate.....                      |  | \$77,200 00  |
| Book value of bonds and stocks, excluding interest..... |  | 524,823 75   |
| Cash in office and in bank.....                         |  | 150,531 16   |
| Agents' balance.....                                    |  | 97,720 73    |
| Total ledger assets.....                                |  | \$850,275 64 |

## NON-LEDGER ASSETS.

|                                       |            |              |
|---------------------------------------|------------|--------------|
| Interest accrued on mortgages.....    | \$1,559 00 |              |
| Interest accrued on bonds.....        | 7,980 00   |              |
| Interest due on other assets.....     | 329 41     | \$9,868 41   |
| Due for local department expense..... |            | 789 72       |
| Gross assets.....                     |            | \$860,933 77 |

## DEDUCT ASSETS NOT ADMITTED.

|  |          |              |
|--|----------|--------------|
| Agents' balances, representing business written prior to Oct. 1, last..... | \$526 92 |              |
| Book value of bonds and stocks over market value.....                      | 6,821 25 | \$7,348 17   |
| Total admitted assets.....   |          | \$853,585 60 |

## LIABILITIES.

|  |              |             |
|--|--------------|-------------|
| Losses adjusted and unpaid.....                      | \$5,955 48   |             |
| Losses in process of adjustment, or in suspense..... | 147,569 38   |             |
| Losses resisted.....                                 | 15,650 00    |             |
| Total claims for losses.....                         | \$139,174 86 |             |
| Deduct reinsurance.....                              | 100,752 18   |             |
| Net amount of unpaid losses.....                     |              | \$38,422 68 |

|   |              |
|---|--------------|
| Unearned premiums on outstanding risks.....                   | \$417,598 61 |
| Salaries and other miscellaneous expenses due or accrued..... | 1,989 21     |
| State, county and municipal taxes due or accrued.....         | 5,550 00     |
| Cash capital.....   | \$200,000 00 |
| Surplus over all liabilities.....                             | 190,025 10   |
| Surplus to policy holders.....                                | \$390,025 10 |
| Total liabilities.....  | \$853,585 60 |

## RISKS AND PREMIUMS.

|                                  | <i>Fire.</i>  | <i>Premiums.</i> | <i>Marine.</i> | <i>Premiums.</i> |
|----------------------------------|---------------|------------------|----------------|------------------|
| In force December 31, 1908.....  | \$213,312.401 | \$2,800,488 51   | -              | -                |
| Written during the year.....     | 194,354,946   | 2,432,619 39     | \$34,956       | \$173 11         |
| Total.....                       | \$407,667.347 | \$5,233,107 90   | \$34,956       | \$173 11         |
| Expired and terminated.....      | 178,765.988   | 2,326,429 93     | 34,956         | 173 11           |
| In force at end of the year..... | \$228,901,359 | \$2,906,677 97   | -              | -                |
| Deduct amount reinsured.....     | 165,305.888   | 2,105,177 97     | -              | -                |
| Net amount in force.....         | \$63,595,471  | \$801,500 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> |
|---------------|------------------|---------------------|
| Georgia.....  | \$10,000         | \$23,933 06         |
| Virginia..... | 10,500           | 11,821 63           |

## BUSINESS IN MAINE.

|                        | <i>Fire.</i> |
|------------------------|--------------|
| Risks written.....     | \$510,609 00 |
| Premiums received..... | 8,631 72     |
| Losses paid.....       | 1,912 27     |
| Losses incurred.....   | 1,918 27     |

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

INCORPORATED IN 1905. COMMENCED BUSINESS IN 1905.

MAJOR A. WHITE, *President.*

J. CARROLL FRENCH, *Secretary.*

Cash Capital, \$500,000.

INCOME.

|  |              |                |
|--|--------------|----------------|
| Gross premiums (Fire).....                                     | \$678,158 51 |                |
| Deduct reinsurance, abatement, rebate and return premiums..... | 288,703 81   |                |
| Net premiums.....  |              | \$389,454 70   |
| Interest on bonds and dividends on stocks.....                 | \$22,703 52  |                |
| Interest on deposits.....                                      | 503 58       |                |
| Interest from all other sources.....                           | 221 46       | 23,428 56      |
| Profit on sale or maturity of ledger assets.....               |              | 385 50         |
| Premium on capital stock.....                                  |              | 300,000 00     |
| Agents' balances previously charged off.....                   |              | 3 67           |
| Total income.....  |              | \$713,272 43   |
| Ledger assets Dec. 31, 1908.....                               | \$782,015 36 |                |
| Increase of capital during 1909.....                           | 300,000 00   | 1,082,015 36   |
| Total.....   |              | \$1,795,287 79 |

DISBURSEMENTS.

|  |              |              |
|--|--------------|--------------|
| Gross amount paid for losses (Fire).....                       | \$220,911 46 |              |
| Deduct salvage \$406.03 and reinsurance \$42,059.61.....       | 42,465 64    |              |
| Net amount paid for losses.....                                |              | \$178,445 82 |
| Adjustment and settlement of losses.....                       |              | 3,828 04     |
| Interest or dividends to stockholders.....                     |              | 15,000 00    |
| Commissions or brokerage.....                                  |              | 71,574 77    |
| Salaries and expenses of special and general agents.....       |              | 11,412 65    |
| Salaries, fees and other charges of officers and employes..... |              | 40,179 69    |
| Rents.....   |              | 5,752 90     |
| Advertising, printing and stationery.....                      |              | 4,880 39     |
| Postage, telegrams, telephone and express.....                 |              | 4,386 60     |
| Legal expenses.....  |              | 474 43       |
| Furniture and fixtures.....                                    |              | 801 96       |
| Maps, including corrections.....                               |              | 3,834 36     |
| Underwriters' boards and tariff associations.....              |              | 2,863 74     |
| Fire department, patrol and salvage corps expenses.....        |              | 2,902 78     |
| Inspections and surveys.....                                   |              | 1,132 89     |
| State taxes on premiums.....                                   |              | 6,341 42     |
| Insurance department licenses and fees.....                    |              | 3,299 52     |
| All other licenses, fees and taxes.....                        |              | 887 88       |
| Traveling expenses.....  |              | 1,611 01     |
| Mercantile agencies.....                                       |              | 569 00       |

|  |                |
|--|----------------|
| Miscellaneous expenditures .....               | \$1,525 42     |
| Loss on sale or maturity of ledger assets..... | 17,622 50      |
| Agents' balances charged off.....              | 82 25          |
| Total disbursements .....                      | \$379,410 02   |
| Balance .....                                  | \$1,415,877 77 |

## LEDGER ASSETS.

|  |                |
|--|----------------|
| Book value of bonds and stocks, excluding interest ..... | \$679,461 63   |
| Cash in office and in bank.....                          | 639,980 85     |
| Agents' balances.....                                    | 96,435 29      |
| Total ledger assets.....                                 | \$1,415,877 77 |

## NON-LEDGER ASSETS.

|   |                |
|---|----------------|
| Interest accrued on bonds.....                        | \$3,145 83     |
| Market value of bonds and stocks over book value..... | 10,013 37      |
| Due for reinsurance.....                              | 6,390 20       |
| Gross assets .....                                    | \$1,485,427 17 |

## DEDUCT ASSETS NOT ADMITTED.

|  |                |
|--|----------------|
| Agents' balances, representing business written prior to Oct. 1, last..... | \$1,204 11     |
| Total admitted assets.....   | \$1,434,223 06 |

## LIABILITIES.

|   |                |
|---|----------------|
| Losses adjusted and unpaid.....                               | \$4,250 00     |
| Losses in process of adjustment, or in suspense.....          | 33,759 00      |
| Losses resisted.....  | 4,750 00       |
| Total claims for losses.....                                  | \$42,759 00    |
| Deduct reinsurance.....                                       | 10,785 00      |
| Net amount of unpaid losses.....                              | \$31,974 00    |
| Unearned premiums on outstanding risks .....                  | 318,458 59     |
| Dividends due stockholders .....                              | 5,000 00       |
| Salaries and other miscellaneous expenses due or accrued..... | 500 00         |
| State, county and municipal taxes due or accrued.....         | 2,500 00       |
| Due for reinsurance.....                                      | 18,291 92      |
| Cash capital.....   | \$500,000 00   |
| Surplus over all liabilities.....                             | 557,498 55     |
| Surplus to policy holders .....                               | 1,057,498 55   |
| Total liabilities.....  | \$1,434,223 06 |

## RISKS AND PREMIUMS.

|                                  | <i>Fire.</i>  | <i>Premiums.</i> |
|----------------------------------|---------------|------------------|
| In force December 31, 1908 ..... | \$73,289,839  | \$688,949 25     |
| Written during the year.....     | 70,591,911    | 678,158 51       |
| Total.....                       | \$143,881,750 | \$1,367,107 76   |
| Expired and terminated.....      | 59,457,613    | 559,543 13       |
| In force at end of the year..... | \$84,424,137  | \$807,564 63     |
| Deduct amount reinsured.....     | 23,375,609    | 208,743 02       |
| Net amount in force.....         | \$61,048,528  | \$598,821 61     |

## BUSINESS IN MAINE.

|                        | <i>Fire.</i> |
|------------------------|--------------|
| Risks written.....     | \$389,047 00 |
| Premiums received..... | 7,058 38     |
| Losses paid.....       | 2,676 98     |
| Losses incurred .....  | 5,022 98     |

## 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) .....                               | \$771,339 76 |              |
| Deduct reinsurance, abatement, rebate and return premiums.. | 529,271 33   |              |
| Net premiums .....  |              | \$242,068 43 |
| Interest on bonds .....                                     | \$21,268 06  |              |
| Interest on deposits .....                                  | 1,170 84     |              |
| Interest from all other sources .....                       | 1,000 00     | 23,438 40    |
| Total income .....  |              | \$265,506 83 |
| Ledger assets Dec. 31, 1908 .....                           |              | 676,514 22   |
| Total .....   |              | \$942,021 05 |

## DISBURSEMENTS.

|   |              |              |
|---|--------------|--------------|
| Gross amount paid for losses (Marine) .....                     | \$362,405 20 |              |
| Deduct salvage \$100,420.82 and reinsurance \$151,218.35 .....  | 251,639 17   |              |
| Net amount paid for losses .....                                |              | \$110,766 03 |
| Commissions or brokerage .....                                  |              | 57,564 95    |
| Miscellaneous expenses of local agencies .....                  |              | 1,486 69     |
| Salaries and expenses of special and general agents .....       |              | 5,724 83     |
| Salaries, fees and other charges of officers and employes ..... |              | 13,380 43    |
| Rents' .....  |              | 1,598 10     |
| Advertising, printing and stationery .....                      |              | 2,034 83     |
| Postage, telegrams, telephone and express .....                 |              | 691 57       |
| Legal expenses .....  |              | 57 13        |
| Furniture and fixtures .....                                    |              | 239 91       |
| Underwriters' boards and tariff associations .....              |              | 922 29       |
| Inspections and surveys .....                                   |              | 263 68       |
| State taxes on premiums .....                                   |              | 5,276 81     |
| Insurance department licenses and fees .....                    |              | 1,336 53     |
| Agents' balances charged off .....                              |              | 233 51       |
| Decrease in book value of ledger assets .....                   |              | 1,641 40     |
| Total disbursements .....                                       |              | \$203,218 69 |
| Balance .....   |              | \$738,802 36 |

## LEDGER ASSETS.

|   |              |
|---|--------------|
| Book value of bonds, excluding interest ..... | \$632,275 35 |
| Cash in bank .....                            | 59,887 73    |
| Agents' balances .....                        | 36,639 28    |
| Special deposit .....                         | 10,000 00    |
| Total ledger assets .....                     | \$738,802 36 |

## COLUMBIA INSURANCE COMPANY.

## NON-LEDGER ASSETS.

|                                       |            |              |
|---------------------------------------|------------|--------------|
| Interest accrued on bonds.....        | \$6,318 31 |              |
| Interest accrued on other assets..... | 350 00     | \$6,668 31   |
| Gross assets.....                     |            | \$745,470 67 |

## DEDUCT ASSETS NOT ADMITTED.

|  |            |              |
|--|------------|--------------|
| Agents' balances, representing business written prior to Oct. 1, last..... | \$4,676 29 |              |
| Book value of bonds over market value.....                                 | 37,410 35  | \$42,086 64  |
| Total admitted assets.....   |            | \$708,384 03 |

## LIABILITIES.

|   |              |              |
|---|--------------|--------------|
| Losses in process of adjustment, or in suspense.....          | \$5,355 84   |              |
| Losses resisted.....  | 1,104 65     |              |
| Total claims for losses.....                                  | \$6,460 49   |              |
| Deduct reinsurance.....                                       | 2,550 00     |              |
| Net amount of unpaid losses.....                              |              | \$3,910 49   |
| Unearned premiums on outstanding risks.....                   |              | 100,067 63   |
| Salaries and other miscellaneous expenses due or accrued..... |              | 500 00       |
| State, county and municipal taxes due or accrued.....         |              | 5,000 00     |
| Cash capital.....   | \$400,000 00 |              |
| Surplus over all liabilities.....                             | 193,905 91   |              |
| Surplus to policy holders.....                                |              | 593,905 91   |
| Total liabilities.....  |              | \$708,384 03 |

## RISKS AND PREMIUMS.

|                                  | <i>Marine.</i> | <i>Premiums.</i> |
|----------------------------------|----------------|------------------|
| In force December 31, 1908.....  | \$44,307,701   | \$525,887 31     |
| Written during the year.....     | 103,492,348    | 771,339 76       |
| Total.....                       | \$147,800,049  | \$1,297,227 07   |
| Expired and terminated.....      | 100,385,372    | 744,595 22       |
| In force at end of the year..... | \$47,414,677   | \$552,631 85     |
| Deduct amount reinsured.....     | 31,139,745     | 355,175 44       |
| Net amount in force.....         | \$16,274,932   | \$197,456 41     |

## SPECIAL DEPOSITS.

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

|             | <i>Deposits.</i> | <i>Liabilities.</i> |
|-------------|------------------|---------------------|
| Canada..... | \$30,000         | \$6,901 18          |

## BUSINESS IN MAINE.

|                        | <i>Marine.</i> |
|------------------------|----------------|
| Risks written.....     | \$120,800 00   |
| Premiums received..... | 3,251 52       |
| Losses paid.....       | 124 08         |
| Losses incurred.....   | 124 08         |



COMMERCE INSURANCE COMPANY,

ALBANY, N. Y.

INCORPORATED IN 1859. COMMENCED BUSINESS IN 1859.

E. DARWIN JENISON, *President.*

ADDISON J. HINMAN, *Secretary.*

Cash Capital, \$200,000.

INCOME.

|  |              |              |
|--|--------------|--------------|
| Gross premiums (Fire).....                                     | \$329,670 92 |              |
| Deduct reinsurance, abatement, rebate and return premiums..... | 64,223 55    |              |
| Net premiums.....  |              | \$265,447 37 |
| Interest on mortgage loans.....                                | \$1,558 08   |              |
| Interest on bonds and dividends on stocks.....                 | 18,992 96    |              |
| Interest on deposits.....                                      | 675 91       |              |
| Rents—including company's own occupancy.....                   | 9,732 62     | 30,959 57    |
| Agents' balances previously charged off.....                   |              | 271 34       |
| Total income.....  |              | \$296,678 28 |
| Ledger assets Dec. 31, 1908.....                               |              | 607,825 46   |
| Total.....   |              | \$904,503 74 |

DISBURSEMENTS.

|  |              |              |
|--|--------------|--------------|
| Gross amount paid for losses (Fire).....                       | \$111,867 30 |              |
| Deduct salvage \$850.72 and reinsurance \$6,526.53.....        | 7,377 25     |              |
| Net amount paid for losses.....                                |              | \$104,490 05 |
| Adjustment and settlement of losses.....                       |              | 2,020 46     |
| Commissions or brokerage.....                                  |              | 67,199 30    |
| Miscellaneous expenses of local agencies.....                  |              | 82 33        |
| Salaries and expenses of special and general agents.....       |              | 2,636 75     |
| Salaries, fees and other charges of officers and employes..... |              | 14,898 25    |
| Rents—including company's own occupancy.....                   |              | 1,600 00     |
| Advertising, printing and stationery.....                      |              | 4,424 72     |
| Postage, telegrams, telephone and express.....                 |              | 2,420 28     |
| Furniture and fixtures.....                                    |              | 344 06       |
| Maps, including corrections.....                               |              | 906 92       |
| Underwriters' boards and tariff associations.....              |              | 1,720 37     |
| Fire department, patrol and salvage corps expenses.....        |              | 1,794 85     |
| Inspections and surveys.....                                   |              | 500 28       |
| Repairs and expenses on real estate.....                       |              | 4,290 78     |
| Taxes on real estate.....                                      |              | 1,961 37     |
| State taxes on premiums.....                                   |              | 5,750 90     |
| Insurance department licenses and fees.....                    |              | 1,322 47     |
| Interest or dividends to stockholders.....                     |              | 20,000 00    |
| Loss on sale or maturity of ledger assets.....                 |              | 4,937 50     |
| Total disbursements.....                                       |              | \$243,301 64 |
| Balance.....   |              | \$661,202 10 |

## LEDGER ASSETS.

|   |  |                     |
|---|--|---------------------|
| Book value of real estate.....                          |  | \$70,000 00         |
| Mortgage loans on real estate.....                      |  | 29,100 00           |
| Book value of bonds and stocks, excluding interest..... |  | 497,267 00          |
| Cash in office and in bank.....                         |  | 32,542 18           |
| Agents' balances.....                                   |  | 32,292 92           |
| Total ledger assets.....                                |  | <u>\$661,202 10</u> |

## NON-LEDGER ASSETS.

|   |            |                     |
|---|------------|---------------------|
| Interest accrued on bonds.....                        | \$2,682 21 |                     |
| Interest accrued on other assets.....                 | 92 41      |                     |
| Rents accrued on company's property.....              | 859 33     | \$3,633 95          |
| Market value of bonds and stocks over book value..... |            | 5,003 75            |
| Gross assets.....                                     |            | <u>\$669,839 80</u> |

## DEDUCT ASSETS NOT ADMITTED

|  |  |                     |
|--|--|---------------------|
| Agents' balances, representing business written prior to Oct. 1, last..... |  | \$202 67            |
| Total admitted assets.....   |  | <u>\$669,637 13</u> |

## LIABILITIES.

|   |                    |                     |
|---|--------------------|---------------------|
| Losses adjusted and unpaid.....                               | \$2,396 33         |                     |
| Losses in process of adjustment, or in suspense.....          | 12,234 00          |                     |
| Losses resisted.....  | 3,253 45           |                     |
| Total claims for losses.....                                  | <u>\$17,883 78</u> |                     |
| Deduct reinsurance.....                                       | 1,370 00           |                     |
| Net amount of unpaid losses.....                              |                    | \$16,513 78         |
| Unearned premiums on outstanding risks.....                   |                    | 217,003 77          |
| Salaries and other miscellaneous expenses due or accrued..... |                    | 1,000 00            |
| State, county and municipal taxes due or accrued.....         |                    | 6,000 00            |
| Commissions and other charges due agents and brokers.....     |                    | 37 05               |
| Due for reinsurance.....                                      |                    | 788 07              |
| Cash capital.....   | \$200,000 00       |                     |
| Surplus over all liabilities.....                             | 228,294 46         |                     |
| Surplus to policy holders.....                                |                    | <u>428,294 46</u>   |
| Total liabilities.....  |                    | <u>\$669,637 13</u> |

## RISKS AND PREMIUMS.

|                                  | <i>Fire.</i>        | <i>Premiums.</i>    |
|----------------------------------|---------------------|---------------------|
| In force December 31, 1908.....  | \$40,845,803        | \$425,043 19        |
| Written during the year.....     | 28,635,450          | 329,670 92          |
| Total.....                       | <u>\$69,481,253</u> | <u>\$754,714 11</u> |
| Expired and terminated.....      | 24,063,917          | 303,674 28          |
| In force at end of the year..... | \$45,417,336        | \$451,039 83        |
| Deduct amount reinsured.....     | 3,229,791           | 33,583 76           |
| Net amount in force.....         | <u>\$42,187,545</u> | <u>\$417,456 07</u> |

## BUSINESS IN MAINE.

|                        | <i>Fire.</i> |
|------------------------|--------------|
| Risks written.....     | \$488,983 00 |
| Premiums received..... | 6,876 36     |
| Losses paid.....       | 2,716 91     |
| Losses incurred.....   | 2,955 66     |

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) .....                                 | \$555,910 20 |                |
| Deduct reinsurance, abatement, rebate and return premiums.. | 210,675 37   |                |
| Net premiums .....  |              | \$345,234 83   |
| Interest on bonds and dividends on stocks.....              | \$21,807 40  |                |
| Interest on deposits.....                                   | 128 18       |                |
| Interest from all other sources .....                       | 143 65       | 22,079 23      |
| Profit on sale or maturity of ledger assets.....            |              | 4,539 45       |
| Total income .....  |              | \$371,853 51   |
| Ledger assets Dec. 31, 1908.....                            |              | 694,967 30     |
| Total.....  |              | \$1,066,820 81 |

DISBURSEMENTS.

|  |              |              |
|--|--------------|--------------|
| Gross amount paid for losses (Fire) .....                      | \$170,575 43 |              |
| Deduct salvage \$2,201.94 and reinsurance \$42,898.74 .....    | 45,100 68    |              |
| Net amount paid for losses.....                                |              | \$125,474 75 |
| Adjustment and settlement of losses.....                       |              | 3,030 56     |
| Commissions or brokerage .....                                 |              | 70,409 92    |
| Miscellaneous expenses of local agencies .....                 |              | 4,519 05     |
| Salaries, fees and other charges of officers and employes..... |              | 5,249 97     |
| Advertising, printing and stationery.....                      |              | 2,516 38     |
| Postage, telegrams, telephone and express .....                |              | 1,451 23     |
| Legal expenses .....   |              | 110 50       |
| Maps, including corrections.....                               |              | 376 37       |
| Underwriters' boards and tariff associations.....              |              | 2,814 01     |
| Fire department, patrol and salvage corps expenses .....       |              | 3,139 91     |
| Inspections and surveys .....                                  |              | 1,754 64     |
| State taxes on premiums.....                                   |              | 4,242 60     |
| Insurance department licenses and fees .....                   |              | 2,947 35     |
| All other licenses, fees and taxes .....                       |              | 1,225 35     |
| Exchange .....   |              | 278 01       |
| Miscellaneous expenditures .....                               |              | 27 98        |
| Interest or dividends to stockholders .....                    |              | 20,000 00    |
| Loss on sale or maturity of ledger assets.....                 |              | 300 00       |
| Decrease in book value of ledger assets.....                   |              | 4,681 46     |
| Total disbursements.....                                       |              | \$254,550 04 |
| Balance.....   |              | \$812,270 77 |

LEDGER ASSETS.

|  |                       |
|--|-----------------------|
| Book value of bonds and stocks, excluding interest ..... | \$701,800 86          |
| Cash in office and in bank .....                         | 15,679 4 <sup>1</sup> |
| Agents' balances .....                                   | 94,790 50             |
| Total ledger assets.....                                 | <u>\$812,270 77</u>   |

NON-LEDGER ASSETS.

|                                 |                     |
|---------------------------------|---------------------|
| Interest accrued on bonds ..... | \$5,122 05          |
| Gross assets.....               | <u>\$817,392 82</u> |

DEDUCT ASSETS NOT ADMITTED.

|  |            |                     |
|--|------------|---------------------|
| Agents' balances, representing business written prior to Oct. 1, last..... | \$2,955 79 |                     |
| Book value of bonds and stocks over market value.....                      | 22,568 86  | \$25,524 65         |
| Total admitted assets.....   |            | <u>\$791,868 17</u> |

LIABILITIES.

|   |                     |
|---|---------------------|
| Losses adjusted and unpaid .....                              | \$3,741 00          |
| Losses in process of adjustment, or in suspense.....          | 21,104 00           |
| Losses resisted .....   | 21,596 00           |
| Total claims for losses .....                                 | <u>\$46,441 00</u>  |
| Deduct reinsurance.....                                       | 9,652 52            |
| Net amount of unpaid losses .....                             | \$36,788 48         |
| Unearned premiums on outstanding risks .....                  | 277,332 14          |
| Salaries and other miscellaneous expenses due or accrued..... | 475 00              |
| State, county and municipal taxes due or accrued.....         | 5,230 00            |
| Commissions and other charges due agents and brokers.....     | 9,539 74            |
| Due for return premiums and reinsurance .....                 | 15,340 31           |
| Reserve for contingencies.....                                | 30,000 00           |
| Cash capital.....   | \$200,000 00        |
| Surplus over all liabilities.....                             | <u>217,162 50</u>   |
| Surplus to policy holders.....                                | 417,162 50          |
| Total liabilities.....  | <u>\$791,868 17</u> |

RISKS AND PREMIUMS.

|                                  | <i>Fire.</i>        | <i>Premiums.</i>      |
|----------------------------------|---------------------|-----------------------|
| In force December 31, 1908.....  | \$49,807,741        | \$588,676 46          |
| Written during the year .....    | 50,056,155          | 555,910 20            |
| Total .....                      | <u>\$99,863,896</u> | <u>\$1,144,586 66</u> |
| Expired and terminated.....      | 49,116,825          | 467,502 82            |
| In force at end of the year..... | \$59,747,071        | \$677,083 84          |
| Deduct amount reinsured .....    | 13,885,848          | 161,269 58            |
| Net amount in force .....        | <u>\$45,861,223</u> | <u>\$515,814 26</u>   |

BUSINESS IN MAINE.

|                        | <i>Fire.</i> |
|------------------------|--------------|
| Risks written .....    | \$159,725 00 |
| Premiums received..... | 2,054 08     |
| Losses paid .....      | 9 46         |
| Losses incurred.....   | 9 64         |

## 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).....                                      | \$931,947 42      |                     |
| Deduct reinsurance, abatement, rebate and return premiums... .. | 259,158 17        |                     |
|   | <u>672,789 25</u> |                     |
| Net premiums.....   |                   | \$672,789 25        |
| Interest on mortgage loans.....                                 | \$17,282 69       |                     |
| Interest on bonds and dividends on stocks.....                  | 61,936 33         |                     |
| Interest on deposits.....                                       | 1,082 47          |                     |
| Interest from all other sources.....                            | 83 63             | 80,385 12           |
|   | <u>80,385 12</u>  |                     |
| Profit on sale or maturity of ledger assets.....                |                   | 3,660 00            |
| Sale of rights.....   |                   | 3,487 50            |
|   |                   | <u>7,147 50</u>     |
| Total income.....   |                   | \$760,321 87        |
| Ledger assets Dec. 31, 1908.....                                |                   | 1,796,237 12        |
|   |                   | <u>2,556,558 99</u> |

## DISBURSEMENTS.

|  |                   |              |
|--|-------------------|--------------|
| Gross amount paid for losses (Fire).....                       | \$233,380 91      |              |
| Deduct salvage \$2,253.28 and reinsurance \$17,694.74.....     | 19,948 02         |              |
|  | <u>213,432 89</u> |              |
| Net amount paid for losses.....                                |                   | \$213,432 89 |
| Adjustment and settlement of losses.....                       | 2,956 16          |              |
| Interest or dividends to stockholders.....                     | 50,000 00         |              |
| Interest paid scripholders.....                                | 31 75             |              |
| Commissions or brokerage.....                                  | 158,287 90        |              |
| Miscellaneous expenses of local agencies.....                  | 3,428 31          |              |
| Salaries and expenses of special and general agents.....       | 14,016 88         |              |
| Salaries, fees and other charges of officers and employes..... | 26,349 49         |              |
| Rents.....   | 4,650 00          |              |
| Advertising, printing and stationery.....                      | 8,388 07          |              |
| Postage, telegrams, telephone and express.....                 | 3,979 49          |              |
| Legal expenses.....  | 836 89            |              |
| Furniture and fixtures.....                                    | 5,117 92          |              |
| Maps, including corrections.....                               | 3,586 35          |              |
| Underwriters' boards and tariff associations.....              | 4,517 22          |              |
| Fire department, patrol and salvage corps expenses.....        | 5,125 67          |              |
| Inspections and surveys.....                                   | 1,795 70          |              |
| Repairs and expenses on real estate.....                       | 1,406 92          |              |
| State taxes on premiums.....                                   | 9,874 32          |              |
| Insurance department licenses and fees.....                    | 2,829 11          |              |

|  |                     |
|--|---------------------|
| All other licenses, fees and taxes.....      | \$1,771 22          |
| Agents' balances charged off.....            | 36 26               |
| Decrease in book value of ledger assets..... | 3,487 50            |
| Total disbursements.....                     | <u>\$525,901 02</u> |
| Balance.....                                 | \$2,030,657 97      |

## LEDGER ASSETS.

|   |                       |
|---|-----------------------|
| Mortgage loans on real estate.....                      | \$343,200 00          |
| Book value of bonds and stocks, excluding interest..... | 1,564,332 50          |
| Cash in office and in bank.....                         | 35,698 72             |
| Agents' balance.....                                    | 87,426 75             |
| Total ledger assets.....                                | <u>\$2,030,657 97</u> |

## NON-LEDGER ASSETS.

|   |            |                       |
|---|------------|-----------------------|
| Interest accrued on mortgages.....                    | \$2,494 03 |                       |
| Interest accrued on bonds.....                        | 5,999 18   | \$8,493 21            |
| Market value of bonds and stocks over book value..... |            | 69,140 00             |
| Gross assets.....                                     |            | <u>\$2,108,291 18</u> |

## DEDUCT ASSETS NOT ADMITTED.

|  |                       |
|--|-----------------------|
| Agents' balances, representing business written prior to Oct. 1, last..... | \$106 15              |
| Total admitted assets.....   | <u>\$2,108,185 03</u> |

## LIABILITIES.

|   |                     |                       |
|---|---------------------|-----------------------|
| Losses adjusted and unpaid.....                       | \$ 7,042 25         |                       |
| Losses in process of adjustment, or in suspense.....  | 32,107 00           |                       |
| Losses resisted.....                                  | 4,030 26            |                       |
| Total claims for losses.....                          | <u>\$43,179 51</u>  |                       |
| Deduct reinsurance.....                               | 2,362 14            |                       |
| Net amount of unpaid losses.....                      |                     | \$40,817 37           |
| Unearned premiums on outstanding risks.....           |                     | 522,292 57            |
| State, county and municipal taxes due or accrued..... |                     | 10,564 19             |
| Cash capital.....                                     | \$500,000 00        |                       |
| Surplus over all liabilities.....                     | <u>1,034,510 90</u> |                       |
| Surplus to policy holders.....                        |                     | 1,534,510 90          |
| Total liabilities.....                                |                     | <u>\$2,108,185 03</u> |

## RISKS AND PREMIUMS.

|                                  | <i>Fire.</i>         | <i>Premiums.</i>      |
|----------------------------------|----------------------|-----------------------|
| In force Dec. 31, 1908.....      | \$ 86,458,958        | \$768,373 41          |
| Written during the year.....     | 111,987,765          | 931,947 42            |
| Total.....                       | <u>\$198,446,723</u> | <u>\$1,700,320 83</u> |
| Expired and terminated.....      | 81,778,975           | 683,998 09            |
| In force at end of the year..... | \$116,667,748        | \$1,016 322 74        |
| Deduct amount reinsured.....     | 13,604,871           | 84,426 73             |
| Net amount in force.....         | <u>\$103,062,877</u> | <u>\$931,896 01</u>   |

## BUSINESS IN MAINE.

|                        | <i>Fire.</i> |
|------------------------|--------------|
| Risks written.....     | \$468,070 00 |
| Premiums received..... | 5,858 39     |
| Losses paid.....       | 818 23       |
| Losses incurred.....   | 1,803 12     |

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).....                                | \$4,908,807 95 |                 |
| Deduct reinsurance, abatement, rebate and return premiums | 1,072,520 10   |                 |
|   |                |                 |
| Net premiums.....   |                | \$3,836,287 85  |
| Interest on mortgage loans.....                           | \$44,244 39    |                 |
| Interest on collateral loans.....                         | 2,356 25       |                 |
| Interest on bonds and dividends on stocks.....            | 190,868 76     |                 |
| Interest on deposits.....                                 | 4,522 31       |                 |
| Interest from all other sources.....                      | 2,543 00       |                 |
| Rents—including company's own occupancy.....              | 13,463 33      | 257,998 04      |
|   |                |                 |
| Profit on sale or maturity of ledger assets.....          |                | 625 00          |
| Agents' balances previously charged off.....              |                | 7 59            |
|   |                |                 |
| Total income.....   |                | \$4,094,918 48  |
| Ledger assets Dec. 31, 1908.....                          |                | 6,423,061 58    |
|   |                |                 |
| Total.....  |                | \$10,517,980 06 |

DISBURSEMENTS.

|  |                |                |
|--|----------------|----------------|
| Gross amount paid for losses (Fire).....                       | \$2,148,956 04 |                |
| Deduct salvage \$16,222.62 and reinsurance \$285,992.01.....   | 302,214 63     |                |
|  |                |                |
| Net amount paid for losses.....                                |                | \$1,846,741 41 |
| Adjustment and settlement of losses.....                       |                | 34,470 34      |
| Interest or dividends to stockholders.....                     |                | 120,000 00     |
| Stockholders' tax.....   |                | 23,600 00      |
| Commissions or brokerage.....                                  |                | 807,289 09     |
| Miscellaneous expenses of local agencies.....                  |                | 19,034 71      |
| Salaries and expenses of special and general agents.....       |                | 135,001 61     |
| Salaries, fees and other charges of officers and employes..... |                | 188,599 27     |
| Rents—including company's own occupancy.....                   |                | 31,405 37      |
| Advertising, printing and stationery.....                      |                | 54,483 42      |
| Postage, telegrams, telephone and express.....                 |                | 19,603 55      |
| Legal expenses.....  |                | 8,720 42       |
| Furniture and fixtures.....                                    |                | 3,658 72       |
| Maps, including corrections.....                               |                | 10,466 97      |
| Underwriters' boards and tariff associations.....              |                | 23,358 26      |
| Fire department, patrol and salvage corps expenses.....        |                | 26,150 82      |
| Inspections and surveys.....                                   |                | 18,802 29      |
| Repairs and expenses on real estate.....                       |                | 2,558 63       |
| Taxes on real estate.....                                      |                | 2,698 36       |
| State taxes on premiums.....                                   |                | 65,053 60      |
| Insurance department licenses and fees.....                    |                | 16,798 24      |
| All other licenses, fees and taxes.....                        |                | 7,189 04       |
| Agents' balances charged off.....                              |                | 2,108 99       |
| Decrease in book value of ledger assets.....                   |                | 25,063 82      |
|  |                |                |
| Total disbursements.....                                       |                | \$9,492,856 98 |
| Balance.....   |                | \$7,025,123 13 |

## LEDGER ASSETS.

|   |  |                |
|---|--|----------------|
| Book value of real estate.....                          |  | \$253,800 00   |
| Mortgage loans on real estate.....                      |  | 915,750 00     |
| Loans secured by collateral.....                        |  | 29,000 00      |
| Book value of bonds and stocks, excluding interest..... |  | 5,023,304 09   |
| Cash in office and in bank.....                         |  | 405,915 11     |
| Agents' balances.....                                   |  | 356,683 70     |
| Bills receivable taken for fire risks.....              |  | 40,670 23      |
| Total ledger assets.....                                |  | \$7,025,123 13 |

## NON-LEDGER ASSETS.

|   |             |                |
|---|-------------|----------------|
| Interest accrued on mortgages.....        | \$10,921 18 |                |
| Interest accrued on bonds.....            | 27,951 87   |                |
| Interest accrued on collateral loans..... | 463 67      | \$39,336 72    |
| Gross assets.....                         |             | \$7,064,459 85 |

## DEDUCT ASSETS NOT ADMITTED.

|   |             |                |
|---|-------------|----------------|
| Agents' balances, representing business written prior to<br>Oct. 1, last..... | \$ 3,241 81 |                |
| Bills receivable, past due, taken for fire risks.....                         | 17,941 87   |                |
| Book value of bonds and stocks over market value.....                         | 73,758 09   | \$94,941 77    |
| Total admitted assets.....  |             | \$6,969,518 08 |

## LIABILITIES.

|   |                |                |
|---|----------------|----------------|
| Losses adjusted and unpaid.....                       | \$104,780 70   |                |
| Losses in process of adjustment, or in suspense.....  | 172,730 58     |                |
| Losses resisted.....                                  | 66,074 82      |                |
| Total claims for losses.....                          | \$343,586 10   |                |
| Deduct reinsurance.....                               | 74,478 02      |                |
| Net amount of unpaid losses.....                      |                | \$ 269,108 08  |
| Unearned premiums on outstanding risks.....           |                | 3,848,271 41   |
| State, county and municipal taxes due or accrued..... |                | 51,196 47      |
| Cash capital.....                                     | \$1,000,000 00 |                |
| Surplus over all liabilities.....                     | 1,800,942 12   |                |
| Surplus to policy holders.....                        |                | 2,800,942 12   |
| Total liabilities.....                                |                | \$6,969,518 08 |

## RISKS AND PREMIUMS.

|                                  | <i>Fire.</i>    | <i>Premiums.</i> |
|----------------------------------|-----------------|------------------|
| In force December 31, 1908.....  | \$627,090.412   | \$7,441,666 54   |
| Written during the year.....     | 408,280.031     | 4,908,807 95     |
| Total.....                       | \$1,035,370.443 | \$12,350,474 49  |
| Expired and terminated.....      | 344,407.742     | 4,393,404 07     |
| In force at end of the year..... | \$690,962.701   | 7,957,070 42     |
| Deduct amount reinsured.....     | 58,408,004      | 744,251 23       |
| Net amount in force.....         | \$632,554.697   | \$7,212,819 19   |

## 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        | \$93,304 56         |
| Georgia.....    | 10,000           | 20,710 43           |
| New Mexico..... | 10,000           | 11,641 31           |

## BUSINESS IN MAINE.

|                        | <i>Fire.</i>   |
|------------------------|----------------|
| Risks written.....     | \$3,037,100 00 |
| Premiums received..... | 48,593 61      |
| Losses paid.....       | 38,250 78      |
| Losses incurred.....   | 36,027 47      |



## CONTINENTAL INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

HENRY EVANS, *President*.

J. E. LOPEZ,

E. L. BALLARD,

} *Secretaries.*

Cash Capital, \$1,000,000.

## INCOME.

|  |                |                 |
|--|----------------|-----------------|
| Gross premiums (Fire).....                                     | \$8,044,001 96 |                 |
| Deduct reinsurance, abatement, rebate and return premiums..... | 1,375,199 34   |                 |
| Net premiums.....  |                | \$6,668,802 62  |
| Interest on mortgage loans.....                                | \$402 75       |                 |
| Interest on bonds and dividends on stocks.....                 | 847,566 25     |                 |
| Interest on deposits.....                                      | 39,223 56      |                 |
| Interest from all other sources.....                           | 13,808 10      |                 |
| Rents—including company's own occupancy.....                   | 113,113 78     | 1,014,114 44    |
| Profit on sale or maturity of ledger assets.....               |                | 1,313,941 00    |
| Agents' balances previously charged off.....                   |                | 95 27           |
| Increase in book value of ledger assets.....                   |                | 675,692 00      |
| Total income.....  |                | \$9,672,645 33  |
| Ledger assets Dec. 31, 1908.....                               |                | 19,123,769 41   |
| Total.....   |                | \$28,796,414 74 |

## DISBURSEMENTS.

|  |                |
|--|----------------|
| Gross amount paid for losses (Fire).....                       | \$3,250,954 43 |
| Deduct salvage \$29,570.13 and reinsurance \$251,235.03.....   | 280,805 16     |
| Net amount paid for losses.....                                | \$2,970,149 27 |
| Adjustment and settlement of losses.....                       | 104,282 86     |
| Interest or dividends to stockholders.....                     | 550,000 00     |
| Cash paid for redemption of scrip.....                         | 35 00          |
| Interest paid scripolders.....                                 | 30             |
| Commissions on brokerage.....                                  | 1,434,268.32   |
| Miscellaneous expenses of local agencies.....                  | 3,140 15       |
| Salaries and expenses of special and general agents.....       | 189,584 79     |
| Salaries, fees and other charges of officers and employes..... | 406,327 61     |
| Rents—including company's own occupancy.....                   | 62,636 21      |
| Advertising, printing and stationery.....                      | 53,552 13      |
| Postage, telegrams, telephone and express.....                 | 61,693 58      |
| Legal expenses.....  | 1,526 82       |
| Furniture and fixtures.....                                    | 2,702 11       |
| Maps, including corrections.....                               | 12,660 00      |

|   |                       |
|---|-----------------------|
| Underwriters' boards and tariff associations.....       | \$50,745 33           |
| Fire department, patrol and salvage corps expenses..... | 18,428 63             |
| Inspections and surveys.....                            | 11,783 11             |
| Repairs and expenses on real estate.....                | 28,730 95             |
| Taxes on real estate.....                               | 20,821 27             |
| State taxes on premiums.....                            | 123,833 18            |
| Insurance department licenses and fees.....             | 24,950 51             |
| All other licenses, fees and taxes.....                 | 20,660 89             |
| Mercantile Agencies.....                                | 7,053 37              |
| Exchange.....   | 9,323 57              |
| Subscriptions to papers.....                            | 2,648 21              |
| Bills receivable charged off.....                       | 20,585 73             |
| Miscellaneous expenditures.....                         | 3,579 68              |
| Loss on sale or maturity of ledger assets.....          | 64,504 00             |
| Agents' balances charged off.....                       | 442 67                |
| Decrease in book value of ledger assets.....            | 356,133 84            |
| Total disbursements.....                                | <u>\$6,616,734 09</u> |
| Balance.....  | \$22,179,680 65       |

## LEDGER ASSETS.

|   |                        |
|---|------------------------|
| Book value of real estate.....                          | \$1,200,000 00         |
| Mortgage loans on real estate.....                      | 2,700 00               |
| Book value of bonds and stocks, excluding interest..... | 16,190,637 00          |
| Cash in office and in bank.....                         | 3,944,957 02           |
| Agents' balances.....                                   | 798,024 92             |
| Bills receivable taken for fire risks.....              | 43,361 71              |
| Total ledger assets.....                                | <u>\$22,179,680 65</u> |

## NON-LEDGER ASSETS.

|   |             |                   |
|---|-------------|-------------------|
| Interest due and accrued on bonds.....                    | \$28,676 82 |                   |
| Rents accrued on company's property.....                  | 131 00      | \$28,807 82       |
| Declared dividends on stocks (transfer books closed)..... |             | <u>126,047 25</u> |
| Gross Assets.....   |             | \$22,334,535 72   |

## DEDUCT ASSETS NOT ADMITTED.

|   |                        |
|---|------------------------|
| Agents' balances, representing business written prior to Oct 1, last..... | \$1,748 68             |
| Total admitted assets.....  | <u>\$22,332,787 04</u> |

## LIABILITIES.

|   |                      |
|---|----------------------|
| Losses in process of adjustment, or in suspense.....  | \$423,726 97         |
| Losses resisted.....                                  | 35,970 00            |
| Total claims for losses.....                          | <u>\$459,696 97</u>  |
| Deduct reinsurance.....                               | 35,160 35            |
| Net amount of unpaid losses.....                      | \$424,536 62         |
| Unearned premiums on outstanding risks.....           | 7,426,023 24         |
| Unpaid scrip.....                                     | 26,796 00            |
| Interest due or accrued on scrip.....                 | 6,068 40             |
| State, county and municipal taxes due or accrued..... | 125,000 00           |
| Due for reinsurance.....                              | 29,184 14            |
| Rents paid in advance.....                            | 295 00               |
| Reserve for contingencies.....                        | 250,000 00           |
| Cash capital.....                                     | \$1,000,000 00       |
| Surplus over all liabilities..... †.....              | <u>13,044,878 64</u> |
| Surplus to policy holders.....                        | <u>14,044,878 64</u> |
| Total liabilities.....                                | \$22,332,787 04      |

## RISKS AND PREMIUMS.

|                                  | <i>Fire.</i>    | <i>Premiums.</i> |
|----------------------------------|-----------------|------------------|
| In force December 31, 1908.....  | \$1,340,146,681 | \$14,408,613 61  |
| Written during the year.....     | 839,763,760     | 8,044,001 96     |
| Total.....                       | \$2,179,910,441 | \$22,452,615 57  |
| Expired and terminated.....      | 773,270,288     | 7,668,048 08     |
| In force at end of the year..... | \$1,406,640,153 | \$14,784,567 49  |
| Deduct amount reinsured.....     | 57,322,614      | 537,560 29       |
| Net amount in force.....         | \$1,349,317,539 | \$14,247,007 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      | \$176,345 28        |
| Virginia.....   | 50,000 00        | 96,408 27           |
| New Mexico..... | 10,000 00        | 11,135 74           |

## BUSINESS IN MAINE.

|                        | <i>Fire.</i>   |
|------------------------|----------------|
| Risks written.....     | \$4,281,399 00 |
| Premiums received..... | 71,184 45      |
| Losses paid.....       | 40,163 83      |
| Losses incurred.....   | 41,005 03      |

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).....                                  | \$2,413,348 25 |                |
| Deduct reinsurance, abatement, rebate and return premiums.. | 733,990 52     |                |
| Net premiums.....   |                | \$1,679,357 73 |
| Deposit premiums on perpetual risks.....                    |                | 6,542 84       |
| Interest on mortgage loans.....                             | \$4,972 89     |                |
| Interest on collateral loans.....                           | 516 11         |                |
| Interest on bonds and dividends on stocks.....              | 54,756 55      |                |
| Interest on deposits.....                                   | 1,721 52       |                |
| Interest from all other sources.....                        | 1,984 91       |                |
| Rents—including company's own occupancy.....                | 14,993 50      | 78,945 48      |
| Recovered from items previously charged off.....            |                | 327 52         |
| Sale of rights.....   |                | 895 85         |
| Profit on sale or maturity of ledger assets.....            |                | 13,377 38      |
| Total income.....   |                | \$1,779,446 80 |
| Ledger assets Dec. 31, 1908.....                            |                | 2,029,733 32   |
| Total.....  |                | \$3,809,180 12 |

## DISBURSEMENTS.

|  |                       |
|--|-----------------------|
| Gross amount paid for losses (Fire) .....                      | \$930,429 57          |
| Deduct salvage \$3,833.79 and reinsurance \$118,839.00 .....   | 122,672 79            |
| Net amount paid for losses.....                                | \$807,756 78          |
| Adjustment and settlement of losses.....                       | 18,738 01             |
| Commissions or brokerage .....                                 | 480,525 56            |
| Salaries and expenses of special and general agents .....      | 43,958 00             |
| Salaries, fees and other charges of officers and employes..... | 43,410 64             |
| Rents—including company's own occupancy.....                   | 12,124 18             |
| Advertising, printing and stationery.....                      | 12,267 38             |
| Postage, telegrams, telephone and express .....                | 6,850 60              |
| Legal expenses .....   | 126 85                |
| Furniture and fixtures .....                                   | 281 18                |
| Maps, including corrections .....                              | 3,998 37              |
| Underwriters' boards and tariff associations .....             | 20,219 45             |
| Fire department, patrol and salvage corps expenses .....       | 8,495 39              |
| Inspections and surveys.....                                   | 1,747 74              |
| Repairs and expenses on real estate.....                       | 4,662 32              |
| Taxes on real estate.....                                      | 2,074 00              |
| State taxes on premiums .....                                  | 21,800 90             |
| Insurance department licenses and fees .....                   | 8,962 57              |
| All other licenses, fees and taxes .....                       | 2,590 87              |
| Express and freight .....                                      | 1,614 27              |
| Miscellaneous expenditures.....                                | 9,584 71              |
| Deposit premiums returned.....                                 | 4,176 72              |
| Interest or dividends to stockholders.....                     | 60,000 00             |
| Agents' balances charged off.....                              | 2,004 42              |
| Loss on sale or maturity of ledger assets.....                 | 14,114 82             |
| Decrease in book value of ledger assets.....                   | 454 30                |
| Total disbursements.....                                       | <u>\$1,592,040 03</u> |
| Balance.....   | \$2,217,140 09        |

## LEDGER ASSETS.

|   |                       |
|---|-----------------------|
| Book value of real estate .....                             | \$200,000 00          |
| Mortgage loans on real estate.....                          | 89,500 00             |
| Book value of bonds and stocks, excluding interest.....     | 1,279,543 85          |
| Cash in office and in bank .....                            | 228,046 34            |
| Agents' balances .....                                      | 419,649 90            |
| Cash in hands of special agents.....                        | 300 00                |
| Cash in hand of Philadelphia Underwriters Association ..... | 100 00                |
| Total ledger assets.....                                    | <u>\$2,217,140 09</u> |

## NON-LEDGER ASSETS.

|   |                       |
|---|-----------------------|
| Interest accrued on mortgages .....                   | \$1,310 79            |
| Interest accrued on bonds.....                        | 15,617 92             |
| Rents accrued on company's property .....             | 878 67                |
| Market value of bonds and stocks over book value..... | 23,819 40             |
| Gross assets.....                                     | <u>\$2,258,766 87</u> |

## DEDUCT ASSETS NOT ADMITTED.

|   |                       |
|---|-----------------------|
| Agents' balances, representing business written prior to Oct. 1, last ..... | \$1,250 00            |
| Total admitted assets.....  | <u>\$2,257,516 87</u> |

## LIABILITIES.

|  |                     |                       |
|--|---------------------|-----------------------|
| Losses adjusted and unpaid .....                           | \$3,600 00          |                       |
| Losses in process of adjustment, or in suspense.....       | 157,535 00          |                       |
| Losses resisted.....                                       | 8,825 00            |                       |
|  | <u>\$169,960 00</u> |                       |
| Total claims for losses .....                              |                     | \$169,960 00          |
| Deduct reinsurance.....                                    | 23,390 00           |                       |
|  | <u>23,390 00</u>    |                       |
| Net amount of unpaid losses .....                          |                     | \$146,570 00          |
| Unearned premiums on outstanding risks.....                |                     | 1,310,563 73          |
| Reclaimable on perpetual fire policies.....                |                     | 128,112 65            |
| State, county and municipal taxes due or accrued .....     |                     | 15,000 00             |
| Commissions and other charges due agents and brokers ..... |                     | 49,997 38             |
| Cash capital.....  | \$400,000 00        |                       |
| Surplus over all liabilities.....                          | 207,273 11          |                       |
|  | <u>207,273 11</u>   |                       |
| Surplus to policy holders.....                             |                     | 607,273 11            |
| Total liabilities.....                                     |                     | <u>\$2,257,516 87</u> |

## RISKS AND PREMIUMS.

|                                  | <i>Fire.</i>         | <i>Premiums.</i>      |
|----------------------------------|----------------------|-----------------------|
| In force December 31, 1908.....  | \$235,705,438        | \$2,505,651 18        |
| Written during the year .....    | 203,615,153          | 2,413,348 25          |
|                                  | <u>\$439,320,591</u> | <u>\$4,918,999 43</u> |
| Expired and terminated.....      | 183,261,297          | 2,072,360 25          |
|                                  | <u>\$256,059,294</u> | <u>\$2,846,639 18</u> |
| In force at end of the year..... | \$256,059,294        | \$2,846,639 18        |
| Deduct amount reinsured .....    | 30,617,176           | 342,937 99            |
|                                  | <u>\$225,442,118</u> | <u>\$2,503,701 19</u> |
| Net amount in force .....        | \$225,442,118        | \$2,503,701 19        |

Perpetual risks not included above \$4,933,942; premiums on same \$141,859.99.

## 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> |
|---------------|------------------|---------------------|
| Montreal..... | \$10,000         | \$1,500             |
| Georgia.....  | 10,000           | 11,800              |
| Virginia..... | 25,000           | 5,620               |

## BUSINESS IN MAINE.

|                        | <i>Fire.</i> |
|------------------------|--------------|
| Risks written .....    | \$631,290 00 |
| Premiums received..... | 10,610 10    |
| Losses paid .....      | 5,052 14     |
| Losses incurred .....  | 5,536 14     |

## 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).....                                     | \$542,518 85 |                |
| Deduct reinsurance, abatement, rebate and return premiums..... | 139,481 97   |                |
| Net premiums.....  |              | \$403,036 88   |
| Interest on mortgage loans.....                                | \$607 09     |                |
| Interest on bonds and dividends on stocks.....                 | 23,362 48    |                |
| Interest from all other sources.....                           | 8 68         |                |
| Rents—including company's own occupancy.....                   | 1,522 00     | 25,500 25      |
| Sale of rights.....  |              | 774 13         |
| Agents' balances previously charged off.....                   |              | 10 30          |
| Profit on sale or maturity of ledger assets.....               |              | 56 83          |
| Total income.....  |              | \$429,378 39   |
| Ledger assets Dec. 31, 1908.....                               |              | 684,057 76     |
| Total.....   |              | \$1,069,436 15 |

## DISBURSEMENTS.

|  |              |              |
|--|--------------|--------------|
| Gross amount paid for losses (Fire).....                       | \$270,469 91 |              |
| Deduct salvage \$2,139.33 and reinsurance \$25,343.23.....     | 27,482 56    |              |
| Net amount paid for losses.....                                |              | \$242,987 35 |
| Adjustment and settlement of losses.....                       |              | 3,522 70     |
| Commissions or brokerage.....                                  |              | 107,156 45   |
| Salaries and expenses of special and general agents.....       |              | 6,152 20     |
| Salaries, fees and other charges of officers and employes..... |              | 20,270 66    |
| Rents—including company's own occupancy.....                   |              | 1,200 00     |
| Advertising, printing and stationery.....                      |              | 2,105 99     |
| Postage, telegrams, telephone and express.....                 |              | 2,032 38     |
| Legal expenses.....  |              | 56 15        |
| Furniture and fixtures.....                                    |              | 80 00        |
| Maps, including corrections.....                               |              | 1,237 74     |
| Underwriters' boards and tariff associations.....              |              | 3,304 17     |
| Fire department, patrol and salvage corps expenses.....        |              | 1,442 56     |
| Repairs and expenses on real estate.....                       |              | 44 81        |
| Taxes on real estate.....                                      |              | 383 61       |
| State taxes on premiums.....                                   |              | 5,081 05     |
| Insurance department licenses and fees.....                    |              | 1,623 45     |
| Miscellaneous expenditures.....                                |              | 1,912 77     |
| Loss on sale or maturity of ledger assets.....                 |              | 3,322 50     |
| Total disbursements.....                                       |              | \$408,916 54 |
| Balance.....   |              | \$659,519 61 |

## LEDGER ASSETS.

|  |  |                     |
|--|--|---------------------|
| Book value of real estate.....                           |  | \$15,000 00         |
| Mortgage loans on real estate .....                      |  | 25,300 00           |
| Book value of bonds and stocks, excluding interest ..... |  | 503,650 51          |
| Cash in office and in bank.....                          |  | 75,074 03           |
| Agents' balances.....                                    |  | 40,495 07           |
| Total ledger assets .....                                |  | <u>\$659,519 61</u> |

## NON-LEDGER ASSETS.

|  |          |                     |
|--|----------|---------------------|
| Interest accrued on mortgages.....                     | \$155 14 |                     |
| Interest accrued on bonds .....                        | 2,018 55 | \$2,173 69          |
| Market value of bonds and stocks over book value ..... |          | 23,204 49           |
| Gross assets.....                                      |          | <u>\$684,897 79</u> |

## DEDUCT ASSETS NOT ADMITTED.

|  |  |                     |
|--|--|---------------------|
| Agents' balances, representing business written prior to Oct. 1, last..... |  | \$352 56            |
| Total admitted assets .....  |  | <u>\$684,545 23</u> |

## LIABILITIES.

|   |                    |                     |
|---|--------------------|---------------------|
| Losses adjusted and unpaid.....                               | \$18,945 74        |                     |
| Losses in process of adjustment, or in suspense.....          | 27,351 62          |                     |
| Losses resisted.....  | 2,800 00           |                     |
| Total claims for losses.....                                  | <u>\$49,097 36</u> |                     |
| Deduct reinsurance.....                                       | 4,810 04           |                     |
| Net amount of unpaid losses.....                              |                    | \$44,287 32         |
| Unearned premiums on outstanding risks.....                   |                    | 297,554 14          |
| Salaries and other miscellaneous expenses due or accrued..... |                    | 32 61               |
| State, county and municipal taxes due or accrued.....         |                    | 4,277 12            |
| Due for reinsurance.....                                      |                    | 1,346 19            |
| Cash capital.....   | \$200,000 00       |                     |
| Surplus over all liabilities.....                             | 137,047 85         |                     |
| Surplus to policy holders.....                                |                    | <u>337,047 85</u>   |
| Total liabilities.....  |                    | <u>\$684,545 23</u> |

## RISKS AND PREMIUMS.

|                                  | <i>Fire.</i>        | <i>Premiums.</i>      |
|----------------------------------|---------------------|-----------------------|
| In force December 31, 1908.....  | \$53,237,098        | \$614,668 60          |
| Written during the year .....    | 44,649,756          | 542,518 85            |
| Total.....                       | <u>\$97,886,854</u> | <u>\$1,157,187 45</u> |
| Expired and terminated.....      | 41,847,415          | 519,508 03            |
| In force at end of the year..... | \$56,039,439        | \$637,679 42          |
| Deduct amount reinsured.....     | 4,986,369           | 61,098 32             |
| Net amount in force .....        | <u>\$51,053,070</u> | <u>\$576,581 10</u>   |

## BUSINESS IN MAINE.

|                        | <i>Fire.</i> |
|------------------------|--------------|
| Risks written.....     | \$568,551 00 |
| Premiums received..... | 11,421 17    |
| Losses paid.....       | 12,302 27    |
| Losses incurred.....   | 12,803 67    |

## 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, \$207,066.66.

## INCOME.

|   |              |              |
|---|--------------|--------------|
| Gross premiums (Fire).....                                  | \$428,332 97 |              |
| Deduct reinsurance, abatement, rebate and return premiums.. | 229,017 06   |              |
| Net premiums.....   |              | \$199,315 91 |
| Interest on mortgage loans.....                             | \$12,162 31  |              |
| Interest on collateral loans.....                           | 635 83       |              |
| Interest on bonds and dividends on stocks.....              | 8,294 59     |              |
| Interest from all other sources.....                        | 3 10         | 21,065 83    |
| Profit on sale or maturity of ledger assets.....            |              | 1,935 50     |
| Premium on capital stock.....                               |              | 1,767 02     |
| Total income.....   |              | \$224,114 26 |
| Ledger assets Dec. 31, 1908.....                            | \$492,332 63 |              |
| Increase of capital during 1909.....                        | 7,066 66     | 499,399 29   |
| Total.....  |              | \$723,513 55 |

## DISBURSEMENTS.

|  |              |              |
|--|--------------|--------------|
| Gross amount paid for losses (Fire).....                       | \$230,622 38 |              |
| Deduct salvage \$1,956.53 and reinsurance \$8,483.91.....      | 10,440 44    |              |
| Net amount paid for losses.....                                |              | \$220,181 94 |
| Adjustment and settlement of losses.....                       |              | 2,698 70     |
| Commissions or brokerage.....                                  |              | 52,007 31    |
| Miscellaneous expenses of local agencies.....                  |              | 286 53       |
| Salaries and expenses of special and general agents.....       |              | 10,917 99    |
| Salaries, fees and other charges of officers and employes..... |              | 17,128 42    |
| Rents.....   |              | 1,280 00     |
| Advertising, printing and stationery.....                      |              | 3,146 85     |
| Postage, telegrams, telephone and express.....                 |              | 2,651 83     |
| Legal expenses.....  |              | 764 67       |
| Furniture and fixtures.....                                    |              | 895 57       |
| Maps, including corrections.....                               |              | 652 53       |
| Underwriters' boards and tariff associations.....              |              | 2,022 60     |
| Fire department, patrol and salvage corps expenses.....        |              | 666 08       |
| Inspections and surveys.....                                   |              | 288 86       |
| State taxes on premiums.....                                   |              | 4,960 13     |
| Insurance department, licenses and fees.....                   |              | 2,560 59     |
| All other licenses, fees and taxes.....                        |              | 420 31       |
| Miscellaneous expenditures.....                                |              | 1,125 56     |
| Agents' balances charged off.....                              |              | 71 55        |
| Loss on sale or maturity of ledger assets.....                 |              | 672 50       |
| Total disbursements.....                                       |              | \$325,395 52 |
| Balance.....   |              | \$398,118 03 |



## LEDGER ASSETS.

|   |  |              |
|---|--|--------------|
| Mortgage loans on real estate.....                      |  | \$206,160 00 |
| Loans secured by collateral.....                        |  | 10,500 00    |
| Book value of bonds and stocks, excluding interest..... |  | 113,015 00   |
| Cash in office and in bank.....                         |  | 22,617 35    |
| Agents' balances.....                                   |  | 45,825 68    |
| Total ledger assets.....                                |  | \$398,118 03 |

## NON-LEDGER ASSETS.

|  |            |              |
|--|------------|--------------|
| Interest due and accrued on mortgages.....       | \$5,460 01 |              |
| Interest accrued on bonds.....                   | 1,372 21   | \$6,832 22   |
| Market value of real estate over book value..... |            | 205 00       |
| Gross assets.....                                |            | \$405,155 25 |

## DEDUCT ASSETS NOT ADMITTED.

|  |  |              |
|--|--|--------------|
| Agents' balances, representing business written prior to Oct. 1, last..... |  | \$984 24     |
| Total admitted assets.....   |  | \$404,171 01 |

## LIABILITIES.

|   |              |              |
|---|--------------|--------------|
| Losses adjusted and unpaid.....                               | \$21,082 09  |              |
| Losses in process of adjustment, or in suspense.....          | 27,490 63    |              |
| Losses resisted.....  | 3,978 50     |              |
| Total claims for losses.....                                  | \$52,551 22  |              |
| Deduct reinsurance.....                                       | 1,624 32     |              |
| Net amount of unpaid losses.....                              |              | \$50,926 90  |
| Unearned premiums on outstanding risks.....                   |              | 99,220 49    |
| Salaries and other miscellaneous expenses due or accrued..... |              | 1,313 30     |
| State, county and municipal taxes due or accrued.....         |              | 2,824 25     |
| Commissions and other charges due agents and brokers.....     |              | 1,043 89     |
| Interest on collateral loans paid in advance.....             |              | 132 43       |
| Cash capital.....   | \$207,066 66 |              |
| Surplus over all liabilities.....                             | 41,643 09    |              |
| Surplus to policy holders.....                                |              | 248,709 75   |
| Total liabilities.....  |              | \$404,171 01 |

## RISKS AND PREMIUMS.

|                                  | <i>Fire.</i> | <i>Premiums.</i> |
|----------------------------------|--------------|------------------|
| In force Dec. 31, 1908.....      | \$31,521,118 | \$437,459 13     |
| Written during the year.....     | 27,808,815   | 428,332 97       |
| Total.....                       | \$59,329,933 | \$865,792 10     |
| Expired and terminated.....      | 29,824,907   | 460,732 26       |
| In force at end of the year..... | \$29,505,026 | \$405,059 84     |
| Deduct amount reinsured.....     | 15,616,943   | 214,880 22       |
| Net amount in force.....         | \$13,888,083 | \$190,179 62     |

## BUSINESS IN MAINE.

|                        | <i>Fire.</i> |
|------------------------|--------------|
| Risks written.....     | \$409,231 00 |
| Premiums received..... | 8,377 08     |
| Losses paid.....       | 3,615 93     |
| Losses incurred.....   | 4,765 93     |

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 .....   | \$1,192,973 64 | \$26,593 19    |                |
| Deduct reinsurance, abatement, rebate and return<br>premiums ..... | 276,167 44     | 3,181 42       |                |
| Net premiums .....   | \$916,806 20   | \$23,411 77    | \$940,217 97   |
| Interest on mortgage loans .....                                   |                | \$6,671 87     |                |
| Interest on collateral loans .....                                 |                | 988 60         |                |
| Interest on bonds and dividends on stocks .....                    |                | 36,404 97      |                |
| Interest on deposits .....   |                | 539 21         |                |
| Interest from all other sources .....                              |                | 3 10           |                |
| Rents—including company's own occupancy .....                      |                | 10,026 65      | 54,634 40      |
| Sale of rights .....   |                |                | 2,272 50       |
| Increase in book value of ledger assets .....                      |                |                | 237 50         |
| Total income .....   |                |                | \$997,362 37   |
| Ledger assets Dec. 31, 1908 .....                                  |                |                | 1,207,818 85   |
| Total .....  |                |                | \$2,205,181 22 |

DISBURSEMENTS.

|   | <i>Fire.</i> | <i>Marine.</i> |              |
|---|--------------|----------------|--------------|
| Gross amount paid for losses .....                              | \$549,561 32 | \$24,936 15    |              |
| Deduct salvage \$5,707.05 and reinsurance \$45,890.65. ....     | 51,563 96    | 33 74          |              |
| Net amount paid for losses .....                                | \$497,997 36 | \$24,952 41    | \$522,949 77 |
| Adjustment and settlement of losses .....                       |              |                | 9,158 95     |
| Commissions or brokerage .....                                  |              |                | 206,619 38   |
| Salaries and expenses of special and general agents .....       |              |                | 39,020 23    |
| Salaries, fees and other charges of officers and employes ..... |              |                | 51,035 98    |
| Rents—including company's own occupancy .....                   |              |                | 7,935 44     |
| Advertising, printing and stationery .....                      |              |                | 16,080 45    |
| Postage, telegrams, telephone and express .....                 |              |                | 8,289 94     |
| Legal expenses .....  |              |                | 414 85       |
| Maps, including corrections .....                               |              |                | 2,901 12     |
| Underwriters' boards and tariff associations .....              |              |                | 7,922 64     |
| Fire department, patrol and salvage corps expenses .....        |              |                | 6,398 71     |
| Inspections and surveys .....                                   |              |                | 3,811 19     |
| Repairs and expenses on real estate .....                       |              |                | 3,239 27     |
| Taxes on real estate .....                                      |              |                | 1,967 13     |

EQUITABLE FIRE AND MARINE INSURANCE COMPANY. 185

|   |                     |
|---|---------------------|
| State taxes on premiums.....                | \$15,550 90         |
| Insurance department licenses and fees..... | 4,634 83            |
| All other licenses, fees and taxes.....     | 1,756 97            |
| Interest allowed on marine premiums.....    | 264 48              |
| Premiums on investments purchased.....      | 3,378 13            |
| Miscellaneous expenditures.....             | 364 63              |
| Interest or dividends to stockholders.....  | 20,000 00           |
| Agents' balances charged off.....           | 704 13              |
| Total disbursements.....                    | <u>\$934,399 12</u> |
| Balance.....                                | \$1,270,782 10      |

LEDGER ASSETS.

|   |                       |
|---|-----------------------|
| Book value of real estate.....                          | \$110,000 00          |
| Mortgage loans on real estate.....                      | 135,750 00            |
| Loans secured by collateral.....                        | 16,000 00             |
| Book value of bonds and stocks, excluding interest..... | 775,375 00            |
| Cash in office and in bank.....                         | 63,523 84             |
| Agents' balances.....                                   | 168,119 76            |
| Bills receivable taken for marine and inland risks..... | 2,013 50              |
| Total ledger assets.....                                | <u>\$1,270,782 10</u> |

NON-LEDGER ASSETS.

|   |            |                  |
|---|------------|------------------|
| Interest accrued on bonds.....                        | \$5,575 84 |                  |
| Interest accrued on collateral loans.....             | 43 14      |                  |
| Rents accrued on company's property.....              | 487 50     | \$6,106 48       |
| Market value of bonds and stocks over book value..... |            | <u>96,949 50</u> |
| Gross assets.....                                     |            | \$1,373,838 08   |

DEDUCT ASSETS NOT ADMITTED.

|  |                       |
|--|-----------------------|
| Agents' balances, representing business written prior to Oct. 1, last..... | \$2,056 68            |
| Total admitted assets.....   | <u>\$1,371,781 40</u> |

LIABILITIES.

|   |                       |
|---|-----------------------|
| Losses adjusted and unpaid.....                           | \$11,687 54           |
| Losses in process of adjustment, or in suspense.....      | 60,609 06             |
| Losses resisted.....                                      | 8,224 10              |
| Total claims for losses.....                              | <u>\$80,520 70</u>    |
| Deduct reinsurance.....                                   | 7,536 83              |
| Net amount of unpaid losses.....                          | \$72,983 87           |
| Unearned premiums on outstanding risks.....               | 758,847 08            |
| State, county and municipal taxes due or accrued.....     | 5,000 00              |
| Commissions and other charges due agents and brokers..... | 15,000 00             |
| Cash capital.....   | \$400,000 00          |
| Surplus over all liabilities.....                         | <u>119,950 53</u>     |
| Surplus to policy holders.....                            | 519,950 53            |
| Total liabilities.....                                    | <u>\$1,371,781 48</u> |

RISKS AND PREMIUMS.

|                                  | <i>Fire.</i>         | <i>Premiums.</i>      | <i>Marine.</i>     | <i>Premiums.</i>   |
|----------------------------------|----------------------|-----------------------|--------------------|--------------------|
| In force December 31, 1908.....  | \$125,020,855        | \$1,460,610 49        | \$405,671          | \$24,973 28        |
| Written during the year.....     | 94,200,133           | 1,192,973 64          | 744,934            | 26,593 19          |
| Total.....                       | <u>\$219,220,988</u> | <u>\$2,653,584 13</u> | <u>\$1,150,605</u> | <u>\$51,566 47</u> |
| Expired and terminated.....      | 83,766,199           | 1,077,192 27          | 816,767            | 30,094 43          |
| In force at end of the year..... | \$135,454,789        | \$1,576,391 86        | \$333,838          | \$21,472 04        |
| Deduct amount reinsured.....     | 11,334,433           | 128,837 91            | 14,500             | 946 25             |
| Net amount in force.....         | <u>\$124,120,356</u> | <u>\$1,447,553 95</u> | <u>\$319,338</u>   | <u>\$20,525 79</u> |

## BUSINESS IN MAINE.

|                        | <i>Fire.</i> | <i>Marine.</i> |
|------------------------|--------------|----------------|
| Risks written .....    | \$839,174 00 | *-\$137,484    |
| Premiums received..... | 16,324 43    | 1,157 00       |
| Losses paid .....      | 11,301 32    | 112 15         |
| Losses incurred.....   | 12,327 47    | 37 15          |

\* Written, \$16,950, cancelled and reinsured, \$154,434.

## FEDERAL INSURANCE COMPANY,

JERSEY CITY, N. J.

INCORPORATED IN 1901. COMMENCED BUSINESS IN 1901.

PERCY CHUBB, *President.*MAX GRUNDNER, *Secretary.*

Cash Capital, \$1,000,000.

## INCOME.

|   | <i>Fire.</i> | <i>Marine.</i> |                |
|---|--------------|----------------|----------------|
| Gross premiums .....  | -            | \$3,015,081 51 |                |
| Deduct reinsurance, abatement, rebate and return<br>premiums..... | \$40 70      | 2,070,687 61   |                |
| Net premiums.....   | -\$40 70     | \$944,393 90   | \$944,353 20   |
| Interest on mortgage loans.....                                   |              | \$1,500 00     |                |
| Interest on bonds and dividends on stocks.....                    |              | 74,408 49      |                |
| Interest on deposits .....  |              | 8,405 02       |                |
| Interest from all other sources.....                              |              | 1,925 99       | 85,639 50      |
| Income from other sources .....                                   |              |                | 30 00          |
| Agents' balances previously charged off .....                     |              |                | 89 29          |
| Profit on sale or maturity of ledger assets .....                 |              |                | 500 00         |
| Increase in book value of ledger assets.....                      |              |                | 3,970 17       |
| Total income.....   |              |                | \$1,034,582 16 |
| Ledger assets Dec. 31, 1908.....                                  |              |                | 2,463,489 86   |
| Total .....   |              |                | \$3,498,072 02 |

## DISBURSEMENTS.

|   | <i>Fire.</i> | <i>Marine.</i> |              |
|---|--------------|----------------|--------------|
| Gross amount paid for losses. ....                                  | \$5,237 53   | \$1,769,928 02 |              |
| Deduct salvage \$72,153.55 and reinsurance \$1,330.-<br>756.82..... | 74 95        | 1,402,835 42   |              |
| Net amount paid for losses.....                                     | \$5,162 58   | \$367,092 60   | \$372,255 18 |
| Adjustment and settlement of losses.....                            |              |                | 2,825 00     |
| Commissions or brokerage.....                                       |              |                | 320,492 18   |

|  |                |  |
|--|----------------|--|
| Salaries and expenses of special and general agents.....       | \$3,188 25     |  |
| Salaries, fees and other charges of officers and employes..... | 5,841 91       |  |
| Advertising, printing and stationery.....                      | 2,785 33       |  |
| Postage, telegrams, telephone and express.....                 | 4,277 16       |  |
| Legal expenses.....  | 678 45         |  |
| Underwriters' boards and tariff associations.....              | 310 06         |  |
| Inspections and surveys.....                                   | 3,085 89       |  |
| State taxes on premiums.....                                   | 20,767 56      |  |
| Insurance department licenses and fees.....                    | 2,415 24       |  |
| All other licenses, fees and taxes.....                        | 725 46         |  |
| Tracings.....  | 1,004 61       |  |
| Loss on foreign and bank exchange.....                         | 1,788 14       |  |
| Subscriptions to papers and reports.....                       | 117 51         |  |
| Auditing.....  | 175 00         |  |
| Miscellaneous expenditures.....                                | 289 68         |  |
| Interest or dividends to stockholders.....                     | 80,000 00      |  |
| Agents' balances charged off.....                              | 380 35         |  |
| Loss on sale or maturity of ledger assets.....                 | 10 61          |  |
| Decrease in book value of ledger assets.....                   | 38,828 82      |  |
| Total disbursements.....                                       | \$862,242 39   |  |
| Balance.....   | \$2,635,829 63 |  |

LEDGER ASSETS.

|   |                |  |
|---|----------------|--|
| Mortgage loans on real estate.....                      | \$30,000 00    |  |
| Book value of bonds and stocks, excluding interest..... | 1,659,130 74   |  |
| Cash in bank.....                                       | 496,550 09     |  |
| Agents' balances.....                                   | 338,244 46     |  |
| Bills receivable taken for marine and inland risks..... | 1,550 00       |  |
| Accounts receivable.....                                | 110,354 34     |  |
| Total ledger assets.....                                | \$2,635,829 63 |  |

NON-LEDGER ASSETS.

|  |           |                |
|--|-----------|----------------|
| Interest accrued on mortgages.....     | \$125 00  |                |
| Interest due and accrued on bonds..... | 20,837 07 | \$20,962 07    |
| Gross assets.....                      |           | \$2,656,791 70 |

DEDUCT ASSETS NOT ADMITTED.

|  |             |                |
|--|-------------|----------------|
| Agents' balances, representing business written prior to Oct. 1, last..... | \$86,345 96 |                |
| Bills receivable, past due, taken for marine and inland risks.....         | 50 00       |                |
| Book value of bonds and stocks over market value.....                      | 53,290 74   | \$139,686 70   |
| Total admitted assets.....   |             | \$2,517,105 00 |

LIABILITIES.

|   |              |  |
|---|--------------|--|
| Losses adjusted and unpaid.....                               | \$19,011 20  |  |
| Losses in process of adjustment, or in suspense.....          | 353,000 00   |  |
| Total claims for losses.....                                  | \$372,011 20 |  |
| Deduct reinsurance.....                                       | 78,000 00    |  |
| Net amount of unpaid losses.....                              | \$294,011 20 |  |
| Unearned premiums on outstanding risks.....                   | 462,639 59   |  |
| Dividends remaining unpaid to stockholders.....               | 40,000 00    |  |
| Salaries and other miscellaneous expenses due or accrued..... | 2,893 82     |  |

|  |                |                |
|--|----------------|----------------|
| State, county and municipal taxes due or accrued.....      |                | \$24,000 00    |
| Commissions and other charges due agents and brokers ..... |                | 36,496 15      |
| Due for reinsurance.....                                   |                | 39,760 35      |
| Cash capital.....  | \$1,000,000 00 |                |
| Surplus over all liabilities.....                          | 617,803 89     |                |
| Surplus to policy holders.....                             |                | 1,617,803 89   |
| Total liabilities.....                                     |                | \$2,517,105 00 |

## RISKS AND PREMIUMS.

|                                  | <i>Marine.</i>  | <i>Premiums.</i> |
|----------------------------------|-----------------|------------------|
| In force December 31, 1908.....  | \$72,763,003    | \$1,088,569 04   |
| Written during the year .....    | 1,219,261,219   | 3,015,081 51     |
| Total ... ..                     | \$1,292,024,222 | \$4,103,650 55   |
| Expired and terminated.....      | 1,225,150,051   | 3,188,384 59     |
| In force at end of the year..... | \$66,874,171    | \$915,265 96     |
| Deduct amount reinsured .....    | 30,461,807      | 452,626 37       |
| Net amount in force.....         | \$36,412,364    | \$462,639 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> |
|---------------|------------------|
| Georgia ..... | \$10,000         |

## BUSINESS IN MAINE.

|                        | <i>Marine.</i> |
|------------------------|----------------|
| Risks written.....     | \$3,400 00     |
| Premiums received..... | 65 66          |

## 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).....                                     | \$1,423,895 21 |                |
| Deduct reinsurance, abatement, rebate and return premiums..... | 381,116 28     |                |
| Net premiums.....  |                | \$1,042,778 93 |
| Interest on bonds and dividends on stocks.....                 | \$143,574 01   |                |
| Interest on deposits.....                                      | 4,660 67       |                |
| Interest from all other sources.....                           | 1,545 27       | 149,779 95     |
| Profit on sale or maturity of ledger assets.....               |                | 311,557 00     |
| Agents' balances previously charged off.....                   |                | 79 21          |
| Increase in book value of ledger assets.....                   |                | 181,975 00     |
| Total income.....  |                | \$1,686,170 09 |
| Ledger assets Dec. 31, 1908.....                               |                | 3,421,282 50   |
| Total.....   |                | \$5,107,402 59 |

## DISBURSEMENTS.

|  |              |              |
|--|--------------|--------------|
| Gross amount paid for losses (Fire).....                       | \$497,284 86 |              |
| Deduct salvage \$4,639.85 and reinsurance \$65,605.65.....     | 70,245 50    |              |
| Net amount paid for losses.....                                |              | \$427,039 36 |
| Adjustment and settlement of losses.....                       |              | 13,985 42    |
| Interest or dividends to stockholders.....                     |              | 80,000 00    |
| Commissions or brokerage.....                                  |              | 225,185 84   |
| Miscellaneous expenses of local agencies.....                  |              | 630 39       |
| Salaries and expenses of special and general agents.....       |              | 29,604 38    |
| Salaries, fees and other charges of officers and employes..... |              | 54,349 26    |
| Rents.....   |              | 9,529 97     |
| Advertising, printing and stationery.....                      |              | 14,973 47    |
| Postage, telegrams, telephone and express.....                 |              | 11,894 95    |
| Legal expenses.....  |              | 384 37       |
| Furniture and fixtures.....                                    |              | 1,189 14     |
| Maps, including corrections.....                               |              | 5,229 65     |
| Underwriters' boards and tariff associations.....              |              | 8,472 62     |
| Fire department, patrol and salvage corps expenses.....        |              | 5,824 99     |
| Inspections and surveys.....                                   |              | 3,366 87     |
| State taxes on premiums.....                                   |              | 19,136 01    |
| Insurance department licenses and fees.....                    |              | 9,287 56     |

|  |                       |
|--|-----------------------|
| All other licenses, fees and taxes .....       | \$6,187 68            |
| Mercantile agencies and subscriptions .....    | 1,274 96              |
| Exchange .....                                 | 1,166 47              |
| Miscellaneous expenditures.....                | 259 92                |
| Loss on sale or maturity of ledger assets..... | 50,685 00             |
| Agents' balances charged off .....             | 385 00                |
| Decrease in book value of ledger assets.....   | 38,580 00             |
| Total disbursements.....                       | <u>\$1,018,572 68</u> |
| Balance.....                                   | \$4,088,829 91        |

## LEDGER ASSETS.

|   |                       |
|---|-----------------------|
| Book value of bonds and stocks, excluding interest..... | \$3,507,290 00        |
| Cash in office and in bank .....                        | 409,078 73            |
| Agents' balances.....                                   | 170,971 90            |
| Bills receivable taken for fire risks .....             | 1,489 28              |
| Total ledger assets .....                               | <u>\$4,088,829 91</u> |

## NON-LEDGER ASSETS.

|   |                       |
|---|-----------------------|
| Interest due and accrued on bonds.....                    | \$3,672 66            |
| Declared dividends on stocks (transfer books closed)..... | 18,190 00             |
| Gross assets.....   | <u>\$4,110,692 57</u> |

## DEDUCT ASSETS NOT ADMITTED.

|   |                       |
|---|-----------------------|
| Agents' balances, representing business written prior to Oct. 1, last ..... | \$2,550 83            |
| Total admitted assets.....  | <u>\$4,108,141 74</u> |

## LIABILITIES.

|   |                       |
|---|-----------------------|
| Losses in process of adjustment, or in suspense.....  | \$104,766 20          |
| Losses resisted.....                                  | 750 00                |
| Total claims for losses .....                         | <u>\$105,516 20</u>   |
| Deduct reinsurance .....                              | 15,493 34             |
| Net amount of unpaid losses .....                     | \$90,022 86           |
| Unearned premiums on outstanding risks.....           | 967,007 90            |
| State, county and municipal taxes due or accrued..... | 20,000 00             |
| Due for reinsurance.....                              | 10,556 86             |
| Cash capital .....                                    | \$1,000,000 00        |
| Surplus over all liabilities.....                     | 2,020,554 12          |
| Surplus to policy holders.....                        | 3,020,554 12          |
| Total liabilities.....                                | <u>\$4,108,141 74</u> |

## RISKS AND PREMIUMS.

|                                  | <i>Fire.</i>         | <i>Premiums</i>       |
|----------------------------------|----------------------|-----------------------|
| In force December 31, 1908.....  | \$133,791,674        | \$1,439,626 48        |
| Written during the year.....     | 143,593,734          | 1,423,895 21          |
| Total .....                      | <u>\$277,385,408</u> | <u>\$2,913,521 69</u> |
| Expired and terminated.....      | 90,196,529           | 1,004,763 20          |
| In force at end of the year..... | \$187,188,879        | \$1,908,758 49        |
| Deduct amount reinsured .....    | 20,839,564           | 155,586 90            |
| Net amount in force.....         | <u>\$166,349,315</u> | <u>\$1,753,171 59</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         | \$24,635 78         |
| Virginia..... | 53,000           | 19,827 35           |

BUSINESS IN MAINE.

|                         | <i>Fire.</i> |
|-------------------------|--------------|
| Risks written.....      | \$795,463 00 |
| Premiums received ..... | 13,068 98    |
| Losses paid .....       | 4,082 18     |
| Losses incurred .....   | 3,734 52     |

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\*FIDELITY-PHENIX FIRE INSURANCE COMPANY,  
NEW YORK, N. Y.

INCORPORATED IN 1910. COMMENCED BUSINESS IN 1910.

HENRY EVANS, *President.*

JAMES A. SWINNERTON,  
CHARLES R. TUTTLE, } *Secretaries.*  
HUGH RANKIN,

---

Cash Capital, \$2,500,000.

LEDGER ASSETS,

|   |                        |
|---|------------------------|
| Book value of real estate.....                          | \$126,954 96           |
| Mortgage loans on real estate.....                      | 544,500 00             |
| Book value of bonds and stocks, excluding interest..... | 9,935,755 00           |
| Cash in office and in bank .....                        | 1,467,630 04           |
| Agents' balances.....                                   | 907,374 59             |
| Bills receivable taken for fire risks (estimated).....  | 187,427 68             |
| Other ledger assets.....                                | 54,214 53              |
| Total ledger assets.....                                | <u>\$13,223,856 80</u> |

NON-LEDGER ASSETS.

|   |                        |
|---|------------------------|
| Interest due and accrued on mortgages.....            | \$29,638 79            |
| Market value of bonds and stocks over book value..... | 533,144 00             |
| Other non-ledger assets.....                          | 85,000 00              |
| Gross assets.....                                     | <u>\$13,871,639 59</u> |

DEDUCT ASSETS NOT ADMITTED.

|  |                        |
|--|------------------------|
| Book value of ledger assets over market value..... | \$113,669 49           |
| Total admitted assets.....                         | <u>\$13,757,970 10</u> |

## LIABILITIES.

|  |                 |
|--|-----------------|
| Net amount of unpaid losses (estimated).....                             | \$ 634,073 19   |
| Unearned premiums on outstanding risks (estimated).....                  | 7,547,000 00    |
| Salaries and other miscellaneous expenses due or accrued (estimated).... | 117,784 45      |
| State, county and municipal taxes due or accrued (estimated).....        | 120,000 00      |
| All other liabilities.....   | 640,000 00      |
| Cash capital.....  | \$2,500,000 00  |
| Surplus over all liabilities.....  | 2,199,112 46    |
| Surplus to policy holders.....   | 4,699,112 46    |
| Total liabilities.....   | \$13,757,970 10 |

\* Company was incorporated March 1, 1910. The Phenix Insurance Company and the Fidelity Fire Insurance Company were consolidated to form this company. Admitted to Maine March 2, 1910.

## 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).....                                | \$5,660,444 29 |                 |
| Deduct reinsurance, abatement, rebate and return premiums | 1,516,986 79   |                 |
| Net premiums.....   |                | \$4,143,457 50  |
| Deposit premiums on perpetual risks.....                  |                | 28,036 50       |
| Interest on mortgage loans.....                           | \$103,033 65   |                 |
| Interest on collateral loans.....                         | 6,281 33       |                 |
| Interest on bonds and dividends on stocks.....            | 220,408 66     |                 |
| Interest on deposits.....                                 | 4,159 35       |                 |
| Interest from all other sources.....                      | 15 06          |                 |
| Rents—including company's own occupancy.....              | 26,096 35      | 359,994 40      |
| Profit on sale or maturity of ledger assets.....          |                | 38,458 55       |
| Earned deposit premiums.....                              |                | 4,727 13        |
| Reinsurance on ground rent discharged.....                |                | 200 00          |
| Agents' balance previously charged off.....               |                | 1,250 13        |
| Total income.....   |                | \$4,576,124 21  |
| Ledger assets Dec. 31, 1908.....                          |                | 7,950,477 10    |
| Total.....  |                | \$12,526,601 31 |

## DISBURSEMENTS.

|  |                |                |
|--|----------------|----------------|
| Gross amount paid for losses (Fire).....                       | \$2,497,939 30 |                |
| Deduct salvage \$18,918.82 and reinsurance \$372,870.38.....   | 391,789 20     |                |
|  |                | <hr/>          |
| Net amount paid for losses.....                                |                | \$2,106,150 10 |
| Adjustment and settlement of losses.....                       |                | 31,047 17      |
| Deposit premiums returned.....                                 |                | 55,186 19      |
| Interest or dividends to stockholders.....                     |                | 300,000 00     |
| Commissions or brokerage.....                                  |                | 887,174 44     |
| Miscellaneous expenses of local agencies.....                  |                | 6,522 46       |
| Salaries and expenses of special and general agents.....       |                | 256,977 03     |
| Salaries, fees and other charges of officers and employes..... |                | 145,051 27     |
| Rents—including company's own occupancy.....                   |                | 15,713 13      |
| Advertising, printing and stationery.....                      |                | 37,418 54      |
| Postage, telegrams, telephone and express.....                 |                | 39,344 32      |
| Legal expenses.....  |                | 3,295 01       |
| Furniture and fixtures.....                                    |                | 1,454 26       |
| Maps, including corrections.....                               |                | 11,489 00      |
| Underwriters' boards and tariff associations.....              |                | 58,540 22      |
| Fire department, patrol and salvage corps expenses.....        |                | 9,346 41       |
| Inspections and surveys.....                                   |                | 9,413 52       |
| Repairs and expenses on real estate.....                       |                | 7,687 90       |
| Taxes on real estate.....                                      |                | 5,173 62       |
| State taxes on premiums.....                                   |                | 87,086 97      |
| Insurance department licenses and fees.....                    |                | 27,119 28      |
| All other licenses, fees and taxes.....                        |                | 2,891 86       |
| Tax on capital stock.....                                      |                | 13,378 87      |
| Commission on sale and purchase of securities.....             |                | 296 63         |
| Expense on real estate sold in 1908.....                       |                | 631 26         |
| Loss on sale or maturity of ledger assets.....                 |                | 3,471 41       |
| Agents' balances charged off.....                              |                | 136 77         |
|  |                | <hr/>          |
| Total disbursements.....                                       |                | \$4,071,997 64 |
| Balance.....   |                | \$8,454,603 67 |

## LEDGER ASSETS.

|   |  |                |
|---|--|----------------|
| Book value of real estate.....                          |  | \$ 309,772 71  |
| Mortgage loans on real estate.....                      |  | 2,066,904 99   |
| Loans secured by collateral.....                        |  | 148,216 45     |
| Book value of bonds and stocks, excluding interest..... |  | 4,839,561 23   |
| Cash in office and in bank.....                         |  | 402,500 46     |
| Agents' balances.....                                   |  | 687,647 83     |
|   |  | <hr/>          |
| Total ledger assets.....                                |  | \$8,454,603 67 |

## NON-LEDGER ASSETS.

|   |             |                |
|---|-------------|----------------|
| Interest due and accrued on mortgages.....        | \$35,920 95 |                |
| Interest due and accrued on bonds.....            | 44,014 84   |                |
| Interest due and accrued on collateral loans..... | 1,472 19    |                |
| Rents due and accrued on company's property.....  | 990 32      | \$82,398 30    |
|   |             | <hr/>          |
| Market value of real estate over book value.....  |             | 22,941 27      |
| Due for reinsurance.....                          |             | 4,085 72       |
|   |             | <hr/>          |
| Gross assets.....                                 |             | \$8,564,028 96 |

## DEDUCT ASSETS NOT ADMITTED.

|   |             |                |
|---|-------------|----------------|
| Company's stock owned.....  | \$10,385 00 |                |
| Loans on company's stock.....   | 500 00      |                |
| Agents' balances, representing business written prior to<br>Oct. 1, last..... | 17,651 92   |                |
| Book value of real estate over market value.....                              | 5,747 71    | \$34,284 63    |
|   |             | <hr/>          |
| Total admitted assets.....  |             | \$8,529,744 33 |

## LIABILITIES.

|   |               |                |
|---|---------------|----------------|
| Losses adjusted and unpaid.....                       | \$124,102 09  |                |
| Losses in proceeds of adjustment, or in suspense..... | 201,404 50    |                |
| Losses resisted.....                                  | 43,155 38     |                |
|   | <hr/>         |                |
| Total claims for losses.....                          | \$368,661 97  |                |
| Deduct reinsurance.....                               | 45,786 71     |                |
|   | <hr/>         |                |
| Net amount of unpaid losses.....                      |               | \$ 322,875 26  |
| Unearned premiums on outstanding risks.....           |               | 3,440,338 93   |
| Reclaimable on perpetual fire policies.....           |               | 1,663,528 01   |
| State, county and municipal taxes due or accrued..... |               | 32,585 00      |
| Cash capital.....                                     | \$ 750,000 00 |                |
| Surplus over all liabilities.....                     | 2,320,417 13  |                |
|   | <hr/>         |                |
| Surplus to policy holders.....                        |               | 3,070,417 15   |
|   | <hr/>         |                |
| Total liabilities.....                                |               | \$8,529,744 33 |

## RISKS AND PREMIUMS.

|   | <i>Fire.</i>    | <i>Premiums.</i> |
|---|-----------------|------------------|
| In force December 31, 1908.....   | \$594,524,172   | \$6,876,197 96   |
| Written during the year.....  | 483,480,534     | 5,660,444 29     |
|   | <hr/>           | <hr/>            |
| Total.....  | \$1,078,004,706 | \$12,536,642 25  |
| Expired and terminated.....   | 429,128,892     | 5,324,766 19     |
|   | <hr/>           | <hr/>            |
| In force at end of the year.....  | \$648,875,814   | \$7,211,876 06   |
| Deduct amount reinsured.....  | 54,070,976      | 634,540 83       |
|   | <hr/>           | <hr/>            |
| Net amount in force.....  | \$594,804,838   | \$6,577,335 23   |
| Perpetual risks not included above, \$80,257,967; premiums on same, \$1,819,075.66. |                 |                  |

## 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         | \$54,506            |
| Georgia.....    | 10,000           | 76,385              |
| New Mexico..... | 21,000           | 17,187              |

## BUSINESS IN MAINE.

|                        | <i>Fire.</i>   |
|------------------------|----------------|
| Risks written.....     | \$3,731,286 00 |
| Premiums received..... | 63,382 93      |
| Losses paid.....       | 30,433 01      |
| Losses incurred.....   | 28,903 39      |

FIREMAN'S FUND INSURANCE COMPANY,  
SAN FRANCISCO, CAL.

INCORPORATED IN 1863. COMMENCED BUSINESS IN 1863.

WM. J. DUTTON, *President.*

LOUIS WEINMANN, *Secretary.*

\* Cash Capital, \$1,500,000.

INCOME.

|   | <i>Fire.</i>          | <i>Marine.</i>        |                        |
|---|-----------------------|-----------------------|------------------------|
| Gross premiums.....   | \$4,542,255 44        | \$3,078,478 74        |                        |
| Deduct reinsurance, abatement, rebate and<br>return premiums..... | 1,273,503 75          | 1,702,117 92          |                        |
| Net premiums.....   | <u>\$3,268,751 69</u> | <u>\$1,376,360 22</u> | \$4,645,111 91         |
| Interest on mortgage loans.....                                   |                       | \$21,820 41           |                        |
| Interest on collateral loans.....                                 |                       | 10,531 49             |                        |
| Interest on bonds and dividends on stocks.....                    |                       | 190,520 88            |                        |
| Interest on deposits.....   |                       | 11,752 97             |                        |
| Interest from all other sources.....                              |                       | 3,211 57              |                        |
| Rents—including company's own occupancy.....                      |                       | <u>12,156 50</u>      | 249,993 82             |
| Collateral loans previously charged off.....                      |                       |                       | 15,000 00              |
| Profit on sale or maturity of ledger assets.....                  |                       |                       | <u>38,387 16</u>       |
| Total income.....   |                       |                       | \$4,948,492 89         |
| Ledger assets Dec. 31, 1908.....                                  |                       |                       | 6,509,393 16           |
| Total.....  |                       |                       | <u>\$11,457,886 05</u> |

DISBURSEMENTS.

|   | <i>Fire.</i>          | <i>Marine.</i>      |                  |
|---|-----------------------|---------------------|------------------|
| Gross amount paid for losses.....                                 | \$1,775,538 73        | \$1,719,846 29      |                  |
| Deduct salvage \$86,356.38 and reinsurance<br>\$1,201,293.25..... | 265,273 19            | 1,022,376 44        |                  |
| Net amount paid for losses.....                                   | <u>\$1,510,265 54</u> | <u>\$697,469 85</u> | \$2,207,735 39   |
| Adjustment and settlement of losses.....                          |                       |                     | 39,948 10        |
| Commissions or brokerage.....                                     |                       |                     | 730,257 55       |
| Miscellaneous expenses of local agencies.....                     |                       |                     | 16,006 80        |
| Salaries and expenses of special and general agents.....          |                       |                     | 300,596 37       |
| Salaries, fees and other charges of officers and employes.....    |                       |                     | 196,977 32       |
| Rents—including company's own occupancy.....                      |                       |                     | 29,721 29        |
| Advertising, printing and stationery.....                         |                       |                     | 55,251 57        |
| Postage, telegrams, telephone and express.....                    |                       |                     | 33,887 48        |
| Legal expenses.....   |                       |                     | 4,752 21         |
| Furniture and fixtures.....                                       |                       |                     | 5,074 43         |
| Maps, including corrections.....                                  |                       |                     | 10,376 09        |
| Underwriters' boards and tariff associations.....                 |                       |                     | 58,369 51        |
| Fire department, patrol and salvage corps expenses.....           |                       |                     | <u>10,362 72</u> |

\* Capital stock reduced during 1909 from \$1,600,000 to \$1,500,000 without distribution of assets.

|  |                       |
|--|-----------------------|
| Inspection and surveys.....                    | \$19,877 92           |
| Repairs and expenses on real estate.....       | 37,677 04             |
| Taxes on real estate.....                      | 7,989 89              |
| State taxes on premiums.....                   | 76,039 88             |
| Insurance department licenses and fees.....    | 27,177 43             |
| All other licenses, fees and taxes.....        | 3,602 93              |
| Subscriptions.....                             | 2,145 65              |
| Exchange.....                                  | 1,310 62              |
| Charities and donations.....                   | 4,900 15              |
| Investment expenses.....                       | 6,794 87              |
| Interest or dividends to stockholders.....     | 155,000 00            |
| Agents' balances charged off.....              | 11,833 00             |
| Loss on sale or maturity of ledger assets..... | 39,754 20             |
| Total disbursements.....                       | <u>\$4,092,919 41</u> |
| Balance.....                                   | \$7,364,966 64        |

## LEDGER ASSETS.

|   |                       |
|---|-----------------------|
| Book value of real estate.....                          | \$557,442 89          |
| Mortgage loans on real estate.....                      | 472,130 00            |
| Loans secured by collateral.....                        | 233,450 00            |
| Book value of bonds and stocks, excluding interest..... | 4,526,510 12          |
| Cash in office and in bank.....                         | 565,876 33            |
| Agents' balances.....                                   | 899,117 19            |
| Bills receivable taken for marine and inland risks..... | 25,852 79             |
| Held by London office for marine losses.....            | 84,587 82             |
| Total ledger assets.....                                | <u>\$7,364,966 64</u> |

## NON-LEDGER ASSETS.

|   |            |                  |
|---|------------|------------------|
| Interest due and accrued on mortgages.....            | \$1,763 00 |                  |
| Interest accrued on bonds.....                        | 63,970 58  |                  |
| Interest accrued on collateral loans.....             | 347 36     | \$66,080 94      |
| Market value of bonds and stocks over book value..... |            | <u>33,107 66</u> |
| Gross assets.....                                     |            | \$7,464,155 24   |

## DEDUCT ASSETS NOT ADMITTED.

|  |                       |
|--|-----------------------|
| Agents' balances, representing business written prior to Oct. 1, last..... | \$32,753 49           |
| Total admitted assets.....   | <u>\$7,431,401 75</u> |

## LIABILITIES.

|   |                       |
|---|-----------------------|
| Losses adjusted and unpaid.....                               | \$27,693 14           |
| Losses in process of adjustment, or in suspense.....          | 509,610 92            |
| Losses resisted.....  | 45,330 15             |
| Total claims for losses.....                                  | <u>\$582,634 21</u>   |
| Deduct reinsurance.....                                       | 199,605 62            |
| Net amount of unpaid losses.....                              | \$383,028 59          |
| Unearned premiums on outstanding risks.....                   | 3,180,066 25          |
| Salaries and other miscellaneous expenses due or accrued..... | 8,000 00              |
| State, county and municipal taxes due or accrued.....         | 95,000 00             |
| Commissions and other charges due agents and brokers.....     | 175,450 00            |
| Earned dividends to December 31, 1909.....                    | 75,000 00             |
| Cash capital.....   | \$1,500,000 00        |
| Surplus over all liabilities.....                             | <u>2,014,856 91</u>   |
| Surplus to policy holders.....                                | 3,514,856 91          |
| Total liabilities.....  | <u>\$7,431,401 75</u> |

RISKS AND PREMIUMS.

|                                  | <i>Fire.</i>  | <i>Premiums.</i> | <i>Marine.</i> | <i>Premiums.</i> |
|----------------------------------|---------------|------------------|----------------|------------------|
| In force December 31, 1908.....  | \$442,841,289 | \$5,560,007 17   | \$53,187,629   | \$1,502,469 84   |
| Written during the year .....    | 360,355,636   | 4,542,255 44     | 430,393,006    | 3,078,478 14     |
| Total .....                      | \$803,196,925 | \$10,102,262 61  | \$483,580,635  | \$4,580,947 98   |
| Expired and terminated .....     | 318,953,228   | 4,091,065 70     | 424,225,754    | 2,824,304 45     |
| In force at end of the year..... | \$484,243,697 | \$6,011,196 91   | \$59,354,881   | \$1,756,643 53   |
| Deduct amount reinsured.....     | 49,949,395    | 670,072 37       | 27,262,697     | 921,034 17       |
| Net amount in force.....         | \$434,294,302 | \$5,341,124 54   | \$32,092,184   | \$835,609 36     |

SPECIAL DEPOSITS.

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

|                 | <i>Deposits.</i> | <i>Liabilities.</i> |
|-----------------|------------------|---------------------|
| Virginia .....  | \$40,000         | \$75,367 91         |
| Georgia.....    | 10,000           | 71,529 84           |
| New Mexico..... | 20,000           | 32,431 35           |

BUSINESS IN MAINE.

|                        | <i>Fire.</i>   | <i>Marine.</i> |
|------------------------|----------------|----------------|
| Risks written.....     | \$3,081,137 53 | \$824,027 00   |
| Premiums received..... | 39,374 33      | 1,970 02       |
| Losses paid.....       | 29,818 08      | 54 60          |
| Losses incurred.....   | 26,601 88      | 54 60          |

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) .....                                    | \$2,466,183 54 |                |
| Deduct reinsurance, abatement, rebate and return premiums..... | 582,136 29     |                |
| Net premiums.....  |                | \$1,884,047 25 |
| Interest on mortgage loans.....                                | \$120,011 53   |                |
| Interest on bonds and dividends on stocks .....                | 139,511 34     |                |
| Interest on deposits.....                                      | 4,150 69       |                |
| Rents—including company's own occupancy.....                   | 5,648 64       | 269,322 20     |
| Increase in book value of ledger assets.....                   |                | 9,000 00       |
| Total income.....  |                | \$2,162,369 45 |
| Ledger assets Dec. 31, 1908.....                               |                | 4,383,169 59   |
| Total.....   |                | \$6,545,539 04 |

## DISBURSEMENTS.

|   |                |
|---|----------------|
| Gross amount paid for losses (Fire) .....                       | \$923,255 10   |
| Deduct salvage \$4,148.59 and reinsurance \$90,073.35. ....     | 94,221 94      |
| Net amount paid for losses.....                                 | \$829,033 16   |
| Adjustment and settlement of losses.....                        | 16,294 52      |
| Commissions or brokerage.....                                   | 474,909 76     |
| Salaries and expenses of special and general agents .....       | 34,417 07      |
| Salaries, fees and other charges of officers and employes ..... | 53,525 41      |
| Rents—including company's own occupancy .....                   | 2,860 00       |
| Advertising, printing and stationery .....                      | 14,011 31      |
| Postage, telegrams, telephone and express.....                  | 10,307 97      |
| Legal expenses.....   | 994 55         |
| Furniture and fixtures.....                                     | 687 22         |
| Maps, including corrections .....                               | 3,672 05       |
| Underwriters' boards and tariff associations .....              | 15,657 61      |
| Fire department, patrol and salvage corps expenses .....        | 17,914 94      |
| Inspections and surveys.....                                    | 4,911 14       |
| Repairs and expenses on real estate .....                       | 195 96         |
| Taxes on real estate.....                                       | 7,542 80       |
| State taxes on premiums.....                                    | 26,923 67      |
| Insurance department licenses and fees.....                     | 7,970 04       |
| All other licenses, fees and taxes .....                        | 3,360 95       |
| Premiums on securities purchased during year .....              | 9,978 13       |
| Interest or dividends to stockholders.....                      | 160,000 00     |
| Agents' balances charged off.....                               | 10 03          |
| Loss on sale or maturity of ledger assets.....                  | 1,246 16       |
| Total disbursements.....  | \$1,696,364 45 |
| Balance .....   | \$4,849,174 59 |

## LEDGER ASSETS.

|   |                |
|---|----------------|
| Book value of real estate.....                          | \$212,245 90   |
| Mortgage loans on real estate.....                      | 2,481,325 00   |
| Book value of bonds and stocks, excluding interest..... | 1,696,750 00   |
| Cash in office and in bank .....                        | 201,491 52     |
| Agents' balances .....                                  | 257,362 17     |
| Total ledger assets .....                               | \$4,849,174 59 |

## NON-LEDGER ASSETS.

|   |                |
|---|----------------|
| Interest due and accrued on mortgages .....           | \$23,053 88    |
| Market value of bonds and stocks over book value..... | 827,868 00     |
| Due for reinsurance.....                              | 5,007 74       |
| Gross assets.....                                     | \$5,715,104 21 |

## DEDUCT ASSETS NOT ADMITTED.

|  |                |
|--|----------------|
| Agents' balances, representing business written prior to Oct. 1, last..... | \$16 42        |
| Total admitted assets .....  | \$5,715,087 79 |

## LIABILITIES.

|  |              |
|--|--------------|
| Losses adjusted and unpaid.....                      | \$43,782 41  |
| Losses in process of adjustment, or in suspense..... | 161,042 43   |
| Losses resisted.....                                 | 18,058 60    |
| Total claims for losses .....                        | \$222,883 44 |
| Deduct reinsurance .....                             | 26,651 26    |
| Net amount of unpaid losses.....                     | \$196,232 18 |



|  |                |
|--|----------------|
| Unearned premiums on outstanding risks.....                    | \$1,755,910 95 |
| Unpaid scrip .....   | 2,359 89       |
| Salaries and other miscellaneous expenses due or accrued ..... | 500 00         |
| State, county and municipal taxes due or accrued.....          | 20,303 04      |
| Cash capital .....   | \$1,000,000 00 |
| Surplus over all liabilities.....                              | 2,739,781 73   |
| Surplus to policy holders.....                                 | 3,739,781 73   |
| Total liabilities.....   | \$5,715,087 79 |

RISKS AND PREMIUMS.

|                                   | <i>Fire.</i>  | <i>Premiums.</i> |
|-----------------------------------|---------------|------------------|
| In force December 31, 1908.....   | \$328,027,069 | \$3,287,829 68   |
| Written during the year.....      | 171,594,552   | 2,466,183 54     |
| Total .....                       | \$499,621,621 | \$5,754,013 22   |
| Expired and terminated.....       | 150,624,084   | 2,238,771 94     |
| In force at end of the year ..... | \$348,997,537 | \$3,515,241 2    |
| Deduct amount reinsured .....     | 21,689,714    | 177,029 76       |
| Net amount in force.....          | \$327,307,823 | \$3,338,211 52   |

BUSINESS IN MAINE.

|                         | <i>Fire.</i>   |
|-------------------------|----------------|
| Risks written.....      | \$2,350,482 38 |
| Premiums received ..... | 37,243 60      |
| Losses paid.....        | 32,142 32      |
| Losses incurred .....   | 39,669 62      |

## FRANKLIN FIRE INSURANCE COMPANY,

PHILADELPHIA, PENN.

INCORPORATED IN 1829. COMMENCED BUSINESS IN 1829.

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

Cash Capital, \$400,000.

## INCOME.

|  |                |                |
|--|----------------|----------------|
| Gross premiums (Fire).....   | \$1,442,951 01 |                |
| Deduct reinsurance, abatement, rebate and return pre-<br>miums ..... | 234,524 30     |                |
| Net premiums.....  |                | \$1,208,426 71 |
| Deposit premiums on perpetual risks.....                             |                | 12,717 95      |
| Interest on mortgage loans.....                                      | \$2,675 94     |                |
| Interest on bonds and dividends on stocks.....                       | 93,295 77      |                |
| Interest on deposits.....  | 1,797 81       |                |
| Rents—including company's own occupancy.....                         | 9,491 13       | 107,260 65     |
| Transfer fees.....   |                | 822 50         |
| Commissions.....   |                | 1,802 74       |
| Agents' balances previously charged off.....                         |                | 291 94         |
| Profit on sale or maturity of ledger assets.....                     |                | 3,051 20       |
| Total income.....  |                | \$1,334,373 69 |
| Ledger assets Dec. 31, 1908.....                                     | \$2,702,753 71 |                |
| Commissions not included in 1908 statement.....                      | 20,182 79      | 2,722,936 50   |
| Total.....   |                | \$4,057,310 19 |

## DISBURSEMENTS.

|  |              |              |
|--|--------------|--------------|
| Gross amount paid for losses (Fire).....                       | \$532,257 23 |              |
| Deduct salvage \$10,573.82 and reinsurance \$20,395.03.....    | 30,968 85    |              |
| Net amount paid for losses.....                                |              | \$501,288 38 |
| Adjustment and settlement of losses.....                       |              | 7,899 58     |
| Commissions or brokerage.....                                  |              | 254,433 39   |
| Miscellaneous expenses of local agencies.....                  |              | 5,811 40     |
| Salaries and expenses of special and general agents.....       |              | 50,363 14    |
| Salaries, fees and other charges of officers and employes..... |              | 65,444 91    |
| Rents—including company's own occupancy.....                   |              | 8,887 29     |
| Advertising, printing and stationery.....                      |              | 14,294 06    |
| Postage, telegrams, telephone and express.....                 |              | 10,126 05    |
| Legal expenses.....  |              | 786 10       |
| Furniture and fixtures.....                                    |              | 147 00       |
| Maps, including corrections.....                               |              | 9,302 50     |
| Underwriters' boards and tariff associations.....              |              | 12,538 58    |
| Fire department, patrol and salvage corps expenses.....        |              | 3,326 36     |

|  |                       |
|--|-----------------------|
| Inspections and surveys.....                   | \$4,236 36            |
| Repairs and expenses on real estate.....       | 5,484 11              |
| Taxes on real estate.....                      | 2,690 94              |
| State taxes on premiums.....                   | 20,543 10             |
| Insurance department licenses and fees.....    | 6,783 15              |
| All other licenses, fees and taxes.....        | 4,462 46              |
| Reinsurance deposit.....                       | 258 75                |
| Miscellaneous expenditures.....                | 5,835 28              |
| Deposit premiums returned.....                 | 32,596 05             |
| Interest or dividends to stockholders.....     | 48,000 00             |
| Loss on sale or maturity of ledger assets..... | 8,049 62              |
| Decrease in book value of ledger assets.....   | 7,187 50              |
| Total disbursements.....                       | <u>\$1,090,776 06</u> |
| Balance.....                                   | \$2,966,534 13        |

## LEDGER ASSETS.

|   |                       |
|---|-----------------------|
| Book value of real estate.....                          | \$165,890 26          |
| Mortgage loans on real estate.....                      | 42,135 00             |
| Book value of bonds and stocks, excluding interest..... | 2,465,239 14          |
| Cash in office and in bank.....                         | 71,652 86             |
| Agents' balances.....                                   | 221,616 87            |
| Total ledger assets.....                                | <u>\$2,966,534 13</u> |

## NON-LEDGER ASSETS.

|   |                       |
|---|-----------------------|
| Interest due and accrued on mortgages.....            | \$692 00              |
| Market value of real estate over book value.....      | 14,109 74             |
| Market value of bonds and stocks over book value..... | 12,725 86             |
| Reinsurance deposit.....                              | 753 75                |
| Gross assets.....                                     | <u>\$2,994,815 50</u> |

## DEDUCT ASSETS NOT ADMITTED.

|  |            |                       |
|--|------------|-----------------------|
| Agents' balances, representing business written prior to<br>Oct 1, last..... | \$1,988 85 |                       |
| Book value of ledger assets over market value.....                           | 560 00     | \$2,548 85            |
| Total admitted assets.....   |            | <u>\$2,992,266 65</u> |

## LIABILITIES.

|   |                       |
|---|-----------------------|
| Losses adjusted and unpaid.....                           | \$4,301 20            |
| Losses in process of adjustment, or in suspense.....      | 101,410 35            |
| Losses resisted.....                                      | 3,596 10              |
| Total claims for losses.....                              | <u>\$109,307 65</u>   |
| Deduct reinsurance.....                                   | 5,053 90              |
| Net amount of unpaid losses.....                          | \$104,253 75          |
| Unearned premiums on outstanding risks.....               | 988,582 93            |
| Reclaimable on perpetual fire policies.....               | 759,217 16            |
| State, county and municipal taxes due or accrued.....     | 20,900 86             |
| Commissions and other charges due agents and brokers..... | 23,386 61             |
| Due for return premiums.....                              | 5,500 00              |
| Cash capital.....   | \$400,000 00          |
| Surplus over all liabilities.....                         | 690,425 34            |
| Surplus to policy holders.....                            | <u>1,090,425 34</u>   |
| Total liabilities.....                                    | <u>\$2,992,266 65</u> |

## RISKS AND PREMIUMS.

|                                 | <i>Fire.</i>         | <i>Premiums.</i>      |
|---------------------------------|----------------------|-----------------------|
| In force December 31, 1908..... | \$145,595,278        | \$1,717,525 66        |
| Written during the year.....    | 123,280,468          | 1,442,951 01          |
| Total.....                      | <u>\$268,875,746</u> | <u>\$3,160,476 67</u> |
| Expired and terminated.....     | 93,947,148           | 1,180,653 00          |
| In force at end of year.....    | \$174,928,598        | \$1,979,823 67        |
| Deduct amount reinsured.....    | 5,686,820            | 65,553 14             |
| Net amount in force.....        | <u>\$169,241,778</u> | <u>\$1,914,270 53</u> |

Perpetual risks not included above, \$39,899,485; premiums on same, \$829,397.11.

## 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> |
|---------------|------------------|---------------------|
| Virginia..... | \$20,000         | \$4,165 40          |

## BUSINESS IN MAINE.

|                        | <i>Fire.</i>   |
|------------------------|----------------|
| Risks written.....     | \$1,060,292 34 |
| Premiums received..... | 16,237 56      |
| Losses paid.....       | 4,243 73       |
| Losses incurred.....   | 5,692 29       |

## 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).....                                     | \$2,940,765 88 |                       |
| Deduct reinsurance, abatement, rebate and return premiums..... | 2,382,591 48   |                       |
| Net premiums.....  |                | \$558,174 40          |
| Interest on mortgage loans.....                                | \$2,780 00     |                       |
| Interest on bonds and dividends on stocks.....                 | 47,466 39      |                       |
| Interest on deposits.....                                      | 574 26         | 50,820 65             |
| Profit on sale or maturity of ledger assets.....               |                | 3,706 29              |
| Total income.....  |                | <u>\$612,701 34</u>   |
| Ledger assets Dec. 31, 1908.....                               |                | 1,536,121 89          |
| Total.....   |                | <u>\$2,148,823 23</u> |

DISBURSEMENTS.

|   |                |                |
|---|----------------|----------------|
| Gross amount paid for losses (Fire).....                        | \$1,281,723 73 |                |
| Deduct salvage \$2,864.90 and reinsurance \$1,017,918.61 .....  | 1,020,783 51   |                |
| Net amount paid for losses.....                                 |                | \$260,940 22   |
| Adjustment and settlement of losses.....                        |                | 4,918 20       |
| Commissions or brokerage.....                                   |                | 147,954 19     |
| Salaries, fees and other charges of officers and employes ..... |                | 2,764 00       |
| Postage, telegrams, telephone and express .....                 |                | 16 77          |
| Fire department, patrol and salvage corps expenses .....        |                | 3,587 38       |
| State taxes on premiums.....                                    |                | 9,139 07       |
| Insurance department licenses and fees.....                     |                | 2,518 89       |
| All other licenses, fees and taxes .....                        |                | 1,436 48       |
| Interest or dividends to stockholders.....                      |                | 48,000 00      |
| Loss on sale or maturity of ledger assets. ....                 |                | 10,892 10      |
|   |                | <hr/>          |
| Total disbursements .....                                       |                | \$492,167 30   |
|   |                | <hr/>          |
| Balance.....  |                | \$1,656,655 93 |

LEDGER ASSETS.

|  |  |                |
|--|--|----------------|
| Mortgage loans on real estate .....                      |  | \$58,000 00    |
| Book value of bonds and stocks, excluding interest ..... |  | 1,422,107 30   |
| Cash in office and in bank .....                         |  | 30,281 33      |
| Agents' balances.....                                    |  | 146,267 30     |
|  |  | <hr/>          |
| Total ledger assets .....                                |  | \$1,656,655 93 |

NON-LEDGER ASSETS.

|  |          |                |
|--|----------|----------------|
| Interest accrued on mortgages .....    | \$372 00 |                |
| Interest due and accrued on bonds..... | 6,520 50 | \$6,892 50     |
|  |          | <hr/>          |
| Gross assets.....                      |          | \$1,663,548 43 |

DEDUCT ASSETS NOT ADMITTED.

|  |  |                |
|--|--|----------------|
| Book value of bonds and stocks over market value ..... |  | \$71,881 30    |
|  |  | <hr/>          |
| Total admitted assets .....                            |  | \$1,591,667 13 |

LIABILITIES.

|   |              |                |
|---|--------------|----------------|
| Losses adjusted and unpaid .....                          | \$22,352 76  |                |
| Losses in process of adjustment, or in suspense.....      | 229,064 00   |                |
| Losses resisted.....                                      | 22,850 00    |                |
|   |              | <hr/>          |
| Total claims for losses .....                             | \$274,266 76 |                |
| Deduct reinsurance.....                                   | 196,180 00   |                |
|   |              | <hr/>          |
| Net amount of unpaid losses.....                          |              | \$78,086 76    |
| Unearned premiums on outstanding risks.....               |              | 429,411 73     |
| State, county and municipal taxes due or accrued.....     |              | 10,000 00      |
| Commissions and other charges due agents and brokers..... |              | 43,337 73      |
| Cash capital .....  | \$400,000 00 |                |
| Surplus over all liabilities. ....                        | 630,830 91   |                |
|   |              | <hr/>          |
| Surplus to policy holders.....                            |              | 1,030,830 91   |
|   |              | <hr/>          |
| Total liabilities.....                                    |              | \$1,591,667 13 |

## RISKS AND PREMIUMS.

|                                  | <i>Fire.</i>         | <i>Premiums.</i>      |
|----------------------------------|----------------------|-----------------------|
| In force December 31, 1908.....  | \$288,988,769        | \$3,118,049 03        |
| Written during the year.....     | 266,038,448          | 2,940,765 88          |
| Total.....                       | <u>\$555,027,217</u> | <u>\$6,058,814 91</u> |
| Expired and terminated .....     | 205,602,939          | 2,377,951 37          |
| In force at end of the year..... | \$349,424,278        | \$3,680,863 54        |
| Deduct amount reinsured.....     | 268,939,691          | 2,848,400 59          |
| Net amount in force .....        | <u>\$80,484,587</u>  | <u>\$832,462 95</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         | \$26,082 55         |
| Virginia ..... | 20,000           | 28,590 15           |

## BUSINESS IN MAINE.

|                         | <i>Fire.</i> |
|-------------------------|--------------|
| Risks written .....     | \$266,865 00 |
| Premiums received ..... | 3,625 66     |
| Losses paid.....        | 620 76       |
| Losses incurred .....   | 725 76       |

## 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).....                                      | \$11,131,783 99   |                        |
| Deduct reinsurance, abatement, rebate and return premiums ..... | 4,245,482 48      |                        |
| Net premiums.....   |                   | \$6,886,301 51         |
| Interest on mortgage loans.....                                 | \$7,930 00        |                        |
| Interest on bonds and dividends on stocks.....                  | 494,872 81        |                        |
| Interest on deposits.....                                       | 8,508 51          |                        |
| Interest from all other sources.....                            | 637 90            |                        |
| Rents—including company's own occupancy.....                    | <u>113,689 26</u> | 625,638 48             |
| Receivers' dividend, Merchants' Trust Co.....                   |                   | 304 50                 |
| Agents' balances previously charged off.....                    |                   | 70 17                  |
| Profit on sale or maturity of ledger assets.....                |                   | <u>29,015 87</u>       |
| Total income.....   |                   | <u>\$7,541,330 53</u>  |
| Ledger assets Dec. 31, 1908.....                                |                   | 15,548,587 96          |
| Total.....  |                   | <u>\$23,089,918 49</u> |

## DISBURSEMENTS.

|  |                 |  |
|--|-----------------|--|
| Gross amount paid for losses (Fire).....                       | \$4,458,881 74  |  |
| Deduct salvage \$30,872.47 and reinsurance \$1,121,005.22..... | 1,151,877 69    |  |
| Net amount paid for losses.....                                | \$3,307,004 05  |  |
| Adjustment and settlement of losses.....                       | 94,460 88       |  |
| Commissions or brokerage.....                                  | 1,233,802 83    |  |
| Miscellaneous expenses of local agencies.....                  | 972 13          |  |
| Salaries and expenses of special and general agents.....       | 337,781 62      |  |
| Salaries, fees and other charges of officers and employes..... | 265,957 60      |  |
| Rents—including company's own occupancy.....                   | 62,587 74       |  |
| Advertising, printing and stationery.....                      | 79,405 91       |  |
| Postage, telegrams, telephone and express.....                 | 68,857 41       |  |
| Legal expenses.....  | 4,067 88        |  |
| Furniture and fixtures.....                                    | 11,244 48       |  |
| Maps, including corrections.....                               | 16,124 67       |  |
| Underwriters' boards and tariff associations.....              | 71,615 84       |  |
| Fire department, patrol and salvage corps expenses.....        | 43,905 70       |  |
| Inspections and surveys.....                                   | 44,238 50       |  |
| Repairs and expenses on real estate.....                       | 51,477 33       |  |
| Taxes on real estate.....                                      | 19,125 54       |  |
| State taxes on premiums.....                                   | 111,851 84      |  |
| Insurance department licenses and fees.....                    | 26,891 05       |  |
| All other licenses, fees and taxes.....                        | 17,580 97       |  |
| Depreciation of furniture and fixtures.....                    | 9,907 23        |  |
| Mercantile agency reports.....                                 | 7,760 92        |  |
| Interest or dividends to stockholders.....                     | 450,000 00      |  |
| Agents' balances charged off.....                              | 1,360 69        |  |
| Loss on sale or maturity or ledger assets.....                 | 90,233 47       |  |
| Total disbursements.....                                       | \$6,428,216 38  |  |
| Balance.....   | \$16,661,702 11 |  |

## LEDGER ASSETS.

|   |                 |  |
|---|-----------------|--|
| Book value of real estate.....                          | \$1,837,389 65  |  |
| Mortgage loans on real estate.....                      | 167,000 00      |  |
| Book value of bonds and stocks, excluding interest..... | 12,600,904 65   |  |
| Cash in office and in bank.....                         | 705,104 64      |  |
| Agents' balances.....                                   | 1,321,581 17    |  |
| Furniture, fixtures and safes.....                      | 29,722 00       |  |
| Total ledger assets.....                                | \$16,661,702 11 |  |

## NON-LEDGER ASSETS.

|  |             |                 |
|--|-------------|-----------------|
| Interest accrued on mortgages.....     | \$ 2,660 00 |                 |
| Interest due and accrued on bonds..... | 51,974 00   |                 |
| Interest accrued on other assets.....  | 2,715 99    | \$57,349 99     |
| Gross assets.....                      |             | \$16,719,052 10 |

## DEDUCT ASSETS NOT ADMITTED.

|   |             |                 |
|---|-------------|-----------------|
| Furniture, fixtures and safes.....  | \$29,722 00 |                 |
| Agents' balances, representing business written prior to<br>Oct. 1, last..... | 33,636 92   |                 |
| Book value of ledger assets over market value.....                            | 493,463 65  | \$556,822 57    |
| Total admitted assets.....  |             | \$16,162,229 53 |

## LIABILITIES.

|   |                |                 |
|---|----------------|-----------------|
| Losses adjusted and unpaid.....                               | \$106,567 00   |                 |
| Losses in process of adjustment or in suspense.....           | 776,686 00     |                 |
| Losses resisted.....  | 78,627 00      |                 |
|   | <hr/>          |                 |
| Total claims for losses.....                                  | \$961,880 00   |                 |
| Deduct reinsurance.....                                       | 252,981 52     |                 |
|   | <hr/>          |                 |
| Net amount of unpaid losses.....                              |                | \$ 708,898 48   |
| Unearned premiums on outstanding risks.....                   |                | 6,995,322 28    |
| Salaries and other miscellaneous expenses due or accrued..... |                | 24,370 25       |
| State, county and municipal taxes due or accrued.....         |                | 125,000 00      |
| Commissions and other charges due agents and brokers.....     |                | 39,978 54       |
| Due for return premiums and reinsurance.....                  |                | 328,448 77      |
| Cash capital.....   | \$1,509,000 00 |                 |
| Surplus over all liabilities.....                             | 6,440,211 21   |                 |
|   | <hr/>          |                 |
| Surplus to policy holders.....                                |                | 7,940,211 21    |
|   |                | <hr/>           |
| Total liabilities.....  |                | \$16,162,229 53 |

## RISKS AND PREMIUMS.

|                                  | <i>Fire.</i>    | <i>Premiums.</i> |
|----------------------------------|-----------------|------------------|
| In force December 31, 1908.....  | \$1,606,530,059 | \$15,262,295 59  |
| Written during the year.....     | 1,134,324,005   | 11,131,783 99    |
|                                  | <hr/>           | <hr/>            |
| Total.....                       | \$2,740,854,064 | \$26,394,079 58  |
| Expired and terminated.....      | 1,058,504,333   | 10,512,847 59    |
|                                  | <hr/>           | <hr/>            |
| In force at end of the year..... | \$1,682,349,731 | \$15,881,231 99  |
| Deduct amount reinsured.....     | 352,267,368     | 2,441,773 13     |
|                                  | <hr/>           | <hr/>            |
| Net amount in force.....         | \$1,330,082,363 | \$13,439,458 86  |

## 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         | \$114,477 99        |
| Virginia.....   | 45,000           | 95,798 89           |
| New Mexico..... | 10,000           | 20,790 52           |
| Canada.....     | 139,200          | 131,137 82          |

## BUSINESS IN MAINE.

|                        | <i>Fire.</i>   |
|------------------------|----------------|
| Risks written.....     | \$4,837,196 00 |
| Premiums received..... | 76,811 52      |
| Losses paid.....       | 43,788 64      |
| Losses incurred.....   | 43,454 64      |



## 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).....                                     | \$3,776,514 60 |                |
| Deduct reinsurance, abatement, rebate and return premiums..... | 869,098 38     |                |
| Net premiums.....  |                | \$2,907,416 22 |
| Interest on mortgage loans.....                                | \$16,514 64    |                |
| Interest on bonds and dividends on stocks.....                 | 172,878 07     |                |
| Interest on deposits.....                                      | 11,972 46      |                |
| Interest from all other sources.....                           | 778 46         |                |
| Rents.....   | 24,671 65      | 226,815 28     |
| Income from other sources.....                                 |                | 80 00          |
| Agents' balances previously charged off.....                   |                | 56 15          |
| Profit on sale or maturity of ledger assets.....               |                | 18,568 69      |
| Total income.....  |                | \$3,152,936 34 |
| Ledger assets Dec. 31, 1908.....                               |                | 5,988,379 11   |
| Total.....   |                | \$9,141,315 45 |

## DISBURSEMENTS.

|  |                |                |
|--|----------------|----------------|
| Gross amount paid for losses (Fire).....                       | \$1,388,028 47 |                |
| Deduct salvage \$3,420.76 and reinsurance \$190,679.56.....    | 194,100 92     |                |
| Net amount paid for losses.....                                |                | \$1,193,928 15 |
| Adjustment and settlement of losses.....                       |                | 64,558 75      |
| Commissions or brokerage.....                                  |                | 637,698 90     |
| Miscellaneous expenses of local agencies.....                  |                | 110,874 09     |
| Salaries and expenses of special and general agents.....       |                | 121,148 75     |
| Salaries, fees and other charges of officers and employes..... |                | 124,446 08     |
| Rents.....   |                | 7,445 73       |
| Advertising, printing and stationery.....                      |                | 21,452 71      |
| Postage, telegrams, telephone and express.....                 |                | 23,473 97      |
| Legal expenses.....  |                | 1,848 88       |
| Furniture and fixtures.....                                    |                | 3,424 88       |
| Maps, including corrections.....                               |                | 9,582 72       |
| Underwriters' boards and tariff associations.....              |                | 18,597 41      |
| Fire department, patrol and salvage corps expenses.....        |                | 21,924 84      |
| Inspections and surveys.....                                   |                | 18,676 13      |
| Repairs and expenses on real estate.....                       |                | 14,547 90      |
| Taxes on real estate.....                                      |                | 10,571 65      |
| State taxes on premiums.....                                   |                | 51,861 52      |
| Insurance department licenses and fees.....                    |                | 15,003 78      |

|  |                       |
|--|-----------------------|
| All other licenses, fees and taxes.....          | \$11,614 23           |
| Exchange.....                                    | 3,265 50              |
| Subscription to papers.....                      | 1,030 72              |
| Southern adjustment bureau stock not listed..... | 100 00                |
| Decrease in reserve held for reinsurance.....    | 1,272 05              |
| Miscellaneous expenditures.....                  | 2,190 48              |
| Interest or dividends to stockholders.....       | 150,000 00            |
| Agents' balances charged off.....                | 370 59                |
| Loss on sale or maturity of ledger assets.....   | 74,738 89             |
| Decrease in book value of ledger assets.....     | 250 00                |
| Total disbursements.....                         | <u>\$2,715,899 30</u> |
| Balance.....                                     | \$6,425,416 15        |

## LEDGER ASSETS.

|   |                       |
|---|-----------------------|
| Book value of real estate.....                          | \$750,000 00          |
| Mortgage loans on real estate.....                      | 370,500 00            |
| Book value of bonds and stocks, excluding interest..... | 4,226,120 11          |
| Cash in office and in bank.....                         | 588,403 92            |
| Agents' balances.....                                   | 490,392 12            |
| Total ledger assets.....                                | <u>\$6,425,416 15</u> |

## NON-LEDGER ASSETS.

|   |            |                       |
|---|------------|-----------------------|
| Interest accrued on mortgages.....                    | \$7,287 75 |                       |
| Interest accrued on bonds.....                        | 20,760 70  |                       |
| Rents accrued on company's property.....              | 166 66     | \$28,215 11           |
| Market value of bonds and stocks over book value..... |            | 121,194 64            |
| Gross assets.....                                     |            | <u>\$6,574,825 90</u> |

## DEDUCT ASSETS NOT ADMITTED.

|  |                       |
|--|-----------------------|
| Agents' balances, representing business written prior to Oct. 1, last..... | \$12,496 76           |
| Total admitted assets.....   | <u>\$6,562,329 14</u> |

## LIABILITIES.

|   |                     |                       |
|---|---------------------|-----------------------|
| Losses adjusted and unpaid.....                               | \$137,379 01        |                       |
| Losses in process of adjustment, or in suspense.....          | 140,942 05          |                       |
| Losses resisted.....  | 18,092 00           |                       |
| Total claims for losses.....                                  | <u>\$296,413 06</u> |                       |
| Deduct reinsurance.....                                       | 75,661 34           |                       |
| Net amount of unpaid losses.....                              |                     | \$220,751 72          |
| Unearned premiums on outstanding risks.....                   |                     | 3,266,289 20          |
| Salaries and other miscellaneous expenses due or accrued..... |                     | 140 98                |
| State, county and municipal taxes due or accrued.....         |                     | 36,000 00             |
| Commissions and other charges due agents and brokers.....     |                     | 6,243 07              |
| Due for reinsurance.....                                      |                     | 24,485 15             |
| Cash capital.....   | \$1,000,000 00      |                       |
| Surplus over all liabilities.....                             | 2,008,419 02        |                       |
| Surplus to policy holders.....                                |                     | <u>3,008,419 02</u>   |
| Total liabilities.....  |                     | <u>\$6,562,329 14</u> |

RISKS AND PREMIUMS.

|                                  | <i>Fire.</i>           | <i>Premiums.</i>       |
|----------------------------------|------------------------|------------------------|
| In force December 31, 1908.....  | \$682,273.793          | \$6,579,678 51         |
| Written during the year .....    | 371,030,926            | 3,776,514 60           |
| Total .....                      | <u>\$1,053,304,719</u> | <u>\$10,356,193 11</u> |
| Expired and terminated.....      | 350,775,257            | 3,561,916 38           |
| In force at end of the year..... | \$702,529,462          | \$6,794,276 73         |
| Deduct amount reinsured .....    | 56,200,425             | 436,151 12             |
| Net amount in force.....         | <u>\$646,329,037</u>   | <u>\$6,358,125 61</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         | \$65,368 07         |
| Virginia .....   | 52,100           | 56,614 95           |
| New Mexico ..... | 10,000           | 8,246 60            |
| Manitoba .....   | 10,000           | 776 46              |

BUSINESS IN MAINE.

|                         | <i>Fire.</i>   |
|-------------------------|----------------|
| Risks written.....      | \$1,147,768 00 |
| Premiums received ..... | 16,591 81      |
| Losses paid.....        | 5,093 08       |
| Losses incurred.....    | 6,110 58       |

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).....                                      | \$2,499,862 35 |                       |
| Deduct reinsurance, abatement, rebate and return premiums ..... | 528,012 09     |                       |
| Net premiums.....   |                | \$1,971,850 26        |
| Interest on mortgage loans.....                                 | \$74,258 50    |                       |
| Interest on collateral loans .....                              | 131 25         |                       |
| Interest on bonds and dividends on stocks.....                  | 143,611 58     |                       |
| Interest from all other sources.....                            | 12,598 83      |                       |
| Rents—including company's own occupancy.....                    | 5,015 40       | 235,615 56            |
| Agents' balances previously charged off .....                   |                | 180 25                |
| Profit on sale or maturity of ledger assets .....               |                | 53,821 45             |
| Total income.....   |                | <u>\$2,261,467 52</u> |
| Ledger assets December 31, 1908.....                            |                | 4,709,890 49          |
| Total .....   |                | <u>\$6,971,358 01</u> |

## DISBURSEMENTS.

|   |              |                       |
|---|--------------|-----------------------|
| Gross amount paid for losses (Fire).....                        | \$970,184 62 |                       |
| Deduct salvage, \$4,608.34, and reinsurance, \$104,234.39 ..... | 108,842 73   |                       |
| Net amount paid for losses.....                                 |              | \$861,341 89          |
| Adjustment and settlement of losses .....                       |              | 26,161 49             |
| Commissions or brokerage.....                                   |              | 417,052 32            |
| Miscellaneous expenses of local agencies.....                   |              | 78 71                 |
| Salaries and expenses of special and general agents.....        |              | 146,055 42            |
| Salaries, fees and other charges of officers and employes ..... |              | 48,354 76             |
| Rents—including company's own occupancy .....                   |              | 12,000 00             |
| Advertising, printing and stationery.....                       |              | 21,415 92             |
| Postage, telegrams, telephone and express.....                  |              | 18,938 62             |
| Legal expenses.....   |              | 339 67                |
| Furniture and fixtures.....                                     |              | 983 56                |
| Maps, including corrections.....                                |              | 6,290 55              |
| Underwriters' boards and tariff associations.....               |              | 16,967 97             |
| Fire department, patrol and salvage corps expenses.....         |              | 8,725 08              |
| Inspections and surveys .....                                   |              | 8,676 58              |
| Repairs and expenses on real estate.....                        |              | 1,077 64              |
| Taxes on real estate.....                                       |              | 1,765 40              |
| State taxes on premiums.....                                    |              | 27,878 03             |
| Insurance department licenses and fees.....                     |              | 9,258 12              |
| All other licenses, fees and taxes.....                         |              | 6,476 93              |
| Miscellaneous expenditures.....                                 |              | 10,542 13             |
| Loss on Euclid Ave. Trust Co. deposit.....                      |              | 2,418 50              |
| Interest or dividends to stockholders.....                      |              | 230,000 00            |
| Agents' balances charged off.....                               |              | 53 95                 |
| Loss on sale or maturity of ledger assets.....                  |              | 17,942 50             |
| Decrease in book value of ledger assets.....                    |              | 12,967 83             |
| Total disbursements.....  |              | <u>\$1,913,763 57</u> |
| Balance.....  |              | \$5,057,594 44        |

## LEDGER ASSETS.

|  |  |                       |
|--|--|-----------------------|
| Book value of real estate.....                           |  | \$36,482 01           |
| Mortgage loans on real estate.....                       |  | 1,574,525 00          |
| Book value of bonds and stocks, excluding interest ..... |  | 2,488,111 07          |
| Cash in office and in bank.....                          |  | 719,607 15            |
| Agents' balances.....                                    |  | 238,869 21            |
| Total ledger assets .....                                |  | <u>\$5,057,594 44</u> |

## NON-LEDGER ASSETS.

|  |            |                       |
|--|------------|-----------------------|
| Interest due and accrued on mortgages.....             | \$7,235 94 |                       |
| Interest due and accrued on bonds.....                 | 18,769 15  |                       |
| Interest accrued on other assets.....                  | 1,297 49   |                       |
| Rents due on company's property.....                   | 150 00     | \$27,452 59           |
| Market value of bonds and stocks over book value ..... |            | 21,558 93             |
| Gross assets.....                                      |            | <u>\$5,106,605 96</u> |

## DEDUCT ASSETS NOT ADMITTED.

|  |  |                       |
|--|--|-----------------------|
| Agents' balances, representing business written prior to Oct. 1, last..... |  | \$9,190 21            |
| Total admitted assets.....   |  | <u>\$5,097,415 75</u> |

## LIABILITIES.

|   |              |                |
|---|--------------|----------------|
| Losses adjusted and unpaid.....                           | \$26,050 95  |                |
| Losses in process of adjustment, or in suspense .....     | 103,824 13   |                |
| Losses resisted.....                                      | 5,800 00     |                |
| Total claims for losses.....                              | \$135,675 08 |                |
| Deduct reinsurance.....                                   | 15,463 77    |                |
| Net amount of unpaid losses.....                          |              | \$120,211 31   |
| Unearned premiums on outstanding risks .....              |              | 2,114,778 65   |
| State, county and municipal taxes due or accrued.....     |              | 27,500 00      |
| Commissions and other charges due agents and brokers..... |              | 20,000 00      |
| Reserve for dividends.....                                |              | 180,000 00     |
| Cash capital.....   | \$200,000 00 |                |
| Surplus over all liabilities.....                         | 2,434,925 79 |                |
| Surplus to policy holders.....                            |              | 2,634,925 79   |
| Total liabilities.....                                    |              | \$5,097,415 75 |

## RISKS AND PREMIUMS.

|                                 | <i>Fire.</i>  | <i>Premiums.</i> |
|---------------------------------|---------------|------------------|
| In force December 31, 1908..... | \$344,309,055 | \$3,790,741 82   |
| Written during the year.....    | 219,068,164   | 2,499,862 35     |
| Total.....                      | \$563,377,219 | \$6,290,604 17   |
| Expired and terminated.....     | 163,902,219   | 2,000,070 55     |
| In force at end of year.....    | \$399,475,000 | \$4,290,538 62   |
| Deduct amount reinsured.....    | 26,935,797    | 257,264 36       |
| Net amount in force.....        | \$372,539,203 | \$4,033,269 26   |

## SPECIAL DEPOSITS.

|   |                           |                                 |
|---|---------------------------|---------------------------------|
| Deposited in various states and countries for the exclusive protection of policy holders of such states or countries respectively, viz: |                           |                                 |
| Georgia.....  | <i>Deposits.</i> \$25,000 | <i>Liabilities.</i> \$34,710 81 |
| Virginia.....   | 11,000                    | 24,667 21                       |
| Oregon.....   | 25,000                    | 12,494 69                       |

## BUSINESS IN MAINE.

|                        |                           |
|------------------------|---------------------------|
| Risks written.....     | <i>Fire.</i> \$449,674 00 |
| Premiums received..... | 7,375 41                  |
| Losses paid.....       | 3,379 27                  |
| Losses incurred.....   | 4,383 27                  |

## 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) .....                                     | \$802,360 35 |                |
| Deduct reinsurance, abatement, rebate and return premiums ..... | 233,888 10   |                |
| Net premiums.....!  |              | \$568,472 25   |
| Interest on mortgage loans.....                                 | \$ 530 00    |                |
| Interest on bonds and dividends on stocks.....                  | 32,207 45    |                |
| Interest on deposits.....                                       | 754 25       |                |
| Interest from all other sources.....                            | 731 05       |                |
| Rents—including company's own occupancy.....                    | 5,104 17     | 39,326 92      |
| Agents' balances previously charged off.....                    |              | 64 59          |
| Profit on sale or maturity of ledger assets.....                |              | 21 50          |
| Total income.....   |              | \$607,885 26   |
| Ledger assets Dec. 31, 1908.....                                |              | 1,034,589 50   |
| Total .....   |              | \$1,642,474 76 |

## DISBURSEMENTS.

|   |              |              |
|---|--------------|--------------|
| Gross amount paid for losses (Fire).....                        | \$359,512 87 |              |
| Deduct salvage \$1,322.36 and reinsurance \$60,707.47.....      | 62,029 77    |              |
| Net amount paid for losses.....                                 |              | \$297,483 10 |
| Adjustment and settlement of losses.....                        |              | 5,370 50     |
| Commissions or brokerage .....                                  |              | 124,962 94   |
| Miscellaneous expenses of local agencies.....                   |              | 1,583 05     |
| Salaries of special and general agents.....                     |              | 12,052 85    |
| Salaries, fees and other charges of officers and employes ..... |              | 22,183 17    |
| Rents, including company's own occupancy.....                   |              | 3,250 68     |
| Advertising, printing and stationery.....                       |              | 6,001 44     |
| Postage, telegrams, telephone and express.....                  |              | 4,442 13     |
| Legal expenses.....   |              | 395 00       |
| Furniture and fixtures.....                                     |              | 817 25       |
| Maps, including corrections.....                                |              | 1,228 08     |
| Underwriters' boards and tariff associations.....               |              | 6,407 96     |
| Fire department, patrol and salvage corps expenses.....         |              | 1,035 86     |
| Inspections and surveys.....                                    |              | 6,722 52     |

|  |                     |
|--|---------------------|
| Repairs and expenses on real estate.....     | \$341 79            |
| Taxes on real estate.....                    | 917 28              |
| State taxes on premiums.....                 | 11,049 21           |
| Insurance department licenses and fees.....  | 2,927 15            |
| All other licenses, fees and taxes.....      | 2,268 27            |
| Miscellaneous expenditures.....              | 1,460 84            |
| Interest or dividends to stockholders.....   | 20,000 00           |
| Agents' balances charged off.....            | 53 56               |
| Decrease in book value of ledger assets..... | 1,271 25            |
| Total disbursements.....                     | <u>\$534,225 88</u> |
| Balance.....                                 | \$1,108,248 88      |

LEDGER ASSETS.

|   |                       |
|---|-----------------------|
| Book value of real estate.....                          | \$46,589 28           |
| Mortgage loans on real estate.....                      | 10,100 00             |
| Book value of bonds and stocks, excluding interest..... | 906,087 83            |
| Cash in office and in bank.....                         | 65,402 00             |
| Agents' balances.....                                   | 80,069 77             |
| Total ledger assets.....                                | <u>\$1,108,248 88</u> |

NON-LEDGER ASSETS.

|  |                       |
|--|-----------------------|
| Interest accrued on mortgages.....       | \$143 00              |
| Interest accrued on bonds.....           | 5,977 21              |
| Rents accrued on company's property..... | 312 49                |
| Due for reinsurance.....                 | <u>1,127 98</u>       |
| Gross assets.....                        | <u>\$1,115,809 56</u> |

DEDUCT ASSETS NOT ADMITTED.

|  |                       |
|--|-----------------------|
| Agents' balances, representing business written prior to Oct. 1, last..... | \$ 210 30             |
| Book value of ledger assets over market value.....                         | 6,285 61              |
| Total admitted assets.....   | <u>\$6,495 91</u>     |
|  | <u>\$1,109,313 65</u> |

LIABILITIES.

|   |                       |
|---|-----------------------|
| Losses adjusted and unpaid.....                       | \$33,498 45           |
| Losses in process of adjustment, or in suspense.....  | 50,064 30             |
| Losses resisted.....                                  | 1,425 00              |
| Total claims for losses.....                          | <u>\$84,987 75</u>    |
| Deduct reinsurance.....                               | 14,739 68             |
| Net amount of unpaid losses.....                      | \$70,248 07           |
| Unearned premiums on outstanding risks.....           | 517,057 93            |
| State, county and municipal taxes due or accrued..... | 8,106 95              |
| Due for reinsurance.....                              | 4,635 29              |
| Cash capital.....                                     | \$200,000 00          |
| Surplus over all liabilities.....                     | <u>309,265 41</u>     |
| Surplus to policy holders.....                        | 509,265 41            |
| Total liabilities.....                                | <u>\$1,109,313 65</u> |

## RISKS AND PREMIUMS.

|                                  | <i>Fire.</i>         | <i>Premiums.</i>      |
|----------------------------------|----------------------|-----------------------|
| In force December 31, 1908.....  | \$89,945,919         | \$1,153,112 76        |
| Written during the year.....     | 59,094,064           | 802,360 35            |
| Total.....                       | <u>\$149,039,983</u> | <u>\$1,955,473 11</u> |
| Expired and terminated.....      | 56,329,940           | 767,134 55            |
| In force at end of the year..... | \$92,710,043         | \$1,188,338 56        |
| Deduct amount reinsured.....     | 12,757,064           | 187,881 43            |
| Net amount in force.....         | <u>\$79,952,979</u>  | <u>\$1,000,457 13</u> |

## BUSINESS IN MAINE.

|                        | <i>Fire.</i>   |
|------------------------|----------------|
| Risks written.....     | \$5,464,563 00 |
| Premiums received..... | 98,846 20      |
| Losses paid.....       | 51,232 38      |
| Losses incurred.....   | 51,782 21      |

## 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).....                                     | \$3,219,616 22 |                       |
| Deduct reinsurance, abatement, rebate and return premiums..... | 858,087 20     |                       |
| Net premiums.....  |                | <u>\$2,361,529 02</u> |
| Interest on mortgage loans.....                                | \$175 00       |                       |
| Interest on bonds and dividends on stocks.....                 | 118,537 93     |                       |
| Interest on deposits.....                                      | 2,366 73       |                       |
| Interest from all other sources.....                           | 261 41         |                       |
| Rents—including company's own occupancy.....                   | 76,143 58      | 197,284 65            |
| Agents' balances previously charged off.....                   |                | 998 44                |
| Profit on sale or maturity of ledger assets.....               |                | <u>36,107 17</u>      |
| Total income.....  |                | <u>\$2,595,919 28</u> |
| Ledger assets December 31, 1908.....                           |                | 4,024,713 75          |
| Total.....   |                | <u>\$6,620,633 03</u> |



## DISBURSEMENTS.

|   |                |                |
|---|----------------|----------------|
| Gross amount paid for losses (Fire).....                        | \$1,326,386 70 |                |
| Deduct salvage, \$7,558.86 and reinsurance, \$204,035.70 .....  | 211,594 56     |                |
|   | <hr/>          | \$1,114,792 14 |
| Net amount paid for losses.....                                 |                | \$1,114,792 14 |
| Adjustment and settlement of losses.....                        |                | 87,443 55      |
| Commissions or brokerage.....                                   |                | 475,318 71     |
| Salaries and expenses of special and general agents .....       |                | 107,239 25     |
| Salaries, fees and other charges of officers and employes ..... |                | 99,798 22      |
| Rents—including company's own occupancy.....                    |                | 23,104 01      |
| Advertising, printing and stationery .....                      |                | 31,632 40      |
| Postage, telegrams, telephone and express.....                  |                | 25,055 34      |
| Legal expenses.....   |                | 1,284 98       |
| Maps, including corrections.....                                |                | 8,650 87       |
| Underwriters' boards and tariff associations.....               |                | 23,781 03      |
| Fire department, patrol and salvage corps expenses.....         |                | 18,016 59      |
| Inspections and surveys.....                                    |                | 19,686 07      |
| Repairs and expenses on real estate.....                        |                | 13,697 82      |
| Taxes on real estate.....                                       |                | 23,841 65      |
| State taxes on premiums.....                                    |                | 34,916 76      |
| Insurance department licenses and fees.....                     |                | 14,249 65      |
| All other licenses, fees and taxes.....                         |                | 16,300 33      |
| Miscellaneous expenditures.....                                 |                | 7,502 25       |
| Interest or dividends to stockholders.....                      |                | 100,000 00     |
| Loss on sale or maturity of ledger assets.....                  |                | 701 75         |
|   | <hr/>          | \$2,247,013 37 |
| Total disbursements.....  |                | \$2,247,013 37 |
| Balance.....  |                | \$4,373,619 66 |

## 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..... | 2,962,022 79   |
| Cash in office and in bank.....                         | 128,482 66     |
| Agents' balances.....                                   | 373,033 15     |
|   | <hr/>          |
| Total ledger assets.....                                | \$4,373,619 66 |

## NON-LEDGER ASSETS.

|   |                |
|---|----------------|
| Interest accrued on mortgages.....                    | \$14 58        |
| Interest accrued on bonds.....                        | 28,490 88      |
| Rents due on company's property.....                  | 58 34          |
|   | <hr/>          |
| Market value of real estate over book value.....      | 222,891 94     |
| Market value of bonds and stocks over book value..... | 138,429 21     |
| Due for reinsurance.....                              | 7,822 29       |
|   | <hr/>          |
| Gross assets.....                                     | \$4,771,326 90 |

## DEDUCT ASSETS NOT ADMITTED.

|   |                |
|---|----------------|
| Agents' balances, representing business written prior to October 1, last... | \$6,207 33     |
|   | <hr/>          |
| Total admitted assets.....  | \$4,765,119 57 |

## LIABILITIES.

|  |                |                      |
|--|----------------|----------------------|
| Losses adjusted and unpaid .....                               | \$72,235 17    |                      |
| Losses in process of adjustment, or in suspense .....          | 181,684 64     |                      |
| Losses resisted .....  | 32,027 64      |                      |
|  | <hr/>          |                      |
| Total claims for losses .....                                  | \$285,947 45   |                      |
| Deduct reinsurance .....                                       | 52,523 89      |                      |
|  | <hr/>          |                      |
| Net amount of unpaid losses .....                              |                | \$233,423 56         |
| Unearned premiums on outstanding risks .....                   |                | 2,123,603 72         |
| Salaries and other miscellaneous expenses due or accrued ..... |                | 6,838 18             |
| State, county and municipal taxes due or accrued .....         |                | 45,000 00            |
| Commissions and other charges due agents and brokers .....     |                | 8,842 84             |
| Due for return premiums and reinsurance .....                  |                | 28,434 96            |
| Rents paid in advance .....                                    |                | 2,402 41             |
| Cash capital .....   | \$1,000,000 00 |                      |
| Surplus over all liabilities .....                             | 1,316,573 90   |                      |
|  | <hr/>          |                      |
| Surplus to policy holders .....                                |                | 2,316,573 90         |
| Total liabilities .....  |                | <hr/> \$4,765,119 57 |

## RISKS AND PREMIUMS.

|                                   | <i>Fire.</i>     | <i>Premiums.</i> |
|-----------------------------------|------------------|------------------|
| In force December 31, 1908 .....  | \$427,705,481 84 | \$4,395,268 31   |
| Written during the year .....     | 303,368,968 65   | 3,219,616 22     |
|                                   | <hr/>            | <hr/>            |
| Total .....                       | \$731,074,450 49 | \$7,614,884 53   |
| Expired and terminated .....      | 275,757,066 99   | 2,944,333 43     |
|                                   | <hr/>            | <hr/>            |
| In force at end of the year ..... | \$455,317,383 50 | \$4,670,551 10   |
| Deduct amount reinsured .....     | 58,708,716 30    | 576,226 88       |
|                                   | <hr/>            | <hr/>            |
| Net amount in force .....         | \$396,608,667 20 | \$4,094,324 22   |

## 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           | 21,974 58           |
| Virginia ..... | 50,000           | 31,754 58           |

## BUSINESS IN MAINE.

|                         | <i>Fire.</i>   |
|-------------------------|----------------|
| Risks written .....     | \$1,419,020 00 |
| Premiums received ..... | 21,038 95      |
| Losses paid .....       | 11,266 98      |
| Losses incurred .....   | 11,085 39      |

## 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.

|   | <i>Fire.</i>    | <i>Marine.</i> |                 |
|---|-----------------|----------------|-----------------|
| Gross premiums.....   | \$18,562,694 42 | \$232,204 88   |                 |
| Deduct reinsurance, abatement, rebate and return<br>premiums..... | 3,775,613 98    | 30,275 32      |                 |
| Net premiums.....   | \$14,787,080 44 | \$201,929 56   | \$14,989,010 00 |
| Interest on mortgage loans.....                                   |                 | \$21,322 75    |                 |
| Interest on collateral loans.....                                 |                 | 672 50         |                 |
| Interest on bonds and dividends on stocks.....                    |                 | 701,549 61     |                 |
| Interest on deposits.....   |                 | 15,007 64      |                 |
| Rents—including company's own occupancy.....                      |                 | 58,260 45      | 796,812 95      |
| Sale of unlisted assets.....                                      |                 |                | 440,000 00      |
| Conscience money.....   |                 |                | 600 00          |
| Premium on exchange of bonds.....                                 |                 |                | 967 50          |
| Agents' balances previously charged off.....                      |                 |                | 374 43          |
| Profit on sale or maturity of ledger assets.....                  |                 |                | 3,225 00        |
| Total income.....   |                 |                | \$16,230,989 88 |
| Ledger assets Dec. 31, 1908.....                                  |                 |                | 19,661,199 85   |
| Total.....  |                 |                | \$35,892,189 73 |

## DISBURSEMENTS.

|  | <i>Fire.</i>   | <i>Marine.</i> |                |
|--|----------------|----------------|----------------|
| Gross amount paid for losses.....                              | \$8,269,802 20 | \$19,094 87    |                |
| Deduct salvage \$55,717.71 and reinsurance \$684,902.63.....   | 740,620 34     | -              |                |
| Net amount paid for losses.....                                | \$7,529,181 86 | \$19,094 87    | \$7,548,276 73 |
| Adjustment and settlement of losses.....                       |                |                | 129,854 67     |
| Commissions or brokerage.....                                  |                |                | 2,730,037 97   |
| Salaries and expenses of special and general agents.....       |                |                | 721,715 90     |
| Salaries, fees and other charges of officers and employes..... |                |                | 555,845 66     |
| Rents—including company's own occupancy.....                   |                |                | 96,321 10      |
| Advertising, printing and stationery.....                      |                |                | 195,522 88     |
| Postage, telegrams, telephone and express.....                 |                |                | 129,637 82     |
| Legal expenses.....  |                |                | 10,733 77      |
| Furniture and fixtures.....                                    |                |                | 12,535 62      |
| Maps, including corrections.....                               |                |                | 33,991 11      |
| Underwriters' boards and tariff associations.....              |                |                | 198,333 80     |
| Fire department, patrol and salvage corps expenses.....        |                |                | 52,146 98      |
| Inspections and surveys.....                                   |                |                | 60,339 26      |

|   |                        |
|---|------------------------|
| Repairs and expenses on real estate.....        | \$20,019 64            |
| Taxes on real estate.....                       | 12,638 22              |
| State taxes on premiums.....                    | 250,523 19             |
| Insurance department licenses and fees .....    | 46,707 08              |
| All other licenses, fees and taxes.....         | 120,701 32             |
| Reinsuring companies under treaty .....         | 26,377 41              |
| Miscellaneous expenditures .....                | 40,089 52              |
| Interest or dividends to stockholders.....      | 650,000 00             |
| Agents' balances charged off.....               | 3,258 21               |
| Loss on sale or maturity of ledger assets ..... | 29,096 46              |
| Decrease in book value of ledger assets.....    | 121,455 25             |
| Total disbursements .....                       | <u>\$13,796,159 57</u> |
| Balance .....                                   | \$22,096,030 16        |

## LEDGER ASSETS.

|   |                        |
|---|------------------------|
| Book value of real estate.....                          | \$891,503 89           |
| Mortgage loans on real estate.....                      | 395,166 67             |
| Loans secured by collateral.....                        | 13,000 00              |
| Book value of bonds and stocks, excluding interest..... | 16,938,917 61          |
| Cash in office and in bank .....                        | 1,161,030 49           |
| Agents' balances .....                                  | 2,696,411 50           |
| Total ledger assets .....                               | <u>\$22,096,030 16</u> |

## NON-LEDGER ASSETS.

|   |                        |
|---|------------------------|
| Interest accrued on mortgages.....                    | \$3,636 30             |
| Interest accrued on bonds.....                        | 203,738 35             |
| Interest accrued on collateral loans .....            | 320 47                 |
| Rents accrued on company's property.....              | 1,386 77               |
| Market value of real estate over book value.....      | 5,996 11               |
| Market value of bonds and stocks over book value..... | 775,555 45             |
| Gross assets.....                                     | <u>\$23,086,663 61</u> |

## DEDUCT ASSETS NOT ADMITTED,

|  |                        |
|--|------------------------|
| Agents' balances, representing business written prior to Oct. 1, last..... | \$50,963 00            |
| Total admitted assets.....   | <u>\$23,035,700 61</u> |

## LIABILITIES.

|   |                        |
|---|------------------------|
| Losses adjusted and unpaid.....                       | \$478,605 37           |
| Losses in process of adjustment, or in suspense ..... | 901,238 78             |
| Losses resisted .....                                 | 99,823 42              |
| Total claims for losses.....                          | <u>\$1,479,667 57</u>  |
| Deduct reinsurance .....                              | 99,849 95              |
| Net amount of unpaid losses.....                      | \$1,379,817 62         |
| Unearned premiums on outstanding risks.....           | 12,742,135 49          |
| State, county and municipal taxes due or accrued..... | 200,000 00             |
| Cash capital.....                                     | \$2,000,000 00         |
| Surplus over all liabilities .....                    | <u>6,713,747 50</u>    |
| Surplus to policy holders .....                       | 8,713,747 50           |
| Total liabilities.....                                | <u>\$23,035,700 61</u> |

## RISKS AND PREMIUMS.

|                                  | <i>Fire.</i>    | <i>Premiums.</i> | <i>Marine.</i> | <i>Premiums.</i> |
|----------------------------------|-----------------|------------------|----------------|------------------|
| In force December 31, 1908.....  | \$1,993,303.956 | \$24,088,325 72  | -              | -                |
| Written during the year.....     | 1,557,224.858   | 18,562,694 42    | 10,741,110     | 232,204 88       |
| Total.....                       | \$3,550,528,814 | \$42,651,020 14  | \$10,741,110   | \$232,204 88     |
| Expired and terminated.....      | 1,409,387.933   | 17,497.909 05    | 3,101,055      | 45,234 64        |
| In force at end of the year..... | \$2,141,140,881 | \$25,153,111 09  | \$7,640,055    | \$186,970 24     |
| Deduct amount reinsured .....    | 78,154.473      | 570,471 69       | -              | -                |
| Net amount in force.....         | \$2,062,986,408 | \$24,582,639 40  | \$7,640,055    | \$186,970 24     |

## 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     | \$504,700 47        |
| Georgia .....    | 10,000 00        | 252,637 63          |
| New Mexico ..... | 10,000 00        | 60,662 69           |
| Virginia .....   | 52,500 00        | 217,021 24          |

## BUSINESS IN MAINE.

|                        | <i>Fire.</i>    | <i>Marine.</i> |
|------------------------|-----------------|----------------|
| Risks written.....     | \$10,714,343 00 | \$36,450 00    |
| Premiums received..... | 160,462 79      | 931 15         |
| Losses paid .....      | 74,466 95       | -              |
| Losses incurred.....   | 74,932 22       | -              |

HOME INSURANCE COMPANY,  
NEW YORK, N. Y.

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

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

Cash Capital, \$3,000,000.

INCOME.

|   | <i>Fire.</i>    | <i>Marine.</i> |                 |
|---|-----------------|----------------|-----------------|
| Gross premiums.....   | \$15,632,121 75 | \$808,496 77   |                 |
| Deduct reinsurance, abatement, rebate and<br>return premiums..... | \$4,768,183 44  | 308,903 81     |                 |
| Net premiums.....   | \$10,863,938 31 | \$499,592 96   | \$11,363,531 27 |
| Interest on mortgage loans.....                                   |                 | \$4,784 04     |                 |
| Interest on bonds and dividends on stocks.....                    |                 | 872,222 52     |                 |
| Interest on deposits.....   |                 | 21,413 11      |                 |
| Rents—including company's own occupancy.....                      |                 | 154,582 08     | 1,053,001 75    |
| Profit and loss.....  |                 |                | 3,110 00        |
| Agents' balances previously charged off.....                      |                 |                | 92 16           |
| Profit on sale or maturity of ledger assets.....                  |                 |                | 365,569 91      |
| Total income.....   |                 |                | \$12,785,305 09 |
| Ledger assets Dec. 31, 1908.....                                  |                 |                | 23,804,122 72   |
| Total.....  |                 |                | \$36,589,427 81 |

DISBURSEMENTS.

|   | <i>Fire.</i>   | <i>Marine.</i> |                |
|---|----------------|----------------|----------------|
| Gross amount paid for losses.....                                 | \$6,798,636 05 | \$312,649 83   |                |
| Deduct salvage \$50,045.50 and reinsurance<br>\$1,739,597.70..... | 1,649,364 28   | 140,278 92     |                |
| Net amount paid for losses.....                                   | \$5,149,271 77 | \$172,370 91   | \$5,321,642 68 |
| Adjustment and settlement of losses.....                          |                |                | 126,177 73     |
| Commissions or brokerage.....                                     |                |                | 2,082,872 69   |
| Salaries and expenses of special and general agents.....          |                |                | 337,882 80     |
| Salaries, fees and other charges of officers and employes.....    |                |                | 397,097 61     |
| Rents—including company's own occupancy.....                      |                |                | 120,360 22     |
| Advertising, printing and stationery.....                         |                |                | 194,828 57     |
| Postage, telegrams, telephone and express.....                    |                |                | 94,722 31      |
| Legal expenses.....   |                |                | 2,356 75       |
| Maps, including corrections.....                                  |                |                | 18,530 91      |
| Underwriters' boards and tariff associations.....                 |                |                | 130,913 24     |
| Fire department, patrol and salvage corps expenses.....           |                |                | 32,280 44      |
| Inspections and surveys.....                                      |                |                | 37,377 73      |
| Repairs and expenses on real estate.....                          |                |                | 45,026 29      |
| Taxes on real estate.....   |                |                | 27,718 06      |
| State taxes on premiums.....                                      |                |                | 241,829 93     |

|  |                        |
|--|------------------------|
| Insurance department licenses and fees.....    | \$32,052 46            |
| Traveling expenses.....                        | 6,239 18               |
| Exchange.....                                  | 12,890 89              |
| Profit and loss.....                           | 218 20                 |
| Miscellaneous expenditures.....                | 93,565 67              |
| Interest or dividends to stockholders.....     | 750,000 00             |
| Agents' balances charged off.....              | 636 29                 |
| Loss on sale or maturity of ledger assets..... | 19,616 50              |
| Decrease in book value of ledger assets.....   | 130,361 56             |
| Total disbursements.....                       | <u>\$10,257,198 71</u> |
| Balance.....                                   | \$26,332,229 10        |

## LEDGER ASSETS.

|   |                        |
|---|------------------------|
| Book value of real estate.....                          | \$1,543,892 06         |
| Mortgage loans on real estate.....                      | 69,800 00              |
| Book value of bonds and stocks, excluding interest..... | 21,847,554 99          |
| Cash in office and in bank.....                         | 1,552,444 43           |
| Agents' balances.....                                   | 966,342 65             |
| Bills receivable taken for fire risks.....              | 36,817 61              |
| Counter and office premiums uncollected.....            | 315,277 36             |
| Total ledger assets.....                                | <u>\$26,332,229 10</u> |

## NON-LEDGER ASSETS.

|   |                        |
|---|------------------------|
| Market value of bonds and stocks over book value..... | \$1,029,593 34         |
| Gross assets.....                                     | <u>\$27,361,762 44</u> |

## DEDUCT ASSETS NOT ADMITTED.

|   |             |                        |
|---|-------------|------------------------|
| Agents' balances, representing business written prior to<br>Oct. 1. last..... | \$53,975 16 |                        |
| Bills receivable, past due, taken for fire risks.....                         | 115 00      | \$54,090 16            |
| Total admitted assets.....  |             | <u>\$27,307,672 28</u> |

## LIABILITIES.

|   |                        |
|---|------------------------|
| Losses adjusted and unpaid.....                           | \$ 212,473 55          |
| Losses in process of adjustment, or in suspense.....      | 1,139,487 42           |
| Losses resisted.....                                      | 107,632 88             |
| Total claims for losses.....                              | <u>\$1,459,593 85</u>  |
| Deduct reinsurance.....                                   | 500,954 09             |
| Net amount of unpaid losses.....                          | \$ 958,639 76          |
| Unearned premiums on outstanding risks.....               | 10,244,415 00          |
| State, county and municipal taxes due or accrued.....     | 100,000 00             |
| Commissions and other charges due agents and brokers..... | 64,492 85              |
| Due for reinsurance.....                                  | 557,287 71             |
| Conflagration reserve.....                                | 1,200,000 00           |
| Cash capital.....   | \$3,000,000 00         |
| Surplus over all liabilities.....                         | <u>11,182,836 96</u>   |
| Surplus to policy holders.....                            | 14,182,836 96          |
| Total liabilities.....                                    | <u>\$27,307,672 28</u> |

## RISKS AND PREMIUMS.

|                                  | <i>Fire.</i>    | <i>Premiums.</i> | <i>Marine.</i> | <i>Premiums</i> |
|----------------------------------|-----------------|------------------|----------------|-----------------|
| In force December 31, 1908.....  | \$1,990,201.785 | \$19,911,640 00  | \$15,930,476   | \$398,980 00    |
| Written during the year .....    | 1,621,107,580   | 15,632,121 75    | 61,318,543     | 808,496 77      |
| Total.....                       | \$3,611,309,365 | \$35,543,761 75  | \$77,249,019   | \$1,207,476 77  |
| Expired and terminated .....     | 1,448,755,633   | 14,423,682 75    | 52,413,772     | 563,735 77      |
| In force at end of the year..... | \$2,162,553,732 | \$21,120,079 00  | \$24,835,247   | \$643,741 00    |
| Deduct amount reinsured.....     | 293,275,035     | 1,754,971 00     | 5,862,346      | 105,956 00      |
| Net amount in force.....         | \$1,869,278,697 | \$19,365,108 00  | \$18,972,901   | \$537,785 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 .....  | \$50,000 00      | \$174,741 35        |
| Georgia.....    | 10,000 00        | 169,695 28          |
| Oregon.....     | 25,000 00        | 83,914 14           |
| New Mexico..... | 10,000 00        | 34,181 00           |
| Canada.....     | 293,333 00       | 302,452 49          |
| Mexico.....     | 29,500 00        | 72,481 00           |
| Cuba.....       | 75,000 00        | 30,804 00           |

## BUSINESS IN MAINE.

|                        | <i>Fire.</i>    | <i>Marine.</i> |
|------------------------|-----------------|----------------|
| Risks written.....     | \$11,067,926 00 | \$72,550 00    |
| Premiums received..... | 132,848 92      | 1,563 02       |
| Losses paid.....       | 111,268 76      | -              |
| Losses incurred .....  | 99,472 69       | -              |



## INSURANCE COMPANY OF NORTH AMERICA,

PHILADELPHIA, PENN.

INCORPORATED IN 1794. COMMENCED BUSINESS IN 1792.

EUGENE L. ELLISON, *President*.T. HOWARD WRIGHT, *Secretary*.

Cash Capital, \$3,000,000.

## INCOME.

|   | <i>Fire.</i>   | <i>Marine.</i> |                 |
|---|----------------|----------------|-----------------|
| Gross premiums .....  | \$7,543,727 32 | \$3,717,717 05 |                 |
| Deduct reinsurance, abatement, rebate<br>and return premiums..... | 1,593,259 99   | 1,069,190 34   |                 |
| Net premiums.....   | \$5,950,475 33 | \$2,648,526 71 | \$8,599,002 04  |
| Deposit premiums on perpetual risks.....                          |                |                | 13,453 47       |
| Interest on mortgage loans.....                                   |                | \$21,044 87    |                 |
| Interest on bonds and dividends on stocks.....                    |                | 406,502 54     |                 |
| Interest on deposits.....   |                | 15,076 65      |                 |
| Interest from all other sources.....                              |                | 1,073 44       |                 |
| Rents—including company's own occupancy.....                      |                | 20,449 57      | 464,147 07      |
| Perpetual permits, transfer fees and earned deposits.....         |                |                | 3,516 22        |
| Agents' balances previously charged off.....                      |                |                | 2,017 79        |
| Profit on sale of maturity of ledger assets.....                  |                |                | 64,025 00       |
| Total income.....   |                |                | \$9,146,161 59  |
| Ledger assets December 31, 1908.....                              |                |                | 11,845,501 95   |
| Total.....  |                |                | \$20,991,663 54 |

## DISBURSEMENTS.

|  | <i>Fire.</i>   | <i>Marine.</i> |                |
|--|----------------|----------------|----------------|
| Gross amount paid for losses.....                                | \$3,390,196 23 | \$1,971,918 06 |                |
| Deduct salvage \$381,101.92 and reinsurance<br>\$583,150.65..... | 349,674 08     | 614,578 49     |                |
| Net amount paid for losses.....                                  | \$3,040,492 15 | \$1,357,339 57 | \$4,397,831 72 |
| Adjustment and settlement of losses.....                         |                |                | 57,210 60      |
| Commissions or brokerage.....                                    |                |                | 1,939,942 70   |
| Miscellaneous expenses of local agencies.....                    |                |                | 102,541 34     |
| Salaries and expenses of special and general agents.....         |                |                | 299,996 36     |
| Salaries, fees and other charges of officers and employes.....   |                |                | 180,592 09     |
| Rents—including company's own occupancy.....                     |                |                | 36,411 98      |
| Advertising, printing and stationery.....                        |                |                | 68,741 93      |
| Postage, telegrams, telephone and express.....                   |                |                | 46,465 83      |
| Legal expenses.....  |                |                | 9,669 00       |
| Furniture and fixtures.....                                      |                |                | 3,082 70       |
| Maps, including corrections.....                                 |                |                | 13,813 88      |
| Underwriters' boards and tariff associations.....                |                |                | 49,718 24      |

|  |                        |  |
|--|------------------------|--|
| Fire department, patrol and salvage corps expenses ..... | \$16,123 73            |  |
| Inspections and surveys.....                             | 27,066 97              |  |
| Repairs and expenses on real estate.....                 | 5,377 85               |  |
| Taxes on real estate.....                                | 4,594 11               |  |
| State taxes on premiums.....                             | 136,356 83             |  |
| Insurance department licenses and fees.....              | 24,915 35              |  |
| All other licenses, fees and taxes.....                  | 28,511 45              |  |
| Miscellaneous expenditures.....                          | 22,830 71              |  |
| Deposit premiums returned.....                           | 17,503 86              |  |
| Interest or dividends to stockholders.....               | 360,000 00             |  |
| Agents' balances charged off.....                        | 5,752 69               |  |
| Loss on sale or maturity of ledger assets .....          | 1,000 00               |  |
| Decrease in book value of ledger assets.....             | 2,062 50               |  |
| Total disbursements .....                                | <u>\$7,858,104 42</u>  |  |
| Balance .....  | <u>\$13,133,559 12</u> |  |

## LEDGER ASSETS.

|  |                        |  |
|--|------------------------|--|
| Book value of real estate.....                           | \$364,410 00           |  |
| Mortgage loans on real estate.....                       | 373,803 48             |  |
| Book value of bonds and stocks, excluding interest ..... | 9,843,758 45           |  |
| Cash in office and in bank.....                          | 1,134,635 88           |  |
| Agents' balances.....                                    | 1,391,721 52           |  |
| Bills receivable taken for marine and inland risks.....  | 25,229 79              |  |
| Total ledger assets.....                                 | <u>\$13,133,559 12</u> |  |

## NON-LEDGER ASSETS.

|   |            |                        |
|---|------------|------------------------|
| Interest due and accrued on mortgages.....            | \$9,030 82 |                        |
| Interest accrued on bonds .....                       | 57,873 52  | \$60,904 34            |
| Market value of bonds and stocks over book value..... |            | 141,908 35             |
| Due for reinsurance.....                              |            | 49,129 75              |
| (Gross assets .....                                   |            | <u>\$13,385,501 56</u> |

## DEDUCT ASSETS NOT ADMITTED.

|   |             |                        |
|---|-------------|------------------------|
| Agents' balances, representing business written prior to<br>Oct. 1, last..... | \$11,883 54 |                        |
| Bills receivable, past due, taken for marine and inland risks .....           | 287 50      | \$12,171 04            |
| Total admitted assets .....   |             | <u>\$13,373,330 52</u> |

## LIABILITIES.

|   |                     |                        |
|---|---------------------|------------------------|
| Losses adjusted and unpaid.....                           | \$96,981 01         |                        |
| Losses in process of adjustment, or in suspense.....      | 871,022 12          |                        |
| Losses resisted.....                                      | 23,776 87           |                        |
| Total claims for losses.....                              | <u>\$991,780 00</u> |                        |
| Deduct reinsurance and salvage claims.....                | 114,530 00          |                        |
| Net amount of unpaid losses.....                          |                     | \$877,250 00           |
| Unearned premiums on outstanding risks.....               |                     | 6,057,476 86           |
| Reclaimable on perpetual fire policies.....               |                     | 756,385 61             |
| Commissions and other charges due agents and brokers..... |                     | 80,000 00              |
| Due for reinsurance.....                                  |                     | 24,982 45              |
| Cash capital.....   | \$9,000,000 00      |                        |
| Surplus over all liabilities.....                         | 2,577,235 60        |                        |
| Surplus to policy holders.....                            |                     | <u>5,577,235 60</u>    |
| Total liabilities.....                                    |                     | <u>\$13,373,330 52</u> |

## RISKS AND PREMIUMS.

|                                  | <i>Fire.</i>    | <i>Premiums.</i> | <i>Marine.</i> | <i>Premiums.</i> |
|----------------------------------|-----------------|------------------|----------------|------------------|
| In force December 31, 1908.....  | \$887,376,685   | \$10,775,570 96  | \$62,193,857   | \$1,205,123 57   |
| Written during the year.....     | 612,791,665     | 7,543,727 32     | 620,173,718    | 3,717,717 05     |
| Total.....                       | \$1,500,168,350 | \$18,319,298 28  | \$682,367,545  | \$4,922,840 62   |
| Expired and terminated.....      | 563,820,534     | 7,137,636 88     | 621,962,084    | 3,329,546 89     |
| In force at end of the year..... | \$936,347,416   | \$11,181,661 40  | \$60,405,461   | \$1,593,293 73   |
| Deduct amount reinsured.....     | 68,336,691      | 754,443 68       | 5,844,640      | 160,635 73       |
| Net amount in force...           | \$868,010,725   | \$10,427,217 72  | \$54,560,821   | \$1,432,658 00   |

Perpetual risks not included above, \$32,405,693 04; premiums on same, \$834,079 62.

## SPECIAL DEPOSITS.

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

|                 | <i>Deposits.</i> | <i>Liabilities.</i> |
|-----------------|------------------|---------------------|
| Georgia.....    | \$10,000         | \$72,136 28         |
| New Mexico..... | 20,000           | 23,883 25           |
| Virginia.....   | 53,000           | 55,447 98           |
| Canada.....     | 273,040          | 178,058 27          |

## BUSINESS IN MAINE.

|                        | <i>Fire.</i>   | <i>Marine.</i> |
|------------------------|----------------|----------------|
| Risks written.....     | \$7,838,257 00 | \$363,111 00   |
| Premiums received..... | 144,941 13     | 13,573 91      |
| Losses paid.....       | 71,111 91      | 4,916 50       |
| Losses incurred.....   | 72,421 94      | 5,233 50       |

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).....                                      | \$505,875 49 |              |
| Deduct reinsurance, abatement, rebate and return premiums ..... | 227,480 10   |              |
| Net premiums.....   |              | \$278,395 39 |
| Interest on mortgage loans.....                                 | \$2,800 24   |              |
| Interest on bonds and dividends on stocks .....                 | 10,136 70    |              |
| Interest on deposits .....                                      | 424 19       |              |
| Interest from all other sources.....                            | 473 17       | 13,834 30    |
| Accounts previously charged off.....                            |              | 48 11        |
| Profit from general agency .....                                |              | 18,085 38    |
| Profit on sale or maturity of ledger assets .....               |              | 413 00       |
| Total income.....   |              | \$310,776 18 |
| Ledger assets Dec. 31, 1908 .....                               |              | 392,166 28   |
| Total .....   |              | \$702,942 46 |

DISBURSEMENTS.

|  |              |              |
|--|--------------|--------------|
| Gross amount paid for losses (Fire).....                       | \$241,299 41 |              |
| Deduct reinsurance .....                                       | 107,846 35   |              |
| Net amount paid for losses.....                                |              | \$133,453 06 |
| Adjustment and settlement of losses.....                       |              | 2,093 42     |
| Commissions or brokerage.....                                  |              | 64,580 37    |
| Miscellaneous expenses of local agencies.....                  |              | 264 35       |
| Salaries and expenses of special and general agents.....       |              | 12,768 14    |
| Salaries, fees and other charges of officers and employes..... |              | 23,563 99    |
| Rents.....   |              | 4,767 57     |
| Advertising, printing and stationery....                       |              | 4,552 19     |
| Postage, telegrams, telephone and express.....                 |              | 4,830 12     |
| Legal expenses.....  |              | 301 14       |
| Furniture and fixtures.....                                    |              | 873 28       |
| Maps, including corrections.....                               |              | 1,244 92     |
| Underwriters' boards and tariff associations.....              |              | 1,606 44     |
| Fire department, patrol and salvage corps expenses.....        |              | 899 62       |
| Inspections and surveys .....                                  |              | 2,378 17     |
| State taxes on premiums.....                                   |              | 3,786 19     |
| Insurance department licenses and fees.....                    |              | 2,207 39     |

MERCANTILE FIRE AND MARINE INSURANCE COMPANY. 227

|  |                     |
|--|---------------------|
| All other licenses, fees and taxes.....        | \$310 16            |
| Profit and loss.....                           | 112 69              |
| Miscellaneous expenditures.....                | 1,330 69            |
| Loss on sale or maturity of ledger assets..... | 125 00              |
| Total disbursements.....                       | <u>\$266,048 90</u> |
| Balance.....                                   | \$436,898 56        |

LEDGER ASSETS.

|   |                     |
|---|---------------------|
| Mortgage loans on real estate.....                      | \$67,800 00         |
| Book value of bonds and stocks, excluding interest..... | 289,526 25          |
| Cash in office and in bank.....                         | 29,383 59           |
| Agents' balances.....                                   | 50,183 72           |
| Total ledger assets.....                                | <u>\$436,898 56</u> |

NON-LEDGER ASSETS.

|   |          |                     |
|---|----------|---------------------|
| Interest accrued on mortgages.....                    | \$552 80 |                     |
| Interest accrued on bonds.....                        | 3,283 28 | \$3,836 08          |
| Market value of bonds and stocks over book value..... |          | 10,973 75           |
| General agency profit due.....                        |          | 1,097 02            |
| Gross assets.....                                     |          | <u>\$452,800 41</u> |

DEDUCT ASSETS NOT ADMITTED.

|  |                     |
|--|---------------------|
| Agents' balances, representing business written prior to Oct. 1, last..... | \$478 98            |
| Total admitted assets.....   | <u>\$452,321 43</u> |

LIABILITIES.

|   |                     |
|---|---------------------|
| Losses in process of adjustment, or in suspense.....          | \$38,728 40         |
| Losses resisted.....  | 12,930 88           |
| Total claims for losses.....                                  | <u>\$51,659 28</u>  |
| Deduct reinsurance.....                                       | 24,799 20           |
| Net amount of unpaid losses.....                              | \$26,860 08         |
| Unearned premiums on outstanding risks.....                   | 140,219 59          |
| Salaries and other miscellaneous expenses due or accrued..... | 969 54              |
| State, county and municipal taxes due or accrued.....         | 3,749 26            |
| Cash capital.....   | \$200,000 00        |
| Surplus over all liabilities.....                             | 80,522 96           |
| Surplus to policy holders.....                                | <u>280,522 96</u>   |
| Total liabilities.....  | <u>\$452,321 43</u> |

RISKS AND PREMIUMS.

|                                  | <i>Fire.</i>        | <i>Premiums.</i>      |
|----------------------------------|---------------------|-----------------------|
| In force December 31, 1908.....  | \$56,220,487        | \$703,203 50          |
| Written during the year.....     | 35,711,901          | 505,875 49            |
| Total.....                       | <u>\$91,932,388</u> | <u>\$1,209,078 99</u> |
| Expired and terminated.....      | 35,975,554          | 510,430 17            |
| In force at end of the year..... | \$55,956,834        | \$698,648 82          |
| Deduct amount reinsured.....     | 37,470,720          | 429,918 98            |
| Net amount in force.....         | <u>\$18,486,114</u> | <u>\$268,729 84</u>   |

BUSINESS IN MAINE.

|                        | <i>Fire.</i> |
|------------------------|--------------|
| Risks written.....     | \$571,795 00 |
| Premiums received..... | 9,485 87     |
| Losses paid.....       | 2,853 18     |
| Losses incurred.....   | 2,285 83     |

## NATIONAL FIRE INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1869. COMMENCED BUSINESS IN 1871.

JAMES NICHOLS, *President.*B. R. STILLMAM, *Secretary.*

Cash Capital, \$1,000,000.

## INCOME.

|  |                 |                |
|--|-----------------|----------------|
| Gross premiums (Fire).....                                     | \$8,545,442 17  |                |
| Deduct reinsurance, abatement, rebate and return premiums..... | 2,937,117 16    |                |
| Net premiums.....  |                 | \$5,608,325 01 |
| Interest on mortgage loans.....                                | \$36,128 46     |                |
| Interest on bonds and dividends on stocks.....                 | 276,635 39      |                |
| Interest on deposits.....                                      | 8,824 53        |                |
| Rents.....   | 13,994 30       | 335,582 68     |
| Income from other sources.....                                 |                 | 106 00         |
| Agents' balances previously charged off.....                   |                 | 8,315 10       |
| Profit on sale or maturity of ledger assets.....               |                 | 51,017 22      |
| Total income.....  | \$6,003,346 01  |                |
| Ledger assets Dec. 31, 1908.....                               | 7,853,330 10    |                |
| Total.....   | \$13,856,676 11 |                |

## DISBURSEMENTS.

|  |                |                |
|--|----------------|----------------|
| Gross amount paid for losses (Fire).....                       | \$3,649,296 76 |                |
| Deduct salvage \$20,937.35 and reinsurance \$947,443.88.....   | 968,381 23     |                |
| Net amount paid for losses.....                                |                | \$2,680,915 53 |
| Adjustment and settlement of losses.....                       |                | 30,467 21      |
| Commissions or brokerage.....                                  |                | 982,328 70     |
| Salaries and expenses of special and general agents.....       |                | 507,989 56     |
| Salaries, fees and other charges of officers and employes..... |                | 140,813 28     |
| Rents.....   |                | 12,266 69      |
| Advertising, printing and stationery.....                      |                | 54,590 70      |
| Postage, telegrams, telephone and express.....                 |                | 46,527 58      |
| Legal expenses.....  |                | 8,290 02       |
| Furniture and fixtures.....                                    |                | 6,914 98       |
| Maps, including corrections.....                               |                | 11,957 40      |
| Underwriters' boards and tariff associations.....              |                | 67,058 38      |
| Fire department, patrol and salvage corps expenses.....        |                | 46,680 53      |
| Inspections and surveys.....                                   |                | 13,840 19      |
| Repairs and expenses on real estate.....                       |                | 5,135 31       |
| Taxes on real estate.....                                      |                | 4,823 30       |
| State taxes on premiums.....                                   |                | 93,909 30      |
| Insurance department licenses and fees.....                    |                | 19,239 97      |
| All other licenses, fees and taxes.....                        |                | 36,591 73      |

|   |                       |
|---|-----------------------|
| Traveling expenses .....                        | \$4,055 73            |
| Miscellaneous expenditures .....                | 32,899 43             |
| Interest or dividends to stockholders .....     | 130,000 00            |
| Agents' balances charged off .....              | 1,401 89              |
| Loss on sale or maturity of ledger assets ..... | 17,186 25             |
| Total disbursements .....                       | <u>\$4,955,883 66</u> |
| Balance .....                                   | <u>\$8,900,792 45</u> |

## LEDGER ASSETS.

|  |                       |
|--|-----------------------|
| Book value of real estate .....                          | \$460,538 98          |
| Mortgage loans on real estate .....                      | 662,668 00            |
| Book value of bonds and stocks, excluding interest ..... | 6,587,890 20          |
| Cash in office and in bank .....                         | 406,317 59            |
| Agents' balances .....                                   | 783,377 68            |
| Total ledger assets .....                                | <u>\$8,900,792 45</u> |

## NON-LEDGER ASSETS.

|  |                       |
|--|-----------------------|
| Market value of real estate over book value .....      | \$101,148 89          |
| Market value of bonds and stocks over book value ..... | 349,927 30            |
| Gross assets .....                                     | <u>\$9,351,868 64</u> |

## DEDUCT ASSETS NOT ADMITTED.

|   |                       |
|---|-----------------------|
| Agents' balances, representing business written prior to Oct. 1, last ..... | <u>\$23,161 39</u>    |
| Total admitted assets .....   | <u>\$9,328,707 25</u> |

## LIABILITIES.

|   |                       |
|---|-----------------------|
| Losses adjusted and unpaid .....                      | \$126,348 07          |
| Losses in process of adjustment, or in suspense ..... | 697,141 35            |
| Losses resisted .....                                 | 38,962 50             |
| Total claims for losses .....                         | <u>\$862,451 92</u>   |
| Deduct reinsurance .....                              | 359,615 96            |
| Net amount of unpaid losses .....                     | \$502,835 96          |
| Unearned premiums on outstanding risks .....          | 4,685,577 28          |
| State county and municipal taxes due or accrued ..... | 85,000 00             |
| Reserve for contingencies .....                       | 215,000 00            |
| Cash capital .....                                    | \$1,000,000 00        |
| Surplus over all liabilities .....                    | <u>2,840,294 01</u>   |
| Surplus to policy holders .....                       | 3,840,294 01          |
| Total liabilities .....                               | <u>\$9,328,707 25</u> |

## RISKS AND PREMIUMS.

|                                   | <i>Fire.</i>           | <i>Premiums.</i>       |
|-----------------------------------|------------------------|------------------------|
| In force December 31, 1908 .....  | \$995,292,359          | \$11,057,371 91        |
| Written during the year .....     | 751,206,874            | 8,545,442 17           |
| Total .....                       | <u>\$1,746,499,233</u> | <u>\$19,602,814 08</u> |
| Expired and terminated .....      | 715,199,310            | 8,170,379 31           |
| In force at end of the year ..... | \$1,031,299,923        | \$11,432,434 77        |
| Deduct amount reinsured .....     | 210,269,937            | 2,286,500 90           |
| Net amount in force .....         | <u>\$821,029,986</u>   | <u>\$9,145,933 87</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> |
|-----------------|------------------|---------------------|
| Canada .....    | \$175,000        | \$38,951 83         |
| Georgia .....   | 10,000           | 40,582 61           |
| New Mexico..... | 10,000           | 21,128 28           |
| Virginia .....  | 50,000           | 42,980 49           |

## BUSINESS IN MAINE.

|                         | <i>Fire.</i>   |
|-------------------------|----------------|
| Risks written .....     | \$5,212,769 00 |
| Premiums received ..... | 71,754 91      |
| Losses paid .....       | 35,765 12      |
| Losses incurred .....   | 37,639 99      |

## NATIONAL UNION FIRE INSURANCE COMPANY,

PITTSBURGH, PENN.

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INCORPORATED IN 1901. COMMENCED BUSINESS IN 1901.

E. E. COLE, *President.*B. D. COLE, *Secretary.*


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Cash Capital, \$900,000.

## INCOME.

|   |                |                       |
|---|----------------|-----------------------|
| Gross premiums (Fire) .....                                     | \$2,791,033 96 |                       |
| Deduct reinsurance, abatement, rebate and return premiums. .... | 1,105,034 02   |                       |
| Net premiums .....  |                | \$1,685,999 94        |
| Interest on mortgage loans .....                                | \$29,697 27    |                       |
| Interest on collateral loans .....                              | 1,612 50       |                       |
| Interest on bonds and dividends on stocks .....                 | 75,407 36      |                       |
| Interest on deposits .....                                      | 3,966 30       |                       |
| Interest from all other sources .....                           | 5,264 54       | 115,947 97            |
| Premium on increase of capital stock .....                      |                | 75,000 00             |
| Profit and loss .....   |                | 1,723 50              |
| Agents' balances previously charged off .....                   |                | 171 49                |
| Profit on sale or maturity of ledger assets .....               |                | 27,717 50             |
| Total income .....  |                | <u>\$1,906,560 40</u> |
| Ledger assets Dec. 31, 1908 .....                               | \$2,564,479 52 |                       |
| Increase of capital during 1909 .....                           | 150,000 00     | 2,714,479 52          |
| Total .....   |                | <u>\$4,621,039 92</u> |



DISBURSEMENTS.

|   |                |                       |
|---|----------------|-----------------------|
| Gross amount paid for losses (Fire).....                        | \$1,081,665 50 |                       |
| Deduct salvage \$5,413.94 and reinsurance \$276,205.10 .....    | 281,619 04     |                       |
| Net amount paid for losses.....                                 |                | \$800,046 46          |
| Adjustment and settlement of losses.....                        |                | 24,168 06             |
| Commissions or brokerage.....                                   |                | 338,078 23            |
| Miscellaneous expenses of local agencies.....                   |                | 6,573 81              |
| Salaries and expenses of special and general agents .....       |                | 83,075 33             |
| Salaries, fees and other charges of officers and employes ..... |                | 82,164 20             |
| Rents.....  |                | 10,793 76             |
| Advertising, printing and stationery .....                      |                | 16,947 01             |
| Postage, telegrams, telephone and express .....                 |                | 9,185 00              |
| Legal expenses.....   |                | 420 00                |
| Furniture and fixtures.....                                     |                | 3,654 68              |
| Maps, including corrections.....                                |                | 9,648 21              |
| Underwriters' boards and tariff associations .....              |                | 25,289 98             |
| Fire department, patrol and salvage corps expenses .....        |                | 13,235 93             |
| Inspections and surveys .....                                   |                | 9,093 36              |
| State taxes on premiums.....                                    |                | 42,644 56             |
| Insurance department licenses and fees.....                     |                | 13,746 19             |
| All other licenses, fees and taxes.....                         |                | 9,253 43              |
| Miscellaneous expenditures .....                                |                | 24,795 80             |
| Interest or dividends to stockholders.....                      |                | 66,000 00             |
| Agents' balances charged off .....                              |                | 1,993 93              |
| Loss on sale or maturity of ledger assets.....                  |                | 513 75                |
| Total disbursements .....                                       |                | <u>\$1,591,261 68</u> |
| Balance .....   |                | \$3,029,778 24        |

LEDGER ASSETS.

|  |  |                       |
|--|--|-----------------------|
| Mortgage loans on real estate .....                      |  | \$608,972 00          |
| Loans secured by collateral.....                         |  | 155,000 00            |
| Book value of bonds and stocks, excluding interest ..... |  | 1,672,966 88          |
| Cash in office and in bank .....                         |  | 249,732 66            |
| Agents' balances .....                                   |  | 323,015 14            |
| Bills receivable taken for fire risks .....              |  | 20,091 56             |
| Total ledger assets.....                                 |  | <u>\$3,029,778 24</u> |

NON-LEDGER ASSETS.

|  |            |                       |
|--|------------|-----------------------|
| Interest due and accrued on mortgages .....      | \$8,893 79 |                       |
| Interest due and accrued on bonds .....          | 11,649 21  |                       |
| Interest accrued on collateral loans .....       | 1,698 60   | \$22,241 60           |
| Market value of real estate over book value..... |            | 28,341 12             |
| Gross assets.....                                |            | <u>\$3,080,360 96</u> |

DEDUCT ASSETS NOT ADMITTED.

|  |            |                       |
|--|------------|-----------------------|
| Agents' balances, representing business written prior to Oct. 1,<br>last ..... | \$7,456 92 |                       |
| Bills receivable, past due, taken for fire risks .....                         | 4,742 54   | \$12,199 46           |
| Total admitted assets.....   |            | <u>\$3,068,161 50</u> |

## LIABILITIES.

|   |              |                |
|---|--------------|----------------|
| Losses adjusted and unpaid .....                      | \$30,041 85  |                |
| Losses in process of adjustment, or in suspense ..... | 113,424 41   |                |
| Losses resisted.....                                  | 31,194 01    |                |
| Total claims for losses.....                          | \$174,660 27 |                |
| Deduct reinsurance.....                               | 44,931 61    |                |
| Net amount of unpaid losses.....                      |              | \$129,728 66   |
| Unearned premiums on outstanding risks.....           |              | 1,563,195 18   |
| State, county and municipal taxes due or accrued..... |              | 40,000 00      |
| Cash capital.....                                     | \$900,000 00 |                |
| Surplus over all liabilities.....                     | 435,237 66   |                |
| Surplus to policy holders.....                        |              | 1,935,237 66   |
| Total liabilities.....                                |              | \$3,068,161 50 |

## RISKS AND PREMIUMS.

|                                  | <i>Fire.</i>  | <i>Premiums.</i> |
|----------------------------------|---------------|------------------|
| In force December 31, 1908 ..... | \$259,793,347 | \$3,234,496 99   |
| Written during the year .....    | 219,614,996   | 2,791,033 96     |
| Total.....                       | \$479,408,343 | \$6,025,530 95   |
| Expired and terminated.....      | 180,717,160   | 2,387,051 81     |
| In force at end of the year..... | \$298,691,183 | \$3,638,479 14   |
| Deduct amount reinsured .....    | 57,462,891    | 724,177 96       |
| Net amount in force .....        | \$241,228,292 | \$2,914,301 18   |

## 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         | \$26,658 11         |
| Virginia.....   | 38,000           | 33,022 11           |

## BUSINESS IN MAINE.

|                        |              |
|------------------------|--------------|
| Risks written .....    | <i>Fire.</i> |
| Premiums received..... | \$850,700 00 |
| Losses paid.....       | 11,368 19    |
| Losses incurred .....  | 1,268 72     |
|                        | 1,280 39     |

## 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) .....                                 | \$719,566 60 |                |
| Deduct reinsurance, abatement, rebate and return premiums.. | 235,045 50   |                |
| Net premiums .....  |              | \$484,521 10   |
| Interest on mortgage loans.....                             | \$5,117 06   |                |
| Interest on bonds and dividends on stocks.....              | 9,033 55     |                |
| Interest on deposits.....                                   | 474 64       |                |
| Interest from all other sources .....                       | 560 69       |                |
| Rents—including company's own occupancy.....                | 13,528 39    | 28,714 33      |
| Profit on sale or maturity of ledger assets.....            |              | 492 50         |
| Increase in book value of ledger assets.....                |              | 21,464 02      |
| Total income.....   |              | \$535,191 95   |
| Ledger assets Dec. 31, 1908.....                            |              | 592,393 64     |
| Total.....  |              | \$1,127,585 59 |

## DISBURSEMENTS.

|  |              |              |
|--|--------------|--------------|
| Gross amount paid for losses (Fire).....                       | \$256,714 40 |              |
| Deduct salvage \$1,476.79 and reinsurance \$26,869.17.....     | 28,345 96    |              |
| Net amount paid for losses.....                                |              | \$228,368 44 |
| Adjustment and settlement of losses.....                       |              | 5,827 06     |
| Commissions or brokerage .....                                 |              | 110,928 00   |
| Salaries and expenses of special and general agents.....       |              | 43,719 29    |
| Salaries, fees and other charges of officers and employes..... |              | 24,122 79    |
| Rents, including company's own occupancy.....                  |              | 2,500 00     |
| Advertising, printing and stationery .....                     |              | 6,856 33     |
| Postage, telegrams, telephone and express .....                |              | 4,584 17     |
| Legal expenses.....  |              | 63 25        |
| Furniture and fixtures.....                                    |              | 739 39       |
| Maps, including corrections .....                              |              | 2,327 04     |
| Underwriters' boards and tariff associations.....              |              | 2,770 82     |
| Fire department, patrol and salvage corps expenses.....        |              | 4,060 16     |
| Inspections and surveys.....                                   |              | 1,419 32     |
| Repairs and expenses on real estate .....                      |              | 4,799 17     |
| Taxes on real estate.....                                      |              | 1,540 00     |
| State taxes on premiums.....                                   |              | 6,844 08     |
| Insurance department licenses and fees.....                    |              | 5,783 29     |

|  |                     |
|--|---------------------|
| All other licenses, fees and taxes .....   | \$1,267 40          |
| Miscellaneous expenditures.....            | 2,467 90            |
| Interest or dividends to stockholders..... | 19,985 00           |
| Agents' balances charged off.....          | 394 91              |
| Total disbursements.....                   | <u>\$481,367 81</u> |
| Balance.....                               | \$646,217 78        |

## LEDGER ASSETS.

|   |                     |
|---|---------------------|
| Book value of real estate.....                          | \$132,362 00        |
| Mortgage loans on real estate.....                      | 104,314 56          |
| Book value of bonds and stocks, excluding interest..... | 235,535 86          |
| Cash in office and in bank.....                         | 43,860 89           |
| Agents' balances.....                                   | 80,044 47           |
| Other ledger assets.....                                | 100 00              |
| Total ledger assets.....                                | <u>\$646,217 78</u> |

## NON-LEDGER ASSETS.

|   |            |                     |
|---|------------|---------------------|
| Interest due and accrued on mortgages.....            | \$1,103 58 |                     |
| Interest accrued on bonds.....                        | 1,361 93   | \$2,464 91          |
| Market value of bonds and stocks over book value..... |            | 5,705 89            |
| Gross assets.....                                     |            | <u>\$654,388 08</u> |

## DEDUCT ASSETS NOT ADMITTED.

|   |          |                     |
|---|----------|---------------------|
| Agents' balances, representing business written prior to Oct. 1 last..... | \$268 70 |                     |
| Mortgage loan, value doubtful.....  | 562 00   | 830 70              |
| Total admitted assets.....  |          | <u>\$653,557 38</u> |

## LIABILITIES.

|  |              |                     |
|--|--------------|---------------------|
| Losses in process of adjustment, or in suspense..... | \$22,559 00  |                     |
| Deduct reinsurance .....                             | 1,398 50     |                     |
| Net amount of unpaid losses .....                    |              | \$ 21,160 50        |
| Unearned premiums on outstanding risks.....          |              | 350,562 81          |
| Dividends due stockholders.....                      |              | 53 60               |
| Cash capital.....                                    | \$200,000 00 |                     |
| Surplus over all liabilities .....                   | 81,780 47    |                     |
| Surplus to policy holders .....                      |              | 281,780 47          |
| Total liabilities.....                               |              | <u>\$653,557 38</u> |

## RISKS AND PREMIUMS.

|                                   | <i>Fire.</i>        | <i>Premiums.</i>      |
|-----------------------------------|---------------------|-----------------------|
| In force December 31, 1908.....   | \$44,326,334        | \$582,111 34          |
| Written during the year.....      | 53,003,723          | 719,566 60            |
| Total .....                       | <u>\$97,330,057</u> | <u>\$1,301,677 94</u> |
| Expired and terminated.....       | 43,055,498          | 597,206 25            |
| In force at end of the year ..... | \$54,274,559        | \$704,471 69          |
| Deduct amount reinsured .....     | 4,682,909           | 67,909 10             |
| Net amount in force .....         | <u>\$49,591,650</u> | <u>\$636,562 59</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      | \$10,446 42         |
| Virginia..... | 10,000 00        | 10,172 75           |

## BUSINESS IN MAINE.

|                        | <i>Fire.</i> |
|------------------------|--------------|
| Risks written.....     | \$210,065 00 |
| Premiums received..... | 3,701 31     |
| Losses paid.....       | 1,758 46     |
| Losses incurred.....   | 1,758 46     |

## NEW HAMPSHIRE FIRE INSURANCE COMPANY,

MANCHESTER, N. H.

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INCORPORATED IN 1869. COMMENCED BUSINESS IN 1870.

|                                     |  |
|-------------------------------------|--|
| FRANK W. SARGENT, <i>President.</i> | FRANK E. MARTIN,<br>LEWIS W. CROCKETT,<br>WILLIAM B. BURPEE, } <i>Secretaries.</i> |
|-------------------------------------|--|

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Cash Capital, \$1,100,000.

## INCOME.

|  |                |                |
|--|----------------|----------------|
| Gross premiums (Fire).....                                     | \$2,583,091 59 |                |
| Deduct reinsurance, abatement, rebate and return premiums..... | 431,166 90     |                |
| Net premiums.....  |                | \$2,151,924 69 |
| Interest on mortgage loans.....                                | \$10,751 61    |                |
| Interest on collateral loans.....                              | 1,531 25       |                |
| Interest on bonds and dividends on stocks.....                 | 183,513 15     |                |
| Rents.....   | 14,440 24      | 210,236 25     |
| Agents' balances previously charged off.....                   |                | 37 63          |
| Profit on sale or maturity of ledger assets.....               |                | 798 80         |
| Total income.....  |                | \$2,362,997 37 |
| Ledger assets Dec. 31, 1908.....                               |                | 4,166,807 65   |
| Total.....   |                | \$6,529,805 02 |

## DISBURSEMENTS.

|  |                |                |
|--|----------------|----------------|
| Gross amount paid for losses (Fire).....                       | \$1,364,521 01 |                |
| Deduct salvage \$11,952.32 and reinsurance \$215,660.08.....   | 227,612 40     |                |
| Net amount paid for losses.....                                |                | \$1,136,908 61 |
| Adjustment and settlement of losses.....                       | 10,921 91      |                |
| Commissions or brokerage.....                                  | 475,204 03     |                |
| Miscellaneous expenses of local agencies.....                  | 29,996 18      |                |
| Salaries and expenses of special and general agents.....       | 87,004 50      |                |
| Salaries, fees and other charges of officers and employes..... | 61,576 86      |                |
| Advertising, printing and stationery.....                      | 19,231 05      |                |
| Postage, telegrams, telephone and express.....                 | 5,827 72       |                |
| Legal expenses.....  | 1,356 57       |                |
| Maps, including corrections.....                               | 6,184 92       |                |
| Underwriters' boards and tariff associations.....              | 24,175 97      |                |
| Fire department, patrol and salvage corps expenses.....        | 2,278 40       |                |
| Inspections and surveys.....                                   | 9,301 29       |                |
| Repairs and expenses on real estate.....                       | 7,219 56       |                |
| Taxes on real estate.....                                      | 2,619 22       |                |
| State taxes on premiums.....                                   | 50,295 57      |                |
| Insurance department licenses and fees.....                    | 6,712 56       |                |
| All other licenses, fees and taxes.....                        | 16,658 11      |                |
| Miscellaneous expenditures.....                                | 9,705 68       |                |
| Interest or dividends to stockholders.....                     | 109,980 00     |                |
| Agents' balances charged off.....                              | 995 91         |                |
| Decrease in book value of ledger assets.....                   | 40,131 07      |                |
| Total disbursements.....                                       |                | \$2,114,280 69 |
| Balance.....   |                | \$4,415,524 33 |

## LEDGER ASSETS.

|   |              |                |
|---|--------------|----------------|
| Book value of real estate.....                          | \$95,350 00  |                |
| Mortgage loans on real estate.....                      | 171,850 00   |                |
| Book value of bonds and stocks, excluding interest..... | 3,657,966 07 |                |
| Cash in office and in bank.....                         | 188,087 16   |                |
| Agents' balances.....                                   | 302,271 10   |                |
| Total ledger assets.....                                |              | \$4,415,524 33 |

## NON-LEDGER ASSETS.

|   |            |                |
|---|------------|----------------|
| Interest due and accrued on mortgages.....            | \$2,203 78 |                |
| Interest due and accrued on bonds.....                | 38,117 96  | \$40,321 74    |
| Market value of real estate over book value.....      | 10,600 00  |                |
| Market value of bonds and stocks over book value..... | 716,737 31 |                |
| Due for reinsurance.....                              | 12,834 08  |                |
| Total admitted assets.....                            |            | \$5,196,017 46 |

## LIABILITIES.

|  |              |              |
|--|--------------|--------------|
| Losses adjusted and unpaid.....                      | \$73,930 76  |              |
| Losses in process of adjustment, or in suspense..... | 184,764 60   |              |
| Losses resisted.....                                 | 10,409 00    |              |
| Total claims for losses.....                         | \$269,104 36 |              |
| Deduct reinsurance.....                              | 43,926 55    |              |
| Net amount of unpaid losses.....                     |              | \$225,177 81 |
| Unearned premiums on outstanding risks.....          |              | 1,889,484 06 |

|   |                     |                     |
|---|---------------------|---------------------|
| Dividends due stockholders.....                       |                     | \$20 00             |
| State, county and municipal taxes due or accrued..... |                     | 65,000 00           |
| Due for return premiums and reinsurance.....          |                     | 56,321 36           |
| Reserve for contingent liabilities.....               |                     | 250,000 00          |
| Sinking fund for office building.....                 |                     | 100,000 00          |
| Cash capital.....                                     | \$1,100,000 00      |                     |
| Surplus over all liabilities.....                     | <u>1,510,064 23</u> |                     |
| Surplus to policy holders.....                        |                     | <u>2,610,064 23</u> |
| Total liabilities.....                                |                     | \$5,196,017 46      |

## RISKS AND PREMIUMS.

|                                 | <i>Fire.</i>       | <i>Premiums.</i>    |
|---------------------------------|--------------------|---------------------|
| In force December 31, 1908..... | \$323,432,534      | \$3,738,555 32      |
| Written during the year.....    | <u>212,724,758</u> | <u>2,583,091 59</u> |
| Total.....                      | \$536,157,292      | \$6,321,646 91      |
| Expired and terminated.....     | <u>195,270,729</u> | <u>2,423,868 17</u> |
| In force at end of the year.... | \$340,886,563      | \$3,897,778 74      |
| Deduct amount reinsured.....    | <u>22,625,199</u>  | <u>243,083 22</u>   |
| Net amount in force.....        | \$318,261,364      | \$3,654,695 52      |

## 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         | \$22,689 17         |
| Virginia..... | 50,000           | -                   |

## BUSINESS IN MAINE.

|                        | <i>Fire.</i>   |
|------------------------|----------------|
| Risks written.....     | \$3,131,440 00 |
| Premiums received..... | 55,575 32      |
| Losses paid.....       | 39,293 18      |
| Losses incurred.....   | 40,111 95      |

## 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).....                                     | \$4,324,285 63 |                |
| Deduct reinsurance, abatement, rebate and return premiums..... | 1,139,956 21   |                |
| Net premiums.....  |                | \$3,184,329 42 |
| Interest on mortgage loans.....                                | \$30,568 73    |                |
| Interest on bonds and dividends on stocks.....                 | 182,313 47     |                |
| Interest on deposits.....                                      | 14,532 24      |                |
| Interest from all other sources.....                           | 765 49         | 228,179 93     |
| Sale of rights.....  |                | 3,097 00       |
| Income from other sources.....                                 |                | 55 77          |
| Profit on sale or maturity of ledger assets.....               |                | 66,238 74      |
| Total income.....  |                | \$3,481,900 86 |
| Ledger assets Dec. 31, 1908.....                               |                | 4,921,557 12   |
| Total.....   |                | \$8,403,457 98 |

## DISBURSEMENTS.

|  |                |                |
|--|----------------|----------------|
| Gross amount paid for losses (Fire).....                       | \$1,600,866 32 |                |
| Deduct salvage \$8,859.44 and reinsurance, \$136,392.58.....   | 145,252 02     |                |
| Net amount paid for losses.....                                |                | \$1,455,614 30 |
| Adjustment and settlement of losses.....                       |                | 35,406 81      |
| Commissions or brokerage.....                                  |                | 625,418 13     |
| Salaries and expenses of special and general agents.....       |                | 111,930 82     |
| Salaries, fees and other charges of officers and employes..... |                | 186,845 61     |
| Rents.....   |                | 35,519 66      |
| Advertising, printing and stationery.....                      |                | 31,718 95      |
| Postage, telegrams, telephone and express.....                 |                | 24,686 65      |
| Legal expenses.....  |                | 4,239 84       |
| Furniture and fixtures.....                                    |                | 1,689 60       |
| Maps, including corrections.....                               |                | 8,579 39       |
| Underwriters' boards and tariff associations.....              |                | 32,697 89      |
| Fire department, patrol and salvage corps expenses.....        |                | 9,041 43       |
| Inspections and surveys.....                                   |                | 14,767 58      |
| State taxes on premiums.....                                   |                | 65,320 20      |
| Insurance department licenses and fees.....                    |                | 13,215 22      |
| All other licenses, fees and taxes.....                        |                | 8,825 99       |
| Miscellaneous expenditures.....                                |                | 16,426 51      |



|  |                |
|--|----------------|
| Interest or dividends to stockholders.....     | \$150,000 00   |
| Agents' balances charged off. ....             | 19 50          |
| Loss on sale or maturity of ledger assets..... | 1,175 00       |
| Decrease in book value of ledger assets.....   | 3,097 00       |
|  | <hr/>          |
| Total disbursements.....                       | \$2,886,235 78 |
| Balance.....                                   | \$5,567,222 20 |

LEDGER ASSETS.

|   |                |
|---|----------------|
| Mortgage loans on real estate.....                      | \$672,000 00   |
| Book value of bonds and stocks, excluding interest..... | 3,582,745 42   |
| Cash in office and in bank.....                         | 831,881 51     |
| Agents' balances.....                                   | 480,595 22     |
|   | <hr/>          |
| Total ledger assets.....                                | \$5,567,222 20 |

NON-LEDGER ASSETS.

|   |                |
|---|----------------|
| Interest accrued on mortgages.....                    | \$8,403 54     |
| Interest accrued on bonds.....                        | 10,140 41      |
| Interest accrued on other assets.....                 | 23,922 72      |
|   | <hr/>          |
| Market value of bonds and stocks over book value..... | 518,992 03     |
| Gross assets.....                                     | \$6,128,680 90 |

DEDUCT ASSETS NOT ADMITTED.

|  |                |
|--|----------------|
| Agents' balances, representing business written prior to Oct. 1, last..... | \$6,022 06     |
| Total admitted assets.....   | \$6,122,658 84 |

LIABILITIES.

|   |                |
|---|----------------|
| Losses in process of adjustment, or in suspense.....  | \$267,451 61   |
| Losses resisted. ....                                 | 82,260 45      |
|   | <hr/>          |
| Total claims for losses.....                          | \$299,712 06   |
| Deduct reinsurance.....                               | 37,781 61      |
|   | <hr/>          |
| Net amount of unpaid losses.....                      | \$261,930 45   |
| Unearned premiums on outstanding risks.....           | 2,786,419 49   |
| State, county and municipal taxes due or accrued..... | 30,000 00      |
| Cash capital.....                                     | \$750,000 00   |
| Surplus over all liabilities.....                     | 2,294,308 90   |
|   | <hr/>          |
| Surplus to policy holders.....                        | 3,044,308 90   |
| Total liabilities.....                                | \$6,122,658 84 |

RISKS AND PREMIUMS.

|                                  | <i>Fire.</i>  | <i>Premiums.</i> |
|----------------------------------|---------------|------------------|
| In force December 31, 1908.....  | \$540,368,706 | \$5,652,120 81   |
| Written during the year.....     | 389,161,071   | 4,324,285 63     |
|                                  | <hr/>         | <hr/>            |
| Total.....                       | \$929,529,777 | \$9,976,406 44   |
| Expired and terminated.....      | 351,907,065   | 4,040,131 12     |
|                                  | <hr/>         | <hr/>            |
| In force at end of the year..... | \$577,622,712 | \$5,936,275 32   |
| Deduct amount reinsured.....     | 66,731,496    | 548,068 13       |
|                                  | <hr/>         | <hr/>            |
| Net amount in force.....         | \$510,891,216 | \$5,388,207 19   |

240 NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

SPECIAL DEPOSITS.

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

|                 | <i>Deposits.</i> | <i>Liabilities.</i> |
|-----------------|------------------|---------------------|
| Georgia.....    | \$10,000         | \$17,679 53         |
| Virginia.....   | 37,500           | 20,977 01           |
| New Mexico..... | 10,000           | 9,570 16            |

BUSINESS IN MAINE.

|                        | <i>Fire.</i>   |
|------------------------|----------------|
| Risks written .....    | \$2,591,905 00 |
| Premiums received..... | 44,743 34      |
| Losses paid. ....      | 25,122 55      |
| Losses incurred.....   | 25,324 63      |

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NORTH BRITISH AND MERCANTILE INSURANCE COMPANY,

NEW YORK, N. Y.

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INCORPORATED IN 1897. COMMENCED BUSINESS IN 1897.

E. G. RICHARDS, *President.*

J. F. HASTINGS, *Secretary.*

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Cash Capital, \$200,000.

INCOME.

|  |              |                |
|--|--------------|----------------|
| Gross premiums (Fire).....                                     | \$734,783 91 |                |
| Deduct reinsurance, abatement, rebate and return premiums..... | 219,966 36   |                |
| Net premiums.....  |              | \$514,817 55   |
| Interest on mortgage loans .....                               | \$76 80      |                |
| Interest on bonds and dividends on stocks.....                 | 44,967 19    |                |
| Interest on deposits.....                                      | 740 01       |                |
| Interest from all other sources.....                           | 3 10         | 45,787 10      |
| Sale of rights.....  |              | 698 25         |
| Profit on sale or maturity of ledger assets .....              |              | 10,502 41      |
| Total income.....  |              | \$571,805 31   |
| Ledger assets Dec. 31, 1908 .....                              |              | 1,259,323 97   |
| Total .....  |              | \$1,831,129 28 |

DISBURSEMENTS.

|  |              |                |
|--|--------------|----------------|
| Gross amount paid for losses (Fire).....                       | \$139,340 55 |                |
| Deduct salvage \$2,698.53 and reinsurance \$28,589.57.....     | 31,258 10    |                |
| Net amount paid for losses.....                                |              | \$108,082 45   |
| Adjustment and settlement of losses.....                       |              | 1,782 80       |
| Commissions or brokerage.....                                  |              | 134,739 46     |
| Miscellaneous expenses of local agencies.....                  |              | 781 57         |
| Expenses of special and general agents.....                    |              | 638 43         |
| Salaries, fees and other charges of officers and employes..... |              | 27,472 23      |
| Rents.....   |              | 4,680 00       |
| Advertising, printing and stationery.....                      |              | 3,328 65       |
| Postage, telegrams, telephone and express.....                 |              | 1,981 74       |
| Legal expenses.....  |              | 51 83          |
| Maps, including corrections.....                               |              | 773 99         |
| Underwriters' boards and tariff associations.....              |              | 5,580 35       |
| Fire department, patrol and salvage corps expenses.....        |              | 1,814 31       |
| Inspections and surveys.....                                   |              | 1,164 90       |
| State taxes on premiums.....                                   |              | 5,273 57       |
| Insurance department licenses and fees.....                    |              | 1,554 62       |
| All other licenses, fees and taxes.....                        |              | 673 26         |
| Interest or dividends to stockholders.....                     |              | 20,000 00      |
| Agents' balances charged off.....                              |              | 300 18         |
| Decrease in book value of ledger assets.....                   |              | 1,240 25       |
| Total disbursements.....                                       |              | \$321,914 09   |
| Balance.....   |              | \$1,509,215 19 |

LEDGER ASSETS.

|   |                |
|---|----------------|
| Book value of bonds and stocks, excluding interest..... | \$1,439,106 11 |
| Cash in bank.....                                       | 20,356 06      |
| Agents' balances.....                                   | 49,253 02      |
| Other ledger assets.....                                | 500 00         |
| Total ledger assets.....                                | \$1,509,215 19 |

NON-LEDGER ASSETS.

|                                |                |
|--------------------------------|----------------|
| Interest accrued on bonds..... | \$10,317 00    |
| Gross assets.....              | \$1,519,532 19 |

DEDUCT ASSETS NOT ADMITTED.

|   |          |                |
|---|----------|----------------|
| Agents' balances, representing business written prior to Oct. |          |                |
| 1. last.....  | \$248 15 |                |
| Book value of bonds and stocks over market value.....         | 7,396 11 | \$7,644 26     |
| Total admitted assets.....                                    |          | \$1,511,887 93 |

LIABILITIES.

|  |             |
|--|-------------|
| Losses adjusted and unpaid.....                      | \$8,829 00  |
| Losses in process of adjustment, or in suspense..... | 34,940 00   |
| Losses resisted.....                                 | 1,590 00    |
| Total claims for losses.....                         | \$45,359 00 |
| Deduct reinsurance.....                              | 14,785 50   |
| Net amount of unpaid losses.....                     | \$30,573 50 |

242 NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

|  |              |                |
|--|--------------|----------------|
| Unearned premiums on outstanding risks .....           |              | \$385,692 27   |
| State, county and municipal taxes due or accrued ..... |              | 11,000 00      |
| Cash capital .....                                     | \$200,000 00 |                |
| Surplus over all liabilities .....                     | 884,712 16   |                |
| Surplus to policy holders .....                        |              | 1,084,712 16   |
| Total liabilities .....                                |              | \$1,511,887 93 |

RISKS AND PREMIUMS.

|                                   | <i>Fire.</i>  | <i>Premiums.</i> |
|-----------------------------------|---------------|------------------|
| In force December 31, 1908 .....  | \$85,533,403  | \$615,201 22     |
| Written during the year .....     | 101,589,506   | 734,783 91       |
| Total .....                       | \$187,122,909 | \$1,349,985 13   |
| Expired and terminated .....      | 77,679,843    | 525,714 75       |
| In force at end of the year ..... | \$109,443,066 | \$824,270 38     |
| Deduct amount reinsured .....     | 15,820,692    | 112,767 79       |
| Net amount in force .....         | \$93,622,374  | \$711,502 59     |

BUSINESS IN MAINE.

|                         | <i>Fire.</i> |
|-------------------------|--------------|
| Risks written .....     | \$316,656 00 |
| Premiums received ..... | 5,187 42     |
| Losses paid .....       | 927 53       |
| Losses incurred .....   | 1,086 53     |

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.

|   | <i>Fire.</i> | <i>Marine.</i> |                |
|---|--------------|----------------|----------------|
| Gross premiums.....   | \$768,673 11 | \$23,886 32    |                |
| Deduct reinsurance, abatement, rebate and<br>return premiums..... | 322,723 02   | 9,898 09       |                |
| Net premiums.....   | \$445,950 09 | \$13,988 23    | \$450,938 32   |
| Interest on mortgage loans.....                                   |              | 5,830 14       |                |
| Interest on bonds and dividends on stocks.....                    |              | 25,973 63      |                |
| Interest on deposits.....   |              | 685 04         |                |
| Interest from all other sources.....                              |              | 581 19         | 33,070 00      |
| Rebate of National Bank tax.....                                  |              |                | 251 65         |
| Sale of rights.....   |              |                | 700 00         |
| Profit on sale or maturity of ledger assets.....                  |              |                | 6,791 25       |
| Total income.....   |              |                | \$500,751 22   |
| Ledger assets Dec. 31, 1908.....                                  |              |                | 807,323 04     |
| Total.....  |              |                | \$1,308,074 26 |

DISBURSEMENTS.

|  | <i>Fire.</i> | <i>Marine.</i> |              |
|--|--------------|----------------|--------------|
| Gross amount paid for losses.....                              | \$328,837 08 | \$1,578 80     |              |
| Deduct salvage \$1,548.01 and reinsurance<br>\$83,034.02.....  | 84,582 03    | -              |              |
| Net amount paid for losses.....                                | \$244,255 05 | \$1,578 80     | \$245,833 85 |
| Adjustment and settlement of losses.....                       |              |                | 5,559 33     |
| Commissions or brokerage.....                                  |              |                | 113,287 02   |
| Miscellaneous expenses of local agencies.....                  |              |                | 4,825 45     |
| Expenses of special and general agents.....                    |              |                | 14,294 15    |
| Salaries, fees and other charges of officers and employes..... |              |                | 19,614 22    |
| Rents.....   |              |                | 500 02       |
| Advertising, printing and stationery.....                      |              |                | 2,168 77     |
| Postage, telegrams, telephone and express.....                 |              |                | 575 20       |
| Legal expenses.....  |              |                | 596 59       |
| Furniture and fixtures.....                                    |              |                | 9 25         |
| Maps, including corrections.....                               |              |                | 108 56       |
| Underwriters' boards and tariff associations.....              |              |                | 1,991 66     |
| Fire department, patrol and salvage corps expenses.....        |              |                | 3,904 18     |
| Inspections and surveys.....                                   |              |                | 3,311 87     |
| Repairs and expenses on real estate.....                       |              |                | 8 75         |

|  |           |                     |
|--|-----------|---------------------|
| Taxes on real estate.....                      | \$15 75   |                     |
| State taxes on premiums.....                   | 6,707 79  |                     |
| Insurance department licenses and fees.....    | 2,397 81  |                     |
| All other licenses, fees and taxes.....        | 2,060 00  |                     |
| Investment expense.....                        | 165 25    |                     |
| Miscellaneous expenditures.....                | 851 78    |                     |
| Interest or dividends to stockholders.....     | 16,000 00 |                     |
| Agents' balances charged off.....              | 49 67     |                     |
| Loss on sale or maturity of ledger assets..... | 302 60    |                     |
| Decrease in book value of ledger assets.....   | 700 00    |                     |
| Total disbursements.....                       |           | <u>\$445,834 02</u> |
| Balance.....                                   |           | \$862,240 24        |

## LEDGER ASSETS.

|   |            |                     |
|---|------------|---------------------|
| Book value of real estate.....                          | \$1,641 14 |                     |
| Mortgage loans on real estate.....                      | 94,500 00  |                     |
| Book value of bonds and stocks, excluding interest..... | 648,898 76 |                     |
| Cash in office and in bank.....                         | 40,179 97  |                     |
| Agents' balances.....                                   | 76,820 37  |                     |
| Deposits with fire boards.....                          | 200 00     |                     |
| Total ledger assets.....                                |            | <u>\$862,240 24</u> |

## NON-LEDGER ASSETS.

|   |           |                     |
|---|-----------|---------------------|
| Interest accrued on mortgages.....                    | \$ 532 50 |                     |
| Interest accrued on bonds.....                        | 3,075 00  | \$3,607 50          |
| Market value of bonds and stocks over book value..... |           | 17,287 49           |
| Gross assets.....                                     |           | <u>\$883,135 23</u> |

## DEDUCT ASSETS NOT ADMITTED.

|   |          |                     |
|---|----------|---------------------|
| Agents' balances, representing business written prior to<br>Oct. 1, last..... | \$581 43 |                     |
| Deposits with fire boards.....  | 200 00   |                     |
| Book value of real estate over market value.....                              | 741 14   | \$1,522 57          |
| Total admitted assets.....  |          | <u>\$881,612 66</u> |

## LIABILITIES.

|   |              |                     |
|---|--------------|---------------------|
| Losses adjusted and unpaid.....                           | \$18,184 84  |                     |
| Losses in process of adjustment, or in suspense.....      | 51,462 66    |                     |
| Losses resisted.....                                      | 2,412 04     |                     |
| Total claims for losses.....                              | \$72,059 54  |                     |
| Deduct reinsurance.....                                   | 20,292 68    |                     |
| Net amount of unpaid losses.....                          |              | \$51,766 86         |
| Unearned premiums on outstanding risks.....               |              | 311,006 54          |
| State, county and municipal taxes due or accrued.....     |              | 3,197 81            |
| Commissions and other charges due agents and brokers..... |              | 6,965 68            |
| Due for reinsurance.....                                  |              | 2,027 41            |
| Cash capital.....   | \$400,000 00 |                     |
| Surplus over all liabilities.....                         | 106,648 36   |                     |
| Surplus to policy holders.....                            |              | <u>506,648 36</u>   |
| Total liabilities.....                                    |              | <u>\$881,612 66</u> |

## RISKS AND PREMIUMS.

|                                  | <i>Fire.</i>  | <i>Premiums.</i> | <i>Marine. Premiums.</i> |             |
|----------------------------------|---------------|------------------|--------------------------|-------------|
| In force December 31, 1908.....  | \$55,698.893  | \$662,050 46     | -                        | -           |
| Written during the year.....     | 63,868,679    | 768,673 11       | \$1,198,444              | \$23,886 32 |
| Total.....                       | \$119,567,072 | \$1,430,723 57   | \$1,198,444              | \$23,886 32 |
| Expired and terminated.....      | 51,120,945    | 626,124 29       | 639,258                  | 9,031 16    |
| In force at end of the year..... | \$68,446.127  | \$804,599 28     | \$559,186                | \$14,855 16 |
| Deduct amount reinsured.....     | 15,948,601    | 205,497 13       | 301,505                  | 8,808 00    |
| Net amount in force.....         | \$52,497,526  | \$599,102 15     | \$257,681                | \$6,047 16  |

## BUSINESS IN MAINE.

|                        | <i>Fire.</i> |
|------------------------|--------------|
| Risks written.....     | \$640,764 00 |
| Premiums received..... | 12,567 44    |
| Losses paid.....       | 10,368 74    |
| Losses incurred.....   | 11,411 86    |

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).....                                     | \$2,043,851 63 |                |
| Deduct reinsurance, abatement, rebate and return premiums..... | 683,496 08     |                |
| Net premiums.....  |                | \$1,360,355 55 |
| Interest on bonds and dividends on stocks.....                 | \$80,485 28    |                |
| Interest on deposits.....                                      | 6,326 58       |                |
| Interest from all other sources.....                           | 69 27          |                |
| Rents—including company's own occupancy.....                   | 9,000 00       | 95,881 13      |
| Stockholders' contribution to surplus.....                     |                | 200,000 00     |
| Total income.....  |                | \$1,656,236 68 |
| Ledger assets Dec. 31, 1908.....                               |                | 2,506,299 41   |
| Total.....   |                | \$4,162,536 09 |

## DISBURSEMENTS.

|   |             |                |
|---|-------------|----------------|
| Gross amount paid for losses (Fire).....                                | \$75,162 51 |                |
| Deduct salvage \$7,432.11 and reinsurance \$183,634.61.....             | 191,096 72  |                |
| Net amount paid for losses.....   |             | \$584,065 79   |
| Adjustment and settlement of losses.....                                |             | 25,874 33      |
| Commissions or brokerage.....   |             | 276,475 97     |
| Miscellaneous expenses of local agencies.....                           |             | 3,489 99       |
| Salaries and expenses of special and general agents.....                |             | 50,920 64      |
| Salaries, fees and other charges of officers and employes.....          |             | 59,043 44      |
| Rents—including company's own occupancy.....                            |             | 7,537 14       |
| Advertising, printing and stationery.....                               |             | 13,449 24      |
| Postage, telegrams, telephone and express.....                          |             | 9,035 41       |
| Legal expenses.....   |             | 300 00         |
| Furniture and fixtures.....   |             | 2,401 59       |
| Maps, including corrections.....  |             | 2,900 52       |
| Underwriters' boards and tariff associations.....                       |             | 16,820 87      |
| Fire department, patrol and salvage corps expenses.....                 |             | 14,125 92      |
| Inspections and surveys.....  |             | 3,700 02       |
| Repairs and expenses on real estate.....                                |             | 4,272 02       |
| Taxes on real estate.....   |             | 4,272 00       |
| State taxes on premiums.....  |             | 20,053 61      |
| Insurance department licenses and fees.....                             |             | 9,266 04       |
| All other licenses, fees and taxes.....                                 |             | 8,874 84       |
| Balance 1908 expense account due London and Lancashire Fire Ins. Co.... |             | 13,227 34      |
| Miscellaneous expenditures.....   |             | 5,759 06       |
| Loss on sale or maturity of ledger assets.....                          |             | 3,613 16       |
| Total disbursements.....  |             | \$1,139,473 94 |
| Balance.....  |             | \$3,023,057 15 |

## LEDGER ASSETS.

|   |  |                |
|---|--|----------------|
| Book value of real estate.....                          |  | \$167,686 38   |
| Book value of bonds and stocks, excluding interest..... |  | 2,346,788 06   |
| Cash in office and in bank.....                         |  | 260,558 27     |
| Agents' balances.....                                   |  | 247,386 93     |
| Bills receivable taken for fire risks.....              |  | 264 50         |
| Due for reinsurance.....                                |  | 372 11         |
| Total ledger assets.....                                |  | \$3,023,057 15 |

## NON-LEDGER ASSETS.

|  |             |                |
|--|-------------|----------------|
| Interest due and accrued on bonds..... | \$30,417 91 |                |
| Interest due on other assets.....      | 29 26       | \$30,447 17    |
| Commissions due on reinsurance.....    |             | 3,303 88       |
| Gross assets.....                      |             | \$3,056,808 20 |

## DEDUCT ASSETS NOT ADMITTED.

|   |            |                |
|---|------------|----------------|
| Agents' balances, representing business written prior to Oct.<br>1, last..... | \$4,974 36 |                |
| Book value of bonds and stocks over market value.....                         | 61,867 71  |                |
| Balance due for reinsurance.....  | 289 01     | \$66,522 08    |
| Total admitted assets.....  |            | \$2,990,286 12 |



## LIABILITIES.

|   |              |                |
|---|--------------|----------------|
| Losses adjusted and unpaid.....                       | \$15,441 00  |                |
| Losses in process of adjustment, or in suspense.....  | 109,027 40   |                |
| Losses resisted.....                                  | 17,480 72    |                |
| Total claims for losses.....                          | \$141,899 12 |                |
| Deduct reinsurance.....                               | 33,698 17    |                |
| Net amount of unpaid losses.....                      |              | \$108,200 95   |
| Unearned premiums on outstanding risks.....           |              | 1,261,828 64   |
| State, county and municipal taxes due or accrued..... |              | 19,873 26      |
| Due for return premiums and reinsurance.....          |              | 24,785 29      |
| Due other companies.....                              |              | 256 90         |
| Reserve for contingencies.....                        |              | 25,000 00      |
| Cash capital.....                                     | \$500,000 00 |                |
| Surplus over all liabilities.....                     | 1,050,341 08 |                |
| Surplus to policy holders.....                        |              | 1,550,341 08   |
| Total liabilities.....                                |              | \$2,990,286 12 |

## RISKS AND PREMIUMS.

|                                  | <i>Fire.</i>  | <i>Premiums.</i> |
|----------------------------------|---------------|------------------|
| In force December 31, 1908.....  | \$238,855,903 | \$2,724,738 74   |
| Written during the year.....     | 177,712,768   | 2,043,851 63     |
| Total.....                       | \$416,568,671 | \$4,768,590 37   |
| Expired and terminated.....      | 159,155,239   | 1,904,710 92     |
| In force at end of the year..... | \$257,413,432 | \$2,863,879 45   |
| Deduct amount reinsured.....     | 34,822,483    | 407,222 75       |
| Net amount in force.....         | \$222,590,949 | \$2,456,656 70   |

## 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         | \$12,188            |
| New Mexico..... | 10,000           | 6,746               |
| Georgia.....    | 10,000           | 22,100              |

## BUSINESS IN MAINE.

|                        | <i>Fire.</i>   |
|------------------------|----------------|
| Risks written.....     | \$1,590,473 00 |
| Premiums received..... | 25,183 71      |
| Losses paid.....       | 15,095 48      |
| Losses incurred.....   | 13,578 48      |

## PELICAN ASSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1899. COMMENCED BUSINESS IN 1899.

L. P. BAYARD, *President.*A. D. IRVING, JR., *Secretary.*

Cash Capital, \$200,000.

## INCOME.

|   |              |              |
|---|--------------|--------------|
| Gross premiums (Fire).....                                  | \$439,418 47 |              |
| Deduct reinsurance, abatement, rebate and return premiums.. | 124,329 37   |              |
| Net premiums.....   |              | \$315,089 10 |
| Interest on bonds and dividends on stocks.....              | \$21,111 88  |              |
| Interest on deposits.....                                   | 417 02       | 21,528 40    |
| Increase in book value of ledger assets.....                |              | 913 25       |
| Total income.....   |              | \$337,530 75 |
| Ledger assets Dec. 31, 1908.....                            |              | 604,369 24   |
| Total.....  |              | \$941,899 99 |

## DISBURSEMENTS.

|  |              |              |
|--|--------------|--------------|
| Gross amount paid for losses (Fire).....                       | \$187,386 31 |              |
| Deduct salvage \$983.07 and reinsurance \$25,848.39.....       | 26,831 46    |              |
| Net amount paid for losses.....                                |              | \$160,554 85 |
| Adjustment and settlement of losses.....                       |              | 3,871 74     |
| Commissions or brokerage.....                                  |              | 76,910 59    |
| Miscellaneous expenses of local agencies.....                  |              | 845 25       |
| Expenses of special and general agents.....                    |              | 151 68       |
| Salaries, fees and other charges of officers and employes..... |              | 13,708 38    |
| Rents.....   |              | 2,303 59     |
| Advertising, printing and stationery.....                      |              | 1,683 21     |
| Postage, telegrams, telephone and express.....                 |              | 321 18       |
| Legal expenses.....  |              | 128 88       |
| Maps, including corrections.....                               |              | 867 71       |
| Underwriters' boards and tariff associations.....              |              | 2,048 59     |
| Fire department, patrol and salvage corps expenses.....        |              | 1,633 76     |
| Inspections and surveys.....                                   |              | 1,680 23     |
| State taxes on premiums.....                                   |              | 4,660 08     |
| Insurance department licenses and fees.....                    |              | 1,433 78     |
| All other licenses, fees and taxes.....                        |              | 1,512 94     |
| Miscellaneous expenditures.....                                |              | 454 52       |
| Interest or dividends to stockholders.....                     |              | 20,000 00    |
| Agents' balances charged off.....                              |              | 231 77       |
| Decrease in book value of ledger assets.....                   |              | 6,070 42     |
| Total disbursements.....                                       |              | \$301,073 15 |
| Balance.....   |              | \$640,826 84 |

LEDGER ASSETS.

|   |              |
|---|--------------|
| Book value of bonds and stocks, excluding interest..... | \$51,442 25  |
| Cash in bank.....                                       | 52,070 25    |
| Agents' balances.....                                   | 37,314 34    |
| Total ledger assets.....                                | \$640,828 84 |

NON-LEDGER ASSETS.

|  |              |
|--|--------------|
| Interest due and accrued on bonds..... | \$5,617 78   |
| Due for reinsurance.....               | 447 29       |
| Gross Assets.....                      | \$646,891 91 |

DEDUCT ASSETS NOT ADMITTED.

|  |              |
|--|--------------|
| Agents' balances, representing business written prior to Oct. 1, last..... | \$13 58      |
| Total admitted assets.....   | \$646,878 33 |

LIABILITIES.

|   |              |              |
|---|--------------|--------------|
| Losses adjusted and unpaid.....                               | \$11 00      |              |
| Losses in process of adjustment, or in suspense.....          | 24,458 00    |              |
| Losses resisted.....  | 3,705 00     |              |
| Total claims for losses.....                                  | \$28,174 00  |              |
| Deduct reinsurance.....                                       | 3,488 00     |              |
| Net amount of unpaid losses.....                              |              | \$24,686 00  |
| Unearned premiums on outstanding risks.....                   |              | 226,575 59   |
| Salaries and other miscellaneous expenses due or accrued..... |              | 101 55       |
| State, county and municipal taxes due or accrued.....         |              | 2,500 00     |
| Due for reinsurance.....                                      |              | 3,244 26     |
| Cash capital.....   | \$200,000 00 |              |
| Surplus over all liabilities.....                             | 189,770 93   |              |
| Surplus to policy holders.....                                |              | 389,770 93   |
| Total liabilities.....  |              | \$646,878 33 |

RISKS AND PREMIUMS.

|                                  | <i>Fire.</i> | <i>Premiums.</i> |
|----------------------------------|--------------|------------------|
| In force December 31, 1908.....  | \$47,086,242 | \$491,256 05     |
| Written during the year.....     | 40,449,184   | 439,418 47       |
| Total.....                       | \$87,535,426 | \$930,674 52     |
| Expired and terminated.....      | 37,169,210   | 420,866 55       |
| In force at end of the year..... | \$50,366,216 | \$509,807 97     |
| Deduct amount reinsured.....     | 5,491,551    | 67,096 31        |
| Net amount in force.....         | \$44,874,665 | \$442,711 66     |

BUSINESS IN MAINE.

|                        | <i>Fire.</i> |
|------------------------|--------------|
| Risks written.....     | \$60,528 00  |
| Premiums received..... | 778 45       |
| Losses paid.....       | 10 26        |
| Losses incurred.....   | 26           |

## 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).....                                     | \$1,267,581 10 |                 |
| Deduct reinsurance, abatement, rebate and return premiums..... | 899,041 15     |                 |
| Net premiums.....  |                | \$3,368,539 95  |
| Deposit premiums on perpetual risks.....                       |                | 33,311 93       |
| Interest on mortgage loans.....                                | \$12,890 49    |                 |
| Interest on collateral loans.....                              | 9,909 84       |                 |
| Interest on bonds and dividends on stocks.....                 | 230,424 40     |                 |
| Interest on deposits.....                                      | 3,570 67       |                 |
| Rents—including company's own occupancy.....                   | 5,551 25       | 262,346 15      |
| Transfers.....   |                | 402 00          |
| Profit on sale or maturity of ledger assets.....               |                | 14,455 50       |
| Total income.....  |                | \$8,679,055 53  |
| Ledger assets Dec. 31, 1908.....                               |                | 6,840,430 44    |
| Total.....   |                | \$10,519,485 97 |

## DISBURSEMENTS.

|  |                |                |
|--|----------------|----------------|
| Gross amount paid for losses (Fire).....                       | \$1,852,813 86 |                |
| Deduct salvage \$5,323.74 and reinsurance \$104,806.69.....    | 110,130 43     |                |
| Net amount paid for losses.....                                |                | \$1,742,683 43 |
| Adjustment and settlement of losses.....                       |                | 6,274 74       |
| Commissions or brokerage.....                                  |                | 773,649 14     |
| Salaries and expenses of special and general agents.....       |                | 130,528 38     |
| Salaries, fees and other charges of officers and employes..... |                | 66,515 40      |
| Rents—including company's own occupancy.....                   |                | 19,921 52      |
| Advertising, printing and stationery.....                      |                | 29,491 59      |
| Postage, telegrams, telephone and express.....                 |                | 19,050 92      |
| Legal expenses.....  |                | 1,680 00       |
| Furniture and fixtures.....                                    |                | 1,464 61       |
| Maps, including corrections.....                               |                | 8,444 24       |
| Underwriters' boards and tariff associations.....              |                | 42,873 15      |
| Fire department, patrol and salvage corps expenses.....        |                | 4,445 68       |
| Repairs and expenses on real estate.....                       |                | 1,638 01       |
| Taxes on real estate.....                                      |                | 2,772 26       |
| State taxes on premiums.....                                   |                | 66,497 53      |
| Insurance department licenses and fees.....                    |                | 13,500 19      |
| All other licenses, fees and taxes.....                        |                | 14,298 09      |

|  |                       |
|--|-----------------------|
| Miscellaneous expenditures.....                | \$13,694 82           |
| Deposit premiums returned.....                 | 28,332 08             |
| Interest or dividends to stockholders.....     | 187,500 00            |
| Loss on sale or maturity of ledger assets..... | 2 34                  |
| Total disbursements.....                       | <u>\$3,175,198 12</u> |
| Balance.....                                   | \$7,344,287 85        |

## LEDGER ASSETS.

|   |                       |
|---|-----------------------|
| Book value of real estate.....                          | \$189,377 07          |
| Mortgage loans on real estate.....                      | 208,500 00            |
| Loans secured by collateral.....                        | 299,626 36            |
| Book value of bonds and stocks, excluding interest..... | 5,907,261 58          |
| Cash in office and in bank.....                         | 144,401 40            |
| Agents' balances.....                                   | 595,121 44            |
| Total ledger assets.....                                | <u>\$7,344,287 85</u> |

## NON-LEDGER ASSETS.

|   |            |                       |
|---|------------|-----------------------|
| Interest accrued on mortgages.....        | \$3,082 35 |                       |
| Interest accrued on bonds.....            | 71,607 21  |                       |
| Interest accrued on collateral loans..... | 1,820 54   | \$76,460 10           |
| Gross assets.....                         |            | <u>\$7,420,747 95</u> |

## DEDUCT ASSETS NOT ADMITTED.

|  |             |                       |
|--|-------------|-----------------------|
| Agents' balances, representing business written prior to Oct. 1, last..... | \$24,221 84 |                       |
| Book value of ledger assets over market value.....                         | 87,480 65   |                       |
| Excess of collateral loans over market value.....                          | 9,626 36    | \$121,328 85          |
| Total admitted assets.....   |             | <u>\$7,299,419 10</u> |

## LIABILITIES.

|   |                    |                       |
|---|--------------------|-----------------------|
| Losses adjusted and unpaid.....                       | \$33,779 92        |                       |
| Losses in process of adjustment, or in suspense.....  | 284,311 58         |                       |
| Losses resisted.....                                  | 15,239 65          |                       |
| Total claims for losses.....                          | <u>\$33,331 15</u> |                       |
| Deduct reinsurance.....                               | 20,283 18          |                       |
| Net amount of unpaid losses.....                      |                    | \$13,047 97           |
| Unearned premiums on outstanding risks.....           |                    | 3,086,778 72          |
| Reclaimable on perpetual fire policies.....           |                    | 919,270 98            |
| State, county and municipal taxes due or accrued..... |                    | 30,000 00             |
| Cash capital.....                                     | \$750,000 00       |                       |
| Surplus over all liabilities.....                     | 2,200,321 43       |                       |
| Surplus to policy holders.....                        |                    | <u>2,950,321 43</u>   |
| Total liabilities.....                                |                    | <u>\$7,299,419 10</u> |

## RISKS AND PREMIUMS.

|                                  | <i>Fire.</i>         | <i>Premiums.</i>       |
|----------------------------------|----------------------|------------------------|
| In force December 31, 1908.....  | \$568,160,664        | \$6,197,649 76         |
| Written during the year.....     | 378,586,223          | 4,267,581 10           |
| Total.....                       | <u>\$946,746,887</u> | <u>\$10,465,230 86</u> |
| Expired and terminated.....      | 344,888,908          | 3,952,112 48           |
| In force at end of the year..... | \$601,857,889        | \$6,513,118 38         |
| Deduct amount reinsured.....     | 46,110 627           | 444,265 18             |
| Net amount in force.....         | <u>\$555,747,262</u> | <u>\$6,068,853 20</u>  |

Perpetual risks not included above, \$39,806,611.00; premiums on same, \$1,012,948.51.

## 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         | \$14,614 13         |
| Virginia..... | 37,500           | 47,788 59           |
| Georgia.....  | 10,000           | 62,925 10           |

## BUSINESS IN MAINE.

|                      | <i>Fire.</i>   |
|----------------------|----------------|
| Risks written.....   | \$2,010,253 41 |
| Premiums.....        | 24,874 09      |
| Losses paid.....     | 15,648 59      |
| Losses incurred..... | 18,854 59      |

## PHENIX INSURANCE COMPANY,

BROOKLYN, N. Y.

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INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

E. W. T. GRAY, *President.*DAVID RUMSEY, *Secretary.*


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Cash Capital, \$1,500,000.

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## INCOME.

|  |                |                 |
|--|----------------|-----------------|
| Gross premiums (Fire).....                                     | \$8,088,297 30 |                 |
| Deduct reinsurance, abatement, rebate and return premiums..... | 1,780,308 43   |                 |
| Net premiums.....  |                | \$6,307,988 87  |
| Interest on mortgage loans.....                                | \$27,348 33    |                 |
| Interest on collateral loans.....                              | 3,410 20       |                 |
| Interest on bonds and dividends on stocks.....                 | 497,001 81     |                 |
| Interest on deposits.....                                      | 10,443 39      |                 |
| Interest from all other sources.....                           | 8,052 66       |                 |
| Rents—including company's own occupancy.....                   | 7,128 75       | 553,384 54      |
| Borrowed money.....  |                | 850,000 00      |
| Profit on sale or maturity of ledger assets.....               |                | 414,429 27      |
| Total income.....  |                | \$8,125,802 63  |
| Ledger assets Dec. 31, 1908.....                               |                | 9,190,122 94    |
| Total.....   |                | \$17,315,925 62 |

## DISBURSEMENTS.

|  |                |            |
|--|----------------|------------|
| Gross amount paid for losses (Fire).....                       | \$8,984,902 31 |            |
| Deduct salvage \$27,255.12 and reinsurance \$356,994.63.....   |                | 384,249 75 |
| Net amount paid for losses.....                                | \$8,550,652 56 |            |
| Adjustment and settlement of losses.....                       | 147,641 28     |            |
| Commissions or brokerage.....                                  | 1,158,973 78   |            |
| Miscellaneous expenses of local agencies.....                  | 13,290 46      |            |
| Salaries and expenses of special and general agents.....       | 352,471 57     |            |
| Salaries, fees and other charges of officers and employes..... | 358,836 84     |            |
| Rents—including company's own occupancy.....                   | 61,835 10      |            |
| Advertising, printing and stationery.....                      | 92,206 55      |            |
| Postage, telegrams, telephone and express.....                 | 62,633 87      |            |
| Legal expenses.....  | 4,448 19       |            |
| Furniture and fixtures.....                                    | 7,335 36       |            |
| Maps, including corrections.....                               | 12,973 09      |            |
| Underwriters' boards and tariff associations.....              | 97,069 85      |            |
| Fire department, patrol and salvage corps expenses.....        | 8,439 29       |            |
| Inspections and surveys.....                                   | 2,459 67       |            |
| Repairs and expenses on real estate.....                       | 3,374 18       |            |
| Taxes on real estate.....                                      | 1,259 89       |            |
| State taxes on premiums.....                                   | 112,073 29     |            |
| Insurance department licenses and fees.....                    | 31,212 00      |            |
| All other licenses, fees and taxes.....                        | 22,566 11      |            |
| Borrowed money repaid.....                                     | 1,175,000 00   |            |
| Interest on borrowed money.....                                | 166,961 77     |            |
| Withdrawal by Geo. P. Sheldon from brokers' accounts.....      | 50,868 25      |            |
| Miscellaneous expenditures.....                                | 7,244 91       |            |
| Interest or dividends to stockholders.....                     | 300,000 00     |            |
| Loss on sale or maturity of ledger assets.....                 | 115,556 73     |            |
| Total disbursements.....                                       | \$7,917,444 09 |            |
| Balance.....   | \$9,398,481 53 |            |

## LEDGER ASSETS.

|  |                |  |
|--|----------------|--|
| Book value of real estate.....   | \$126,954 96   |  |
| Mortgage loans on real estate.....   | 544,500 00     |  |
| Book value of bonds and stocks, excluding interest.....                    | 6,050,066 56   |  |
| Cash in office and in bank.....  | 1,603,303 31   |  |
| Agents' balances.....  | 794,767 75     |  |
| Bills receivable taken for fire risks.....                                 | 221,412 64     |  |
| Claim against H. C. Stockdell.....   | 54,227 68      |  |
| Furniture, fixtures and suspense account.....                              | 2,818 51       |  |
| Claim against estate of G. P. Sheldon to recover life insurance premiums.. | 430 12         |  |
| Total ledger assets.....   | \$9,398,481 53 |  |

## NON-LEDGER ASSETS.

|  |                 |             |
|--|-----------------|-------------|
| Interest accrued on mortgages.....   | \$4,783 34      |             |
| Interest accrued on bonds.....   | 11,724 17       |             |
| Rents accrued on company's property.....   | 18 00           | \$16,525 51 |
| Market value of bonds and stocks over book value.....                            | 688,145 44      |             |
| Estimated value of unlisted securities (included by instructions of N. Y. Dept.) | 75,000 00       |             |
| Claim on life insurance of G. P. Sheldon.....                                    | 10,000 00       |             |
| Dividends in favor of G. P. Sheldon held in suspense.....                        | 4 50            |             |
| Gross assets.....  | \$10,188,156 98 |             |

## DEDUCT ASSETS NOT ADMITTED.

|  |         |    |                |
|--|---------|----|----------------|
| Furniture, fixtures and safes.....   | \$2,818 | 51 |                |
| Agents' balances, representing business written prior to Oct. 1, last.....     | 77,448  | 02 |                |
| Bills receivable, past due, taken for fire risks.....                          | 20,530  | 20 |                |
| (Claim against estate of G. P. Sheldon to recover life insurance premiums..... | 430     | 12 |                |
| Excess of H.C.Stockdell claim over estimated value of securities.....          | 39,227  | 63 |                |
| Mortgage loans over market value.....  | 15,000  | 00 |                |
| Book value of real estate over market value.....                               | 59,454  | 95 | \$214,909 49   |
| Total admitted assets.....   |         |    | \$9,972,247 49 |

## LIABILITIES.

|   |             |    |                |
|---|-------------|----|----------------|
| Losses adjusted and unpaid.....   | \$165,545   | 81 |                |
| Losses in process of adjustment, or in suspense.....                        | 393,271     | 53 |                |
| Losses resisted.....  | 57,634      | 48 |                |
| Total claims for losses.....  | \$616,451   | 82 |                |
| Deduct reinsurance.....   | 69,047      | 88 |                |
| Net amount of unpaid losses.....  |             |    | \$547,403 94   |
| Unearned premiums on outstanding risks.....                                 |             |    | 6,549,446 90   |
| Salaries and other miscellaneous expenses due or accrued.....               |             |    | 89,495 98      |
| State, county and municipal taxes due or accrued.....                       |             |    | 125,000 00     |
| Due for return premiums and reinsurance.....                                |             |    | 10,504 02      |
| Reserve for contested liabilities (by instructions of N. Y. Department).... |             |    | 640,000 00     |
| Cash capital.....   | \$1,500,000 | 00 |                |
| Surplus over all liabilities.....   | 511,396     | 65 |                |
| Surplus to policy holders.....  |             |    | 2,011,396 65   |
| Total liabilities.....  |             |    | \$9,973,247 49 |

## RISKS AND PREMIUMS.

|                                  | <i>Fire.</i>    | <i>Premiums.</i> |
|----------------------------------|-----------------|------------------|
| In force December 31, 1908.....  | \$1,009,496,914 | \$12,553,440 42  |
| Written during the year.....     | 687,506,521     | 8,038,297 80     |
| Total.....                       | \$1,787,002,435 | \$20,641,737 72  |
| Expired and terminated.....      | 616,630,678     | 7,222,465 67     |
| In force at end of the year..... | \$1,170,371,757 | \$13,419,272 05  |
| Deduct amount reinsured.....     | 83,366,726      | 536,480 41       |
| Net amount in force.....         | \$1,087,005,031 | \$12,832,791 64  |

## SPECIAL DEPOSITS.

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

|                 | <i>Deposits.</i> | <i>Liabilities.</i> |
|-----------------|------------------|---------------------|
| Canada.....     | \$230,292        | \$177,684 72        |
| Georgia.....    | 10,000           | 177,796 18          |
| New Mexico..... | 10,000           | 6,479 23            |
| Virginia.....   | 60,000           | 73,708 89           |

## BUSINESS IN MAINE.

|                        | <i>Fire.</i>   |
|------------------------|----------------|
| Risks written.....     | \$3,383,906 00 |
| Premiums received..... | 47,968 53      |
| Losses paid.....       | 34,211 57      |
| Losses incurred.....   | 32,371 41      |



## PHENIX INSURANCE COMPANY.

HARTFORD, CONN.

INCORPORATED IN 1854. COMMENCED BUSINESS IN 1854.

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

Cash Capital, \$2,000,000.

## INCOME.

|   |                |                 |
|---|----------------|-----------------|
| Gross premiums (Fire).....                                      | \$6,493,310 96 |                 |
| Deduct reinsurance, abatement, rebate and return premiums ..... | 1,525,315 37   |                 |
| Net premiums.....   |                | \$4,967,995 59  |
| Interest on mortgage loans.....                                 | \$2,260 57     |                 |
| Interest on collateral loans.....                               | 1,826 70       |                 |
| Interest on bonds and dividends on stocks.....                  | 358,474 62     |                 |
| Interest on deposits.....                                       | 13,385 26      |                 |
| Interest from all other sources.....                            | 320 35         |                 |
| Rents.....  | 12,043 46      | 388,310 96      |
| Profit on sale or maturity of ledger assets.....                |                | 593 75          |
| Total income.....   |                | \$5,356,900 30  |
| Ledger assets Dec. 31, 1908.....                                |                | 7,682,602 31    |
| Total.....  |                | \$13,039,502 61 |

## DISBURSEMENTS.

|  |                |                |
|--|----------------|----------------|
| Gross amount paid for losses (Fire).....                       | \$2,381,837 06 |                |
| Deduct salvage \$12,638.99 and reinsurance \$217,860.53.....   | 230,499 52     |                |
| Net amount paid for losses.....                                |                | \$2,151,337 54 |
| Adjustment and settlement of losses.....                       |                | 31,520 60      |
| Commissions on brokerage.....                                  |                | 948,216 41     |
| Salaries and expenses of special and general agents.....       |                | 379,139 79     |
| Salaries, fees and other charges of officers and employes..... |                | 120,292 82     |
| Rents.....   |                | 20,321 43      |
| Advertising, printing and stationery.....                      |                | 45,100 99      |
| Postage, telegrams, telephone and express.....                 |                | 42,354 33      |
| Legal expenses.....  |                | 5,983 91       |
| Furniture and fixtures.....                                    |                | 2,600 66       |
| Maps, including corrections.....                               |                | 11,332 46      |
| Underwriters' boards and tariff associations.....              |                | 53,247 17      |
| Fire department, patrol and salvage corps expenses.....        |                | 16,099 04      |
| Inspections and surveys.....                                   |                | 15,742 94      |
| Repairs and expenses on real estate.....                       |                | 3,905 25       |
| Taxes on real estate.....                                      |                | 1,640 00       |
| State taxes on premiums.....                                   |                | 83,485 65      |
| Insurance department licenses and fees.....                    |                | 23,407 24      |

|  |                       |
|--|-----------------------|
| All other licenses, fees and taxes.....        | \$20,276 67           |
| Miscellaneous expenditures.....                | 4,152 27              |
| Interest or dividends to stockholders.....     | 270,000 00            |
| Stockholders' tax.....                         | 39,760 00             |
| Agents' balances charged off.....              | 339 50                |
| Loss on sale or maturity of ledger assets..... | 5,308 75              |
| Total disbursements.....                       | <u>\$4,295,565 42</u> |
| Balance.....                                   | <u>\$8,743,937 19</u> |

## LEDGER ASSETS.

|   |                       |
|---|-----------------------|
| Book value of real estate.....                          | \$131,164 64          |
| Mortgage loans on real estate.....                      | 52,983 33             |
| Loans secured by collateral.....                        | 15,200 00             |
| Book value of bonds and stocks, excluding interest..... | 7,047,604 00          |
| Cash in office and in bank.....                         | 707,633 59            |
| Agents' balances.....                                   | 789,351 63            |
| Total ledger assets.....                                | <u>\$8,743,937 19</u> |

## NON-LEDGER ASSETS.

|   |            |                       |
|---|------------|-----------------------|
| Interest due and accrued on mortgages.....            | \$1,269 52 |                       |
| Interest due and accrued on bonds.....                | 67,269 76  |                       |
| Interest accrued on collateral loans.....             | 371 56     |                       |
| Interest accrued on other assets.....                 | 4,200 00   |                       |
| Rents accrued on company's property.....              | 1,151 14   | \$74,261 98           |
| Market value of real estate over book value.....      |            | 9,848 74              |
| Market value of bonds and stocks over book value..... |            | 1,074,099 00          |
| Premiums on foreign business.....                     |            | 41,530 41             |
| Due for reinsurance.....                              |            | 11,304 90             |
| Gross assets.....                                     |            | <u>\$9,954,982 22</u> |

## DEDUCT ASSETS NOT ADMITTED.

|   |                       |
|---|-----------------------|
| Agents' balances, representing business written prior to Oct. 1,<br>last..... | \$13,557 99           |
| Total admitted assets.....  | <u>\$9,941,424 23</u> |

## LIABILITIES.

|   |                       |
|---|-----------------------|
| Losses adjusted and unpaid.....                       | \$70,084 35           |
| Losses in process of adjustment, or in suspense.....  | 453,312 69            |
| Losses resisted.....                                  | 24,302 91             |
| Total claims for losses.....                          | <u>\$547,699 95</u>   |
| Deduct reinsurance.....                               | 48,354 81             |
| Net amount of unpaid losses.....                      | \$499,345 14          |
| Unearned premiums on outstanding risks.....           | 4,293,241 71          |
| State, county and municipal taxes due or accrued..... | 82,000 00             |
| Cash capital.....                                     | \$2,000,000 00        |
| Surplus over all liabilities.....                     | <u>3,066,837 38</u>   |
| Surplus to policy holders.....                        | 5,066,837 38          |
| Total liabilities.....                                | <u>\$9,941,424 23</u> |

RISKS AND PREMIUMS.

|                                  | <i>Fire.</i>           | <i>Premiums.</i>       |
|----------------------------------|------------------------|------------------------|
| In force December 31, 1908.....  | \$793,512.196          | \$8,195,255 62         |
| Written during the year.....     | 658,532,929            | 6,493,310 96           |
| Total.....                       | <u>\$1,452,045,125</u> | <u>\$14,688,566 58</u> |
| Expired and terminated.....      | 582,773,700            | 5,660,082 89           |
| In force at end of the year..... | \$869,271,425          | \$9,028,483 69         |
| Deduct amount reinsured.....     | <u>70,804,392</u>      | <u>733,120 50</u>      |
| Net amount in force .....        | \$798,467,033          | \$8,295,363 19         |

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         | \$61,723 36         |
| Canada.....   | 174,000          | 160,800 83          |
| Virginia..... | 50,000           | 54,414 24           |

BUSINESS IN MAINE.

|                        | <i>Fire.</i>   |
|------------------------|----------------|
| Risks written .....    | \$6,894,251 00 |
| Premiums received..... | 100,597 87     |
| Losses paid .....      | 65,867 25      |
| Losses incurred.....   | 70,439 52      |

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.....   | \$2,956,478 20    | \$841,399 40          |                |
| Deduct reinsurance, abatement, rebate and return premiums ..... | <u>884,208 57</u> | <u>275,145 93</u>     |                |
| Net premiums.....   | \$2,072,269 63    | \$566,253 47          | \$2,638,523 10 |
| Interest on bonds and dividends on stocks.....                  | \$107,312 27      |                       |                |
| Interest on deposits .....                                      | <u>1,957 92</u>   | <u>109,270 19</u>     |                |
| Profit on sale or maturity of ledger assets.....                |                   | <u>55,658 25</u>      |                |
| Total income.....   |                   | <u>\$2,803,451 54</u> |                |
| Ledger assets Dec. 31, 1908.....                                |                   | <u>2,442,260 40</u>   |                |
| Total.....  |                   | <u>\$5,245,711 94</u> |                |

## DISBURSEMENTS.

|  | <i>Fire.</i>   | <i>Marine.</i> |                |
|--|----------------|----------------|----------------|
| Gross amount paid for losses.....                                | \$1,303,082 64 | \$499,726 88   |                |
| Deduct salvage \$61,471.90 and reinsurance \$362,617. 241,856 69 | 241,856 69     | 182,232 21     |                |
| Net amount paid for losses.....                                  | \$1,061,225 95 | \$317,494 67   | \$1,378,720 62 |
| Adjustment and settlement of losses.....                         |                |                | 21,259 03      |
| Commissions or brokerage.....                                    |                |                | 523,136 16     |
| Salaries and expenses of special and general agents.....         |                |                | 114,072 44     |
| Salaries, fees and other charges of officers and employes.....   |                |                | 91,534 50      |
| Rents.....   |                |                | 9,870 43       |
| Advertising, printing and stationery.....                        |                |                | 21,251 35      |
| Postage, telegrams, telephone and express.....                   |                |                | 23,355 55      |
| Legal expenses.....  |                |                | 596 52         |
| Furniture and fixtures.....                                      |                |                | 1,642 50       |
| Maps, including corrections.....                                 |                |                | 4,941 57       |
| Underwriters' boards and tariff associations.....                |                |                | 28,362 52      |
| Fire department, patrol and salvage corps expenses.....          |                |                | 17,437 41      |
| Inspections and surveys.....                                     |                |                | 10,127 17      |
| State taxes on premiums.....                                     |                |                | 45,796 02      |
| Insurance department licenses and fees.....                      |                |                | 10,928 10      |
| All other licenses, fees and taxes.....                          |                |                | 7,530 16       |
| Discounts on marine premiums.....                                |                |                | 131 51         |
| Balance of expense account.....                                  |                |                | 4,339 14       |
| Interest or dividends to stockholders.....                       |                |                | 50,000 00      |
| Decrease in book value of ledger assets.....                     |                |                | 242,624 91     |
| Total disbursements.....   |                |                | \$2,607,657 61 |
| Balance.....   |                |                | \$2,638,054 33 |

## LEDGER ASSETS.

|   |                |
|---|----------------|
| Book value of bonds and stocks, excluding interest..... | \$2,060,525 00 |
| Cash in office and in bank.....                         | 130,200 79     |
| Agents' balances.....                                   | 419,359 09     |
| Bills receivable taken for marine and inland risks..... | 26,283 33      |
| Bills receivable taken for fire risks.....              | 600 00         |
| Due for reinsurance.....                                | 1,086 12       |
| Total ledger assets.....                                | \$2,638,054 33 |

## NON-LEDGER ASSETS.

|   |            |                |
|---|------------|----------------|
| Interest accrued on bonds.....                        | \$5,808 39 |                |
| Interest accrued on other assets.....                 | 11,965 00  | \$17,773 39    |
| Market value of bonds and stocks over book value..... |            | 786,870 00     |
| Gross assets.....                                     |            | \$3,442,697 72 |

## DEDUCT ASSETS NOT ADMITTED.

|  |            |                |
|--|------------|----------------|
| Agents' balances, representing business written prior to Oct. 1, last..... | \$2,681 33 |                |
| Bills receivable, past due, taken for marine, inland and fire risks.....   | 1,470 18   | \$4,151 51     |
| Total admitted assets.....   |            | \$3,438,546 21 |

## LIABILITIES.

|  |              |              |
|--|--------------|--------------|
| Losses adjusted and unpaid.....                      | \$67,879 21  |              |
| Losses in process of adjustment, or in suspense..... | 311,281 95   |              |
| Losses resisted.....                                 | 14,013 47    |              |
| Total claims for losses.....                         | \$393,174 63 |              |
| Deduct reinsurance.....                              | 100,932 67   |              |
| Net amount of unpaid losses.....                     |              | \$292,241 96 |

|   |                |
|---|----------------|
| Unearned premiums on outstanding risks.....           | \$1,924,514 08 |
| State, county and municipal taxes due or accrued..... | 50,000 00      |
| Cash capital .....                                    | \$500,000 00   |
| Surplus over all liabilities .....                    | 671,790 17     |
| Surplus to policy holders.....                        | 1,171,790 17   |
| Total liabilities.....                                | \$3,438,546 21 |

RISKS AND PREMIUMS.

|                                  | <i>Fire.</i>  | <i>Premiums.</i> | <i>Marine.</i> | <i>Premiums.</i> |
|----------------------------------|---------------|------------------|----------------|------------------|
| In force December 31, 1908 ..... | \$335,993,259 | \$3,757,053 76   | \$10,881,623   | \$307,241 93     |
| Written during the year.....     | 270,494,096   | 2,956,478 20     | 151,568,467    | 841,399 40       |
| Total.....                       | \$606,487,355 | \$6,713,531 96   | \$162,450,090  | \$1,148,641 33   |
| Expired and terminated.....      | 237,872,005   | 2,710,611 68     | 145,892,231    | 731,831 14       |
| In force at end of the year..... | \$368,615,350 | \$4,002,920 28   | \$16,557,859   | \$416,810 19     |
| Deduct amount reinsured.....     | 56,698,364    | 645,837 96       | 1,611,719      | 85,048 82        |
| Net amount in force .....        | \$311,916,986 | \$3,357,082 32   | \$14,946,140   | \$331,761 37     |

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         | \$15,050 53         |

BUSINESS IN MAINE.

|                        | <i>Fire.</i>   | <i>Marine.</i> |
|------------------------|----------------|----------------|
| Risks written.....     | \$2,646,084 00 | \$1,071,799 00 |
| Premiums received..... | 41,245 88      | 14,671 50      |
| Losses paid .....      | 22,993 51      | 5,682 46       |
| Losses incurred.....   | 23,922 28      | 5,685 46       |

QUEEN INSURANCE COMPANY OF AMERICA,  
NEW YORK, N. Y.

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INCORPORATED IN 1891. COMMENCED BUSINESS IN 1891.

EDWARD F. BEDDALL, *President*.

NEVETT S. BARTOW, *Secretary*.

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Cash Capital, \$1,000,000.

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INCOME.

|  |                |                 |
|--|----------------|-----------------|
| Gross premiums (Fire).....                                     | \$5,805,855 20 |                 |
| Deduct reinsurance, abatement, rebate and return premiums..... | 1,312,347 90   |                 |
| Net premiums.....  |                | \$4,493,507 30  |
| Interest on mortgage loans.....                                | \$3,362 50     |                 |
| Interest on bonds and dividends on stocks.....                 | 276,781 24     |                 |
| Interest on deposits.....                                      | 7,168 26       |                 |
| Interest from all other sources.....                           | 3 10           | 287,315 10      |
| Agents' balances previously charged off.....                   |                | 17 24           |
| Profit on sale or maturity of ledger assets.....               |                | 6,656 25        |
| Total income.....  |                | \$4,787,495 89  |
| Ledger assets Dec. 31, 1908.....                               |                | 7,697,573 05    |
| Total.....   |                | \$12,485,068 94 |

DISBURSEMENTS.

|  |                |                |
|--|----------------|----------------|
| Gross amount paid for losses (Fire).....                       | \$2,366,386 45 |                |
| Deduct salvage \$20,336.07 and reinsurance \$188,600.52.....   | 208,936 59     |                |
| Net amount paid for losses.....                                |                | \$2,157,449 86 |
| Adjustment and settlement of losses.....                       |                | 53,076 08      |
| Commissions or brokerage.....                                  |                | 842,590 17     |
| Miscellaneous expenses of local agencies.....                  |                | 21,609 87      |
| Salaries and expenses of special and general agents.....       |                | 141,805 81     |
| Salaries, fees and other charges of officers and employes..... |                | 283,902 88     |
| Rents.....   |                | 34,743 19      |
| Advertising, printing and stationery.....                      |                | 52,196 71      |
| Postage, telegrams, telephone and express.....                 |                | 32,862 46      |
| Legal expenses.....  |                | 1,017 53       |
| Furniture and fixtures.....                                    |                | 10,632 90      |
| Maps, including corrections.....                               |                | 11,153 81      |
| Underwriters' boards and tariff associations.....              |                | 50,464 48      |
| Fire department, patrol and salvage corps expenses.....        |                | 22,163 48      |
| Inspections and surveys.....                                   |                | 16,448 44      |
| State taxes on premiums.....                                   |                | 69,969 86      |
| Insurance department licenses and fees.....                    |                | 19,074 59      |
| All other licenses, fees and taxes.....                        |                | 17,367 86      |
| Traveling expenses.....  |                | 5,638 51       |
| Miscellaneous expenditures.....                                |                | 23,102 19      |
| Interest or dividends to stockholders.....                     |                | 200,000 00     |
| Agents' balances charged off.....                              |                | 116 40         |
| Decrease in book value of ledger assets.....                   |                | 6,656 25       |
| Total disbursements.....                                       |                | \$4,074,043 28 |
| Balance.....   |                | \$8,411,025 66 |

LEDGER ASSETS.

|  |                       |
|--|-----------------------|
| Mortgage loans on real estate.....                     | \$65,000 00           |
| Book value of bonds and stocks excluding interest..... | 7,279,495 54          |
| Cash in office and in bank.....                        | 382,854 25            |
| Agents' balances.....                                  | 683,627 87            |
| Bills receivable taken for fire risks.....             | 48 00                 |
| Total ledger assets.....                               | <u>\$8,411,025 66</u> |

NON-LEDGER ASSETS.

|   |            |                       |
|---|------------|-----------------------|
| Interest accrued on mortgages.....                    | \$1,405 14 |                       |
| Interest due and accrued on bonds.....                | 64,296 24  |                       |
| Interest accrued on other assets.....                 | 654 34     | \$66,355 72           |
| Market value of bonds and stocks over book value..... |            | 148,487 85            |
| Due for reinsurance.....                              |            | 3,227 77              |
| Gross assets.....                                     |            | <u>\$8,629,097 00</u> |

DEDUCT ASSETS NOT ADMITTED.

|  |                       |
|--|-----------------------|
| Agents' balances, representing business written prior to Oct. 1, last..... | \$6,553 91            |
| Total admitted assets.....   | <u>\$8,622,543 09</u> |

LIABILITIES.

|   |                       |
|---|-----------------------|
| Losses adjusted and unpaid.....                               | \$108,912 16          |
| Losses in process of adjustment, or in suspense.....          | 232,604 57            |
| Losses resisted.....  | 64,430 00             |
| Total claims for losses.....                                  | <u>\$405,946 73</u>   |
| Deduct reinsurance.....                                       | 26,872 69             |
| Net amount of unpaid losses.....                              | \$379,074 04          |
| Unearned premiums on outstanding risks.....                   | 3,787,815 80          |
| Salaries and other miscellaneous expenses due or accrued..... | 29,105 63             |
| State, county and municipal taxes due or accrued.....         | 76,810 76             |
| Commissions and other charges due agents and brokers.....     | 12,391 36             |
| Due for return premiums and reinsurance.....                  | 42,971 27             |
| Cash capital.....   | \$1,000,000 00        |
| Surplus over all liabilities.....                             | <u>3,294,374 23</u>   |
| Surplus to policy holders.....                                | 4,294,374 23          |
| Total liabilities.....  | <u>\$8,622,543 09</u> |

RISKS AND PREMIUMS.

|                                  | <i>Fire.</i>           | <i>Premiums.</i>       |
|----------------------------------|------------------------|------------------------|
| In force December 31, 1908.....  | \$626,852,714          | \$7,469,752 52         |
| Written during the year.....     | 479,139,026            | 5,805,855 20           |
| Total.....                       | <u>\$1,105,991,740</u> | <u>\$13,275,607 72</u> |
| Expired and terminated.....      | 425,521,169            | 5,367,641 25           |
| In force at end of the year..... | \$680,470,571          | \$7,907,966 47         |
| Deduct amount reinsured.....     | 55,333,667             | 619,456 75             |
| Net amount in force.....         | <u>\$625,136,904</u>   | <u>\$7,288,509 72</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> |
|-----------------|------------------|---------------------|
| Canada .....    | \$522,424 98     | \$428,525 00        |
| Georgia.....    | 10,000           | 99,981 01           |
| New Mexico..... | 10,000           | 10,489 84           |
| Virginia.....   | 50,000           | 40,367 55           |

## BUSINESS IN MAINE.

|                        | <i>Fire.</i>   |
|------------------------|----------------|
| Risks written.....     | \$2,284,503 00 |
| Premiums received..... | 37,112 44      |
| Losses paid.....       | 20,172 38      |
| Losses incurred.....   | 15,831 76      |

## 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).....                                     | \$1,366,359 10 |                |
| Deduct reinsurance, abatement, rebate and return premiums..... | 395,636 59     |                |
| Net premiums.....  |                | \$970,722 51   |
| Deposit premiums on perpetual risks.....                       |                | 5,498 16       |
| Interest on mortgage loans.....                                | \$5,695 25     |                |
| Interest on bonds and dividends on stocks.....                 | 42,153 44      |                |
| Interest on deposits.....                                      | 1,709 02       |                |
| Rents—including company's own occupancy.....                   | 8,699 40       | 58,257 11      |
| Transfers and surveys.....                                     |                | 356 51         |
| Profit on sale or maturity of ledger assets.....               |                | 494 00         |
| Total income.....  |                | \$1,065,328 29 |
| Ledger assets, Dec. 31, 1908.....                              |                | 1,490,178 00   |
| Total.....   |                | \$2,525,506 29 |



DISBURSEMENTS.

|  |              |                |
|--|--------------|----------------|
| Gross amount paid for losses (Fire).....                       | \$516,179 40 |                |
| Deduct salvage \$1,171.94; and reinsurance, \$80,665.48.....   | 81,837 42    |                |
|  | <hr/>        | \$434,341 98   |
| Net amount paid for losses.....                                |              | \$434,341 98   |
| Adjustment and settlement of losses.....                       |              | 6,869 16       |
| Commissions or brokerage.....                                  |              | 252,405 74     |
| Salaries and expenses of special and general agents.....       |              | 34,266 18      |
| Salaries, fees and other charges of officers and employes..... |              | 47,618 39      |
| Rents—including company's own occupancy.....                   |              | 7,225 71       |
| Advertising, printing and stationery.....                      |              | 10,301 92      |
| Postage, telegrams, telephone and express.....                 |              | 8,838 41       |
| Legal expenses.....  |              | 758 50         |
| Furniture and fixtures.....                                    |              | 2,992 69       |
| Maps, including corrections.....                               |              | 6,073 41       |
| Underwriters' boards and tariff associations.....              |              | 9,596 97       |
| Fire department, patrol and salvage corps expenses.....        |              | 2,151 00       |
| Inspections and surveys.....                                   |              | 502 06         |
| Repairs and expenses on real estate.....                       |              | 1,328 45       |
| Taxes on real estate.....                                      |              | 1,719 00       |
| State taxes on premiums.....                                   |              | 24,802 36      |
| Insurance department licenses and fees.....                    |              | 3,728 26       |
| All other licenses, fees and taxes.....                        |              | 2,937 00       |
| Miscellaneous expenditures.....                                |              | 6,120 87       |
| Premium on securities purchased.....                           |              | 2,085 50       |
| Deposit premiums returned.....                                 |              | 5,778 84       |
| Interest or dividends to stockholders.....                     |              | 30,000 00      |
| Agents' balances charged off.....                              |              | 1,837 99       |
| Loss on sale or maturity of ledger assets.....                 |              | 1,440 00       |
|  |              | <hr/>          |
| Total disbursements.....                                       |              | \$905,720 39   |
| Balance.....   |              | \$1,619,785 90 |

LEDGER ASSETS.

|   |  |                |
|---|--|----------------|
| Book value of real estate.....                          |  | \$129,527 04   |
| Mortgage loans on real estate.....                      |  | 117,200 00     |
| Book value of bonds and stocks, excluding interest..... |  | 1,095,816 25   |
| Cash in office and in bank.....                         |  | 113,922 32     |
| Agents' balances.....                                   |  | 163,320 29     |
|   |  | <hr/>          |
| Total ledger assets.....                                |  | \$1,619,785 90 |

NON-LEDGER ASSETS.

|   |            |                |
|---|------------|----------------|
| Interest accrued on mortgages.....                    | \$1,061 02 |                |
| Interest accrued on bonds.....                        | 13,667 32  |                |
| Rents due and accrued on company's property.....      | 662 16     | \$15,390 50    |
|   | <hr/>      |                |
| Market value of bonds and stocks over book value..... |            | 7,140 75       |
| Premiums on perpetual insurance.....                  |            | 1,035.00       |
|   |            | <hr/>          |
| Gross assets.....                                     |            | \$1,643,352 15 |

DEDUCT ASSETS NOT ADMITTED.

|   |            |                |
|---|------------|----------------|
| Company's stock owned.....  | \$2,025 00 |                |
| Agents' balances, representing business written prior to Oct 1, last..... | 2,416 32   |                |
| Book value of real estate over market value.....                          | 8,027 04   | \$12,468 36    |
|   | <hr/>      |                |
| Total admitted assets.....  |            | \$1,630,883 79 |

## LIABILITIES.

|   |              |                |
|---|--------------|----------------|
| Losses adjusted and unpaid.....                               | \$14,298 59  |                |
| Losses in process of adjustment, or in suspense.....          | 102,018 69   |                |
| Losses resisted.....  | 5,773 93     |                |
| Total claims for losses.....                                  | \$122,091 21 |                |
| Deduct reinsurance.....                                       | 20,698 54    |                |
| Net amount of unpaid losses.....                              |              | \$101,392 67   |
| Unearned premiums on outstanding risks.....                   |              | 847,872 78     |
| Reclaimable on perpetual fire policies.....                   |              | 125,434 44     |
| Salaries and other miscellaneous expenses due or accrued..... |              | 292 31         |
| State, county and municipal taxes due or accrued.....         |              | 13,400 00      |
| Commissions and other charges due agents and brokers.....     |              | 19,131 28      |
| Cash capital.....   | \$300,000 00 |                |
| Surplus over all liabilities.....                             | 223,360 31   |                |
| Surplus to policy holders.....                                |              | 523,360 31     |
| Total liabilities.....  |              | \$1,630,883 79 |

## RISKS AND PREMIUMS.

|                                  | <i>Fire.</i>  | <i>Premiums.</i> |
|----------------------------------|---------------|------------------|
| In force December 31, 1908.....  | \$135,997,874 | \$1,594,714 14   |
| Written during the year.....     | 113,157,681   | 1,366,359 10     |
| Total.....                       | \$249,155,555 | \$2,961,073 24   |
| Expired and terminated.....      | 94,512,773    | 1,163,223 78     |
| In force at end of the year..... | \$154,642,782 | \$1,797,849 46   |
| Deduct amount reinsured.....     | 14,834,640    | 186,465 88       |
| Net amount in force.....         | \$139,808,142 | \$1,611,383 58   |

Perpetual risks not included above \$5,085,543.49; premiums on same \$138,089.42.

## BUSINESS IN MAINE.

|                        | <i>Fire.</i> |
|------------------------|--------------|
| Risks written.....     | \$226,825 00 |
| Premiums received..... | 3,978 18     |
| Losses paid.....       | 2,554 16     |
| Losses incurred.....   | 3,294 16     |

## ROCHESTER GERMAN INSURANCE COMPANY,

ROCHESTER, N. Y.

INCORPORATED IN 1872. COMMENCED BUSINESS IN 1872.

\* EUGENE SATTERLEE. *President.* EDWARD E. PASCHALL, *Secretary.*

\* Deceased January 7, 1910.

## Cash Capital, \$500,000.

## INCOME.

|  |                |                |
|--|----------------|----------------|
| Gross premiums (Fire).....                                     | \$2,227,832 08 |                |
| Deduct reinsurance, abatement, rebate and return premiums..... | 756,212 65     |                |
| Net premiums.....  |                | \$1,471,619 43 |
| Interest on mortgage loans.....                                | \$11,804 34    |                |
| Interest on bonds and dividends on stocks.....                 | 41,712 16      |                |
| Interest on deposits.....                                      | 7,527 73       |                |
| Interest from all other sources.....                           | 1,822 05       |                |
| Rents—including company's own occupancy.....                   | 56,541 35      | 118,997 63     |
| Profit from local office.....                                  |                | 9,150 93       |
| Profit and loss.....   |                | 530 79         |
| Profit on sale or maturity of ledger assets.....               |                | 21,636 84      |
| Total income.....  |                | \$1,621,935 62 |
| Ledger assets Dec. 31, 1908.....                               |                | 2,345,886 31   |
| Total.....   |                | \$3,967,821 93 |

## DISBURSEMENTS.

|  |              |              |
|--|--------------|--------------|
| Gross amount paid for losses (Fire).....                       | \$953,558 35 |              |
| Deduct salvage \$5,596.55 and reinsurance \$225,890.73.....    | 231,487 28   |              |
| Net amount paid for losses.....                                |              | \$722,071 07 |
| Adjustment and settlement of losses.....                       |              | 12,568 33    |
| Commissions or brokerage.....                                  |              | 363,121 03   |
| Miscellaneous expenses of local agencies.....                  |              | 3,068 48     |
| Salaries and expenses of special and general agents.....       |              | 87,989 30    |
| Salaries, fees and other charges of officers and employes..... |              | 53,570 06    |
| Rents—including company's own occupancy.....                   |              | 7,592 74     |
| Advertising, printing and stationery.....                      |              | 16,777 80    |
| Postage, telegrams, telephone and express.....                 |              | 11,788 18    |
| Legal expenses.....  |              | 2,441 47     |
| Furniture and fixtures.....                                    |              | 1,042 56     |
| Maps including corrections.....                                |              | 3,868 84     |
| Underwriters' boards and tariff associations.....              |              | 20,686 00    |
| Fire department, patrol and salvage corps expenses.....        |              | 22,369 84    |
| Inspections and surveys.....                                   |              | 2,158 58     |
| Repairs and expenses on real estate.....                       |              | 33,270 35    |
| Taxes on real estate.....                                      |              | 10,062 02    |
| State taxes on premiums.....                                   |              | 22,689 21    |

|  |                       |
|--|-----------------------|
| Insurance department licenses and fees.....    | \$7,150 95            |
| All other licenses, fees and taxes.....        | 3,496 51              |
| Interest or dividends to stockholders.....     | 52,500 00             |
| Agents' balances charged off.....              | 515 75                |
| Loss on sale or maturity of ledger assets..... | 308 75                |
| Total disbursements.....                       | <u>\$1,461,107 82</u> |
| Balance.....                                   | \$2,506,714 11        |

## LEDGER ASSETS.

|   |                       |
|---|-----------------------|
| Book value of real estate.....                          | \$686,905 11          |
| Mortgage loans on real estate.....                      | 224,915 00            |
| Loans secured by collateral.....                        | 6,000 00              |
| Book value of bonds and stocks, excluding interest..... | 1,054,743 56          |
| Cash in office and in bank.....                         | 307,955 13            |
| Agents' balances.....                                   | 226,195 31            |
| Total ledger assets.....                                | <u>\$2,506,714 11</u> |

## NON-LEDGER ASSETS.

|   |            |                       |
|---|------------|-----------------------|
| Interest due and accrued on mortgages.....            | \$4,089 76 |                       |
| Interest accrued on bonds.....                        | 5,729 35   |                       |
| Interest accrued on other assets.....                 | 3,555 45   | \$13,374 56           |
| Market value of bonds and stocks over book value..... |            | 44,960 94             |
| Other non-ledger assets.....                          |            | 2,000 00              |
| Gross assets.....                                     |            | <u>\$2,567,049 61</u> |

## DEDUCT ASSETS NOT ADMITTED.

|  |                       |
|--|-----------------------|
| Agents' balances, representing business written prior to Oct. 1, last..... | \$2,224 02            |
| Total admitted assets.....   | <u>\$2,564,825 59</u> |

## LIABILITIES.

|   |                     |                       |
|---|---------------------|-----------------------|
| Losses adjusted and unpaid.....                               | \$17,309 84         |                       |
| Losses in process of adjustment, or in suspense.....          | 151,608 65          |                       |
| Losses resisted.....  | 18,850 00           |                       |
| Total claims for losses.....                                  | <u>\$187,768 49</u> |                       |
| Deduct reinsurance.....                                       | 53,181 63           |                       |
| Net amount of unpaid losses.....                              |                     | \$134,586 86          |
| Unearned premiums on outstanding risks.....                   |                     | 1,246,988 04          |
| Salaries and other miscellaneous expenses due or accrued..... |                     | 947 90                |
| State, county and municipal taxes due or accrued.....         |                     | 17,500 00             |
| Due for reinsurance.....                                      |                     | 2,522 48              |
| Cash capital.....   | \$500,000 00        |                       |
| Surplus over all liabilities.....                             | 662,280 31          |                       |
| Surplus to policy holders.....                                |                     | <u>1,162,280 31</u>   |
| Total liabilities.....  |                     | <u>\$2,564,825 59</u> |

## RISKS AND PREMIUMS.

|                                  | <i>Firc.</i>         | <i>Premiums.</i>      |
|----------------------------------|----------------------|-----------------------|
| In force December 31, 1908.....  | \$224,886,384        | \$2,658,899 13        |
| Written during the year.....     | 182,386,237          | 2,227,832 08          |
| Total.....                       | <u>\$407,272,621</u> | <u>\$4,886,731 21</u> |
| Expired and terminated.....      | 165,049,739          | 2,045,834 10          |
| In force at end of the year..... | <u>\$242,222,882</u> | <u>\$2,840,897 11</u> |
| Deduct amount reinsured.....     | 37,176,603           | 490,402 22            |
| Net amount in force.....         | <u>\$205,046,279</u> | <u>\$2,350,494 89</u> |

SECURITY INSURANCE COMPANY.

267

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         | \$16,483 04         |
| Virginia..... | 25,000           | 18,895 66           |
| Canada.....   | 105,000          | 36,334 06           |

BUSINESS IN MAINE.

|                        | <i>Fire.</i> |
|------------------------|--------------|
| Risks written.....     | \$256,630 00 |
| Premiums received..... | 3,635 87     |
| Losses paid.....       | 797 77       |
| Losses incurred.....   | 797 77       |

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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.*

Cash Capital, \$500,000.

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INCOME.

|   |                |                |
|---|----------------|----------------|
| Gross premiums (Fire).....                                | \$2,214,321 08 |                |
| Deduct reinsurance, abatement, rebate and return premiums | 714,432 61     |                |
| Net premiums.....   |                | \$1,499,888 47 |
| Interest on mortgage loans.....                           | 55,198 19      |                |
| Interest on collateral loans.....                         | 2,507 20       |                |
| Interest on bonds and dividends on stocks.....            | 81,558 20      |                |
| Interest from all other sources.....                      | 37 01          |                |
| Rents—including company's own occupancy.....              | 3,291 27       | 92,591 87      |
| Borrowed money.....                                       |                | 45,000 00      |
| Income from other sources.....                            |                | 115 75         |
| Profit on sale or maturity of ledger assets.....          |                | 3,178 12       |
| Total income.....   |                | \$1,640,774 21 |
| Ledger assets Dec. 31, 1908.....                          |                | 2,274,572 84   |
| Total.....  |                | \$3,915,347 05 |

## SECURITY INSURANCE COMPANY.

## DISBURSEMENTS.

|  | <i>Fire.</i>        | <i>Marine.</i>    |                       |
|--|---------------------|-------------------|-----------------------|
| Gross amount paid for losses .....                             | \$329,692 37        | \$1,405 03        |                       |
| Deduct salvage \$4,094.81 and reinsurance \$139,765.40.        | 143,494 28          | 365 73            |                       |
| Net amount paid for losses.....                                | <u>\$686,198 09</u> | <u>\$1,089 30</u> | \$687,237 39          |
| Adjustment and settlement of losses.....                       |                     |                   | 21,580 22             |
| Commissions or brokerage.....                                  |                     |                   | 322,920 84            |
| Miscellaneous expenses of local agencies.....                  |                     |                   | 10,259 48             |
| Salaries and expenses of special and general agents.....       |                     |                   | 55,743 55             |
| Salaries, fees and other charges of officers and employes..... |                     |                   | 82,351 72             |
| Rents—including company's own occupancy.....                   |                     |                   | 2,900 00              |
| Advertising, printing and stationery.....                      |                     |                   | 15,647 58             |
| Postage, telegrams, telephone and express.....                 |                     |                   | 13,542 69             |
| Legal expenses.....  |                     |                   | 1,928 19              |
| Furniture and fixtures.....                                    |                     |                   | 1,613 50              |
| Maps, including corrections.....                               |                     |                   | 6,491 52              |
| Underwriters' boards and tariff associations.....              |                     |                   | 10,223 11             |
| Fire department, patrol and salvage corps expenses.....        |                     |                   | 21,242 04             |
| Inspections and surveys.....                                   |                     |                   | 7,592 90              |
| Repairs and expenses on real estate.....                       |                     |                   | 26 96                 |
| Taxes on real estate.....                                      |                     |                   | 69 51                 |
| State taxes on premiums.....                                   |                     |                   | 15,716 86             |
| Insurance department licenses and fees.....                    |                     |                   | 7,979 19              |
| All other licenses, fees and taxes.....                        |                     |                   | 12,348 83             |
| Borrowed money repaid.....                                     |                     |                   | 45,000 00             |
| Interest on borrowed money.....                                |                     |                   | 290 83                |
| Miscellaneous expenditures.....                                |                     |                   | 31,965 77             |
| Interest or dividends to stockholders.....                     |                     |                   | 60,000 00             |
| Agents' balances charged off.....                              |                     |                   | 1,638 86              |
| Loss on sale or maturity of ledger assets.....                 |                     |                   | 805 00                |
| Total disbursements.....                                       |                     |                   | <u>\$1,437,116 54</u> |
| Balance.....   |                     |                   | \$2,478,230 51        |

## LEDGER ASSETS.

|   |  |                       |
|---|--|-----------------------|
| Book value of real estate.....                          |  | \$167,776 97          |
| Mortgage loans on real estate.....                      |  | 111,100 00            |
| Loans secured by collateral.....                        |  | 68,000 00             |
| Book value of bonds and stocks, excluding interest..... |  | 1,795,238 02          |
| Cash in office and in bank.....                         |  | 81,574 16             |
| Agents' balances.....                                   |  | 243,815 13            |
| Bills receivable taken for fire risks.....              |  | 8,903 07              |
| Deposit with Philadelphia Underwriters.....             |  | 100 00                |
| Due for reinsurance.....                                |  | 1,723 16              |
| Total ledger assets.....                                |  | <u>\$2,478,230 51</u> |

## NON-LEDGER ASSETS.

|   |                 |                       |
|---|-----------------|-----------------------|
| Interest accrued on mortgages.....                    | \$1,317 18      |                       |
| Interest accrued on bonds.....                        | 10,944 49       |                       |
| Interest accrued on collateral loans.....             | <u>1,119 85</u> | \$13,381 52           |
| Market value of bonds and stocks over book value..... |                 | 84,768 98             |
| Gross assets.....                                     |                 | <u>\$2,576,381 01</u> |

## DEDUCT ASSETS NOT ADMITTED.

|   |                 |                       |
|---|-----------------|-----------------------|
| Agents' balances, representing business written prior to<br>Oct. 1, last..... | \$3,477 79      |                       |
| Bills receivable, past due, taken for fire risks.....                         | 1,353 15        |                       |
| Book value of real estate over market value.....                              | <u>1,076 97</u> | \$5,907 91            |
| Total admitted assets.....  |                 | <u>\$2,570,473 10</u> |

## LIABILITIES.

|   |              |                |
|---|--------------|----------------|
| Losses adjusted and unpaid.....                               | \$25,336 73  |                |
| Losses in process of adjustment, or in suspense.....          | 129,627 73   |                |
| Losses resisted.....  | 10,057 59    |                |
| Total claims for losses.....                                  | \$165,022 05 |                |
| Deduct reinsurance.....                                       | 38,410 30    |                |
| Net amount of unpaid losses.....                              |              | \$126,611 75   |
| Unearned premiums on outstanding risks.....                   |              | 1,393,540 17   |
| Salaries and other miscellaneous expenses due or accrued..... |              | 2,500 00       |
| State, county and municipal taxes due or accrued.....         |              | 30,000 00      |
| Due for reinsurance.....                                      |              | 119 05         |
| Cash capital.....   | \$500,000 00 |                |
| Surplus over all liabilities.....                             | 517,702 13   |                |
| Surplus to policy holders.....                                |              | 1,017,702 13   |
| Total liabilities.....  |              | \$2,570,473 10 |

## RISKS AND PREMIUMS.

|                                  | <i>Fire.</i>  | <i>Premiums</i> |
|----------------------------------|---------------|-----------------|
| In force December 31, 1908.....  | \$244,892,984 | \$2,748,244 99  |
| Written during the year.....     | 188,318,069   | 2,214,321 08    |
| Total.....                       | \$432,211,053 | \$4,962,566 07  |
| Expired and terminated.....      | 155,451,174   | 1,860,869 16    |
| In force at end of the year..... | \$277,759,879 | \$3,101,696 91  |
| Deduct amount reinsured.....     | 38,027,535    | 475,263 28      |
| Net amount in force.....         | \$239,732,344 | \$2,626,433 63  |

## 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         | \$18,409 66         |
| Virginia..... | 25,000           | 7,898 20            |

## BUSINESS IN MAINE.

|                        | <i>Fire.</i> |
|------------------------|--------------|
| Risks written.....     | \$822,570 00 |
| Premiums received..... | 13,659 01    |
| Losses paid.....       | 5,973 21     |
| Losses incurred.....   | 4,854 74     |

## SHAWNEE FIRE INSURANCE COMPANY,

TOPEKA, KAN.

INCORPORATED IN 1895. COMMENCED BUSINESS IN 1895.

JOAB MULVANE. *President.*H. S. MORGAN, *Secretary.*

Cash Capital, \$200,000.

## INCOME.

|  |                |                |
|--|----------------|----------------|
| Gross premiums (Fire).....                                     | \$2,246,603 91 |                |
| Deduct reinsurance, abatement, rebate and return premiums..... | 741,530 91     |                |
| Net premiums.....  |                | \$1,505,073 00 |
| Interest on mortgage loans.....                                | \$42,294 04    |                |
| Interest on collateral loans.....                              | 160 00         |                |
| Interest on bonds and dividends on stocks.....                 | 23,203 92      |                |
| Interest from all other sources.....                           | 288 45         |                |
| Rents—including company's own occupancy.....                   | 6,058 50       | 72,004 91      |
| Borrowed money.....  |                | 100,000 00     |
| Agents' balances previously charged off.....                   |                | 952 52         |
| Increase in book value of ledger assets.....                   |                | 1,253 99       |
| Total income.....  |                | \$1,679,284 42 |
| Ledger assets Dec. 31, 1908.....                               |                | 1,440,437 58   |
| Total.....   |                | \$3,119,722 00 |

## DISBURSEMENTS.

|  |                |              |
|--|----------------|--------------|
| Gross amount paid for losses (Fire).....                       | \$1,051,102 73 |              |
| Deduct salvage \$3,322.46 and reinsurance \$127,951.46.....    | 131,273 92     |              |
| Net amount paid for losses.....                                |                | \$919,828 81 |
| Adjustment and settlement of losses.....                       |                | 15,513 98    |
| Commissions or brokerage.....                                  |                | 435,957 92   |
| Salaries and expenses of special and general agents.....       |                | 34,433 69    |
| Salaries, fees and other charges of officers and employes..... |                | 40,102 36    |
| Rents—including company's own occupancy.....                   |                | 2,400 00     |
| Advertising, printing and stationery.....                      |                | 21,580 43    |
| Postage, telegrams, telephone and express.....                 |                | 11,205 55    |
| Legal expenses.....  |                | 4,650 53     |
| Furniture and fixtures.....                                    |                | 1,493 88     |
| Maps, including corrections.....                               |                | 1,274 70     |
| Underwriters' boards and tariff associations.....              |                | 6,869 22     |
| Fire department, patrol and salvage corps expenses.....        |                | 3,982 75     |
| Inspections and surveys.....                                   |                | 3,941 28     |
| Repairs and expenses on real estate.....                       |                | 3,892 50     |
| Taxes on real estate.....                                      |                | 581 27       |
| State taxes on premiums.....                                   |                | 17,079 07    |
| Insurance department licenses and fees.....                    |                | 12,193 07    |
| All other licenses, fees and taxes.....                        |                | 10,410 39    |
| Office expenses.....   |                | 709 55       |
| Borrowed money repaid.....                                     |                | 100,000 00   |



|  |                       |
|--|-----------------------|
| Interest on borrowed money.....            | \$660 84              |
| Interest or dividends to stockholders..... | 30,000 00             |
| Agents' balances charged off.....          | 581 12                |
| Total disbursements.....                   | <u>\$1,679,297 91</u> |
| Balance.....                               | \$1,440,424 09        |

LEDGER ASSETS.

|   |                       |
|---|-----------------------|
| Book value of real estate.....                          | \$48,572 63           |
| Mortgage loans on real estate.....                      | 656,075 00            |
| Loans secured by collateral.....                        | 2,000 00              |
| Book value of bonds and stocks, excluding interest..... | 442,546 24            |
| Cash in office and in bank.....                         | 67,999 94             |
| Agents' balances.....                                   | 224,856 24            |
| Bills receivable taken for fire risks.....              | 3,374 04              |
| Total ledger assets.....                                | <u>\$1,440,424 09</u> |

NON-LEDGER ASSETS.

|  |             |                       |
|--|-------------|-----------------------|
| Interest due and accrued on mortgages.....       | \$11,634 15 |                       |
| Interest accrued on bonds.....                   | 3,730 12    |                       |
| Interest accrued on collateral loans.....        | 4 00        | \$15,368 27           |
| Market value of real estate over book value..... |             | 6,427 37              |
| Gross assets.....                                |             | <u>\$1,462,219 73</u> |

DEDUCT ASSETS NOT ADMITTED.

|  |          |                       |
|--|----------|-----------------------|
| Agents' balances, representing business written prior to Oct. 1, last..... | \$972 07 |                       |
| Bills receivable, past due, taken for fire risks.....                      | 789 96   | \$1,762 03            |
| Total admitted assets.....   |          | <u>\$1,460,457 70</u> |

LIABILITIES.

|   |                     |                       |
|---|---------------------|-----------------------|
| Losses adjusted and unpaid.....                               | \$32,058 94         |                       |
| Losses in process of adjustment, or in suspense.....          | 81,608 00           |                       |
| Total claims for losses.....                                  | <u>\$113,666 94</u> |                       |
| Deduct reinsurance.....                                       | 25,065 15           |                       |
| Net amount of unpaid losses.....                              |                     | \$88,601 79           |
| Unearned premiums on outstanding risks.....                   |                     | 958,146 34            |
| Salaries and other miscellaneous expenses due or accrued..... |                     | 1,377 82              |
| State, county and municipal taxes due or accrued.....         |                     | 12,800 00             |
| Due for reinsurance.....                                      |                     | 6,547 21              |
| Cash capital.....   | \$200,000 00        |                       |
| Surplus over all liabilities.....                             | 192,984 54          |                       |
| Surplus to policy holders.....                                |                     | <u>392,984 54</u>     |
| Total liabilities.....  |                     | <u>\$1,460,457 70</u> |

RISKS AND PREMIUMS.

|                                  | <i>Fire.</i>         | <i>Premiums.</i>      |
|----------------------------------|----------------------|-----------------------|
| In force December 31, 1908.....  | \$145,916.311        | \$1,900,439 92        |
| Written during the year.....     | 161,166,746          | 2,246,603 91          |
| Total.....                       | <u>\$307,083,057</u> | <u>\$4,147,043 83</u> |
| Expired and terminated.....      | 144,476,356          | 2,073,762 45          |
| In force at end of the year..... | \$162,606,701        | \$2,073,281 38        |
| Deduct amount reinsured.....     | 22,449,062           | 238,654 20            |
| Net amount in force.....         | <u>\$140,157,639</u> | <u>\$1,834,627 18</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         | \$21,456 87         |
| Virginia.....    | 11,000           | 14,802 60           |
| New Mexico ..... | 10,000           | 1,807 86            |

## BUSINESS IN MAINE.

|                         | <i>Fire.</i> |
|-------------------------|--------------|
| Risks written.....      | \$967,720 00 |
| Premiums received ..... | 18,297 94    |
| Losses paid .....       | 2,670 38     |
| Losses incurred .....   | 3,766 74     |

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).....                                      | \$7,126,903 39 |                 |
| Deduct reinsurance, abatement, rebate and return premiums ..... | 1,819,281 00   |                 |
| Net premiums.....   |                | \$5,307,622 39  |
| Interest on mortgage loans.....                                 | \$42,961 34    |                 |
| Interest on collateral loans.....                               | 300 00         |                 |
| Interest on bonds and dividends on stocks.....                  | 261,190 96     |                 |
| Interest on deposits.....                                       | 15,658 69      |                 |
| Rents—including company's own occupancy.....                    | 15,000 00      | 335,110 99      |
| Sale of rights.....   |                | 1,137 50        |
| Holyoke Water Power Co., extra dividend.....                    |                | 2,000 00        |
| Dividends from banks in liquidation.....                        |                | 7,500 00        |
| Munich Reinsurance Co. per contract .....                       |                | 17,551 57       |
| Agents' balances previously charged off.....                    |                | 81 33           |
| Profit on sale or maturity of ledger assets.....                |                | 20,369 25       |
| Total income.....   |                | \$5,691,373 03  |
| Ledger assets Dec. 31, 1908.....                                |                | 8,027,485 13    |
| Total.....  |                | \$13,718,858 16 |

DISBURSEMENTS.

|  |                |                |
|--|----------------|----------------|
| Gross amount paid for losses (Fire) .....                      | \$3,006,712 98 |                |
| Deduct salvage \$20,485.11 and reinsurance \$463,246.99.....   | 483,732 10     |                |
| <hr/>  |                |                |
| Net amount paid for losses.....                                |                | \$2,522,980 88 |
| Adjustment and settlement of losses.....                       |                | 28,696 02      |
| Commissions or brokerage.....                                  | 1,018,566 84   |                |
| Miscellaneous expenses of local agencies.....                  |                | 35,061 88      |
| Salaries and expenses of special and general agents .....      |                | 255,122 29     |
| Salaries, fees and other charges of officers and employes..... |                | 260,847 15     |
| Rents—including company's own occupancy.....                   |                | 34,711 76      |
| Advertising, printing and stationery.....                      |                | 75,697 55      |
| Postage, telegrams, telephone and express .....                |                | 23,420 09      |
| Legal expenses.....  |                | 5,198 79       |
| Furniture and fixtures .....                                   |                | 7,461 34       |
| Maps, including corrections.....                               |                | 12,972 76      |
| Underwriters' boards and tariff associations.....              |                | 58,558 94      |
| Fire department, patrol and salvage corps expenses .....       |                | 33,675 50      |
| Inspections and surveys.....                                   |                | 28,172 47      |
| Repairs and expenses on real estate.....                       |                | 617 39         |
| Taxes on real estate.....                                      |                | 3,700 00       |
| State taxes on premiums .....                                  |                | 90,340 92      |
| Insurance department licenses and fees .....                   |                | 21,346 21      |
| All other licenses, fees and taxes .....                       |                | 45,764 28      |
| Miscellaneous expenditures.....                                |                | 15,014 27      |
| Interest paid Munich Reinsurance Co. per contract.....         |                | 8,526 76       |
| Interest or dividends to stockholders.....                     |                | 200,000 00     |
| Agents' balances charged off.....                              |                | 5,689 21       |
| Decrease in book value of ledger assets.....                   |                | 3,137 50       |
| <hr/>  |                |                |
| Total disbursements.....                                       |                | \$4,795,280 80 |
| Balance.....   |                | \$8,923,577 36 |

LEDGER ASSETS.

|   |  |                |
|---|--|----------------|
| Book value of real estate.....                          |  | \$300,000 00   |
| Mortgage loans on real estate.....                      |  | 757,720 00     |
| Loans secured by collateral.....                        |  | 6,000 00       |
| Book value of bonds and stocks, excluding interest..... |  | 6,171,002 77   |
| Cash in office and in bank.....                         |  | 801,898 39     |
| Agents' balances.....                                   |  | 886,956 20     |
| <hr/>   |  |                |
| Total ledger assets.....                                |  | \$8,923,577 36 |

NON-LEDGER ASSETS.

|   |             |                |
|---|-------------|----------------|
| Interest accrued on mortgages.....                    | \$15,316 30 |                |
| Interest accrued on bonds.....                        | 31,688 75   |                |
| Interest accrued on collateral loans.....             | 150 00      | \$47,155 05    |
| <hr/>   |             |                |
| Market value of bonds and stocks over book value..... |             | 790,787 23     |
| (Gross assets.....                                    |             | \$9,761,519 64 |

DEDUCT ASSETS NOT ADMITTED.

|  |  |                |
|--|--|----------------|
| Agents' balances, representing business written prior to Oct. 1, last..... |  | \$59 41        |
| Total admitted assets.....   |  | \$9,761,460 23 |

LIABILITIES.

|  |              |              |
|--|--------------|--------------|
| Losses adjusted and unpaid.....                      | \$117,031 37 |              |
| Losses in process of adjustment, or in suspense..... | 301,750 36   |              |
| Losses resisted.....                                 | 40,233 63    |              |
| <hr/>  |              |              |
| Total claims for losses.....                         | \$459,015 38 |              |
| Deduct reinsurance .....                             | 77,102 83    |              |
| <hr/>  |              |              |
| Net amount of unpaid losses.....                     |              | \$381,912 55 |

|   |                |                |
|---|----------------|----------------|
| Unearned premiums on outstanding risks.....                   |                | \$4,369,974 40 |
| Salaries and other miscellaneous expenses due or accrued..... |                | 6,781 43       |
| State, county and municipal taxes due or accrued.....         |                | 50,305 90      |
| Due for reinsurance.....                                      |                | 256 59         |
| Munich Reinsurance Co. treaty.....                            |                | 229,748 39     |
| Interest accrued, Munich Reinsurance Co.....                  |                | 4,419 44       |
| Cash capital.....   | \$2,000,000 00 |                |
| Surplus over all liabilities.....                             | 2,718,061 53   |                |
| Surplus to policy holders.....                                |                | 4,718,061 53   |
| Total liabilities.....  |                | \$9,761,460 23 |

## RISKS AND PREMIUMS.

|                                  | <i>Fire.</i>    | <i>Premiums.</i> |
|----------------------------------|-----------------|------------------|
| In force December 31, 1908.....  | \$739,786,917   | \$8,653,592 05   |
| Written during the year.....     | 586,802,716     | 7,126,903 39     |
| Total.....                       | \$1,326,589,633 | \$15,780,495 44  |
| Expired and terminated.....      | 528,137,194     | 6,439,227 59     |
| In force at end of the year..... | \$798,452,439   | \$9,241,267 85   |
| Deduct amount reinsured.....     | 79,839,343      | 926,898 19       |
| Net amount in force.....         | \$718,613,096   | \$8,414,369 66   |

## 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        | \$68,066 76         |
| Georgia.....    | 10,000           | 43,187 35           |
| New Mexico..... | 10,000           | 22,082 30           |
| Oregon.....     | 50,000           | 39,504 33           |
| Virginia.....   | 50,000           | 82,592 67           |

## BUSINESS IN MAINE.

|                        | <i>Fire.</i>   |
|------------------------|----------------|
| Risks written.....     | \$3,283,909 00 |
| Premiums received..... | 52,097 42      |
| Losses paid.....       | 37,006 97      |
| Losses incurred.....   | 39,877 70      |

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.

|  |                |                |
|--|----------------|----------------|
| Gross premiums (Fire).....                                     | \$3,428,178 12 |                |
| Deduct reinsurance, abatement, rebate and return premiums..... | 1,085,404 94   |                |
| Net premiums.....  |                | \$2,342,773 18 |
| Deposit premiums on perpetual risks.....                       |                | 4,809 84       |
| Interest on mortgage loans.....                                | \$5,174 20     |                |
| Interest on bonds and dividends on stocks.....                 | 94,134 16      |                |
| Interest on deposits.....                                      | 1,469 33       |                |
| Interest from all other sources.....                           | 112 13         |                |
| Rents.....   | 703 84         | 101,593 66     |
| Transfers on perpetual policies.....                           |                | 202 50         |
| Earned on perpetual policies.....                              |                | 703 11         |
| Agents' balances previously charged off.....                   |                | 1,014 96       |
| Profit on sale or maturity of ledger assets.....               |                | 29,709 95      |
| Total income.....  |                | \$2,480,807 20 |
| Ledger assets Dec. 31, 1908.....                               |                | 2,841,219 70   |
| Total.....   |                | \$5,322,026 90 |

DISBURSEMENTS.

|  |                |                |
|--|----------------|----------------|
| Gross amount paid for losses (Fire).....                       | \$1,460,976 50 |                |
| Deduct salvage \$6,842.68 and reinsurance \$184,414.85.....    | 191,257 53     |                |
| Net amount paid for losses.....                                |                | \$1,269,718 97 |
| Adjustment and settlement of losses.....                       |                | 15,407 70      |
| Commissions or brokerage.....                                  |                | 501,219 43     |
| Miscellaneous expenses of local agencies.....                  |                | 5,612 29       |
| Salaries and expenses of special and general agents.....       |                | 73,975 85      |
| Salaries, fees and other charges of officers and employes..... |                | 84,136 47      |
| Rents.....   |                | 5,000 00       |
| Advertising, printing and stationery.....                      |                | 16,186 06      |
| Postage, telegrams, telephone and express.....                 |                | 5,873 02       |
| Legal expenses.....  |                | 1,624 60       |
| Furniture and fixtures.....                                    |                | 2,306 28       |
| Maps, including corrections.....                               |                | 7,816 69       |
| Underwriters' boards and tariff associations.....              |                | 11,101 26      |
| Fire department, patrol and salvage corps expenses.....        |                | 18,644 72      |
| Inspections and surveys.....                                   |                | 7,842 40       |
| Repairs and expenses on real estate.....                       |                | 106 23         |
| Taxes on real estate.....                                      |                | 277 14         |
| State taxes on premiums.....                                   |                | 59,065 22      |
| Insurance department licenses and fees.....                    |                | 11,969 72      |
| All other licenses, fees and taxes.....                        |                | 1,500 98       |

|  |            |
|--|------------|
| Traveling expenses.....                        | \$2,210 12 |
| Brokerage on perpetual policies.....           | 409 98     |
| Conflagration indemnity.....                   | 6,562 50   |
| Commission on sale of mortgages.....           | 137 50     |
| Miscellaneous expenditures.....                | 926 54     |
| Deposit premiums returned.....                 | 10,096 58  |
| Interest or dividends to stockholders.....     | 82,000 00  |
| Agents' balances charged off.....              | 2,849 45   |
| Loss on sale or maturity of ledger assets..... | 13,713 65  |

Total disbursements..... \$2,168,291 30

Balance..... \$3,153,735 60

## LEDGER ASSETS.

|   |              |
|---|--------------|
| Book value of real estate.....                          | \$53,556 77  |
| Mortgage loans on real estate.....                      | 56,925 00    |
| Book value of bonds and stocks, excluding interest..... | 2,469,939 50 |
| Cash in office and in bank.....                         | 143,987 65   |
| Agents' balances.....                                   | 429,326 68   |

Total ledger assets..... \$3,153,735 60

## NON-LEDGER ASSETS.

|   |           |             |
|---|-----------|-------------|
| Interest accrued on mortgages.....                    | \$719 16  |             |
| Interest accrued on bonds.....                        | 29,521 59 |             |
| Rents due on company's property.....                  | 12 00     | \$30,252 75 |
| Market value of bonds and stocks over book value..... |           | 25,093 00   |
| Due for reinsurance.....                              |           | 296 47      |

Gross assets..... \$3,209,377 82

## DEDUCT ASSETS NOT ADMITTED.

|  |             |
|--|-------------|
| Book value of real estate over market value..... | \$21,556 77 |
|--|-------------|

Total admitted assets..... \$3,187,821 05

## LIABILITIES.

|  |                     |
|--|---------------------|
| Losses adjusted and unpaid.....                      | \$105,255 14        |
| Losses in process of adjustment, or in suspense..... | 197,304 99          |
| Losses resisted.....                                 | 39,986 08           |
| Total claims for losses.....                         | <u>\$342,546 21</u> |
| Deduct reinsurance.....                              | 67,312 18           |

Net amount of unpaid losses..... \$275,234 03

|   |                   |
|---|-------------------|
| Unearned premiums on outstanding risks.....           | 1,628,698 10      |
| Reclaimable on perpetual fire policies.....           | 312,868 53        |
| State, county and municipal taxes due or accrued..... | 35,000 00         |
| Cash capital.....                                     | \$400,000 00      |
| Surplus over all liabilities.....                     | <u>536,020 39</u> |

Surplus to policy holders..... 936,020 39

Total liabilities..... \$3,187,821 05

## RISKS AND PREMIUMS.

|                                 | <i>Fire.</i>            | <i>Premiums.</i>      |
|---------------------------------|-------------------------|-----------------------|
| In force December 31, 1903..... | \$263,816,121 47        | \$3,181,799 52        |
| Written during the year.....    | 269,415,804 11          | 3,428,178 12          |
| Total.....                      | <u>\$533,231,925 58</u> | <u>\$6,609,977 64</u> |
| Expired and terminated.....     | 245,453,709 15          | 3,055,073 25          |
| In force at end of year.....    | \$287,778,216 43        | \$3,554,904 39        |
| Deduct amount reinsured.....    | 34,526,630 67           | 464,933 72            |
| Net amount in force.....        | <u>\$253,251,585 76</u> | <u>\$3,090,570 67</u> |

Perpetual risks not included above, \$14,939,970.49; premiums on same \$342,076 14.

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> |
|----------------|------------------|---------------------|
| Manitoba ..... | 15,000           | 6,901 39            |
| Virginia.....  | 20,000           | 26,930 48           |

BUSINESS IN MAINE.

|                        | <i>Fire.</i>   |
|------------------------|----------------|
| Risks written.....     | \$2,458,217 89 |
| Premiums received..... | 42,741 48      |
| Losses paid.....       | 14,278 53      |
| Losses incurred.....   | 14,701 40      |

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ST. PAUL FIRE AND MARINE INSURANCE  
COMPANY,

ST. PAUL, MINN.

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INCORPORATED IN 1865. COMMENCED BUSINESS IN 1865.

C. H. BIGELOW, *President.*

A. W. PERRY, *Secretary.*

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Cash Capital, \$500,000.

INCOME.

|  | <i>Fire.</i>   | <i>Marine.</i> |                 |
|--|----------------|----------------|-----------------|
| Gross premiums.....  | \$5,056,207 93 | \$1,091,768 24 |                 |
| Deduct reinsurance, abatement, rebate and return premiums..... | 1,027,401 70   | 398,931 70     |                 |
| Net premiums.....  | \$4,028,806 23 | \$697,836 54   | \$4,726,642 77  |
| Interest on mortgage loans.....                                |                | \$32,350 53    |                 |
| Interest on bonds and dividends on stocks.....                 |                | 177,582 74     |                 |
| Interest on deposits.....                                      |                | 4,068 40       |                 |
| Interest from all other sources.....                           |                | 7,302 68       |                 |
| Rents—including company's own occupancy.....                   |                | 27,054 63      | 248,358 98      |
| Income from all other sources.....                             |                |                | 660 60          |
| Profit on sale or maturity of ledger assets.....               |                |                | 4,232 00        |
| Total income.....  |                |                | \$4,979,894 35  |
| Ledger assets Dec. 31, 1908.....                               |                |                | 5,427,302 50    |
| Total.....   |                |                | \$10,407,196 85 |

DISBURSEMENTS.

|  | <i>Fire.</i>   | <i>Marine.</i> |                |
|--|----------------|----------------|----------------|
| Gross amount paid for losses. ....                               | \$2,058,370 77 | \$799,889 71   |                |
| Deduct salvage \$46,739.32 and reinsurance<br>\$410,215.17 ..... | 144,508 94     | 312,445 55     |                |
| Net amount paid for losses. ....                                 | \$1,913,861 83 | \$487,444 16   | \$2,401,305 99 |
| Adjustment and settlement of losses. ....                        |                |                | 53,450 32      |
| Commissions or brokerage. ....                                   |                |                | 1,096,550 62   |
| Miscellaneous expenses of local agencies. ....                   |                |                | 5,715 22       |
| Salaries and expenses of special and general agents. ....        |                |                | 148,458 52     |
| Salaries, fees and other charges of officers and employes. ....  |                |                | 77,484 36      |
| Rents—including company's own occupancy .....                    |                |                | 12,230 00      |
| Advertising, printing and stationery. ....                       |                |                | 34,252 69      |
| Postage, telegrams, telephone and express. ....                  |                |                | 23,774 31      |
| Legal expenses. ....   |                |                | 7,380 25       |
| Furniture and fixtures. ....                                     |                |                | 15,894 99      |
| Maps, including corrections .....                                |                |                | 7,217 18       |
| Underwriters' boards and tariff associations. ....               |                |                | 6,496 79       |
| Fire department, patrol and salvage corps expenses. ....         |                |                | 6,116 13       |
| Inspections and surveys .....                                    |                |                | 20,547 44      |
| Repairs and expenses on real estate. ....                        |                |                | 6,594 23       |
| Taxes on real estate .....                                       |                |                | 3,224 51       |
| State taxes on premiums. ....                                    |                |                | 90,872 82      |
| Insurance department licenses and fees. ....                     |                |                | 18,412 69      |
| All other licenses, fees and taxes. ....                         |                |                | 11,949 49      |
| Miscellaneous expenditures. ....                                 |                |                | 9,714 47       |
| Interest or dividends to stockholders. ....                      |                |                | 50,000 00      |
| Agents' balances charged off. ....                               |                |                | 150 57         |
| Loss on sale or maturity of ledger assets .....                  |                |                | 45 00          |
| Total disbursements .....  |                |                | \$4,107,748 59 |
| Balance .....  |                |                | \$6,299,448 26 |

LEDGER ASSETS.

|  |                |
|--|----------------|
| Book value of real estate. ....                          | \$389,300 03   |
| Mortgage loans on real estate. ....                      | 572,610 00     |
| Book value of bonds and stocks, excluding interest ..... | 4,517,820 96   |
| Cash in office and in bank. ....                         | 345,982 19     |
| Agents' balances. ....                                   | 449,641 55     |
| Bills receivable taken for marine and inland risks. .... | 9,740 82       |
| Bills receivable taken for fire risks .....              | 9,980 44       |
| Due for reinsurance and return premiums .....            | 4,372 27       |
| Total ledger assets .....                                | \$6,299,448 26 |

NON-LEDGER ASSETS.

|                                     |                |
|-------------------------------------|----------------|
| Interest accrued on mortgages. .... | \$5,133 18     |
| Interest accrued on bonds. ....     | 31,437 88      |
| Gross assets. ....                  | \$6,336,019 32 |

DEDUCT ASSETS NOT ADMITTED.

|  |                |
|--|----------------|
| Agents' balances, representing business written prior to Oct. 1,<br>last ..... | \$8,146 64     |
| Bills receivable, past due, taken for marine, inland and fire risks            | 5,203 03       |
| Book value of bonds and stocks over market value. ....                         | 34,803 35      |
| Premiums and reinsurance, collection doubtful. ....                            | 1,408 54       |
| Total admitted assets. ....  | \$6,286,457 76 |



LIABILITIES.

|   |              |                |
|---|--------------|----------------|
| Losses adjusted and unpaid.....                           | \$42,964 32  |                |
| Losses in process of adjustment, or in suspense.....      | 255,111 23   |                |
| Losses resisted.....                                      | 35,353 00    |                |
| Total claims for losses.....                              | \$393,428 55 |                |
| Deduct reinsurance.....                                   | 29,328 41    |                |
| Net amount of unpaid losses.....                          |              | \$304,100 14   |
| Unearned premiums on outstanding risks.....               |              | 3,772,123 84   |
| State, county and municipal taxes due or accrued.....     |              | 65,000 00      |
| Commissions and other charges due agents and brokers..... |              | 3,609 36       |
| Cash capital.....   | \$500,000 00 |                |
| Surplus over all liabilities.....                         | 1,641,624 42 |                |
| Surplus to policy holders.....                            |              | 2,141,624 42   |
| Total liabilities.....                                    |              | \$6,286,457 76 |

RISKS AND PREMIUMS.

|                                  | <i>Fire.</i>  | <i>Premiums.</i> | <i>Marine.</i> | <i>Premiums.</i> |
|----------------------------------|---------------|------------------|----------------|------------------|
| In force December 31, 1908.....  | \$489,839,040 | \$6,580,404 40   | \$5,131,347    | \$171,958 70     |
| Written during the year.....     | 340,428,780   | 5,056,207 93     | 215,059,845    | 1,091,768 24     |
| Total.....                       | \$830,267,820 | \$11,636,612 33  | \$220,191,192  | \$1,263,726 94   |
| Expired and terminated.....      | 279,726,794   | 4,347,842 67     | 211,812,972    | 981,366 72       |
| In force at end of the year..... | \$550,541,026 | \$7,288,769 66   | \$8,378,220    | \$282,360 22     |
| Deduct amount reinsured.....     | 36,984,236    | 516,857 48       | 944,851        | 55,585 86        |
| Net amount in force.....         | \$513,556,790 | \$6,771,912 18   | \$7,433,369    | \$226,774 36     |

SPECIAL DEPOSITS.

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

|                 | <i>Deposits.</i> | <i>Liabilities.</i> |
|-----------------|------------------|---------------------|
| Canada.....     | \$161,000        | \$61,870 53         |
| Georgia.....    | 10,000           | 56,980 61           |
| New Mexico..... | 10,000           | 8,809 64            |
| Virginia.....   | 25,000           | 27,019 13           |

BUSINESS IN MAINE.

|                        | <i>Fire.</i>   | <i>Marine.</i> |
|------------------------|----------------|----------------|
| Risks written.....     | \$1,109,117 00 | \$535,599 00   |
| Premiums received..... | 19,748 21      | 2,962 97       |
| Losses paid.....       | 10,440 43      | 9,858 42       |
| Losses incurred.....   | 10,306 47      | 282 92.        |

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).....                              | \$2,692,855 63 |                |
| Deduct reinsurance, abatement, rebate and return premiums | 1,523,102 44   |                |
| Net premiums.....   |                | \$1,169,753 19 |
| Interest on bonds and dividends on stocks .....           | \$35,200 00    |                |
| Interest on deposits.....                                 | 7,610 24       |                |
| Interest from all other sources.....                      | 824 10         | 33,684 34      |
| Exchange.....   |                | 1,571 35       |
| Increase in book value of ledger assets.....              |                | 3,513 00       |
| Total income .....  |                | \$1,208,471 88 |
| Ledger assets Dec. 31, 1908.....                          |                | 1,388,069 63   |
| Total .....   |                | \$2,596,541 51 |

DISBURSEMENTS.

|  |                |                |
|--|----------------|----------------|
| Gross amount paid for losses (Marine).....                     | \$2,127,980 85 |                |
| Deduct salvage \$324,448.40 and reinsurance \$993,277.41.....  | 1,317,725 81   |                |
| Net amount paid for losses.....                                |                | \$810,255 04   |
| Commissions or brokerage.....                                  |                | 105,519 62     |
| Miscellaneous expenses of local agencies.....                  |                | 7,908 91       |
| Salaries, fees and other charges of officers and employes..... |                | 78,753 13      |
| Rents .....  |                | 9,910 00       |
| Advertising, printing and stationery .....                     |                | 3,265 74       |
| Postage, telegrams, telephone and express .....                |                | 2,127 36       |
| State taxes on premiums .....                                  |                | 21,332 68      |
| Insurance department licenses and fees.....                    |                | 3,141 21       |
| Miscellaneous expenditures.....                                |                | 5,386 38       |
| Interest or dividends to stockholders .....                    |                | 25,000 00      |
| Decrease in book value of ledger assets.....                   |                | 7,063 00       |
| Total disbursements.....                                       |                | \$1,079,663 07 |
| Balance.....   |                | \$1,516,878 44 |

LEDGER ASSETS.

|   |                |
|---|----------------|
| Book value of bonds and stocks, excluding interest..... | \$641,750 00   |
| Cash in office and in bank.....                         | 394,279 21     |
| Agents' balances.....                                   | 480,849 23     |
| Total ledger assets.....                                | \$1,516,878 44 |

SUBSCRIBERS AT U. S. "LLOYDS."

281

NON-LEDGER ASSETS.

|   |                       |
|---|-----------------------|
| Interest due and accrued on bonds.....                | \$7,837 50            |
| Market value of bonds and stocks over book value..... | 4,500 00              |
| Gross assets.....                                     | <u>\$1,529,215 94</u> |

DEDUCT ASSETS NOT ADMITTED.

|  |                       |
|--|-----------------------|
| Agents' balances, representing business written prior to Oct. 1, last..... | \$39,013 07           |
| Total admitted assets.....   | <u>\$1,490,202 87</u> |

LIABILITIES.

|   |                       |
|---|-----------------------|
| Losses in process of adjustment, or in suspense.....      | \$452,210 00          |
| Losses resisted.....                                      | 14,990 00             |
| Total claims for losses.....                              | <u>\$467,200 00</u>   |
| Deduct reinsurance.....                                   | 240,882 52            |
| Net amount of unpaid losses.....                          | \$226,817 48          |
| Unearned premiums on outstanding risks.....               | 353,631 86            |
| State, county and municipal taxes due or accrued.....     | 15,000 00             |
| Commissions and other charges due agents and brokers..... | 62,623 15             |
| Due for return premiums and reinsurance.....              | 201,416 44            |
| Cash deposit.....   | \$100,000 00          |
| Surplus over all liabilities.....                         | <u>530,713 94</u>     |
| Surplus to policy holders.....                            | 630,713 94            |
| Total liabilities.....                                    | <u>\$1,490,202 87</u> |

RISKS AND PREMIUMS.

|                                  | <i>Marine.</i>       | <i>Premiums.</i>      |
|----------------------------------|----------------------|-----------------------|
| In force Dec. 31, 1908.....      | \$51,963,045         | \$588,325 84          |
| Written during the year.....     | 557,724,991          | 2,692,855 63          |
| Total.....                       | <u>\$609,688,036</u> | <u>\$3,281,181 47</u> |
| Expired and terminated.....      | 552,090,941          | 2,643,718 68          |
| In force at end of the year..... | \$57,597,095         | \$637,462 79          |
| Deduct amount reinsured.....     | 26,638,802           | 283,890 93            |
| Net amount in force.....         | <u>\$30,958,293</u>  | <u>\$353,631 86</u>   |

BUSINESS IN MAINE.

|                        | <i>Marine.</i> |
|------------------------|----------------|
| Risks written.....     | \$163,720 00   |
| Premiums received..... | 650 56         |

UNION INSURANCE COMPANY,  
PHILADELPHIA, PENN.

INCORPORATED IN 1804. COMMENCED BUSINESS IN 1803.

J. HENRY SCATTERGOOD, *President*.

E. R. DANIELS, *Secretary*.

Cash Capital, \$200,000.

| INCOME.   |                |                |
|---|----------------|----------------|
| Gross premiums (Fire) .....                                     | \$1,099,371 18 |                |
| Deduct reinsurance, abatement, rebate and return premiums ..... | 330,363 05     |                |
| Net premiums .....  |                | \$769,008 13   |
| Deposit premiums on perpetual risks .....                       |                | 221 50         |
| Interest on mortgage loans .....                                | \$447 22       |                |
| Interest on collateral loans .....                              | 512 00         |                |
| Interest on bonds and dividends on stocks .....                 | 24,757 67      |                |
| Interest on deposits .....                                      | 559 60         |                |
| Interest from all other sources .....                           | 3 10           |                |
| Rents—including company's own occupancy .....                   | 8,060 25       | 34,339 84      |
| Maps sold .....   |                | 5,156 28       |
| Profit on sale or maturity of ledger assets .....               |                | 252 50         |
| Total income .....  |                | \$808,978 25   |
| Ledger assets Dec. 31, 1908 .....                               |                | 865,709 87     |
| Total .....   |                | \$1,674,688 12 |
| DISBURSEMENTS.  |                |                |
| Gross amount paid for losses (Fire) .....                       | \$419,881 32   |                |
| Deduct salvage \$1,596.31 and reinsurance \$36,500.06 .....     | 38,096 37      |                |
| Net amount paid for losses .....                                |                | \$381,784 95   |
| Adjustment and settlement of losses .....                       |                | 9,235 98       |
| Commissions or brokerage .....                                  |                | 185,323 83     |
| Salaries and expenses of special and general agents .....       |                | 5,838 03       |
| Salaries, fees and other charges of officers and employes ..... |                | 21,319 82      |
| Rents, including company's own occupancy .....                  |                | 3,058 66       |
| Advertising, printing and stationery .....                      |                | 8,193 89       |
| Postage, telegrams, telephone and express .....                 |                | 4,246 24       |
| Legal expenses .....  |                | 1,125 00       |
| Furniture and fixtures .....                                    |                | 232 25         |
| Maps, including corrections .....                               |                | 1,810 41       |
| Underwriters' boards and tariff associations .....              |                | 4,036 74       |
| Fire department, patrol and salvage corps expenses .....        |                | 2,898 89       |
| Inspections and surveys .....                                   |                | 630 82         |
| Repairs and expenses on real estate .....                       |                | 2,896 86       |
| Taxes on real estate .....                                      |                | 1,515 00       |
| State taxes on premiums .....                                   |                | 12,738 94      |
| Insurance department licenses and fees .....                    |                | 6,109 06       |
| Borrowed money repaid .....                                     |                | 45,000 00      |
| Interest paid on borrowed money .....                           |                | 649 96         |
| Miscellaneous expenditures .....                                |                | 33,162 65      |
| Deposit premiums returned .....                                 |                | 652 00         |
| Agents' balances charged off .....                              |                | 462 54         |
| Loss on sale or maturity of ledger assets .....                 |                | 69 50          |
| Total disbursements .....                                       |                | \$732,992 02   |
| Balance .....   |                | \$941,696 10   |

LEDGER ASSETS.

|   |                     |
|---|---------------------|
| Book value of real estate.....                          | \$106,500 00        |
| Loans secured by collateral.....                        | 12,800 00           |
| Book value of bonds and stocks, excluding interest..... | 683,501 18          |
| Cash in office and in bank.....                         | 50,540 20           |
| Agents' balance.....                                    | 137,754 72          |
| Deposits with Underwriters' Association.....            | 600 00              |
| Total ledger assets.....                                | <u>\$941,696 10</u> |

NON-LEDGER ASSETS.

|   |                     |
|---|---------------------|
| Interest accrued on bonds.....                        | \$3,300 02          |
| Market value of bonds and stocks over book value..... | 18,695 57           |
| Perpetual insurance on building.....                  | 742 50              |
| Due for reinsurance.....                              | 1,151 18            |
| Gross assets.....                                     | <u>\$965,585 37</u> |

DEDUCT ASSETS NOT ADMITTED.

|  |                     |
|--|---------------------|
| Agents' balances, representing business written prior to Oct. 1, last..... | \$341 71            |
| Total admitted assets.....   | <u>\$965,243 66</u> |

LIABILITIES.

|   |                     |
|---|---------------------|
| Losses adjusted and unpaid.....                       | \$14,496 44         |
| Losses in process of adjustment or in suspense.....   | 74,052 47           |
| Losses resisted.....                                  | 1,654 30            |
| Total claims for losses.....                          | <u>\$90,203 21</u>  |
| Deduct reinsurance.....                               | <u>11,352 17</u>    |
| Net amount of unpaid losses.....                      | \$78,851 04         |
| Unearned premiums on outstanding risks.....           | 528,861 00          |
| Reclaimable on perpetual fire policies.....           | 26,497 44           |
| State, county and municipal taxes due or accrued..... | 6,000 00            |
| Stock fractions.....                                  | 20 53               |
| Cash capital.....                                     | \$200,000 00        |
| Surplus over all liabilities.....                     | <u>125,013 65</u>   |
| Surplus to policy holders.....                        | 325,013 65          |
| Total liabilities.....                                | <u>\$965,243 66</u> |

RISKS AND PREMIUMS.

|                                  | <i>Fire.</i>         | <i>Premiums.</i>      |
|----------------------------------|----------------------|-----------------------|
| In force December 31, 1908.....  | \$78,052,817         | \$959,661 96          |
| Written during the year.....     | 83,268,742           | 1,099,371 18          |
| Total.....                       | <u>\$161,321,559</u> | <u>\$2,059,033 14</u> |
| Expired and terminated.....      | 69,558,192           | 931,047 29            |
| In force at end of the year..... | \$91,763,367         | \$1,127,985 85        |
| Deduct amount reinsured.....     | 9,922,908            | 125,875 47            |
| Net amount in force.....         | <u>\$81,840,459</u>  | <u>\$1,002,110 38</u> |

Perpetual risks not included above, \$10,241.23; premiums on same, \$29,441.60.

BUSINESS IN MAINE.

|                        | <i>Fire.</i> |
|------------------------|--------------|
| Risks written.....     | \$711,483 00 |
| Premiums received..... | 12,011 74    |
| Losses paid.....       | 8,898 59     |
| Losses incurred.....   | 9,338 45     |

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

INCORPORATED IN 1837. COMMENCED BUSINESS IN 1870.

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

Cash Capital, \$300,000.

| INCOME.  |                |                |
|--|----------------|----------------|
| Gross premiums (Fire).....   | \$3,705,112 02 |                |
| Deduct reinsurance, abatement, rebate and return pre-<br>miums ..... | 1,121,251 52   |                |
| Net premiums.....  |                | \$2,583,860 50 |
| Interest on mortgage loans.....                                      | \$12,795 07    |                |
| Interest on bonds and dividends on stocks.....                       | 157,262 78     |                |
| Interest on deposits.....  | 3,000 06       |                |
| Rents .....  | 108 00         | 173,255 91     |
| Income from other sources .....                                      |                | 60 36          |
| Agents' balances previously charged off .....                        |                | 1,288 62       |
| Profit on sale or maturity of ledger assets.....                     |                | 9,312 50       |
| Total income.....  |                | \$2,767,777 89 |
| Ledger assets Dec. 31, 1908.....                                     |                | 3,920,747 73   |
| Total .....  |                | \$6,688,525 62 |
| DISBURSEMENTS.   |                |                |
| Gross amount paid for losses (Fire).....                             | \$1,523,392 64 |                |
| Deduct salvage \$12,754.86 and reinsurance \$234,768.29.....         | 247,523 15     |                |
| Net amount paid for losses.....                                      |                | \$1,275,869 49 |
| Adjustment and settlement of losses.....                             |                | 21,630 94      |
| Commissions or brokerage.....  |                | 493,388 27     |
| Salaries and expenses of special and general agents.....             |                | 163,007 42     |
| Salaries, fees and other charges of officers and employes.....       |                | 102,616 68     |
| Rents.....   |                | 18,304 55      |
| Advertising, printing and stationery.....                            |                | 24,994 25      |
| Postage, telegrams, telephone and express.....                       |                | 20,169 42      |
| Legal expenses.....  |                | 784 84         |
| Furniture and fixtures.....  |                | 974 50         |
| Maps, including corrections.....                                     |                | 10,094 24      |
| Underwriters' boards and tariff associations.....                    |                | 27,958 11      |
| Fire department, patrol and salvage corps expenses.....              |                | 6,864 36       |
| Inspections and surveys.....   |                | 14,227 83      |
| Repairs and expenses on real estate.....                             |                | 1 50           |
| Taxes on real estate.....  |                | 200 44         |
| State taxes on premiums.....   |                | 48,080 03      |
| Insurance department licenses and fees.....                          |                | 10,687 94      |
| All other licenses, fees and taxes .....                             |                | 11,352 22      |
| Miscellaneous expenditures.....                                      |                | 3,620 69       |
| Interest or dividends to stockholders.....                           |                | 90,000 00      |
| Agents' balances charged off .....                                   |                | 1,685 92       |
| Total disbursements.....   |                | \$2,346,513 64 |
| Balance.....   |                | \$4,342,011 98 |

## LEDGER ASSETS.

|   |  |                |
|---|--|----------------|
| Book value of real estate.....                          |  | \$8,925 61     |
| Mortgage loans on real estate.....                      |  | 193,538 70     |
| Book value of bonds and stocks, excluding interest..... |  | 3,597,638 50   |
| Cash in office and in bank.....                         |  | 220,250 65     |
| Agents' balances.....                                   |  | 321,658 52     |
| Total ledger assets.....                                |  | \$4,342,011 98 |

## NON-LEDGER ASSETS.

|   |            |                |
|---|------------|----------------|
| Interest due and accrued on mortgages.....            | \$2,129 62 |                |
| Interest accrued on bonds.....                        | 5,441 66   | \$7,571 28     |
| Market value of bonds and stocks over book value..... |            | 127,171 50     |
| Gross assets.....                                     |            | \$4,476,754 76 |

## DEDUCT ASSETS NOT ADMITTED.

|  |  |                |
|--|--|----------------|
| Agents' balances, representing business written prior to Oct. 1, last..... |  | \$14,620 70    |
| Total admitted assets.....   |  | \$4,462,134 06 |

## LIABILITIES.

|   |              |                |
|---|--------------|----------------|
| Losses adjusted and unpaid.....                           | \$66,362 64  |                |
| Losses in process of adjustment, or in suspense.....      | 196,112 34   |                |
| Losses resisted.....                                      | 13,200 00    |                |
| Total claims for losses.....                              | \$275,674 98 |                |
| Deduct reinsurance.....                                   | 46,645 87    |                |
| Net amount of unpaid losses.....                          |              | \$229,029 11   |
| Unearned premiums on outstanding risks.....               |              | 2,441,324 69   |
| State, county and municipal taxes due or accrued.....     |              | 35,000 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.....                         | 1,431,780 26 |                |
| Surplus to policy holders.....                            |              | 1,731,780 26   |
| Total liabilities.....                                    |              | \$4,462,134 06 |

## RISKS AND PREMIUMS.

|                                 | <i>Fire.</i>  | <i>Premiums.</i> |
|---------------------------------|---------------|------------------|
| In force December 31, 1908..... | \$473,748,936 | \$4,926,229 35   |
| Written during the year.....    | 351,539,443   | 3,705,112 02     |
| Total.....                      | \$825,288,379 | \$8,631,341 37   |
| Expired and terminated.....     | 311,211,489   | 3,374,521 27     |
| In force at end of year.....    | \$514,076,890 | \$5,256,820 10   |
| Deduct amount reinsured.....    | 58,294,247    | 531,751 19       |
| Net amount in force.....        | \$455,782,643 | \$4,725,068 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.....    | \$10,000         | \$41,053 16         |
| New Mexico..... | 10,000           | 8,806 60            |
| Virginia.....   | 16,000           | 32,753 87           |

## BUSINESS IN MAINE.

|                        | <i>Fire.</i>   |
|------------------------|----------------|
| Risks written.....     | \$1,629,248 00 |
| Premiums received..... | 24,341 79      |
| Losses paid.....       | 10,171 32      |
| Losses incurred.....   | 11,276 94      |

\*WESTERN INSURANCE COMPANY,  
PITTSBURG, PENN.

INCORPORATED IN 1849. COMMENCED BUSINESS IN 1849.

W. H. NEMICK, *President.*

D. DALLAS HARE, *Secretary.*

Cash Capital, \$300,000.

INCOME.

|  |              |                |
|--|--------------|----------------|
| Gross premiums (Fire).....                                     | \$777,622 98 |                |
| Deduct reinsurance, abatement, rebate and return premiums..... | 258,640 70   |                |
| Net premiums.....  |              | \$518,982 28   |
| Interest on mortgage loans.....                                | \$9,488 38   |                |
| Interest on bonds and dividends on stocks.....                 | 25,590 00    |                |
| Interest on deposits.....                                      | 487 57       |                |
| Interest from all other sources.....                           | 1,519 61     | 37,085 56      |
| Agents' balances previously charged off.....                   |              | 10 00          |
| Total income.....  |              | \$556,077 84   |
| Ledger assets Dec. 31, 1908.....                               |              | 875,753 11     |
| Total.....   |              | \$1,431,830 95 |

DISBURSEMENTS.

|   |              |              |
|---|--------------|--------------|
| Gross amount paid for losses (Fire).....                                    | \$302,621 63 |              |
| Deduct salvage \$1,741.15 and reinsurance \$56,379.66.....                  | 58,120 81    |              |
| Net amount paid for losses.....   |              | \$244,500 82 |
| Adjustment and settlement of losses.....                                    |              | 5,286 27     |
| Commissions or brokerage.....   |              | 140,448 40   |
| Miscellaneous expenses of local agencies.....                               |              | 3,491 09     |
| Salaries and expenses of special and general agents.....                    |              | 11,361 06    |
| Salaries, fees and other charges of officers and employes.....              |              | 24,255 87    |
| Rents.....  |              | 6,457 50     |
| Advertising, printing and stationery.....                                   |              | 6,681 02     |
| Postage, telegrams, telephone and express.....                              |              | 4,424 91     |
| Maps, including corrections.....  |              | 1,188 23     |
| Underwriters' boards and tariff associations.....                           |              | 4,444 64     |
| Fire department, patrol and salvage corps expenses.....                     |              | 3,952 34     |
| State taxes on premiums.....  |              | 8,490 47     |
| Insurance department licenses and fees.....                                 |              | 2,274 17     |
| All other licenses, fees and taxes.....                                     |              | 2,456 10     |
| Decrease of liability for reinsurance and premiums due other companies..... |              | 5,508 13     |
| Miscellaneous expenditures.....   |              | 1,443 22     |
| Interest on dividends to stockholders.....                                  |              | 21,000 00    |
| Total disbursements.....  |              | \$497,663 64 |
| Balance.....  |              | \$934,167 31 |

\* Admitted March 19, 1910.



## LEDGER ASSETS.

|   |  |                     |
|---|--|---------------------|
| Mortgage loans on real estate.....                      |  | \$165,950 00        |
| Loans secured by collateral.....                        |  | 1,316 97            |
| Book value of bonds and stocks, excluding interest..... |  | 615,219 25          |
| Cash in office and in bank.....                         |  | 51,279 73           |
| Agents' balances.....                                   |  | 94,476 87           |
| Bills receivable taken for fire risks.....              |  | 1,034 28            |
| Special deposit.....                                    |  | 500 00              |
| Premiums in course of collection.....                   |  | 4,331 48            |
| Advances to special agents.....                         |  | 58 73               |
| Total ledger assets.....                                |  | <u>\$934,167 31</u> |

## NON-LEDGER ASSETS.

|  |            |                     |
|--|------------|---------------------|
| Interest due and accrued on mortgages..... | \$2,643 23 |                     |
| Interest due and accrued on bonds.....     | 5,791 27   | \$8,434 50          |
| Unlisted assets.....                       |            | <u>500 00</u>       |
| Gross assets.....                          |            | <u>\$943,101 81</u> |

## DEDUCT ASSETS NOT ADMITTED.

|   |            |                     |
|---|------------|---------------------|
| Agents' balances, representing business written prior to<br>Oct. 1, last..... | \$2,027 62 |                     |
| Book value of bonds and stocks over market value.....                         | 19,965 15  |                     |
| Unlisted assets.....  | 500 00     | \$22,492 77         |
| Total admitted assets.....  |            | <u>\$930,609 04</u> |

## LIABILITIES.

|   |                    |                     |
|---|--------------------|---------------------|
| Losses adjusted and unpaid.....                               | \$31,513 93        |                     |
| Losses in process of adjustment, or in suspense.....          | 28,261 85          |                     |
| Losses resisted.....  | 7,774 15           |                     |
| Total claims for losses.....                                  | <u>\$67,549 93</u> |                     |
| Deduct reinsurance.....                                       | 15,924 14          |                     |
| Net amount of unpaid losses.....                              |                    | \$51,625 79         |
| Unearned premiums on outstanding risks.....                   |                    | 459,175 48          |
| Salaries and other miscellaneous expenses due or accrued..... |                    | 500 00              |
| State, county and municipal taxes due or accrued.....         |                    | 4,500 00            |
| Premiums due other companies.....                             |                    | 4,435 18            |
| Cash capital.....   | \$300,000 00       |                     |
| Surplus over all liabilities.....                             | 100,372 59         |                     |
| Surplus to policy holders.....                                |                    | <u>400,372 59</u>   |
| Total liabilities.....  |                    | <u>\$920,609 04</u> |

## RISKS AND PREMIUMS.

|                                  | <i>Fire.</i>         | <i>Premiums.</i>      |
|----------------------------------|----------------------|-----------------------|
| In force December 31, 1908.....  | \$81,289,353         | \$917,154 92          |
| Written during the year.....     | 63,977,153           | 777,622 98            |
| Total.....                       | <u>\$145,266 506</u> | <u>\$1,694,777 90</u> |
| Expired and terminated.....      | 54,028,682           | 668,432 82            |
| In force at end of the year..... | <u>\$91,237,824</u>  | <u>\$1,026,345 08</u> |
| Deduct amount reinsured.....     | 13,286,287           | 152,710 20            |
| Net amount in force.....         | <u>\$77,951,537</u>  | <u>\$873,634 88</u>   |

WILLIAMSBURGH CITY FIRE INSURANCE  
COMPANY,

NEW YORK, 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).....                                      | \$2,213,362 44 |                |
| Deduct reinsurance, abatement, rebate and return premiums ..... | 465,116 42     |                |
| Net premiums.....   |                | \$1,748,246 02 |
| Interest on mortgage loans.....                                 | \$20,244 58    |                |
| Interest on bonds and dividends on stocks.....                  | 51,326 05      |                |
| Interest on deposits.....                                       | 5,998 44       |                |
| Interest from all other sources.....                            | 94 52          |                |
| Rents—including company's own occupancy.....                    | 4,642 50       | 82,306 09      |
| Profit on sale or maturity of ledger assets.....                |                | 46,747 14      |
| Total income.....   |                | \$1,877,299 25 |
| Ledger assets Dec. 31, 1908.....                                |                | 2,686,804 97   |
| Total.....  |                | \$4,564,104 22 |

DISBURSEMENTS.

|  |                |              |
|--|----------------|--------------|
| Gross amount paid for losses (Fire).....                       | \$1,118,143 46 |              |
| Deduct salvage \$7,402.72 and reinsurance \$175,951.89.....    | 183,354 61     |              |
| Net amount paid for losses.....                                |                | \$934,788 85 |
| Adjustment and settlement of losses.....                       |                | 22,616 49    |
| Commissions or brokerage.....                                  |                | 419,454 87   |
| Miscellaneous expenses of local agencies.....                  |                | 33,910 17    |
| Salaries and expenses of special and general agents.....       |                | 67,240 55    |
| Salaries, fees and other charges of officers and employes..... |                | 110,805 57   |
| Rents—including company's own occupancy.....                   |                | 25,566 66    |
| Advertising, printing and stationery.....                      |                | 16,831 41    |
| Postage, telegrams, telephone and express.....                 |                | 7,531 92     |
| Legal expenses.....  |                | 360 48       |
| Furniture and fixtures.....                                    |                | 12,251 64    |
| Maps, including corrections.....                               |                | 7,203 05     |
| Underwriters' boards and tariff associations.....              |                | 14,561 22    |
| Fire department, patrol and salvage corps expenses.....        |                | 1,661 70     |
| Inspections and surveys.....                                   |                | 1,730 43     |
| Repairs and expenses on real estate.....                       |                | 2,047 44     |
| Taxes on real estate.....                                      |                | 912 34       |
| State taxes on premiums.....                                   |                | 26,370 79    |

|  |                       |                |
|--|-----------------------|----------------|
| Insurance department licenses and fees.....    | \$10,143 07           |                |
| Interest or dividends to stockholders.....     | 50,000 00             |                |
| Loss on sale or maturity of ledger assets..... | 35 00                 |                |
| Total disbursements.....                       | <u>\$1,766,023 65</u> |                |
| Balance.....                                   |                       | \$2,798,080 57 |

LEDGER ASSETS.

|   |  |                       |
|---|--|-----------------------|
| Book value of real estate.....                          |  | \$90,000 00           |
| Mortgage loans on real estate.....                      |  | 402,100 00            |
| Book value of bonds and stocks, excluding interest..... |  | 1,636,796 76          |
| Cash in office and in bank.....                         |  | 361,702 71            |
| Agents' balances.....                                   |  | 301,077 24            |
| Bills receivable taken for fire risks.....              |  | 6,403 86              |
| Total ledger assets.....                                |  | <u>\$2,798,080 57</u> |

NON-LEDGER ASSETS.

|  |            |                       |
|--|------------|-----------------------|
| Interest accrued on mortgages.....     | \$2,500 20 |                       |
| Interest due and accrued on bonds..... | 10,208 61  |                       |
| Interest due on other assets.....      | 3,162 69   | \$15,871 50           |
| Due for reinsurance.....               |            | 4,179 06              |
| Gross assets.....                      |            | <u>\$2,818,131 13</u> |

DEDUCT ASSETS NOT ADMITTED.

|  |            |                       |
|--|------------|-----------------------|
| Agents' balances, representing business written prior to Oct. 1, last..... | \$2,043 19 |                       |
| Book value of bonds and stocks over market value.....                      | 29,021 76  | \$31,064 95           |
| Total admitted assets.....   |            | <u>\$2,787,066 18</u> |

LIABILITIES.

|   |                     |                       |
|---|---------------------|-----------------------|
| Losses adjusted and unpaid.....                               | \$8,986 67          |                       |
| Losses in proceeds of adjustment, or in suspense.....         | 144,711 45          |                       |
| Losses resisted.....  | 48,828 61           |                       |
| Total claims for losses.....                                  | <u>\$202,526 73</u> |                       |
| Deduct reinsurance.....                                       | 25,497 03           |                       |
| Net amount of unpaid losses.....                              |                     | \$177,029 70          |
| Unearned premiums on outstanding risks.....                   |                     | 1,598,564 11          |
| Salaries and other miscellaneous expenses due or accrued..... |                     | 2,036 69              |
| State, county and municipal taxes due or accrued.....         |                     | 18,546 08             |
| Due for return premiums and reinsurance.....                  |                     | 10,367 55             |
| Cash capital.....   | \$250,000 00        |                       |
| Surplus over all liabilities.....                             | 790,522 05          |                       |
| Surplus to policy holders.....                                |                     | <u>1,040,522 05</u>   |
| Total liabilities.....  |                     | <u>\$2,787,066 18</u> |

RISKS AND PREMIUMS.

|                                  | <i>Fire.</i>         | <i>Premiums.</i>      |
|----------------------------------|----------------------|-----------------------|
| In force December 31, 1908.....  | \$269,080,006        | \$2,777,139 93        |
| Written during the year.....     | 198,355,322          | 2,213,362 44          |
| Total.....                       | <u>\$467,435,328</u> | <u>\$4,990,502 37</u> |
| Expired and terminated.....      | 164,042,177          | 1,830,373 65          |
| In force at end of the year..... | \$303,393,151        | \$3,160,128 72        |
| Deduct amount reinsured.....     | 24,507,987           | 267,070 81            |
| Net amount in force.....         | <u>\$278,885,164</u> | <u>\$2,893,057 91</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         | \$39,157 37         |
| Virginia..... | 13,500           | 22,511 82           |

## BUSINESS IN MAINE.

|                        | <i>Fire.</i> |
|------------------------|--------------|
| Risks written.....     | \$999,953 00 |
| Premiums received..... | 13,063 48    |
| Losses paid.....       | 10,283 43    |
| Losses incurred.....   | 7,436 86     |

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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, 1909.

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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).....  | \$187,212 96 |                |
| Deduct reinsurance, abatement, rebate and return premiums..         | 16,777 10    |                |
| Net premiums.....   |              | \$170,435 86   |
| Interest on mortgage loans.....                                     | \$1,205 00   |                |
| Interest on bonds and dividends on stocks.....                      | 36,740 83    |                |
| Interest on deposits.....   | 229 18       |                |
| Rents—including company's own occupancy.....                        | 5,625 00     | 43,800 01      |
| Dividends on expired reinsurance.....                               |              | 2,968 99       |
| Increase in agents' balances by change from net to gross basis..... |              | 4,042 34       |
| Profit on sale or maturity of ledger assets.....                    |              | 2,991 00       |
| Increase in book value of ledger assets.....                        |              | 700 00         |
| Total income.....   |              | \$224,938 20   |
| Ledger assets Dec. 31, 1908.....                                    |              | 928,898 71     |
| Total.....  |              | \$1,153,836 91 |

## DISBURSEMENTS.

|  |             |             |
|--|-------------|-------------|
| Gross amount paid for losses (Fire).....                       | \$63,035 00 |             |
| Deduct reinsurance.....  | 4,671 52    |             |
| Net amount paid for losses.....                                |             | \$58,363 48 |
| Adjustment and settlement of losses.....                       |             | 1,251 95    |
| Commissions or brokerage.....                                  |             | 26,623 80   |
| Salaries, fees and other charges of officers and employes..... |             | 24,480 76   |
| Rents—including company's own occupancy.....                   |             | 1,750 00    |
| Advertising, printing and stationery.....                      |             | 1,977 55    |
| Postage, telegrams, telephone and express.....                 |             | 982 33      |
| Legal expenses.....  |             | 37 51       |
| Maps, including corrections.....                               |             | 603 89      |
| Underwriters' boards and tariff associations.....              |             | 586 86      |
| Fire department, patrol and salvage corps expenses.....        |             | 235 99      |
| Inspections and surveys.....                                   |             | 1,514 82    |
| Repairs and expenses on real estate.....                       |             | 1,794 96    |
| Taxes on real estate.....                                      |             | 682 51      |
| State taxes on premiums.....                                   |             | 1,045 71    |
| Insurance department licenses and fees.....                    |             | 476 00      |
| All other licenses, fees and taxes.....                        |             | 755 72      |
| Borrowed money repaid.....                                     |             | 30,000 00   |

HOLYOKE MUTUAL FIRE INSURANCE COMPANY.

293

|  |                     |
|--|---------------------|
| Miscellaneous expenditures.....              | \$1,284 99          |
| Dividends to policy holders.....             | 75,783 91           |
| Dividends on guaranty capital.....           | 7,000 00            |
| Decrease in book value of ledger assets..... | 108 75              |
| Total disbursements.....                     | <u>\$237,341 49</u> |
| Balance.....                                 | <u>\$916,495 42</u> |

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..... | 808,264 00          |
| Cash in office and in bank.....                         | 13,742 40           |
| Agents' balances.....                                   | 23,489 02           |
| Total ledger assets.....                                | <u>\$916,495 42</u> |

NON-LEDGER ASSETS.

|   |           |                       |
|---|-----------|-----------------------|
| Interest accrued on mortgages.....                    | \$285 86  |                       |
| Interest due and accrued on bonds.....                | 10,138 21 |                       |
| Interest accrued on other assets.....                 | 34 08     |                       |
| Rents accrued on company's property.....              | 1,355 00  | \$11,813 15           |
| Market value of real estate over book value.....      |           | 3,000 00              |
| Market value of bonds and stocks over book value..... |           | 69,642 64             |
| Commissions on unpaid return premiums.....            |           | 86 15                 |
| Commissions on unpaid reinsurance.....                |           | 27 64                 |
| Dividends due on reinsurance.....                     |           | 162 02                |
| Gross assets.....                                     |           | <u>\$1,001,227 02</u> |

DEDUCT ASSETS NOT ADMITTED.

|  |                       |
|--|-----------------------|
| Interest due and accrued on bonds in excess of market value..... | \$120 00              |
| Total admitted assets.....                                       | <u>\$1,001,107 02</u> |

LIABILITIES.

|   |                       |
|---|-----------------------|
| Losses in process of adjustment, or in suspense.....          | \$8,553 20            |
| Unearned premiums on outstanding risks.....                   | 314,173 28            |
| Dividends due policy holders.....                             | 10,860 85             |
| Salaries and other miscellaneous expenses due or accrued..... | 849 49                |
| State, county and municipal taxes due or accrued.....         | 1,102 09              |
| Commissions and other charges due agents and brokers.....     | 3,614 30              |
| Due for return premiums.....                                  | 767 67                |
| Unpaid reinsurance.....                                       | 172 89                |
| Guaranty capital.....   | \$100,000 00          |
| Surplus over all liabilities.....                             | 561,013 25            |
| Surplus to policy holders.....                                | <u>661,013 25</u>     |
| Total liabilities.....  | <u>\$1,001,107 02</u> |

RISKS AND PREMIUMS.

|                                  | <i>Fire.</i>        | <i>Premiums.</i>    |
|----------------------------------|---------------------|---------------------|
| In force December 31, 1908.....  | \$44,911,062        | \$655,481 29        |
| Written during the year.....     | 12,542,778          | 187,212 96          |
| Total.....                       | <u>\$57,453,840</u> | <u>\$842,694 25</u> |
| Expired and terminated.....      | 12,587,541          | 192,430 00          |
| In force at end of the year..... | \$44,866,299        | \$650,264 25        |
| Deduct amount reinsured.....     | 1,084,541           | 13,997 55           |
| Net amount in force.....         | <u>\$43,781,758</u> | <u>\$636,266 70</u> |

294 MIDDLESEX MUTUAL FIRE INSURANCE COMPANY.

BUSINESS IN MAINE.

|                        | <i>Fire.</i>   |
|------------------------|----------------|
| Risks written.....     | \$1,557,999 00 |
| Premiums received..... | 22,142 04      |
| Losses paid.....       | 9,171 14       |
| Losses incurred.....   | 11,821 14      |

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).....                                  | \$202,334 78 |              |
| Deduct reinsurance, abatement, rebate and return premiums . | 18,718 78    |              |
| Net premiums.....   |              | \$183,616 00 |
| Interest on mortgage loans.....                             | \$1,721 67   |              |
| Interest on collateral loans.....                           | 478 03       |              |
| Interest on bonds and dividends on stocks.....              | 21,681 17    |              |
| Interest from all other sources.....                        | 4 68         |              |
| Rents—including company's own occupancy.....                | 1,999 00     | 25,884 55    |
| Reinsurance and dividends.....                              |              | 2,287 90     |
| Extra premiums.....   |              | 1,375 12     |
| Total income.....   |              | \$213,162 97 |
| Ledger assets Dec. 31, 1908.....                            |              | 618,497 47   |
| Total.....  |              | \$831,660 44 |

DISBURSEMENTS.

|  |             |             |
|--|-------------|-------------|
| Gross amount paid for losses (Fire).....                       | \$75,122 69 |             |
| Deduct salvage \$14.07 and reinsurance \$1,132.91.....         | 1,146 98    |             |
| Net amount paid for losses.....                                |             | \$73,975 71 |
| Adjustment and settlement of losses.....                       |             | 1,412 80    |
| Commissions or brokerage.....                                  |             | 27,251 17   |
| Miscellaneous expenses of local agencies.....                  |             | 207 00      |
| Salaries, fees and other charges of officers and employes..... |             | 16,337 63   |
| Rents—including company's own occupancy.....                   |             | 1,000 00    |
| Advertising, printing and stationery.....                      |             | 1,564 02    |
| Postage, telegrams, telephone and express.....                 |             | 903 74      |
| Legal expenses.....  |             | 35 90       |
| Furniture and fixtures.....                                    |             | 47 75       |
| Maps, including corrections.....                               |             | 869 79      |
| Underwriters' boards and tariff associations.....              |             | 646 73      |
| Fire department, patrol and salvage corps expenses.....        |             | 268 92      |
| Inspections and surveys.....                                   |             | 1,810 58    |



|  |              |
|--|--------------|
| Repairs and expenses on real estate.....       | \$326 01     |
| Taxes on real estate.....                      | 434 72       |
| State taxes on premiums.....                   | 2,145 12     |
| Insurance department licenses and fees.....    | 303 00       |
| Establishing agencies.....                     | 235 00       |
| Miscellaneous expenditures.....                | 754 34       |
| Dividends to policy holders.....               | 85,512 37    |
| Agents' balances charged off.....              | 240 54       |
| Loss on sale or maturity of ledger assets..... | 252 17       |
|  | <hr/>        |
| Total disbursements.....                       | \$216,535 01 |
| Balance.....                                   | \$615,125 43 |

LEDGER ASSETS.

|   |              |
|---|--------------|
| Book value of real estate.....                          | \$22,397 80  |
| Mortgage loans on real estate.....                      | 38,300 00    |
| Loans secured by collateral.....                        | 3,100 00     |
| Book value of bonds and stocks, excluding interest..... | 529,385 89   |
| Cash in office and in bank.....                         | 10,651 11    |
| Agents' balances.....                                   | 11,290 63    |
|   | <hr/>        |
| Total ledger assets.....                                | \$615,125 43 |

NON-LEDGER ASSETS.

|   |           |              |
|---|-----------|--------------|
| Interest due and accrued on mortgages.....            | \$833 19  |              |
| Interest accrued on bonds.....                        | 5,835 01  |              |
| Interest accrued on collateral loans.....             | 14 64     |              |
| Rents due and accrued on company's property.....      | 410 00    | \$7,092 84   |
|   | <hr/>     |              |
| Market value of real estate over book value.....      | 18,477 74 |              |
| Market value of bonds and stocks over book value..... | 12,619 11 |              |
| Unlisted assets.....                                  | 1,000 00  |              |
| Reinsurance return premiums.....                      | 40 00     |              |
|   | <hr/>     |              |
| Gross assets.....                                     |           | \$654,355 12 |

DEDUCT ASSETS NOT ADMITTED.

|  |              |
|--|--------------|
| Agents' balances, representing business written prior to Oct. 1, last..... | \$75 37      |
|  | <hr/>        |
| Total admitted assets.....   | \$654,279 75 |

LIABILITIES.

|   |            |              |
|---|------------|--------------|
| Losses adjusted and unpaid.....                               | \$1,430 56 |              |
| Losses in process of adjustment, or in suspense.....          | 908 10     |              |
|   | <hr/>      |              |
| Amount of unpaid losses.....                                  |            | \$2,338 66   |
| Unearned premiums on outstanding risks.....                   |            | 359,262 86   |
| Dividends due policy holders.....                             |            | 1,614 50     |
| Salaries and other miscellaneous expenses due or accrued..... |            | 467 83       |
| State, county and municipal taxes due or accrued.....         |            | 1,111 49     |
| Surplus to policy holders.....                                |            | 295,484 36   |
|   | <hr/>      |              |
| Total liabilities.....  |            | \$654,279 75 |

RISKS AND PREMIUMS.

|                                  | <i>Fire.</i> | <i>Premiums.</i> |
|----------------------------------|--------------|------------------|
| In force December 31, 1908.....  | \$47,725,811 | \$708,643 62     |
| Written during the year.....     | 13,526,091   | 202,334 78       |
|                                  | <hr/>        | <hr/>            |
| Total.....                       | \$61,251,902 | \$910,978 40     |
| Expired and terminated.....      | 12,897,306   | 198,174 48       |
|                                  | <hr/>        | <hr/>            |
| In force at end of the year..... | \$48,354,596 | \$712,803 92     |
| Deduct amount reinsured.....     | 1,156,025    | 17,235 94        |
|                                  | <hr/>        | <hr/>            |
| Net amount in force.....         | \$47,198,571 | \$695,567 98     |

BUSINESS IN MAINE.

|                        |  |              |
|------------------------|--|--------------|
| Risks written.....     |  | <i>Fire.</i> |
| Premiums received..... |  | \$793,951 00 |
| Losses paid.....       |  | 11,955 23    |
| Losses incurred.....   |  | 7,082 38     |
|                        |  | 7,050 66     |

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).....                                     | \$102,305 10 |              |
| Deduct reinsurance, abatement, rebate and return premiums..... | 7,997 75     |              |
| Net premiums.....  |              | \$94,307 35  |
| Interest on mortgage loans.....                                | \$3,705 00   |              |
| Interest on bonds and dividends on stocks.....                 | 30,942 02    |              |
| Interest on deposits.....                                      | 1,412 08     | 36,059 10    |
| Profit on sale or maturity of ledger assets.....               |              | 1,142 49     |
| Total income.....  |              | \$131,508 94 |
| Ledger assets December 31, 1908.....                           |              | 637,298 03   |
| Total.....   |              | \$768,806 97 |

DISBURSEMENTS.

|  |             |             |
|--|-------------|-------------|
| Gross amount paid for losses (Fire).....                       | \$34,571 51 |             |
| Deduct salvage \$4.41 and reinsurance \$48.52.....             | 52 93       |             |
| Net amount paid for losses.....                                |             | \$34,518 58 |
| Adjustment and settlement of losses.....                       |             | 612 07      |
| Commissions or brokerage.....                                  |             | 11,219 03   |
| Salaries, fees and other charges of officers and employes..... |             | 10,820 00   |
| Rents.....   |             | 1,567 00    |
| Advertising, printing and stationery.....                      |             | 921 69      |
| Postage, telegrams, telephone and express.....                 |             | 688 33      |
| Furniture and fixtures.....                                    |             | 119 68      |
| Maps, including corrections.....                               |             | 152 00      |
| Underwriters' boards and tariff associations.....              |             | 3 88        |
| Fire department, patrol and salvage corps expenses.....        |             | 236 10      |
| State taxes on premiums.....                                   |             | 1,836 41    |
| Insurance department licenses and fees.....                    |             | 395 00      |
| All other licenses, fees and taxes.....                        |             | 1,951 95    |

PROVIDENCE MUTUAL FIRE INSURANCE COMPANY. 297

|                                    |                    |
|------------------------------------|--------------------|
| Miscellaneous expenditures .....   | \$333 10           |
| Dividends to policyholders.....    | 32,502 53          |
| Agents' balances charged off ..... | 28 07              |
| Total disbursements .....          | <u>\$97,895 42</u> |
| Balance .....                      | \$670,911 55       |

LEDGER ASSETS.

|   |                     |
|---|---------------------|
| Mortgage loans on real estate.....                      | \$67,850 00         |
| Book value of bonds and stocks, excluding interest..... | 540,252 86          |
| Cash in office and in bank.....                         | 53,067 12           |
| Agents' balances.....                                   | 9,742 07            |
| Total ledger assets.....                                | <u>\$670,911 55</u> |

NON-LEDGER ASSETS.

|   |          |                   |
|---|----------|-------------------|
| Interest due on mortgages .....                       | \$230 00 |                   |
| Interest accrued on bonds .....                       | 380 00   |                   |
| Interest accrued on other assets.....                 | 444 60   | \$1,044 60        |
| Market value of bonds and stocks over book value..... |          | <u>100,958 64</u> |
| Gross assets .....                                    |          | \$772,914 79      |

DEDUCT ASSETS NOT ADMITTED.

|  |                 |
|--|-----------------|
| Agents' balances, representing business written prior to Oct. 1, last..... | <u>\$224 33</u> |
| Total admitted assets.....   | \$772,690 46    |

LIABILITIES.

|  |                   |
|--|-------------------|
| Losses adjusted and unpaid .....                     | \$502 56          |
| Losses in process of adjustment, or in suspense..... | <u>300 00</u>     |
| Amount of unpaid losses.....                         | \$802 56          |
| Unearned premiums on outstanding risks.....          | 183,658 89        |
| Dividends due policyholders.....                     | 4,271 92          |
| Miscellaneous expenses due or accrued.....           | 127 50            |
| State county and municipal taxes due or accrued..... | 1,456 86          |
| Surplus to policy holders.....                       | <u>582,373 23</u> |
| Total liabilities.....                               | \$772,690 46      |

RISKS AND PREMIUMS.

|                                   | <i>Fire.</i>        | <i>Premiums.</i>    |
|-----------------------------------|---------------------|---------------------|
| In force December 31, 1908.....   | \$31,821,284        | \$348,151 59        |
| Written during the year .....     | 9,316,500           | 102,805 10          |
| Total .....                       | <u>\$41,137,784</u> | <u>\$450,456 69</u> |
| Expired and terminated .....      | 8,546,582           | 91,093 14           |
| In force at end of the year ..... | \$32,591,202        | \$359,363 55        |
| Deduct amount reinsured .....     | 375,973             | 4,480 75            |
| Net amount in force .....         | <u>\$32,215,229</u> | <u>\$354,882 80</u> |

BUSINESS IN MAINE.

|                         | <i>Fire.</i>  |
|-------------------------|---------------|
| Risks written.....      | \$294,400 00  |
| Premiums received ..... | 3,181 89      |
| Losses paid.....        | 422 96        |
| Losses incurred .....   | <u>422 96</u> |

## QUINCY MUTUAL FIRE INSURANCE COMPANY,

QUINCY, MASS.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

CHAS. A. HOWLAND, *President*,JAS. F. YOUNG, *Secretary*.

## INCOME.

|  |              |              |
|--|--------------|--------------|
| Gross premiums (Fire).....                                     | \$173,131 15 |              |
| Deduct reinsurance, abatement, rebate and return premiums..... | 6,872 02     |              |
| Net premiums.....  |              | \$166,259 13 |
| Interest on mortgage loans.....                                | \$3,513 76   |              |
| Interest on collateral loans.....                              | 7,609 12     |              |
| Interest on bonds and dividends on stocks.....                 | 17,198 42    |              |
| Interest on deposits.....                                      | 641 36       |              |
| Interest from all other sources.....                           | 1 00         |              |
| Rents—including company's own occupancy.....                   | 1,934 47     | 30,898 13    |
| Income from other sources.....                                 |              | 1,871 75     |
| Total income.....  |              | \$199,029 01 |
| Ledger assets Dec. 31, 1908.....                               |              | 709,024 63   |
| Total.....   |              | \$908,053 64 |

## DISBURSEMENTS.

|  |             |              |
|--|-------------|--------------|
| Gross amount paid for losses (Fire).....                       | \$53,622 77 |              |
| Deduct salvage.....  | 4 41        |              |
| Net amount paid for losses.....                                |             | \$53,618 36  |
| Adjustment and settlement of losses.....                       |             | 971 03       |
| Commissions or brokerage.....                                  |             | 25,439 86    |
| Salaries, fees and other charges of officers and employes..... |             | 17,073 21    |
| Rents—including company's own occupancy.....                   |             | 600 00       |
| Advertising, printing and stationery.....                      |             | 3,091 24     |
| Postage, telegrams, telephone and express.....                 |             | 1,228 87     |
| Legal expenses.....  |             | 31 00        |
| Furniture and fixtures.....                                    |             | 1,560 05     |
| Maps, including corrections.....                               |             | 569 42       |
| Underwriters' boards and tariff associations.....              |             | 554 60       |
| Fire department, patrol and salvage corps expenses.....        |             | 201 22       |
| Inspection and surveys.....                                    |             | 938 40       |
| Repairs and expenses on real estate.....                       |             | 660 98       |
| Taxes on real estate.....                                      |             | 614 08       |
| State taxes on premiums.....                                   |             | 2,132 44     |
| Insurance department licenses and fees.....                    |             | 496 69       |
| Miscellaneous expenditures.....                                |             | 1,458 45     |
| Profit and loss.....   |             | 12,925 00    |
| Dividends to policyholders.....                                |             | 63,839 83    |
| Total disbursements.....                                       |             | \$188,004 73 |
| Balance.....   |             | \$720,048 91 |

LEDGER ASSETS.

|   |  |                     |
|---|--|---------------------|
| Book value of real estate .....                         |  | \$20,433 30         |
| Mortgage loans on real estate.....                      |  | 76,979 33           |
| Loans secured by collateral .....                       |  | 130,600 00          |
| Book value of bonds and stocks, excluding interest..... |  | 445,387 11          |
| Cash in office and in bank.....                         |  | 32,595 93           |
| Agents' balances.....                                   |  | 14,053 24           |
| Total ledger assets.....                                |  | <u>\$720,048 91</u> |

NON-LEDGER ASSETS.

|   |          |                     |
|---|----------|---------------------|
| Interest accrued on mortgages.....                    | \$647 31 |                     |
| Interest accrued on bonds.....                        | 2,887 01 |                     |
| Interest accrued on collateral loans.....             | 473 99   |                     |
| Interest due on other assets.....                     | 78 44    |                     |
| Rents due and accrued on company's property.....      | 285 98   | \$4,372 73          |
| Market value of real estate over book value.....      |          | 7,317 70            |
| Market value of bonds and stocks over book value..... |          | 61,970 39           |
| Gross assets.....                                     |          | <u>\$793,709 73</u> |

DEDUCT ASSETS NOT ADMITTED.

|  |  |                     |
|--|--|---------------------|
| Agents' balances, representing business written prior to Oct. 1, last..... |  | \$3,592 60          |
| Total admitted assets.....   |  | <u>\$790,117 13</u> |

LIABILITIES.

|   |  |                     |
|---|--|---------------------|
| Losses in process of adjustment, or in suspense.....          |  | \$5,006 92          |
| Unearned premiums on outstanding risks.....                   |  | 276,386 87          |
| Dividends due policy holders.....                             |  | 2,668 72            |
| Salaries and other miscellaneous expenses due or accrued..... |  | 349 00              |
| Surplus to policy holders.....                                |  | <u>\$505,705 62</u> |
| Total liabilities.....  |  | <u>\$790,117 13</u> |

RISKS AND PREMIUMS.

|                                  | <i>Fire.</i>        | <i>Premiums.</i>    |
|----------------------------------|---------------------|---------------------|
| In force December 31, 1908.....  | \$34,371,452        | \$517,685 56        |
| Written during the year.....     | 11,126,368          | 173,131 15          |
| Total.....                       | <u>\$45,497,820</u> | <u>\$690,816 71</u> |
| Expired and terminated.....      | 10,000,653          | 158,055 43          |
| In force at end of the year..... | <u>\$35,497,167</u> | <u>\$532,761 28</u> |

BUSINESS IN MAINE.

|                        | <i>Fire.</i>   |
|------------------------|----------------|
| Risks written.....     | \$1,260,000 00 |
| Premiums received..... | 21,376 43      |
| Losses paid.....       | 3,759 79       |
| Losses incurred.....   | 5,133 29       |

TRADERS AND MECHANICS INSURANCE COMPANY,

LOWELL, MASS.

INCORPORATED IN 1848. COMMENCED BUSINESS IN 1848.

CHARLES C. HUTCHINSON, *President.*

E. M. TUCKE, *Secretary.*

INCOME.

|   |              |              |
|---|--------------|--------------|
| Gross premiums (Fire) .....                                     | \$194,429 75 |              |
| Deduct reinsurance, abatement, rebate and return premiums ..... | 11,967 56    |              |
| Net premiums .....  |              | \$182,462 19 |
| Interest on mortgage loans.....                                 | \$2,247 86   |              |
| Interest on collateral loans.....                               | 899 12       |              |
| Interest on bonds and dividends on stocks.....                  | 22,260 33    |              |
| Interest on deposits.....                                       | 111 60       |              |
| Interest from all other sources.....                            | 44 73        |              |
| Rents.....  | 2,400 00     | 27,963 64    |
| Extra premiums.....   |              | 1,535 78     |
| Reinsurance commissions.....                                    |              | 312 64       |
| Reinsurance dividend.....                                       |              | 1,932 13     |
| Reinsurance return premiums.....                                |              | 261 44       |
| Total income.....   |              | \$214,467 82 |
| Ledger assets Dec. 31, 1908.....                                |              | 573,449 85   |
| Total.....  |              | \$787,917 67 |

DISBURSEMENTS.

|  |             |              |
|--|-------------|--------------|
| Gross amount paid for losses (Fire).....                       | \$88,946 84 |              |
| Deduct reinsurance.....  | 6,530 42    |              |
| Net amount paid for losses.....                                |             | \$82,416 42  |
| Adjustment and settlement of losses.....                       |             | 1,248 27     |
| Commissions or brokerage.....                                  |             | 27,135 79    |
| Salaries and expenses of special and general agents.....       |             | 6,428 65     |
| Salaries, fees and other charges of officers and employes..... |             | 14,539 96    |
| Rents.....   |             | 1,720 00     |
| Advertising, printing and stationery.....                      |             | 1,017 33     |
| Postage, telegrams, telephone and express.....                 |             | 842 51       |
| Maps, including corrections.....                               |             | 575 34       |
| Underwriters' boards and tariff associations.....              |             | 659 87       |
| Fire department, patrol and salvage corps expenses.....        |             | 212 35       |
| Repairs and expenses on real estate.....                       |             | 688 99       |
| Taxes on real estate.....                                      |             | 276 72       |
| State taxes on premiums.....                                   |             | 2,422 44     |
| Insurance department licenses and fees.....                    |             | 431 00       |
| Borrowed money.....  |             | 30,000 00    |
| Interest on borrowed money.....                                |             | 813 33       |
| Miscellaneous expenditures.....                                |             | 1,349 13     |
| Dividends to policy holders.....                               |             | 85,096 02    |
| Loss on sale or maturity of ledger assets.....                 |             | 3,675 00     |
| Decrease in book value of ledger assets.....                   |             | 1,500 00     |
| Total disbursements.....                                       |             | \$263,049 12 |
| Balance.....   |             | \$524,868 55 |

LEDGER ASSETS.

|   |             |              |
|---|-------------|--------------|
| Book value of real estate.....                          | \$16,230 09 |              |
| Mortgage loans on real estate.....                      | 50,173 60   |              |
| Loans secured by collateral.....                        | 17,100 00   |              |
| Book value of bonds and stocks, excluding interest..... | 427,000 00  |              |
| Cash in office and in bank.....                         | 3,319 23    |              |
| Agents' balances.....                                   | 10,932 38   |              |
| Reinsurance dividends due.....                          | 113 25      |              |
| Total ledger assets.....                                |             | \$524,868 55 |

NON-LEDGER ASSETS.

|   |            |              |
|---|------------|--------------|
| Interest due and accrued on mortgages.....            | \$2,700 71 |              |
| Interest accrued on bonds.....                        | 1,483 35   |              |
| Interest accrued on collateral loans.....             | 125 88     | \$4,309 94   |
| Market value of real estate over book value.....      |            | 769 91       |
| Market value of bonds and stocks over book value..... |            | 86,111 00    |
| Gross assets.....                                     |            | \$615,059 40 |

DEDUCT ASSETS NOT ADMITTED.

|  |              |
|--|--------------|
| Agents' balances, representing business written prior to Oct. 1, last..... | \$850 27     |
| Total admitted assets.....   | \$615,209 13 |

LIABILITIES.

|  |              |
|--|--------------|
| Losses in process of adjustment, or in suspense..... | \$1,764 80   |
| Unearned premiums on outstanding risks.....          | 370,357 37   |
| Dividends due policy holders.....                    | 3,314 81     |
| Surplus to policy holders.....                       | \$239,772 65 |
| Total liabilities.....                               | \$615,209 13 |

RISKS AND PREMIUMS.

|                                  | <i>Fire.</i> | <i>Premiums.</i> |
|----------------------------------|--------------|------------------|
| In force December 31, 1908.....  | \$52,718,409 | \$774,515 60     |
| Written during the year.....     | 12,530,885   | 194,429 75       |
| Total.....                       | \$65,248,794 | \$968,945 35     |
| Expired and terminated.....      | 13,229,175   | 208,633 58       |
| In force at end of the year..... | \$52,019,619 | \$760,311 77     |
| Deduct amount reinsured.....     | 646,729      | 8,402 47         |
| Net amount in force.....         | \$51,372,890 | \$751,909 30     |

BUSINESS IN MAINE.

|                        | <i>Fire.</i>   |
|------------------------|----------------|
| Risks written.....     | \$1,205,119 00 |
| Premiums received..... | 18,729 61      |
| Losses paid.....       | 7,444 78       |
| Losses incurred.....   | 7,444 78       |

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).....                                     | \$70,524 87 |              |
| Deduct reinsurance, abatement, rebate and return premiums..... | 21,906 11   |              |
| Net premiums.....  |             | \$48,618 76  |
| Interest.....  | \$3,757 80  |              |
| Rents.....   | 300 00      | 4,057 80     |
| Assessments.....   |             | 301,988 17   |
| Policy fees.....   |             | 101,415 73   |
| Income from other sources.....                                 |             | 4,610 64     |
| Total income.....  |             | \$460,691 10 |
| Ledger assets December 31, 1908.....                           |             | 315,347 21   |
| Total.....   |             | \$776,038 31 |

DISBURSEMENTS.

|  |              |              |
|--|--------------|--------------|
| Gross amount paid for losses (Fire).....                       | \$311,529 24 |              |
| Deduct reinsurance.....  | 4,313 62     |              |
| Net amount paid for losses.....                                |              | \$307,216 12 |
| Adjustment and settlement of losses.....                       |              | 3,040 94     |
| Commissions or brokerage.....                                  |              | 39,925 36    |
| Salaries and expenses of special and general agents.....       |              | 2,475 00     |
| Salaries, fees and other charges of officers and employes..... |              | 23,361 78    |
| Advertising, printing and stationery.....                      |              | 5,918 51     |
| Postage, telegrams, telephone and express.....                 |              | 3,199 19     |
| Taxes on real estate.....                                      |              | 330 00       |
| State taxes on premiums.....                                   |              | 7,674 43     |
| Insurance department licenses and fees.....                    |              |              |
| Miscellaneous expenditures.....                                |              | 14,403 98    |
| Total disbursements.....                                       |              | \$407,545 31 |
| Balance.....   |              | \$368,493 00 |

LEDGER ASSETS.

|  |              |
|--|--------------|
| Book value of real estate.....               | \$50,000 00  |
| Book value of bonds, excluding interest..... | 10,500 00    |
| Cash in office and in bank.....              | 307,993 00   |
| Total ledger assets.....                     | \$368,493 00 |

LIABILITIES.

|  |             |
|--|-------------|
| Losses adjusted and unpaid.....                      | \$1,984 00  |
| Losses in process of adjustment, or in suspense..... | 16,991 00   |
| Losses resisted.....                                 | 1,500 00    |
| Amount of unpaid losses.....                         | \$20,475 00 |



WORCESTER MUTUAL FIRE INSURANCE COMPANY. 303

|   |              |
|---|--------------|
| Unearned premiums on outstanding risks .....              | \$49,178 57  |
| Commissions and other charges due agents and brokers..... | 9,257 70     |
| Surplus to policy holders.....                            | 261,581 73   |
| Total liabilities.....                                    | \$340,493 00 |

RISKS AND PREMIUMS.

|                                 | <i>Fire.</i>  | <i>Premiums.</i> |
|---------------------------------|---------------|------------------|
| In force December 31, 1908..... | \$81,385,461  | \$91,416 93      |
| Written during the year.....    | 29,770,119    | 70,524 87        |
| Total.....                      | \$111,155,580 | \$161,941 80     |
| Expired and terminated.....     | 25,741,468    | 63,584 66        |
| In force at end of year.....    | \$85,414,112  | \$98,857 14      |
| Deduct amount reinsured.....    | 1,046,094     | 2,629 56         |
| Net amount in force.....        | \$84,368,018  | \$95,727 58      |

BUSINESS IN MAINE.

|                        | <i>Fire.</i>   |
|------------------------|----------------|
| Risks written.....     | \$1,043,776 00 |
| Premiums received..... | 24,302 57      |
| Losses paid.....       | 22,329 05      |
| Losses incurred.....   | 25,829 05      |

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WORCESTER MUTUAL FIRE INSURANCE COMPANY,

WORCESTER, MASS.

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INCORPORATED IN 1823. COMMENCED BUSINESS IN 1824.

LEWIS N. GILBERT, *President.*

ROGER F. UPHAM, *Secretary.*

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INCOME.

|  |              |              |
|--|--------------|--------------|
| Gross premiums (Fire) .....                        | \$140,067 06 |              |
| Deduct abatement, rebate and return premiums ..... | 6,146 79     |              |
| Net premiums.....                                  |              | \$133,920 27 |
| Interest on mortgage loans.....                    | \$10,859 39  |              |
| Interest on collateral loans.....                  | 33 75        |              |
| Interest on bonds.....                             | 16,462 78    |              |
| Interest on deposits.....                          | 927 67       |              |
| Rents—including company's own occupancy.....       | 11,199 96    | 39,483 55    |
| Extra premiums.....                                |              | 562 04       |
| Bullders risks .....                               |              | 36 18        |
| Income from other sources .....                    |              | 407 41       |
| Total income.....                                  |              | \$174,409 45 |
| Ledger assets Dec. 31, 1908.....                   |              | 783,842 62   |
| Total .....  |              | \$958,252 07 |

## DISBURSEMENTS.

|  |                     |
|--|---------------------|
| Amount paid for losses (Fire).....                             | \$28,806 71         |
| Adjustment and settlement of losses.....                       | 686 62              |
| Commissions or brokerage.....                                  | 19,080 17           |
| Miscellaneous expenses of local agencies.....                  | 2 50                |
| Salaries, fees and other charges of officers and employes..... | 16,411 27           |
| Rents, including company's own occupancy.....                  | 1,800 00            |
| Advertising, printing and stationery.....                      | 2,062 93            |
| Postage, telegrams, telephone and express.....                 | 1,238 80            |
| Legal expenses.....  | 50 00               |
| Furniture and fixtures.....                                    | 25 49               |
| Maps, including corrections.....                               | 342 77              |
| Underwriters' boards and tariff associations.....              | 426 47              |
| Fire department, patrol and salvage corps expenses.....        | 337 31              |
| Inspections and surveys.....                                   | 1,727 44            |
| Repairs and expenses on real estate.....                       | 1,220 13            |
| Taxes on real estate.....                                      | 2,586 40            |
| State taxes on premiums.....                                   | 1,361 37            |
| Insurance department licenses and fees.....                    | 131 00              |
| Commission and expense on sale of real estate.....             | 134 98              |
| Inspection and appraisal of mortgaged property.....            | 175 50              |
| Miscellaneous expenditures.....                                | 192 12              |
| Dividends to policy holders.....                               | 70,497 46           |
| Loss on sale or maturity of ledger assets.....                 | 725 00              |
| Decrease in book value of ledger assets.....                   | 56 39               |
| Total disbursements.....                                       | <u>\$150,013 83</u> |
| Balance.....   | \$808,233 24        |

## LEDGER ASSETS.

|   |                     |
|---|---------------------|
| Book value of real estate.....              | \$100,000 00        |
| Mortgage loans on real estate.....          | 209,756 00          |
| Loans secured by collateral.....            | 450 00              |
| Book value of bonds excluding interest..... | 450,000 00          |
| Cash in office and in bank.....             | 39,989 34           |
| Agents' balances.....                       | 8,037 90            |
| Total ledger assets.....                    | <u>\$808,233 24</u> |

## NON-LEDGER ASSETS.

|  |            |                     |
|--|------------|---------------------|
| Interest accrued on mortgages.....               | \$2,739 88 |                     |
| Interest accrued on bonds.....                   | 6,051 65   |                     |
| Interest accrued on collateral loans.....        | 2 43       |                     |
| Interest accrued on deposit in banks.....        | 127 72     |                     |
| Rents due and accrued on company's property..... | 947 99     | \$9,869 67          |
| Market value of real estate over book value..... |            | 12,600 00           |
| Gross assets.....                                |            | <u>\$830,702 91</u> |

## DEDUCT ASSETS NOT ADMITTED.

|  |                     |
|--|---------------------|
| Book value of bonds over market value..... | \$15,490 00         |
| Total admitted assets.....                 | <u>\$815,212 91</u> |

LIABILITIES.

|   |                     |
|---|---------------------|
| Amount of unpaid losses.....                                  | \$4,800 00          |
| Unearned premiums on outstanding risks.....                   | 281,051 64          |
| Dividends due policy holders.....                             | 2,349 73            |
| Salaries and other miscellaneous expenses due or accrued..... | 328 95              |
| State, county and municipal taxes due or accrued.....         | 778 51              |
| Due for return premiums and reinsurance .....                 | 480 28              |
| Surplus to policy holders.....                                | 525,423 80          |
| Total liabilities.....  | <u>\$815,212 91</u> |

RISKS AND PREMIUMS.

|                                  | <i>Fire.</i>        | <i>Premiums.</i>    |
|----------------------------------|---------------------|---------------------|
| In force December 31, 1908.....  | \$40,854,414        | \$556,680 75        |
| Written during the year.....     | 10,269,607          | 140,067 06          |
| Total.....                       | <u>\$51,124,021</u> | <u>\$696,747 81</u> |
| Expired and terminated.....      | 10,498,397          | 145,823 22          |
| In force at end of the year..... | \$40,630,624        | \$550,924 59        |
| Deduct amount reinsured.....     | 23,750              | 294 62              |
| Net amount in force.....         | <u>\$40,606,874</u> | <u>\$550,629 97</u> |

BUSINESS IN MAINE.

|                        | <i>Fire.</i> |
|------------------------|--------------|
| Risks written.....     | \$168,700 00 |
| Premiums received..... | 2,500 64     |



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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, 1909.

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AACHEN AND MUNICH FIRE INSURANCE  
COMPANY,

AIX-LA-CHAPELLE, GERMANY.

INCORPORATED IN 1825. COMMENCED BUSINESS IN UNITED STATES 1895.

J. A. KELSEY, *Manager*, New York, N. Y.

Statutory Deposit, \$200,000.

INCOME.

|  |                |                |
|--|----------------|----------------|
| Gross premiums (Fire).....                                     | \$1,584,270 75 |                |
| Deduct reinsurance, abatement, rebate and return premiums..... | 458,068 64     |                |
| Net premiums.....  |                | \$1,126,202 11 |
| Interest on bonds.....   | \$66,350 00    |                |
| Interest on deposits.....                                      | 3,766 05       |                |
| Interest from all other sources.....                           | 1,651 01       | 71,767 06      |
| Received from home office.....                                 |                | 5,658 23       |
| Profit on sale or maturity of ledger assets.....               |                | 2,368 75       |
| Total income.....  |                | \$1,205,996 15 |
| Ledger assets December 31, 1908.....                           |                | 2,063,446 80   |
| Total.....   |                | \$3,269,442 95 |

DISBURSEMENTS.

|  |              |              |
|--|--------------|--------------|
| Gross amount paid for losses (Fire).....                       | \$581,490 99 |              |
| Deduct salvage, \$3,156.39 and reinsurance, \$59,504.64.....   | 62,661 03    |              |
| Net amount paid for losses.....                                |              | \$518,829 96 |
| Adjustment and settlement of losses.....                       |              | 19,975 40    |
| Commissions or brokerage.....                                  |              | 241,412 29   |
| Miscellaneous expenses of local agencies.....                  |              | 234 27       |
| Salaries and expenses of special and general agents.....       |              | 40,256 14    |
| Salaries, fees and other charges of officers and employes..... |              | 77,489 17    |
| Rents.....   |              | 6,919 96     |
| Advertising, printing and stationery.....                      |              | 9,812 31     |
| Postage, telegrams, telephone and express.....                 |              | 11,266 01    |
| Legal expenses.....  |              | 229 71       |
| Furniture and fixtures.....                                    |              | 651 60       |
| Maps, including corrections.....                               |              | 4,063 30     |
| Underwriters' boards and tariff associations.....              |              | 14,114 71    |
| Fire department, patrol and salvage corps expenses.....        |              | 15,915 66    |
| Inspections and surveys.....                                   |              | 2,468 29     |
| State taxes on premiums.....                                   |              | 14,287 91    |
| Insurance department licenses and fees.....                    |              | 9,346 19     |
| All other licenses, fees and taxes.....                        |              | 4,086 37     |

AACHEN AND MUNICH FIRE INSURANCE COMPANY. 309

|  |                     |
|--|---------------------|
| Remitted to home office.....                   | \$602 90            |
| Miscellaneous expenditures.....                | 3,026 10            |
| Agent's balances charged off.....              | 92 50               |
| Loss on sale or maturity of ledger assets..... | 2,695 00            |
| Total disbursements.....                       | <u>\$997,775 75</u> |
| Balance.....                                   | \$2,271,667 20      |

LEDGER ASSETS.

|  |                       |
|--|-----------------------|
| Book value of bonds, excluding interest..... | \$1,971,306 63        |
| Cash in office and in bank.....              | 127,853 23            |
| Agents' balances.....                        | 170,848 74            |
| Bills receivable taken for fire risks.....   | 1,658 60              |
| Total ledger assets.....                     | <u>\$2,271,667 20</u> |

NON-LEDGER ASSETS.

|                                |                       |
|--------------------------------|-----------------------|
| Interest accrued on bonds..... | \$22,684 16           |
| Gross assets.....              | <u>\$2,294,351 86</u> |

DEDUCT ASSETS NOT ADMITTED.

|  |            |                       |
|--|------------|-----------------------|
| Agents' balances, representing business written prior to Oct. 1, last..... | \$1,005 78 |                       |
| Bills receivable, past due, taken for marine, inland and fire risks.....   | 1,658 60   |                       |
| Book value of bonds over market value.....                                 | 49,371 63  | \$52,036 01           |
| Total admitted assets.....   |            | <u>\$2,242,315 35</u> |

LIABILITIES.

|   |                     |                       |
|---|---------------------|-----------------------|
| Losses adjusted and unpaid.....                               | \$20,143 78         |                       |
| Losses in process of adjustment, or in suspense.....          | 101,934 41          |                       |
| Losses resisted.....  | 12,447 97           |                       |
| Total claims for losses.....                                  | <u>\$134,526 16</u> |                       |
| Deduct reinsurance.....                                       | 17,101 94           |                       |
| Net amount of unpaid losses.....                              |                     | \$117,424 22          |
| Unearned premiums on outstanding risks.....                   |                     | 999,814 83            |
| Salaries and other miscellaneous expenses due or accrued..... |                     | 1,200 00              |
| State, county and municipal taxes due or accrued.....         |                     | 14,000 00             |
| Commissions and other charges due agents and brokers.....     |                     | 481 90                |
| Statutory deposit.....  | \$200,000 00        |                       |
| Surplus over all liabilities.....                             | <u>909,444 40</u>   |                       |
| Surplus to policy holders.....                                |                     | <u>1,109,444 40</u>   |
| Total liabilities.....  |                     | <u>\$2,242,315 35</u> |

RISKS AND PREMIUMS.

|                                  | <i>Fire.</i>         | <i>Premiums.</i>      |
|----------------------------------|----------------------|-----------------------|
| In force December 31, 1908.....  | \$165,653,230        | \$1,840,314 54        |
| Written during the year.....     | 143,725,330          | 1,584,270 75          |
| Total.....                       | <u>\$309,378,560</u> | <u>\$3,424,585 29</u> |
| Expired and terminated.....      | 112,447,542          | 1,320,466 56          |
| In force at end of the year..... | \$196,931,018        | \$2,104,118 73        |
| Deduct amount reinsured.....     | 20,844,534           | 225,757 19            |
| Net amount in force.....         | <u>\$176,086,484</u> | <u>\$1,878,361 54</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         | \$18,564 83         |
| New Mexico ..... | 10,000           | 2,816 84            |
| Virginia .....   | 22,500           | 11,642 98           |

## BUSINESS IN MAINE.

|                        | <i>Fire.</i> |
|------------------------|--------------|
| Risks written.....     | \$210,353 00 |
| Premiums received..... | 3,785 98     |
| Losses paid.....       | 5,883 20     |
| Losses incurred.....   | 5,133 20     |

## 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).....                                      | \$2,197,235 35 |                |
| Deduct reinsurance, abatement, rebate and return premiums ..... | 465,439 65     |                |
| Net premiums.....   |                | \$1,731,795 70 |
| Interest on bonds and dividends on stocks.....                  | \$65,985 23    |                |
| Interest on deposits.....                                       | 1,827 76       |                |
| Rents .....   | 2,101 21       | 69,914 20      |
| Profit on sale or maturity of ledger assets.....                |                | 4,829 70       |
| Total income.....   |                | \$1,806,539 60 |
| Ledger assets Dec. 31, 1908.....                                |                | 2,275,011 97   |
| Total.....  |                | \$4,081,551 57 |

## DISBURSEMENTS.

|  |              |              |
|--|--------------|--------------|
| Gross amount paid for losses (Fire).....                       | \$819,370 69 |              |
| Deduct salvage \$8,386.94 and reinsurance \$48,975.85.....     | 57,362 29    |              |
| Net amount paid for losses.....                                |              | \$762,008 40 |
| Adjustment and settlement of losses.....                       |              | 31,593 37    |
| Commissions or brokerage.....                                  |              | 350,299 72   |
| Miscellaneous expenses of local agencies.....                  |              | 3,292 68     |
| Salaries and expenses of special and general agents.....       |              | 66,219 37    |
| Salaries, fees and other charges of officers and employes..... |              | 95,547 55    |



|   |                       |
|---|-----------------------|
| Rents.....  | \$15,585 31           |
| Advertising, printing and stationery .....        | 16,043 07             |
| Postage, telegrams, telephone and express.....    | 14,326 74             |
| Legal expenses.....                               | 256 63                |
| Furniture and fixtures.....                       | 1,138 04              |
| Maps, including corrections.....                  | 5,778 18              |
| Underwriters' boards and tariff associations..... | 23,111 42             |
| Inspections and surveys.....                      | 8,455 09              |
| Repairs and expenses on real estate.....          | 9,033 81              |
| Taxes on real estate.....                         | 853 17                |
| State taxes on premiums.....                      | 30,114 10             |
| Insurance department licenses and fees.....       | 9,735 17              |
| All other licenses, fees and taxes.....           | 8,681 19              |
| Remitted to home office.....                      | 290,742 59            |
| Auditors' fees.....                               | 3,099 92              |
| Miscellaneous expenditures.....                   | 5,931 73              |
| Agents' balances charged off.....                 | 11 68                 |
| Loss on sale or maturity of ledger assets.....    | 5,687 50              |
| Total disbursements.....                          | <u>\$1,757,545 93</u> |
| Balance .....                                     | \$2,324,005 64        |

LEDGER ASSETS.

|   |                       |
|---|-----------------------|
| Book value of real estate.....                          | \$83,878 81           |
| Book value of bonds and stocks, excluding interest..... | 1,810,790 04          |
| Cash in office and in bank .....                        | 144,522 41            |
| Agents' balances .....                                  | 284,814 38            |
| Total ledger assets.....                                | <u>\$2,324,005 64</u> |

NON-LEDGER ASSETS.

|  |                       |
|--|-----------------------|
| Interest accrued on bonds.....                   | \$17,397 50           |
| Market value of real estate over book value..... | 1,121 19              |
| Due for reinsurance.....                         | 643 93                |
| Gross assets.....                                | <u>\$2,343,168 26</u> |

DEDUCT ASSETS NOT ADMITTED.

|   |            |                       |
|---|------------|-----------------------|
| Agents' balances, representing business written prior to<br>Oct. 1, last..... | \$4,271 26 |                       |
| Book value of bonds and stocks over market value.....                         | 124,835 04 | \$129,106 30          |
| Total admitted assets.....  |            | <u>\$2,214,061 96</u> |

LIABILITIES.

|   |                       |
|---|-----------------------|
| Losses adjusted and unpaid.....                               | \$10,796 96           |
| Losses in process of adjustment, or in suspense.....          | 107,129 94            |
| Losses resisted.....  | 7,515 00              |
| Total claims for losses.....                                  | <u>\$125,441 90</u>   |
| Deduct reinsurance.....                                       | 7,902 00              |
| Net amount of unpaid losses.....                              | \$ 117,539 90         |
| Unearned premiums on outstanding risks.....                   | 1,412,346 94          |
| Salaries and other miscellaneous expenses due or accrued..... | 451 15                |
| State, county and municipal taxes due or accrued.....         | 36,000 00             |
| Due for reinsurance.....                                      | 9,304 26              |
| Statutory deposit.....  | \$200,000 00          |
| Surplus over all liabilities.....                             | <u>438,419 71</u>     |
| Surplus to policy holders.....                                | 638,419 71            |
| Total liabilities.....  | <u>\$2,214,061 96</u> |

## RISKS AND PREMIUMS.

|                                  | <i>Fire.</i>         | <i>Premiums.</i>      |
|----------------------------------|----------------------|-----------------------|
| In force December 31, 1908.....  | \$238,258,611        | \$2,726,601 05        |
| Written during the year.....     | 204,686,542          | 2,197,235 35          |
| Total.....                       | <u>\$442,945,153</u> | <u>\$4,923,836 40</u> |
| Expired and terminated.....      | 171,552,447          | 1,984,264 43          |
| In force at end of the year..... | \$271,392,706        | \$2,939,571 97        |
| Deduct amount reinsured.....     | 23,432,098           | 218,485 73            |
| Net amount in force.....         | <u>\$247,960,608</u> | <u>\$2,721,086 24</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      | \$33,146 15        |
| New Mexico..... | 11,000 00        | 8,192 52           |
| Virginia.....   | 50,000 00        | 19,675 70          |

## BUSINESS IN MAINE.

|                        | <i>Fire.</i> |
|------------------------|--------------|
| Risks written.....     | \$901,001 00 |
| Premiums received..... | 14,839 35    |
| Losses paid.....       | 10,405 55    |
| Losses incurred.....   | 7,799 55     |

## BRITISH AMERICA ASSURANCE COMPANY,

TORONTO, CANADA.

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

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

Statutory Deposit, \$200,000.

## INCOME.

|  | <i>Fire.</i>        | <i>Marine.</i>        |
|--|---------------------|-----------------------|
| Gross premiums.....  | \$1,332,052 94      | \$80 04               |
| Deduct reinsurance, abatement, rebate and return premiums..... | 408,506 73          | 123 23                |
| Net premiums.....  | <u>\$973,546 21</u> | <u>—\$43 19</u>       |
| Interest on bonds.....   |                     | \$54,775 99           |
| Interest on deposits.....                                      |                     | 1,054 49              |
| Interest from all other sources.....                           |                     | <u>1,392 10</u>       |
| Total income.....  |                     | <u>\$1,030,725 60</u> |
| Ledger assets Dec. 31, 1908.....                               |                     | 1,519,588 77          |
| Total.....   |                     | <u>\$2,550,314 37</u> |

## DISBURSEMENTS.

|   | <i>Fire.</i> | <i>Marine.</i> |                |
|---|--------------|----------------|----------------|
| Gross amount paid for losses.....                               | \$548,939 21 | \$16,156 60    |                |
| Deduct salvage \$6,555 84 and reinsurance \$87,681.57..         | 90,021 75    | 4,215 66       |                |
| Net amount paid for losses.....                                 | \$458,917 46 | \$11,940 94    | \$470,858 40   |
| Adjustment and settlement of losses.....                        |              |                | 9,178 26       |
| Commissions or brokerage.....                                   |              |                | 221,708 11     |
| Salaries and expenses of special and general agents.....        |              |                | 46,790 56      |
| Salaries, fees and other charges of officers and employees..... |              |                | 49,114 60      |
| Rents.....  |              |                | 3,198 20       |
| Advertising, printing and stationery.....                       |              |                | 12,596 69      |
| Postage, telegrams, telephone and express.....                  |              |                | 7,099 74       |
| Legal expenses.....   |              |                | 424 92         |
| Maps, including corrections.....                                |              |                | 3,298 48       |
| Underwriters' boards and tariff associations.....               |              |                | 12,767 85      |
| Fire department, patrol and salvage corps expenses.....         |              |                | 1,951 70       |
| Inspections and surveys.....                                    |              |                | 3,197 26       |
| State taxes on premiums.....                                    |              |                | 13,459 75      |
| Insurance department licenses and fees.....                     |              |                | 7,049 05       |
| All other licenses, fees and taxes.....                         |              |                | 10,782 89      |
| Remitted to home office.....                                    |              |                | 70,587 04      |
| Miscellaneous expenditures.....                                 |              |                | 6,003 38       |
| Agents' balances charged off.....                               |              |                | 791 85         |
| Loss on sale or maturity of ledger assets.....                  |              |                | 8,518 55       |
| Total disbursements.....  |              |                | \$959,366 78   |
| Balance.....  |              |                | \$1,590,947 59 |

## LEDGER ASSETS.

|  |                |
|--|----------------|
| Book value of bonds, excluding interest..... | \$1,365,014 80 |
| Cash in bank.....                            | 106,180 89     |
| Agents' balances.....                        | 119,752 90     |
| Total ledger assets.....                     | \$1,590,947 59 |

## NON-LEDGER ASSETS.

|  |                |
|--|----------------|
| Interest due and accrued on bonds..... | \$20,131 65    |
| Due for salvage and reinsurance.....   | 7,456 68       |
| Gross assets.....                      | \$1,618,535 92 |

## DEDUCT ASSETS NOT ADMITTED.

|   |            |                |
|---|------------|----------------|
| Agents' balances, representing business written prior to Oct. 1,<br>last..... | \$1,540 70 |                |
| Book value of bonds over market value.....                                    | 52,797 60  | \$54,338 80    |
| Total admitted assets.....  |            | \$1,564,197 62 |

## LIABILITIES.

|  |             |
|--|-------------|
| Losses adjusted and unpaid.....                      | \$10,256 62 |
| Losses in process of adjustment, or in suspense..... | 80,243 46   |
| Losses resisted.....                                 | 8,875 00    |
| Total claims for losses.....                         | \$99,375 08 |
| Deduct reinsurance.....                              | 10,115 40   |
| Net amount of unpaid losses.....                     | \$89,259 68 |
| Unearned premiums on outstanding risks.....          | 804,992 83  |

|   |                |
|---|----------------|
| State, county and municipal taxes due or accrued.....     | \$13,199 45    |
| Commissions and other charges due agents and brokers..... | 2,639 74       |
| Statutory deposit .....                                   | \$200,000 00   |
| Surplus over all liabilities .....                        | 454,206 42     |
| Surplus to policy holders .....                           | 654,206 42     |
| Total liabilities.....                                    | \$1,564,197 62 |

## RISKS AND PREMIUMS.

|                                  | <i>Fire.</i>  | <i>Premiums.</i> | <i>Marine.</i> | <i>Premiums.</i> |
|----------------------------------|---------------|------------------|----------------|------------------|
| In force December 31, 1908.....  | \$169,139,072 | \$1,802,052 06   | -              | -                |
| Written during the year.....     | 141,288,455   | 1,382,052 94     | -              | \$80 04          |
| Total.....                       | \$310,427,527 | \$3,184,105 00   | -              | \$80 04          |
| Expired and terminated.....      | 137,806,847   | 1,357,506 31     | -              | 80 04            |
| In force at end of the year..... | \$172,617,680 | \$1,826,598 69   | -              | -                |
| Deduct amount reinsured.....     | 21,105,451    | 199,870 96       | -              | -                |
| Net amount in force...           | \$151,512,229 | \$1,626,727 73   | -              | -                |

## 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         | \$16,335 53         |
| New Mexico.....   | 10,000           | 9,074 48            |
| Virginia.....   | 26,300           | 15,543 83           |

## BUSINESS IN MAINE.

|                         |              |
|-------------------------|--------------|
| Risks written.....      | <i>Fire.</i> |
| Premiums received ..... | \$625,970 00 |
| Losses paid.....        | 10,282 71    |
| Losses incurred .....   | 5,600 61     |
|                         | 4,004 57     |

CALEDONIAN INSURANCE COMPANY,

EDINBURGH, SCOTLAND.

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

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

Statutory Deposit, \$200,000.

INCOME.

|   |                |                |
|---|----------------|----------------|
| Gross premiums (Fire).....                                | \$1,964,237 18 |                |
| Deduct reinsurance, abatement, rebate and return premiums | 548,792 49     |                |
| Net premiums.....   |                | \$1,415,444 69 |
| Interest on bonds and dividends on stocks.....            | \$46,555 29    |                |
| Interest on deposits.....                                 | 851 95         |                |
| Rents—including company's own occupancy.....              | 43,335 78      | 90,743 02      |
| Agents' balances previously charged off.....              |                | 290 48         |
| Profit on sale or maturity of ledger assets.....          |                | 34,762 50      |
| Total income.....   |                | \$1,541,240 69 |
| Ledger assets Dec. 31, 1908.....                          |                | 1,910,861 20   |
| Total.....  |                | \$3,452,101 89 |

DISBURSEMENTS.

|  |              |              |
|--|--------------|--------------|
| Gross amount paid for losses (Fire).....                       | \$757,072 02 |              |
| Deduct salvage \$7,334.47 and reinsurance \$116,718.09.....    | 124,052 56   |              |
| Net amount paid for losses.....                                |              | \$633,019 46 |
| Adjustment and settlement of losses.....                       |              | 34,284 02    |
| Commissions or brokerage.....                                  |              | 316,941 29   |
| Salaries and expenses of special and general agents.....       |              | 25,652 71    |
| Salaries, fees and other charges of officers and employes..... |              | 63,216 38    |
| Rents, including company's own occupancy.....                  |              | 8,435 94     |
| Advertising, printing and stationery.....                      |              | 9,651 08     |
| Postage, telegrams, telephone and express.....                 |              | 13,608 20    |
| Legal expenses.....  |              | 697 85       |
| Furniture and fixtures.....                                    |              | 587 03       |
| Maps, including corrections.....                               |              | 4,461 66     |
| Underwriters' boards and tariff associations.....              |              | 13,888 43    |
| Fire department, patrol and salvage corps expenses.....        |              | 8,862 40     |
| Inspections and surveys.....                                   |              | 3,918 85     |
| Repairs and expenses on real estate.....                       |              | 19,522 73    |
| Taxes on real estate.....                                      |              | 6,040 94     |
| State taxes on premiums.....                                   |              | 18,546 25    |
| Insurance department licenses and fees.....                    |              | 7,712 51     |
| All other licenses, fees and taxes.....                        |              | 6,700 11     |
| Remitted to home office.....                                   |              | 230,997 23   |
| Miscellaneous expenditures.....                                |              | 2,260 39     |

|  |                       |
|--|-----------------------|
| Agents' balances charged off.....              | \$4,129 79            |
| Loss on sale or maturity of ledger assets..... | 7,673 59              |
| Decrease in book value of ledger assets.....   | 658 56                |
| Total disbursements.....                       | <u>\$1,461,467 40</u> |
| Balance.....                                   | \$1,990,634 49        |

## LEDGER ASSETS.

|   |                       |
|---|-----------------------|
| Book value of real estate.....                          | \$439,510 58          |
| Book value of bonds and stocks, excluding interest..... | 1,212,229 65          |
| Cash in office and in bank.....                         | 135,445 96            |
| Agents' balances.....                                   | 200,598 01            |
| Bills receivable taken for fire risks.....              | 640 49                |
| Due for reinsurance.....                                | 2,299 80              |
| Total ledger assets.....                                | <u>\$1,990,634 49</u> |

## NON-LEDGER ASSETS.

|   |            |                       |
|---|------------|-----------------------|
| Interest due and accrued on bonds.....                | \$7,282 89 |                       |
| Interest accrued on other assets.....                 | 490 86     | \$7,773 75            |
| Market value of real estate over book value.....      |            | 85,489 42             |
| Market value of bonds and stocks over book value..... |            | 7,650 35              |
| Gross assets.....                                     |            | <u>\$2,091,548 01</u> |

## DEDUCT ASSETS NOT ADMITTED.

|   |            |                       |
|---|------------|-----------------------|
| Agents' balances, representing business written prior to Oct. 1 last..... | \$5,822 60 |                       |
| Bills receivable, past due, taken for marine, inland and fire risks.....  | 602 61     |                       |
| Due for reinsurance.....  | 314 34     | \$6,739 55            |
| Total admitted assets.....  |            | <u>\$2,084,808 46</u> |

## LIABILITIES.

|   |                     |                       |
|---|---------------------|-----------------------|
| Losses adjusted and unpaid.....                       | \$40,190 27         |                       |
| Losses in process of adjustment, or in suspense.....  | 74,573 38           |                       |
| Losses resisted.....                                  | 18,294 43           |                       |
| Total claims for losses.....                          | <u>\$133,058 08</u> |                       |
| Deduct reinsurance.....                               | 11,954 75           |                       |
| Net amount of unpaid losses.....                      |                     | \$121,103 33          |
| Unearned premiums on outstanding risks.....           |                     | 1,272,875 38          |
| Miscellaneous expenses and claims outstanding.....    |                     | 25,000 00             |
| State, county and municipal taxes due or accrued..... |                     | 20,000 00             |
| Due for reinsurance.....                              |                     | 20,114 76             |
| Statutory deposit.....                                | \$200,000 00        |                       |
| Surplus over all liabilities.....                     | 425,714 99          |                       |
| Surplus to policy holders.....                        |                     | <u>625,714 99</u>     |
| Total liabilities.....                                |                     | <u>\$2,084,808 46</u> |

RISKS AND PREMIUMS.

|                                  | <i>Fire.</i>         | <i>Premiums.</i>      |
|----------------------------------|----------------------|-----------------------|
| In force December 31, 1908.....  | \$238,820.502        | \$2,669,274 37        |
| Written during the year.....     | 169,875,440          | 1,964,237 18          |
| Total .....                      | <u>\$408,695.942</u> | <u>\$4,633,511 55</u> |
| Expired and terminated.....      | 155,570,602          | 1,826,857 87          |
| In force at end of the year..... | \$253,125.340        | \$2,806,653 68        |
| Deduct amount reinsured .....    | 29,677,409           | 335,019 90            |
| Net amount in force.....         | <u>\$223,447,931</u> | <u>\$2,471,633 78</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         | \$15,638 33         |
| Virginia..... | 25,000           | 12,977 50           |

BUSINESS IN MAINE.

|                        | <i>Fire.</i>   |
|------------------------|----------------|
| Risks written .....    | \$1,145,973 00 |
| Premiums received..... | 18,480 42      |
| Losses paid. ....      | 6,615 05       |
| Losses incurred.....   | 10,320 29      |

## COMMERCIAL UNION ASSURANCE COMPANY,

LONDON, ENGLAND.

INCORPORATED IN 1861. COMMENCED BUSINESS IN UNITED STATES 1871.

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

Statutory Deposit, \$200,000.

## INCOME.

|  | <i>Fire.</i>   | <i>Marine.</i> |                 |
|--|----------------|----------------|-----------------|
| Gross premiums .....   | \$5,318,191 97 | \$696,721 10   |                 |
| Deduct reinsurance, abatement, rebate and<br>return premiums ..... | 1,507,870 38   | 108,430 41     |                 |
| Net premiums .....   | \$3,810,321 59 | \$588,290 69   | \$4,398,612 28  |
| Interest on mortgage loans .....                                   |                | \$955 00       |                 |
| Interest on bonds and dividends on stocks .....                    |                | 193,970 98     |                 |
| Interest on deposits .....   |                | 6,322 88       |                 |
| Interest from all other sources .....                              |                | 574 03         |                 |
| Rents—including company's own occupancy .....                      |                | 67,561 83      | 269,384 72      |
| Received from home office .....                                    |                |                | 41,276 40       |
| Profit on sale or maturity of ledger assets .....                  |                |                | 10,898 06       |
| Total income .....   |                |                | \$4,720,171 46  |
| Ledger assets Dec. 31, 1908 .....                                  |                |                | 6,661,221 06    |
| Total .....  |                |                | \$11,381,392 54 |

## DISBURSEMENTS.

|  | <i>Fire.</i>   | <i>Marine.</i> |                |
|--|----------------|----------------|----------------|
| Gross amount paid for losses .....                               | \$2,200,613 37 | \$361,165 01   |                |
| Deduct salvage \$40,255.99 and reinsurance<br>\$346,746.02 ..... | 334,193 84     | 52,808 17      |                |
| Net amount paid for losses .....                                 | \$1,866,419 53 | \$308,356 84   | \$2,174,776 37 |
| Adjustment and settlement of losses .....                        |                |                | 62,245 93      |
| Commissions or brokerage .....                                   |                |                | 810,379 79     |
| Miscellaneous expenses of local agencies .....                   |                |                | 2,927 51       |
| Salaries and expenses of special and general agents .....        |                |                | 85,834 93      |
| Salaries, fees and other charges of officers and employes .....  |                |                | 142,159 83     |
| Rents—including company's own occupancy .....                    |                |                | 20,176 79      |
| Advertising, printing and stationery .....                       |                |                | 30,851 65      |
| Postage, telegrams, telephone and express .....                  |                |                | 23,449 00      |
| Legal expenses .....   |                |                | 580 78         |
| Furniture and fixtures .....                                     |                |                | 3,960 87       |
| Maps, including corrections .....                                |                |                | 6,386 04       |
| Underwriters' boards and tariff associations .....               |                |                | 41,747 33      |
| Fire department, patrol and salvage corps expenses .....         |                |                | 33,264 20      |
| Inspections and surveys .....                                    |                |                | 20,099 38      |



|  |                       |
|--|-----------------------|
| Repairs and expenses on real estate.....     | \$24,882 64           |
| Taxes on real estate.....                    | 15,351 85             |
| State taxes on premiums.....                 | 61,191 62             |
| Insurance department licenses and fees.....  | 12,910 69             |
| All other licenses, fees and taxes.....      | 14,905 70             |
| Remitted to home office.....                 | 965,008 05            |
| Miscellaneous expenditures.....              | 10,965 99             |
| Deposit premiums returned.....               | 2,704 38              |
| Agents' balances charged off.....            | 72 93                 |
| Decrease in book value of ledger assets..... | 18,640 46             |
| <b>Total disbursements.....</b>              | <b>\$4,285,474 71</b> |
| <b>Balance.....</b>                          | <b>\$7,095,917 83</b> |

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..... | 5,090,730 44          |
| Cash in office and in bank.....                         | 340,215 00            |
| Agents' balances.....                                   | 943,176 39            |
| Bills receivable taken for fire risks.....              | 622 38                |
| <b>Total ledger assets.....</b>                         | <b>\$7,095,917 83</b> |

NON-LEDGER ASSETS.

|  |           |                       |
|--|-----------|-----------------------|
| Interest due and accrued on mortgages.....       | 556 25    |                       |
| Interest due and accrued on bonds.....           | 67,087 87 |                       |
| Rents due and accrued on company's property..... | 8,445 00  | \$75,589 12           |
| Market value of real estate over book value..... |           | 189,836 38            |
| <b>Gross assets.....</b>                         |           | <b>\$7,361,343 33</b> |

DEDUCT ASSETS NOT ADMITTED.

|   |             |                       |
|---|-------------|-----------------------|
| Agents' balances, representing business written prior to Oct. 1,<br>last..... | \$34,734 69 |                       |
| Bills receivable, past due, taken for marine, inland and fire risks.....      | 542 96      |                       |
| Book value of bonds and stocks over market value.....                         | 15,690 44   | \$50,968 09           |
| <b>Total admitted assets.....</b>   |             | <b>\$7,310,375 24</b> |

LIABILITIES.

|   |                       |  |
|---|-----------------------|--|
| Losses adjusted and unpaid.....                               | \$62,746 07           |  |
| Losses in process of adjustment, or in suspense.....          | 394,799 00            |  |
| Losses resisted.....  | 378,507 69            |  |
| <b>Total claims for losses.....</b>                           | <b>\$836,052 76</b>   |  |
| Deduct reinsurance.....                                       | 47,219 33             |  |
| <b>Net amount of unpaid losses.....</b>                       | <b>\$788,833 43</b>   |  |
| Unearned premiums on outstanding risks.....                   | 3,538,838 78          |  |
| Reclaimable on perpetual fire policies.....                   | 97,161 83             |  |
| Salaries and other miscellaneous expenses due or accrued..... | 5,500 00              |  |
| State, county and municipal taxes due or accrued.....         | 62,550 00             |  |
| Commissions and other charges due agents and brokers.....     | 111,200 00            |  |
| Due for return premiums and reinsurance.....                  | 57,853 00             |  |
| Statutory deposit.....  | \$200,000 00          |  |
| Surplus over all liabilities.....                             | 2,448,438 20          |  |
| <b>Surplus to policy holders.....</b>                         | <b>2,648,438 20</b>   |  |
| <b>Total liabilities.....</b>                                 | <b>\$7,310,375 24</b> |  |

## RISKS AND PREMIUMS.

|                                   | <i>Fire.</i>    | <i>Premiums.</i> | <i>Marine.</i> | <i>Premiums.</i> |
|-----------------------------------|-----------------|------------------|----------------|------------------|
| In force December 31, 1908 .....  | \$646,909.491   | \$6,817,072 98   | \$15,566,455   | \$269,709 12     |
| Written during the year .....     | 515,366.423     | 5,313,191 97     | 616,574.122    | 696,721 10       |
| Total .....                       | \$1,162,275.914 | \$12,135,264 95  | \$632,140,577  | \$966,430 22     |
| Expired and terminated .....      | 460,072.132     | 4,911,666 96     | 616,798,349    | 673,448 74       |
| In force at end of the year ..... | \$702,203,782   | \$7,223,597 99   | \$15,342,228   | \$292,981 48     |
| Deduct amount reinsured .....     | 59,007,707      | 591,960 99       | 1,373,763      | 24,562 61        |
| Net amount in force .....         | \$643,196,075   | \$6,631,637 00   | \$13,968,465   | \$268,418 87     |

Perpetual risks not included above. \$5,068,085; premiums on same, \$107,957.59.

## 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> |
|------------------|------------------|---------------------|
| Virginia .....   | \$50,000         | \$55,461 78         |
| Georgia .....    | 10,000           | 123,008 30          |
| New Mexico ..... | 10,000           | 11,939 60           |

## BUSINESS IN MAINE.

|                         | <i>Fire.</i>   | <i>Marine.</i> |
|-------------------------|----------------|----------------|
| Risks written .....     | \$3,484,582 00 | \$237,339 00   |
| Premiums received ..... | 45,357 53      | 329 48         |
| Losses paid .....       | 19,220 48      | -              |
| Losses incurred .....   | 20,525 35      | -              |

## HAMBURG BREMEN FIRE INSURANCE COMPANY,

HAMBURG, GERMANY.

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

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

## Statutory Deposit, \$200,000.

## INCOME.

|  |                |                |
|--|----------------|----------------|
| Gross premiums (Fire).....                                     | \$1,999,003 12 |                |
| Deduct reinsurance, abatement, rebate and return premiums..... | 667,674 94     |                |
| Net premiums.....  |                | \$1,331,328 18 |
| Interest on collateral loans.....                              | \$79 44        |                |
| Interest on bonds.....   | 74,149 80      |                |
| Interest on deposits.....                                      | 699 43         |                |
| Interest from all other sources.....                           | 1,437 53       | 76,366 20      |
| Received from home office.....                                 |                | 55,204 78      |
| Borrowed money.....  |                | 47,812 50      |
| Agents' balances previously charged off.....                   |                | 273 22         |
| Profit on sale or maturity of ledger assets.....               |                | 350 00         |
| Increase in book value of ledger assets.....                   |                | 77,305 42      |
| Total income.....  |                | \$1,588,645 30 |
| Ledger assets Dec. 31, 1908.....                               |                | 1,881,244 50   |
| Total.....   |                | \$3,469,889 80 |

## DISBURSEMENTS.

|  |              |              |
|--|--------------|--------------|
| Gross amount paid for losses (Fire).....                       | \$983,148 09 |              |
| Deduct salvage \$8,554.48 and reinsurance \$58,440.39.....     | 66,994 87    |              |
| Net amount paid for losses.....                                |              | \$871,153 22 |
| Adjustment and settlement of losses.....                       |              | 24,206 34    |
| Commissions or brokerage.....                                  |              | 203,676 68   |
| Miscellaneous expenses of local agencies.....                  |              | 3,272 45     |
| Salaries and expenses of special and general agents.....       |              | 98,303 17    |
| Salaries, fees and other charges of officers and employes..... |              | 71,023 68    |
| Rents.....   |              | 18,321 47    |
| Advertising, printing and stationery.....                      |              | 14,138 29    |
| Postage, telegrams, telephone and express.....                 |              | 14,950 61    |
| Legal expenses.....  |              | 851 00       |
| Furniture and fixtures.....                                    |              | 1,067 97     |
| Maps, including corrections.....                               |              | 5,174 21     |
| Underwriters' boards and tariff associations.....              |              | 22,029 42    |
| Fire department, patrol and salvage corps expenses.....        |              | 16,189 26    |
| Inspections and surveys.....                                   |              | 2,488 41     |
| State taxes on premiums.....                                   |              | 23,870 09    |

|   |                       |
|---|-----------------------|
| Insurance department licenses and fees.....       | \$5,354 04            |
| All other licenses, fees and taxes.....           | 12,473 12             |
| Southern adjustment bureau stock charged off..... | 100 00                |
| Borrowed money repaid.....                        | 47,812 50             |
| Interest on borrowed money.....                   | 258 04                |
| Remitted to home office.....                      | 66,364 00             |
| Agents' balances charged off.....                 | 842 92                |
| Decrease in book value of ledger assets.....      | 4,704 00              |
| Total disbursements.....                          | <u>\$1,528,629 89</u> |
| Balance.....                                      | \$1,941,259 91        |

## LEDGER ASSETS.

|   |                   |
|---|-------------------|
| Loans secured by collateral.....            | \$60,000 00       |
| Book value of bonds excluding interest..... | 1,662,198 22      |
| Cash in office and in bank.....             | 45,598 48         |
| Agents' balances.....                       | <u>173,463 21</u> |
| Total ledger assets.....                    | \$1,941,259 91    |

## NON-LEDGER ASSETS.

|  |                       |
|--|-----------------------|
| Interest accrued on bonds.....             | \$24,079 38           |
| Market value of bonds over book value..... | 33,561 78             |
| Gross assets.....                          | <u>\$1,998,901 07</u> |

## DEDUCT ASSETS NOT ADMITTED.

|  |                       |
|--|-----------------------|
| Agents' balances, representing business written prior to Oct. 1. last..... | \$1,331 85            |
| Total admitted assets.....   | <u>\$1,997,569 22</u> |

## LIABILITIES.

|   |                       |
|---|-----------------------|
| Losses in process of adjustment, or in suspense.....      | \$87,850 00           |
| Losses resisted.....                                      | <u>31,320 00</u>      |
| Total claims for losses.....                              | \$119,170 00          |
| Deduct reinsurance.....                                   | <u>21,515 00</u>      |
| Net amount of unpaid losses.....                          | \$97,655 00           |
| Unearned premiums on outstanding risks.....               | 1,135,629 25          |
| State county and municipal taxes due or accrued.....      | 30,000 00             |
| Commissions and other charges due agents and brokers..... | 3,604 31              |
| Statutory deposit.....                                    | \$200,000 00          |
| Surplus over all liabilities.....                         | <u>530,680 66</u>     |
| Surplus to policy holders.....                            | 730,680 66            |
| Total liabilities.....                                    | <u>\$1,997,569 22</u> |

## RISKS AND PREMIUMS.

|                                  | <i>Fire.</i>       | <i>Premiums.</i>    |
|----------------------------------|--------------------|---------------------|
| In force December 31, 1908.....  | \$234,255,966      | \$2,778,069 69      |
| Written during the year.....     | <u>159,042,178</u> | <u>1,999,003 12</u> |
| Total.....                       | \$393,298,144      | \$4,777,072 81      |
| Expired and terminated.....      | <u>156,137,399</u> | <u>1,937,002 89</u> |
| In force at end of the year..... | \$237,160,745      | \$2,840,069 92      |
| Deduct amount reinsured.....     | <u>46,389,702</u>  | <u>595,677 92</u>   |
| Net amount in force.....         | \$190,771,043      | \$2,244,392 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> |
|----------------|------------------|--------------------|
| Georgia.....   | \$10,000         | \$24,159 14        |
| Virginia ..... | 31,000           | 70,181 89          |

BUSINESS IN MAINE.

|                         | <i>Fire.</i>   |
|-------------------------|----------------|
| Risks written.....      | \$2,379,954 00 |
| Premiums received ..... | 41,678 32      |
| Losses paid .....       | 28,798 97      |
| Losses incurred .....   | 24,703 97      |

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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.

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INCOME.

|   |                 |            |
|---|-----------------|------------|
| Gross premiums (Fire) .....                                     | \$13,563,372 48 |            |
| Deduct reinsurance, abatement, rebate and return premiums ..... | 5,723,901 13    |            |
| Net premiums.....   | \$7,839,471 35  |            |
| Deposit premiums on perpetual risks .....                       | 1,859 66        |            |
| Interest on mortgage loans.....                                 | \$157,288 40    |            |
| Interest on bonds and dividends on stocks .....                 | 191,921 94      |            |
| Interest on deposits .....                                      | 28,117 76       |            |
| Interest from all other sources.....                            | 8,501 00        |            |
| Rents—including company's own occupancy.....                    | 162,494 30      | 548,323 40 |
| Premiums on life policies .....                                 | 424 91          |            |
| Profit on sale or maturity of ledger assets .....               | 221,989 58      |            |
| Increase in book value of ledger assets .....                   | 431 99          |            |
| Total income.....   | \$8,612,500 89  |            |
| Ledger assets Dec. 31, 1908 .....                               | 13,118,421 30   |            |
| Total.....  | \$21,730,922 19 |            |

## DISBURSEMENTS.

|  |                |                 |
|--|----------------|-----------------|
| Gross amount paid for losses (Fire).....                         | \$5,764,382 40 |                 |
| Deduct salvage \$53,394.23 and reinsurance, \$2,021,743.67 ..... | 2,075,137 95   |                 |
| Net amount paid for losses.....                                  |                | \$3,689,244 45  |
| Adjustment and settlement of losses.....                         |                | 83,680 85       |
| Commissions or brokerage .....                                   |                | 1,465,021 04    |
| Salaries and expenses of special and general agents.....         |                | 184,154 73      |
| Salaries, fees and other charges of officers and employes.....   |                | 318,385 65      |
| Rents—including company's own occupancy .....                    |                | 51,887 17       |
| Advertising, printing and stationery.....                        |                | 70,129 49       |
| Postage, telegrams, telephone and express.....                   |                | 35,843 97       |
| Legal expenses.....  |                | 2,591 34        |
| Furniture and fixtures.....                                      |                | 2,849 59        |
| Maps, including corrections.....                                 |                | 11,971 38       |
| Underwriters' boards and tariff associations.....                |                | 97,314 69       |
| Fire department, patrol and salvage corps expenses.....          |                | 6,134 48        |
| Inspections and surveys .....                                    |                | 27,292 48       |
| Repairs and expenses on real estate.....                         |                | 58,567 12       |
| Taxes on real estate.....  |                | 36,563 91       |
| State taxes on premiums.....                                     |                | 118,110 86*     |
| Insurance department licenses and fees.....                      |                | 14,960 02       |
| All other licenses, fees and taxes.....                          |                | 83,046 86       |
| Remitted to home office .....                                    |                | 1,452,145 67    |
| Expenses of life policies .....                                  |                | 16 18           |
| Miscellaneous expenditures.....                                  |                | 43,163 49       |
| Deposit premiums returned.....                                   |                | 6,706 17        |
| Decrease in book value of ledger assets.....                     |                | 14,601 65       |
| Total disbursements.....   |                | \$7,874,382 74  |
| Balance .....  |                | \$13,856,539 45 |

## LEDGER ASSETS.

|   |                |                 |
|---|----------------|-----------------|
| Book value of real estate.....                          | \$1,533,413 30 |                 |
| Mortgage loans on real estate.....                      | 3,549,950 00   |                 |
| Book value of bonds and stocks, excluding interest..... | 5,349,920 64   |                 |
| Cash in office and in bank.....                         | 1,624,484 41   |                 |
| Agents' balances.....                                   | 1,798,771 10   |                 |
| Total ledger assets .....                               |                | \$13,856,539 45 |

## NON-LEDGER ASSETS.

|  |             |                 |
|--|-------------|-----------------|
| Interest due and accrued on mortgages.....       | \$45,664 29 |                 |
| Interest accrued on bonds.....                   | 46,496 25   |                 |
| Interest accrued on other assets.....            | 188 90      |                 |
| Rents accrued on company's property.....         | 10,000 00   | \$102,349 44    |
| Market value of real estate over book value..... |             | 17,992 82       |
| Premiums due on perpetual policies.....          |             | 156 63          |
| Loan on companies life policies .....            |             | 100 00          |
| Gross assets .....                               |             | \$13,977,138 34 |

## DEDUCT ASSETS NOT ADMITTED.

|   |             |                 |
|---|-------------|-----------------|
| Agents' balances, representing business written prior to Oct. 1, last ..... | \$82,019 82 |                 |
| Book value of bonds and stocks over market value.....                       | 26,415 64   | \$108,435 46    |
| Total admitted assets.....  |             | \$13,868,702 88 |

LIABILITIES.

|   |                       |                        |
|---|-----------------------|------------------------|
| Losses in process of adjustment, or in suspense.....          | \$1,096,572 76        |                        |
| Losses resisted.....  | 72,706 00             |                        |
| Total claims for losses.....                                  | <u>\$1,169,278 76</u> |                        |
| Deduct reinsurance.....                                       | 538,709 57            |                        |
| Net amount of unpaid losses.....                              |                       | \$630,569 19           |
| Unearned premiums on outstanding risks.....                   |                       | 7,010,150 31           |
| Reclaimable on perpetual fire policies.....                   |                       | 204,157 21             |
| Net premium reserve on life policies.....                     |                       | 19,977 61              |
| Salaries and other miscellaneous expenses due or accrued..... |                       | 23,598 25              |
| State, county and municipal taxes due or accrued.....         |                       | 148,147 31             |
| Due for return premiums and reinsurance.....                  |                       | 359,074 59             |
| Reserve for contingencies.....                                |                       | 10,000 00              |
| Statutory deposit.....  | \$200,000 00          |                        |
| Surplus over all liabilities.....                             | <u>5,263,048 41</u>   |                        |
| Surplus to policy holders.....                                |                       | 5,463,048 41           |
| Total liabilities.....  |                       | <u>\$13,868,702 88</u> |

RISKS AND PREMIUMS.

|                                  | <i>Fire.</i>           | <i>Premiums.</i>       |
|----------------------------------|------------------------|------------------------|
| In force December 31, 1908.....  | \$1,625,589,967        | \$17,087,439 23        |
| Written during the year.....     | 1,316,142,927          | 13,563,372 48          |
| Total.....                       | <u>\$2,941,732,894</u> | <u>\$30,650,811 71</u> |
| Expired and terminated.....      | 1,214,536,784          | 12,491,452 32          |
| In force at end of the year..... | \$1,727,196,110        | \$18,159,359 39        |
| Deduct amount reinsured.....     | 472,741,911            | 4,390,714 52           |
| Net amount in force.....         | <u>\$1,254,454,199</u> | <u>\$13,768,644 87</u> |

Perpetual risks not included above, \$7,477,178.00; premiums on same, \$214,460 22.

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.....   | \$45,000         | \$102,368 00        |
| Georgia.....    | 10,000           | 165,190 01          |
| New Mexico..... | 10,000           | 22,926 68           |

BUSINESS IN MAINE.

|                        | <i>Fire.</i>   |
|------------------------|----------------|
| Risks written.....     | \$8,233,318 00 |
| Premiums received..... | 98,609 48      |
| Losses paid.....       | 44,350 18      |
| Losses incurred.....   | 38,448 18      |

## 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.....  | \$2,609,864 06 | \$990,499 77   |                |
| Deduct reinsurance, abatement, rebate and return premiums..... | 591,599 14     | 525,292 16     |                |
| Net premiums.....  | \$2,018,264 92 | \$465,207 61   | \$2,483,472 53 |
| Interest on bonds.....   |                | \$102,025 76   |                |
| Interest on deposits.....                                      |                | 2,933 14       |                |
| Interest from all other sources.....                           |                | 37 96          | 104,996 86     |
| Received from home office.....                                 |                |                | 118,075 81     |
| Agents' balances previously charged off.....                   |                |                | 11 25          |
| Total income.....  |                |                | \$2,706,556 45 |
| Ledger assets Dec. 31, 1908.....                               |                |                | 3,187,045 58   |
| Total.....   |                |                | \$5,893,602 03 |

## DISBURSEMENTS.

|  | <i>Fire.</i> | <i>Marine.</i> |              |
|--|--------------|----------------|--------------|
| Gross amount paid for losses.....                              | \$879,825 11 | \$636,153 40   |              |
| Deduct salvage \$47,225.29 and reinsurance \$469,400.87.....   | 100,550 13   | 416,075 93     |              |
| Net amount paid for losses.....                                | \$779,274 93 | \$220,077 42   | \$999,352 35 |
| Adjustment and settlement of losses.....                       |              |                | 29,675 13    |
| Commissions or brokerage.....                                  |              |                | 537,839 44   |
| Salaries and expenses of special and general agents.....       |              |                | 58,367 41    |
| Salaries, fees and other charges of officers and employes..... |              |                | 120,755 41   |
| Rents.....   |              |                | 22,166 97    |
| Advertising, printing and stationery.....                      |              |                | 19,440 21    |
| Postage, telegrams, telephone and express.....                 |              |                | 18,312 96    |
| Legal expenses.....  |              |                | 548 98       |
| Furniture and fixtures.....                                    |              |                | 5,378 12     |
| Maps, including corrections.....                               |              |                | 6,478 13     |
| Underwriters' boards and tariff associations.....              |              |                | 24,068 26    |
| Fire department, patrol and salvage corps expenses.....        |              |                | 18,803 03    |
| Inspections and surveys.....                                   |              |                | 9,818 52     |
| State taxes on premiums.....                                   |              |                | 40,295 81    |
| Insurance department licenses and fees.....                    |              |                | 11,710 65    |
| All other licenses, fees and taxes.....                        |              |                | 7,630 48     |



|                                   |                       |
|-----------------------------------|-----------------------|
| Remitted to home office.....      | \$543,245 97          |
| Miscellaneous expenditures.....   | 8,874 80              |
| Agents' balances charged off..... | 300 55                |
| Total disbursements.....          | <u>\$2,483,112 73</u> |
| Balance.....                      | \$3,410,489 30        |

## LEDGER ASSETS.

|  |                       |
|--|-----------------------|
| Book value of bonds, excluding interest..... | \$2,837,590 71        |
| Cash in office and in bank.....              | 154,859 55            |
| Agents' balances.....                        | 418,039 04            |
| Total ledger assets.....                     | <u>\$3,410,489 30</u> |

## NON-LEDGER ASSETS.

|                                |                       |
|--------------------------------|-----------------------|
| Interest accrued on bonds..... | \$34,963 74           |
| Due for reinsurance.....       | 2,352 69              |
| Gross assets.....              | <u>\$3,447,805 73</u> |

## DEDUCT ASSETS NOT ADMITTED.

|   |             |                       |
|---|-------------|-----------------------|
| Agents' balances, representing business written prior to<br>Oct. 1. last..... | \$31,757 22 |                       |
| Book value of bonds over market value.....                                    | 38,580 71   | \$70,337 93           |
| Total admitted assets.....  |             | <u>\$3,377,467 80</u> |

## LIABILITIES.

|   |                       |
|---|-----------------------|
| Losses adjusted and unpaid.....                               | \$10,050 00           |
| Losses in process of adjustment, or in suspense.....          | 254,275 98            |
| Losses resisted.....  | 17,323 00             |
| Total claims for losses.....                                  | <u>\$281,648 98</u>   |
| Deduct reinsurance.....                                       | 58,472 00             |
| Net amount of unpaid losses.....                              | \$223,176 98          |
| Unearned premiums on outstanding risks.....                   | 1,886,298 52          |
| Salaries and other miscellaneous expenses due or accrued..... | 11,980 61             |
| State, county and municipal taxes due or accrued.....         | 42,970 00             |
| Commissions and other charges due agents and brokers.....     | 18,590 55             |
| Due for return premiums and reinsurance.....                  | 44,809 60             |
| Statutory deposit.....  | \$200,000 00          |
| Surplus over all liabilities.....                             | 949,691 54            |
| Surplus to policy holders.....                                | <u>1,149,691 54</u>   |
| Total liabilities.....  | <u>\$3,377,467 80</u> |

## RISKS AND PREMIUMS.

|                                  | <i>Fire.</i>         | <i>Premiums.</i>      | <i>Marine.</i>       | <i>Premiums</i>       |
|----------------------------------|----------------------|-----------------------|----------------------|-----------------------|
| In force December 31, 1903.....  | \$311,767,385        | \$3,625,497 69        | \$25,630,407         | \$350,740 66          |
| Written during the year.....     | 222,873,089          | 2,609,864 06          | 280,663,998          | 990,469 77            |
| Total.....                       | <u>\$534,640,474</u> | <u>\$6,235,361 75</u> | <u>\$306,294,405</u> | <u>\$1,341,240 43</u> |
| Expired and terminated.....      | 197,356,244          | 2,438,680 30          | 288,351,332          | 1,152,244 90          |
| In force at end of the year..... | \$337,284,230        | \$3,796,681 45        | \$17,943,073         | \$188,995 53          |
| Deduct amount reinsured.....     | 30,128,859           | 347,171 86            | 2,668,491            | 13,180 29             |
| Net amount in force.....         | <u>\$307,155,371</u> | <u>\$3,449,509 59</u> | <u>\$15,274,582</u>  | <u>\$175,815 24</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         | \$17,640 45         |
| New Mexico..... | 10,000 00        | 5,387 92            |
| Virginia.....   | 50,000           | 27,979 25           |

## BUSINESS IN MAINE.

|                        | <i>Fire.</i>   |
|------------------------|----------------|
| Risks written.....     | \$2,112,488 00 |
| Premiums received..... | 31,505 17      |
| Losses paid.....       | 20,578 21      |
| Losses incurred.....   | 19,865 21      |

LONDON AND LANCASHIRE FIRE INSURANCE  
COMPANY,

LIVERPOOL, ENGLAND.

INCORPORATED IN 1861. COMMENCED BUSINESS IN UNITED STATES IN 1879.

ARCHIBALD G. McILWAINE, JR., *Manager*, New York, N. Y.

Statutory Deposit, \$200,000.

## INCOME.

|  |                |                |
|--|----------------|----------------|
| Gross premiums (Fire).....                                     | \$3,563,414 49 |                |
| Deduct reinsurance, abatement, rebate and return premiums..... | 1,199,432 04   |                |
| Net premiums.....  |                | \$2,363,982 45 |
| Interest on bonds and dividends on stocks.....                 | \$109,317 85   |                |
| Interest on deposits.....                                      | 13,282 53      |                |
| Interest from all other sources.....                           | 109 94         |                |
| Rents—including company's own occupancy.....                   | 19,885 45      | 142,595 77     |
| Received from home office.....                                 |                | 139,589 23     |
| Total income.....  |                | \$2,646,117 45 |
| Ledger assets Dec. 31, 1908.....                               |                | 3,717,871 67   |
| Total.....   |                | \$6,363,989 12 |

## DISBURSEMENTS.

|   |                |              |
|---|----------------|--------------|
| Gross amount paid for losses (Fire).....                    | \$1,230,563 85 |              |
| Deduct salvage \$8 881.95 and reinsurance \$320,704.53..... | 329,536 53     |              |
| Net amount paid for losses.....                             |                | \$950,977 82 |

|  |                       |
|--|-----------------------|
| Adjustment and settlement of losses.....                       | \$42,675 92           |
| Commissions or brokerage.....                                  | 415,101 46            |
| Miscellaneous expenses of local agencies.....                  | 20,937 46             |
| Salaries and expenses of special and general agents.....       | 72,335 40             |
| Salaries, fees and other charges of officers and employes..... | 121,731 00            |
| Rents—including company's own occupancy.....                   | 21,875 23             |
| Advertising, printing and stationery.....                      | 23,525 89             |
| Postage, telegrams, telephone and express.....                 | 17,533 63             |
| Legal expenses.....  | 872 50                |
| Furniture and fixtures.....                                    | 3,727 05              |
| Maps, including corrections.....                               | 8,286 03              |
| Underwriters' boards and tariff associations.....              | 95,513 75             |
| Fire department, patrol and salvage corps expenses.....        | 22,197 31             |
| Inspections and surveys.....                                   | 13,633 40             |
| Repairs and expenses on real estate.....                       | 9,863 27              |
| Taxes on real estate.....                                      | 5,453 63              |
| State taxes on premiums.....                                   | 36,866 10             |
| Insurance department licenses and fees.....                    | 14,069 22             |
| All other licenses, fees and taxes.....                        | 11,155 24             |
| Remitted to home office.....                                   | 632,450 99            |
| Miscellaneous expenditures.....                                | 14,636 83             |
| Loss on sale or maturity of ledger assets.....                 | 16,151 62             |
| Total disbursements.....                                       | <u>\$2,511,559 35</u> |
| Balance.....   | \$3,852,429 77        |

## LEDGER ASSETS.

|   |                       |
|---|-----------------------|
| Book value of real estate.....                          | \$300,000 00          |
| Book value of bonds and stocks, excluding interest..... | 2,513,939 02          |
| Cash in office and in bank.....                         | 585,009 61            |
| Agents' balances.....                                   | 445,080 47            |
| Bills receivable taken for fire risks.....              | 1,790 82              |
| Advances to special agents.....                         | 1 00                  |
| Cash in hands of United States trustees.....            | 5,061 78              |
| Balance due from other companies.....                   | 805 67                |
| Suspense account.....                                   | 692 40                |
| Total ledger assets.....                                | <u>\$3,852,429 77</u> |

## NON-LEDGER ASSETS.

|  |             |                       |
|--|-------------|-----------------------|
| Interest due and accrued on bonds.....           | \$37,310 40 |                       |
| Interest due on other assets.....                | 1,576 11    | \$38,886 51           |
| Market value of real estate over book value..... |             | 50,000 00             |
| Commissions on unpaid reinsurance.....           |             | 12,426 03             |
| Gross assets.....                                |             | <u>\$3,953,742 31</u> |

## DEDUCT ASSETS NOT ADMITTED.

|  |             |                       |
|--|-------------|-----------------------|
| Agents' balances, representing business written prior to Oct. 1, last..... | \$13,643 23 |                       |
| Bills receivable, past due, taken for marine, inland and fire risks.....   | 779 42      |                       |
| Advances to special agents.....  | 100 00      |                       |
| Suspense account.....  | 692 40      |                       |
| Book value of bonds over market value.....                                 | 62,899 02   |                       |
| Due from other companies.....  | 267 43      | \$78,381 55           |
| Total admitted assets.....   |             | <u>\$3,875,360 76</u> |

## LIABILITIES.

|   |              |                |
|---|--------------|----------------|
| Losses adjusted and unpaid.....                               | \$23,464 00  |                |
| Losses in process of adjustment, or in suspense.....          | 120,686 83   |                |
| Losses resisted.....  | 26,258 00    |                |
|   |              |                |
| Total claims for losses.....                                  | \$170,408 83 |                |
| Deduct reinsurance.....                                       | 44,903 72    |                |
|   |              |                |
| Net amount of unpaid losses.....                              |              | \$125,505 11   |
| Unearned premiums on outstanding risks.....                   |              | 2,237,966 09   |
| Salaries and other miscellaneous expenses due or accrued..... |              | 1,345 63       |
| State, county and municipal taxes due or accrued.....         |              | 33,683 24      |
| Due for return premiums and reinsurance.....                  |              | 55,752 20      |
| Reserve for contingencies.....                                |              | 25,000 00      |
| Statutory deposit.....  | \$200,000 00 |                |
| Surplus over all liabilities.....                             | 1,191,108 49 |                |
|   |              |                |
| Surplus to policy holders.....                                |              | 1,391,108 49   |
| Total liabilities.....  |              | \$3,875,360 76 |

## RISKS AND PREMIUMS.

|                                  | <i>Fire.</i>  | <i>Premiums.</i> |
|----------------------------------|---------------|------------------|
| In force December 31, 1908.....  | \$483,462,972 | \$4,873,674 05   |
| Written during the year.....     | 354,063,307   | 3,563,414 49     |
|                                  |               |                  |
| Total.....                       | \$837,526,279 | \$8,437,088 54   |
| Expired and terminated.....      | 329,626,177   | 3,335,123 13     |
|                                  |               |                  |
| In force at end of the year..... | \$507,905,102 | \$5,101,965 41   |
| Deduct amount reinsured.....     | 71,992,198    | 763,883 08       |
|                                  |               |                  |
| Net amount in force.....         | \$432,912,904 | \$4,338,082 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.....   | \$50,000         | \$22,838 75         |
| Georgia.....    | 10,000           | 39,994 67           |
| New Mexico..... | 10,000           | 8,624 81            |

## BUSINESS IN MAINE.

|                        | <i>Fire.</i>   |
|------------------------|----------------|
| Risks written.....     | \$2,231,750 00 |
| Premiums received..... | 35,140 25      |
| Losses paid.....       | 19,222 28      |
| Losses incurred.....   | 17,143 28      |

## 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) .....                                   | \$1,776,893 33 |                |
| Deduct reinsurance, abatement, rebate and return premiums. .... | 736,768 69     |                |
| Net premiums .....  |                | \$1,040,124 69 |
| Interest on bonds .....   | \$15,750 00    |                |
| Interest on deposits.....                                       | 1,555 80       |                |
| Interest from all other sources.....                            | 300 00         | 17,605 80      |
| Received from home office.....                                  |                | 87,025 12      |
| Total income .....  |                | \$1,094,755 61 |
| Ledger assets Dec. 31, 1908.....                                |                | 724,865 43     |
| Total .....   |                | \$1,819,621 04 |

## DISBURSEMENTS.

|  |                |                |
|--|----------------|----------------|
| Gross amount paid for losses (Marine) .....                    | \$1,089,776 44 |                |
| Deduct salvage \$103,745.15 and reinsurance \$384,616.13 ..... | 488,361 28     |                |
| Net amount paid for losses.....                                |                | \$601,415 16   |
| Commissions or brokerage .....                                 | 184,683 91     |                |
| Miscellaneous expenses of local agencies .....                 | 17,592 99      |                |
| Expenses of special and general agents.....                    | 5,625 98       |                |
| Salaries, fees and other charges of officers and employes..... | 60,642 31      |                |
| Rents .....  | 5,479 20       |                |
| Advertising, printing and stationery.....                      | 6,887 13       |                |
| Postage, telegrams, telephone and express.....                 | 2,359 28       |                |
| Legal expenses.....  | 195 86         |                |
| Furniture and fixtures.....                                    | 822 53         |                |
| Underwriters' boards and tariff associations.....              | 3,047 83       |                |
| Inspections and surveys.....                                   | 904 08         |                |
| State taxes on premiums.....                                   | 25,231 26      |                |
| Insurance department licenses and fees.....                    | 4,582 34       |                |
| Remitted to home office.....                                   | 159,226 74     |                |
| Agents' balances charged off.....                              | 1,087 61       |                |
| Total disbursements.....                                       |                | \$1,079,786 71 |
| Balance.....   |                | \$739,834 33   |

## MANNHEIM INSURANCE COMPANY.

## LEDGER ASSETS.

|   |  |                     |
|---|--|---------------------|
| Book value of bonds, excluding interest.....            |  | \$486,853 89        |
| Cash in bank.....                                       |  | 32,883 88           |
| Agents' balances.....                                   |  | 204,899 56          |
| Bills receivable taken for marine and inland risks..... |  | 5,197 00            |
| Cash deposited with Manitoba.....                       |  | 10,000 00           |
| Total ledger assets.....                                |  | <u>\$739,834 33</u> |

## NON-LEDGER ASSETS.

|                                       |            |                     |
|---------------------------------------|------------|---------------------|
| Interest accrued on bonds.....        | \$3,958 30 |                     |
| Interest accrued on other assets..... | 75 00      | \$4,033 30          |
| Gross assets.....                     |            | <u>\$743,867 63</u> |

## DEDUCT ASSETS NOT ADMITTED.

|   |            |                     |
|---|------------|---------------------|
| Agents' balances, representing business written prior to<br>Oct. 1, last..... | \$5,766 52 |                     |
| Book value of bonds over market value.....                                    | 37,853 89  | \$43,620 41         |
| Total admitted assets.....  |            | <u>\$700,247 22</u> |

## LIABILITIES.

|   |                    |                     |
|---|--------------------|---------------------|
| Losses in process of adjustment, or in suspense.....          | \$46,680 97        |                     |
| Losses resisted.....  | 28,803 04          |                     |
| Total claims for losses.....                                  | <u>\$75,484 01</u> |                     |
| Deduct reinsurance.....                                       | 28,226 03          |                     |
| Net amount of unpaid losses.....                              |                    | \$47,257 98         |
| Unearned premiums on outstanding risks.....                   |                    | 262,934 12          |
| Salaries and other miscellaneous expenses due or accrued..... |                    | 500 00              |
| State, county and municipal taxes due or accrued.....         |                    | 25,000 00           |
| Statutory deposit.....  | \$200,000 00       |                     |
| Surplus over all liabilities.....                             | 164,555 12         |                     |
| Surplus to policy holders.....                                |                    | <u>364,555 12</u>   |
| Total liabilities.....  |                    | <u>\$700,247 22</u> |

## RISKS AND PREMIUMS.

|                                  | <i>Marine.</i>       | <i>Premiums.</i>      |
|----------------------------------|----------------------|-----------------------|
| In force December 31, 1908.....  | \$35,113,991         | \$583,226 36          |
| Written during the year.....     | 338,302,367          | 1,776,893 88          |
| Total.....                       | <u>\$373,416,358</u> | <u>\$2,360,119 74</u> |
| Expired and terminated.....      | 339,391,290          | 1,672,711 07          |
| In force at end of the year..... | \$34,025,068         | \$687,408 67          |
| Deduct amount reinsured.....     | 7,459,101            | 181,484 48            |
| Net amount in force.....         | <u>\$26,565,967</u>  | <u>\$505,924 19</u>   |

## BUSINESS IN MAINE.

|                        | <i>Marine.</i> |
|------------------------|----------------|
| Risks written.....     | \$379,567 00   |
| Premiums received..... | 13,357 78      |
| Losses paid.....       | 8,236 18       |
| Losses incurred.....   | 8,236 18       |

# NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

LONDON, ENGLAND.

INCORPORATED IN 1809. COMMENCED BUSINESS IN UNITED STATES 1866.

E. G. RICHARDS, *Manager*, New York, N. Y.

## Statutory Deposit, \$200,000.

### INCOME.

|  |                |                 |
|--|----------------|-----------------|
| Gross premiums (Fire) .....  | \$6,617,393 93 |                 |
| Deduct reinsurance, abatement, rebate and<br>return premiums ..... | 1,811,231 36   |                 |
| Net premiums .....   | \$4,806,162 57 |                 |
| Deposit premiums on perpetual risks .....                          | 1,484 40       |                 |
| Interest on bonds and dividends on stocks .....                    | \$249,478 05   |                 |
| Interest on deposits .....   | 4,429 34       |                 |
| Interest from all other sources .....                              | 132 56         | 254,039 95      |
| Sale of rights .....   |                | 1,396 51        |
| Profit on sale or maturity of ledger assets .....                  |                | 20,432 81       |
| Total income .....   | \$5,083,516 24 |                 |
| Ledger assets Dec. 31, 1908 .....                                  |                | 7,341,862 10    |
| Total .....  |                | \$12,425,378 34 |

### DISBURSEMENTS.

|   |                |                |
|---|----------------|----------------|
| Gross amount paid for losses (Fire) .....                       | \$2,248,752 76 |                |
| Deduct salvage \$21,484.33 and reinsurance \$238,720.53 .....   | 260,204 91     |                |
| Net amount paid for losses .....                                |                | \$1,988,547 85 |
| Adjustment and settlement of losses .....                       |                | 33,631 92      |
| Commissions or brokerage .....                                  |                | 986,472 47     |
| Miscellaneous expenses of local agencies .....                  |                | 23,904 18      |
| Salaries and expenses of special and general agents .....       |                | 184,888 28     |
| Salaries, fees and other charges of officers and employes ..... |                | 220,183 28     |
| Rents .....   |                | 20,111 24      |
| Advertising, printing and stationery .....                      |                | 57,989 97      |
| Postage, telegrams, telephone and express .....                 |                | 36,219 15      |
| Legal expenses .....  |                | 3,799 80       |
| Furniture and fixtures .....                                    |                | 9,910 32       |
| Maps, including corrections .....                               |                | 11,925 25      |
| Underwriters' boards and tariff associations .....              |                | 59,358 44      |
| Fire department, patrol and salvage corps expenses .....        |                | 44,100 42      |
| Inspections and surveys .....                                   |                | 22,608 04      |
| State taxes on premiums .....                                   |                | 74,820 69      |
| Insurance department licenses and fees .....                    |                | 15,772 95      |

|   |                       |
|---|-----------------------|
| All other licenses, fees and taxes .....        | \$9,450 25            |
| Remitted to home office .....                   | 65,450 73             |
| Deposit premiums returned .....                 | 60 00                 |
| Agents' balances charged off.....               | 479 63                |
| Loss on sale or maturity of ledger assets ..... | 482 83                |
| Total disbursements.....                        | <u>\$3,870,167 69</u> |
| Balance .....                                   | \$8,555,210 65        |

## LEDGER ASSETS.

|   |                       |
|---|-----------------------|
| Book value of bonds and stocks, excluding interest..... | \$7,431,313 23        |
| Cash in office and in bank.....                         | 332,000 86            |
| Agents' balances.....                                   | 789,415 56            |
| Other ledger assets.....                                | 2,481 00              |
| Total ledger assets .....                               | <u>\$8,555,210 65</u> |

## NON-LEDGER ASSETS.

|                                |                    |
|--------------------------------|--------------------|
| Interest accrued on bonds..... | <u>\$78,168 72</u> |
| Gross assets.....              | \$8,633,379 87     |

## DEDUCT ASSETS NOT ADMITTED.

|   |                   |                       |
|---|-------------------|-----------------------|
| Agents' balances, representing business written prior to<br>Oct. 1, last..... | \$11,091 77       |                       |
| Book value of bonds and stocks over market value.....                         | <u>379,676 25</u> | \$390,768 02          |
| Total admitted assets.....  |                   | <u>\$8,242,611 35</u> |

## LIABILITIES.

|   |                       |
|---|-----------------------|
| Losses adjusted and unpaid.....                       | \$105,974 57          |
| Losses in process of adjustment, or in suspense.....  | 262,972 12            |
| Losses resisted.....                                  | 54,126 50             |
| Total claims for losses.....                          | <u>\$423,073 19</u>   |
| Deduct reinsurance.....                               | 38,542 13             |
| Net amount of unpaid losses.....                      | \$384,531 06          |
| Unearned premiums on outstanding risks.....           | 4,166,252 62          |
| Reclaimable on perpetual fire policies .....          | 34,218 08             |
| State, county and municipal taxes due or accrued..... | 80,000 00             |
| Statutory deposit .....                               | \$200,000 00          |
| Surplus over all liabilities.....                     | <u>3,377,609 59</u>   |
| Surplus to policy holders.....                        | 3,577,609 59          |
| Total liabilities.....                                | <u>\$8,242,611 35</u> |

## RISKS AND PREMIUMS.

|                                  | <i>Fire.</i>           | <i>Premiums.</i>       |
|----------------------------------|------------------------|------------------------|
| In force December 31, 1908 ..... | \$880,609,076          | \$8,124,240 12         |
| Written during the year.....     | 740,156,003            | 6,617,393 93           |
| Total.....                       | <u>\$1,620,765,079</u> | <u>\$14,741,634 05</u> |
| Expired and terminated.....      | 648,758,990            | 5,823,510 75           |
| In force at end of the year..... | \$972,006,089          | \$8,918,123 30         |
| Deduct amount reinsured.....     | 146,760,854            | 772,165 78             |
| Net amount in force.....         | <u>\$825,245,235</u>   | <u>\$8,145,957 52</u>  |

Perpetual risks not included above, \$1,199,045; premiums on same, \$36,019.03.



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 .....  | \$66,100         | \$50,443 25         |
| Georgia .....   | 10,000           | 53,805 15           |
| New Mexico..... | 10,000           | 15,441 54           |

BUSINESS IN MAINE.

|                        | <i>Fire.</i>   |
|------------------------|----------------|
| Risks written.....     | \$4,426,131 00 |
| Premiums received..... | 63,119 51      |
| Losses paid.....       | 24,970 64      |
| Losses incurred.....   | 23,676 64      |

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NORTHERN ASSURANCE COMPANY, LIMITED,

LONDON, ENGLAND.

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INCORPORATED IN 1933. COMMENCED BUSINESS IN THE UNITED STATES, 1876.

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

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Statutory Deposit, \$200,000.

INCOME.

|   |                |                |
|---|----------------|----------------|
| Gross premiums (Fire).....                                | \$4,494,592 45 |                |
| Deduct reinsurance, abatement, rebate and return premiums | 1,567,615 21   |                |
| Net premiums .....  |                | \$2,926,977 24 |
| Interest on bonds and dividends on stocks.....            | \$151,858 88   |                |
| Interest on deposits .....                                | 3,718 90       |                |
| Interest from all other sources .....                     | 5,670 88       |                |
| Rents—including company's own occupancy.....              | 9,000 00       | 170,248 66     |
| Received from home office.....                            |                | 219,501 47     |
| Agents' balances previously charged off.....              |                | 10 00          |
| Total income.....   |                | \$3,316,737 37 |
| Ledger assets Dec. 31, 1908.....                          |                | 4,856,581 28   |
| Total.....  |                | \$8,173,318 65 |

DISBURSEMENTS.

|   |                |                |
|---|----------------|----------------|
| Gross amount paid for losses (Fire).....                    | \$1,735,807 38 |                |
| Deduct salvage \$9,897.08 and reinsurance \$374,949.70..... | 384,846.78     |                |
| Net amount paid for losses.....                             |                | \$1,350,960 60 |
| Adjustment and settlement of losses.....                    |                | 34,774 61      |

|  |                       |
|--|-----------------------|
| Commissions or brokerage.....                                  | \$467,785 85          |
| Salaries and expenses of special and general agents.....       | 104,034 38            |
| Salaries, fees and other charges of officers and employes..... | 191,209 39            |
| Rents—including company's own occupancy.....                   | 20,695 20             |
| Advertising, printing and stationery.....                      | 31,003 08             |
| Postage, telegrams, telephone and express.....                 | 26,179 88             |
| Legal expenses.....  | 1,559 03              |
| Furniture and fixtures.....                                    | 1,754 81              |
| Maps, including corrections.....                               | 8,906 29              |
| Underwriters' boards and tariff associations.....              | 47,456 10             |
| Fire department, patrol and salvage corps expenses.....        | 24,974 11             |
| Inspections and surveys.....                                   | 17,394 97             |
| Repairs and expenses on real estate.....                       | 51 42                 |
| Taxes on real estate.....                                      | 2,996 57              |
| State taxes on premiums.....                                   | 54,862 55             |
| Insurance department licenses and fees.....                    | 13,652 91             |
| All other licenses, fees and taxes.....                        | 14,079 94             |
| Remitted to home office.....                                   | 758,626 60            |
| Miscellaneous expenditures.....                                | 15,389 92             |
| Agents' balances charged off.....                              | 1,336 07              |
| Loss on sale or maturity of ledger assets.....                 | 6,922 70              |
| Total disbursements.....                                       | <u>\$3,196,516 98</u> |
| Balance.....   | \$4,976,801 67        |

## LEDGER ASSETS.

|   |                       |
|---|-----------------------|
| Book value of real estate.....                          | \$115,000 00          |
| Book value of bonds and stocks, excluding interest..... | 4,157,059 06          |
| Cash in office and in bank.....                         | 182,023 29            |
| Agents' balances.....                                   | 506,991 86            |
| Bills receivable taken for fire risks.....              | 15,722 46             |
| Total ledger assets.....                                | <u>\$4,976,801 67</u> |

## NON-LEDGER ASSETS.

|  |                       |
|--|-----------------------|
| Interest due and accrued on bonds.....           | \$43,264 18           |
| Market value of real estate over book value..... | 60,000 00             |
| Due for reinsurance.....                         | 19,377 81             |
| Gross assets.....                                | <u>\$5,099,443 66</u> |

## DEDUCT ASSETS NOT ADMITTED.

|   |                       |              |
|---|-----------------------|--------------|
| Agents' balances, representing business written prior to Oct. 1,<br>last..... | \$18,056 39           |              |
| Bills receivable, past due, taken for fire risks.....                         | 15,722 46             |              |
| Book value of bonds and stocks over market value.....                         | 132,494 06            | \$166,272 91 |
| Total admitted assets.....  | <u>\$4,933,170 75</u> |              |

## LIABILITIES.

|   |                     |
|---|---------------------|
| Losses adjusted and unpaid.....                               | \$61,470 92         |
| Losses in process of adjustment, or in suspense.....          | 233,089 87          |
| Losses resisted.....  | 86,064 04           |
| Total claims for losses.....                                  | <u>\$380,624 83</u> |
| Deduct reinsurance.....                                       | 48,903 47           |
| Net amount of unpaid losses.....                              | \$331,721 36        |
| Unearned premiums on outstanding risks.....                   | 2,709,204 60        |
| Salaries and other miscellaneous expenses due or accrued..... | 33,556 37           |

|  |              |                |
|--|--------------|----------------|
| State, county and municipal taxes due or accrued ..... |              | \$84,524 41    |
| Due for reinsurance .....                              |              | 18,070 04      |
| Statutory deposit .....                                | \$200,000 00 |                |
| Surplus over all liabilities .....                     | 1,556,093 97 |                |
| Surplus to policy holders.....                         |              | 1,756,093 97   |
| Total liabilities.....                                 |              | \$4,983,170 75 |

RISKS AND PREMIUMS.

|                                   | <i>Fire.</i>  | <i>Premiums.</i> |
|-----------------------------------|---------------|------------------|
| In force December 31, 1908.....   | \$593,546,429 | \$5,809,698 13   |
| Written during the year .....     | 404,644,313   | 4,494,592 45     |
| Total .....                       | \$998,190,742 | \$10,304,290 58  |
| Expired and terminated .....      | 333,536,246   | 4,285,332 88     |
| In force at end of the year ..... | \$554,654,496 | \$6,018,867 70   |
| Deduct amount reinsured.....      | 64,192,377    | 724,118 13       |
| Net amount in force .....         | \$490,462,119 | \$5,294,749 57   |

SPECIAL DEPOSITS.

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

|                  | <i>Deposits.</i> | <i>Liabilities.</i> |
|------------------|------------------|---------------------|
| Virginia .....   | \$50,000         | \$50,957 01         |
| Georgia .....    | 10,000           | 43,558 73           |
| New Mexico ..... | 10,000           | 15,877 47           |

BUSINESS IN MAINE.

|                        | <i>Fire.</i>   |
|------------------------|----------------|
| Risks written .....    | \$2,014,288 00 |
| Premiums received..... | 31,533 84      |
| Losses paid .....      | 11,030 78      |
| Losses incurred.....   | 9,391 28       |

## 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).....                                     | \$2,447,414 83 |                |
| Deduct reinsurance, abatement, rebate and return premiums..... | 737,045 45     |                |
| Net premiums.....  |                | \$1,710,369 38 |
| Interest on mortgage loans.....                                | \$1,750 00     |                |
| Interest on bonds and dividends on stocks.....                 | 86,576 05      |                |
| Interest on deposits.....                                      | 1,640 94       |                |
| Interest from all other sources.....                           | 1,493 54       | 91,460 53      |
| Agents' balances previously charged off.....                   |                | 4 61           |
| Profit on sale or maturity of ledger assets.....               |                | 18,666 84      |
| Total income.....  |                | \$1,820,501 36 |
| Ledger assets Dec. 31, 1908.....                               |                | 2,827,249 59   |
| Total.....   |                | \$4,647,750 95 |

## DISBURSEMENTS.

|  |                |                |
|--|----------------|----------------|
| Gross amount paid for losses (Fire).....                       | \$1,536,436 70 |                |
| Deduct salvage \$6,842.11 and reinsurance \$347,221.42.....    | 354,063 53     |                |
| Net amount paid for losses.....                                |                | \$1,232,373 17 |
| Adjustment and settlement of losses.....                       |                | 56,936 32      |
| Commissions or brokerage.....                                  |                | 323,456 15     |
| Miscellaneous expenses of local agencies.....                  |                | 283 68         |
| Salaries and expenses of special and general agents.....       |                | 55,169 52      |
| Salaries, fees and other charges of officers and employes..... |                | 124,438 28     |
| Rents.....   |                | 22,742 91      |
| Advertising, printing and stationery.....                      |                | 18,676 84      |
| Postage, telegrams, telephone and express.....                 |                | 18,430 61      |
| Legal expenses.....  |                | 14,917 85      |
| Furniture and fixtures.....                                    |                | 4,515 58       |
| Maps, including corrections.....                               |                | 5,166 80       |
| Underwriters' boards and tariff associations.....              |                | 27,445 37      |
| Fire department, patrol and salvage corps expenses.....        |                | 19,358 47      |
| Inspections and surveys.....                                   |                | 4,874 10       |
| State taxes on premiums.....                                   |                | 33,231 39      |
| Insurance department licenses and fees.....                    |                | 15,822 51      |
| All other licenses, fees and taxes.....                        |                | 8,559 36       |
| Remitted to home office.....                                   |                | 126,815 93     |
| Miscellaneous expenditures.....                                |                | 8,956 73       |

|  |                       |
|--|-----------------------|
| Agents' balances charged off.....              | \$46 69               |
| Loss on sale or maturity of ledger assets..... | 2,500 00              |
| Total disbursements.....                       | <u>\$2,124,718 26</u> |
| Balance .....                                  | \$2,523,082 69        |

LEDGER ASSETS.

|   |                       |
|---|-----------------------|
| Mortgage loans on real estate.....                      | \$35,000 00           |
| Book value of bonds and stocks, excluding interest..... | 2,038,117 42          |
| Cash in office and in bank.....                         | 178,818 21            |
| Agents' balances.....                                   | 269,799 09            |
| Balance in hands of special agents.....                 | 1,297 97              |
| Total ledger assets.....                                | <u>\$2,523,082 69</u> |

NON-LEDGER ASSETS.

|   |                    |                       |
|---|--------------------|-----------------------|
| Interest accrued on mortgages.....                    | \$145 88           |                       |
| Interest accrued on bonds.....                        | <u>\$20,971 24</u> | \$21,117 07           |
| Market value of bonds and stocks over book value..... |                    | 55,789 58             |
| Due for reinsurance.....                              |                    | 1,468 54              |
| Gross assets.....                                     |                    | <u>\$2,601,407 88</u> |

DEDUCT ASSETS NOT ADMITTED.

|  |                       |
|--|-----------------------|
| Agents' balances, representing business written prior to Oct. 1, last..... | \$7,077 71            |
| Total admitted assets.....   | <u>\$2,594,330 17</u> |

LIABILITIES.

|   |                       |
|---|-----------------------|
| Losses adjusted and unpaid.....                               | \$41,165 88           |
| Losses in process of adjustment, or in suspense.....          | 119,565 00            |
| Losses resisted.....  | <u>30,650 00</u>      |
| Total claims for losses.....                                  | \$191,380 88          |
| Deduct reinsurance.....                                       | <u>28,631 08</u>      |
| Net amount of unpaid losses.....                              | \$162,749 75          |
| Unearned premiums on outstanding risks.....                   | 1,605,956 01          |
| Salaries and other miscellaneous expenses due or accrued..... | 1,121 72              |
| State, county and municipal taxes due or accrued.....         | 25,080 70             |
| Commissions and other charges due agents and brokers.....     | 5,852 72              |
| Due for return premiums and reinsurance.....                  | 23,701 39             |
| Statutory deposit.....  | \$200,000 00          |
| Surplus over all liabilities.....                             | <u>569,867 88</u>     |
| Surplus to policy holders.....                                | 769,867 88            |
| Total liabilities.....  | <u>\$2,504,330 17</u> |

RISKS AND PREMIUMS

|                                  | <i>Fire.</i>         | <i>Premiums.</i>      |
|----------------------------------|----------------------|-----------------------|
| In force December 31, 1908.....  | \$355,418,961        | \$3,725,722 86        |
| Written during the year.....     | 234,565,920          | 2,447,414 83          |
| Total.....                       | <u>\$589,984,881</u> | <u>\$6,173,137 69</u> |
| Expired and terminated.....      | 243,682,458          | 2,578,772 39          |
| In force at end of the year..... | \$346,352,423        | \$3,504,365 30        |
| Deduct amount reinsured.....     | 51,309,222           | 426,974 56            |
| Net amount in force.....         | <u>\$295,043,201</u> | <u>\$3,167,390 74</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         | \$84,261 01        |
| Virginia .....   | 33,000           | 36,654 30          |
| New Mexico ..... | 10,000           | 13,059 40          |

## BUSINESS IN MAINE.

|                        | <i>Fire.</i>   |
|------------------------|----------------|
| Risks written.....     | \$1,257,717 00 |
| Premiums received..... | 18,806 99      |
| Losses paid.....       | 7,408 78       |
| Losses incurred.....   | 5,870 38       |

## 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).....                                      | \$2,400,890 76 |                |
| Deduct reinsurance, abatement, rebate and return premiums ..... | 726,543 01     |                |
| Net premiums.....   |                | \$1,674,347 75 |
| Interest on bonds and dividends on stocks.....                  | \$106,886 14   |                |
| Interest on deposits.....                                       | 3,562 48       |                |
| Interest from all other sources.....                            | 288 89         | 110,737 51     |
| Received from home office.....                                  |                | 65,000 00      |
| Profit on sale or maturity of ledger assets.....                |                | 3,786 00       |
| Total income.....   |                | \$1,853,871 26 |
| Ledger assets Dec. 31, 1908.....                                |                | 3,002,783 51   |
| Total.....  |                | \$4,856,654 77 |

## DISBURSEMENTS.

|  |                |              |
|--|----------------|--------------|
| Gross amount paid for losses (Fire).....                     | \$1,000,952 47 |              |
| Deduct salvage \$9,107.09 and reinsurance \$150,133.73 ..... | 159,240 82     |              |
| Net amount paid for losses.....                              |                | \$841,711 65 |
| Adjustment and settlement of losses.....                     |                | 27,313 10    |
| Commissions or brokerage.....                                |                | 351,749 24   |
| Miscellaneous expenses of local agencies.....                |                | 1,450 83     |

|  |                       |
|--|-----------------------|
| Salaries and expenses of special and general agents.....       | \$22,623 61           |
| Salaries, fees and other charges of officers and employes..... | 68,646 72             |
| Rents.....   | 8,799 25              |
| Advertising, printing and stationery.....                      | 11,894 19             |
| Postage, telegrams, telephone and express.....                 | 10,725 68             |
| Legal expenses.....  | 622 10                |
| Furniture and fixtures.....                                    | 1,725 58              |
| Maps, including corrections.....                               | 3,424 42              |
| Underwriters' boards and tariff associations.....              | 21,937 02             |
| Fire department, patrol and salvage corps expenses.....        | 14,519 90             |
| Inspections and surveys.....                                   | 18,865 26             |
| State taxes on premiums.....                                   | 26,642 11             |
| Insurance department licenses and fees.....                    | 8,600 52              |
| All other licenses, fees and taxes.....                        | 8,215 46              |
| Remitted to home office.....                                   | 164,794 56            |
| Miscellaneous expenditures.....                                | 4,664 35              |
| Loss on sale or maturity of ledger assets.....                 | 247 84                |
| Decrease in book value of ledger assets.....                   | 10,294 28             |
| Total disbursements.....                                       | <u>\$1,629,407 67</u> |
| Balance.....   | \$3,227,247 10        |

## LEDGER ASSETS.

|   |                       |
|---|-----------------------|
| Book value of bonds and stocks, excluding interest..... | \$2,707,019 71        |
| Cash in office and in bank.....                         | 147,342 79            |
| Agents' balances.....                                   | 371,617 03            |
| Bills receivable taken for fire risks.....              | 1,267 57              |
| Total ledger assets.....                                | <u>\$3,227,247 10</u> |

## NON-LEDGER ASSETS.

|   |                       |
|---|-----------------------|
| Interest accrued on bonds.....                        | \$30,860 36           |
| Market value of bonds and stocks over book value..... | 7,300 29              |
| Gross assets.....                                     | <u>\$3,265,407 75</u> |

## DEDUCT ASSETS NOT ADMITTED.

|  |                       |
|--|-----------------------|
| Agents' balances, representing business written prior to Oct. 1, last..... | \$17,992 91           |
| Total admitted assets.....   | <u>\$3,247,414 84</u> |

## LIABILITIES.

|   |                       |
|---|-----------------------|
| Losses adjusted and unpaid.....                               | \$22,190 00           |
| Losses in process of adjustment, or in suspense.....          | 106,625 60            |
| Losses resisted.....  | 317,248 87            |
| Total claims for losses.....                                  | <u>\$446,058 87</u>   |
| Deduct reinsurance.....                                       | 84,248 87             |
| Net amount of unpaid losses.....                              | \$361,810 00          |
| Unearned premiums on outstanding risks.....                   | 1,458,136 08          |
| Salaries and other miscellaneous expenses due or accrued..... | 1,750 00              |
| State, county and municipal taxes due or accrued.....         | 27,311 55             |
| Commissions and other charges due agents and brokers.....     | 42,539 54             |
| Due for return premiums and reinsurance.....                  | 40,501 49             |
| Statutory deposit.....  | \$200,000 00          |
| Surplus over all liabilities.....                             | <u>1,115,366 18</u>   |
| Surplus to policy holders.....                                | 1,315,366 18          |
| Total liabilities.....  | <u>\$3,247,414 84</u> |

## RISKS AND PREMIUMS.

|                                  | <i>Fire.</i>  | <i>Premiums</i> |
|----------------------------------|---------------|-----------------|
| In force December 31, 1908.....  | \$238,128,831 | \$2,863,163 45  |
| Written during the year.....     | 207,645,623   | 2,400,890 76    |
| Total.....                       | \$445,774,454 | \$5,264,054 21  |
| Expired and terminated.....      | 172,083,090   | 2,084,210 91    |
| In force at end of the year..... | \$273,651,364 | \$3,179,843 30  |
| Deduct amount reinsured.....     | 33,220,583    | 414,439 77      |
| Net amount in force.....         | \$240,470,781 | \$2,765,403 53  |

## 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         | \$19,717 60         |
| Georgia.....    | 10,000           | 58,011 10           |
| New Mexico..... | 10,000           | 10,840 40           |

## BUSINESS IN MAINE.

|                        | <i>Fire.</i> |
|------------------------|--------------|
| Risks written.....     | \$709,902 00 |
| Premiums received..... | 10,097 02    |
| Losses paid.....       | 3,598 99     |
| Losses incurred.....   | 3,848 99     |

## PHENIX ASSURANCE COMPANY,

LONDON, ENGLAND.

INCORPORATED IN 1782. COMMENCED BUSINESS IN UNITED STATES IN 1879,

L. P. BAYARD, P. BERESFORD, *Joint Managers*, New York, N. Y.

Statutory Deposit, \$200,000.

## INCOME.

|   |                |                |
|---|----------------|----------------|
| Gross premiums (Fire).....                                  | \$3,394,121 65 |                |
| Deduct reinsurance, abatement, rebate and return premiums.. | 961,366 09     |                |
| Net premiums.....   |                | \$2,412,755 56 |
| Interest on bonds and dividends on stocks.....              | \$100,108 60   |                |
| Interest on deposits.....                                   | 2,853 70       | 102,972 30     |
| Agents' balances previously charged off.....                |                | 20 00          |
| Profit on sale or maturity of ledger assets.....            |                | 1,257 65       |
| Increase in book value of ledger assets.....                |                | 20,022 50      |
| Total income.....   |                | \$2,537,028 01 |
| Ledger assets Dec. 31, 1908.....                            |                | 3,174,307 13   |
| Total.....  |                | \$5,711,335 14 |



## DISBURSEMENTS.

|  |                |                |
|--|----------------|----------------|
| Gross amount paid for losses (Fire).....                       | \$1,476,102 31 |                |
| Deduct salvage \$11,804.92 and reinsurance \$24,863.28.....    | 236,668 20     |                |
| Net amount paid for losses.....                                |                | \$1,239,434 11 |
| Adjustment and settlement of losses.....                       |                | 49,132 13      |
| Commissions or brokerage.....                                  |                | 484,935 78     |
| Miscellaneous expenses of local agencies.....                  |                | 12,802 80      |
| Salaries and expenses of special and general agents.....       |                | 101,330 02     |
| Salaries, fees and other charges of officers and employes..... |                | 127,549 24     |
| Rents.....   |                | 21,721 37      |
| Advertising, printing and stationery.....                      |                | 20,230 51      |
| Postage, telegrams, telephone and express.....                 |                | 13,481 02      |
| Legal expenses.....  |                | 1,405 23       |
| Furniture and fixtures.....                                    |                | 2,165 11       |
| Maps, including corrections.....                               |                | 5,508 36       |
| Underwriters' boards and tariff associations.....              |                | 23,556 65      |
| Fire department, patrol and salvage corps expenses.....        |                | 11,616 33      |
| Inspections and surveys.....                                   |                | 18,186 90      |
| State taxes on premiums.....                                   |                | 38,736 35      |
| Insurance department licenses and fees.....                    |                | 9,117 99       |
| All other licenses, fees and taxes.....                        |                | 23,272 56      |
| Remitted to home office.....                                   |                | 110,128 32     |
| Miscellaneous expenditures.....                                |                | 8,648 61       |
| Agents' balances charged off.....                              |                | 562 96         |
| Loss on sale or maturity of ledger assets.....                 |                | 3,654 92       |
| Decrease in book value of ledger assets.....                   |                | 27,137 35      |
| Total disbursements.....                                       |                | \$2,354,364 67 |
| Balance.....   |                | \$3,356,970 47 |

## LEDGER ASSETS.

|   |                |
|---|----------------|
| Book value of bonds and stocks, excluding interest..... | \$2,787,966 00 |
| Cash in office and in bank.....                         | 178,381 23     |
| Agents' balances.....                                   | 390,623 24     |
| Total ledger assets.....                                | \$3,356,970 47 |

## NON-LEDGER ASSETS.

|  |                |
|--|----------------|
| Interest due and accrued on bonds..... | \$37,094 88    |
| Due for reinsurance.....               | 7,221 05       |
| Gross Assets.....                      | \$3,401,286 40 |

## DEDUCT ASSETS NOT ADMITTED.

|  |                |
|--|----------------|
| Agents' balances, representing business written prior to Oct. 1, last..... | \$3,105 35     |
| Total admitted assets.....   | \$3,398,181 05 |

## LIABILITIES.

|   |              |
|---|--------------|
| Losses adjusted and unpaid.....                               | \$21,403 00  |
| Losses in process of adjustment, or in suspense.....          | 185,497 00   |
| Losses resisted.....  | 19,110 00    |
| Total claims for losses.....                                  | \$226,010 00 |
| Deduct reinsurance.....                                       | 39,230 00    |
| Net amount of unpaid losses.....                              | \$186,780 00 |
| Unearned premiums on outstanding risks.....                   | 1,928,101 82 |
| Salaries and other miscellaneous expenses due or accrued..... | 213 64       |
| State, county and municipal taxes due or accrued.....         | 26,500 00    |

|                                   |              |                |
|-----------------------------------|--------------|----------------|
| Due for reinsurance.....          |              | \$7,545 92     |
| Statutory deposit .....           | \$200,000 00 |                |
| Surplus over all liabilities..... | 1,049,039 67 |                |
| Surplus to policy holders.....    |              | 1,249,039 67   |
| Total liabilities.....            |              | \$3,398,181 05 |

## RISKS AND PREMIUMS.

|                                  | <i>Fire.</i>  | <i>Premiums.</i> |
|----------------------------------|---------------|------------------|
| In force December 31, 1908.....  | \$414,771,876 | \$4,388,183 71   |
| Written during the year .....    | 312,801,202   | 3,394,121 65     |
| Total.....                       | \$727,573,078 | \$7,782,305 36   |
| Expired and terminated.....      | 294,957,921   | 3,292,863 91     |
| In force at end of the year..... | \$432,615,157 | \$4,489,441 45   |
| Deduct amount reinsured.....     | 79,845,467    | 744,609 98       |
| Net amount in force.....         | \$352,769,690 | \$3,744,831 47   |

## SPECIAL DEPOSITS.

|  |                  |                     |
|--|------------------|---------------------|
| Deposited in various states and countries for the the exclusive protection of policy holders of such state or countries respectively, viz :..... | <i>Deposits.</i> | <i>Liabilities.</i> |
| Georgia.....   | \$10,000         | \$11,807 81         |
| Virginia .....   | 20,000           | 32,791 50           |

## BUSINESS IN MAINE.

|                        | <i>Fire.</i> |
|------------------------|--------------|
| Risks written.....     | \$888,479 00 |
| Premiums received..... | 14,682 12    |
| Losses paid.....       | 7,724 66     |
| Losses incurred .....  | 7,506 66     |

## 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).....                                | \$1,520,102 73 |                |
| Deduct reinsurance, abatement, rebate and return premiums | 476,357 11     |                |
| Net premiums.....   |                | \$1,043,745 62 |
| Interest on bonds.....                                    | \$54,149 19    |                |
| Interest on deposits.....                                 | 666 21         | 54,815 40      |
| Agents' balances previously charged off.....              |                | 95 73          |
| Total income.....   |                | \$1,098,656 75 |
| Ledger assets Dec. 31, 1908.....                          |                | 1,605,625 67   |
| Total.....  |                | \$2,704,282 42 |

## DISBURSEMENTS.

|  |              |                |
|--|--------------|----------------|
| Gross amount paid for losses (Fire).....                       | \$559,748 55 |                |
| Deduct salvage \$4,460.74 and reinsurance \$94,485.17.....     | 98,945 91    |                |
| Net amount paid for losses.....                                |              | \$460,802 64   |
| Adjustment and settlement of losses.....                       |              | 14,809 42      |
| Commissions or brokerage.....                                  |              | 233,902 95     |
| Salaries and expenses of special and general agents.....       |              | 47,193 85      |
| Salaries, fees and other charges of officers and employes..... |              | 47,464 24      |
| Rents.....   |              | 4,666 64       |
| Advertising, printing and stationery.....                      |              | 8,241 57       |
| Postage, telegrams, telephone and express.....                 |              | 10,207 71      |
| Legal expenses.....  |              | 104 15         |
| Furniture and fixtures.....                                    |              | 1,346 14       |
| Maps, including corrections.....                               |              | 4,733 64       |
| Underwriters' boards and tariff associations.....              |              | 6,940 45       |
| Fire department, patrol and salvage corps expenses.....        |              | 11,033 91      |
| Inspections and surveys.....                                   |              | 5,220 25       |
| State taxes on premiums.....                                   |              | 18,855 88      |
| Insurance department licenses and fees.....                    |              | 4,767 45       |
| All other licenses, fees and taxes.....                        |              | 4,014 99       |
| Miscellaneous expenditures.....                                |              | 3,609 08       |
| Remitted to home office.....                                   |              | 926 41         |
| Agents' balances charged off.....                              |              | 1,298 19       |
| Total disbursements.....                                       |              | \$890,149 56   |
| Balance.....   |              | \$1,814,132 86 |

## LEDGER ASSETS.

|  |                       |
|--|-----------------------|
| Book value of bonds, excluding interest..... | \$1,550,537 25        |
| Cash in office and in bank.....              | 61,403 85             |
| Agents' balances.....                        | 202,191 79            |
| Total ledger assets.....                     | <u>\$1,814,132 86</u> |

## NON-LEDGER ASSETS.

|  |                       |
|--|-----------------------|
| Interest due and accrued on bonds..... | \$15,632 05           |
| Gross assets.....                      | <u>\$1,829,764 91</u> |

## DEDUCT ASSETS NOT ADMITTED.

|   |            |                       |
|---|------------|-----------------------|
| Agents' balances, representing business written prior to Oct. |            |                       |
| 1. last.....  | \$4,990 08 |                       |
| Book value of bonds and stocks over market value.....         | 61,082 25  | \$66,072 33           |
| Total admitted assets.....                                    |            | <u>\$1,763,692 58</u> |

## LIABILITIES.

|   |                       |
|---|-----------------------|
| Losses adjusted and unpaid.....                               | \$61,948 78           |
| Losses in process of adjustment, or in suspense.....          | 56,527 00             |
| Losses resisted.....  | 12,801 26             |
| Total claims for losses.....                                  | <u>\$131,277 04</u>   |
| Deduct reinsurance.....                                       | 25,224 44             |
| Net amount of unpaid losses.....                              | \$106,052 60          |
| Unearned premiums on outstanding risks.....                   | 1,022,078 20          |
| Salaries and other miscellaneous expenses due or accrued..... | 1,269 31              |
| State, county and municipal taxes due or accrued.....         | 20,000 00             |
| Statutory deposit.....  | \$200,000 00          |
| Surplus over all liabilities.....                             | 414,292 47            |
| Surplus to policy holders.....                                | <u>614,292 47</u>     |
| Total liabilities.....  | <u>\$1,763,692 58</u> |

## RISKS AND PREMIUMS.

|                                  | <i>Fire.</i>         | <i>Premiums.</i>      |
|----------------------------------|----------------------|-----------------------|
| In force December 31, 1908.....  | \$168,576.317        | \$2,051,365 80        |
| Written during the year.....     | 131,807.569          | 1,520,102 73          |
| Total.....                       | <u>\$300,383,886</u> | <u>\$3,571,468 53</u> |
| Expired and terminated.....      | 102,177,043          | 1,275,222 16          |
| In force at end of the year..... | \$198,206,843        | \$2,296,246 37        |
| Deduct amount reinsured.....     | 27,423,951           | 358,928 33            |
| Net amount in force.....         | <u>\$170,780,892</u> | <u>\$1,937,318 04</u> |

## BUSINESS IN MAINE.

|                        | <i>Fire.</i> |
|------------------------|--------------|
| Risks written.....     | \$614,690 00 |
| Premiums received..... | 9,147 04     |
| Losses paid.....       | 2,288 42     |
| Losses incurred.....   | 3,213 94     |

## ROYAL INSURANCE COMPANY, LIMITED,

LIVERPOOL, ENGLAND.

INCORPORATED IN 1845. COMMENCED BUSINESS IN UNITED STATES IN 1851.

FIELD & COWLES, *Managers*, Boston, Mass.

## Statutory Deposit, \$200,000.

## INCOME.

|  | <i>Fire.</i>    | <i>Marine.</i> |                 |
|--|-----------------|----------------|-----------------|
| Gross premiums .....   | \$10,454,030 04 | \$22,486 52    |                 |
| Deduct reinsurance, abatement, rebate and re-<br>turn premiums ..... | 3,107,753 78    | -              |                 |
| Net premiums.....  | \$7,346,276 26  | \$22,486 52    | \$7,368,762 78  |
| Deposit premiums on perpetual risks.....                             |                 |                | 18              |
| Interest on mortgage loans.....                                      |                 | \$28,025 04    |                 |
| Interest on bonds and dividends on stocks.....                       |                 | 214,262 89     |                 |
| Interest on deposits.....  |                 | 7,127 25       |                 |
| Interest from all other sources.....                                 |                 | 12 00          |                 |
| Rents—including company's own occupancy.....                         |                 | 344,045 04     | 593,472 22      |
| Received from home office.....                                       |                 |                | 687 10          |
| Agents' balances previously charged off .....                        |                 |                | 30 41           |
| Profit on sale or maturity of ledger assets.....                     |                 |                | 33,937 50       |
| Increase in book value of ledger assets.....                         |                 |                | 2,500 00        |
| Total income.....  |                 |                | \$7,999,390 19  |
| Ledger assets Dec. 31, 1903.....                                     |                 |                | 11,071,943 65   |
| Total.....   |                 |                | \$19,071,333 84 |

## DISBURSEMENTS.

|   | <i>Fire.</i>   | <i>Marine.</i> |                |
|---|----------------|----------------|----------------|
| Gross amount paid for losses.....                               | \$4,386,348 23 | \$1,469 94     |                |
| Deduct salvage \$44,418.79 and reinsurance \$785,945.03         | 830,363 82     | -              |                |
| Net amount paid for losses.....                                 | \$3,555,984 41 | \$1,469 94     | \$3,557,454 35 |
| Adjustment and settlement of losses.....                        |                |                | 88,688 87      |
| Commissions or brokerage.....                                   |                |                | 1,258,986 32   |
| Miscellaneous expenses of local agencies.....                   |                |                | 9,156 18       |
| Salaries and expenses of special and general agents .....       |                |                | 248,775 07     |
| Salaries, fees and other charges of officers and employes ..... |                |                | 537,601 53     |
| Rents—including company's own occupancy .....                   |                |                | 80,463 95      |
| Advertising, printing and stationery .....                      |                |                | 86,609 26      |
| Postage, telegrams, telephone and express .....                 |                |                | 61,850 09      |
| Legal expenses.....   |                |                | 1,985 23       |
| Furniture and fixtures .....                                    |                |                | 20,270 04      |
| Maps, including corrections.....                                |                |                | 12,283 72      |
| Underwriters' boards and tariff associations.....               |                |                | 79,386 63      |
| Fire department, patrol and salvage corps expenses .....        |                |                | 66,932 69      |
| Inspections and surveys.....                                    |                |                | 49,603 12      |

|  |                        |
|--|------------------------|
| Repairs and expenses on real estate.....     | \$135,275 07           |
| Taxes on real estate.....                    | 47,388 89              |
| State taxes on premiums.....                 | 128,133 14             |
| Insurance department licenses and fees.....  | 21,635 74              |
| All other licenses, fees and taxes.....      | 19,474 12              |
| Remitted to home office.....                 | 1,308,516 45           |
| Miscellaneous expenditures.....              | 40,228 07              |
| Deposit premiums returned.....               | 2,401 29               |
| Agents' balances charged off.....            | 1,021 23               |
| Decrease in book value of ledger assets..... | 8,706 15               |
| Total disbursements.....                     | <u>\$7,870,826 70</u>  |
| Balance.....                                 | <u>\$11,200,507 14</u> |

## LEDGER ASSETS.

|   |                        |
|---|------------------------|
| Book value of real estate.....                          | \$4,152,290 42         |
| Mortgage loans on real estate.....                      | 495,800 00             |
| Book value of bonds and stocks, excluding interest..... | 5,034,285 43           |
| Cash in office and in bank.....                         | 282,847 97             |
| Agents' balances.....                                   | 1,235,283 32           |
| Total ledger assets.....                                | <u>\$11,200,507 14</u> |

## NON-LEDGER ASSETS.

|  |                        |
|--|------------------------|
| Interest due and accrued on mortgages..... | \$10,232 80            |
| Interest accrued on bonds.....             | 57,271 25              |
| Rents due on company's property.....       | 16,508 20              |
| Due for reinsurance.....                   | 64,105 70              |
| Gross assets.....                          | <u>\$11,348,625 09</u> |

## DEDUCT ASSETS NOT ADMITTED.

|   |                        |
|---|------------------------|
| Agents' balances, representing business written prior to Oct. 1,<br>last..... | \$23,846 30            |
| Book value of bonds and stocks over market value.....                         | 1,210 53               |
| Total admitted assets.....  | <u>\$25,056 83</u>     |
|   | <u>\$11,323,568 26</u> |

## LIABILITIES.

|   |                        |
|---|------------------------|
| Losses adjusted and unpaid.....                               | \$99,317 26            |
| Losses in process of adjustment, or in suspense.....          | 513,038 09             |
| Losses resisted.....  | 102,555 88             |
| Total claims for losses.....                                  | <u>\$714,911 23</u>    |
| Deduct reinsurance.....                                       | 138,175 24             |
| Net amount of unpaid losses.....                              | \$576,735 99           |
| Unearned premiums on outstanding risks.....                   | 7,176,390 67           |
| Reclaimable on perpetual fire policies.....                   | 97,540 72              |
| Net premium reserve for life and other departments.....       | 92,495 00              |
| Salaries and other miscellaneous expenses due or accrued..... | 56,432 17              |
| State, county and municipal taxes due or accrued.....         | 160,794 23             |
| Commissions and other charges due agents and brokers.....     | 24,161 20              |
| Due for return premiums and reinsurance.....                  | 128,097 34             |
| Statutory deposit.....  | \$200,000 00           |
| Surplus over all liabilities.....                             | 2,810,920 94           |
| Surplus to policy holders.....                                | 3,010,920 94           |
| Total liabilities.....  | <u>\$11,323,568 26</u> |

## RISKS AND PREMIUMS.

|                                  | <i>Fire.</i>       | <i>Premiums.</i> | <i>Marine.</i> | <i>Premiums.</i> |
|----------------------------------|--------------------|------------------|----------------|------------------|
| In force December 31, 1908 ..... | \$1,563,047,252 28 | \$16,522,270 62  | -              | -                |
| Written during the year.....     | 951,910,163 03     | 10,454,030 04    | \$14,099,640   | \$22,486 52      |
| Total.....                       | \$2,514,957,415 31 | \$26,976,300 66  | \$14,099,640   | \$22,486 52      |
| Expired and terminated.....      | 963,499,324 36     | 10,541,171 58    | 13,546,159     | 10,411 53        |
| In force at end of the year..... | \$1,551,458,090 95 | \$16,435,129 08  | \$553,481      | \$12,074 99      |
| Deduct amount reinsured.....     | 218,645,570 10     | 2,543,001 62     | -              | -                |
| Net amount in force .....        | \$1,332,812,520 85 | \$13,892,127 46  | \$553,481      | \$12,074 99      |

Perpetual risks not included above, \$5,162,163; premiums on same, \$111,881.16.

## 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> |
|----------------|------------------|---------------------|
| Virginia ..... | \$50,000         | \$110,062 30        |
| Georgia.....   | 10,000           | 127,989 50          |
| Mexico.....    | 10,000           | 23,736 68           |

## BUSINESS IN MAINE.

|                        | <i>Fire.</i>   |
|------------------------|----------------|
| Risks written.....     | \$5,105,024 97 |
| Premiums received..... | 85,604 07      |
| Losses paid .....      | 54,064 01      |
| Losses incurred .....  | 44,092 01      |

## 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).....                                      | \$2,305,534 76 |                |
| Deduct reinsurance, abatement, rebate and return premiums ..... | 882,469 11     |                |
| Net premiums.....   |                | \$1,423,065 65 |
| Interest on bonds .....   | \$76,168 50    |                |
| Interest on deposits.....                                       | 1,169 57       | 77,338 07      |
| Received from home office.....                                  |                | 272,307 24     |
| Agents' balances previously charged off.....                    |                | 201 75         |
| Total income.....   |                | \$1,772,912 71 |
| Ledger assets Dec. 31, 1908.....                                |                | 2,460,563 62   |
| Total.....  |                | \$4,233,476 33 |

## DISBURSEMENTS.

|  |                |                       |
|--|----------------|-----------------------|
| Gross amount paid for losses (Fire).....                       | \$1,100,899 89 |                       |
| Deduct salvage \$10,233.25 and reinsurance \$220,952.99.....   | 231,191 24     |                       |
| Net amount paid for losses.....                                |                | \$869,708 65          |
| Adjustment and settlement of losses.....                       |                | 18,013 64             |
| Commissions or brokerage.....                                  |                | 347,135 08            |
| Miscellaneous expenses of local agencies.....                  |                | 5,467 02              |
| Salaries and expenses of special and general agents.....       |                | 64,032 64             |
| Salaries, fees and other charges of officers and employes..... |                | 68,011 70             |
| Rents.....   |                | 7,856 00              |
| Advertising, printing and stationery.....                      |                | 11,320 62             |
| Postage, telegrams, telephone and express.....                 |                | 10,675 32             |
| Legal expenses.....  |                | 2,634 42              |
| Furniture and fixtures.....                                    |                | 573 61                |
| Maps, including corrections.....                               |                | 3,730 07              |
| Underwriters' boards and tariff associations.....              |                | 16,293 75             |
| Fire department, patrol and salvage corps expenses.....        |                | 15,803 95             |
| Inspections and surveys.....                                   |                | 8,278 15              |
| State taxes on premiums.....                                   |                | 30,476 45             |
| Insurance department licenses and fees.....                    |                | 7,754 43              |
| All other licenses, fees and taxes.....                        |                | 5,084 28              |
| Remitted to home office.....                                   |                | 445,775 99            |
| Miscellaneous expenditures.....                                |                | 8,119 00              |
| Agents' balances charged off.....                              |                | 647 85                |
| Total disbursements.....                                       |                | <u>\$1,947,392 62</u> |
| Balance.....   |                | \$2,286,083 71        |

## LEDGER ASSETS.

|  |                       |
|--|-----------------------|
| Book value of bonds, excluding interest..... | \$2,002,992 80        |
| Cash in office and in bank.....              | 43,974 99             |
| Agents' balances.....                        | 239,115 92            |
| Total ledger assets.....                     | <u>\$2,286,083 71</u> |

## NON-LEDGER ASSETS.

|                                |                       |
|--------------------------------|-----------------------|
| Interest accrued on bonds..... | \$23,417 36           |
| Gross assets.....              | <u>\$2,309,501 07</u> |

## DEDUCT ASSETS NOT ADMITTED.

|  |            |                       |
|--|------------|-----------------------|
| Agents' balances, representing business written prior to Oct. 1, last..... | \$1,096 13 |                       |
| Book value of bonds over market value.....                                 | \$2,140 30 | \$33,236 43           |
| Total admitted assets.....   |            | <u>\$2,226,264 64</u> |

## LIABILITIES.

|   |                     |
|---|---------------------|
| Losses adjusted and unpaid.....                       | \$24,138 14         |
| Losses in process of adjustment, or in suspense.....  | 126,411 00          |
| Losses resisted.....                                  | 36,719 00           |
| Total claims for losses.....                          | <u>\$187,268 14</u> |
| Deduct reinsurance.....                               | 40,757 68           |
| Net amount of unpaid losses.....                      | \$146,510 46        |
| Unearned premiums on outstanding risks.....           | 1,224,768 61        |
| State, county and municipal taxes due or accrued..... | 25,000 00           |
| Due for reinsurance.....                              | 11,642 86           |



|                                   |              |                |
|-----------------------------------|--------------|----------------|
| Statutory deposit.....            | \$200,000 00 |                |
| Surplus over all liabilities..... | 618,842 71   |                |
| Surplus to policy holders.....    |              | \$818,842 71   |
| Total liabilities.....            |              | \$2,226,264 64 |

RISKS AND PREMIUMS.

|                                  | <i>Fire.</i>  | <i>Premiums.</i> |
|----------------------------------|---------------|------------------|
| In force December 31, 1908.....  | \$299,672.197 | \$3,058,604 06   |
| Written during the year.....     | 214,666,060   | 2,305,534 76     |
| Total.....                       | \$514,338.257 | \$5,364,138 82   |
| Expired and terminated.....      | 234,920.157   | 2,479,627 71     |
| In force at end of the year..... | \$279,418.100 | \$2,884,511 11   |
| Deduct amount reinsured.....     | 56,509,925    | 552,858 31       |
| Net amount in force.....         | \$222,908.175 | \$2,331,652 80   |

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..... | \$52,000         | \$1,149 91          |
| Georgia.....  | 10,000           | 21,790 74           |

BUSINESS IN MAINE.

|                        | <i>Fire.</i>   |
|------------------------|----------------|
| Risks written.....     | \$1,136,457 00 |
| Premiums received..... | 18,402 27      |
| Losses paid.....       | 6,615 43       |
| Losses incurred.....   | 6,665 43       |

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).....                                     | \$3,395,977 13 |                |
| Deduct reinsurance, abatement, rebate and return premiums..... | 1,327,794 88   |                |
| Net premiums.....  |                | \$2,068,182 25 |
| Interest on mortgage loans.....                                | \$19,941 11    |                |
| Interest on bonds and dividends on stocks.....                 | 166,512 04     |                |
| Interest on deposits.....                                      | 2,169 00       |                |
| Interest from all other sources.....                           | 82 27          |                |
| Rents ..   | 5,704 90       | 194,409 32     |
| Received from home office.....                                 |                | 69,193 08      |
| Agents' balances previously charged off.....                   |                | 20 40          |
| Profit on sale or maturity of ledger assets.....               |                | 1,269 65       |
| Increase in book value of ledger assets.....                   |                | 152 50         |
| Total income.....  |                | \$2,333,227 20 |
| Ledger assets Dec. 31, 1908.....                               |                | 5,067,359 07   |
| Total.....   |                | \$7,400,586 27 |

DISBURSEMENTS.

|  |                |              |
|--|----------------|--------------|
| Gross amount paid for losses (Fire).....                       | \$1,278,318 87 |              |
| Deduct salvage \$4,752.05 and reinsurance \$320,544.81.....    | 325,296 86     |              |
| Net amount paid for losses.....                                |                | \$953,022 01 |
| Adjustment and settlement of losses.....                       |                | 20,629 03    |
| Commissions or brokerage.....                                  |                | 443,129 64   |
| Miscellaneous expenses of local agencies.....                  |                | 9,581 93     |
| Salaries and expenses of special and general agents.....       |                | 68,558 86    |
| Salaries, fees and other charges of officers and employes..... |                | 74,378 23    |
| Rents.....   |                | 6,534 78     |
| Advertising, printing and stationery.....                      |                | 18,047 34    |
| Postage, telegrams, telephone and express.....                 |                | 16,654 03    |
| Legal expenses.....  |                | 1,012 35     |
| Furniture and fixtures.....                                    |                | 2,073 92     |
| Maps including corrections.....                                |                | 5,875 99     |
| Underwriters' boards and tariff associations.....              |                | 27,767 40    |
| Fire department, patrol and salvage corps expenses.....        |                | 24,282 08    |
| Inspections and surveys.....                                   |                | 4,067 80     |
| Repairs and expenses on real estate.....                       |                | 3,360 81     |
| Taxes on real estate.....                                      |                | 1,341 61     |
| State taxes on premiums.....                                   |                | 34,443 40    |
| Insurance department licenses and fees.....                    |                | 9,557 37     |
| All other licenses, fees and taxes.....                        |                | 7,196 87     |

|  |                       |
|--|-----------------------|
| Miscellaneous expenditures.....                | \$3,106 52            |
| Remitted to home office.....                   | 661,024 37            |
| Agents' balances charged off.....              | 959 64                |
| Loss on sale or maturity of ledger assets..... | 6,439 82              |
| Decrease in book value of ledger assets.....   | 7,681 59              |
| Total disbursements.....                       | <u>\$2,410,707 34</u> |
| Balance .....                                  | \$4,989,878 98        |

LEDGER ASSETS.

|   |                       |
|---|-----------------------|
| Book value of real estate.....                          | \$68,437 16           |
| Mortgage loans on real estate.....                      | 362,875 00            |
| Book value of bonds and stocks, excluding interest..... | 4,104,899 68          |
| Cash in bank.....                                       | 109,923 75            |
| Agents' balances.....                                   | 343,743 34            |
| Total ledger assets.....                                | <u>\$4,989,878 98</u> |

NON-LEDGER ASSETS.

|  |                    |
|--|--------------------|
| Interest due and accrued on mortgages..... | \$7,406 88         |
| Interest accrued on bonds.....             | 57,048 71          |
| Interest accrued on other assets.....      | 269 00             |
| Gross assets.....                          | <u>\$64,724 59</u> |
|  | \$5,054,603 52     |

DEDUCT ASSETS NOT ADMITTED.

|  |                     |
|--|---------------------|
| Agents' balances, representing business written prior to Oct. 1, last..... | \$8,550 59          |
| Book value of bonds and stocks over market value.....                      | 197,920 93          |
| Total admitted assets.....   | <u>\$206,471 52</u> |
|  | \$4,848,132 00      |

LIABILITIES.

|   |                     |
|---|---------------------|
| Losses adjusted and unpaid.....                               | \$74,503 27         |
| Losses in process of adjustment, or in suspense.....          | 184,356 15          |
| Losses resisted.....  | 27,856 00           |
| Total claims for losses.....                                  | <u>\$286,715 42</u> |
| Deduct reinsurance.....                                       | 82,749 79           |
| Net amount of unpaid losses.....                              | \$203,965 63        |
| Unearned premiums on outstanding risks.....                   | 1,926,970 53        |
| Salaries and other miscellaneous expenses due or accrued..... | 10,000 00           |
| State, county and municipal taxes due or accrued.....         | 25,000 00           |
| Statutory deposit.....  | \$200,000 00        |
| Surplus over all liabilities.....                             | 2,482,195 84        |
| Surplus to policy holders.....                                | <u>2,682,195 84</u> |
| Total liabilities.....  | \$4,848,132 00      |

RISKS AND PREMIUMS.

|                                  | <i>Fire.</i>         | <i>Premiums.</i>      |
|----------------------------------|----------------------|-----------------------|
| In force December 31, 1908.....  | \$480,729,370        | \$4,261,326 13        |
| Written during the year .....    | 338,246,490          | 3,395,977 13          |
| Total.....                       | <u>\$768,975,860</u> | <u>\$7,657,303 26</u> |
| Expired and terminated.....      | 305,195,391          | 3,080,306 97          |
| In force at end of the year..... | \$463,780,469        | \$4,576,996 29        |
| Deduct amount reinsured.....     | 122,283,543          | 862,350 17            |
| Net amount in force.....         | <u>\$341,496,926</u> | <u>\$3,714,646 12</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         | \$40,565 06         |
| New Mexico..... | 10,000           | 15,785 51           |
| Virginia.....   | 52,500           | 30,907 81           |

## BUSINESS IN MAINE.

|                        | <i>Fire.</i>   |
|------------------------|----------------|
| Risks written.....     | \$1,500,544 00 |
| Premiums received..... | 24,640 77      |
| Losses paid.....       | 12,226 71      |
| Losses incurred.....   | 11,270 38      |

## 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).....                                     | \$219,680 82 |              |
| Deduct reinsurance, abatement, rebate and return premiums..... | 110,460 72   |              |
| Net premiums.....  |              | \$109,220 10 |
| Interest on bonds and dividends on stocks.....                 | \$15,150 19  |              |
| Interest on deposits.....                                      | 220 54       | 15,370 73    |
| Sales of rights.....   |              | 10 50        |
| Profit on sale or maturity of ledger assets.....               |              | 160 00       |
| Total income.....  |              | \$124,761 33 |
| Ledger assets, Dec. 31, 1908.....                              |              | 452,372 69   |
| Total.....   |              | \$577,134 02 |

## DISBURSEMENTS.

|  |             |             |
|--|-------------|-------------|
| Gross amount paid for losses (Fire).....                   | \$72,145 03 |             |
| Deduct salvage \$959.14; and reinsurance, \$28,213.08..... | 29,172 22   |             |
| Net amount paid for losses.....                            |             | \$42,972 81 |
| Adjustment and settlement of losses.....                   |             | 1,255 17    |
| Commissions or brokerage.....                              |             | 21,738 61   |
| Miscellaneous expenses of local agencies.....              |             | 767 27      |

|  |                     |
|--|---------------------|
| Salaries and expenses of special and general agents.....       | \$2,895 70          |
| Salaries, fees and other charges of officers and employes..... | 5,504 81            |
| Rents.....   | 379 38              |
| Advertising, printing and stationery.....                      | 1,148 64            |
| Postage, telegrams, telephone and express.....                 | 1,256 81            |
| Legal expenses.....  | 400 00              |
| Maps, including corrections.....                               | 156 94              |
| Underwriters' boards and tariff associations.....              | 1,884 80            |
| Fire department, patrol and salvage corps expenses.....        | 2,079 94            |
| Inspections and surveys.....                                   | 51 95               |
| State taxes on premiums.....                                   | 1,857 87            |
| Insurance department licenses and fees.....                    | 2,533 25            |
| All other licenses, fees and taxes.....                        | 902 25              |
| Remitted to home office.....                                   | 25,186 51           |
| Miscellaneous expenditures.....                                | 286 97              |
| Agents' balances charged off.....                              | 60 00               |
| Total disbursements.....                                       | <u>\$113,319 68</u> |
| Balance.....   | \$463,814 34        |

## LEDGER ASSETS.

|   |                     |
|---|---------------------|
| Book value of bonds and stocks, excluding interest..... | \$408,697 40        |
| Cash in bank.....                                       | 20,988 31           |
| Agents' balances.....                                   | 34,128 63           |
| Total ledger assets.....                                | <u>\$463,814 34</u> |

## NON-LEDGER ASSETS.

|                                |                     |
|--------------------------------|---------------------|
| Interest accrued on bonds..... | \$3,779 16          |
| Gross assets.....              | <u>\$467,593 50</u> |

## DEDUCT ASSETS NOT ADMITTED.

|  |            |                     |
|--|------------|---------------------|
| Agents' balances, representing business written prior to<br>Oct 1, last..... | \$3,638 13 |                     |
| Book value of bonds and stock over market value.....                         | 33,807 15  | \$37,445 28         |
| Total admitted assets.....   |            | <u>\$430,148 22</u> |

## LIABILITIES.

|   |                     |
|---|---------------------|
| Losses adjusted and unpaid.....                       | \$4,838 57          |
| Losses in process of adjustment, or in suspense.....  | 3,947 00            |
| Losses resisted.....                                  | 2,700 00            |
| Total claims for losses.....                          | <u>\$11,485 57</u>  |
| Deduct reinsurance.....                               | 4,376 04            |
| Net amount of unpaid losses.....                      | 7,109 53            |
| Unearned premiums on outstanding risks.....           | 88,071 41           |
| State, county and municipal taxes due or accrued..... | 2,500 00            |
| Statutory deposit.....                                | \$200,000 00        |
| Surplus over all liabilities.....                     | <u>132,467 28</u>   |
| Surplus to policy holders.....                        | 332,467 28          |
| Total liabilities.....                                | <u>\$430,148 22</u> |

## SUN INSURANCE OFFICE.

| RISKS AND PREMIUMS.               |              |                  |
|-----------------------------------|--------------|------------------|
|                                   | <i>Fire.</i> | <i>Premiums.</i> |
| In force December 31, 1908.....   | \$17,698,397 | \$236,477 95     |
| Written during the year.....      | 17,689,179   | 219,680 82       |
| Total.....                        | \$35,387,576 | \$456,158 77     |
| Expired and terminated .....      | 15,093,099   | 197,947 99       |
| In force at end of the year ..... | \$20,294,477 | \$258,210 78     |
| Deduct amount reinsured .....     | 6,928,284    | 90,666 17        |
| Net amount in force.....          | \$13,366,193 | \$167,544 61     |

## BUSINESS IN MAINE.

|                        | <i>Fire.</i> |
|------------------------|--------------|
| Risks written.....     | \$91,778 00  |
| Premiums received..... | 1,703 75     |

## 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).....                                      | \$3,824,150 50 |                |
| Deduct reinsurance, abatement, rebate and return premiums ..... | 747,031 60     |                |
| Net premiums.....   |                | \$3,077,118 90 |
| Interest on mortgage loans.....                                 | \$1,250 00     |                |
| Interest on bonds and dividends on stocks.....                  | 130,781 70     |                |
| Interest on deposits .....                                      | 7,323 18       |                |
| Rents—including company's own occupancy.....                    | 23,085 46      | 162,440 34     |
| Received from home office.....                                  |                | 6,354 93       |
| Profit on sale or maturity of ledger assets.....                |                | 13,186 93      |
| Total income.....   |                | \$3,259,101 10 |
| Ledger assets Dec. 31, 1908.....                                |                | 3,959,260 73   |
| Total.....  |                | \$7,218,361 83 |

## DISBURSEMENTS.

|  |                |                |
|--|----------------|----------------|
| Gross amount paid for losses (Fire) .....                  | \$1,496,956 92 |                |
| Deduct salvage \$7,883.57 and reinsurance \$65,306.69..... | 73,190 26      |                |
| Net amount paid for losses.....                            |                | \$1,423,766 66 |

|  |                |  |
|--|----------------|--|
| Adjustment and settlement of losses.....                       | \$84,632 51    |  |
| Commissions or brokerage.....                                  | 680,505 66     |  |
| Miscellaneous expenses of local agencies.....                  | 9,094 86       |  |
| Salaries and expenses of special and general agents.....       | 69,706 45      |  |
| Salaries, fees and other charges of officers and employes..... | 147,506 16     |  |
| Rents—including company's own occupancy.....                   | 21,380 00      |  |
| Advertising, printing and stationery.....                      | 39,708 74      |  |
| Postage, telegrams, telephone and express.....                 | 20,886 76      |  |
| Legal expenses.....  | 1,760 96       |  |
| Furniture and fixtures.....                                    | 1,414 02       |  |
| Maps, including corrections.....                               | 6,440 57       |  |
| Underwriters' boards and tariff associations.....              | 50,067 02      |  |
| Fire department, patrol and salvage corps expenses.....        | 28,790 41      |  |
| Inspections and surveys.....                                   | 3,746 03       |  |
| Repairs and expenses on real estate.....                       | 7,683 27       |  |
| Taxes on real estate.....                                      | 4,815 45       |  |
| State taxes on premiums.....                                   | 44,253 65      |  |
| Insurance department licenses and fees.....                    | 11,768 92      |  |
| All other licenses, fees and taxes.....                        | 11,047 25      |  |
| Remitted to home office.....                                   | 411,376 45     |  |
| Loss on sale or maturity of ledger assets.....                 | 14,095 39      |  |
| Total disbursements.....                                       | \$3,044,446 69 |  |
| Balance.....   | \$4,173,915 14 |  |

## 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..... | 3,124,682 14   |  |
| Cash in office and in bank.....                         | 299,846 21     |  |
| Agents' balances.....                                   | 433,749 00     |  |
| Total ledger assets.....                                | \$4,173,915 14 |  |

## NON-LEDGER ASSETS.

|   |           |                |
|---|-----------|----------------|
| Interest accrued on mortgages.....                    | \$208 33  |                |
| Interest due and accrued on bonds.....                | 39,108 70 |                |
| Rents accrued on company's property.....              | 1,316 67  | \$40,633 70    |
| Market value of bonds and stocks over book value..... |           | 50,563 16      |
| Gross assets.....                                     |           | \$4,265,112 00 |

## DEDUCT ASSETS NOT ADMITTED.

|  |            |                |
|--|------------|----------------|
| Agents' balances, representing business written prior to Oct. 1, last..... | \$8,675 15 |                |
| Book value of real estate over market value.....                           | 19,637 79  | \$28,312 94    |
| Total admitted assets.....   |            | \$4,236,799 06 |

## LIABILITIES.

|   |              |  |
|---|--------------|--|
| Losses adjusted and unpaid.....                               | \$81,371 00  |  |
| Losses in process of adjustment, or in suspense.....          | 166,842 00   |  |
| Losses resisted.....  | 8,606 00     |  |
| Total claims for losses.....                                  | \$256,819 00 |  |
| Deduct reinsurance.....                                       | 12,750 00    |  |
| Net amount of unpaid losses.....                              | \$244,069 00 |  |
| Unearned premiums on outstanding risks.....                   | 2,665,967 52 |  |
| Salaries and other miscellaneous expenses due or accrued..... | 2,272 44     |  |

|   |              |                       |
|---|--------------|-----------------------|
| State, county and municipal taxes due or accrued..... |              | \$61,542 38           |
| Due for reinsurance.....                              |              | 7,728 00              |
| Statutory deposit .....                               | \$200,000 00 |                       |
| Surplus over all liabilities.....                     | 1,055,219 72 |                       |
| Surplus to policy holders.....                        |              | <u>1,255,219 72</u>   |
| Total liabilities.....                                |              | <u>\$4,236,799 06</u> |

## RISKS AND PREMIUMS.

|                                  | <i>Fire.</i>         | <i>Premiums.</i>      |
|----------------------------------|----------------------|-----------------------|
| In force December 31, 1908.....  | \$478,232,761        | \$5,032,123 33        |
| Written during the year .....    | 348,567,911          | 3,824,150 50          |
| Total .....                      | <u>\$821,800,672</u> | <u>\$8,856,273 83</u> |
| Expired and terminated.....      | 313,453,565          | 3,460,160 94          |
| In force at end of the year..... | \$508,347,107        | \$5,396,112 89        |
| Deduct amount reinsured.....     | 25,894,352           | 254,828 49            |
| Net amount in force.....         | <u>\$482,452,755</u> | <u>\$5,141,284 40</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..... | \$10,000         | \$22,570 98         |
| Georgia.....  | 10,000           | 35,004 35           |

## BUSINESS IN MAINE.

|                        | <i>Fire.</i>   |
|------------------------|----------------|
| Risks written.....     | \$2,186,189 00 |
| Premiums received..... | 29,362 86      |
| Losses paid.....       | 11,920 77      |
| Losses incurred.....   | 12,170 08      |



UNION MARINE INSURANCE COMPANY, LIMITED,  
LIVERPOOL, ENGLAND.

INCORPORATED IN 1863. COMMENCED BUSINESS IN UNITED STATES IN 1880.

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

Statutory Deposit, \$200,000.

INCOME.

|   |                |                |
|---|----------------|----------------|
| Gross premiums (Marine).....                              | \$1,387,218 43 |                |
| Deduct reinsurance, abatement, rebate and return premiums | 655,500 28     |                |
| Net premiums.....   |                | \$781,718 15   |
| Interest on bonds.....                                    | \$18,745 00    |                |
| Interest on deposits.....                                 | 1,168 26       | 19,913 26      |
| Received from home office.....                            |                | 20,619 48      |
| Total income.....   |                | \$772,250 89   |
| Ledger assets Dec. 31, 1908.....                          |                | 665,213 98     |
| Total.....  |                | \$1,437,464 87 |

DISBURSEMENTS.

|  |              |              |
|--|--------------|--------------|
| Gross amount paid for losses (Marine).....                     | \$984,094 98 |              |
| Deduct salvage \$54,308.76 and reinsurance \$415,162.67.....   | 469,471 43   |              |
| Net amount paid for losses.....                                |              | \$514,623 55 |
| Commissions or brokerage.....                                  |              | 117,491 47   |
| Miscellaneous expenses of local agencies.....                  |              | 4,460 08     |
| Expenses of special and general agents.....                    |              | 6,431 51     |
| Salaries, fees and other charges of officers and employes..... |              | 41,062 41    |
| Rents.....   |              | 4,794 30     |
| Advertising, printing and stationery.....                      |              | 6,104 49     |
| Postage, telegrams, telephone and express.....                 |              | 2,074 70     |
| Legal expenses.....  |              | 171 39       |
| Furniture and fixtures.....                                    |              | 719 73       |
| Underwriters' boards and tariff associations.....              |              | 2,766 86     |
| Inspections and surveys.....                                   |              | 791 05       |
| State taxes on premiums.....                                   |              | 20,445 25    |
| Insurance department licenses and fees.....                    |              | 4,009 60     |
| Remitted to home office.....                                   |              | 42,071 17    |
| Agents' balances charged off.....                              |              | 701 90       |
| Total disbursements.....                                       |              | \$768,719 46 |
| Balance.....   |              | \$668,745 41 |

## LEDGER ASSETS.

|   |              |              |
|---|--------------|--------------|
| Book value of bonds, excluding interest.....            | \$507,359 97 |              |
| Cash in bank.....                                       | 41,929 71    |              |
| Agents' balances.....                                   | 115,723 00   |              |
| Bills receivable taken for marine and inland risks..... | 3,287 38     |              |
| Cash deposit, Treasurer of Massachusetts.....           | 445 85       |              |
| Total ledger assets.....                                |              | \$668,745 41 |

## NON-LEDGER ASSETS.

|                                |            |              |
|--------------------------------|------------|--------------|
| Interest accrued on bonds..... | \$4,921 67 |              |
| Gross assets.....              |            | \$673,667 08 |

## DEDUCT ASSETS NOT ADMITTED.

|  |            |              |
|--|------------|--------------|
| Agents' balances, representing business written prior to Oct. 1, last..... | \$4,492 02 |              |
| Book value of bonds over market value.....                                 | 749 97     | \$5,241 99   |
| Total admitted assets.....   |            | \$668,425 09 |

## LIABILITIES.

|   |              |              |
|---|--------------|--------------|
| Losses in process of adjustment, or in suspense.....          | \$106,824 22 |              |
| Losses resisted.....  | 27,803 04    |              |
| Total claims for losses.....                                  | \$134,627 26 |              |
| Deduct reinsurance.....                                       | 55,537 24    |              |
| Net amount of unpaid losses.....                              |              | \$79,090 02  |
| Unearned premiums on outstanding risks.....                   |              | 175,029 18   |
| Salaries and other miscellaneous expenses due or accrued..... |              | 500 00       |
| State, county and municipal taxes due or accrued.....         |              | 20,000 00    |
| Statutory deposit.....  | \$200,000 00 |              |
| Surplus over all liabilities.....                             | 193,805 89   |              |
| Surplus to policy holders.....                                |              | 393,805 89   |
| Total liabilities.....  |              | \$668,425 09 |

## RISKS AND PREMIUMS.

|                                  | <i>Marine.</i> | <i>Premiums.</i> |
|----------------------------------|----------------|------------------|
| In force December 31, 1908.....  | \$23,315,786   | \$379,035 65     |
| Written during the year.....     | 229,733,499    | 1,387,218 43     |
| Total.....                       | \$253,049,285  | \$1,766,254 08   |
| Expired and terminated.....      | 231,264 364    | 1,279,834 10     |
| In force at end of the year..... | \$21,784,921   | \$486,419 98     |
| Deduct amount reinsured.....     | 5,208,337      | 165,146 57       |
| Net amount in force.....         | \$16,576,584   | \$321,273 41     |

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.....   | \$2,073,079 40 | \$409,952 30   |                |
| Deduct reinsurance, abatement, rebate and<br>return premiums..... | 612,760 07     | 126,917 79     |                |
| Net premiums.....   | \$1,460,319 33 | \$283,034 51   | \$1,743,353 84 |
| Interest on bonds and dividends on stocks.....                    |                | \$75,949 42    |                |
| Interest on deposits.....   |                | 4,932 30       |                |
| Interest from all other sources.....                              |                | 1,421 36       | 82,303 08      |
| Total income.....   |                |                | \$1,825,656 92 |
| Ledger assets Dec. 31, 1908.....                                  |                |                | 2,246,769 56   |
| Total.....  |                |                | \$4,072,426 48 |

DISBURSEMENTS.

|   | <i>Fire.</i> | <i>Marine.</i> |                |
|---|--------------|----------------|----------------|
| Gross amount paid for losses.....                               | \$823,408 81 | \$344,104 27   |                |
| Deduct salvage \$49,607.28 and reinsurance<br>\$210,362.38..... | 135,032 64   | 124,937 02     |                |
| Net amount paid for losses.....                                 | \$688,376 17 | \$219,167 25   | \$907,543 42   |
| Adjustment and settlement of losses.....                        |              |                | 13,767 39      |
| Commissions or brokerage.....                                   |              |                | 371,350 17     |
| Salaries and expenses of special and general agents.....        |              |                | 74,502 35      |
| Salaries, fees and other charges of officers and employes.....  |              |                | 86,058 77      |
| Rents.....  |              |                | 4,797 30       |
| Advertising, printing and stationery.....                       |              |                | 21,170 70      |
| Postage, telegrams, telephone and express.....                  |              |                | 15,228 39      |
| Legal expenses.....   |              |                | 515 69         |
| Furniture and fixtures.....                                     |              |                | 492 98         |
| Maps, including corrections.....                                |              |                | 4,488 20       |
| Underwriters' boards and tariff associations.....               |              |                | 20,032 41      |
| Fire department, patrol and salvage corps expenses.....         |              |                | 2,927 55       |
| Inspections and surveys.....                                    |              |                | 4,795 89       |
| State taxes on premiums.....                                    |              |                | 22,605 48      |
| Insurance department licenses and fees.....                     |              |                | 10,826 58      |
| All other licenses, fees and taxes.....                         |              |                | 18,573 69      |
| Remitted to home office.....                                    |              |                | 72,565 02      |
| Miscellaneous expenditures.....                                 |              |                | 8,762 81       |
| Agents' balances charged off.....                               |              |                | 13,894 54      |
| Loss on sale or maturity of ledger assets.....                  |              |                | 4,500 00       |
| Total disbursements.....  |              |                | \$1,679,399 33 |
| Balance.....  |              |                | \$2,393,027 15 |

## LEDGER ASSETS.

|   |                |
|---|----------------|
| Book value of bonds and stocks, excluding interest..... | \$1,862,537 86 |
| Cash in office and in bank.....                         | 314,305 34     |
| Agents' balances.....                                   | 210,430 35     |
| Bills receivable taken for marine and inland risks..... | 5,753 60       |
| Total ledger assets.....                                | \$2,393,027 15 |

## NON-LEDGER ASSETS.

|                                |                |
|--------------------------------|----------------|
| Interest accrued on bonds..... | \$22,555 50    |
| Due for reinsurance.....       | 10,875 49      |
| Gross assets.....              | \$2,426,458 14 |

## DEDUCT ASSETS NOT ADMITTED.

|  |                |
|--|----------------|
| Agents' balances, representing business written prior to Oct 1 last..... | \$5,772 41     |
| Bills receivable, past due, taken for marine and inland risks.....       | 412 00         |
| Book value of bonds and stocks over market value.....                    | 42,970 36      |
| Total admitted assets.....   | \$49,154 77    |
|  | \$2,377,303 37 |

## LIABILITIES.

|   |                |
|---|----------------|
| Losses adjusted and unpaid.....                           | \$73,526 75    |
| Losses in process of adjustment or in suspense.....       | 200,369 85     |
| Losses resisted.....                                      | 8,075 00       |
| Total claims for losses.....                              | \$281,971 60   |
| Deduct reinsurance.....                                   | 58,527 00      |
| Net amount of unpaid losses.....                          | \$223,444 60   |
| Unearned premiums on outstanding risks.....               | 1,285,031 04   |
| State, county and municipal taxes due or accrued.....     | 22,960 04      |
| Commissions and other charges due agents and brokers..... | 4,665 03       |
| Statutory deposit.....                                    | \$200,000 00   |
| Surplus over all liabilities.....                         | 641,202 66     |
| Surplus to policy holders.....                            | \$41,202 66    |
| Total liabilities.....                                    | \$2,377,303 37 |

## RISKS AND PREMIUMS.

|                                  | <i>Fire.</i>  | <i>Premiums.</i> | <i>Marine.</i> | <i>Premiums.</i> |
|----------------------------------|---------------|------------------|----------------|------------------|
| In force December 31, 1908.....  | \$254,348,164 | \$2,703,078 11   | \$7,639,839    | \$167,679 55     |
| Written during the year.....     | 211,932,682   | 2,073,079 40     | 67,373,825     | 409,952 30       |
| Total.....                       | \$466,280,846 | \$4,776,157 51   | \$75,013,664   | \$577,631 85     |
| Expired and terminated.....      | 207,354,385   | 2,036,259 42     | 63,708,507     | 381,264 92       |
| In force at end of the year..... | \$258,926,461 | \$2,739,898 09   | \$11,305,157   | \$196,366 93     |
| Deduct amount reinsured.....     | 31,658,117    | 299,806 52       | 1,793,474      | 52,081 47        |
| Net amount in force.....         | \$227,268,344 | \$2,440,091 57   | \$9,511,683    | \$144,285 46     |

## 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         | \$25,579 24         |
| Virginia.....   | 42,000           | 22,227 72           |
| California..... | 110,000          | 143,704 42          |

## BUSINESS IN MAINE.

|                        | <i>Fire.</i>   | <i>Marine.</i> |
|------------------------|----------------|----------------|
| Risks written.....     | \$1,429,205 00 | \$218,550 00   |
| Premiums received..... | 14,606 32      | 7,053 05       |
| Losses paid.....       | 7,255 61       | 11,577 79      |
| Losses incurred.....   | 2,748 93       | 11,577 79      |



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MAINE MUTUAL FIRE INSURANCE COMPANIES.

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ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS,  
SHOWING THEIR CONDITION DECEMBER 31, 1909.

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## AROOSTOOK COUNTY PATRONS MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1897. COMMENCED BUSINESS IN 1897.

IRA J. PORTER, *President.*

ERNEST T. MCGLAUFLIN, *Secretary.*

P. O. Address of Secretary, Presque Isle, Maine.

### ASSETS.

|   |            |
|---|------------|
| Cash deposited in bank .....  | \$2,644 25 |
| Assessments on premium notes unpaid.....                            | 2,265 24   |
| Safe.....   | 132 00     |
| Supplies, printed matter, stationery, etc.....                      | 57 56      |
|   | \$5,099 05 |
| Gross assets, not including premium notes .....                     |            |
| (Balance due on premium notes subject to assessment, \$169,138.07.) |            |

### LIABILITIES.

|   |            |
|---|------------|
| Losses reported, not adjusted (estimated) ..... | \$270 00   |
| Due for borrowed money and interest .....       | 3,603 00   |
|   | \$3,873 00 |

### INCOME.

|  |             |
|--|-------------|
| Cash premiums on policies written or renewed.....      | \$3,422 42  |
| Assessments on premium notes .....                     | 29,863 64   |
| Cash loaned to company to pay losses or expenses ..... | 14,500 00   |
| Vacancy permits .....                                  | 50 33       |
|  | \$47,836 39 |
| Gross cash income .....                                |             |
| Cash assets December 31st of previous year.....        | 363 42      |
| Total.....   | \$48,199 81 |

### EXPENDITURES.

|  |             |
|--|-------------|
| Losses paid during the year .....                            | \$29,137 50 |
| Adjusting losses .....                                       | 65 92       |
| Collecting assessments .....                                 | 1 00        |
| Return premiums on policies cancelled .....                  | 230 00      |
| Salaries of officers and directors .....                     | 1,000 00    |
| Travelling expenses of officers, directors and employes..... | 62 37       |
| Making assessments.....                                      | 300 00      |
| Borrowed money repaid .....                                  | 14,000 00   |
| Interest.....  | 496 33      |
| Printing, \$40.75; postage, \$147.39 .....                   | 188 14      |
| Stationery, \$18.75; express charges, \$1.10.....            | 19 85       |
| Telephone.....   | 10 73       |
| Mileage.....   | 36 72       |
| Auditor.....   | 7 00        |
|  | \$45,555 56 |
| Gross cash expenditures .....                                |             |
| Balance .....  | \$2,644 25  |



GENERAL ITEMS.

|   | <i>Amount.</i> | <i>Premium<br/>Notes.</i> |
|---|----------------|---------------------------|
| Amount in force Dec. 31, 1908 .....   | \$3,438,630 72 | \$172,706 54              |
| Written and renewed during the year .....                                   | 1,356,081 00   | 68,487 45                 |
| Total .....   | \$4,794,711 72 | \$241,193 99              |
| Deduct amount terminated during the year .....                              | 636,542 00     | 31,913 10                 |
| Amount in force Dec. 31, 1909 .....   | \$4,158,169 72 | \$209,280 89              |
| Losses incurred during the year .....                                       |                | \$24,985 00               |
| Assessments, laid or ordered to be laid, on premium notes during the year.. |                | 32,306 14                 |
| Date of last assessment, November 15, 1909, amount collected.....           |                | 20,406 94                 |
| Largest sum insured in a single risk .....                                  |                | 3,000 00                  |

AROOSTOOK MUTUAL FIRE INSURANCE  
COMPANY.

INCORPORATED IN 1909. COMMENCED BUSINESS IN 1909.

GEORGE W. IRVING, *President,*

E. S. PERRY, *Secretary.*

P. O. Address of Secretary, Presque Isle, Maine.

ASSETS.

|  |            |
|--|------------|
| Cash deposited in bank.....  | \$2,088 74 |
| Cash premiums unpaid.....  | 350 00     |
| Furniture.....   | 117 85     |
| Supplies, printed matter, stationery, etc.....                     | 68 02      |
| Gross assets, not including premium notes.....                     | \$2,624 61 |
| (Balance due on premium notes subject to assessment, \$32,567.72.) |            |

INCOME.

|   |            |
|---|------------|
| Cash premiums on policies written or renewed..... | \$3,268 63 |
| Income from all other sources .....               | 07         |
| Gross cash income.....                            | \$3,268 70 |

EXPENDITURES.

|  |            |
|--|------------|
| Salaries of officers and directors.....                        | \$300 00   |
| Salaries of agents and employes.....                           | 72 56      |
| Traveling expenses of officers, directors and employes.....    | 110 05     |
| Rent, \$12.51: advertising, \$9.....                           | 21 51      |
| Printing, \$168.00: postage, \$37.54: blank, books \$5.85..... | 211 39     |
| Stationery, \$1.25: express charges, \$6.40.....               | 7 65       |
| Organizing expenses.....                                       | 317 55     |
| Furniture .....  | 117 85     |
| Bond .....   | 15 00      |
| Miscellaneous expenditures.....                                | 6 40       |
| Gross cash expenditures.....                                   | \$1,179 96 |
| Balance.....   | \$2,088 74 |

GENERAL ITEMS.

|   | <i>Amount.</i> | <i>Premium<br/>Notes.</i> |
|---|----------------|---------------------------|
| Written during the year and in force December 31, 1909..... | \$242,400 00   | \$36,186 35               |
| Largest sum insured in a single risk.....                   |                | 2,000 00                  |

## BOOTHBAY MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1895. COMMENCED BUSINESS IN 1895.

B. M. GILES, *President.*

BYRON GILES, *Secretary.*

P. O. Address of Secretary, Boothbay, Maine.

## ASSETS.

|   |          |
|---|----------|
| Cash in office.....   | \$1 48   |
| Cash deposited in bank .....                                      | 358 08   |
| Total cash assets .....   | \$359 56 |
| (Balance due on premium notes subject to assessment, \$8,206.23.) |          |

## INCOME.

|   |          |
|---|----------|
| Cash premiums on policies written or renewed..... | \$59 80  |
| Policy fees.....                                  | 10 00    |
| Interest from all sources .....                   | 12 72    |
| Gross cash income.....                            | \$82 52  |
| Cash assets December 31st of previous year.....   | 320 36   |
| Total .....                                       | \$402 88 |

## EXPENDITURES.

|  |          |
|--|----------|
| Losses paid during the year.....                             | \$6 25   |
| Salaries of officers and directors .....                     | 10 00    |
| Traveling expenses of officers, directors and employes ..... | 9 25     |
| Borrowed money repaid .....                                  | 8 16     |
| Printing, \$8.25; postage, \$ .53.....                       | 8 78     |
| Expense of examination.....                                  | 88       |
| Gross cash expenditures.....                                 | \$43 32  |
| Balance .....  | \$359 56 |

## GENERAL ITEMS.

|  | <i>Amount.</i> | <i>Premium Notes.</i> |
|--|----------------|-----------------------|
| Amount in force Dec. 31, 1908 .....                          | \$119,870 00   | \$8,318 90            |
| Written and renewed during the year .....                    | 14,950 00      | 1,196 00              |
| Total .....  | \$134,820 00   | \$9,512 90            |
| Deduct amount terminated during the year.....                | 11,425 00      | 769 50                |
| Amount in force Dec. 31, 1909 .....                          | \$123,395 00   | \$8,743 40            |
| Losses incurred during the year.....                         |                | \$6 25                |
| Date of last assessment, August, 1899, amount collected..... |                | 904 32                |
| Largest sum insured in a single risk.....                    |                | 1,500 00              |

## BRUNSWICK FARMERS' MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1862. COMMENCED BUSINESS IN 1862.

PALMER O. SPINNEY, *President.*                      JAMES W. CRAWFORD, *Secretary.*

P. O. Address of Secretary, Brunswick, Maine.

### ASSETS.

|  |          |
|--|----------|
| Cash in office.....  | \$5 04   |
| Cash deposited in bank.....  | 125 31   |
| Total cash assets.....   | \$130 35 |
| Assessments on premium notes unpaid.....                           | 75 60    |
| Office desk.....   | 19 63    |
| Gross assets, not including premium notes.....                     | \$225 58 |
| (Balance due on premium notes subject to assessment, \$12,256.77.) |          |

### INCOME.

|   |            |
|---|------------|
| Cash premiums on policies written or renewed..... | \$88 42    |
| Policy fees.....                                  | 26 50      |
| Assessments on premium notes.....                 | 1,175 69   |
| Interest from all sources.....                    | 91         |
| Gross cash income.....                            | \$1,291 52 |
| Cash assets December 31st of previous year.....   | 11         |
| Total.....  | \$1,291 63 |

### EXPENDITURES.

|  |            |
|--|------------|
| Losses paid during the year.....             | \$1,035 00 |
| Adjusting losses.....                        | 2 00       |
| Collecting assessments.....                  | 84         |
| Return premiums on policies cancelled.....   | 4 87       |
| Salaries of officers and directors.....      | 76 50      |
| Borrowed money repaid.....                   | 26 12      |
| Printing, \$8.00; postage, \$2.50.....       | 10 50      |
| Stationery, \$ .50; advertising, \$4.50..... | 5 00       |
| Expense of examination.....                  | 45         |
| Gross cash expenditures.....                 | \$1,161 28 |
| Balance.....                                 | \$130 35   |

### GENERAL ITEMS,

|   | <i>Amount.</i> | <i>Premium<br/>Notes.</i> |
|---|----------------|---------------------------|
| Amount in force Dec. 31, 1908.....  | \$263,151 00   | \$15,838 06               |
| Written and renewed during the year.....                                    | 50,575 00      | 3,044 50                  |
| Total.....  | \$313,726 00   | \$18,882 56               |
| Deduct amount terminated during the year.....                               | 59,226 00      | 3,568 56                  |
| Amount in force Dec. 31, 1909.....  | \$254,500 00   | \$15,319 00               |
| Losses incurred during the year.....  |                | \$1,035 00                |
| Assessments, laid or ordered to be laid, on premium notes during the year.. |                | 1,239 20                  |
| Date of last assessment, April 24, 1909, amount collected.....              |                | 1,163 60                  |
| 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.

ALBERT F. HANNAFORD, *President.*

ELGIN C. VERRILL, *Secretary.*

P. O. Address of Secretary, 57 Exchange St., Portland, Maine.

### ASSETS.

|   |            |
|---|------------|
| Cash in office.....   | \$5 89     |
| Cash deposited in bank.....                                       | 1,307 14   |
| Total cash assets.....  | \$1,312 53 |
| Cash premiums unpaid.....   | 42 50      |
| Gross assets, not including premium notes.....                    | \$1,355 03 |
| (Balance due on premium notes subject to assessment, \$9,406.35.) |            |

### LIABILITIES.

|  |         |
|--|---------|
| Losses reported, not adjusted (estimated)..... | \$30 00 |
|--|---------|

### INCOME.

|   |            |
|---|------------|
| Cash premiums on policies written or renewed..... | \$244 40   |
| Interest from all sources.....                    | 43 27      |
| Vacancy permits.....                              | 10 50      |
| Gross cash income.....                            | \$298 17   |
| Cash assets December 31st of previous year.....   | 1,118 77   |
| Total.....  | \$1,416 94 |

### EXPENDITURES.

|  |            |
|--|------------|
| Losses paid during the year.....           | \$41 21    |
| Adjusting losses.....                      | 2 55       |
| Return premiums on policies cancelled..... | 2 65       |
| Salaries of officers and directors.....    | 50 00      |
| Postage, \$4.50; advertising, \$2.00.....  | 6 50       |
| Expense of examination.....                | 1 50       |
| Gross cash expenditures.....               | \$104 41   |
| Balance.....                               | \$1,312 53 |

### GENERAL ITEMS.

|   | <i>Amount.</i> | <i>Premium<br/>Notes.</i> |
|---|----------------|---------------------------|
| Amount in force Dec. 31, 1908.....            | \$98,950 00    | \$9,895 00                |
| Written and renewed during the year.....      | 29,200 00      | 2,920 00                  |
| Total.....                                    | \$128,150 00   | \$12,815 00               |
| Deduct amount terminated during the year..... | 23,900 00      | 2,390 00                  |
| Amount in force Dec. 31, 1909.....            | \$104,250 00   | \$10,425 00               |
| Losses incurred during the year.....          |                | \$71 21                   |
| Date of last assessment, July 16, 1904.       |                |                           |
| Largest sum insured in a single risk.....     |                | 2,500 00                  |

## CASCO MUTUAL FIRE INSURANCE COMPANY.

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 INCORPORATED IN 1860. COMMENCED BUSINESS IN 1860.
S. O. HANCOCK, *President.*G. T. COOK, *Secretary.*

P. O. Address of Secretary, Casco, Maine.

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 ASSETS.

|   |       |
|---|-------|
| Cash in office.....   | \$ 48 |
| (Balance due on premium notes subject to assessment, \$5,409.00.) |       |

## LIABILITIES.

|                                |        |
|--------------------------------|--------|
| Due officers for expenses..... | \$3 00 |
|--------------------------------|--------|

## INCOME.

|   |               |
|---|---------------|
| Policy fees.....                                | \$5 25        |
| Cash assets December 31st of previous year..... | 1 73          |
| Total.....                                      | <u>\$6 98</u> |

## EXPENDITURES.

|                                      |               |
|--------------------------------------|---------------|
| Salaries of agents and employes..... | \$5 25        |
| Printing.....                        | 1 00          |
| Justice fee.....                     | 25            |
| Gross cash expenditures.....         | <u>\$6 50</u> |
| Balance.....                         | <u>\$ 48</u>  |

## GENERAL ITEMS.

|  | <i>Amount.</i>     | <i>Premium<br/>Notes.</i> |
|--|--------------------|---------------------------|
| Amount in force Dec. 31, 1908.....                           | \$56,810 00        | \$5,821 50                |
| Written and renewed during the year.....                     | 2,925 00           | 295 00                    |
| Total.....   | <u>\$59,735 00</u> | <u>\$6,116 50</u>         |
| Deduct amount terminated during the year.....                | 3,475 00           | 347 50                    |
| Amount in force Dec. 31, 1909.....                           | <u>\$56,260 00</u> | <u>\$5,769 00</u>         |
| 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.....   | \$23 37  |
| Cash deposited in bank.....                                       | 744 65   |
| Total cash assets.....  | \$768 02 |
| Safe.....   | 28 00    |
| Gross assets, not including premium notes.....                    | \$796 02 |
| (Balance due on premium notes subject to assessment, \$6,968.57.) |          |

## INCOME.

|   |          |
|---|----------|
| Cash premiums on policies written or renewed..... | \$96 62  |
| Policy fees.....                                  | 42 00    |
| Interest from all sources.....                    | 26 52    |
| Gross cash income.....                            | \$165 14 |
| Cash assets December 31st of previous year.....   | 670 14   |
| Total.....  | \$835 28 |

## EXPENDITURES.

|  |          |
|--|----------|
| Losses paid during the year.....           | \$13 00  |
| Return premiums on policies cancelled..... | 6 68     |
| Salaries of officers and directors.....    | 42 00    |
| Postage, \$2.40; advertising, \$2.50.....  | 4 90     |
| Justice fee.....                           | 50       |
| Money order.....                           | 18       |
| Gross cash expenditures.....               | \$67 26  |
| Balance.....                               | \$768 02 |

## GENERAL ITEMS.

|   | <i>Amount.</i> | <i>Premium<br/>Notes.</i> |
|---|----------------|---------------------------|
| Amount in force Dec. 31, 1908.....            | \$123,933 00   | \$7,535 98                |
| Written and renewed during the year.....      | 32,175 00      | 1,980 50                  |
| Total.....                                    | \$156,108 00   | \$9,466 48                |
| Deduct amount terminated during the year..... | 26,750 00      | 1,605 00                  |
| Amount in force Dec. 31, 1909.....            | \$129,358 00   | \$7,861 48                |
| Losses incurred during the year.....          |                | \$13 00                   |
| Largest sum insured in a single risk.....     |                | 1,000 00                  |

CUMBERLAND MUTUAL FIRE INSURANCE  
COMPANY.

INCORPORATED IN 1848. COMMENCED BUSINESS IN 1849.

EDWARD H. TRICKEY, *President.* D. L. BLANCHARD, *Secretary.*

P. O. Address of Secretary, Cumberland Center, Maine.

ASSETS.

|  |          |
|--|----------|
| Cash in office.....  | \$21 03  |
| Cash deposited in bank.....  | 152 62   |
| Total cash assets.....   | \$173 65 |
| (Balance due on premium notes subject to assessment, \$25,237.11.) |          |

LIABILITIES.

|                                   |          |
|-----------------------------------|----------|
| Losses adjusted and not paid..... | \$286 00 |
|-----------------------------------|----------|

INCOME.

|   |          |
|---|----------|
| Cash premiums on policies written or renewed..... | \$154 64 |
| Policy fees.....                                  | 48 00    |
| Interest from all sources.....                    | 22 06    |
| Gross cash income.....                            | \$224 70 |
| Cash assets December 31st of previous year.....   | 532 00   |
| Total.....  | \$756 70 |

EXPENDITURES.

|   |          |
|---|----------|
| Losses paid during the year.....                            | \$500 00 |
| Salaries of officers and directors.....                     | 57 55    |
| Printing, \$9.50; postage, \$2.00; blank books, \$9.50..... | 21 00    |
| Stationery, \$.75; advertising, \$3.75.....                 | 4 50     |
| Gross cash expenditures.....                                | \$583 05 |
| Balance.....  | \$173 65 |

GENERAL ITEMS.

|   | <i>Amount.</i> | <i>Premium Notes.</i> |
|---|----------------|-----------------------|
| Amount in force Dec. 31, 1908.....                            | \$371,308 00   | \$24,897 02           |
| Written and renewed during the year.....                      | 51,787 00      | 5,154 95              |
| Total.....  | \$423,095 00   | \$30,051 97           |
| Deduct amount terminated during the year.....                 | 46,806 00      | 2,763 94              |
| Amount in force Dec. 31, 1909.....                            | \$376,289 00   | \$27,288 03           |
| Losses incurred during the year.....                          |                | \$786 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.

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 INCORPORATED IN 1860. COMMENCED BUSINESS IN 1860.
RANDALL HARRIMAN, *President.*WILLIAM PLUMMER, *Secretary.*

P. O. Address of Secretary, Auburn, Maine.

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 ASSETS.

|   |          |
|---|----------|
| Cash in office .....  | \$150 77 |
| Cash deposited in bank .....                                      | 42 61    |
| Total cash assets .....   | \$193 38 |
| Safe .....  | 62 50    |
| Gross assets, not including premium notes .....                   | \$255 88 |
| (Balance due on premium notes subject to assessment, \$7,841.64.) |          |

## INCOME.

|  |          |
|--|----------|
| Cash premiums on policies written or renewed ..... | \$135 88 |
| Policy fees .....                                  | 45 00    |
| Interest from all sources .....                    | 81       |
| Vacancy permits .....                              | 7 00     |
| Gross cash income .....                            | \$188 69 |
| Cash assets December 31st of previous year .....   | 41 79    |
| Total .....  | \$230 48 |

## EXPENDITURES.

|   |          |
|---|----------|
| Return premiums on policies cancelled ..... | \$ 26    |
| Salaries of officers and directors .....    | 22 50    |
| Salaries of agents and employees .....      | 11 00    |
| Advertising, \$1.50; postage, \$1.60 .....  | 3 10     |
| Justice fee .....                           | 25       |
| Gross cash expenditures .....               | \$37 11  |
| Balance .....                               | \$193 37 |

## GENERAL ITEMS.

|   | <i>Amount.</i> | <i>Premium<br/>Notes.</i> |
|---|----------------|---------------------------|
| Amount in force Dec. 31, 1908 .....                           | \$141,685 00   | \$8,501 10                |
| Written or renewed during the year .....                      | 37,483 00      | 2,253 98                  |
| Total .....   | \$179,118 00   | \$10,755 08               |
| Deduct amount terminated during the year .....                | 37,054 00      | 2,223 36                  |
| Amount in force Dec. 31, 1909 .....                           | \$142,064 00   | \$8,531 72                |
| Date of last assessment, August, 1906, amount collected ..... |                | \$819 20                  |
| Largest sum insured in a single risk .....                    |                | 2,020 00                  |



## DIRIGO MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1899. COMMENCED BUSINESS IN 1899.

FREDERICK ROBIE, *President.*T. F. MILLETT, *Secretary.*

P. O. Address of Secretary, Gorham, Maine.

## ASSETS.

|   |                    |
|---|--------------------|
| Cash in office.....   | \$861 97           |
| Cash deposited in bank.....   | 5,948 80           |
| Total cash assets.....  | <u>\$6,810 77</u>  |
| Assessments on premium notes unpaid.....                            | 13,319 14          |
| Cash premiums unpaid.....   | 546 74             |
| Office furniture, safe and supplies.....                            | 1,000 00           |
| Gross assets, not including premium notes.....                      | <u>\$21,676 65</u> |
| (Balance due on premium notes subject to assessment, \$345,139.32.) |                    |

## LIABILITIES.

|  |            |
|--|------------|
| Due for borrowed money and interest..... | \$5,600 75 |
|--|------------|

## INCOME.

|   |                    |
|---|--------------------|
| Cash premiums on policies written or renewed..... | \$14,681 13        |
| Policy fees.....                                  | 533 10             |
| Assessments on premium notes.....                 | 9,343 68           |
| Interest from all sources.....                    | 392 72             |
| Vacancy permits.....                              | 461 88             |
| Transfers.....                                    | 15 00              |
| Gross cash income.....                            | <u>\$25,427 51</u> |
| Cash assets December 31st of previous year.....   | 5,699 78           |
| Total.....  | <u>\$31,127 29</u> |

## EXPENDITURES.

|   |                    |
|---|--------------------|
| Losses paid during the year.....                                | \$17,018 98        |
| Adjusting losses.....   | 314 11             |
| Return premiums on policies cancelled.....                      | 415 26             |
| Salaries of officers and directors.....                         | 2,995 14           |
| Salaries of agents and employes.....                            | 2,322 51           |
| Traveling expenses of officers, directors and employes.....     | 215 63             |
| Interest.....   | 158 46             |
| Rents, fuel and lights, \$150.00; advertising, \$7.37.....      | 157 37             |
| Printing, \$41.80; postage, \$278.02; blank books, \$28.12..... | 347 94             |
| Stationery, \$16.31; express charges, \$14.40.....              | 30 71              |
| Miscellaneous expenditures.....                                 | 340 41             |
| Gross cash expenditures.....                                    | <u>\$24,316 52</u> |
| Balance.....  | \$6,810 77         |

## GENERAL ITEMS.

|   | <i>Amount.</i> | <i>Premium<br/>Notes.</i> |
|---|----------------|---------------------------|
| Amount in force Dec. 31, 1908 .....                                       | \$5,118,966 26 | \$377,711 47              |
| Written and renewed during the year.....                                  | 1,827,068 00   | 104,028 41                |
| Total.....  | \$6,946,032 26 | \$481,739 88              |
| Deduct amount terminated during year.....                                 | 1,524,788 61   | 66,426 74                 |
| Amount in force Dec. 31, 1909.....  | \$5,421,293 65 | \$395,318 14              |
| Losses incurred during the year.....                                      |                | \$13,421 33               |
| Assessments, laid or ordered to be laid, on premium notes during the year |                | 10,815 00                 |
| Date of last assessment, December 1, 1909.                                |                |                           |
| Largest sum insured in a single risk.....                                 |                | 3,000 00                  |

## DRESDEN MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1888. COMMENCED BUSINESS IN 1888.

FRANK E. CATE, *President.*JOSEPH F. HOUDLETTE, *Secretary.*

P. O. Address of Secretary, West Dresden, Maine.

## ASSETS.

|   |         |
|---|---------|
| Cash in office.....   | \$58 95 |
| Cash deposited in bank.....                                       | 2 24    |
| Total cash assets.....  | \$56 19 |
| Safe.....   | 31 00   |
| Gross assets not including premium notes.....                     | \$87 19 |
| (Balance due on premium notes subject to assessment, \$7,267 94.) |         |

## INCOME.

|   |            |
|---|------------|
| Cash premiums on policies written or renewed..... | \$113 82   |
| Policy fees.....                                  | 23 50      |
| Assessments on premium notes.....                 | 898 78     |
| Vacancy permits.....                              | 7 37       |
| Gross cash income.....                            | \$1,043 42 |
| Cash assets December 31st of previous year.....   | 986 04     |
| Total.....  | \$1,979 46 |

## EXPENDITURES.

|   |            |
|---|------------|
| Losses paid during the year.....                            | \$1,872 50 |
| Commissions for collecting cash premiums.....               | 23 50      |
| Return premiums on policies cancelled.....                  | 75         |
| Traveling expenses of officers, directors and employes..... | 6 00       |
| Making assessments.....                                     | 15 00      |
| Printing, \$1.50; postage, \$.67; stationery, \$.85.....    | 2 52       |
| Expense of examination.....                                 | 3 00       |
| Gross cash expenditures.....                                | \$1,923 27 |
| Balance.....  | \$56 19    |

GENERAL ITEMS.

|  | <i>Amount.</i> | <i>Premium<br/>Notes.</i> |
|--|----------------|---------------------------|
| Amount in force Dec. 31, 1908.....   | \$197,720 00   | \$9,598 75                |
| Written and renewed during the year.....                                     | 45,510 00      | 2,275 50                  |
| Total.....   | \$243,230 00   | \$11,869 25               |
| Deduct amount terminated during the year.....                                | 66,975 00      | 3,342 25                  |
| Amount in force Dec. 31, 1909.....   | \$176,255 00   | \$8,527 00                |
| Losses incurred during the year.....   |                | \$1,872 50                |
| Assessments, laid or ordered to be laid, on premium notes during the year... |                | 898 73                    |
| Date of last assessment, July 9, 1909, amount collected.....                 |                | 898 73                    |
| Largest sum insured in a single risk.....                                    |                | 2,000 00                  |

EDGECOMB MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1894. COMMENCED BUSINESS IN 1894.

ALBERT R. BAKER, *President.*

CHARLES W. CATE, *Secretary.*

P. O. Address of Secretary, North Edgecomb, Maine.

ASSETS.

|   |            |
|---|------------|
| Cash in office.....   | \$69 34    |
| Cash deposited in bank.....                                       | 1,009 47   |
| Total cash assets.....  | \$1,078 81 |
| Assessments on premium notes unpaid.....                          | 167 63     |
| Gross assets, not including premium notes.....                    | \$1,246 44 |
| (Balance due on premium notes subject to assessment, \$8,286.28.) |            |

LIABILITIES.

|                                   |            |
|-----------------------------------|------------|
| Losses adjusted and not paid..... | \$1,200 00 |
|-----------------------------------|------------|

INCOME.

|   |            |
|---|------------|
| Cash premiums on policies written or renewed..... | \$72 41    |
| Policy fees.....                                  | 12 00      |
| Assessment on premium notes.....                  | 391 11     |
| Interest from all sources.....                    | 47 25      |
| Permits.....                                      | 1 75       |
| Gross cash income.....                            | \$524 52   |
| Cash assets Dec. 31st of previous year.....       | 1,229 30   |
| Total.....  | \$1,753 82 |

EXPENDITURES.

|  |          |
|--|----------|
| Losses paid during the year.....           | \$650 00 |
| Return premiums on policies cancelled..... | 58       |
| Salaries of officers and directors.....    | 12 00    |
| Making assessments.....                    | 1 00     |

|   |            |
|---|------------|
| Printing, \$3.35; postage, \$6.53; stationery, \$.25..... | \$10 13    |
| Expense of examination.....                               | 88         |
| Telephone.....  | 15         |
| Gross cash expenditures.....                              | \$675 01   |
| Balance.....  | \$1,078 81 |

## GENERAL ITEMS.

|   | <i>Amount.</i> | <i>Premium<br/>Notes.</i> |
|---|----------------|---------------------------|
| Amount in force Dec. 31, 1908.....  | \$106,490 00   | \$9,189 40                |
| Written and renewed during the year.....                                    | 12,775 00      | 1,157 50                  |
| Total.....  | \$119,265 00   | \$10,346 90               |
| Deduct amount terminated during the year.....                               | 10,200 00      | 942 50                    |
| Amount in force Dec. 31, 1909.....  | \$109,065 00   | \$9,404 40                |
| Losses incurred during the year.....  |                | \$1,850 00                |
| Assessments, laid or ordered to be laid, on premium notes during the year.. |                | 558 74                    |
| Date of last assessment, December 4, 1909, amount collected.....            |                | 391 11                    |
| Largest sum insured in a single risk.....                                   |                | 1,500 00                  |

## ELIOT AND KITTERY 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 .....                                       | \$1,153 86 |
| Assessments on premium notes unpaid .....                          | 326 18     |
| Due from agents.....   | 436 89     |
| Gross assets, not including premium notes .....                    | \$1,916 93 |
| (Balance due on premium notes subject to assessment, \$73,080.76.) |            |

## LIABILITIES.

|   |            |
|---|------------|
| Losses adjusted and not paid .....        | \$1,000 00 |
| Due for borrowed money and interest ..... | 3,020 00   |
| Due officers for services .....           | 600 00     |
| Adjusting losses.....                     | 8 50       |
| Making assessments.....                   | 20 00      |
| Rent, stationery, printing, etc .....     | 48 79      |
| Gross liabilities.....                    | \$4,697 29 |

## INCOME.

|  |            |
|--|------------|
| Cash premiums on policies written or renewed.....      | \$382 66   |
| Assessments on premium notes .....                     | 25 08      |
| Cash loaned to company to pay losses or expenses ..... | 1,000 00   |
| Gross cash income.....                                 | \$1,407 74 |
| Cash assets December 31st of previous year.....        | 584 27     |
| Total.....   | \$1,992 01 |

EXPENDITURES.

|   |            |
|---|------------|
| Losses paid during the year.....                            | \$762 50   |
| Traveling expenses of officers, directors and employes..... | 17 65      |
| Interest.....   | 48 00      |
| Printing.....   | 10 00      |
|   | \$838 15   |
| Gross cash expenditures.....                                |            |
| Balance.....  | \$1,153 86 |

GENERAL ITEMS.

|  | <i>Amount.</i> | <i>Premium<br/>Notes.</i> |
|--|----------------|---------------------------|
| Amount in force Dec. 31, 1908.....                               | \$1,293,321 00 | \$77,599 26               |
| Written and renewed during the year.....                         | 242,720 00     | 14,563 20                 |
| Total.....   | \$1,536,041 00 | \$92,162 46               |
| Deduct amount terminated during the year.....                    | 140,375 00     | 8,422 50                  |
| Amount in force Dec. 31, 1909.....                               | \$1,395,666 00 | \$83,739 96               |
| Losses incurred during the year.....                             |                | \$1,762 50                |
| Date of last assessment, November 5, 1907, amount collected..... |                | 5,599 08                  |
| Largest sum insured in a single risk.....                        |                | 3,000 00                  |

EQUITABLE MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1907. COMMENCED BUSINESS IN 1907.

CHARLES D. NEWELL, *President.*

A. J. HOLBROOK, *Secretary.*

P. O. Address of Secretary, Richmond, Maine.

ASSETS.

|  |            |
|--|------------|
| Cash in office.....  | \$76 13    |
| Cash deposited in bank.....  | 438 71     |
| Total cash assets.....   | \$514 84   |
| Assessments on premium notes unpaid.....                           | 1,316 74   |
| Due from agents.....   | 1,259 13   |
| Interest due and accrued.....                                      | 41 75      |
| Gross assets, not including premium notes.....                     | \$3,132 46 |
| (Balance due on premium notes subject to assessment, \$61,678.24.) |            |

LIABILITIES.

|  |            |
|--|------------|
| Losses adjusted and not paid.....                      | \$806 85   |
| Losses reported, not adjusted (estimated).....         | 1,591 68   |
| Losses resisted.....                                   | 200 00     |
| Due for borrowed money and interest.....               | 489 04     |
| Due officers for services.....                         | 199 50     |
| Fifty per cent cash premiums on policies in force..... | 420 48     |
| State tax.....   | 15 83      |
| Telephone, express, etc.....                           | 23 92      |
| Gross liabilities.....                                 | \$3,747 30 |

## INCOME.

|   |            |
|---|------------|
| Cash premiums on policies written or renewed.....     | \$910 85   |
| Policy fees.....                                      | 493 00     |
| Assessments on premium notes.....                     | 1,630 22   |
| Cash loaned to company to pay losses or expenses..... | 181 54     |
| Gross cash income.....                                | \$3,215 11 |
| Cash assets December 31st of previous year.....       | 70 94      |
| Total.....  | \$3,286 05 |

## EXPENDITURES.

|   |            |
|---|------------|
| Losses paid during the year.....                  | \$1,529 24 |
| Adjusting losses.....                             | 88 50      |
| Commissions to agents.....                        | 659 45     |
| Return premiums on policies cancelled.....        | 10 00      |
| Dividends to policy holders.....                  | 14 93      |
| Salaries of officers and directors.....           | 300 00     |
| Traveling expenses of officers and directors..... | 2 20       |
| Interest.....                                     | 18 00      |
| Rent, \$32.00; stationery, \$13.75.....           | 45 75      |
| Printing, \$39.00; postage, \$64.14.....          | 103 14     |
| Gross cash expenditures.....                      | \$2,771 21 |
| Balance.....                                      | \$514 84   |

## GENERAL ITEMS.

|   | <i>Amount.</i> | <i>Premium<br/>Notes.</i> |
|---|----------------|---------------------------|
| Amount in force Dec. 31, 1908.....  | \$301,770 52   | \$29,721 60               |
| Written and renewed during the year.....                                    | 476,560 00     | 44,765 86                 |
| Total.....  | \$778,330 52   | \$74,487 46               |
| Deduct amount terminated during the year.....                               | 87,985 00      | 9,082 00                  |
| Amount in force Dec. 31, 1909.....  | \$690,345 52   | \$65,405 46               |
| Losses incurred during the year.....  |                | \$3,427 77                |
| Assessments, laid or ordered to be laid, on premium notes during the year.. |                | 2,912 07                  |
| Date of last assessment, November, 1909, amount collected.....              |                | 1,074 78                  |
| Largest sum insured in a single risk.....                                   |                | 1,800 00                  |

FALMOUTH MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

WILLIAM E. WINSLOW, *President.* ARTHUR S. NOYES, *Secretary.*

P. O. Address of Secretary. West Falmouth, Maine.

ASSETS.

|  |                 |
|--|-----------------|
| Cash in office.....  | \$180 25        |
| Cash deposited in bank.....  | 111 01          |
| Total cash assets.....   | <u>\$291 26</u> |
| Assessments on premium notes unpaid.....                           | 18 37           |
| Safe.....  | 40 00           |
| Gross assets, not including premium notes.....                     | <u>\$349 63</u> |
| (Balance due on premium notes subject to assessment, \$47,425.57.) |                 |

INCOME.

|   |                   |
|---|-------------------|
| Cash premiums on policies written or renewed..... | \$306 18          |
| Policy fees.....                                  | 120 00            |
| Assessments on premium notes.....                 | 437 23            |
| Interest from all sources.....                    | 26 72             |
| Gross cash income.....                            | <u>\$890 13</u>   |
| Cash assets December 31st of previous year.....   | 1,137 87          |
| Total.....  | <u>\$2,028 00</u> |

EXPENDITURES.

|  |                   |
|--|-------------------|
| Losses paid during the year.....           | \$1,587 50        |
| Collecting assessments.....                | 5 00              |
| Return premiums on policies cancelled..... | 19 94             |
| Salaries of officers and directors.....    | 112 70            |
| Printing, \$1.50; postage, \$3.60.....     | 10 10             |
| Expense of examination.....                | 1 50              |
| Gross cash expenditures.....               | <u>\$1,736 74</u> |
| Balance.....                               | \$291 26          |

GENERAL ITEMS.

|  | <i>Amount.</i>      | <i>Premium<br/>Notes.</i> |
|--|---------------------|---------------------------|
| Amount in force Dec. 31, 1908.....   | \$470,214 00        | \$47,021 40               |
| Written and renewed during the year.....                                       | 101,950 00          | 10,195 90                 |
| Total.....   | <u>\$572,164 00</u> | <u>\$57,216 40</u>        |
| Deduct amount terminated during the year.....                                  | 90,345 00           | 9,034 50                  |
| Amount in force Dec. 31, 1909.....   | \$481,819 00        | \$48,181 90               |
| Losses incurred during the year.....   |                     | \$1,587 50                |
| Assessments, laid or ordered to be laid, on premium notes during the year..... |                     | 456 20                    |
| Date of last assessment, September 11, 1909, amount collected.....             |                     | 437 23                    |
| Largest sum insured in a single risk.....                                      |                     | 4,180 00                  |

## FARMINGTON MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1895. COMMENCED BUSINESS IN 1895.

S. G. WOODCOCK, *President.*

OLIVE E. TITCOMB, *Secretary.*

P. O. Address of Secretary, Farmington, Maine.

### ASSETS.

|  |          |
|--|----------|
| Cash in office.....  | \$15 95  |
| Cash deposited in bank.....  | 313 01   |
| Total cash assets.....   | \$328 96 |
| Cash premiums unpaid.....  | 2 50     |
| Interest due and accrued.....                                      | 4 51     |
| Gross assets, not including premium notes.....                     | \$335 97 |
| (Balance due on premium notes subject to assessment, \$21,324.48.) |          |

### INCOME.

|   |          |
|---|----------|
| Cash premiums on policies written or renewed..... | \$255 20 |
| Policy fees.....                                  | 37 00    |
| Interest from all sources.....                    | 4 00     |
| Vacancy permits and transfers.....                | 6 50     |
| Gross cash income.....                            | \$302 70 |
| Cash assets December 31st of previous year.....   | 157 80   |
| Total.....  | \$460 50 |

### EXPENDITURES.

|   |          |
|---|----------|
| Return premiums on policies cancelled.....                  | \$8 78   |
| Salaries of officers and directors.....                     | 5 06     |
| Salaries of agents and employes.....                        | 100 00   |
| Printing, \$8.40; postage, \$2.30; advertising, \$3.00..... | 13 70    |
| Expense of examination.....                                 | 4 00     |
| Gross cash expenditures.....                                | \$131 54 |
| Balance.....  | \$328 96 |

### GENERAL ITEMS.

|  | <i>Amount.</i> | <i>Premium<br/>Notes.</i> |
|--|----------------|---------------------------|
| Amount in force Dec. 31, 1908.....             | \$223,155 00   | \$22,315 50               |
| Written and renewed during the year.....       | 64,175 00      | 6,417 50                  |
| Total.....                                     | \$287,330 00   | \$28,733 00               |
| Deduct amount terminated during the year.....  | 65,200 00      | 6,520 00                  |
| Amount in force Dec. 31, 1909.....             | \$222,130 00   | \$22,213 00               |
| Date of last assessment, January 12, 1907..... |                |                           |
| Largest sum insured in a single risk.....      |                | \$2,000 00                |



FAYETTE MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1858. COMMENCED BUSINESS IN 1858.

H. J. TUCK, *President.*

H. F. JONES, *Secretary.*

P. O. Address of Secretary, R. F. D. No. 26, Kent's Hill, Maine.

ASSETS.

|   |          |
|---|----------|
| Cash in office.....   | \$14 98  |
| Cash deposited in bank.....                                       | 417 41   |
| Total cash assets.....  | \$432 39 |
| Safe.....   | 27 00    |
| Gross assets, not including premium notes .....                   | \$459 39 |
| (Balance due on premium notes subject to assessment, \$6,600.48.) |          |

INCOME.

|   |          |
|---|----------|
| Cash premiums on policies written or renewed..... | \$42 00  |
| Policy fees.....                                  | 7 00     |
| Interest from all sources .....                   | 14 64    |
| Gross cash income.....                            | \$63 64  |
| Cash assets December 31st of previous year.....   | 383 94   |
| Total.....  | \$447 58 |

EXPENDITURES.

|   |          |
|---|----------|
| Salaries of officers and directors .....  | \$12 00  |
| Postage, \$.44 ; advertising, \$2.50..... | 2 94     |
| Justice fee.....                          | 25       |
| Gross cash expenditures .....             | \$15 19  |
| Balance.....                              | \$432 39 |

GENERAL ITEMS.

|  | <i>Amount.</i> | <i>Premium<br/>Notes.</i> |
|--|----------------|---------------------------|
| Amount in force Dec. 31, 1908.....                           | \$60,145 00    | \$6,659 00                |
| Written and renewed during the year.....                     | 11,270 00      | 1,054 85                  |
| Total.....   | \$71,415 00    | \$7,713 85                |
| Deduct amount terminated during the year.....                | 8,920 00       | 838 35                    |
| Amount in force Dec. 31, 1909.....                           | \$62,495 00    | \$6,875 50                |
| 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.....  | \$16 51 |
| Safe.....  | 55 00   |
| Gross assets, not including premium notes.....                     | \$71 51 |
| (Balance due on premium notes subject to assessment, \$25,535.85.) |         |

INCOME.

|   |          |
|---|----------|
| Cash premiums on policies written or renewed..... | \$164 97 |
| Policy fees.....                                  | 38 00    |
| Assessments on premium notes.....                 | 395 24   |
| Gross cash income.....                            | \$598 21 |
| Cash assets December 31st of previous year.....   | 267 14   |
| Total.....  | \$865 35 |

EXPENDITURES.

|  |          |
|--|----------|
| Losses paid during the year.....                             | \$660 00 |
| Adjusting losses.....  | 4 00     |
| Collecting assessments.....                                  | 27 75    |
| Commissions for collecting cash premiums.....                | 19 00    |
| Salaries of officers and directors.....                      | 93 00    |
| Traveling expenses of officers, directors and employes.....  | 4 10     |
| Making assessments.....                                      | 21 25    |
| Printing, \$1.50; postage, \$16.04; advertising, \$2.00..... | 19 54    |
| Telephone.....   | 20       |
| Gross cash expenditures.....                                 | \$848 84 |
| Balance.....   | \$16 51  |

GENERAL ITEMS.

|   | Amount.      | Premium<br>Notes. |
|---|--------------|-------------------|
| Amount in force Dec. 31, 1908.....  | \$549,795 00 | \$27,489 75       |
| Written and renewed during the year.....                                    | 82,485 00    | 4,124 25          |
| Total.....  | \$632,280 00 | \$31,614 00       |
| Deduct amount terminated during the year.....                               | 78,050 00    | 3,902 50          |
| Amount in force Dec. 31, 1909.....  | \$554,230 00 | \$27,711 50       |
| Losses incurred during the year.....  |              | \$660 00          |
| Assessments, laid or ordered to be laid, on premium notes during the year.. |              | 395 24            |
| Date of last assessment, March 11, 1909, amount collected.....              |              | 395 24            |
| Largest sum incurred 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..... \$32 89  
 (Balance due on premium notes subject to assessment, \$21,234.06.)

INCOME.

Policy fees..... \$115 00  
 Assessments on premium notes..... 2,251 40  
 Cash loaned to company to pay losses or expenses..... 600 00  
 Gross cash income..... \$2,966 40  
 Cash assets December 31st of previous year..... 12 17  
 Total..... \$2,978 57

EXPENDITURES.

Losses paid during the year..... \$2,000 00  
 Adjusting losses..... 8 00  
 Collecting assessments..... 45 00  
 Salaries of officers and directors..... 3 00  
 Salaries of agents and employees..... 115 00  
 Traveling expenses of officers, directors and employees..... 10 00  
 Making assessments..... 20 00  
 Borrowed money repaid..... 675 00  
 Interest..... 22 97  
 Printing, \$14.50; postage, \$29.81; blank books, \$ .55..... 44 86  
 Stationery, \$1.50; express charges, \$ .35..... 1 85  
 Gross cash expenditures..... \$2,945 68  
 Balance..... \$32 89

GENERAL ITEMS.

|   | <i>Amount.</i> | <i>Premium<br/>Notes.</i> |
|---|----------------|---------------------------|
| Amount in force Dec. 31, 1908.....  | \$506,575 00   | \$25,333 75               |
| Written and renewed during the year.....                                    | 110,975 00     | 5,548 75                  |
| Total.....  | \$617,550 00   | \$30,882 50               |
| Deduct amount terminated during the year.....                               | 103,325 00     | 5,170 25                  |
| Amount in force Dec. 31, 1909.....  | \$514,225 00   | \$25,712 25               |
| Losses incurred during the year.....  |                | \$2,000 00                |
| Assessments, laid or ordered to be laid, on premium notes during the year.. |                | 2,259 05                  |
| Date of last assessment, November 1, 1909, amount collected.....            |                | 1,510 41                  |
| 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 .....                            | \$10 52  |
| Cash deposited in bank.....                     | 545 63   |
| Total cash assets .....                         | \$556 15 |
| Safe .....                                      | 19 00    |
| Books and supplies.....                         | 25 00    |
| Gross assets, not including premium notes ..... | \$600 15 |

(Balance due on premium notes subject to assessment, \$23,234.87.)

### LIABILITIES.

|                                   |          |
|-----------------------------------|----------|
| Losses adjusted and not paid..... | \$850 00 |
|-----------------------------------|----------|

### INCOME.

|  |          |
|--|----------|
| Cash premiums on policies written or renewed ..... | \$153 65 |
| Policy fees .....                                  | 82 00    |
| Interest from all sources .....                    | 16 86    |
| Vacancy permits.....                               | 37 55    |
| Gross cash income .....                            | \$290 06 |
| Cash assets December 31st of previous year.....    | 450 77   |
| Total .....  | \$740 83 |

### EXPENDITURES.

|  |          |
|--|----------|
| Losses paid during the year .....                            | \$68 33  |
| Commissions to agents .....                                  | 57 70    |
| Return premiums on policies cancelled.....                   | 6 12     |
| Salaries of officers and directors.....                      | 42 80    |
| Traveling expenses of officers, directors and employes ..... | 2 00     |
| Printing, \$1.00; postage, \$3.23; advertising, \$2.75 ..... | 6 98     |
| Telephone.....   | 25       |
| Justice fee.....   | 50       |
| Gross cash expenditures.....                                 | \$184 68 |
| Balance .....  | \$556 15 |

### GENERAL ITEMS.

|   | <i>Amount.</i> | <i>Premium<br/>Notes.</i> |
|---|----------------|---------------------------|
| Amount in force Dec. 31, 1908 .....                             | \$289,350 00   | \$22,835 35               |
| Written and renewed during the year.....                        | 57,065 00      | 5,119 05                  |
| Total .....   | \$346,415 00   | \$28,004 40               |
| Deduct amount terminated during the year.....                   | 53,565 00      | 4,478 05                  |
| Amount in force Dec. 31, 1909.....                              | \$292,850 00   | \$23,526 35               |
| Losses incurred the year.....                                   |                | \$918 33                  |
| 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 .....   | \$152 30   |
| Cash deposited in bank.....  | 116 81     |
| Total cash assets.....   | \$269 11   |
| Assessments on premium notes unpaid.....                           | 67 05      |
| Due from agents .....  | 2,124 70   |
| Gross assets, not including premium notes.....                     | \$2,460 86 |
| (Balance due on premium notes subject to assessment, \$14,122.00.) |            |

### LIABILITIES.

|                                    |            |
|------------------------------------|------------|
| Losses adjusted and not paid ..... | \$2,000 00 |
|------------------------------------|------------|

### INCOME.

|  |            |
|--|------------|
| Policy fees .....                                | \$31 00    |
| Assessments on premium notes.....                | 4,127 36   |
| Interest from all sources.....                   | 4 89       |
| Gross cash income.....                           | \$4,163 25 |
| Cash assets December 31st of previous year ..... | 381 74     |
| Total .....                                      | \$4,544 99 |

### EXPENDITURES.

|  |            |
|--|------------|
| Losses paid during the year .....                            | \$4,138 00 |
| Adjusting losses.....  | 14 00      |
| Collecting assessments.....                                  | 59 50      |
| Salaries of officers and directors.....                      | 31 00      |
| Traveling expenses of officers, directors and employes ..... | 3 00       |
| Making assessments.....                                      | 19 50      |
| Printing, \$3.25; postage, \$4.33 .....                      | 7 58       |
| Blank books, \$ .25; express charges, \$ .15.....            | 40         |
| Telephone.....   | 35         |
| Auditing .....   | 2 55       |
| Gross cash expenditures.....                                 | \$4,275 88 |
| Balance .....  | \$269 11   |

### GENERAL ITEMS.

|   | <i>Amount.</i> | <i>Premium<br/>Notes.</i> |
|---|----------------|---------------------------|
| Amount in force Dec. 31, 1908.....  | \$377,020 00   | \$37,702 00               |
| Written and renewed during the year.....  | 35,900 00      | 3,590 00                  |
| Total .....   | \$412,920 00   | \$41,292 00               |
| Deduct amount terminated during the year.....                                   | 149,120 00     | 14,912 00                 |
| Amount in force Dec. 31, 1909.....  | \$263,800 00   | \$26,380 00               |
| Losses incurred during the year.....  |                | \$6,200 00                |
| Assessments, laid or ordered to be laid, on premium notes during the year ..... |                | 6,451 45                  |
| 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.* GEORGE W. HASKELL, *Secretary.*

P. O Address of Secretary, New Gloucester, Maine.

ASSETS.

|  |            |
|--|------------|
| Cash in office.....  | \$89 02    |
| Cash deposited in bank.....  | 1,649 02   |
| Total cash assets.....   | \$1,738 04 |
| (Balance due on premium notes subject to assessment, \$36,702 35.) |            |

INCOME.

|   |            |
|---|------------|
| Cash premiums on policies written or renewed..... | \$298 57   |
| Policy fees.....                                  | 54 50      |
| Interest from all sources.....                    | 36 77      |
| Gross cash income.....                            | \$389 84   |
| Cash assets December 31st of previous year.....   | 1,503 55   |
| Total.....  | \$1,893 39 |

EXPENDITURES.

|  |            |
|--|------------|
| Losses paid during the year.....                             | \$10 00    |
| Return premiums on policies cancelled.....                   | 31 67      |
| Salaries of agents and employes.....                         | 90 50      |
| Traveling expenses of officers, directors and employes.....  | 5 00       |
| Advertising, \$3.38; postage, \$4.00; stationery, \$.80..... | 8 18       |
| Officers bond.....   | 10 00      |
| Gross cash expenditures.....                                 | \$155 35   |
| Balance.....   | \$1,738 04 |

GENERAL ITEMS.

|   | <i>Amount.</i> | <i>Premium<br/>Notes.</i> |
|---|----------------|---------------------------|
| Amount in force Dec. 31, 1908.....                            | \$357,875 00   | \$36,502 22               |
| Written and renewed during the year.....                      | 96,175 00      | 9,952 50                  |
| Total.....  | \$454,050 00   | \$46,454 72               |
| Deduct amount terminated during the year.....                 | 84,125 00      | 8,617 25                  |
| Amount in force Dec. 31, 1909.....                            | \$369,925 00   | \$37,837 47               |
| Losses incurred during the year.....                          |                | \$10 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.....                                       | \$284 25 |
| Assessments on premium notes unpaid.....                          | 136 05   |
| Safe.....   | 35 00    |
| Gross assets, not including premium notes.....                    | \$455 30 |
| (Balance due on premium notes subject to assessment, \$54,395 83) |          |

INCOME.

|   |            |
|---|------------|
| Policy fees.....                                      | \$142 50   |
| Assessments on premium notes.....                     | 1,532 32   |
| Interest from all sources.....                        | 7 30       |
| Cash loaned to company to pay losses or expenses..... | 200 00     |
| Gross cash income.....                                | \$1,882 12 |
| Cash assets December 31st of previous year.....       | 310 28     |
| Total.....  | \$2,192 40 |

EXPENDITURES.

|  |            |
|--|------------|
| Losses paid during the year.....                                     | \$1,550 00 |
| Collecting assessments.....  | 15 32      |
| Salaries of officers and directors.....                              | 106 50     |
| Making assessments.....  | 3 00       |
| Borrowed money repaid.....   | 200 00     |
| Interest.....  | 6 00       |
| Printing, \$12.50; postage, \$4.00; blank books, \$2.75.....         | 19 25      |
| Stationery, \$2.50; express charges, \$.45. advertising, \$2.00..... | 4 95       |
| Legal advice.....  | 1 00       |
| Expense of examination.....  | 2 13       |
| Gross cash expenditures.....   | \$1,908 15 |
| Balance.....   | \$284 25   |

GENERAL ITEMS.

|   | <i>Amount.</i> | <i>Premium<br/>Notes.</i> |
|---|----------------|---------------------------|
| Amount in force Dec. 31, 1908.....  | \$502,965 00   | \$52,441 50               |
| Written and renewed during the year.....                                    | 213,890 00     | 22,409 00                 |
| Total.....  | \$716,855 00   | \$74,850 50               |
| Deduct amount terminated during the year.....                               | 175,580 00     | 18,208 00                 |
| Amount in force Dec. 31, 1909.....  | \$541,275 00   | \$56,642 50               |
| Losses incurred during the year.....  | \$1,550 00     |                           |
| Assessments, laid or ordered to be laid, on premium notes during the year.. | 1,668 37       |                           |
| Date of last assessment December, 1909, amount collected.....               | 1,532 32       |                           |
| 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.

## ASSETS.

|  |                   |
|--|-------------------|
| Cash in office.....  | \$199 91          |
| Cash deposited in bank.....  | 1,017 93          |
| Total cash assets.....   | <u>\$1,217 84</u> |
| Assessments on premium notes unpaid.....                           | 2,598 56          |
| Cash premiums unpaid.....  | 219 90            |
| Due from agents.....   | 1,035 52          |
| Office furnishings and supplies.....                               | 100 00            |
| Gross assets, not including premium notes.....                     | <u>\$5,171 82</u> |
| (Balance due on premium notes subject to assessment, \$86,080.66): |                   |

## LIABILITIES.

|  |                    |
|--|--------------------|
| Losses adjusted and not paid.....              | \$3 636 48         |
| Losses reported, not adjusted (estimated)..... | 1,000 00           |
| Due for borrowed money and interest.....       | 7,500 00           |
| Fifty per cent cash premiums in force.....     | 465 88             |
| Gross liabilities.....                         | <u>\$12,602 36</u> |

## INCOME.

|   |                    |
|---|--------------------|
| Cash premiums on policies written or renewed.....     | \$2,058 68         |
| Policy fees.....                                      | 801 00             |
| Assessments on premium notes.....                     | 5,080 21           |
| Cash loaned to company to pay losses or expenses..... | 10,200 00          |
| Permits.....  | 1 50               |
| Gross cash income.....                                | <u>\$18,141 39</u> |
| Cash assets Dec. 31st of previous year.....           | 604 99             |
| Total.....  | <u>\$18,746 38</u> |

## EXPENDITURES.

|   |                    |
|---|--------------------|
| Losses paid during the year.....                            | \$7,343 48         |
| Adjusting losses.....                                       | 70 15              |
| Commissions to agents.....                                  | 1,009 13           |
| Return premiums on policies cancelled.....                  | 7 40               |
| Salaries of officers and directors.....                     | 801 00             |
| Salaries of agents and employes.....                        | 435 00             |
| Traveling expenses of officers, directors and employes..... | 83 00              |
| Making assessments.....                                     | 68 00              |
| Borrowed money repaid.....                                  | 6,950 00           |
| Interest.....   | 239 50             |
| Rent, light and heat.....                                   | 175 00             |
| Printing, \$106.25; postage, \$139.12.....                  | 245 37             |
| Miscellaneous expenditures.....                             | 101 51             |
| Gross cash expenditures.....                                | <u>\$17,528 54</u> |
| Balance.....  | <u>\$1,217 84</u>  |



HARPSWELL MUTUAL FIRE INSURANCE COMPANY. 391

GENERAL ITEMS.

|  | <i>Amount.</i> | <i>Premium<br/>Notes.</i> |
|--|----------------|---------------------------|
| Amount in force Dec. 31st, 1908.....                                       | \$908,637 00   | \$76,675 20               |
| Written and renewed during the year.....                                   | 827,625 00     | 74,078 60                 |
| Total.....   | \$1,736,262 00 | \$150,753 80              |
| Deduct amount terminated during the year.....                              | 549,070 00     | 57,534 25                 |
| Amount in force Dec. 31, 1909.....   | \$1,187,192 00 | \$93,219 55               |
| Losses incurred during the year.....                                       |                | \$10,735 57               |
| Assessments laid or ordered to be laid, on premium notes during the year.. |                | 5,619 88                  |
| Date of last assessment, Dec. 1909, amount collected.....                  |                | 379 36                    |
| 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.....  | \$76 31  |
| Cash deposited in bank.....  | 644 68   |
| Total cash assets.....   | \$720 99 |
| (Balance due on premium notes subject to assessment, \$14,282.96.) |          |

INCOME.

|   |          |
|---|----------|
| Cash premiums on policies written or renewed..... | \$130 26 |
| Policy fees.....                                  | 14 00    |
| Interest from all sources.....                    | 24 17    |
| Gross cash income.....                            | \$168 43 |
| Cash assets December 31st of previous year.....   | 635 51   |
| Total.....  | \$803 94 |

EXPENDITURES.

|  |          |
|--|----------|
| Losses paid during the year.....           | \$15 00  |
| Return premiums on policies cancelled..... | 7 20     |
| Salaries of officers and directors.....    | 39 40    |
| Salaries of agents and employes.....       | 14 00    |
| Printing, \$3.00; postage, \$3.40.....     | 6 40     |
| Telephone.....                             | 50       |
| Expense of examination.....                | 45       |
| Gross cash expenditures.....               | \$82 95  |
| Balance.....                               | \$720 99 |

## GENERAL ITEMS.

|  | <i>Amount.</i> | <i>Premium<br/>Notes.</i> |
|--|----------------|---------------------------|
| Amount in force Dec. 31, 1908.....                         | \$234,979 45   | \$14,361 18               |
| Written and renewed during the year .....                  | 40,621 00      | 2,437 26                  |
| Total.....   | \$275,600 45   | \$16,798 44               |
| Deduct amount terminated during the year .....             | 29,418 00      | 1,771 33                  |
| Amount in force Dec. 31, 1909 .....                        | \$246,182 45   | \$15,027 11               |
| Losses incurred during the year .....                      |                | \$15 00                   |
| Date of last assessment, July, 1899, amount collected..... |                | 368 31                    |
| Largest sum insured in a single risk.....                  |                | 1,500 00                  |

## HARRISON MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1859. COMMENCED BUSINESS IN 1860.

GEORGE H. GREENE, *President.*JAMES P. BLAKE, *Secretary.*

P. O. Address of Secretary, Harrison, Maine.

## ASSETS.

|  |            |
|--|------------|
| Cash in office.....  | \$180 89   |
| Cash deposited in bank .....                                       | 1,415 23   |
| Total cash assets .....  | \$1,596 12 |
| Assessments on premium notes unpaid .....                          | 60 00      |
| Interest due and accrued .....                                     | 30 66      |
| Safe and supplies.....   | 47 98      |
| Gross assets, not including premium notes .....                    | \$1,734 76 |
| (Balance due on premium notes subject to assessment, \$49,214.47.) |            |

## LIABILITIES.

|                      |          |
|----------------------|----------|
| Losses resisted..... | \$515 00 |
|----------------------|----------|

## INCOME.

|   |            |
|---|------------|
| Cash premiums on policies written or renewed..... | \$980 49   |
| Policy fees.....                                  | 178 90     |
| Assessments on premium notes .....                | 1,147 40   |
| Vacancy permits .....                             | 7 23       |
| Gross cash income .....                           | \$2,313 12 |
| Cash assets December 31st of previous year.....   | \$18 03    |
| Total.....  | \$3,131 15 |

## EXPENDITURES.

|   |          |
|---|----------|
| Losses paid during the year.....                            | \$884 00 |
| Adjusting losses.....                                       | 2 00     |
| Collecting assessments.....                                 | 17 50    |
| Return premiums on policies cancelled .....                 | 20 93    |
| Salaries of officers and directors .....                    | 36 00    |
| Salaries of agents and employes.....                        | 467 58   |
| Traveling expenses of officers, directors and employes..... | 14 30    |

HOMESTEAD MUTUAL FIRE INSURANCE COMPANY.

393

|   |                   |
|---|-------------------|
| Making assessments.....                                 | \$17 50           |
| Printing, \$21.55; postage, \$29.37; rents, \$1.00..... | 51 92             |
| Stationery, \$19.90; express charges, \$1.20.....       | 21 10             |
| Telephone.....  | 2 20              |
| Gross cash expenditures.....                            | <u>\$1,535 03</u> |
| Balance.....  | \$1,596 12        |

GENERAL ITEMS.

|   | <i>Amount.</i>        | <i>Premium<br/>Notes.</i> |
|---|-----------------------|---------------------------|
| Amount in force Dec. 31, 1908.....  | \$959,320 00          | \$57,611 04               |
| Written and renewed during the year.....                                    | 175,180 00            | 11,433 72                 |
| Total.....  | <u>\$1,134,500 00</u> | <u>\$69,044 76</u>        |
| Deduct amount terminated during the year.....                               | 128,055 00            | 8,064 99                  |
| Amount in force Dec. 31, 1909.....  | <u>\$1,006,445 00</u> | <u>\$60,979 77</u>        |
| Losses incurred during the year.....  |                       | \$879 00                  |
| Assessments, laid or ordered to be laid, on premium notes during the year.. |                       | 1,000 00                  |
| Date of last assessment, December 20, 1909, amount collected.....           |                       | 1,140 52                  |
| Largest sum insured in a single risk.....                                   |                       | 3,600 00                  |

HOMESTEAD MUTUAL FIRE INSURANCE  
COMPANY.

INCORPORATED IN 1905. COMMENCED BUSINESS IN 1905.

E. L. SAYWARD, *President.*

F. H. PLUMMER, *Secretary.*

P. O. Address of Secretary, 121 Exchange Street, Portland, Maine.

ASSETS.

|   |                    |
|---|--------------------|
| Cash deposited in bank.....   | \$299 61           |
| Assessments on premium notes unpaid.....                            | 15,928 72          |
| Cash premiums unpaid.....   | 1,338 83           |
| Due for reinsurance.....  | 705 45             |
| Card index.....   | 20 00              |
| Gross assets, not including premium notes.....                      | <u>\$18,292 61</u> |
| (Balance due on premium notes subject to assessment, \$197,963.34.) |                    |

LIABILITIES.

|  |                   |
|--|-------------------|
| Losses adjusted and not paid.....              | \$4,010 01        |
| Losses reported, not adjusted (estimated)..... | 400 00            |
| Due for borrowed money and interest.....       | 5,053 62          |
| Gross liabilities.....                         | <u>\$9,463 63</u> |

INCOME.

|  |             |
|--|-------------|
| Cash premiums on policies written or renewed.....      | \$1,605 16  |
| Assessments on premium notes .....                     | 23,237 97   |
| Cash loaned to company to pay losses or expenses ..... | 5,053 62    |
| Vacancy permits .....                                  | 14 74       |
| Returned commission.....                               | 1 50        |
| Gross cash income .....                                | \$29,912 99 |
| Cash assets December 31st of previous year.....        | 619 34      |
| Total .....  | \$30,532 33 |

EXPENDITURES.

|   |             |
|---|-------------|
| Losses paid during the year.....                                    | \$21,407 40 |
| Adjusting losses.....   | 212 62      |
| Commissions to agents .....   | 773 13      |
| Return premiums and assessments.....                                | 27 62       |
| Salaries of officers and directors .....                            | 1,275 00    |
| Salaries of agents and employes .....                               | 468 00      |
| Traveling expenses of officers, directors and employes.....         | 188 08      |
| Borrowed money repaid .....   | 3,685 01    |
| Interest.....   | 534 36      |
| Rent, \$90.00; advertising, \$3.00 .....                            | 93 00       |
| Printing, \$106.67; postage, \$368.89; express charges, \$ .50..... | 476 06      |
| Re-insurance .....  | 815 56      |
| Telephone .....   | 36 00       |
| Inspection .....  | 100 00      |
| Miscellaneous expenditures.....                                     | 140 88      |
| Gross cash expenditures .....                                       | \$30,232 72 |
| Balance .....   | \$299 61    |

GENERAL ITEMS.

|  | <i>Amount.</i> | <i>Premium<br/>Notes.</i> |
|--|----------------|---------------------------|
| Amount in force Dec. 31, 1908 .....  | \$2,565,105 00 | \$374,816 00              |
| Written and renewed during the year .....                                    | 552,555 00     | 79,672 00                 |
| Total.....   | \$3,117,660 00 | \$454,488 00              |
| Deduct amount terminated during the year.....                                | 1,333,250 00   | 197,869 00                |
| Amount in force Dec. 31, 1909 .....  | \$1,784,410 00 | \$256,619 00              |
| Losses incurred during the year .....  |                | \$15,495 05               |
| Assessments, laid or ordered to be laid, on premium notes during the year... |                | 26,445 27                 |
| Date of last assessment, November 1, 1909.                                   |                |                           |
| 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 deposited in bank.....  | \$162 93 |
| Cash premiums unpaid.....  | 4 42     |
| Safe.....  | 35 00    |
| Books and blanks.....  | 20 00    |
| Gross assets, not including premium notes.....                     | \$222 35 |
| (Balance due on premium notes subject to assessment, \$13,231.80.) |          |

INCOME.

|   |          |
|---|----------|
| Cash premiums on policies written or renewed..... | \$102 94 |
| Policy fees.....                                  | 40 00    |
| Assessments on premium notes.....                 | 2 28     |
| Interest from all sources.....                    | 1 46     |
| Transfer fees.....                                | 2 25     |
| Gross cash income.....                            | \$148 93 |
| Cash assets December 31st of previous year.....   | 93 74    |
| Total.....  | \$242 67 |

EXPENDITURES.

|  |          |
|--|----------|
| Return premiums on policies cancelled.....                   | \$1 00   |
| Salaries of officers and directors.....                      | 31 80    |
| Salaries of agents and employes.....                         | 40 00    |
| Postage, \$1.82; stationery, \$.37; advertising, \$1.50..... | 3 69     |
| Expense of examination.....                                  | 3 00     |
| Justice fee.....   | 25       |
| Gross cash expenditures.....                                 | \$79 74  |
| Balance.....   | \$162 93 |

GENERAL ITEMS.

|  | <i>Amount.</i> | <i>Premium Notes.</i> |
|--|----------------|-----------------------|
| Amount in force Dec. 31, 1908.....                                 | \$235,040 00   | \$14,527 05           |
| Written and renewed during the year.....                           | 32,400 00      | 2,051 00              |
| Total.....   | \$267,440 00   | \$16,578 05           |
| Deduct amount terminated during the year.....                      | 27,800 00      | 1,809 50              |
| Amount in force Dec. 31, 1909.....                                 | \$239,640 00   | \$14,768 55           |
| Date of last assessment, September 14, 1903, amount collected..... |                | \$1,329 53            |
| Largest sum insured in a single risk.....                          |                | 1,500 00              |

JEFFERSON FARMERS MUTUAL FIRE INSURANCE  
COMPANY.

INCORPORATED IN 1891. COMMENCED BUSINESS IN 1892.

A. D. KENNEDY, *President.*

A. J. BOND, *Secretary.*

P. O. Address of Secretary, Jefferson, Maine.

ASSETS.

|   |            |
|---|------------|
| Cash in office.....   | \$29 86    |
| Cash deposited in bank.....                                       | 2,021 07   |
| Total cash assets.....  | \$2,050 93 |
| Interest due and accrued.....                                     | 31 50      |
| Gross assets, not including premium notes.....                    | \$2,082 43 |
| (Balance due on premium notes subject to assessment, \$6,091.46.) |            |

INCOME.

|   |            |
|---|------------|
| Cash premiums on policies written or renewed..... | \$180 48   |
| Policy fees.....                                  | 27 00      |
| Interest from all sources.....                    | 55 34      |
| Gross cash income.....                            | \$262 82   |
| Cash assets December 31st of previous year.....   | 1,839 61   |
| Total.....  | \$2,102 43 |

EXPENDITURES.

|  |            |
|--|------------|
| Return premiums on policies cancelled..... | \$20 25    |
| Salaries of officers and directors.....    | 27 00      |
| Postage, \$2.00; advertising, \$1.50.....  | 3 50       |
| Justice fees.....                          | 75         |
| Gross cash expenditures.....               | \$51 50    |
| Balance.....                               | \$2,050 93 |

GENERAL ITEMS.

|   | <i>Amount.</i> | <i>Premium<br/>Notes.</i> |
|---|----------------|---------------------------|
| Amount in force Dec. 31, 1908.....            | \$134,375 00   | \$6,930 04                |
| Written and renewed during the year.....      | 34,550 00      | 1,804 99                  |
| Total.....                                    | \$168,925 00   | \$8,735 03                |
| Deduct amount terminated during the year..... | 38,250 00      | 1,966 75                  |
| Amount in force Dec. 31, 1909.....            | \$130,675 00   | \$6,768 28                |
| Largest sum insured in a single risk.....     |                | \$1,000 00                |

KENNEBUNK FARMERS MUTUAL FIRE INSURANCE  
COMPANY.

INCORPORATED IN 1894. COMMENCED BUSINESS IN 1894.

ALBERT LITTLEFIELD, *President.*                      GEORGE A. PERKINS, *Secretary.*

P. O. Address of Secretary, R. F. D. No. 1, Biddeford, Maine.

ASSETS.

|  |                   |
|--|-------------------|
| Cash in office.....  | \$91 88           |
| Cash deposited in bank.....  | 1,098 81          |
| Total cash assets.....   | <u>\$1,190 69</u> |
| (Balance due on premium notes subject to assessment, \$25,368.75.) |                   |

INCOME.

|   |                   |
|---|-------------------|
| Cash premiums on policies written or renewed..... | \$1,104 00        |
| Policy fees.....                                  | 35 50             |
| Interest from all sources.....                    | 8 81              |
| Gross cash income.....                            | <u>\$1,148 31</u> |
| Cash assets December 31st of previous year.....   | 101 63            |
| Total.....  | <u>\$1,249 94</u> |

EXPENDITURES.

|                                      |                   |
|--------------------------------------|-------------------|
| Salaries of agents and employes..... | \$50 00           |
| Printing.....                        | 5 25              |
| Expense of examination.....          | 4 00              |
| Gross cash expenditures.....         | <u>\$59 25</u>    |
| Balance.....                         | <u>\$1,190 69</u> |

GENERAL ITEMS.

|   | <i>Amount.</i>      | <i>Premium<br/>Notes.</i> |
|---|---------------------|---------------------------|
| Amount in force Dec. 31, 1908.....            | \$377,775 00        | \$27,777 50               |
| Written and renewed during the year.....      | 110,400 00          | 11,040 00                 |
| Total.....                                    | <u>\$388,175 00</u> | <u>\$38,817 50</u>        |
| Deduct amount terminated during the year..... | 114,400 00          | 11,440 00                 |
| Amount in force Dec. 31, 1909.....            | \$273,775 00        | \$27,377 50               |
| Largest sum insured in a single risk.....     |                     | \$3,000 00                |

LITCHFIELD MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1873. COMMENCED BUSINESS IN 1874.

E. M. WALKER, *President.*

CHAPIN LYDSTON, *Secretary.*

P. O. Address of Secretary, Litchfield Corner, Maine.

ASSETS.

|  |          |
|--|----------|
| Cash in office.....  | \$113 04 |
| Assessments on premium notes unpaid.....                           | 412 01   |
|  | <hr/>    |
| Gross assets, not including premium notes.....                     | \$525 05 |
| (Balance due on premium notes subject to assessment, \$10,516.81.) |          |

LIABILITIES.

|                                   |          |
|-----------------------------------|----------|
| Losses adjusted and not paid..... | \$400 00 |
|-----------------------------------|----------|

INCOME.

|   |          |
|---|----------|
| Cash premiums on policies written or renewed..... | \$51 48  |
| Policy fees.....                                  | 30 50    |
|   | <hr/>    |
| Gross cash income.....                            | \$81 98  |
| Cash assets December 31st of previous year.....   | 98 02    |
|   | <hr/>    |
| Total.....  | \$180 00 |

EXPENDITURES.

|  |          |
|--|----------|
| Losses paid during the year.....           | \$10 00  |
| Return premiums on policies cancelled..... | 1 06     |
| Salaries of officers and directors.....    | 21 30    |
| Salaries of agents and employes.....       | 30 50    |
| Making assessments.....                    | 3 00     |
| Printing, \$.75 ; postage, \$.35.....      | 1 10     |
|  | <hr/>    |
| Gross cash expenditures.....               | \$66 96  |
| Balance.....                               | \$113 04 |

GENERAL ITEMS.

|   | <i>Amount.</i> | <i>Premium<br/>Notes.</i> |
|---|----------------|---------------------------|
| Amount in force Dec. 31, 1908.....  | \$202,187 00   | \$10,952 75               |
| Written and renewed during the year.....                                  | 48,250 00      | 2,543 25                  |
|   | <hr/>          | <hr/>                     |
| Total.....  | \$250,437 00   | \$15,496 00               |
| Deduct amount terminated during the year.....                             | 46,475 00      | 2,454 00                  |
|   | <hr/>          | <hr/>                     |
| Amount in force Dec. 31, 1909.....  | \$203,962 00   | \$11,042 00               |
| Losses incurred during the year.....                                      |                | \$410 00                  |
| Assessments, laid or ordered to be laid, on premium notes during the year |                | 412 01                    |
| Date of last assessment, May 20, 1906, amount collected.....              |                | 688 84                    |
| Largest sum insured in a single risk.....                                 |                | 2,150 00                  |



## LOVELL MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1865. COMMENCED BUSINESS IN 1865.

MELLEN EASTMAN, *President.*

E. T. STEARNS, *Secretary.*

P. O. Address of Secretary, Center Lovell, Maine.

## ASSETS.

|   |         |
|---|---------|
| Cash in office.....   | \$29 89 |
| Safe.....   | 50 00   |
| Gross assets, not including premium notes.....                    | \$79 89 |
| (Balance due on premium notes subject to assessment, \$4,568.32.) |         |

## INCOME.

|   |         |
|---|---------|
| Cash premiums on policies written or renewed..... | \$25 16 |
| Policy fees.....                                  | 9 90    |
| Gross cash income.....                            | \$35 06 |
| Cash assets December 31st of previous year.....   | 37 89   |
| Total.....  | \$72 95 |

## EXPENDITURES.

|   |         |
|---|---------|
| Losses paid during the year.....                            | \$8 00  |
| Salaries of agents and employes.....                        | 19 80   |
| Printing, \$1.00; postage, \$0.26; advertising, \$2.00..... | 3 26    |
| Expense of examination.....                                 | 12 00   |
| Gross cash expenditures.....                                | \$43 06 |
| Balance.....  | \$29 89 |

## GENERAL ITEMS.

|  |              |            |
|--|--------------|------------|
| Amount in force Dec. 31, 1908.....                               | \$80,940 00  | \$4,919 40 |
| Written and renewed during the year.....                         | 19,600 00    | 1,258 00   |
| Total.....   | \$100,540 00 | \$6,177 40 |
| Deduct amount terminated during the year.....                    | 18,375 00    | 1,072 50   |
| Amount in force Dec. 31, 1909.....                               | \$82,165 00  | \$5,104 90 |
| Losses incurred during the year.....                             |              | \$8 00     |
| Date of last assessment, December 5, 1907, amount collected..... |              | 727 12     |
| Largest sum insured in a single risk.....                        |              | 1,200 00   |

## 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,                      }                             | \$109 45   |
| Cash deposited in bank. }  |            |
| Assesments on premium notes unpaid.....                            | 543 25     |
| Cash premiums unpaid.....  | 778 40     |
| Safe and typewriter.....   | 135 00     |
|  | \$1,566 10 |
| Gross assets, not including premium notes.....                     |            |
| (Balance due on premium notes subject to assessment, \$53,746.47.) |            |

### LIABILITIES.

|  |            |
|--|------------|
| Due for borrowed money and interest..... | \$950 00   |
| Due officers for services.....           | 199 00     |
| Safe and printing.....                   | 90 00      |
|  | \$1,239 00 |

### INCOME.

|   |            |
|---|------------|
| Cash premiums on policies written or renewed.....     | \$719 35   |
| Policy fees.....                                      | 330 00     |
| Assesments on premium notes.....                      | 1,121 10   |
| Cash loaned to company to pay losses or expenses..... | 1,681 25   |
|   | \$3,851 70 |
| Gross cash income.....                                |            |
| Cash assets December 31st of previous year.....       | 100 93     |
|   | \$3,952 63 |

### EXPENDITURES.

|  |            |
|--|------------|
| Losses paid during the year.....                                 | \$1,672 09 |
| Adjusting losses.....  | 102 82     |
| Commissions to agents.....                                       | 330 00     |
| Return premiums on policies cancelled.....                       | 4 75       |
| Salaries of officers and directors.....                          | 655 00     |
| Borrowed money repaid.....                                       | 759 75     |
| Interest.....  | 24 75      |
| Printing, \$70.76; postage, \$87.39; blank books, \$4.45.....    | 162 60     |
| Stationery, \$8.99; express charges, \$1.75; rents, \$10.00..... | 20 74      |
| Expense of examination.....                                      | 18 68      |
| Safe and typewriter.....   | 92 00      |
|  | \$3,843 18 |
| Gross cash expenditures.....                                     |            |
| Balance.....   | \$109 45   |

MAINE FARMERS MUTUAL FIRE INSURANCE COMPANY. 401

GENERAL ITEMS.

|   | <i>Amount.</i> | <i>Premium<br/>Notes.</i> |
|---|----------------|---------------------------|
| Amount in force Dec. 31, 1908 .....                                       | \$225,450 00   | \$22,917 50               |
| Written and renewed during the year.....                                  | 341,965 00     | 33,930 75                 |
|   | <hr/>          | <hr/>                     |
| Total.....  | \$577,415 00   | \$56,848 25               |
| Deduct amount terminated during the year.....                             | 13,500 00      | 1,275 00                  |
|   | <hr/>          | <hr/>                     |
| Amount in force Dec. 31, 1909.....  | \$563,915 00   | \$55,573 25               |
| <br>  |                |                           |
| Losses incurred during the year.....                                      |                | \$1,672 09                |
| Assessments, laid or ordered to be laid, on premium notes during the year |                | 1,664 35                  |
| Date of last assessment, November, 1909, amount collected.....            |                | 1,121 10                  |
| 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.*

H. E. COOLIDGE, *Secretary.*

P. O. Address of Secretary, Lisbon Falls, Maine.

ASSETS.

|   |            |
|---|------------|
| Cash in office.....   | \$102 39   |
| Cash deposited in bank.....   | 1,942 10   |
|   | <hr/>      |
| Total cash assets.....  | \$2,044 49 |
| Assessments on premium notes unpaid.....                            | 193 30     |
| Due from agents.....  | 437 26     |
|   | <hr/>      |
| Gross assets, not including premium notes.....                      | \$2,675 05 |
| (Balance due on premium notes subject to assessment, \$207,623.92.) |            |

LIABILITIES.

|  |            |
|--|------------|
| Losses adjusted and not paid.....                      | \$2,450 00 |
| Due for borrowed money and interest.....               | 4,150 00   |
| Fifty per cent cash premiums on policies in force..... | 1,456 78   |
|  | <hr/>      |
| Gross liabilities.....                                 | \$8,056 78 |

INCOME.

|   |             |
|---|-------------|
| Cash premiums on policies written or renewed .....    | \$2,125 01  |
| Policy fees.....                                      | 353 50      |
| Assessments on premium notes.....                     | 4,810 06    |
| Interest from all sources.....                        | 38 09       |
| Cash loaned to company to pay losses or expenses..... | 4,310 00    |
| Vacancy permits and transfers.....                    | 84 19       |
|   | <hr/>       |
| Gross cash income.....                                | \$11,725 85 |
| Cash assets December 31st of previous year.....       | 1,474 63    |
|   | <hr/>       |
| Total.....  | \$13,200 48 |

## EXPENDITURES.

|  |                    |
|--|--------------------|
| Losses paid during the year.....           | \$5,523 85         |
| Adjusting losses.....                      | 170 34             |
| Collecting assessments.....                | 11 04              |
| Return premiums on policies cancelled..... | 57 91              |
| Dividends to policy holders.....           | 158 55             |
| Salaries of officers and directors.....    | 448 60             |
| Salaries of agents and employes.....       | 370 50             |
| Borrowed money repaid.....                 | 4,105 00           |
| Interest.....                              | 86 95              |
| Rent, \$50.00; blank books, \$3.05.....    | 53 05              |
| Printing, \$65.55; postage, \$96.80.....   | 162 35             |
| Treasurer's bond.....                      | 7 50               |
| Telephone.....                             | 35                 |
| Gross cash expenditures.....               | <u>\$11,155 99</u> |
| Balance.....                               | <u>\$2,044 49</u>  |

## GENERAL ITEMS.

|   | <i>Amount.</i>        | <i>Premium<br/>Notes.</i> |
|---|-----------------------|---------------------------|
| Amount in force Dec. 31, 1908.....  | \$1,785,043 98        | \$177,388 47              |
| Written and renewed during the year.....                                  | 633,910 01            | 63,077 29                 |
| Total.....  | <u>\$2,418,953 99</u> | <u>\$240,465 76</u>       |
| Deduct amount terminated during the year.....                             | 156,560 76            | 15,065 50                 |
| Amount in force Dec. 31, 1909.....  | \$2,262,393 23        | \$225,400 26              |
| Losses incurred during the year.....                                      |                       | \$7,973 85                |
| Assessments, laid or ordered to be laid, on premium notes during the year |                       | 4,900 00                  |
| Date of last assessment, January 11, 1909, amount collected.....          |                       | 4,810 06                  |
| Largest sum insured in a single risk.....                                 |                       | 1,600 00                  |

## MEDOMAK MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1894. COMMENCED BUSINESS IN 1894.

G. W. SIMMONS, *President.*

W. H. LEVENSALER, *Secretary.*

P. O. Address of Secretary, Waldoboro, Maine.

## ASSETS.

|  |                   |
|--|-------------------|
| Cash in office.....  | \$51 83           |
| Cash deposited in bank.....  | 1,291 05          |
| Total cash assets.....   | <u>\$1,342 88</u> |
| Assessments on premium notes unpaid.....                           | 121 35            |
| Cash premiums unpaid.....  | 2 00              |
| Gross assets, not including premium notes.....                     | <u>\$1,466 23</u> |
| (Balance due on premium notes subject to assessment, \$18,159.53.) |                   |

LIABILITIES.

|                                   |                   |
|-----------------------------------|-------------------|
| Losses adjusted and not paid..... | \$1,000 00        |
| Due officers for services.....    | 40 78             |
| Gross liabilities.....            | <u>\$1,040 78</u> |

INCOME.

|  |                   |
|--|-------------------|
| Cash premiums on policies written or renewed ..... | \$319 80          |
| Policy fees.....                                   | 52 00             |
| Assessments on premium notes.....                  | 1,702 62          |
| Gross cash income.....                             | <u>\$2,074 42</u> |
| Cash assets December 31st of previous year.....    | 637 73            |
| Total.....   | <u>\$2,712 15</u> |

EXPENDITURES.

|  |                   |
|--|-------------------|
| Losses paid during the year.....                             | \$1,150 00        |
| Collecting assessments.....                                  | 40 00             |
| Return premiums on policies cancelled.....                   | 14 45             |
| Salaries of officers and directors.....                      | 123 00            |
| Traveling expenses of officers, directors and employes.....  | 6 00              |
| Making assessments.....                                      | 3 00              |
| Stationery, \$8.75; advertising, \$2.00.....                 | 10 75             |
| Printing, \$1.25; postage, \$20.22; blank books, \$1.10..... | 21 57             |
| Justice fee.....   | 25                |
| Telephone.....   | 25                |
| Gross cash expenditures.....                                 | <u>\$1,369 27</u> |
| Balance.....   | <u>\$1,342 88</u> |

GENERAL ITEMS.

|   | <i>Amount.</i>      | <i>Premium Notes.</i> |
|---|---------------------|-----------------------|
| Amount in force Dec. 31, 1908.....  | \$451,663 00        | \$22,583 15           |
| Written and renewed during the year.....                                  | 77,325 00           | 3,866 25              |
| Total.....  | <u>\$528,988 00</u> | <u>\$26,449 40</u>    |
| Deduct amount terminated during the year.....                             | 73,760 00           | 3,688 00              |
| Amount in force Dec. 31, 1909.....  | <u>\$455,228 00</u> | <u>\$22,761 40</u>    |
| Losses incurred during the year.....                                      |                     | \$2,150 00            |
| Assessments, laid or ordered to be laid, on premium notes during the year |                     | 1,815 06              |
| Amount collected from last assessment.....                                |                     | 799 27                |
| Largest sum insured in a single risk.....                                 |                     | 1,200 00              |

MERCANTILE AND MANUFACTURERS MUTUAL  
FIRE INSURANCE COMPANY.

INCORPORATED IN 1903. COMMENCED BUSINESS IN 1903.

E. L. SAYWARD, *President.*

F. H. PLUMMER, *Secretary.*

P. O. Address of Secretary, 121 Exchange St., Portland, Maine.

ASSETS.

|   |             |
|---|-------------|
| Cash deposited in bank .....  | \$1,126 63  |
| Assessments on premium notes unpaid.....                            | 15,791 11   |
| Cash premiums unpaid .....  | 2,042 10    |
| Office furniture and fixtures.....                                  | 800 00      |
|   | \$19,759 84 |
| (Balance due on premium notes subject to assessment, \$179,221.96.) |             |

LIABILITIES.

|   |            |
|---|------------|
| Losses adjusted and not paid .....                      | \$3,344 20 |
| Due for borrowed money and interest.....                | 247 72     |
| Fifty per cent cash premiums on policies in force ..... | 816 24     |
|   | \$4,408 16 |

INCOME.

|   |   |  |             |
|---|---|--|-------------|
| Cash premiums on policies written or renewed          | } |  |             |
| Policy fees.....                                      |   |  | \$6,563 87  |
| Assessments on premium notes.....                     |   |  | 22,279 63   |
| Interest from all sources.....                        |   |  | 10 00       |
| Cash loaned to company to pay losses or expenses..... |   |  | 247 72      |
| Vacancy permits.....                                  |   |  | 2 00        |
| Miscellaneous.....                                    |   |  | 2 93        |
| Reinsurance.....                                      |   |  | 1 51        |
|   |   |  | \$29,097 66 |
| Gross cash income .....                               |   |  | 10,034 07   |
| Cash assets December 31st of previous year.....       |   |  | \$39,131 73 |
| Total .....   |   |  |             |

EXPENDITURES.

|  |             |
|--|-------------|
| Losses paid during the year .....                                    | \$29,610 97 |
| Adjusting losses.....  | 177 84      |
| Commissions to agents.....   | 2,366 27    |
| Return premiums and assessments on policies cancelled.....           | 374 75      |
| Dividends to policy holders.....                                     | 305 66      |
| Salaries of officers and directors.....                              | 1,280 00    |
| Salaries of agents and employes .....                                | 852 80      |
| Traveling expenses of officers, directors and employes .....         | 550 41      |
| Interest .....   | 16 45       |
| Rent and light, \$173.79; advertising, \$18.00 .....                 | 191 79      |
| Printing, \$732.18; postage, \$481.65; express charges, \$1.79 ..... | 1,265 62    |
| Reinsurance.....   | 579 96      |

MUTUAL FIRE INSURANCE COMPANY.

405

|                                  |                    |
|----------------------------------|--------------------|
| Telephone.....                   | \$81 14            |
| Inspection.....                  | 200 54             |
| Miscellaneous expenditures ..... | 150 90             |
| Gross cash expenditures.....     | <u>\$38,005 10</u> |
| Balance.....                     | \$1,126 63         |

GENERAL ITEMS.

|   | <i>Amount.</i>        | <i>Premium<br/>Notes.</i> |
|---|-----------------------|---------------------------|
| Amount in force Dec. 31, 1908 .....                                       | \$1,481,633 00        | \$209,313 71              |
| Written and renewed during to year .....                                  | 1,544,384 00          | 213,917 16                |
| Total .....   | <u>\$3,026,017 00</u> | <u>\$423,230 87</u>       |
| Deduct amount terminated during the year.....                             | 1,557,583 00          | 219,855 30                |
| Amount in force Dec. 31, 1909.....  | \$1,468,434 00        | \$203,375 57              |
| Losses incurred during the year.....                                      |                       | \$29,272 08               |
| Assessments, laid or ordered to be laid, on premium notes during the year |                       | 24,153 61                 |
| Date of last assessment, December 31, 1909, amount collected.....         |                       | 6,164 71                  |
| Largest sum insured in a single risk .....                                |                       | 2,000 00                  |

MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1827. COMMENCED BUSINESS IN 1827.

A. G. PRENTISS, *President.*

M. H. KELLY, *Secretary.*

P. O. Address of Secretary, Saco, Maine.

LEDGER ASSETS.

|   |                     |
|---|---------------------|
| Cash in office .....                                  | \$2,703 09          |
| Cash deposited in bank .....                          | 6,064 79            |
| Book value of notes, bonds or other securities .....  | 121,891 00          |
| Agents' balances.....                                 | 1,125 30            |
| Book value of real estate .....                       | 3,500 00            |
| Total ledger assets, not including premium notes..... | <u>\$135,284 18</u> |

(Balance due on premium notes subject to assessment, \$13,594.93.)

LIABILITIES.

|  |                   |
|--|-------------------|
| Losses unpaid.....                                     | \$800 00          |
| Fifty per cent cash premiums on policies in force..... | 6,787 47          |
| Gross liabilities .....                                | <u>\$7,587 47</u> |

INCOME.

|   |                     |
|---|---------------------|
| Cash premiums on policies written or renewed..... | \$4,281 33          |
| Interest from all sources.....                    | 10,919 15           |
| Rents.....  | 253 00              |
| Gross cash income .....                           | <u>\$15,453 48</u>  |
| Ledger assets December 31st of previous year..... | 124,475 01          |
| Total .....                                       | <u>\$139,928 49</u> |

## EXPENDITURES.

|   |              |
|---|--------------|
| Losses paid during the year .....                           | \$1,923 00   |
| Commissions to agents.....                                  | 348 09       |
| Return premiums on policies cancelled .....                 | 128 91       |
| Salaries of officers and directors.....                     | 1,427 10     |
| Rent, \$180.00; taxes, \$432.00; advertising, \$2.50 .....  | 614 50       |
| Printing, \$3.50; postage, \$14.00; stationery, \$3.28..... | 20 78        |
| Miscellaneous expenditures .....                            | 181 93       |
| Gross cash expenditures.....                                | \$4,644 31   |
| Balance .....   | \$135,284 18 |

## GENERAL ITEMS.

|   | <i>Amount.</i> | <i>Premium<br/>Notes.</i> |
|---|----------------|---------------------------|
| Amount in force Dec. 31, 1908.....            | \$1,150,415 00 | \$13,209 95               |
| Written and renewed during the year.....      | 353,125 00     | 4,281 33                  |
| Total .....                                   | \$1,503,540 00 | \$17,491 28               |
| Deduct amount terminated during the year..... | 325,980 00     | 3,896 35                  |
| Amount in force Dec. 31, 1909 .....           | \$1,177,560 00 | \$13,594 93               |
| Losses incurred during the year .....         |                | \$1,923 00                |
| Date of last assessment, 1843.....            |                |                           |
| Largest sum insured in a single risk .....    |                | 5,000 00                  |

## SCHEDULE OF BONDS OWNED BY THE COMPANY.

| <i>Description.</i>                        | <i>Book<br/>value.</i> | <i>Par<br/>value.</i> | <i>Market<br/>value.</i> |
|--|------------------------|-----------------------|--------------------------|
| United States 4%, 1925.....                | \$1,000 00             | \$1,000 00            | \$1,160 00               |
| Aroostook Northern Railway 5%, 1947 .....  | 1,000 00               | 1,000 00              | 1,000 00                 |
| Atchinson, Topeka & St. Fe 4%, 1995.....   | 450 00                 | 500 00                | 500 00                   |
| B. & Mo. River Ry. 6%, 1918.....           | 4,200 00               | 4,200 00              | 4,300 00                 |
| Chicago B. & Quincy 3½%, 1949.....         | 1,000 00               | 1,000 00              | 900 00                   |
| Columbus L. & Springfield 5%, 1920.....    | 1,000 00               | 1,000 00              | 1,000 00                 |
| Chicago, Peoria & St. L. 4½, 1930 .....    | 4,750 00               | 5,000 00              | 5,000 00                 |
| Des Moines, Iowa Falls & N. 5%, 1931 ..... | 5,000 00               | 5,000 00              | 5,000 00                 |
| Litchfield & Madison 5%, 1934.....         | 4,750 00               | 5,000 00              | 5,000 00                 |
| Maine Central 7%, 1912.....                | 1,900 00               | 1,900 00              | 2,000 00                 |
| Northern Pacific & Gt. N. 4%, 1921 .....   | 5,100 00               | 10,000 00             | 10,000 00                |
| Pontiac, Oxford & N. 6%, 1916.....         | 1,000 00               | 1,000 00              | 1,000 00                 |
| Bath Water Supply Co. 5%, 1916.....        | 1,000 00               | 1,000 00              | 1,000 00                 |

## SCHEDULE OF STOCKS OWNED BY THE COMPANY.

| <i>Description.</i>                       | <i>Book<br/>value.</i> | <i>Par<br/>value.</i> | <i>Market<br/>value.</i> |
|---|------------------------|-----------------------|--------------------------|
| Atchinson, Topeka & Ste. Fe Ry.....       | \$750 00               | \$5,000 00            | \$6,200 00               |
| Atchinson, Topeka & Ste. Fe Ry., Pfd..... | 250 00                 | 500 00                | 525 00                   |
| Boston & Maine .....                      | 10,900 00              | 10,900 00             | 16,350 00                |
| Boston & Chelsea .....                    | 300 00                 | 300 00                | 360 00                   |
| Louisville & Nashville .....              | 5,000 00               | 5,000 00              | 7,500 00                 |
| Maine Central.....                        | 300 00                 | 300 00                | 600 00                   |
| Massachusetts Electric, Pfd .....         | 2,050 25               | 2,500 00              | 1,600 00                 |
| Michigan Central .....                    | 600 00                 | 600 00                | 900 00                   |
| Northern Railroad.....                    | 500 00                 | 500 00                | 600 00                   |
| N. Y., N. H. & H., Pfd .....              | 500 00                 | 400 00                | 600 00                   |
| Penn. Railroad.....                       | 12,900 00              | 12,600 00             | 17,000 00                |



NARRAGANSETT MUTUAL FIRE INSURANCE COMPANY. 407

|                            |           |            |            |
|----------------------------|-----------|------------|------------|
| Perre Marquette, Pfd ..... | \$900 00  | \$2,000 00 | \$1,200 00 |
| Union Pacific, Pfd.....    | 5,240 75  | 7,000 00   | 7,000 00   |
| American Express Co .....  | 3,000 00  | 3,000 00   | 8,250 00   |
| Androscoggin Co.....       | 500 00    | 500 00     | 1,050 00   |
| Bates Co.....              | 1,000 00  | 1,000 00   | 2,600 00   |
| Lockwood Co.....           | 4,400 00  | 4,500 00   | 4,500 00   |
| Pepperell Co .....         | 9,200 00  | 10,200 00  | 33,150 00  |
| York Co .....              | 12,500 00 | 15,000 00  | 21,000 00  |
| Atlantic Nat. Bank.....    | 1,600 00  | 1,600 00   | 2,400 00   |
| Cumberland Bank .....      | 200 00    | 200 00     | 200 00     |
| Casco Bank.....            | 1,500 00  | 1,500 00   | 1,500 00   |
| Merchant's Bank.....       | 600 00    | 600 00     | 1,500 00   |

NARRAGANSETT MUTUAL FIRE INSURANCE  
COMPANY.

INCORPORATED IN 1906. COMMENCED BUSINESS IN 1907.

HIRAM KNOWLTON, *President.*

T. F. MILLETT, *Secretary.*

P. O. Address of Secretary, Gorham, Maine.

ASSETS.

|  |            |
|--|------------|
| Cash in office.....  | \$112 78   |
| Cash deposited in bank.....  | 2,242 88   |
| Total cash assets.....   | \$2,355 66 |
| Assessments on premium notes unpaid.....                           | 153 12     |
| Cash premiums unpaid.....  | 261 57     |
| Typewriter and office supplies.....                                | 200 00     |
| Gross assets, not including premium notes.....                     | \$2,970 35 |
| (Balance due on premium notes subject to assessment, \$38,355.77.) |            |

INCOME.

|   |            |
|---|------------|
| Cash premiums on policies written or renewed..... | \$3,107 48 |
| Policy fees.....                                  | 62 50      |
| Assessments on premium notes.....                 | 536 77     |
| Interest from all sources.....                    | 44 02      |
| Vacancy permits.....                              | 27 60      |
| Transfer fees.....                                | 50         |
| Gross cash income.....                            | \$3,778 87 |
| Cash assets December 31st of previous year.....   | 1,070 20   |
| Total.....  | \$4,849 07 |

EXPENDITURES.

|   |            |
|---|------------|
| Losses paid during the year.....                                | \$1,091 67 |
| Adjusting losses.....   | 10 00      |
| Return premiums on policies cancelled.....                      | 90 27      |
| Salaries of officers and directors.....                         | 497 60     |
| Salaries of agents and employes.....                            | 510 51     |
| Traveling expenses of officers, directors and employes.....     | 32 70      |
| Rents, fuel and lights, \$50.00; advertising, \$7.37;.....      | 57 37      |
| Printing, \$19.95; postage, \$65.52; blank books, \$24.37;..... | 109 84     |
| Miscellaneous expenditures.....                                 | 93 45      |
| Gross cash expenditures.....                                    | \$2,498 41 |
| Balance.....  | \$2,355 66 |

GENERAL ITEMS.

|   | <i>Amount.</i> | <i>Premium<br/>Notes.</i> |
|---|----------------|---------------------------|
| Amount in force Dec. 31, 1908.....  | \$514,264 70   | \$40,936 96               |
| Written and renewed during the year.....                                    | 264,962 00     | 14,382 26                 |
| Total.....  | \$779,226 70   | \$55,319 22               |
| Deduct amount terminated during the year.....                               | 121,501 00     | 6,600 80                  |
| Amount in force Dec. 21, 1909.....  | \$657,725 70   | \$48,718 42               |
| Losses incurred during the year.....  |                | \$1 091 67                |
| Assessments, laid or ordered to be laid, on premium notes during the year.. |                | 589 59                    |
| Date of last assessment, November 1, 1909, amount collected.....            |                | 466 58                    |
| Largest sum insured in a single risk.....                                   |                | 2,000 00                  |

NEWBURGH MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1898. COMMENCED BUSINESS IN 1898.

E. L. NEWCOMB, *President.*

G. L. NEWCOMB, *Secretary.*

P. O. Address of Secretary, Hampden Highlands, Maine.

ASSETS.

|  |         |
|--|---------|
| Cash in office.....  | \$45 41 |
| (Balance due on premium notes subject to assessment, \$12,657 00); |         |

INCOME.

|   |          |
|---|----------|
| Cash premiums on policies written or renewed..... | \$9 00   |
| Policy fees.....                                  | 11 50    |
| Gross cash income.....                            | \$20 50  |
| Cash assets December 31st of previous year.....   | 98 89    |
| Total.....  | \$119 39 |

NEWCASTLE MUTUAL FIRE INSURANCE COMPANY. 409

EXPENDITURES.

|   |         |
|---|---------|
| Losses paid during the year.....                            | \$40 00 |
| Salaries of officers and directors.....                     | 22 75   |
| Salaries of agents and employes.....                        | 2 75    |
| Printing, \$1.00; postage, \$2.86; advertising, \$2.50..... | 6 36    |
| Expense of examination.....                                 | 2 12    |
| Gross cash expenditures.....                                | \$73 98 |
| Balance.....  | \$45 41 |

GENERAL ITEMS.

|   | <i>Amount.</i> | <i>Premium<br/>Notes.</i> |
|---|----------------|---------------------------|
| Amount in force Dec. 31, 1908.....            | \$120,050 00   | \$12,482 50               |
| Written and renewed during the year.....      | 15,725 00      | 1,617 50                  |
| Total.....                                    | \$135,775 00   | \$14,100 00               |
| Deduct amount terminated during the year..... | 12,500 00      | 1,325 00                  |
| Amount in force Dec. 31, 1909.....            | \$123,275 00   | \$12,775 00               |
| Losses incurred during the year.....          |                | \$40 00                   |
| Largest sum insured in a single risk.....     |                | 1,000 00                  |

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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.

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ASSETS.

|   |          |
|---|----------|
| Cash in office.....   | \$45 18  |
| Assessments on premium notes unpaid.....                          | 113 36   |
| Cash premiums unpaid.....   | 18 50    |
| Gross assets, not including premium notes.....                    | \$177 04 |
| (Balance due on premium notes subject to assessment, \$4,273 05.) |          |

LIABILITIES.

|                                   |         |
|-----------------------------------|---------|
| Losses adjusted and not paid..... | \$80 00 |
|-----------------------------------|---------|

INCOME.

|   |          |
|---|----------|
| Cash premiums on policies written or renewed..... | \$95 73  |
| Policy fees.....                                  | 12 00    |
| Assessments on premium notes.....                 | 443 52   |
| Gross cash income.....                            | \$551 25 |
| Cash assets Dec. 31st of previous year.....       | 57 73    |
| Total.....  | \$608 98 |

410 NEW PORTLAND MUTUAL FIRE INSURANCE COMPANY.

EXPENDITURES.

|   |                 |
|---|-----------------|
| Losses paid during the year.....                            | \$535 00        |
| Collecting assessments.....                                 | 2 50            |
| Return premiums on policies cancelled.....                  | 2 17            |
| Salaries of officers and directors.....                     | 12 00           |
| Traveling expenses of officers, directors and employes..... | 2 50            |
| Making assessments.....                                     | 2 50            |
| Printing.....   | 5 25            |
| Legal expense.....  | 1 00            |
| Expense of examination.....                                 | 88              |
| Gross cash expenditures.....                                | <u>\$563 80</u> |
| Balance.....  | \$45 18         |

GENERAL ITEMS.

|  | <i>Amount.</i>      | <i>Premium<br/>Notes.</i> |
|--|---------------------|---------------------------|
| Amount in force Dec. 31, 1908.....   | \$102,765 00        | \$7,193 55                |
| Written and renewed during the year.....                                     | 21,800 00           | 1,526 00                  |
| Total.....   | <u>\$124,565 00</u> | <u>\$8,719 55</u>         |
| Deduct amount terminated during the year.....                                | 40,390 00           | 2,827 30                  |
| Amount in force Dec. 31, 1909.....   | \$84,175 00         | \$5,892 25                |
| Losses incurred during the year.....   |                     | \$500 00                  |
| Assessments, laid or ordered to be laid, on premium notes during the year... |                     | 472 88                    |
| Date of last assessment, Oct. 1, 1909, amount collected.....                 |                     | 392 52                    |
| Largest sum insured in a single risk.....                                    |                     | 1,500 00                  |

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NEW PORTLAND MUTUAL FIRE INSURANCE  
COMPANY.

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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.

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ASSETS.

|  |                 |
|--|-----------------|
| Cash in office.....  | \$13 13         |
| Cash deposited in bank.....  | 420 98          |
| Cash value of notes, bonds or other securities.....                | 75 00           |
| Total cash assets.....   | <u>\$509 11</u> |
| Safe.....  | 32 00           |
| Gross assets, not including premium notes.....                     | <u>\$541 11</u> |
| (Balance due on premium notes subject to assessment, \$16,289.99.) |                 |

LIABILITIES.

|                                |         |
|--------------------------------|---------|
| Due officers for services..... | \$17 00 |
|--------------------------------|---------|

NORTH YARMOUTH MUTUAL FIRE INSURANCE CO. 411

INCOME.

|   |          |
|---|----------|
| Cash premiums on policies written or renewed..... | \$85 55  |
| Policy fees.....                                  | 42 00    |
| Interest from all sources.....                    | 12 35    |
| Transfer fees.....                                | 2 00     |
|   | \$141 90 |
| Gross cash income.....                            | \$141 90 |
| Cash assets December 31st of previous year.....   | 448 78   |
|   | \$590 68 |
| Total.....  | \$590 68 |

EXPENDITURES.

|  |          |
|--|----------|
| Return premiums on policies cancelled..... | \$ 58    |
| Salaries of officers and directors.....    | 26 50    |
| Salaries of agents and employes.....       | 45 00    |
| Printing, \$3.00; postage, \$1.49.....     | 4 49     |
| Legal expense.....                         | 5 00     |
|  | \$81 57  |
| Gross cash expenditures.....               | \$81 57  |
| Balance.....                               | \$509 11 |

GENERAL ITEMS.

|   | <i>Amount.</i> | <i>Premium Notes.</i> |
|---|----------------|-----------------------|
| Amount in force Dec. 31, 1908.....                            | \$161,400 00   | \$16,140 00           |
| Written and renewed during the year.....                      | 42,775 00      | 4,277 50              |
|   | \$204,175 00   | \$20,417 50           |
| Total.....  | \$204,175 00   | \$20,417 50           |
| Deduct amount terminated during the year.....                 | 37,950 00      | 3,795 00              |
|   | \$166,225 00   | \$16,622 50           |
| Amount in force Dec. 31, 1909.....                            | \$166,225 00   | \$16,622 50           |
| Date of last assessment, July 28, 1903, amount collected..... |                | \$441 46              |
| Largest sum insured in a single risk.....                     |                | 2,000 00              |

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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, North Yarmouth, Maine.

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ASSETS.

|  |          |
|--|----------|
| Cash in office.....                            | \$20 48  |
| Cash deposited in bank.....                    | 204 06   |
|  | \$224 54 |
| Total cash assets.....                         | \$224 54 |
| Safe.....                                      | 33 2g    |
| Books.....                                     | 15 00    |
|  | \$272 79 |
| Gross assets, not including premium notes..... | \$272 79 |

(Balance due on premium notes subject to assessment, \$15,079.56.)

412 NORTH YARMOUTH MUTUAL FIRE INSURANCE CO.

INCOME.

|  |                   |
|--|-------------------|
| Cash premiums on policies written or renewed ..... | \$134 52          |
| Policy fees.....                                   | 33 50             |
| Assessments on premium notes .....                 | 1,523 37          |
| Interest from all sources .....                    | 4 06              |
| Gross cash income.....                             | <u>\$1,695 45</u> |
| Cash assets December 31st of previous year.....    | 118 45            |
| Total.....   | <u>\$1,813 90</u> |

EXPENDITURES.

|  |                   |
|--|-------------------|
| Losses paid during the year.....                                   | \$1,419 00        |
| Adjusting losses.....  | 26 00             |
| Collecting assessments .....                                       | 32 53             |
| Return premiums on policies cancelled .....                        | 7 79              |
| Salaries of officers and directors.....                            | 18 00             |
| Salaries of agents and employes.....                               | 52 17             |
| Traveling expenses of officers, directors and employes.....        | 4 00              |
| Express charges, \$.15; postage, \$18.75; advertising, \$2.00..... | 20 90             |
| Telephone .....  | 57                |
| Assessments rebated.....   | 8 40              |
| Gross cash expenditures .....                                      | <u>\$1,589 36</u> |
| Balance .....  | <u>\$224 54</u>   |

GENERAL ITEMS.

|  | <i>Amount.</i>      | <i>Premium<br/>Notes.</i> |
|--|---------------------|---------------------------|
| Amount in force Dec. 31, 1908.....   | \$338,488 50        | \$18,968 34               |
| Written and renewed during the year .....                                    | 58,975 00           | 3,362 45                  |
| Total.....   | <u>\$397,463 50</u> | <u>\$22,330 79</u>        |
| Deduct amount terminated during the year .....                               | 55,169 00           | 3,177 75                  |
| Amount in force Dec. 31, 1909.....   | \$342,294 50        | \$19,153 04               |
| Losses incurred during the year .....  |                     | \$1,419 00                |
| Assessments, laid or ordered to be laid, on premium notes during the year .. |                     | 1,531 77                  |
| Date of last assessment, August 7, 1909, amount collected .....              |                     | 1,523 37                  |
| Largest sum insured in a single risk .....                                   |                     | 2,500 00                  |

OXFORD COUNTY PATRONS OF HUSBANDRY  
MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1876. COMMENCED BUSINESS IN 1876.

H. D. HAMMOND, *President.*

G. W. Q. PERHAM, *Secretary.*

P. O. Address of Secretary, Bryant's Pond, Maine.

ASSETS.

|   |                 |
|---|-----------------|
| Cash in office .....  | \$23 89         |
| Cash deposited in bank .....  | 180 01          |
| Total cash assets. . . . .  | <u>\$203 90</u> |
| Assessments on premium notes unpaid .....                           | 415 63          |
| Safe .....  | 40 00           |
| Office furnishings.....   | 17 00           |
| Gross assets, not including premium notes.....                      | <u>\$676 53</u> |
| (Balance due on premium notes subject to assessment, \$171,656.00.) |                 |

LIABILITIES.

|   |                   |
|---|-------------------|
| Losses reported, not adjusted (estimated) ..... | \$25 00           |
| Losses resisted.....                            | 1,954 00          |
| Due for borrowed money and interest .....       | 4,800 00          |
| Gross liabilities.....                          | <u>\$6,779 00</u> |

INCOME.

|   |                    |
|---|--------------------|
| Cash premiums on policies written or renewed.....     | \$2,053 87         |
| Assessments on premium notes .....                    | 15,305 30          |
| Cash loaned to company to pay losses or expenses..... | 10,600 00          |
| L. A. & W. St. Ry. Co. H. A. R. Smith loss, 1908..... | 584 81             |
| Vacancy permits .....                                 | 290 24             |
| Discounts.....  | 106 22             |
| Gross cash income .....                               | <u>\$28,940 44</u> |
| Cash assets December 31st of previous year.....       | 695 79             |
| Total.....  | <u>\$29,636 23</u> |

EXPENDITURES.

|   |                    |
|---|--------------------|
| Losses paid during the year.....  | \$22,419 70        |
| Adjusting losses .....  | 35 72              |
| Collecting assessments .....  | 2 50               |
| Return premiums on policies cancelled .....                                   | 39 55              |
| Salaries of officers and directors .....                                      | 622 25             |
| Settlement of claims including legal expense.....                             | 98 70              |
| Traveling expenses of officers, directors and employes.....                   | 57 88              |
| Borrowed money repaid .....   | 5,800 00           |
| Interest.....   | 160 26             |
| Printing, \$35.95; postage and stationery, \$150.77; advertising, \$4.00..... | 190 72             |
| Telephone.....  | 2 05               |
| Expense of examination .....  | 3 00               |
| Gross cash expenditures .....   | <u>\$29,432 33</u> |
| Balance.....  | <u>\$203 90</u>    |

414 PATRONS ANDROSCOGGIN MUTUAL FIRE INSURANCE CO.

GENERAL ITEMS.

|  | <i>Amount.</i> | <i>Premium<br/>Notes.</i> |
|--|----------------|---------------------------|
| Amount in force Dec. 31, 1908 .....  | \$3,681,407 00 | \$194,517 00              |
| Written and renewed during the year .....                                    | 776,581 00     | 40,718 00                 |
| Total.....   | \$4,457,988 00 | \$235,235 00              |
| Deduct amount terminated during the year .....                               | 584,893 00     | 29,700 00                 |
| Amount in force Dec. 31, 1909 .....  | \$3,873,045 00 | \$205,535 00              |
| Losses incurred during the year.....   |                | \$19,198 70               |
| Assessments, laid or ordered to be laid, on premium notes during the year .. |                | 14,821 23                 |
| Date of last assessment, August 4, 1909, amount collected .....              |                | 14,405 60                 |
| Largest sum insured in a single risk .....                                   |                | 2,000 00                  |

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PATRONS ANDROSCOGGIN MUTUAL FIRE  
INSURANCE COMPANY.

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INCORPORATED IN 1876. COMMENCED BUSINESS IN 1877.

R. D. LEAVITT, *President.*

W. S. ROGERS, *Secretary.*

P. O. Address of Secretary, Calhance, Maine.

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ASSETS.

|   |            |
|---|------------|
| Cash deposited in bank.....   | \$1,405 06 |
| Office furniture and safe.....                                      | 100 00     |
| Gross assets not including premium notes.....                       | \$1,505 06 |
| (Balance due on premium notes subject to assessment, \$303,630.74.) |            |

LIABILITIES.

|                                   |            |
|-----------------------------------|------------|
| Losses adjusted and not paid..... | \$2,603 00 |
|-----------------------------------|------------|

INCOME.

|   |             |
|---|-------------|
| Cash premiums on policies written or renewed.....     | \$4,729 24  |
| Assessments on premium notes.....                     | 10,387 08   |
| Cash loaned to company to pay losses or expenses..... | 4,346 15    |
| Reinsurance.....                                      | 5 71        |
| Vacancy and builders' permits.....                    | 335 80      |
| Gross cash income.....                                | \$19,802 98 |
| Cash assets December 31st of previous year.....       | 502 33      |
| Total.....  | \$20,305 31 |

EXPENDITURES.

|   |            |
|---|------------|
| Losses paid during the year.....                            | \$6,338 25 |
| Adjusting losses.....                                       | 21 50      |
| Collecting assessments.....                                 | 187 19     |
| Return premiums on policies cancelled.....                  | 96 18      |
| Salaries of officers and directors.....                     | 1,119 16   |
| Traveling expenses of officers, directors and employes..... | 228 37     |
| Borrowed money repaid....                                   | 9,976 00   |



PINE TREE STATE MUTUAL FIRE INSURANCE COMPANY. 415

|   |                    |
|---|--------------------|
| Interest.....   | \$512 52           |
| Rent, \$2.00; express charges, \$2.70; advertising, \$4.00..... | 8 70               |
| Postage, \$236.52; blank books, \$12.50.....                    | 249 02             |
| Legal services.....   | 63 51              |
| Stationery, printing, etc.....                                  | 98 90              |
| Overpaid assessment, repaid.....                                | 95                 |
| Gross cash expenditures.....                                    | <u>\$18,900 25</u> |
| Balance.....  | \$1,405 06         |

GENERAL ITEMS.

|  | <i>Amount.</i>        | <i>Premium<br/>Notes.</i> |
|--|-----------------------|---------------------------|
| Amount in force Dec. 31, 1908.....   | \$7,632,330 00        | \$390,257 24              |
| Written and renewed during the year.....                                       | 1,832,635 00          | 94,564 80                 |
| Total.....   | <u>\$9,464,965 00</u> | <u>\$484,822 04</u>       |
| Deduct amount terminated during the year.....                                  | 1,633,816 00          | 83,608 30                 |
| Amount in force Dec. 31, 1909.....   | \$7,831,149 00        | \$401,213 74              |
| Losses incurred during the year.....   |                       | \$8,312 00                |
| Assessments, laid or ordered to be laid, on premium notes during the year..... |                       | 10,387 08                 |
| Date of last assessment, October 15, 1909, amount collected.....               |                       | 10,387 08                 |
| 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.....  | \$55 34           |
| Cash deposited in bank.....  | 736 89            |
| Total cash assets.....   | <u>\$792 23</u>   |
| Assessments on premium notes unpaid.....                           | 3,161 08          |
| Due from agents.....   | 1,419 12          |
| Gross assets, not including premium notes.....                     | <u>\$5,372 43</u> |
| (Balance due on premium notes subject to assessment, \$41,248.89.) |                   |

LIABILITIES.

|  |                   |
|--|-------------------|
| Losses adjusted and not paid.....                            | \$1,700 00        |
| Losses resisted.....   | 400 00            |
| Due for borrowed money and interest.....                     | 858 00            |
| Due officers for services and expenses.....                  | 138 00            |
| Fifty per cent cash premiums on policies in force.....       | 264 03            |
| All other debts, claims and demands against the company..... | 6 00              |
| Gross liabilities.....                                       | <u>\$3,366 03</u> |

416 PINE TREE STATE MUTUAL FIRE INSURANCE COMPANY.

INCOME.

|   |          |             |
|---|----------|-------------|
| Cash premiums on policies written or renewed.....     |          | \$82 24     |
| Assessments on premium notes.....                     | 5,586 44 |             |
| Interest from all sources.....                        | 10 55    |             |
| Cash loaned to company to pay losses or expenses..... | 3,750 00 |             |
| Vacancy permits and transfers.....                    | 34 96    |             |
| Difference between cash book and bank book, 1909..... | 24 14    |             |
| From all other sources.....                           | 64 55    |             |
|   |          | <hr/>       |
| Gross cash income.....                                |          | \$10,352 88 |
| Cash assets December 31st of previous year.....       | \$475 37 |             |
| Error in 1908 statement.....                          | 85 03    | 560 40      |
|   |          | <hr/>       |
| Total.....  |          | \$10,913 28 |

EXPENDITURES.

|   |             |
|---|-------------|
| Losses paid during the year.....                            | \$5,433 03  |
| Adjusting losses.....                                       | 161 56      |
| Collecting assessments.....                                 | 170 76      |
| Return premiums on policies cancelled.....                  | 8 94        |
| Salaries of officers and directors.....                     | 152 50      |
| Traveling expenses of officers, directors and employes..... | 25 20       |
| Making assessments.....                                     | 9 00        |
| Borrowed money repaid.....                                  | 3,725 00    |
| Interest.....   | 193 36      |
| Printing, \$91.35; postage, 86.42; advertising, \$4.50..... | 182 27      |
| Office supplies.....  | 5 10        |
| Protested check.....  | 53 83       |
|   | <hr/>       |
| Gross cash expenditures.....                                | \$10,121 05 |
| Balance.....  | \$792 23    |

GENERAL ITEMS.

|   | <i>Amount.</i> | <i>Premium<br/>Notes</i> |
|---|----------------|--------------------------|
| Amount in force Dec. 31, 1908.....  | \$712,397 50   | \$66,197 74              |
| Written and renewed during the year.....                                  | 188,863 00     | 21,837 13                |
|   | <hr/>          | <hr/>                    |
| Total.....  | \$901,260 50   | \$88,034 87              |
| Deduct amount terminated during the year.....                             | 321,602 50     | 29,976 18                |
|   | <hr/>          | <hr/>                    |
| Amount in force Dec. 31, 1909.....  | \$579,658 00   | \$58,058 69              |
| Losses incurred during the year.....                                      |                | \$4,510 03               |
| Assessments, laid or ordered to be laid, on premium notes during the year |                | 5,462 80                 |
| Date of last assessment, October 1, 1909, amount collected.....           |                | 4,034 48                 |
| Largest sum insured in a single risk.....                                 |                | 2,000 00                 |

PITTSTON AND WHITEFIELD MUTUAL FIRE  
INSURANCE COMPANY.

INCORPORATED IN 1895. COMMENCED BUSINESS IN 1895.

GEO. O. BAILEY, *President.*

L. H. FORD, *Secretary.*

P. O. Address of Secretary, Whitefield, Maine.

ASSETS.

|  |          |
|--|----------|
| Cash in office .....   | \$1 24   |
| Cash deposited in bank .....                                       | 23 53    |
| Total cash assets .....  | \$24 77  |
| Assessments on premium notes unpaid .....                          | 83 18    |
| Gross assets, not including premium notes .....                    | \$107 95 |
| (Balance due on premium notes subject to assessment, \$28,273.27.) |          |

LIABILITIES.

|            |        |
|------------|--------|
| Rent ..... | \$7 00 |
|------------|--------|

INCOME.

|  |            |
|--|------------|
| Cash premiums on policies written or renewed ..... | \$143 37   |
| Assessments on premium notes .....                 | 1,655 91   |
| Interest from all sources .....                    | 90         |
| Income from all other sources .....                | 8 61       |
| Gross cash income .....                            | \$1,808 79 |
| Cash assets December 31st of previous year .....   | 188 58     |
| Total .....  | \$1,997 37 |

EXPENDITURES.

|   |            |
|---|------------|
| Losses paid during the year .....             | \$1,865 93 |
| Collecting assessments .....                  | 15 00      |
| Return premiums on policies cancelled .....   | 5 23       |
| Salaries of officers and directors .....      | 61 00      |
| Stationery, \$2.00; advertising, \$2.00 ..... | 4 00       |
| Printing, \$1.25; postage, \$11.79 .....      | 13 04      |
| Legal advice .....                            | 2 00       |
| Loss on worthless check .....                 | 6 40       |
| Gross cash expenditures .....                 | \$1,972 60 |
| Balance .....                                 | \$24 77    |

GENERAL ITEMS.

|  | <i>Amount.</i> | <i>Premium<br/>Notes.</i> |
|--|----------------|---------------------------|
| Amount in force Dec. 31, 1908 .....  | \$397,052 50   | \$34,596 40               |
| Written and renewed during the year .....                                      | 48,760 00      | 4,108 00                  |
| Total .....  | \$445,812 50   | \$38,704 40               |
| Deduct amount terminated during the year .....                                 | 70,365 00      | 6,247 00                  |
| Amount in force Dec. 31, 1909 .....  | \$375,447 50   | \$32,457 40               |
| Losses incurred during the year .....  |                | \$1,565 93                |
| Assessments, laid or ordered to be laid on premium notes during the year ..... |                | 1,664 97                  |
| Date of last assessment, February 27, 1909, amount collected .....             |                | 1,614 35                  |
| 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.....  | \$ 26    |
| Cash deposited in bank.....  | 196 08   |
| Total cash assets.....   | \$196 34 |
| Cash premiums unpaid.....  | 2 68     |
| Safe, books and supplies.....                                      | 30 00    |
| Gross assets, not including premium notes.....                     | \$229 02 |
| (Balance due on premium notes subject to assessment, \$10,662.40.) |          |

LIABILITIES.

|  |          |
|--|----------|
| Losses adjusted and unpaid.....                              | \$210 00 |
| All other debts, claims and demands against the company..... | 5 00     |
| Gross liabilities.....                                       | \$215 00 |

INCOME.

|   |          |
|---|----------|
| Cash premiums on policies written or renewed..... | \$108 98 |
| Policy fees.....                                  | 56 00    |
| Assessments on premium notes.....                 | 16 69    |
| Interest from all sources.....                    | 10       |
| Vacancy fees.....                                 | 40 75    |
| Gross cash income.....                            | \$222 52 |
| Cash assets December 31st of previous year.....   | 54 05    |
| Total.....  | \$276 57 |

EXPENDITURES.

|   |          |
|---|----------|
| Commissions for collecting cash premiums..... | \$4 90   |
| Salaries of officers and directors.....       | 24 25    |
| Salaries of agents and employes.....          | 35 75    |
| Stationery, \$ .24; advertising, \$3.00.....  | 3 24     |
| Printing, \$5.47; postage, \$6.37.....        | 11 84    |
| Justice fee.....                              | 25       |
| Gross cash expenditures.....                  | \$80 23  |
| Balance.....                                  | \$196 34 |

GENERAL ITEMS.

|   | <i>Amount.</i> | <i>Premium Notes.</i> |
|---|----------------|-----------------------|
| Amount in force Dec. 31, 1908.....            | \$127,225 00   | \$10,201 75           |
| Written and renewed during the year.....      | 25,750 00      | 2,432 50              |
| Total.....                                    | \$156,975 00   | \$12,634 25           |
| Deduct amount terminated during the year..... | 21,225 00      | 1,874 75              |
| Amount in force Dec. 31, 1909.....            | \$135,750 00   | \$10,759 50           |

UNION FARMERS MUTUAL FIRE INSURANCE COMPANY. 419

|  |          |
|--|----------|
| Losses incurred during the year .....                            | \$210 00 |
| Date of last assessment, October 16, 1906, amount collected..... | 748 97   |
| 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.....                                  | \$201 23        |
| Cash value of notes, bonds or other securities ..... | 200 00          |
| Total cash assets.....                               | <u>\$401 23</u> |

(Balance due on premium notes subject to assessment, \$8,924.00.)

INCOME.

|   |                 |
|---|-----------------|
| Cash premiums on policies written or renewed..... | \$77 25         |
| Policy fees.....                                  | 32 00           |
| Gross cash income .....                           | <u>\$109 25</u> |
| Cash assets December 31st of previous year.....   | 246 58          |
| Total .....                                       | <u>\$455 83</u> |

EXPENDITURES.

|  |                 |
|--|-----------------|
| Commissions for collecting cash premiums .....               | \$32 00         |
| Return premiums on policies cancelled.....                   | 80              |
| Salaries of officers and directors.....                      | 10 00           |
| Traveling expenses of officers, directors and employes ..... | 10 00           |
| Advertising, \$1.00 ; postage \$.80 .....                    | 1 80            |
| Gross cash expenditures.....                                 | <u>\$54 60</u>  |
| Balance.....   | <u>\$401 23</u> |

GENERAL ITEMS.

|   | <i>Amount.</i>      | <i>Premium<br/>Notes.</i> |
|---|---------------------|---------------------------|
| Amount in force Dec. 31, 1908.....                              | \$99,300 00         | \$9,930 00                |
| Written and renewed during the year.....                        | 25,750 00           | 2,575 00                  |
| Total .....   | <u>\$125,050 00</u> | <u>\$12,505 00</u>        |
| Deduct amount terminated during the year .....                  | 33,050 00           | 3,305 00                  |
| Amount in force Dec. 31, 1909.....                              | \$92,000 00         | \$9,200 00                |
| Date of last assessment, August 25, 1903, amount collected..... |                     | \$853 50                  |
| Largest sum insured in a single risk .....                      |                     | 1,000 00                  |

## WARREN FARMERS MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1871. COMMENCED BUSINESS IN 1871.

E. S. BUCKLIN, *President.*

I. P. STARRETT, *Secretary.*

P. O. Address of Secretary, Warren, Maine.

### ASSETS.

|  |            |
|--|------------|
| Cash in office.....  | \$5 61     |
| Cash deposited in bank.....  | 2,959 38   |
| Total cash assets.....   | \$2,964 99 |
| Cash premiums and policies unpaid.....                             | 22 80      |
| Gross assets, not including premium notes.....                     | \$2,987 79 |
| (Balance due on premium notes subject to assessment, \$10,445.58.) |            |

### LIABILITIES.

|                                |        |
|--------------------------------|--------|
| Due officers for services..... | \$2 00 |
|--------------------------------|--------|

### INCOME.

|  |            |
|--|------------|
| Cash premiums on policies written or renewed.. } | \$229 54   |
| Policy fees..... }                               | 158 78     |
| Interest from all sources.....                   | \$388 32   |
| Gross cash income.....                           | 2,673 33   |
| Cash assets Dec. 31st of previous year.....      | \$3,061 65 |
| Total.....                                       | \$3,061 65 |

### EXPENDITURES.

|  |            |
|--|------------|
| Salaries of officers and directors.....                  | \$90 00    |
| Postage and stationery, \$ .50; advertising, \$2.50..... | 3 00       |
| Expense of examination.....                              | 3 11       |
| Miscellaneous expenditures.....                          | 55         |
| Gross cash expenditures.....                             | \$96 66    |
| Balance.....   | \$3,964 99 |

### GENERAL ITEMS.

|   | <i>Amount.</i> | <i>Premium<br/>Notes,</i> |
|---|----------------|---------------------------|
| Amount in force Dec. 31, 1908.....            | \$227,508 00   | \$11,567 45               |
| Written and renewed during the year.....      | 53,915 00      | 2,695 75                  |
| Total.....                                    | \$281,423 00   | \$14,263 20               |
| Deduct amount terminated during the year..... | 53,140 00      | 2,657 00                  |
| Amount in force Dec. 31, 1909.....            | \$228,283 00   | \$11,606 20               |

Date of last assessment, September 16, 1876.

|   |            |
|---|------------|
| Largest sum insured in a single risk..... | \$1,500 00 |
|---|------------|

## WELLS MUTUAL FIRE INSURANCE COMPANY.

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 INCORPORATED IN 1836. COMMENCED BUSINESS IN 1837.
JOSEPH H. LITTLEFIELD, *President.*WILLIAM M. TRIPP, *Secretary.*

P. O. Address of Secretary, Wells, Maine.

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 ASSETS.

|   |          |
|---|----------|
| Cash in office.....   | \$95 33  |
| Assessments on premium notes unpaid.....                          | 310 71   |
|   | <hr/>    |
| Gross assets, not including premium notes.....                    | \$406 04 |
| (Balance due on premium notes subject to assessment, \$8,985 20.) |          |

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 LIABILITIES.

|  |          |
|--|----------|
| Due for borrowed money and interest..... | \$600 42 |
| Due officers for services.....           | 190 00   |
|  | <hr/>    |
| Gross liabilities.....                   | \$790 42 |

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 INCOME.

|   |          |
|---|----------|
| Cash premiums on policies written or renewed.....     | \$79 86  |
| Policy fees.....                                      | 23 50    |
| Assessments on premium notes.....                     | 232 16   |
| Cash loaned to company to pay losses or expenses..... | 250 00   |
|   | <hr/>    |
| Gross cash income.....                                | \$585 52 |
| Cash assets Dec. 31st of previous year.....           | 32 16    |
|   | <hr/>    |
| Total.....  | \$617 68 |

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 EXPENDITURES.

|   |          |
|---|----------|
| Losses paid during the year.....        | \$250 00 |
| Salaries of officers and directors..... | 56 50    |
| Borrowed money repaid.....              | 200 00   |
| Printing, \$13.93; postage, \$1.92..... | 15 85    |
|   | <hr/>    |
| Gross cash expenditures.....            | \$522 35 |
| Balance.....                            | \$95 33  |

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 GENERAL ITEMS.

|   | <i>Amount.</i> | <i>Premium<br/>Notes.</i> |
|---|----------------|---------------------------|
| Amount in force Dec. 31, 1908.....                            | \$212,095 75   | \$13,559 50               |
| Written and renewed during the year.....                      | 42,750 00      | 2,687 00                  |
|   | <hr/>          | <hr/>                     |
| Total.....  | \$254,845 75   | \$16,246 50               |
| Deduct amount terminated during the year.....                 | 51,125 00      | 3,263 00                  |
|   | <hr/>          | <hr/>                     |
| Amount in force Dec. 31, 1908.....                            | \$203,720 75   | \$12,983 50               |
| Date of last assessment April 30, 1908, amount collected..... |                | \$1,702 45                |
| Largest sum insured in a single risk.....                     |                | 2,000 00                  |

WEST BANGOR AND HERMON MUTUAL FIRE  
INSURANCE COMPANY.

INCORPORATED IN 1867. COMMENCED BUSINESS IN 1866.

W. F. HARDING, *President.*

J. M. TAYLOR, *Secretary.*

P. O. Address of Secretary, Hermon, Maine.

ASSETS.

|                             |                 |
|-----------------------------|-----------------|
| Cash in office.....         | \$75 49         |
| Cash deposited in bank..... | 153 48          |
| Total cash assets.....      | <u>\$228 97</u> |

(Balance due on premium notes subject to assessment, \$18,953.84.)

LIABILITIES.

|                                |         |
|--------------------------------|---------|
| Due officers for services..... | \$70 00 |
|--------------------------------|---------|

INCOME.

|   |                 |
|---|-----------------|
| Policy fees.....                                | \$67 50         |
| Interest from all sources.....                  | 9 46            |
| Gross cash income.....                          | <u>\$76 96</u>  |
| Cash assets December 31st of previous year..... | 244 79          |
| Total.....                                      | <u>\$321 75</u> |

EXPENDITURES.

|   |                 |
|---|-----------------|
| Losses paid during the year.....                            | \$10 00         |
| Salaries of officers and directors.....                     | 37 00           |
| Salaries of agents and employes.....                        | 27 00           |
| Traveling expenses of officers, directors and employes..... | 6 00            |
| Stationery, \$10; advertising, \$2.00.....                  | 2 10            |
| Printing, \$10.00; postage, \$.68.....                      | 10 68           |
| Gross cash expenditures.....                                | <u>\$92 78</u>  |
| Balance.....  | <u>\$228 97</u> |

GENERAL ITEMS.

|  | <i>Amount.</i>      | <i>Premium<br/>Notes.</i> |
|--|---------------------|---------------------------|
| Amount in force Dec. 31, 1908.....                           | \$183,705 00        | \$18,370 50               |
| Written and renewed during the year.....                     | 41,885 00           | 4,188 50                  |
| Total.....   | <u>\$225,590 00</u> | <u>\$22,559 00</u>        |
| Deduct amount terminated during the year.....                | 34,945 00           | 3,494 50                  |
| Amount in force Dec. 31, 1909.....                           | <u>\$190,645 00</u> | <u>\$19,064 50</u>        |
| Losses incurred during the year.....                         |                     | \$10 00                   |
| 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. 17, Litchfield, Maine.

ASSETS.

|   |          |
|---|----------|
| Cash in office .....  | \$124 49 |
| (Balance due on premium notes subject to assessment, \$6,568.55.) |          |

INCOME.

|   |          |
|---|----------|
| Cash premiums on policies written or renewed..... | \$22 03  |
| Policy fees .....                                 | 20 00    |
| Interest from all sources.....                    | 4 53     |
| Gross cash income.....                            | \$46 56  |
| Cash assets December 31st of previous year.....   | 115 18   |
| Total.....  | \$161 74 |

EXPENDITURES.

|   |          |
|---|----------|
| Commissions to agents .....                                 | \$20 00  |
| Return premiums on policies cancelled.....                  | 50       |
| Salaries of officers and directors.....                     | 12 00    |
| Traveling expenses of officers, directors and employes..... | 2 00     |
| Printing, \$2.00; stationery, \$.75.....                    | 2 75     |
| Gross cash expenditures.....                                | \$37 25  |
| Balance.....  | \$124 49 |

GENERAL ITEMS.

|  | <i>Amount.</i> | <i>Premium<br/>Notes.</i> |
|--|----------------|---------------------------|
| Amount in force Dec. 31, 1908.....                               | \$134,415 00   | \$6,888 00                |
| Written and renewed during the year.....                         | 21,325 00      | 1,101 25                  |
| Total.....   | \$155,740 00   | \$7,989 25                |
| Deduct amount terminated during the year.....                    | 19,600 00      | 998 75                    |
| Amount in force Dec. 31, 1909.....                               | \$136,140 00   | \$6,990 50                |
| 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.....  | \$115 40 |
| (Balance due on premium notes subject to assessment, \$18,968.40.) |          |

## INCOME.

|   |          |
|---|----------|
| Cash premiums on policies written or renewed..... | \$93 19  |
| Policy fees.....                                  | 33 00    |
| Transfers.....                                    | 1 50     |
| <hr/>   |          |
| Gross cash income.....                            | \$117 69 |
| Cash assets December 31st of previous year.....   | 80 46    |
| <hr/>   |          |
| Total.....  | \$198 15 |

## EXPENDITURES.

|   |          |
|---|----------|
| Salaries of officers and directors..... | \$77 00  |
| Expense of examination.....             | 5 75     |
| <hr/>                                   |          |
| Gross cash expenditures.....            | \$82 75  |
| <hr/>                                   |          |
| Balance.....                            | \$115 40 |

## GENERAL ITEMS.

|   | <i>Amount.</i> | <i>Premium<br/>Notes.</i> |
|---|----------------|---------------------------|
| Amount in force Dec. 31, 1908.....            | \$292,455 00   | \$19,845 70               |
| Written and renewed during the year.....      | 65,400 00      | 4,143 00                  |
| <hr/>   |                |                           |
| Total.....                                    | \$357,855 00   | \$23,988 70               |
| Deduct amount terminated during the year..... | 68,265 00      | 4,287 40                  |
| <hr/>   |                |                           |
| Amount in force Dec. 31, 1909.....            | \$289,590 00   | \$19,701 30               |
| Date of last assessment, July 26, 1906.       |                |                           |
| Largest sum insured in a single risk.....     |                | \$1,500 00                |

WINDHAM MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1859. COMMENCED BUSINESS IN 1859.

WILLARD LAMB, *President.*

JOHN N. SWETT, *Secretary.*

P. O. Address of Secretary, R. F. D. No. 1, South Windham, Maine.

ASSETS.

|  |                 |
|--|-----------------|
| Cash in office .....   | \$218 51        |
| Cash deposited in bank.....  | 436 83          |
| Total cash assets.....   | <u>\$655 34</u> |
| (Balance due on premium notes subject to assessment, \$22,687.19.) |                 |

INCOME.

|   |                 |
|---|-----------------|
| Cash premiums on policies written or renewed..... | \$205 70        |
| Policy fees.....                                  | 51 50           |
| Interest from all sources .....                   | 7 68            |
| Income from all other sources .....               | 45 01           |
| Gross cash income .....                           | <u>\$309 89</u> |
| Cash assets December 31st of previous year.....   | 428 11          |
| Total.....  | <u>\$738 00</u> |

EXPENDITURES.

|  |                 |
|--|-----------------|
| Return premiums on policies cancelled.....                             | \$4 60          |
| Salaries of officers and directors.....                                | 58 00           |
| Printing, \$11.00; postage, \$1.20; blank books, \$ .85.....           | 13 05           |
| Stationery, \$ .26; express charges, \$ .35; advertising, \$1.60 ..... | 2 21            |
| Annual report.....   | 2 00            |
| Expense of examination.....  | 2 80            |
| Gross cash expenditures.....   | <u>\$82 66</u>  |
| Balance.....   | <u>\$655 34</u> |

GENERAL ITEMS.

|  | <i>Amount.</i>      | <i>Premium<br/>Notes.</i> |
|--|---------------------|---------------------------|
| Amount in force Dec. 31, 1908 .....            | \$295,196 00        | \$20,644 83               |
| Written and renewed during the year .....      | 73,236 00           | 5,142 64                  |
| Total.....                                     | <u>\$368,432 00</u> | <u>\$25,787 47</u>        |
| Deduct amount terminated during the year ..... | 61,300 50           | 2,706 47                  |
| Amount in force Dec. 31, 1909 .....            | \$307,131 50        | \$23,081 00               |
| Largest sum insured in a single risk .....     |                     | \$1,625 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.....   | \$41 41    |
| Cash deposited in bank .....  | 696 71     |
| Total cash assets.....  | \$738 12   |
| Assessments on premium notes unpaid.....                            | 1,210 04   |
| Cash premiums unpaid.....   | 10 86      |
| Gross assets, not including premium notes .....                     | \$1,959 02 |
| (Balance due on premium notes subject to assessment, \$10,529. 75.) |            |

LIABILITIES.

|                                    |            |
|------------------------------------|------------|
| Losses adjusted and not paid ..... | \$1,200 00 |
|------------------------------------|------------|

INCOME.

|   |          |
|---|----------|
| Cash premiums on policies written or renewed..... | \$91 62  |
| Policy fees.....                                  | 24 75    |
| Interest from all sources .....                   | 24 41    |
| Income from all other sources .....               | 14 42    |
| Gross cash income.....                            | \$155 20 |
| Cash assets December 31st of previous year.....   | 628 87   |
| Total .....                                       | \$784 07 |

EXPENDITURES.

|   |          |
|---|----------|
| Losses paid during the year.....                            | \$5 00   |
| Return premiums on policies cancelled.....                  | 5 00     |
| Salaries of officers and directors .....                    | 30 75    |
| Postage, \$.42; advertising, \$2.00; stationery, \$.90..... | 3 32     |
| Expenses of examination .....                               | 88       |
| Miscellaneous expenditures.....                             | 1 00     |
| Gross cash expenditures .....                               | \$45 95  |
| Balance.....  | \$738 12 |

GENERAL ITEMS.

|  | <i>Amount.</i> | <i>Premium Notes.</i> |
|--|----------------|-----------------------|
| Amount in force Dec. 31, 1908 .....  | \$170,275 00   | \$11,411 29           |
| Written and renewed during the year .....                                    | 29,650 00      | 2,048 75              |
| Total.....   | \$199,925 00   | \$13,460 04           |
| Deduct amount terminated during the year.....                                | 24,950 00      | 1,720 25              |
| Amount in force Dec. 31, 1909 .....  | \$174,975 00   | \$11,739 79           |
| Losses incurred during the year .....  |                | \$1,200 00            |
| Assessments, laid or ordered to be laid, on premium notes during the year... |                | 1,210 04              |
| Date of last assessment, December 31, 1909.                                  |                |                       |
| 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.....   | \$549 05   |
| Cash deposited in bank.....   | 10 84      |
| Total cash assets.....  | \$559 89   |
| Assessments on premium notes unpaid.....                            | 784 66     |
| Office furniture and supplies.....                                  | 526 00     |
| Gross assets, not including premium notes.....                      | \$1,870 55 |
| (Balance due on premium notes subject to assessment, \$245,149.45.) |            |

LIABILITIES.

|  |            |
|--|------------|
| Losses reported, not adjusted (estimated).....               | \$400 00   |
| Losses resisted.....   | 1,050 00   |
| Due for borrowed money and interest.....                     | 3,500 00   |
| All other debts, claims and demands against the company..... | 109 50     |
| Gross liabilities.....                                       | \$5,059 50 |

INCOME.

|   |             |
|---|-------------|
| Cash premiums on policies written or renewed.....     | \$2,912 31  |
| Policy fees.....                                      | 462 50      |
| Assessments on premium notes.....                     | 9,762 78    |
| Interest from all sources.....                        | 25 10       |
| Cash loaned to company to pay losses or expenses..... | 14,038 00   |
| Vacancy and other permits.....                        | 292 52      |
| Gross cash income.....                                | \$27,493 21 |
| Cash assets December 31st of previous year.....       | 1,083 52    |
| Total.....  | \$28,576 73 |

EXPENDITURES.

|  |             |
|--|-------------|
| Losses paid during the year.....                               | \$11,940 26 |
| Adjusting losses.....  | 129 65      |
| Commissions to agents.....                                     | 1,168 50    |
| Return premiums on policies cancelled.....                     | 8 50        |
| Salaries of officers and directors.....                        | 455 00      |
| Salaries of agents and employes.....                           | 900 00      |
| Traveling expenses of officers, directors and employes.....    | 10 91       |
| Borrowed money repaid.....                                     | 12,238 00   |
| Interest.....  | 298 63      |
| Rent, \$50.00; advertising, \$249.90.....                      | 299 90      |
| Printing, \$19.25; postage, \$272.57; blank books, \$4.00..... | 295 82      |
| Stationery, \$68.75; express charges, \$14.35.....             | 83 10       |

428 YORK COUNTY MUTUAL FIRE INSURANCE COMPANY.

|                                 |                    |
|---------------------------------|--------------------|
| Inspection of risks.....        | \$4 00             |
| Legal expenses.....             | 123 04             |
| Miscellaneous expenditures..... | 61 53              |
| Gross cash expenditures.....    | <u>\$28,016 84</u> |
| Balance.....                    | \$559 89           |

GENERAL ITEMS.

|   | <i>Amount.</i>        | <i>Premium<br/>Notes.</i> |
|---|-----------------------|---------------------------|
| Amount in force Dec. 31, 1908.....  | \$2,649,324 00        | \$264,982 40              |
| Written and renewed during the year.....                                    | 974,839 00            | 97,483 90                 |
| Total.....  | <u>\$3,624,663 00</u> | <u>\$362,466 30</u>       |
| Deduct amount terminated during the year.....                               | 811,800 00            | 81,180 00                 |
| Amount in force Dec 31, 1909.....   | \$2,812,863 00        | \$281,286 30              |
| Losses incurred during the year.....  |                       | \$14,511 06               |
| Assessments, laid or ordered to be laid, on premium notes during the year.. |                       | 10,206 00                 |
| Date of last assessment, September 1, 1909, amount collected.....           |                       | 9,563 41                  |
| 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, 1909.

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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.....   | \$116,737 77   |                 |
| Dividends applied to purchase paid-up additions and annuities.....                      | 33,959 20      |                 |
| Surrender values applied to purchase paid-up insurance and annuities.....               | 15,499 35      |                 |
| Consideration for original annuities involving life contingencies .....                 | 1,000 00       |                 |
| Total new premiums.....   | \$167,196 32   |                 |
| Renewal premiums.....   | 1,980,674 35   |                 |
| Dividends applied to pay renewal premiums.....  | 51,715 06      |                 |
| Surrender values applied to pay renewal premiums.....                                   | 7,364 32       |                 |
| Total renewal premiums.....   | \$2,039,753 73 |                 |
| Total premium income.....   |                | \$2,206,950 05  |
| Consideration for supplementary contracts <i>not</i> involving life contingencies ..... |                | 5,620 10        |
| Dividends left with the company to accumulate at interest.....                          |                | 445 59          |
| Interest on mortgage loans.....   | \$55,749 13    |                 |
| Interest on collateral loans.....   | 63,284 26      |                 |
| Interest on bonds and dividends on stocks.....  | 425,763 71     |                 |
| Interest on premium notes, policy loans or liens.....                                   | 51,444 50      |                 |
| Interest on bank deposits.....  | 3,899 07       |                 |
| Interest on other debts due the company.....  | 1,620 77       |                 |
| Discount on claims paid in advance.....   | 107 84         |                 |
| Rents—including company's own occupancy.....  | 51,804 26      | 658,673 54      |
| Sale of rights.....   |                | 21,503 93       |
| Profit and loss.....  |                | 1,419 13        |
| Agents' balances previously charged off.....  |                | 350 00          |
| Profit on sale or maturity of ledger assets.....  |                | 53,210 94       |
| Total income.....   |                | \$2,943,173 28  |
| Ledger assets Dec. 31, 1908.....  |                | 14,419,551 29   |
| Total.....  |                | \$17,362,724 57 |

## DISBURSEMENTS.

|   |              |              |
|---|--------------|--------------|
| Death claims and additions.....   | \$685,335 32 |              |
| Matured endowments and additions.....                                     | 161,305 22   | \$846,640 54 |
| Annuities involving life contingencies .....                              |              | 2,715 62     |
| Premium notes and liens voided by lapse .....                             |              | 11,626 55    |
| Loans on companies policies voided by lapse.....                          |              | 84,309 92    |
| Surrender values paid in cash or applied on loans or notes.....           |              | 143,215 36   |
| Surrender values applied to pay new and renewal premiums.....             |              | 7,364 32     |
| Surrender values applied to purchase paid-up insurance and annuities..... |              | 15,499 35    |
| Dividends paid policy holders in cash or applied on loans or notes.....   |              | 39,692 27    |
| Dividends applied to shorten endowment or premium paying period.....      |              | 51,715 06    |



|  |                 |
|--|-----------------|
| Dividends applied to purchase paid-up additions and annuities.....         | \$33,959 20     |
| Dividends left with the company to accumulate at interest.....             | 445 59          |
| Total paid policy holders... \$1,237,183.78.                               |                 |
| Expense of adjustment of claims including legal expense.....               | 1,808 85        |
| Supplementary contracts <i>not</i> involving life contingencies.....       | 5,770 26        |
| Dividends and interest held on deposit surrendered during the year.....    | 2 26            |
| Commissions to agents.....   | 173,514 82      |
| Agency supervision, traveling and all other agency expenses.....           | 21,522 73       |
| Branch office expense including salaries of managers and clerks.....       | 29,583 87       |
| Medical examiners fees.....  | 8,146 25        |
| Salaries and all other compensation of officers and home office employes.. | 88,405 23       |
| Rents—including company's own occupancy.....                               | 24,845 50       |
| Advertising, printing, stationery, postage, telephone and express.....     | 16,085 53       |
| Legal expenses.....  | 8,943 77        |
| Furniture, fixtures and safes.....   | 823 49          |
| Repairs and expenses on real estate.....                                   | 29,301 39       |
| Taxes on real estate.....  | 11,797 90       |
| State taxes on premiums.....   | 38,006 09       |
| Insurance department licenses and fees.....                                | 3,796 26        |
| All other licenses, fees and taxes.....                                    | 2,283 05        |
| Profit and loss.....   | 2,759 19        |
| Collateral loans charged off.....  | 1,000 00        |
| Miscellaneous expenditures.....  | 5,596 59        |
| Agents' balances charged off.....  | 4,155 93        |
| Loss on sale or maturity of ledger assets.....                             | 26,627 91       |
| Decrease in book value of ledger assets.....                               | 500 85          |
| Total disbursements.....   | \$1,741,961 00  |
| Balance.....   | \$15,620,763 57 |

## LEDGER ASSETS.

|   |                 |
|---|-----------------|
| Book value of real estate.....                              | \$1,006,252 37  |
| Mortgage loans on real estate.....                          | 1,119,861 55    |
| Loans secured by collateral.....                            | 1,201,950 35    |
| Loans on company's policies assigned as collateral.....     | 1,168,475 30    |
| Premium notes on policies in force.....                     | 43,664 00       |
| Temporary notes taken for renewal premiums.....             | 68,624 92       |
| Book value of stocks and bonds—excluding interest.....      | 10,516,482 89   |
| Cash in office and deposited in banks, not on interest..... | 26,710 03       |
| Deposited in trust companies and banks on interest.....     | 461,719 12      |
| Agents' balances.....                                       | 7,023 04        |
| Total ledger assets.....                                    | \$15,620,763 57 |

## NON-LEDGER ASSETS.

|   |                                   |
|---|-----------------------------------|
| Interest due and accrued on mortgages.....                  | \$17,724 07                       |
| Interest due and accrued on bonds.....                      | 116,386 57                        |
| Interest due and accrued on collateral loans.....           | 4,951 37                          |
| Interest due and accrued on premium notes, loans or liens.. | 31,192 07                         |
| Rents due and accrued on company's property or lease.....   | 3,288 23                          |
| Market value of stocks and bonds over book value.....       | 26,368 30                         |
|   | <i>New</i>                        |
|   | <i>Business.</i> <i>Renewals.</i> |
| Gross premiums due and unreported.....                      | \$2,710 51    \$203,590 41        |
| Gross deferred premiums.....                                | 6,802 91    124,874 48            |
| Total.....  | \$9,513 42    \$328,464 89        |
| Deduct loading.....   | 2,092 95    72,262 28             |
| Net uncollected and deferred premiums.....                  | \$7,420 47    \$256,202 61        |
| All other assets.....                                       | 100 24                            |
| Gross assets.....   | \$16,084,397 50                   |

## DEDUCT ASSETS NOT ADMITTED.

|   |            |                 |
|---|------------|-----------------|
| Agents debit balances.....  | \$7,023 04 |                 |
| Premium notes and loans on policies and net premiums in excess of the net value of their policies ..... | 969 00     | \$7,992 04      |
|   |            | <hr/>           |
| Total admitted assets.....  |            | \$16,076,405 46 |

## LIABILITIES, SURPLUS AND OTHER FUNDS.

Net present value of all outstanding policies computed by the actuarial table of mortality with interest at 4 per cent and the American experience table with interest at 3 per cent.....

|   |                 |                 |
|---|-----------------|-----------------|
|   | \$14,229,993 00 |                 |
| Same for reversionary additions.....  | 281,455 00      |                 |
| Same for annuities.....   | 16,104 00       |                 |
|   |                 | <hr/>           |
| Total.....  | \$14,527,552 00 |                 |
| Deduct net value of risks re-insured.....   | 3,366 00        |                 |
|   |                 | <hr/>           |
| Net reserve.....  |                 | \$14,524,186 00 |
| Present value of supplementary contracts, <i>not</i> involving life contingencies |                 | 42,160 00       |
| Death losses in process of adjustment.....  | \$34,668 34     |                 |
| Death losses reported, no proofs received.....                                    | 74,181 48       |                 |
| Matured endowments due and unpaid.....  | 2,154 45        |                 |
| Death losses and other policy claims resisted.....                                | 1,000 00        |                 |
|   |                 | <hr/>           |
| Total policy claims.....  |                 | 112,004 27      |
| Dividends left with the company to accumulate at interest.....                    |                 | 451 16          |
| Premiums paid in advance, including surrender values so applied.....              |                 | 2,058 14        |
| Unearned interest and rent paid in advance.....                                   |                 | 3,334 64        |
| Commissions due agents on premium notes, when paid.....                           |                 | 3,500 00        |
| Commissions to agents, due or accrued.....  |                 | 550 00          |
| Cost of collection on uncollected and deferred premiums in excess of loading..... |                 | 2,500 00        |
| Salaries, rents, commissions and other accounts, due or accrued.....              |                 | 5,000 00        |
| Medical examiner's fees due or accrued.....                                       |                 | 5,600 00        |
| State, county and municipal taxes due or accrued.....                             |                 | 35,000 00       |
| Dividends or other profits due policy holders.....                                |                 | 10,425 64       |
| Unassigned funds (surplus).....   |                 | 1,329,635 61    |
|   |                 | <hr/>           |
| Total.....  |                 | \$16,076,405 46 |

SECURITIES HELD AS COLLATERAL AND LOANS THEREON.

| Description.  | Par value. | Market value Dec. 31, 1909. | Amount loaned thereon. |
|---|------------|-----------------------------|------------------------|
| Aroostook Trust & Banking Co., Me., 8 shares  | \$300 00   | \$1,600 00                  | \$750 00               |
| Goodall Worsted Co., Me., 5 shares  | 500 00     | 560 00                      |                        |
| Maine Alpaca Co., Com., 1 share   | 100 00     | 110 00                      | 500 00                 |
| Amalgamated Copper Co., 25 shares   | 2,500 00   | 2,125 00                    |                        |
| Lowell, Lawrence & Haverhill St. Ry. Co., 5%, 1923  | 1,900 00   | 1,000 00                    |                        |
| New York, New Haven & Hartford R. R. Co., 9 shares  | 900 00     | 1,413 00                    | 2,653 62               |
| Chicago & West Michigan Ry. Co., 5%, 1921   | 1,000 00   | 1,030 00                    |                        |
| Rockland-Rockport Lime Co., Me., Pfd., 33 shares  | 3,300 00   | 1,320 00                    | 1,070 00               |
| First National Bank of Boothbay Harbor, Me., 10 shs   | 1,000 00   | 1,100 00                    | 800 00                 |
| Portland & Rumford Falls Ry., Me., 300 shares, 8% guaranteed by Maine Central R. R.                             | 30,000 00  | 57,000 00                   | 30,000 00              |
| Hudson Water Co., N. H., 1st Mtge. 20-year, Gold, 4%, 1925  | 1,000 00   | 1,000 00                    |                        |
| Bangor & Aroostook R. R. Co., Me., 5%, 1943   | 6,000 00   | 6,720 00                    |                        |
| Indianapolis Water Co., Ind., 5%, 1926  | 3,003 00   | 3,000 00                    |                        |
| Akron Water Works Co., O., 5%, 1919   | 1,000 00   | 1,000 00                    |                        |
| Sterling Water Co., Ills., 5%, 1925   | 1,000 00   | 950 00                      |                        |
| Maine Water Co., Me., 5%, 1931  | 2,000 00   | 2,000 00                    |                        |
| Clifton Forge Light & Water Co., Va., 6%, 1929  | 1,500 00   | 1,425 00                    | 16,000 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., Rockport, Ind., 1st Mortgage, 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   | 1,000 00   | 1,000 00                    |                        |
| Rockland, Thomaston & Camden Street, Ry., Me., 4%, 1921   | 3,500 00   | 3,360 00                    | 2,760 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 Elect. Ry. Co., O., 5%, 1920   | 1,000 00   | 980 00                      | 9,000 00               |
| Omaha Street Ry. Co., 5%, 1914  | 1,000 00   | 980 00                      |                        |
| Trinidad, Colo., Water, Gold, 5%, 1912  | 1,000 00   | 1,000 00                    |                        |
| Duluth Street Ry. Co., 5%, 1930   | 1,000 00   | 970 00                      |                        |
| Camden & Rockland Water Co., Me., 199 shares  | 19,900 00  | 11,940 00                   |                        |
| Rockland Building Syndicate, Me., 400 shares  | 40,000 00  | 20,000 00                   | 20,400 00              |
| York Light & Heat Co., Me., Pfd., 30 shares   | 3,000 00   | 3,000 00                    |                        |
| Portland Gas Light Co., Me., 50 shares  | 2,500 00   | 4,600 00                    | 4,500 00               |
| Portland R. R. Co., Me., 22 shares  | 2,200 00   | 2,200 00                    |                        |
| Portland Trust Co., Me., 80 shares  | 8,000 00   | 28,000 00                   | 20,000 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                   |                        |
| 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                   | 45,000 00              |
| Northern Telegraph Co., 34 shares   | 3,400 00   | 3,400 00                    |                        |
| Municipal Water Works Co., Me., 4-1/2%, 1922  | 4,500 00   | 4,410 00                    | 1,874 10               |
| Fort Smith Water Co., Ark., 1st Mtge., 6%, 1905   | 20,000 00  | 19,600 00                   | 16,000 00              |
| First National Bank of Portland, Me., 4 shares  | 400 00     | 400 00                      | 350 00                 |
| Portland Trust Co., Me., 72 shares  | 7,200 00   | 25,200 00                   | 18,000 00              |
| Rockland-Rockport Lime Co., Me., 5%, 1911   | 5,000 00   | 4,500 00                    |                        |
| Highland Valley Power Co., Me., 5%, 1911  | 1,300 00   | 1,300 00                    |                        |
| Oxford Paper Co., Me., 5%, 1921   | 9,000 00   | 9,000 00                    | 13,000 00              |
| Sterling Water Co., Ills., 5%, 1925   | 500 00     | 475 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     | 500 00                      |                        |
| Portland Trust Co., Me., 50 shares  | 5,000 00   | 17,500 00                   |                        |
| Portland R. R. Co., Me., 46 shares  | 4,600 00   | 4,600 00                    | 14,000 00              |
| Rensselaer Water Co., N. Y., 1st Mtg., 4%, 1922   | 16,000 00  | 15,200 00                   | 12,577 35              |
| 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   | 3,885 00                    | 2,800 70               |
| Casco National Bank, Portland, Me., 80 shares   | 8,000 00   | 8,400 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%, 1930   | 3,000 00   | 2,940 00                    |                        |
| Chicago, Rock Island & Pacific R. R. Co., Gold, 5%, 1913  | 5,000 00   | 5,000 00                    | 25,000 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  | 25,000 00                   | 20,000 00              |

| Description.  | Par value.  | Market value Dec. 31, 1909. | Amount loaned thereon. |
|---|-------------|-----------------------------|------------------------|
| Glencoe Lime & Cement Co., St. Louis, Mo., Voting Trust Certificate, Com., 150 shares | \$15,000 00 | \$0,000 00                  | \$25,900 00            |
| Glencoe Lime & Cement Co., St. Louis, Mo., Voting Trust Certificate, Pfd., 259 shares | 25,900 00   | 25,900 00                   |                        |
| Rockland-Rockport Lime Co., Me., Pfd., 383 shares                                     | 38,300 00   | 15,320 00                   | 39,664 58              |
| Maine & New Hampshire Granite Co., 5%, 1912   | 3,000 00    | 2,700 00                    |                        |
| Camden & Rockland Water Co., Me., 100 shares  | 10,000 00   | 6,000 00                    | 1,400 00               |
| Rockland-Rockport Lime Co., Me., Common, 56 shs.                                      | 5,600 00    | 1,400 00                    |                        |
| Rockland-Rockport Lime Co., Me., 5%, 1911   | 25,000 00   | 22,500 00                   | 500 00                 |
| Marine National Bank, Bath, Me., 5 shares   | 500 00      | 550 00                      |                        |
| Marine National Bank, Bath, Me., 30 shares  | 3,000 00    | 3,300 00                    | 3,000 00               |
| Calumet & Arizona Mining Co., 100 shares  | 1,000 00    | 10,000 00                   | 14,000 00              |
| Standard Oil Co., 3 shares  | 300 00      | 2,010 00                    |                        |
| Torrington Co., Conn., Pfd., 20 shares  | 500 00      | 600 00                      | 10,000 00              |
| North Butte Mining Co., Minn., 100 shares   | 1,500 00    | 5,500 00                    |                        |
| West Realty Co., Portland, Me., 140 shares  | 14,000 00   | 14,000 00                   | 151,100 00             |
| Union Safe Deposit & Trust Co., Portland, Me., 1,260 shares                           | 126,000 00  | 201,600 00                  |                        |
| Portland National Bank, Me., 1,545 shares   | 154,500 00  | 309,000 00                  | 110,000 00             |
| Cambridge, Mass., 4%, 1924  | 1,000 00    | 1,000 00                    | 5,000 00               |
| New York, Corp. Stock of City of, 3½%, 1954   | 1,000 00    | 950 00                      |                        |
| Hennepin & Minneapolis Court House and City Hall, City Series, 3½%, 1935              | 1,000 00    | 950 00                      | 15,000 00              |
| Portland, Me., 3½%, 1922  | 1,000 00    | 950 00                      |                        |
| N. Y. Central & Hudson River R. R. Co., 3½%, 1997                                     | 2,000 00    | 1,820 00                    | 1,400 00               |
| Providence, R. I., 4%, 1927   | 1,000 00    | 1,040 00                    |                        |
| Casco National Bank, Portland, Me., 180 shares  | 18,000 00   | 18,900 00                   | 174,500 00             |
| Pepperell Manufacturing Co., Me., 6 shares  | 600 00      | 1,800 00                    |                        |
| Fitzgerald Land & Lumber Co., Vt., 1,745 shares                                       | 174,500 00  | 244,300 00                  | 100,000 00             |
| Rumford Falls Power Co., Me., 1,500 shares  | 150,000 00  | 180,000 00                  | 20,000 00              |
| Sandy River & Rangeley Lakes R. R. Co., Me., 1st Mtge., 20-year, Gold, 4%, 1928       | 27,000 00   | 25,650 00                   |                        |
| Springfield Water Co., Mo., 1st Mtge., 5%, 1936                                       | 19,000 00   | 18,050 00                   | 15,000 00              |
| Limerick National Bank, Limerick, Me., 140 shares                                     | 14,000 00   | 28,000 00                   | 29,000 00              |
| Limerick Water & Electric 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    | 4,400 00                    | 10,000 00              |
| New York Central & Hudson River R.R. Co. (Lake Shore Coll.), Gold, 3½%, 1998          | 3,000 00    | 2,730 00                    |                        |
| Colorado & Southern Ry. Co., 1st Mtge., Gold, 4%, 1929                                | 3,000 00    | 2,880 00                    | 20,000 00              |
| Reading Company (Jersey Central Coll.), 4%, 1951                                      | 2,000 00    | 1,950 00                    |                        |
| Casco Bay & Harpswell Lines, Me., 1st Mtge., Gold, 5%, 1927                           | 1,000 00    | 950 00                      | 10,000 00              |
| Biddeford & Saco Water Co., Me., 140 shares   | 14,000 00   | 13,300 00                   |                        |
| York Light & Heat Co., Me., Cons. Refdg., Gold, 5%, 1927                              | 12,000 00   | 11,400 00                   | 9,400 00               |
| John Bird Co., Rockland, Me., 24 shs.   | 24,000 00   | 30,000 00                   | 20,000 00              |
| Ontario Power Co., of Niagara Falls, 1st Mtge., Sinking Fund, Gold, 5%, 1943          | 4,000 00    | 3,840 00                    | 27,000 00              |
| Portland & Rumford Falls Ry., Me., 200 shs.   | 20,000 00   | 38,000 00                   |                        |
| Mortgage 3,000 acres timber land, situate Newry, Oxford county, Maine                 |             | 20,000 00                   | 15,000 00              |
| Mortgage 650 acres timber land, situate Roxbury, Oxford county, Maine                 |             | 15,000 00                   |                        |
| Springfield Water Co., Mo., 1st Mtge., Gold, 5%, 1936                                 | 6,000 00    | 5,700 00                    | 4,250 00               |
| Northern Pacific-Great Northern Joint Bonds, C. B. & Q. Collateral, 4%, 1921          | 18,000 00   | 17,280 00                   | 14,000 00              |
| East Cleveland R. R. Co., 1st Mtge., Gold, 5%, 1910                                   | 25,000 00   | 25,000 00                   |                        |
| Auburn & Syracuse Electric R. R. Co., 1st Mtge., Gold, 5%, 1942                       | 1,000 00    | 1,000 00                    | 24,750 00              |
| Edison Electric Co., Los Angeles, Calif., 1st Mtge., Gold, 5%, 1922                   | 2,000 00    | 2,000 00                    |                        |
| Detroit Edison Co., 1st Mtge., Gold, 5%, 1933   | 2,000 00    | 2,000 00                    | 450 00                 |
| Rockport Water Works Co., Ind., 6%, 1912  | 500 00      | 500 00                      |                        |
| Aurora, Elgin & Chicago Ry. Co., 40-year 1st Mtge., Gold, 5%, 1941                    | 2,000 00    | 2,000 00                    | 5,000 00               |
| Auburn & Syracuse Electric R. R. Co., 1st & Refdg. Mtge., Gold, 5%, 1942              | 2,000 00    | 2,000 00                    |                        |
| Detroit Edison Co., 1st Mtge., 30-year, Gold, 5%, 1933                                | 2,000 00    | 2,000 00                    |                        |

| Description.   | Par value.     | Market value Dec. 31, 1909. | Amount loaned thereon. |
|--|----------------|-----------------------------|------------------------|
| Grand Rapids, N. J., Edison Co., 1st Mtge., Sinking Fund, Gold, 5%, 1916.....      | \$2,000 00     | \$1,960 00                  | } \$3,000 00           |
| Municipal Gas & Electric Co., of Rochester, N. Y., 1st Mtge., Gold, 4½%, 1942..... | 1,000 00       | 980 00                      |                        |
| Edison Electric Co., Los Angeles, Calif., 1st & Refdg. Mtge., Gold, 5%, 1922.....  | 1,000 00       | 1,000 00                    |                        |
| Syracuse, Lake Shore & Northern R. R. Co., 1st Mtge., Gold, 5%, 1947.....          | 50,000 00      | 47,500 00                   | 37,000 00              |
| Springfield Water Co., Mo., 1st Mtge., Gold, 5%, 1936.....                         | 6,000 00       | 5,700 00                    | 4,700 00               |
| Sebasticook Water Power Co., Me., 1st Mtge., 5%, 1925.....                         | 6,500 00       | 6,175 00                    | 5,000 00               |
| Rockland, Thomaston & Camden Street Ry., 4%, 1921.....                             | 6,000 00       | 5,760 00                    | } 6,500 00             |
| Sebasticook Water Power Co., Me., 1st Mtge., 5%, 1925.....                         | 2,500 00       | 2,375 00                    |                        |
| Springfield Water Co., Mo., 1st Mtge., Gold, 5%, 1936.....                         | 6,000 00       | 5,700 00                    | 4,700 00               |
| Boston & Revere Electric Street Ry. Co. 1st Mtge., Refdg., Gold, 5%, 1928.....     | 15,000 00      | 15,000 00                   | } 14,850 00            |
| Brunswick & Topsham Water District, Me., 4%, 1936.....                             | 3,000 00       | 2,850 00                    |                        |
| Totals.....  | \$1,428,600 00 | \$1,913,738 00              | \$1,201,950 35         |

## BONDS OWNED BY THE COMPANY

## GOVERNMENT BONDS.

|   | Book Value. | Par Value.  | Market Val. |
|---|-------------|-------------|-------------|
| British Consols. 2½.....                        | \$45,584 25 | \$48,666 67 | \$38,933 33 |
| National War Loan of Great Britain, 2½, 1910... | 8,645 36    | 8,760 00    | 8,322 09    |
| United States, Gold, 4, 1925.....               | 64,542 50   | 55,000 00   | 63,250 00   |

## STATE, COUNTY AND MUNICIPAL BONDS.

|   |           |           |           |
|---|-----------|-----------|-----------|
| Albany, N. Y., Improvement, Registered, 4, 1910-13.....                       | 33,933 15 | 33,600 00 | 33,600 00 |
| Albany, N. Y., Refunding Water, Registered, 4, 1910.....                      | 5,000 00  | 5,000 00  | 5,000 00  |
| Albany, N. Y., Water, Improved Supply, First Series, Registered, 4, 1910..... | 5,000 00  | 5,000 00  | 5,000 00  |
| Alger, County of, Mich., County Road, 5, 1913..                               | 10,100 00 | 10,000 00 | 10,000 00 |
| Allegheny County, Pa., 4, 1925.....   | 5,283 50  | 5,000 00  | 5,000 00  |
| Astoria, Ore., Water, 5, 1925.....  | 20,400 00 | 20,000 00 | 20,000 00 |
| Augusta, Me., 4, 1916-18.....   | 10,181 00 | 10,000 00 | 10,000 00 |
| Augusta, Me., Refunding Loan, 4, 1914.....                                    | 8,000 00  | 8,000 00  | 8,000 00  |
| Austin, Tex., Refunding, 4 to 1916, 5 to mat., 1931.....                      | 9,200 00  | 10,000 00 | 9,500 00  |
| Baltimore, Md., Schoolhouse Loan, Registered, 4, 1957.....                    | 10,554 00 | 10,000 00 | 10,300 00 |
| Baltimore, Md., Stock of City of, Park Improvement, Registered, 4, 1955.....  | 51,250 00 | 50,000 00 | 51,500 00 |
| Battle Creek, Mich., Sewer, 4, 1911.....                                      | 9,725 00  | 10,000 00 | 10,000 00 |
| Bay City, Mich., Local Improvement, 5, 1913,...                               | 40,900 00 | 40,000 00 | 40,000 00 |
| Bay City, Mich., Local Improvement, 5, 1916..                                 | 10,525 00 | 10,000 00 | 10,000 00 |
| Bayonne, N. J., Gold Funding, 5, 1928.....                                    | 21,325 00 | 20,000 00 | 21,000 00 |
| Belding, Mich., Water Works, 4, 1935.....                                     | 9,500 00  | 10,000 00 | 9,800 00  |
| Bellingham, Wash., Funding, 5, 1926.....                                      | 37,100 00 | 35,000 00 | 36,750 00 |
| Berlin, N. H., Funding, 4, 1917.....  | 7,306 25  | 7,000 00  | 7,000 00  |
| Boston, Mass., City Loan, Registered, Schools, 3½, 1945.....                  | 10,150 00 | 10,000 00 | 9,300 00  |
| Boston, Mass., City Loan, Registered, Highways, 4, 1936.....                  | 25,531 25 | 25,000 00 | 25,000 00 |
| Boston, Mass., City Loan, Registered, Municipal, 4, 1913.....                 | 1,005 20  | 1,000 00  | 1,000 00  |
| Buffalo, N. Y., River Improvement, Registered, 4, 1939.....                   | 10,632 00 | 10,000 00 | 10,500 00 |
| Canon City, Colo., Local Public Improvement, 5, 1925.....                     | 8,500 00  | 8,500 00  | 8,500 00  |
| Carthage, Mo., School District, 4, 1923.....                                  | 10,100 00 | 10,000 00 | 10,000 00 |
| Catholic School Com. of Montreal (P. Q., Can.), Debentures, 4, 1945.....      | 51,000 00 | 50,000 00 | 49,000 00 |
| Cheboygan, Mich., Water Works, 5, 1914.....                                   | 18,846 00 | 18,000 00 | 18,000 00 |
| Chelsea, Mass., 5, 1911.....  | 5,143 75  | 5,000 00  | 5,000 00  |
| Chicago, Ill., General Corporate Purposes, 4, 1916.....                       | 10,050 00 | 10,000 00 | 10,000 00 |
| Chicago, Ill., Permanent Improvement, 4, 1918,                                | 10,337 50 | 10,000 00 | 10,000 00 |
| Colorado Springs, Colo., City Hall, Gold, 4, 1916.....                        | 27,510 30 | 27,000 00 | 27,000 00 |
| Columbus, Ohio, City's Portion, Public Improvement, 4, 1913.....              | 10,240 00 | 10,000 00 | 10,000 00 |
| Columbus, Ohio, Scioto River Storage Dam, 4, 1933.....                        | 9,216 00  | 9,000 00  | 9,000 00  |
| Columbus, Ohio, Sewer, 4, 1933.....   | 10,269 00 | 10,000 00 | 10,000 00 |
| Cook County, Ill., Court House, Series 1, 4, 1911                             | 10,043 00 | 10,000 00 | 10,000 00 |
| Cote St., Antofne, Canada, 4, 1934.....                                       | 48,773 50 | 45,000 00 | 41,400 00 |

## BONDS OWNED BY THE COMPANY—CONTINUED.

|   | Book Value. | Par Value. | Market Val. |
|---|-------------|------------|-------------|
| Cranston, R. I. (Town of), 40-year, Gold, 3½, 1939.....   | \$4,562 50  | \$5,000 00 | \$4,600 00  |
| Cumberland, County of, Maine, 3½, 1922.....   | 48,100 00   | 50,000 00  | 48,000 00   |
| Dallas, Texas, Water Works, Permanent Improvement, 4, 1935-36.....  | 24,000 00   | 24,000 00  | 24,000 00   |
| Danbury, Conn., Water, 4, 1946.....   | 50,500 00   | 50,000 00  | 50,000 00   |
| Delaware State Hospital Improvement, 4, 1927, Denver, Colo., City & County, Public Auditorium, 4, 1912..... | 40,650 00   | 40,000 00  | 40,000 00   |
| Des Moines, Iowa, City Hall, 4½, 1912.....  | 26,065 00   | 26,000 00  | 26,000 00   |
| Dubuque, Iowa, Refunding, 4, 1916.....  | 10,158 00   | 10,000 00  | 10,000 00   |
| Dububue, Iowa, School Building, 4, 1916, ...  | 20,000 00   | 20,000 00  | 20,000 00   |
| Duluth, Minn., Water & Light, 4, 1935.....  | 32,257 50   | 33,000 00  | 33,000 00   |
| Duluth, Minn., Water & Light, 4, 1936.....  | 15,487 50   | 15,000 00  | 15,000 00   |
| Evansville, Ind., Funded Debt Loan, Series B., 4½, 1912.....  | 14,625 00   | 15,000 00  | 15,000 00   |
| Fall River, Mass., Highway Loan Registered, 3½, 1913.....   | 3,030 00    | 3,000 00   | 3,000 00    |
| Fall River, Mass., Municipal Loan Registered, 4, 1916.....  | 19,500 00   | 20,000 00  | 19,600 00   |
| Fort Collins, Colo., Park, 5, 1923.....   | 25,482 50   | 25,000 00  | 25,000 00   |
| Fort Collins, Colo., Water, 4½, 1924.....   | 25,000 00   | 25,000 00  | 25,000 00   |
| Fort Kent, Me., Town of, 4, 1922.....   | 35,000 00   | 35,000 00  | 35,000 00   |
| Fort Worth, Texas, School, 4½, 1948.....  | 6,240 00    | 6,000 00   | 6,000 00    |
| Fort Worth, Texas School, 4½, 1949, ...   | 25,625 00   | 25,000 00  | 25,000 00   |
| Franklin, Mass., Water Loan, 4, 1912-14.....  | 20,500 00   | 20,000 00  | 20,000 00   |
| Glenwood, Iowa, Funding, 5, 1912.....   | 18,000 00   | 18,000 00  | 18,000 00   |
| Greeley, Colo., Water, 4½, 1921.....  | 1,050 00    | 1,000 00   | 1,000 00    |
| Greenfield, Mass., Free Public Library Loan, 4½, 1911-12.....   | 25,250 00   | 25,000 00  | 25,000 00   |
| Hallowell, Maine, 4, 1914.....  | 10,100 00   | 10,000 00  | 10,000 00   |
| Harrison, N. Y., Highway Improvement, Registered, 4½, 1913-14.....  | 500 00      | 500 00     | 500 00      |
| Holyoke, Mass., Bridge Loan, 4, 1911.....   | 10,104 00   | 10,000 00  | 10,000 00   |
| Holyoke, Mass., Gas & Electric Light, Registered, 4, 1911-13.....   | 5,025 00    | 5,000 00   | 5,000 00    |
| Holyoke, Registered Municipal, Gold, 4, 1911-13.....  | 7,514 07    | 7,500 00   | 7,500 00    |
| Hudson, Mass., Sewer, 4, 1910-13.....   | 24,045 00   | 24,000 00  | 24,000 00   |
| Huntington, Conn., School House & Refunding, 4, 1928.....   | 8,000 00    | 8,000 00   | 8,000 00    |
| Jersey City, N. J., City Hall, Gold, 5, 1914.....   | 10,000 00   | 10,000 00  | 10,000 00   |
| King County, Wash., Funding, 5, 1928.....   | 20,000 00   | 20,000 00  | 20,000 00   |
| Lacrosse, Wis., Permanent Street Improvement, 4, 1925.....  | 25,800 00   | 25,000 00  | 26,250 00   |
| Lafayette, Colo., Town of, Boulder County, Water, 5, 1923.....  | 10,245 00   | 10,000 00  | 10,000 00   |
| La Grande, (Ore.), Beaver Creek Pipe Line, 5, 1929.....   | 9,925 00    | 10,000 00  | 10,000 00   |
| Lamar, Colo., Town of, Sewer, 6, 1927.....  | 26,000 00   | 25,000 00  | 25,000 00   |
| Logan, County of, Colo., North Sterling Irrigation District, Municipal Water, 6, 1921.....                  | 10,100 00   | 10,000 00  | 10,000 00   |
| Logan Township, Penn., Road, 5, 1938.....   | 24,750 00   | 25,000 00  | 25,000 00   |
| Long Branch, N. J., Beach and Park, 4½, 1937, ...   | 23,509 20   | 22,000 00  | 23,320 00   |
| Lorain, Ohio, Macadam, 4½, 1913-15.....   | 20,140 00   | 19,000 00  | 19,950 00   |
| Lorain, Ohio, Paving, 4½, 1913-15.....  | 7,116 20    | 7,000 00   | 7,000 00    |
| Los Angeles, Cal., Water Works, 4½, 1914.....   | 13,205 00   | 13,000 00  | 13,000 00   |
| Louisville, Ky., Gold, 4, 1947.....   | 60,654 00   | 60,000 00  | 61,800 00   |
|   | 51,000 00   | 50,000 00  | 50,000 00   |

## BONDS OWNED BY THE COMPANY—CONTINUED.

|   | Book Value. | Par Value.  | Market Val. |
|---|-------------|-------------|-------------|
| Lowell, Mass., Registered, 4, 1911-13.....                                  | \$21,438 45 | \$21,300 00 | \$21,300 00 |
| Lynn, Mass. Municipal Loan, 4, 1918.....                                    | 15,150 00   | 15,000 00   | 15,000 00   |
| Macoupin County, Ill., Funding, 4½, 1910.....                               | 2,035 00    | 2,000 00    | 2,000 00    |
| Maisonneuve (Montreal), Canada, 4½, 1946.....                               | 10,000 00   | 10,000 00   | 10,000 00   |
| Maisonneuve (Montreal), Canada, Debentures,<br>4½, 1941.....                | 21,827 30   | 20,000 00   | 20,000 00   |
| Manitoba, Province of, Debentures, Tel. & Tel.<br>System, 4, 1947.....      | 14,700 00   | 15,000 00   | 15,000 00   |
| Manitoba, Province of, Gold, 4, 1930.....                                   | 106,000 00  | 100,000 00  | 100,000 00  |
| Manitoba, Province of, Land Drainage Debentures,<br>4, 1535.....            | 31,560 96   | 30,632 00   | 30,632 00   |
| Marinette County, Wis., Chronic Insane<br>Asylum, 4, 1911-13.....           | 4,000 00    | 4,000 00    | 4,000 00    |
| Massachusetts, Metropolitan Sewerage Loan,<br>Registered, 3, 1930.....      | 48,187 50   | 50,000 00   | 46,000 00   |
| Massachusetts, State Highway Loan, Registered<br>3½, 1932.....              | 176,968 75  | 175,000 00  | 171,500 00  |
| Medford, Ore., Water Distributing System,<br>5, 1923-25.....                | 25,840 00   | 25,000 00   | 25,500 00   |
| Montreal Harbour, P. Q., Canada, Debentures,<br>4, 1917-18.....             | 30,432 50   | 30,000 00   | 29,400 00   |
| Morris, Ill., Water Works, 5, 1911-14.....                                  | 10,812 90   | 10,500 00   | 10,500 00   |
| Mount Vernon, N. Y., Assessment, Registered,<br>5, 1913.....                | 10,394 00   | 10,000 00   | 10,000 00   |
| Nashua, N. H., 4, 1915.....   | 3,000 00    | 3,000 00    | 3,000 00    |
| New Bedford, Mass, Improvement, Registered,<br>4, 1913.....                 | 4,100 00    | 4,000 00    | 4,000 00    |
| New Brunswick, Province of, 4, 1930-31.....                                 | 60,577 37   | 60,000 00   | 60,000 00   |
| New Madrid County, Mo., Drainage, 6, 1918-21.                               | 13,070 00   | 13,000 00   | 13,650 00   |
| New Rochelle, N. Y., Park Improvement, Reg-<br>istered, 5, 1912.....        | 18,360 00   | 18,000 00   | 18,000 00   |
| New Rochelle, N. Y. School, Registered, 4,<br>1910-13.....                  | 17,090 30   | 17,000 00   | 17,000 00   |
| Newton, Mass., Boulevard Loan, 4, 1914.....                                 | 11,970 00   | 12,000 00   | 12,000 00   |
| Newton, Mass., Newtonville School Loan, 4,<br>1914.....                     | 6,982 50    | 7,000 00    | 7,000 00    |
| Newton, Mass., Sewer Loan, 4, 1912.....                                     | 2,992 50    | 3,000 00    | 3,000 00    |
| New York, N. Y., Assessment, Gold, 3½, 1914....                             | 4,900 00    | 5,000 00    | 4,750 00    |
| New York City, Corporate Stock, 6, 1911.....                                | 8,640 00    | 8,000 00    | 8,160 00    |
| New York City, Corporate Stock, 4, 1911.....                                | 9,812 00    | 10,000 00   | 10,000 00   |
| New York City, Corporate Stock, 4½, 1957.....                               | 21,100 00   | 20,000 00   | 22,000 00   |
| New York City, Corporate Stock, 4½, 1957.....                               | 53,300 00   | 50,000 00   | 55,000 00   |
| New York City, Corporate Stock, 4½, 1957.....                               | 5,275 00    | 5,000 00    | 5,500 00    |
| Norfolk, Va., Appropriation, 4, 1937.....                                   | 39,075 00   | 40,000 00   | 39,200 00   |
| North Attleborough, Mass., Water Loan, 4, 1918                              | 5,000 00    | 5,000 00    | 5,000 00    |
| North Bergen, N. J., School, 5, 1918-32.....                                | 32,280 00   | 30,000 00   | 32,100 00   |
| Norway, Mich., School, 4½, 1911-18.....                                     | 12,180 00   | 12,000 00   | 12,000 00   |
| Norwich, Conn., Municipal Gas & Electric<br>Plant, 4, 1931.....             | 25,000 00   | 25,000 00   | 25,000 00   |
| Notre Dame de Graces (Town of), P. Q., Canada,<br>Debentures, 4½, 1948..... | 26,192 50   | 25,000 00   | 25,750 00   |
| Ogden City Corporation Warrants, Ogden,<br>Utah, dated 6-10, 1907, 6.....   | 4,365 00    | 4,500 00    | 4,410 00    |
| Ogden City Corporation Warrants, Ogden,<br>Utah, dated 7-15, 1907, 6.....   | 9,506 00    | 9,800 00    | 9,604 00    |
| Ogden City Corporation Warrants, Ogden,<br>Utah, dated, 8-12, 1907, 6.....  | 2,619 00    | 2,700 00    | 2,646 00    |



BONDS OWNED BY THE COMPANY—CONTINUED.

|   | Book Value. | Par Value. | Market Val. |
|---|-------------|------------|-------------|
| Ogden City Corporation Warrants, Ogden, Utah, dated 10-21, 1907, 6.....                                 | \$6,111 00  | \$5,330 00 | \$6,174 00  |
| Ogden City, Utah, Special Tax Warrants, Paving District No. 100, \$4,632.34 each year, 6, 1910-18 ..... | 41,691 06   | 41,691 06  | 40,857 24   |
| Ogden, Utah, Board of Education, School, 5, 1912 .....  | 2,110 00    | 2,000 00   | 2,000 00    |
| Omaha, Neb., City Hall, 5, 1912 .....   | 13,793 75   | 13,900 00  | 13,000 00   |
| Omaha, Neb., Funding Renewal, 4, 1925.....  | 24,375 00   | 25,000 00  | 25,000 00   |
| Omaha, Neb., Park, 5, 1912 .....  | 10,150 00   | 10,000 00  | 10,000 00   |
| Omaha, Neb., Paving Renewal, 4, 1933 .....  | 10,250 00   | 10,000 00  | 10,000 00   |
| Ontario, Province of, Annuities, 1910-25; 1910-32 .....   | 275,721 95  | 275,721 95 | 278,524 54  |
| Ontario, Province of, Debentures, 4, 1939 .....   | 10,175 00   | 10,000 00  | 10,000 00   |
| Peducuh, Ky., Refunding, 4½, 1926 .....   | 10,650 00   | 10,000 00  | 10,000 00   |
| Paterson, N. J., Passaic County Renewal, 4½, 1928 .....   | 10,400 00   | 10,000 00  | 10,300 00   |
| Pawtucket, R. I., General Funding Loan, Gold, Series No. 1, 4, 1944 .....                               | 15,768 75   | 15,000 00  | 15,000 00   |
| Peabody, Mass., Sewerage Loan, 4, 1912 .....  | 5,006 25    | 5,000 00   | 5,000 00    |
| Perth Amboy, N. J., School, 4½, 1938 .....  | 10,506 00   | 10,000 00  | 10,400 00   |
| Philadelphia, Pa., Registered Loan, 3½, 1934 ...  | 20,500 00   | 20,000 00  | 19,000 00   |
| Pontiac, Mich., Water, 5, 1913-17 .....   | 25,875 00   | 25,000 00  | 25,000 00   |
| Portland, Maine, Bridge District Loan, 3½, 1910-45 .....  | 95,000 00   | 95,000 00  | 87,400 00   |
| Portland, Me., Funding, 4, 1913 .....   | 1,001 25    | 1,000 00   | 1,000 00    |
| Portland, Me., Funding, 4, 1914 .....   | 2,020 00    | 2,000 00   | 2,000 00    |
| Portland, Me., Funding, 3½, 1922 .....  | 1,950 00    | 2,000 00   | 1,900 00    |
| Providence, R. I., Sewer, 4, 1925 .....   | 25,968 75   | 25,000 00  | 26,000 00   |
| Pueblo, Colo., Paving District, 4½, 1927.....   | 66,000 00   | 69,000 00  | 69,000 00   |
| Quincy, Ill., Funding, 4½, 1912 .....   | 16,400 00   | 16,000 00  | 16,000 00   |
| Richmond, Va., Currency, Registered, 4, 1926-27 .....   | 10,735 00   | 11,000 00  | 11,000 00   |
| Rockland, Maine, 3½, 1916 .....   | 1,580 55    | 1,580 00   | 1,440 00    |
| St. Henri, P. Q., Canada, Debentures, 4, 1949 ..  | 82,662 36   | 76,000 00  | 72,200 00   |
| St. John, N. B., Canada, 4, 1937 .....  | 110,653 59  | 100,000 00 | 96,000 00   |
| St. Louis, Mo., Public Buildings and Public Improvements, 4, 1928 .....                                 | 35,812 50   | 25,000 00  | 26,000 00   |
| Salem, N. C., Town of, Water Works, 5, 1936 ...   | 17,240 00   | 16,000 00  | 16,800 00   |
| Salt Lake City, Utah, Refunding, 4, 1921 .....  | 25,850 00   | 25,000 00  | 24,500 00   |
| Salt Lake City, Utah, Sewer Warrants, \$1,800 each year, 6, 1911-13.....                                | 5,265 00    | 5,400 00   | 5,292 00    |
| Salt Lake City, Utah, Sewer Warrants, \$3,200 each year, 6, 1911-13.....                                | 9,360 00    | 9,600 00   | 8,408 00    |
| Scott County, Mo., Drainage, 6, 1916-20.....  | 16,144 19   | 15,448 99  | 16,530 42   |
| Seattle, Wash., Gold, 5, 1912 .....   | 4,220 00    | 4,000 00   | 4,000 00    |
| Seattle, Wash., Sewer, 5, 1913 .....  | 2,120 00    | 2,000 00   | 2,000 00    |
| Seattle, Wash., Sewer Tunnel, 5, 1913.....  | 6,347 50    | 6,000 00   | 6,000 00    |
| Sheridan, Wyo., Water Works Extension, 5, 1938 .....  | 25,250 00   | 25,000 00  | 25,000 00   |
| Sioux City, Iowa, Funding, 4½, 1925.....  | 22,880 00   | 22,000 00  | 22,660 00   |
| Solvay, N. Y., General Street Improvement, 4½, 1914 .....   | 6,135 00    | 6,000 00   | 6,000 00    |
| Solvay, N. Y., General Street Improvement, 4½ 1915 .....  | 6,156 00    | 6,000 00   | 6,000 00    |
| Southbridge, Mass., Sewerage Loan, 4, 1912-27 ..  | 21,660 00   | 21,500 00  | 21,500 00   |
| South Portland, Maine, 4, 1918.....   | 4,065 60    | 4,000 00   | 4,000 00    |
| South Portland, Maine, 4, 1919.....   | 3,054 60    | 3,000 00   | 3,000 00    |
| South Portland, Maine, 4, 1920.....   | 3,059 70    | 3,000 00   | 3,000 00    |
| South Portland, Maine, 4, 1921.....   | 3,064 50    | 3,000 00   | 3,000 00    |

## BONDS OWNED BY THE COMPANY—CONTINUED.

|   | Book Value. | Par Value. | Market Val. |
|---|-------------|------------|-------------|
| South Portland, Maine, 4, 1922.....   | \$3,069 00  | \$3,000 00 | \$3,000 00  |
| South Portland, Maine, 4, 1923.....   | 3,073 50    | 3,000 00   | 3,000 00    |
| South Portland, Maine, 4, 1924.....   | 3,078 00    | 3,000 00   | 3,000 00    |
| South Portland, Maine, 4, 1925.....   | 3,082 20    | 3,000 00   | 3,000 00    |
| South Portland, Maine, Refunding, 3½, 1926....                                  | 13,530 00   | 14,000 00  | 13,580 00   |
| Spokane, Wash., Bridge Construction and Re-<br>pair of 1908, 4½, 1933.....      | 36,887 50   | 35,000 00  | 37,100 00   |
| Sussex, Va., County of, Refunding, 4½, 1934.....                                | 20,486 00   | 20,000 00  | 20,400 00   |
| Syracuse, N. Y., Fire Engine House, Registered<br>4½, 1910-17.....              | 24,288 00   | 24,000 00  | 24,000 00   |
| Syracuse, N. Y., Local Improvement, 4½, 1913-14                                 | 20,104 00   | 20,000 00  | 20,000 00   |
| Tacoma, Wash., Bridge, 5, 1913.....   | 5,075 00    | 5,000 00   | 5,000 00    |
| Tacoma, Wash., Surface Water Drainage, 4½, 1929                                 | 26,312 50   | 25,000 00  | 26,250 00   |
| Tacoma, Wash., Water & Light, 5, 1913.....                                      | 10,430 00   | 10,000 00  | 10,000 00   |
| Todd County, Minn., Drainage Ditch, 5, 1918..                                   | 26,250 00   | 25,000 00  | 26,250 00   |
| Toronto, Canada, Debentures, 3½, 1913.....                                      | 43,555 50   | 45,000 00  | 43,650 00   |
| Toronto, Canada, Loan Debentures, 3½, 1945....                                  | 8,781 41    | 9,753 33   | 9,441 33    |
| Vancouver, B. C., Canada, Local Improvement,<br>Debentures, 4, 1910.....        | 71,121 06   | 37,600 00  | 37,600 00   |
| Vancouver, B. C., Canada, Local Improvement,<br>Debentures, 4, 1938.....        |             | 31,300 00  | 30,048 00   |
| Wellesley, Mass., High School House, 4, 1910-11.                                | 8,020 00    | 8,000 00   | 8,000 00    |
| Westchester County, N. Y., Sanitary Sewer<br>District, Registered, 4, 1975..... | 10,607 96   | 10,000 00  | 10,500 00   |
| West Duluth, Minn., General Fund, Gold, 6, 1911                                 | 27,875 00   | 25,000 00  | 25,250 00   |
| West New York, N. J., Funding, Series C., 5, 1924                               | 10,825 00   | 10,000 00  | 10,800 00   |
| Wilmington, N. C., Water & Sewerage, 4½, 1948.                                  | 26,437 50   | 25,000 00  | 26,250 00   |
| Winnipeg, Canada, Water Works, Debentures,<br>4, 1936.....                      | 40,090 38   | 40,393 33  | 40,393 33   |
| Worcester, Mass., Funded City Loan, Regis-<br>tered, 4, 1925.....               | 28,325 00   | 27,500 00  | 28,325 00   |
| Yonkers, N. Y., School, Registered, 4½, 1910-28..                               | 24,555 12   | 23,750 00  | 24,225 00   |

## RAILROAD BONDS.

|   |            |            |            |
|---|------------|------------|------------|
| Atchison, Topeka & Santa Fe Ry. Co., Transe.<br>Short Line, 1st Mtge., Gold, 4, 1958..... | 47,125 00  | 50,000 00  | 47,000 00  |
| Atlantic Shore Line Ry. Co., Me., 1st Mtge., 5, 1924                                      | 23,750 00  | 25,000 00  | 24,250 00  |
| Augusta-Aiken Ry. & Elect. Co., Collateral<br>Trust, Gold, 5, 1953.....                   | 17,050 00  | 20,000 00  | 18,000 00  |
| Bangor & Aroostook R. R. Co., Car Trust, Series<br>C., 5, 1910.....                       | 10,000 00  | 10,000 00  | 10,000 00  |
| Bangor & Aroostook R. R. Co., Consolidated<br>Refunding, Mtge., Gold, 4, 1951.....        | 57,000 00  | 60,000 00  | 55,800 00  |
| Berlin Street Ry. (N. H.), 1st Mtge., Gold, 5, 1922                                       | 4,750 00   | 5,000 00   | 4,750 00   |
| Boston & Albany R. R. Co., 4, 1934.....   | 25,375 00  | 25,000 00  | 25,000 00  |
| Boston & Albany R. R. Co., Registered, 4, 1913,   | 20,325 00  | 20,000 00  | 20,000 00  |
| Boston Elevated Ry. Co., Gold, 4, 1935.....   | 52,687 50  | 50,000 00  | 50,000 00  |
| Boston & Maine R. R., 4, 1926.....  | 23,750 00  | 25,000 00  | 25,000 00  |
| Boston & Maine R. R., 4½, 1929.....   | 103,030 00 | 103,000 00 | 107,000 00 |
| Boston & New York Air-Line R. R. Co., 1st<br>Mtge., 4, 1955.....                          | 24,218 75  | 25,000 00  | 25,000 00  |
| Boston Suburban Electric Cos. 10-year Coupon<br>Notes, 4, 1919.....                       | 70,017 48  | 90,000 00  | 82,800 00  |
| Bridgton & Saco River, R. R. Co. (Maine), 1st<br>Mtge., Gold, 4, 1923.....                | 16,000 00  | 16,000 00  | 15,200 00  |
| Buffalo & Susquehanna Ry. Co., 1st Mtge., Gold,<br>4½, 1953.....                          | 10,100 00  | 10,000 00  | 9,500 00   |
| Canadian Northern Ry. Co., 1st Mtge., 4, 1930..   | 225,570 00 | 220,460 00 | 220,460 00 |

## BONDS OWNED BY THE COMPANY—CONTINUED.

|  | Book Value. | Par Value. | Market Val. |
|--|-------------|------------|-------------|
| Central of Georgia Ry. Equipment Association,<br>4½, 1912.....                                     | \$4,967 50  | \$5,000 00 | \$5,000 00  |
| Chicago, Burlington & Quincy R. R. Co., Debenture,<br>5, 1913.....                                 | 3,123 75    | 3,000 00   | 3,000 00    |
| Chicago, Burlington & Quincy R. R. Co., Ill.<br>Division, 1st Mtge., 4, 1949.....                  | 82,650 00   | 80,000 00  | 80,000 00   |
| Chicago, Burlington & Quincy R. R. Co., Ill.<br>Division, Mtge., 3½, 1949.....                     | 19,350 00   | 20,000 00  | 18,000 00   |
| Chicago & Eastern Illinois R. R. Co., Refunding<br>& Improvement, Gold, 4, 1955.....               | 14,325 00   | 15,000 00  | 12,750 00   |
| Chicago, Milwaukee & St. Paul Ry. Co., Gold,<br>4, 1934.....                                       | 23,750 00   | 25,000 00  | 23,000 00   |
| Chicago & Northwestern Ry. Co., General Mtge.,<br>Gold, 3½, 1987.....                              | 46,875 00   | 50,000 00  | 44,500 00   |
| Chicago, Wisconsin & Minnesota R. R. Co., 1st<br>Mtge., Gold, 6, 1916.....                         | 4,740 00    | 4,000 00   | 4,200 00    |
| Cincinnati, Hamilton & Dayton Ry. Co., Gold,<br>Collateral Trust Coupon Notes, 4½, 1908.....       | 4,918 75    | 5,000 00   | 3,100 00    |
| Cincinnati, Hamilton & Dayton Ry. Co., Purchase<br>Money Collateral Trust Gold Notes, 4, 1913..... | 14,385 00   | 15,000 00  | 14,400 00   |
| Columbus, Newark & Zanesville Electric Ry. Co.,<br>1st Mtge., Gold, 5, 1924.....                   | 48,500 00   | 50,000 00  | 49,000 00   |
| Current River Railroad Co. (Mo.), 1st Mtge., 5, 1927   | 14,350 00   | 14,000 00  | 14,000 00   |
| Fitchburg R. R. Co., 4½, 1928.....   | 20,700 00   | 20,000 00  | 21,000 00   |
| Florida East Coast Ry. Co., 1st Mtge. Gold, 4½, 1959   | 15,375 00   | 15,000 00  | 15,000 00   |
| Fort Dodge, Des Moines & Southern R. R. Gold,<br>5, 1937.....                                      | 5,200 00    | 8,000 00   | 4,000 00    |
| Illinois Central R. R. Co., Coupons Registered,<br>Gold, 4, 1953.....                              | 10,100 00   | 10,000 00  | 10,000 00   |
| Joliet (Ill.) R. R. Co., 1st Consolidated Mtge.,<br>Gold, 5, 1918.....                             | 5,000 00    | 5,000 00   | 5,000 00    |
| Lake Shore & Michigan Southern Ry. Co., Gold,<br>4, 1928.....                                      | 49,531 25   | 50,000 00  | 47,000 00   |
| Lexington & Boston Street Ry. Co., 1st Mtge.,<br>Gold, 4½, 1929.....                               | 7,210 00    | 7,000 00   | 7,000 00    |
| Lime Rock R. R. Co. (Maine) 1st Mtge., 4, 1929.  | 79,980 00   | 79,000 00  | 75,050 00   |
| Long Island R. R. Co., (N. Y.), Refunding Gold,<br>4, 1949.....                                    | 35,137 50   | 35,000 00  | 34,300 00   |
| Maine Central R. R. Co., Consolidated Mtge., 4, 1912   | 40,984 37   | 41,000 00  | 40,590 00   |
| Maine Central R. R. Co., Consolidated Mtge., 4½,<br>1912.....                                      | 25,000 00   | 25,000 00  | 25,000 00   |
| Maine Central R. R. Co., Consolidated Mtge., 7, 1912   | 28,681 88   | 26,500 00  | 27,825 00   |
| Maine Central R. R. Co., Consolidated Mtge.,<br>Registered, 4, 1912.....                           | 4,962 50    | 5,000 00   | 5,000 00    |
| Maine Central R. R. Co., Consolidated Mtge.,<br>Class C., 5, 1912.....                             | 5,250 00    | 5,000 00   | 5,000 00    |
| Massachusetts Electric Cos. Coupon Notes, Col-<br>lateral Trust, Gold, 4½, 1910.....               | 4,850 00    | 5,000 00   | 5,000 00    |
| Minneapolis Western Ry. Co., 1st Mtge., Gold,<br>5, 1911.....                                      | 20,700 00   | 20,000 00  | 20,000 00   |
| Mousam River R. R. Co. (Maine), 1st Mtge., 6, 1912   | 2,000 00    | 2,000 00   | 2,000 00    |
| New York Central & Hudson River R. R. Co.,<br>Gold Debentures, 4, 1934.....                        | 32,716 25   | 33,000 00  | 31,680 00   |
| New York Elevated R. R. Co., Debentures, 5, 1916   | 43,001 00   | 40,000 00  | 40,000 00   |
| New York, New Haven & Hartford R. R. Co.,<br>Debentures, 3½, 1954.....                             | 9,725 00    | 10,000 00  | 8,500 00    |
| New York, New Haven & Hartford R. R. Co.,<br>Debentures, 4, 1955.....                              | 75,875 00   | 75,000 00  | 72,000 00   |

## BONDS OWNED BY THE COMPANY—CONTINUED.

|   | Book Value. | Par Value.  | Market Val. |
|---|-------------|-------------|-------------|
| New York, New Haven & Hartford R. R. Co., Har-<br>lem River & Port Chester Division, 1st Mtge.,<br>Gold, 4, 1954..... | \$26,125 00 | \$25,000 00 | \$25,000 00 |
| New York, Ontario & Western Ry. Co., Refund-<br>ing Mtge., Gold, 4, 1992.....   | 52,000 00   | 50,000 00   | 48,500 00   |
| Norway & Paris Street Ry. (Maine), 1st Mtge.,<br>Gold, 4, 1916.....   | 18,900 00   | 18,000 00   | 17,100 00   |
| Omaha & Council Bluffs Ry. & Bridge Co., Iowa,<br>1st Consolidated Mtge., 5, 1928.....                                | 24,625 00   | 25,000 00   | 24,500 00   |
| Pennsylvania Railroad Co., Convertible Gold,<br>3½, 1915.....   | 97,375 00   | 100,000 00  | 97,000 00   |
| Pere Marquette R. R. Co., Refunding Mtge.,<br>Gold, 4, 1955.....  | 13,912 50   | 15,000 00   | 11,700 00   |
| Portland & Ogdensburg Ry., 1st Mtge., 4½, 1928.   | 52,375 00   | 50,000 00   | 53,000 00   |
| Portland R. R. Co. (Maine), 1st Mtge., Gold, 3½, 1951   | 48,750 00   | 50,000 00   | 47,500 00   |
| Portland Ry. Co., Ore., 1st & Refunding Mtge.,<br>Sinking Fund, Gold, 5, 1930.....                                    | 24,750 00   | 25,000 00   | 24,500 00   |
| Rockford & Freeport Elect. Ry. Co. (Ills.), 1st<br>Mtge., Gold, 5, 1923.....  | 5,000 00    | 5,000 00    | 5,000 00    |
| Rockland, Thomaston & Camden Street Ry.<br>(Maine), 4, 1921.....  | 60,975 00   | 61,000 00   | 58,560 00   |
| Rumford Falls & Rangeley Lakes R. R. (Maine),<br>Mtge., 4, 1923.....  | 10,000 00   | 10,000 00   | 9,900 00    |
| St. Joseph & Grand Island Ry. Co., 1st Mtge.<br>Gold, 4, 1947.....  | 9,800 00    | 10,000 00   | 9,500 00    |
| Sanford & Cape Porpoise Ry. Co. (Maine), 1st<br>Mtge., 5, 1928.....   | 9,500 00    | 10,000 00   | 9,800 00    |
| Schenectady Ry. Co. (N.Y.), 1st Mtge., Gold,<br>4½, 1941.....   | 25,270 00   | 24,000 00   | 24,000 00   |
| Seaboard Air Line Ry. 1st Mtge., Gold, 4, 1950..  | 21,575 00   | 25,000 00   | 20,500 00   |
| Somerset Ry. Co. (Maine), 1st Mtge., & Refund-<br>ing, Gold, 4, 1955.....   | 95,575 00   | 100,000 00  | 95,000 00   |
| Southern Indiana Ry. Co., 1st Mtge., Gold, 4, 1951  | 23,275 00   | 25,000 00   | 18,750 00   |
| Southern Pacific Co., 20-year Convertible Gold,<br>4, 1929.....   | 25,086 63   | 25,000 00   | 25,750 00   |
| Syracuse, Lake Shore & Northern R. R. Co., 1st<br>Mtge., 40-year, Gold, 5, 1947.....                                  | 23,750 00   | 25,000 00   | 23,750 00   |
| Toledo Terminal R. R. Co., 1st Mtge., Gold, 4½, 1957  | 22,000 00   | 22,000 00   | 20,900 00   |
| Toronto, Hamilton & Buffalo Ry. Co., 1st Mtge.,<br>Gold, 4, 1946.....   | 45,000 00   | 45,000 00   | 40,050 00   |
| Ulster & Delaware R. R. Co., 1st Refunding Mtge.,<br>Gold, 4, 1952.....   | 9,250 00    | 10,000 00   | 8,200 00    |
| Utica & Mohawk Valley Ry. Co. Gold, 4½, 1941..  | 10,150 00   | 10,000 00   | 9,800 00    |
| Wabash, Pittsburg Terminal Ry. Co., 1st Mtge.,<br>Gold, 4, 1954.....  | 24,637 50   | 27,000 00   | 13,230 00   |
| Wabash R. R. Co., Equipment, Gold, Series C,<br>4½, 1912.....   | 9,744 00    | 10,000 00   | 9,800 00    |
| West End Street Ry. Co., Mass., 4, 1915.....  | 24,000 00   | 25,000 00   | 25,000 00   |
| West Virginia Central & Pittsburg Ry. Co., 1st<br>Mtge., Gold, 6, 1911.....   | 16,462 50   | 15,000 00   | 15,000 00   |
| Worcester, Nashua & Rochester R. R. Co., 4, 1913  | 19,775 00   | 20,000 00   | 19,800 00   |
| MISCELLANEOUS BONDS.  |             |             |             |
| American Realty Co. (Maine), 1st Mtge., Gold,<br>5, 1941.....   | 80,700 00   | 81,000 00   | 81,000 00   |
| American Telep. & Teleg. Co., Convertible,<br>Gold, 4, 1936.....  | 217,428 75  | 233,000 00  | 242,320 00  |
| American Writing Paper Co., 1st Mtge., Sink-<br>ing Fund, Gold, 5, 1919.....  | 21,754 60   | 23,000 00   | 20,010 00   |

## BONDS OWNED BY THE COMPANY—CONTINUED.

|   | Book Value. | Par Value.  | Market Val. |
|---|-------------|-------------|-------------|
| Arkansaw Water Co., Little Rock, Sinking Fund, Gold, Mtge., 5, 1914.....                    | \$9,800 00  | \$10,000 00 | \$9,800 00  |
| Bar Harbor Elect. Light Co. (Maine), 1st Mtge., Gold, 4½, 1921.....                         | 6,337 50    | 6,500 00    | 6,305 00    |
| Berlin Mills Co., 1st Mtge., Gold, 5, 1910.....   | 25,250 00   | 25,000 00   | 24,500 00   |
| Berlin Mills Co., 1st Mtge., Gold, 5, 1910 ..   | 2,000 00    | 2,000 00    | 1,960 00    |
| Berlin Mills Co., 1st Mtge., Gold, 5, 1911.....   | 10,100 00   | 10,000 00   | 9,800 00    |
| Berlin Mills Co., 1st Mtge., Gold., 5, 1912.....  | 24,125 00   | 25,000 00   | 24,500 00   |
| Berlin Water Co. (N. H.), 1st Mtge., 5, 1917.....   | 25,000 00   | 25,000 00   | 25,000 00   |
| Biddeford & Saco Water Co. (Maine), 1st Mtge., Gold, 4, 1924.....                           | 24,375 00   | 25,000 00   | 24,500 00   |
| Brattleboro Water Works Co., Vt., 1st Mtge., 25-year Sinking Fund, Gold, 5, 1934.....       | 49,000 00   | 50,000 00   | 49,000 00   |
| California Gas & Electric Corporation, Unifying and Refunding Mtge., 30-year, Gold, 5, 1937 | 14,350 00   | 15,000 00   | 14,400 00   |
| Camden & Rockland Water Co. (Maine), 5, 1922  | 19,500 00   | 19,500 00   | 19,500 00   |
| Cascade Elect. Light & Power Co. (N. H.), 1st Mtge., 5, 1921.....                           | 9,800 00    | 10,000 00   | 10,000 00   |
| Central Foundry Co., N. J., Sinking Fund, Gold, Debentures, 6, 1919.....                    | 31,521 50   | 35,000 00   | 22,750 00   |
| Connecticut Ry. & Lighting Co., 1st & Refunding Mtge., Gold, 4½, 1951.....                  | 14,625 00   | 15,000 00   | 15,000 00   |
| Council Bluffs Gas & Elect. Co., 1st Mtge., Gold, 5, 1928.....                              | 20,200 00   | 20,000 00   | 19,000 00   |
| Dana Warp Mills (Westbrook, Maine), 1st Mtge., Gold, 5, 1922.....                           | 21,000 00   | 21,000 00   | 21,000 00   |
| Detroit Edison Co., 1st Mtge., Gold, 5, 1933.....   | 29,000 00   | 29,000 00   | 29,000 00   |
| Ellicott Square Co. (Buffalo, N. Y.), 2nd Mtge., Gold, 6, 1910.....                         | 20,000 00   | 20,000 00   | 20,000 00   |
| Freeport Water Co. (Maine), 5, 1911.....  | 23,000 00   | 23,000 00   | 23,000 00   |
| Hebron Water Co. (Maine), 1st Mtge., 4, 1922...   | 4,000 00    | 4,000 00    | 3,800 00    |
| Illinois Steel Co., Non-Convertible Debenture, 5, 1913.....                                 | 20,225 00   | 20,000 00   | 20,000 00   |
| Kanawha & Hocking Coal & Coke Co., 1st Mtge., Gold., 5, 1951.....                           | 5,225 00    | 5,000 00    | 4,750 00    |
| Kennebec Light & Heat Co. (Maine), Cons. 1st Mtge., Gold, 4½, 1925.....                     | 48,750 00   | 50,000 00   | 50,000 00   |
| Kennebunk Elect. Light Co. (Maine), 1st Mtge., Gold, 5, 1923.....                           | 9,850 00    | 10,000 00   | 10,000 00   |
| Lancaster & Jefferson Elect. Co. (Lancaster, N. H.), 1st Mtge., 5, 1922.....                | 9,800 00    | 10,000 00   | 7,500 00    |
| Leadville Water Co., (Colo.), Mtge., Gold, 4, 1916  | 20,000 00   | 20,000 00   | 15,000 00   |
| Maine Water Co. (Maine), 1st Cons. Mtge., 5, 1931   | 21,000 00   | 21,000 00   | 21,000 00   |
| Mallison Power Co. (Maine), 1st Mtge., Gold, 5, 1923  | 500 00      | 500 00      | 500 00      |
| Marion Ry. Light & Power Co., 1st Mtge., 20-year, Gold, 5, 1924.....                        | 24,250 00   | 25,000 00   | 24,500 00   |
| Massachusetts Gas Cos., Gold, 4½, 1929.....   | 29,025 00   | 30,000 00   | 29,400 00   |
| Milwaukee Gas Light Co. (Wisc.), 1st Mtge., 25-year, Gold, 4, 1927.....                     | 23,187 50   | 25,000 00   | 23,250 00   |
| Mousam Water Co., (Wells, Maine), 4, 1921.....  | 35,000 00   | 35,000 00   | 33,250 00   |
| Mousam Water Co., (Wells, Maine), 1st Mtge., Gold, 5, 1915.....                             | 5,500 00    | 5,500 00    | 5,500 00    |
| Municipal Water Works Co. (Maine), 4½, 1922...  | 20,250 00   | 20,250 00   | 19,845 00   |
| New England Elevator Co., 1st Mtge., Gold, 3½, 1910-41.....                                 | 100,000 00  | 100,000 00  | 98,000 00   |
| Norfolk Ry. & Light Co., 1st Mtge., Gold, 5, 1949.  | 33,750 00   | 35,000 00   | 33,600 00   |
| Old Orchard Water Co. (Maine), 1st Mtge., Gold, 4, 1922.....                                | 26,475 00   | 27,000 00   | 26,190 00   |

## BONDS OWNED BY THE COMPANY—CONCLUDED.

|  | Book Value.    | Par Value.     | Market Val.    |
|--|----------------|----------------|----------------|
| Ontario Power Co. of Niagara Falls, 1st Mtge.,<br>Sinking Fund, Gold, 5, 1943.....                               | \$24,500 00    | \$25,000 00    | \$24,000 00    |
| Pacific Telephone & Telegraph Co., 1st Mtge., &<br>Collateral Trust Sinking Fund, 30-year, Gold,<br>5, 1937..... | 47,750 00      | 50,000 00      | 49,000 00      |
| Pejepscot Paper Co. (Maine), 1st Mtge., Serial,<br>Gold, 5, 1912-14.....   | 19,900 00      | 20,000 00      | 20,000 00      |
| Peoria Gas&Elect.Co.(Ill.),1st Mtge.,Gold,5,1923   | 10,000 00      | 10,000 00      | 10,000 00      |
| Portland Elevator Co. (Maine), Gold, 4, 1911,<br>13, 15, 17, 19, 21-27, 33.....                                  | 13,000 00      | 13,000 00      | 13,000 00      |
| Portland Elevator Co. (Maine), Gold, 4, 1928-32  | 10,000 00      | 10,000 00      | 10,000 00      |
| Rensselaer Water Co. (N. Y.), 1st Mtge., Gold,<br>4½, 1922.....  | 9,500 00       | 10,000 00      | 9,500 00       |
| Richmond Water & Light Co. (Ky.), Mige.,<br>Gold, 5, 1921.....   | 5,500 00       | 5,500 00       | 5,225 00       |
| Rockport Water Works Co. (Ind.), 1st Mtge.,<br>Gold, 5, 1920.....  | 5,000 00       | 5,000 00       | 4,750 00       |
| Rumford Falls Light & Water Co. (Maine), Re-<br>funding, Gold, 4, 1922.....                                      | 57,170 00      | 64,000 00      | 57,600 00      |
| Rumford Falls Power Co. (Maine), 1st Mtge., 4,<br>1945.....  | 223,000 00     | 223,000 00     | 200,700 00     |
| Rumford Falls Realty Co. (Maine), 1st Mtge.,<br>5, 1922.....   | 92,625 00      | 95,000 00      | 85,500 00      |
| Sagadahock Light & Power Co. (Maine), 1st<br>Mtge., Gold, 4½, 1922.....  | 32,500 00      | 32,500 00      | 32,500 00      |
| Scituate Water Co. (Mass.), 1st Mtge., Gold, 5, 1921   | 1,050 00       | 1,000 00       | 1,050 00       |
| Sebasticook Water Power Co. (Maine), 1st<br>Mtge., Sinking Fund, 5, 1925.....                                    | 12,350 00      | 13,000 00      | 12,350 00      |
| Springfield Water Co. (Mo.), 1st Mtge., 5, 1936..  | 14,300 00      | 15,000 00      | 14,250 00      |
| Standish Water & Construction Co. (Maine), 1st,<br>Mtge., Gold, 4, 1929.....                                     | 112,700 00     | 107,000 00     | 107,000 00     |
| Toledo Railways & Light Co., Ohio, 6, 1912.....  | 10,000 00      | 10,000 00      | 10,000 00      |
| Torrington Co. (Conn.), 1st Mtge., Gold, 5, 1918   | 25,906 25      | 25,000 00      | 25,000 00      |
| Umbagog Paper Co. (Maine), Mtge., Gold, 5, 1918  | 1,000 00       | 1,000 00       | 1,000 00       |
| United States Rubber Co. (N. Y.), 10-year Col-<br>lateral Trust, Sinking Fund, Gold, 6, 1918....                 | 50,625 00      | 50,000 00      | 52,000 00      |
| Western Union Teleg. Co., Funding and Real<br>Estate Mtge., Gold, 4½, 1950.....                                  | 26,000 00      | 26,000 00      | 24,960 00      |
| York Light & Heat Co., Consolidated, Refund-<br>ing, Gold, 5, 1927.....  | 35,000 00      | 35,000 00      | 33,250 00      |
| York Shore Water Co. (Maine), 1st Mtge., Gold,<br>5, 1916.....   | 6,000 00       | 6,000 00       | 6,000 00       |
| Totals.....  | \$8,473,115 50 | \$8,455,607 33 | \$8,288,536 19 |

## STOCKS OWNED BY THE COMPANY.

|  | Book Value. | Par Value.  | Market Val. |
|--|-------------|-------------|-------------|
| RAILROAD STOCKS.   |             |             |             |
| 200 shares, Hereford Ry. Co., guaranteed by<br>Maine Central R. R. Co.....             | \$19,400 00 | \$20,000 00 | \$19,000 00 |
| 2995 shares, Maine Central R. R. Co.....   | 513,739 97  | 299,500 00  | 584,025 00  |
| 872 shares, New York Central & Hudson River<br>R. R. Co.....                           | 116,418 90  | 87,200 00   | 109,000 00  |
| 2779 shares, New York, New Haven & Hartford<br>R. R. Co.....                           | 446,814 19  | 277,900 00  | 436,308 00  |
| 1500 shares, Pennsylvania Railroad Co.....   | 100,100 00  | 75,000 00   | 102,750 00  |
| 658 shares, Portland R. R. Co. (Maine).....  | 71,828 68   | 65,800 00   | 65,800 00   |
| 850 shares, Portland & Rumford Falls Ry., 8%<br>guaranteed by Maine Central R. R. Co.. | 107,500 00  | 85,000 00   | 161,500 00  |
| 100 Rumford Falls & Rangeley Lakes R. R.<br>Co., leased by Maine Central R. R. Co...   | 3,000 00    | 10,000 00   | 5,000 00    |
| BANK STOCK.  |             |             |             |
| 20 shares, Biddeford National Bank, Bidde-<br>ford, Me.....                            | 2,400 00    | 2,000 00    | 2,000 00    |
| 100 shares, Bridgton National Bank, Bridgton,<br>Me.....                               | 10,000 00   | 10,000 00   | 10,000 00   |
| 150 shares, Canal Nat'l Bank, Portland, Me...  | 18,000 00   | 15,000 00   | 15,750 00   |
| 26 shares, Casco Nat'l Bank, Portland, Me...   | 2,600 00    | 2,600 00    | 2,730 00    |
| 28 shares, Cumberland National Bank, Port-<br>land, Me.....                            | 2,800 00    | 2,800 00    | 2,800 00    |
| 12 shares, First National Bank, Bangor, Me..   | 1,560 00    | 1,200 00    | 1,800 00    |
| 50 shares, First Nat'l Bank, Biddeford, Me...  | 7,000 00    | 5,000 00    | 6,750 00    |
| 78 shares, First National Bank, Portland, Me.  | 8,076 00    | 7,800 00    | 7,800 00    |
| 7½ shares, First Nat'l Bank, Wiscasset, Me..   | 650 00      | 750 00      | 675 00      |
| 5 shares, Lubec Trust & Banking Co., Lubec,<br>Me.....                                 | 500 00      | 500 00      | 500 00      |
| 50 shares, Manufacturers National Bank,<br>Lewiston, Me.....                           | 5,000 00    | 5,000 00    | 5,500 00    |
| 100 shares, National Shawmut Bank, Boston,<br>Mass.....                                | 15,000 00   | 10,000 00   | 31,200 00   |
| 55 shares, National Shoe & Leather Bank,<br>Auburn, Me.....                            | 5,500 00    | 5,500 00    | 6,600 00    |
| 100 shares, Northern National Bank, Hallo-<br>well, Me.....                            | 12,500 00   | 10,000 00   | 12,000 00   |
| 5 shares, Norway Nat'l Bank, Norway, Me..  | 540 00      | 500 00      | 625 00      |
| 100 shares, Old Colony Trust Co., Boston,<br>Mass.....                                 | 73,500 00   | 10,000 00   | 62,500 00   |
| 5 3-5 shares, Richmond National Bank,<br>Richmond, Me.....                             | 560 00      | 560 00      | 560 00      |
| 120 shares, Rumford Falls Trust Co., Rumford<br>Falls, Me.....                         | 15,700 00   | 12,000 00   | 21,000 00   |
| 20 shares, Sioux Falls National Bank, Sioux<br>Falls, S. Dak.....                      | 2,000 00    | 2,000 00    | 2,000 00    |
| 925 shares, Union Safe Deposit & Trust Co.,<br>Portland, Me.....                       | 92,616 15   | 92,500 00   | 148,000 00  |
| 51 shares, Van Buren Trust Co., Van Buren,<br>Me.....                                  | 5,100 00    | 5,100 00    | 5,100 00    |
| 82 shares, Westbrook Trust Co., Westbrook,<br>Me.....                                  | 8,110 00    | 8,200 00    | 7,790 00    |
| MISCELLANEOUS STOCKS.  |             |             |             |
| 291 shares, Biddeford & Saco Water Co. (Me.)   | 27,943 00   | 29,100 00   | 27,645 00   |
| 63 shares, Central Foundry Co. (New Jersey)<br>Pfd.....                                | 1,071 00    | 6,300 00    | 756 00      |

## STOCKS OWNED BY THE COMPANY—CONCLUDED.

|   | Book Value.           | Par Value.            | Market Val.           |
|---|-----------------------|-----------------------|-----------------------|
| 63 shares, Central Foundry Co. (New Jersey),<br>Com .....                 | 220 50                | 6,300 00              | 126 00                |
| 105 shares, Crystal Water Co. (Staten Island,<br>N. Y.), Pfd .....        | 5,250 00              | 10,500 00             | 10,500 00             |
| 133 shares, Dixfield & Peru Bridge Co. (Dix-<br>field, Maine) .....       | 13,300 00             | 13,300 00             | 13,300 00             |
| 40 shares, Kennebec Light & Heat Co. (Me.)                                | 4,400 00              | 4,000 00              | 4,680 00              |
| 1900 shares, Massachusetts Gas Cos., Com .....                            | 123,087 50            | 190,000 00            | 155,800 00            |
| 1 share, Mechanic Falls Water & Elect.<br>Light & Power Co. (Maine) ..... | 100 00                | 100 00                | -                     |
| 650 shares, New England Cotton Yarn Co.,<br>Com .....                     | 49,481 50             | 65,000 00             | 79,950 00             |
| 500 shares, Rockland-Rockport Lime Co.<br>(Maine), Pfd .....              | 50,000 00             | 50,000 00             | 20,000 00             |
| 1000 shares, Union Mills (Hudson, N. Y.), Pfd.                            | 95,000 00             | 100,000 00            | 100,000 00            |
| 50 shares, Warren Water Supply Co. (War-<br>ren, Maine) .....             | 5,000 00              | 5,000 00              | 4,500 00              |
| Totals .....  | <u>\$2,043,367 39</u> | <u>\$1,609,010 00</u> | <u>\$2,254,315 00</u> |



## PREMIUM NOTE ACCOUNT.

|  |             |             |
|--|-------------|-------------|
| On hand December 31, 1908 .....                    | \$44,294 00 |             |
| Received during the year on old policies.....      | 2,763 00    | \$47,057 00 |
| <hr/>  |             |             |
| Deductions during the year as follows:             |             |             |
| Used in payment of losses and claims.....          | \$1,842 00  |             |
| Voided by lapse.....                               | 40 00       |             |
| Used in payment of dividends to policyholders..... | 1,497 00    |             |
| Redeemed by maker in cash.....                     | 14 00       |             |
| <hr/>  |             |             |
| Total reduction of premium note account.....       |             | 3,393 00    |
| Balance, note assets at end of the year.....       |             | \$43,664 00 |

## EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DEC. 31, 1908.

|                                | <i>Number.</i> | <i>Amount.</i> | <i>Total<br/>Number.</i> | <i>Total<br/>Amount.</i> |
|--------------------------------|----------------|----------------|--------------------------|--------------------------|
| Whole life .....               | 27,283         | \$38,521,820   |                          |                          |
| Endowment.....                 | 12,534         | 15,927,597     |                          |                          |
| All other.....                 | 3,557          | 6,072,253      |                          |                          |
| Additions by dividends.. ..... | -              | 435,296        | 43,374                   | \$60,956,966             |

## NEW POLICIES ISSUED.

|                             |       |             |       |             |
|-----------------------------|-------|-------------|-------|-------------|
| Whole life.....             | 1,539 | \$2,497,500 |       |             |
| Endowment .....             | 387   | 462,000     |       |             |
| All other.....              | 223   | 650,337     |       |             |
| Additions by dividends..... | -     | 58,180      | 2,149 | \$3,668,017 |

## OLD POLICIES REVIVED.

|                             |    |          |    |           |
|-----------------------------|----|----------|----|-----------|
| Whole life.....             | 41 | \$88,000 |    |           |
| Endowment.....              | 17 | 14,667   |    |           |
| All other.....              | 9  | 17,000   |    |           |
| Additions by dividends..... | -  | 1,491    | 67 | \$121,158 |

## OLD POLICIES INCREASED.

|                 |    |        |    |          |
|-----------------|----|--------|----|----------|
| Whole life..... | 3  | 2,000  |    |          |
| Endowment.....  | 28 | 18,563 |    |          |
| All other.....  | 2  | 2,000  | 33 | \$22,563 |

|  |  |  |        |              |
|--|--|--|--------|--------------|
| Total.....                                 |  |  | 45,623 | \$64,768,704 |
| Policies terminated during the year.....   |  |  | 2,668  | 4,084,504    |
| * Policies in force December 31, 1909..... |  |  | 42,855 | \$60,684,200 |
| Annuities in force December 31, 1909.....  |  |  | 34     | \$1,874      |

## DEPOSIT HELD BY STATE TREASURER OF MAINE FOR THE PROTECTION OF ALL POLICYHOLDERS.

| <i>Bonds.</i>  | <i>Par Value.</i> |              |
|--|-------------------|--------------|
| United States, 4%, 1925.....                           | \$50,000 00       |              |
| Commonwealth of Massachusetts, sewerage, 3%, 1930..... | 50,000 00         |              |
| American Realty Co. 1st Mtge., 5%, 1941.....           | 2,000 00          | \$102,000 00 |

\* Policies reinsured, 3, \$20,000.

## BUSINESS IN MAINE.

|   | <i>Number.</i> | <i>Amount.</i>  |
|---|----------------|-----------------|
| Policies in force December 31st of the previous year.....       | 10,219         | \$11,026,034 72 |
| Policies issued during the year.....                            | 469            | 563,063 12      |
| Total.....  | 10,688         | \$11,589,097 84 |
| Deduct policies ceased to be in force.....                      | 626            | 671,774 05      |
| Policies in force in Maine, December 31, 1909.....              | 10,062         | \$10,917,323 79 |
| Losses and claims unpaid December 31, of the previous year..... | 11             | \$9,559 67      |
| Losses and claims incurred during the year.....                 | 133            | 148,267 73      |
| Total.....  | 144            | \$157,827 40    |
| Losses and claims settled during the year.....                  | 132            | 148,228 25      |
| Losses and claims unpaid December 31, 1909.....                 | 12             | \$9,599 15      |
| Premiums received.....  |                | 436,949 25      |

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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, 1909.

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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.....  | \$981,631 44           |              |
| Surrender values applied to pay first year's premiums.....                             | 18,647 80              |              |
| Total first year's premiums on original policies.....                                  | \$1,000,279 24         |              |
| Dividends applied to purchase paid-up additions and annuities.....                     | 2,902 35               |              |
| Surrender values applied to purchase paid-up insurance and annuities.....              | 365,117 97             |              |
| Consideration for original annuities involving life contingencies.....                 | 88,686 25              |              |
| Consideration for supplementary contracts involving life contingencies.....            | 5,000 00               |              |
| Total new premiums.....  | \$1,461,985 81         |              |
| Renewal premiums.....  | 8,754,596 57           |              |
| Dividends applied to pay renewal premiums.....   | 329,715 25             |              |
| Surrender values applied to pay renewal premiums.....                                  | 997 71                 |              |
| Total renewal premiums.....  | \$9,085,309 53         |              |
| Total premium income.....  | \$10,547,295 34        |              |
| Consideration for supplementary contracts <i>not</i> involving life contingencies..... | 50,668 <sup>7</sup> 00 |              |
| Dividends left with the company to accumulate at interest.....                         | 161,848 60             |              |
| Interest on mortgage loans.....  | \$2,249,222 69         |              |
| Interest on collateral loans.....  | 46,444 38              |              |
| Interest on bonds and dividends on stocks.....   | 1,248,510 34           |              |
| Interest on premium notes, policy loans or liens.....                                  | 485,128 03             |              |
| Interest on bank deposits.....   | 76,767 65              |              |
| Interest on other debts due the company.....   | 3,117 67               |              |
| Discount on claims paid in advance.....  | 2,155 77               |              |
| Rents—including company's own occupancy.....   | 47,309 52              | 4,158,656 05 |
| Profit on sale or maturity of ledger assets.....                                       | 35,960 58              |              |
| Increase in book value of ledger assets.....   | 5,199 85               |              |
| Total.....   | \$14,959,628 42        |              |
| Premium income, accident department.....   | 5,627,627 18           |              |
| Total income.....  | \$20,587,255 60        |              |
| Ledger assets Dec. 31, 1908.....   | 88,507,917 69          |              |
| Total.....   | \$109,095,173 29       |              |

DISBURSEMENTS.

|  |                |                 |
|--|----------------|-----------------|
| Death claims.....  | \$3,644,255 44 |                 |
| Matured endowments.....  | 2,641,212 00   | \$6,285,467 44  |
| <hr/>  |                |                 |
| Annuities involving life contingencies.....                                |                | 21,461 72       |
| Premium notes and liens voided by lapse.....                               |                | 994 46          |
| Surrender values paid in cash or applied on loans or notes.....            | 1,340,301 50   |                 |
| Surrender values applied to pay new and renewal premiums.....              |                | 19,645 51       |
| Surrender values applied to purchase paid-up insurance and annuities....   |                | 365,117 97      |
| Dividends paid policy holders in cash or applied on loans or notes.....    |                | 340,546 39      |
| Dividends applied to pay renewal premiums.....                             |                | 329,715 25      |
| Dividends applied to purchase paid-up additions and annuities.....         |                | 2,902 35        |
| Dividends left with the company to accumulate at interest.....             |                | 161,848 60      |
| Total paid policy holders.....   | \$3,868,001.19 |                 |
| Expense of adjustment of claims including legal expense.....               |                | 2,732 90        |
| Supplementary contracts <i>not</i> involving life contingencies.....       |                | 27,109 10       |
| Dividends and interest held on deposit surrendered during the year.....    |                | 201,903 72      |
| Dividends to stockholders.....   |                | 200,000 00      |
| Commissions to agents.....   |                | 868,322 52      |
| Commuted renewal commissions.....  |                | 10,019 86       |
| Agency supervision, traveling and all other agency expenses.....           |                | 49,267 23       |
| Branch office expense including salaries of managers and clerks.....       |                | 88,845 76       |
| Medical examiners' fees and inspection of risks.....                       |                | 93,360 25       |
| Salaries and all other compensation of officers and home office employes.. |                | 298,137 61      |
| Rents—including company's own occupancy.....                               |                | 71,924 95       |
| Advertising, printing, stationery, postage, telephone and express.....     |                | 121,389 33      |
| Legal expenses.....  |                | 9,351 45        |
| Furniture, fixtures and safes.....   |                | 10,541 03       |
| Repairs and expenses on real estate.....                                   |                | 39,029 18       |
| Taxes on real estate.....  |                | 11,114 35       |
| State taxes on premiums.....   |                | 123,170 45      |
| Insurance department licenses and fees.....                                |                | 9,410 61        |
| All other licenses, fees and taxes.....                                    |                | 264,631 02      |
| Investment expense.....  |                | 42,040 08       |
| Miscellaneous expenditures.....  |                | 3,858 81        |
| Loss on sale or maturity of ledger assets.....                             |                | 3,910 00        |
| Decrease in book value of ledger assets.....                               |                | 93,912 58       |
| <hr/>  |                |                 |
| Disbursements, life department.....  |                | \$11,511,963 98 |
| Disbursements, accident department.....                                    |                | 4,871,512 02    |
| <hr/>  |                |                 |
| Total disbursements.....   |                | \$16,383,496 00 |
| Balance.....   |                | \$92,711,677 29 |

LEDGER ASSETS.

|  |                 |
|--|-----------------|
| Book value of real estate.....                               | \$608,832 63    |
| Mortgage loans on real estate.....                           | 47,373,263 55   |
| Loans secured by collateral.....                             | 1,231,104 84    |
| Loans on company's policies assigned as collateral.....      | 7,597,367 00    |
| Premium notes on policies in force.....                      | 209,308 97      |
| Book value of stocks and bonds—excluding interest.....       | 30,559,665 78   |
| Cash in office and deposited in banks, not on interest.....  | 1,731,169 13    |
| Deposited in trust companies and banks on interest.....      | 2,669,270 64    |
| Bills receivable.....  | 56,582 04       |
| Agents' balances.....  | 34,287 07       |
| Premiums in course of collection, (accident department)..... | 640,825 64      |
| <hr/>  |                 |
| Total ledger assets.....                                     | \$92,711,677 29 |



|   |              |                 |
|---|--------------|-----------------|
| Salaries, rents, commissions and other accounts, due or accrued.....      | \$6,343 81   |                 |
| Medical examiners' fees due or accrued.....                               | 9,478 00     |                 |
| State, county and municipal taxes due or accrued.....                     | 411,072 13   |                 |
| Dividends or other profits due policy holders.....                        | 85,865 55    |                 |
| Dividends apportioned to deferred dividend policies, payable during 1910. | 180,708 99   |                 |
| Held for deferred dividends, payable after 1910.....                      | 264,575 30   |                 |
| Special reserve for renewable term policies.....                          | 592,290 00   |                 |
| Liabilities, accident department.....                                     | 3,830,912 46 |                 |
| Cash capital.....   | 2,000,000 00 |                 |
| Unassigned funds (surplus).....   | 7,672,458 21 |                 |
| Total.....  |              | \$97,227,607 99 |

PREMIUM NOTE ACCOUNT.

|  |              |              |
|--|--------------|--------------|
| On hand December 31, 1908.....                     | \$235,429 73 |              |
| Received during the year on new policies.....      | 6,892 04     |              |
| Received during the year on old policies.....      | 6,044 50     | \$248,366 27 |
| Deductions during the year as follows:             |              |              |
| Used in payment of losses and claims.....          | \$21,283 09  |              |
| Used in purchase of surrendered policies.....      | 1,616 03     |              |
| Voided by lapse.....                               | 1,235 91     |              |
| Used in payment of dividends to policyholders..... | 5,274 34     |              |
| Redeemed by maker in cash.....                     | 9,647 93     |              |
| Total reduction of premium note account.....       |              | 39,057 30    |
| Balance, note assets at end of the year.....       |              | \$209,308 97 |

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 13. 1908.

|                             | <i>Number.</i> | <i>Amount.</i> | <i>Total<br/>Number.</i> | <i>Total<br/>Amount.</i> |
|-----------------------------|----------------|----------------|--------------------------|--------------------------|
| Whole life.....             | 28,155         | \$44,041,257   |                          |                          |
| Endowment.....              | 111,125        | 194,586,742    |                          |                          |
| All other.....              | 20,965         | 41,036,704     |                          |                          |
| Additions by dividends..... | -              | 523 74         | 160,245                  | \$279,665,226 74         |

NEW POLICIES ISSUED.

|                 |       |             |        |                 |
|-----------------|-------|-------------|--------|-----------------|
| Whole life..... | 903   | \$5,741,850 |        |                 |
| Endowment.....  | 8,855 | 16,030,512  |        |                 |
| All other.....  | 8,949 | 12,107,375  | 18,707 | \$33,879,737 00 |

OLD POLICIES REVIVED.

|                 |    |           |     |              |
|-----------------|----|-----------|-----|--------------|
| Whole life..... | 11 | \$39,015  |     |              |
| Endowment.....  | 66 | 151,059   |     |              |
| All other.....  | 30 | 87,000 00 | 107 | \$277,074 00 |

OLD POLICIES INCREASED.

|                             |   |          |   |             |
|-----------------------------|---|----------|---|-------------|
| Whole life.....             | - | \$14,666 |   |             |
| Endowment.....              | - | 44,448   |   |             |
| All other.....              | - | 1,000    |   |             |
| Additions by dividends..... | - | 3,940 39 | - | \$64,054 39 |

|  |  |  |         |                  |
|--|--|--|---------|------------------|
| Total.....                               |  |  | 179,059 | \$313,886,092 13 |
| Policies terminated during the year..... |  |  | 13,499  | 20,362,859 27    |
| *Policies in force Dec. 31, 1909.....    |  |  | 165,560 | \$293,523,232 86 |
| Annuities in force Dec. 31, 1909.....    |  |  | 73      | 25,193 03        |

\*Policies reinsured 46, \$313,970.

454 COLUMBIAN NATIONAL LIFE INSURANCE COMPANY.

BUSINESS IN MAINE.

|   | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------|
| Policies in force December 31st of the previous year.....     | 1,622          | \$2,139,712    |
| Policies issued during the year.....                          | 164            | 271,033        |
| Total.....  | 1,786          | \$2,410,745    |
| Deduct policies ceased to be in force.....                    | 184            | 256,232        |
| Policies in force in Maine, December 31, 1909.....            | 1,602          | \$2,154,513    |
| Losses and claims unpaid December 31, of the previous year... | 4              | \$4,889        |
| Losses and claims incurred during the year.....               | 71             | 97,629         |
| Total.....  | 75             | \$102,518      |
| Losses and claims settled during the year.....                | 72             | 100,600        |
| Losses and claims unpaid December 31, 1909.....               | 3              | \$1,918        |
| Premiums received.....  |                | \$60,385 95    |

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.....                           | \$157,237 12   |                |
| Surrender values applied to pay first year's premiums.....                | 299 71         |                |
| Total first year's premiums on original policies ....                     | \$197,536 83   |                |
| Dividends applied to purchase paid-up additions and annuities .....       | 1,970 73       |                |
| Surrender values applied to purchase paid-up insurance and annuities..... | 26,963 89      |                |
| Total new premiums .....  | \$226,471 50   |                |
| Renewal premiums.....   | 1,020,287 08   |                |
| Dividends applied to pay renewal premiums.....                            | 47,788 41      |                |
| Surrender values applied to pay renewal premiums .....                    | 1,699 55       |                |
| Renewal premiums for deferred annuities.....                              | 726 70         |                |
| Total renewal premiums.....   | \$1,070,501 74 |                |
| Total premium income .....  |                | \$1,296,973 24 |
| Interest on mortgage loans .....  | \$63,489 29    |                |
| Interest on bonds and dividends on stocks.....                            | 114,706 79     |                |
| Interest on premium notes, policy loans or liens.....                     | 21,784 06      |                |



COLUMBIAN NATIONAL LIFE INSURANCE COMPANY. 455

|  |            |                |
|--|------------|----------------|
| Interest on bank deposits.....                   | \$6,993 96 |                |
| Interest on other debts due the company.....     | 1,188 55   |                |
|  |            | \$208,162 64   |
| Agents' balances previously charged off.....     |            | 50 15          |
| Profit on sale of maturity of ledger assets..... |            | 3,144 87       |
| Increase in book value of ledger assets.....     |            | 3,165 45       |
| Total.....                                       |            | \$1,511,496 35 |
| Premium income, accident department.....         |            | 89,693 27      |
| Total income.....                                |            | \$1,601,189 62 |
| Ledger assets, Dec. 31, 1908.....                |            | 4,670,564 79   |
| Total.....                                       |            | \$6,271,754 41 |

DISBURSEMENTS.

|  |  |                |
|--|--|----------------|
| Death claims and additions.....  |  | \$266,475 64   |
| Annuities involving life contingencies.....                                |  | 514 60         |
| Premium notes and liens voided by lapse.....                               |  | 8,750 41       |
| Surrender values paid in cash or applied on loans or notes.....            |  | 151,533 50     |
| Surrender values applied to pay new and renewal premiums.....              |  | 1,999 26       |
| Surrender values applied to purchase paid-up insurance and annuities....   |  | 26,963 89      |
| Dividends paid policy-holders in cash or applied on loans or notes.....    |  | 8,642 29       |
| Dividends applied to pay renewal premiums.....                             |  | 47,788 41      |
| Dividends applied to purchase paid-up additions and annuities.....         |  | 1,970 78       |
| Total paid policy holders, \$514,638. 78.                                  |  |                |
| Expense of adjustment of claims including legal expense.....               |  | 2,701 59       |
| Supplementary contracts <i>not</i> involving life contingencies.....       |  | 1,000 00       |
| Dividends and interest held on deposit surrendered during the year.....    |  | 70,000 00      |
| Commissions to agents.....   |  | 86,966 07      |
| Compensation of managers and agents, except commission for new business    |  | 9,903 13       |
| Agency supervision, traveling and all other agency expenses.....           |  | 6,240 00       |
| Branch office expense including salaries of managers and clerks.....       |  | 88,488 63      |
| Medical examiners fees and inspection of risks.....                        |  | 18,983 29      |
| Salaries and all other compensation of officers and home office employes . |  | 95,259 63      |
| Rents.....   |  | 35,489 58      |
| Advertising, printing, stationery, postage, telephone and express.....     |  | 26,797 32      |
| Legal expenses.....  |  | 6,416 79       |
| Furniture, fixtures and safes.....   |  | 1,068 36       |
| State taxes on premiums.....   |  | 13,710 93      |
| Insurance department licenses and fees.....                                |  | 4,348 55       |
| All other licences, fees and taxes.....                                    |  | 1,393 01       |
| Miscellaneous expenditures.....  |  | 19,440 80      |
| Agents' balances charged off.....  |  | 21,718 39      |
| Decrease in book value of ledge assets.....                                |  | 7,094 43       |
| Disbursements, life department.....  |  | \$1,081,659 28 |
| Disbursements, accident department.....                                    |  | 86,298 51      |
| Total disbursements.....   |  | \$1,117,957 79 |
| Balance.....   |  | \$5,153,796 62 |

LEDGER ASSETS.

|   |  |                |
|---|--|----------------|
| Mortgage loans on real estate.....                          |  | \$1,464,850 00 |
| Loans on company's policies assigned as collateral.....     |  | 437,910 03     |
| Premium notes on policies in force.....                     |  | 98,665 02      |
| Book value of stocks and bonds—excluding interest.....      |  | 2,819,206 57   |
| Cash in office and deposited in banks, not on interest..... |  | 20,239 55      |
| Deposited in trust companies and banks on interest.....     |  | 192,342 44     |
| Bills receivable.....                                       |  | 48,370 65      |
| Agents' balances.....                                       |  | 59,952 98      |

456 COLUMBIAN NATIONAL LIFE INSURANCE COMPANY.

|   |                |
|---|----------------|
| Suspense account.....                                       | \$1,658 52     |
| Contingent fund.....  | 278 66         |
| Premiums in course of collections, accident department..... | 10,322 20      |
| Total ledger assets.....                                    | \$5,153,796 62 |

NON-LEDGER ASSETS.

|  |                      |                  |                |
|--|----------------------|------------------|----------------|
| Interest accrued on mortgages.....                                       | \$15,869 25          |                  |                |
| Interest accrued on bonds.....   | 20,165 73            |                  |                |
| Interest due and accrued on premium notes, loans or liens..              | 3,695 45             |                  |                |
| Interest accrued on other assets.....                                    | 452 58               | \$40,183 01      |                |
| Due from other companies for losses or claims on policies reinsured..... |                      | 25,314 46        |                |
|  | <i>New Business.</i> | <i>Renewals.</i> |                |
| Gross premiums due and unreported.....                                   | \$17,534 20          | \$91,397 45      |                |
| Gross deferred premiums.....   | 11,570 02            | 57,727 25        |                |
| Total.....   | \$29,104 22          | \$149,124 70     |                |
| Deduct loading.....  | 5,384 28             | 27,687 74        |                |
| Net uncollected and deferred premiums.....                               | \$23,719 94          | \$121,436 96     | 145,159 90     |
| Gross assets.....  |                      |                  | \$5,364,450 99 |

DEDUCT ASSETS NOT ADMITTED.

|  |             |                |
|--|-------------|----------------|
| Agents' debit balances.....  | \$60,365 17 |                |
| Contingent funds.....  | 278 66      |                |
| Bills receivable.....  | 48,370 65   |                |
| Premium notes and loans on policies and net premiums in excess of the net value of their policies..... | 18,253 02   |                |
| Book value of bonds and stocks over market value.....  | 65,455 57   |                |
| Deposited in banks in hands of receivers.....  | 744 29      |                |
| Suspense account.....  | 1,658 52    |                |
| Premiums in course of collection, written prior to Oct. 1, accident department.....                    | 131 50      | \$195,257 38   |
| Total admitted assets.....   |             | \$5,169,193 61 |

LIABILITIES, SURPLUS AND OTHER FUNDS.

|  |                |                |
|--|----------------|----------------|
| Net present value of all outstanding policies computed by the American Experience table of mortality with interest at 3½ per cent..... | \$3,471,249 00 |                |
| Same for reversionary additions.....   | 2,228 00       |                |
| Same for annuities.....  | 10,279 00      |                |
| Total.....   | \$3,483,756 00 |                |
| Deduct net value of risks re-insured.....  | 4,048 00       |                |
| Net reserve.....   |                | \$3,479,708 00 |
| Present value of supplementary contracts, <i>not</i> involving life contingencies.....   |                | 16,418 00      |
| Surrender values claimable on policies cancelled.....  |                | 2,936 70       |
| Death losses due and unpaid.....   | \$66,970 73    |                |
| Death losses in process of adjustment.....   | 5,328 60       |                |
| Death losses reported, no proofs received.....   | 12,025 00      |                |
| Death losses and other policy claims resisted.....   | 12,960 50      |                |
| Total policy claims.....   |                | 97,284 83      |
| Premiums paid in advance, including surrender values so applied.....   |                | 5,148 60       |
| Unearned interest and rent paid in advance.....  |                | 5,803 96       |
| Salaries, rents, commissions and other accounts, due or accrued.....   |                | 7,549 73       |
| Medical examiner's and legal fees due or accrued.....  |                | 2,380 67       |
| State, county and municipal taxes due or accrued.....  |                | 8,617 41       |

COLUMBIAN NATIONAL LIFE INSURANCE COMPANY. 457

|  |              |                       |
|--|--------------|-----------------------|
| Dividends or other profits due policy holders..... | \$9,749 96   |                       |
| All other liabilities.....                         | 3,773 03     |                       |
| Liabilities, accident department.....              | 59,705 85    |                       |
| Cash capital.....                                  | 1,000,000 00 |                       |
| Unassigned funds (surplus).....                    | 470,116 87   |                       |
| <b>Total.....</b>                                  |              | <b>\$5,169,193 61</b> |

PREMIUM NOTE ACCOUNT.

|   |             |                     |
|---|-------------|---------------------|
| On hand December 31, 1908.....                      | \$72,416 24 |                     |
| Received during the year on new policies.....       | 77,383 43   |                     |
| Received during the year on old policies.....       | 153,449 90  |                     |
| Restored by revival of policies.....                | 1,632 36    | \$304,881 93        |
| Deductions during the year as follows:              |             |                     |
| Used in payment of losses and claims.....           | \$158 03    |                     |
| Used in purchase of surrendered policies.....       | 467 11      |                     |
| Voided by lapse.....                                | 10,332 77   |                     |
| Used in payment of dividends to policyholders.....  | 2,045 49    |                     |
| Redeemed by maker in cash.....                      | 148,292 96  |                     |
| <b>Total reduction of premium note account.....</b> |             | <b>161,346 26</b>   |
| <b>Balance, note assets at end of year.....</b>     |             | <b>\$143,535 67</b> |

EXHIBIT OF ORDINARY POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1903.

|  | <i>Number.</i> | <i>Amount.</i>  | <i>Total<br/>Number.</i> | <i>Total<br/>Amount.</i> |
|--|----------------|-----------------|--------------------------|--------------------------|
| Whole life.....                          | 6,792          | \$26,084,411 50 |                          |                          |
| Endowment.....                           | 2,328          | 5,954,813 50    |                          |                          |
| All other.....                           | 585            | 2,314,565 00    |                          |                          |
| Addition by dividends.....               | -              | 1,185 00        | 9,705                    | \$34,354,975 00          |
| <b>NEW POLICIES ISSUED.</b>              |                |                 |                          |                          |
| Whole life.....                          | 2,280          | \$5,653,699 00  |                          |                          |
| Endowment.....                           | 390            | 717,132 00      |                          |                          |
| All other.....                           | 389            | 1,648,856 00    |                          |                          |
| Additions by dividends.....              | -              | 3,854 00        | 3,059                    | \$8,023,541 00           |
| <b>OLD POLICIES REVIVED.</b>             |                |                 |                          |                          |
| Whole life.....                          | 30             | \$84,160 00     |                          |                          |
| Endowment.....                           | 16             | 30,500 00       |                          |                          |
| All other.....                           | 3              | 13,000 00       | 49                       | \$127,660 00             |
| <b>OLD POLICIES INCREASED.</b>           |                |                 |                          |                          |
| Whole life.....                          | -              | \$83,875 00     |                          |                          |
| Endowment.....                           | -              | 7,459 00        | -                        | \$91,334 00              |
| <b>Total.....</b>                        |                |                 | <b>12,813</b>            | <b>\$42,597,510 00</b>   |
| Policies terminated during the year..... |                |                 | 1,606                    | 5,740,763 30             |
| * Policies in force Dec. 31, 1909.....   |                |                 | 11,207                   | \$36,856,746 70          |
| Annuities in force Dec. 31, 1909.....    |                |                 | 6                        | 514 60                   |

\* Policies re-insured, \$703,163.00.

## EXHIBIT OF INDUSTRIAL POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1908.

|  | <i>Number.</i> | <i>Amount.</i> | <i>Total<br/>Number.</i> | <i>Total<br/>Amount.</i> |
|--|----------------|----------------|--------------------------|--------------------------|
| Whole life.....                          | 3,113          | \$506,902 00   |                          |                          |
| Endowment.....                           | 650            | 30,373 00      | 3,763                    | \$537,274 00             |
| OLD POLICIES REVIVED.                    |                |                |                          |                          |
| Whole life.....                          |                |                | 9                        | \$1,099 00               |
| OLD POLICIES INCREASED.                  |                |                |                          |                          |
| Whole life.....                          | -              | \$1,581 00     |                          |                          |
| Endowment.....                           | -              | 15,334 00      | -                        | \$16,915 00              |
| Total.....                               |                |                | 3,772                    | \$555,288 00             |
| Policies terminated during the year..... |                |                | 549                      | 81,692 00                |
| Policies in force Dec. 31, 1909.....     |                |                | 3,223                    | \$473,596 00             |

## BUSINESS IN MAINE.

|   | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------|
| Policies in force December 31 of the previous year..... | 131            | \$415,226 00   |
| Policies issued during the year.....                    | 42             | 53,708 00      |
| Total.....  | 173            | \$468,934 00   |
| Deduct policies ceased to be in force.....              | 33             | 76,310 00      |
| Policies in force in Maine December 31, 1909.....       | 140            | \$392,624 00   |
| Losses and claims incurred during the year.....         | 1              | \$1,000 00     |
| Losses and claims settled during the year.....          | 1              | 1,000 00       |
| Premiums received.....                                  |                | 11,630 54      |

CONNECTICUT GENERAL LIFE INSURANCE  
COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1865. COMMENCED BUSINESS IN 1865.

ROBERT W. HUNTINGTON, JR., *President.*      GEO. E. BULKLEY, *Secretary.*

Cash Capital, \$150,000.

INCOME.

|   |                |            |
|---|----------------|------------|
| First year's premiums on original policies.....                             | \$209,332 87   |            |
| Surrender values applied to pay first year's premiums.....                  | 1,710 65       |            |
| Total first year's premiums on original policies.....                       | \$211,043 52   |            |
| Dividends applied to purchase paid-up additions and pure<br>endowments..... | 17,677 00      |            |
| Surrender values applied to purchase paid-up insurance.....                 | 14,054 03      |            |
| Consideration for original annuities involving life con-<br>tingencies..... | 1,426 61       |            |
| Total new premiums..  | \$244,201 16   |            |
| Renewal premiums.....   | 1,150,933 75   |            |
| Dividends applied to pay renewal premiums.....                              | 59,772 43      |            |
| Dividends applied to shorten endowment or premium<br>paying period.....     | 411 14         |            |
| Surrender values applied to pay renewal premiums.....                       | 2,500 32       |            |
| Total renewal premiums.....   | \$1,213,617 64 |            |
| Total premium income.....   | \$1,457,818 80 |            |
| Dividends left with the company to accumulate at interest.....              | 4,353 99       |            |
| Interest on mortgage loans.....   | \$207,678 56   |            |
| Interest on bonds and dividends on stocks.....                              | 120,890 91     |            |
| Interest on premium notes, policy loans or liens.....                       | 50,990 35      |            |
| Interest on bank deposits.....  | 3,471 93       |            |
| Interest on other debts due the company.....                                | 2,234 26       |            |
| Discount on claims paid in advance.....                                     | 58 01          |            |
| Rents—including company's own occupancy.....                                | 22,711 60      | 408,035 62 |
| Premium notes restored.....   |                | 63 50      |
| Sale of unlisted assets.....  |                | 645 00     |
| Profit on sale or maturity of ledger assets.....                            |                | 3,121 54   |
| Increase in book value of ledger assets.....                                |                | 1,532 00   |
| Total income.....   | \$1,875,570 45 |            |
| Ledger assets Dec. 31, 1908.....  | 7,658,690 67   |            |
| Total.....  | \$9,534,261 12 |            |

460 CONNECTICUT GENERAL LIFE INSURANCE COMPANY.

DISBURSEMENTS.

|  |              |                |
|--|--------------|----------------|
| Death claims and additions.....  | \$238,604 30 |                |
| Matured endowments.....  | 200,098 00   | \$438,702 30   |
| Annuitants involving life contingencies.....                               |              | 3,377 90       |
| Surrender values paid in cash or applied on loans or notes.....            |              | 128,854 54     |
| Surrender values applied to pay new and renewal premiums.....              |              | 4,210 97       |
| Surrender values applied to purchase paid-up insurance.....                |              | 14,054 03      |
| Dividends paid policy holders in cash or applied on loans or notes.....    |              | 17,990 56      |
| Dividends applied to pay renewal premiums.....                             |              | 59,772 43      |
| Dividends applied to shorten endowment or premium paying period.....       |              | 411 14         |
| Dividends applied to purchase paid-up additions and pure endowments.....   |              | 17,677 00      |
| Dividends left with the company to accumulate at interest.....             |              | 4,353 99       |
| Total paid policy holders, \$689,404.86.                                   |              |                |
| Supplementary contracts <i>not</i> involving life contingencies.....       |              | 265 00         |
| Dividends and interest held on deposit surrendered during the year.....    |              | 537 78         |
| Dividends to stockholders.....   |              | 13,500 00      |
| Commissions to agents.....   |              | 167,668 58     |
| Commuted renewal commissions.....  |              | 100 00         |
| Agency supervision, traveling and all other agency expenses.....           |              | 3,076 19       |
| Agency expenses, including salaries of clerks.....                         |              | 21,200 00      |
| Medical examiners' fees and inspection of risks.....                       |              | 12,411 13      |
| Salaries and all other compensation of officers and home office employes.. |              | 57,039 81      |
| Rents—including company's own occupancy.....                               |              | 5,000 00       |
| Advertising, printing, stationery, postage, telephone and express.....     |              | 10,977 56      |
| Legal expenses.....  |              | 859 35         |
| Furniture, fixtures and safes.....   |              | 772 05         |
| Repairs and expenses on real estate.....                                   |              | 10,790 10      |
| Taxes on real estate.....  |              | 3,240 42       |
| State taxes on premiums.....   |              | 10,981 73      |
| Insurance department licenses and fees.....                                |              | 1,179 95       |
| All other licenses, fees and taxes.....                                    |              | 9,409 28       |
| Miscellaneous expenditures.....  |              | 3,270 39       |
| Agents' balances charged off.....  |              | 21 76          |
| Loss on sale or maturity of ledger assets.....                             |              | 375 24         |
| Decrease in book value of ledger assets.....                               |              | 6,201 79       |
| Total disbursements.....   |              | \$1,028,192 97 |
| Balance.....   |              | \$8,506,068 15 |

LEDGER ASSETS.

|   |              |                |
|---|--------------|----------------|
| Book value of real estate.....                              | \$276,200 00 |                |
| Mortgage loans on real estate.....                          | 4,550,636 69 |                |
| Loans on company's policies assigned as collateral.....     | 895,978 21   |                |
| Premium notes on policies in force.....                     | 69,652 64    |                |
| Book value of stocks and bonds—excluding interest.....      | 2,542,339 17 |                |
| Cash in office and deposited in banks, not on interest..... | 1,196 03     |                |
| Deposited in trust companies and banks on interest.....     | 169,933 60   |                |
| Agents' balances.....                                       | 131 81       |                |
| Total ledger assets.....                                    |              | \$8,506,068 15 |

NON-LEDGER ASSETS.

|  |             |              |
|--|-------------|--------------|
| Interest due and accrued on mortgages.....                     | \$87,811 38 |              |
| Interest due and accrued on bonds.....                         | 38,086 22   |              |
| Interest due and accrued on premium notes, loans or liens..... | 20,060 38   |              |
| Rents due on company's property or lease.....                  | 36 25       | \$145,994 23 |

CONNECTICUT GENERAL LIFE INSURANCE COMPANY. 461

|  | <i>New</i>       |                  |                |
|--|------------------|------------------|----------------|
|  | <i>Business.</i> | <i>Renewals.</i> |                |
| Gross premiums due and unreported.....     | \$4,304 46       | \$57,033 53      |                |
| Gross deferred premiums.....               | 24,620 61        | 181,079 19       |                |
| Total.....                                 | \$28,925 07      | \$238,112 72     |                |
| Deduct loading.....                        | 5,356 83         | 40,719 30        |                |
| Net uncollected and deferred premiums..... | \$23,568 24      | \$197,393 42     | \$220,961 66   |
| Gross assets.....                          |                  |                  | \$8,873,024 04 |

DEDUCT ASSETS NOT ADMITTED.

|  |          |                |
|--|----------|----------------|
| Agents' debit balances.....                                    | \$196 81 |                |
| Net premiums in excess of the net value of their policies..... | 1,124 35 | \$1,321 16     |
| Total admitted assets.....                                     |          | \$8,871,702 88 |

LIABILITIES, SURPLUS AND OTHER FUNDS.

|   |                |                |
|---|----------------|----------------|
| 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 1/4                    |                |                |
| per cent.....   | \$7,777,691 00 |                |
| Same for reversionary additions.....  | 64,200 00      |                |
| Same for annuities.....   | 31,590 00      |                |
| Total.....  | \$7,873,481 00 |                |
| Deduct net value of risks reinsured.....                                    | 97,115 00      |                |
| Net reserve.....  |                | \$7,776,366 00 |
| Reserve for health and accident benefits.....                               |                | 5 00           |
| Surrender values claimable on policies cancelled.....                       |                | 4,041 50       |
| Death losses reported, no proofs received.....                              | \$21,184 00    |                |
| Matured endowment due and unpaid.....                                       | 1,348 00       |                |
| Total policy claims.....  |                | 22,532 00      |
| Dividends left with the company to accumulate at interest.....              |                | 9,928 59       |
| Premiums paid in advance, including surrender values so applied.....        |                | 5,452 22       |
| Unearned interest and rent paid in advance.....                             |                | 6,936 69       |
| Salaries, rents, commissions and other accounts, due or accrued.....        |                | 401 00         |
| Medical examiner's, legal fees and inspection of risks, due or accrued..... |                | 1,932 36       |
| State, county and municipal taxes due or accrued.....                       |                | 27,976 23      |
| Dividends to stockholders.....  |                | 7,500 00       |
| Dividends or other profits due policy holders.....                          |                | 10,832 19      |
| Dividends apportioned to deferred dividend policies.....                    |                | 86,356 61      |
| Surrendered values in excess of reserve.....                                |                | 8,822 55       |
| Cash capital.....   |                | 150,000 00     |
| Unassigned funds (surplus).....   |                | 752,619 94     |
| Total.....  |                | \$8,871,702 88 |

PREMIUM NOTE ACCOUNT.

|   |             |             |
|---|-------------|-------------|
| On hand December 31, 1908.....                      | \$56,370 23 |             |
| Received during the year on old policies.....       | 28,400 45   |             |
| Restored by revival of policies.....                | 63 50       | \$84,834 18 |
| Deductions during the year as follows:              |             |             |
| Used in purchase of surrendered policies.....       | \$2,559 51  |             |
| Used in payment of dividends to policy holders..... | 174 50      |             |
| Redeemed by maker in cash.....                      | 12,447 53   |             |
| Total reduction of premium note account.....        |             | 15,181 54   |
| Balance, note assets at end of the year.....        |             | \$69,652 64 |

462 CONNECTICUT GENERAL LIFE INSURANCE COMPANY.

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1908.

|                             | <i>Number.</i> | <i>Amount.</i>  | <i>Total<br/>Number.</i> | <i>Total<br/>Amount.</i> |
|-----------------------------|----------------|-----------------|--------------------------|--------------------------|
| Whole life.....             | 12,021         | \$21,043,536 35 |                          |                          |
| Endowment.....              | 9,999          | 12,828,037 00   |                          |                          |
| All other.....              | 1,707          | 5,918,899 00    |                          |                          |
| Additions by dividends..... | -              | 78,792 00       | 23,727                   | \$39,869,264 35          |
|                             |                |                 |                          |                          |

NEW POLICIES ISSUED.

|                             |       |             |       |                |
|-----------------------------|-------|-------------|-------|----------------|
| Whole life.....             | 1,631 | \$4,151,299 |       |                |
| Endowment.....              | 918   | 1,192,614   |       |                |
| All other.....              | 545   | 2,300,364   |       |                |
| Additions by dividends..... | -     | 26,606      | 3,094 | \$7,670,883 00 |
|                             |       |             |       |                |

OLD POLICIES REVIVED.

|                             |    |          |    |              |
|-----------------------------|----|----------|----|--------------|
| Whole life.....             | 25 | \$62,700 |    |              |
| Endowment.....              | 21 | 34,000   |    |              |
| All other.....              | 6  | 18,000   |    |              |
| Additions by dividends..... | -  | 254      | 52 | \$114,954 00 |
|                             |    |          |    |              |

OLD POLICIES INCREASED.

|                 |   |          |   |             |
|-----------------|---|----------|---|-------------|
| Whole life..... | 3 | \$11,500 |   |             |
| Endowment.....  | - | 2,005    |   |             |
| All other.....  | 3 | 3,400    | 6 | \$16,905 00 |
|                 |   |          |   |             |

|  |  |  |        |                 |
|--|--|--|--------|-----------------|
| Total.....                               |  |  | 26,879 | \$47,620,006 35 |
| Policies terminated during the year..... |  |  | 1,417  | 3,103,342 60    |
|  |  |  |        |                 |

|                                       |  |  |        |                 |
|---------------------------------------|--|--|--------|-----------------|
| *Policies in force Dec. 31, 1909..... |  |  | 25,462 | \$44,508,662 75 |
| Annuities in force Dec. 31, 1909..... |  |  | 16     | 3,562 45        |

BUSINESS IN MAINE.

|   | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------|
| Policies in force December 31st of the previous year..... | 229            | \$333,582 00   |
| Policies issued during the year.....                      | 73             | 160,400 00     |
|   |                |                |
| Total.....  | 302            | \$493,982 00   |
| Deduct policies ceased to be in force.....                | 16             | 21,816 00      |
|   |                |                |
| Policies in force in Maine, December 31, 1909.....        | 286            | \$472,166 00   |
| Premiums received.....                                    |                | 16,713 63      |

\*Policies reinsured, \$2,801,478.



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.....                                   | \$543,926 42   |                 |
| Surrender values applied to pay first year's premiums.....                        | 1,196 31       |                 |
| Total first year's premiums on original policies.....                             | \$545,122 73   |                 |
| Dividends applied to purchase paid-up additions and annuities.....                | 892 71         |                 |
| Surrender values applied to purchase paid-up insurance and annuities.....         | 46,811 50      |                 |
| Consideration for original annuities involving life contingencies.....            | 28,175 19      |                 |
| Consideration for supplementary contracts involving life contingencies.....       | 398 25         |                 |
| Total new premiums.....   | \$621,400 38   |                 |
| Renewal premiums.....   | 4,412,805 38   |                 |
| Dividends applied to pay renewal premiums.....                                    | 933,613 35     |                 |
| Surrender values applied to pay renewal premiums.....                             | 3,000 55       |                 |
| Total renewal premiums.....   | \$5,349,419 28 |                 |
| Total premium income.....   | \$5,970,819 66 |                 |
| Consideration for supplementary contracts <i>not</i> involving life contingencies |                | 2,010 88        |
| Interest on mortgage loans.....   | \$1,184,285 96 |                 |
| Interest on bonds and dividends on stocks.....                                    | 1,292,333 36   |                 |
| Interest on premium notes, policy loans or liens.....                             | 208,993 98     |                 |
| Interest on bank deposits.....  | 20,686 84      |                 |
| Interest on other debts due the company.....                                      | 489 11         |                 |
| Discount on claims paid in advance.....   | 4,503 19       |                 |
| Rents—including company's own occupancy.....                                      | 379,788 63     | 3,091,081 07    |
| Suspense account.....   |                | 24,921 51       |
| Agents' balances previously charged off.....                                      |                | 1 88            |
| Profit on sale or maturity of ledger assets.....                                  |                | 68,477 16       |
| Increase in book value of ledger assets.....                                      |                | 7,643 96        |
| Total income.....   |                | \$9,164,956 12  |
| Ledger assets Dec. 31, 1908.....  |                | 66,033,326 29   |
| Total.....  |                | \$75,198,282 41 |

DISBURSEMENTS.

|   |                |                |
|---|----------------|----------------|
| Death claims.....   | \$4,551,812 61 |                |
| Matured endowments.....   | 293,915 70     | \$4,845,728 31 |
| Annuities involving life contingencies.....                     |                | 22,253 49      |
| Premium notes and liens voided by lapse.....                    |                | 200 00         |
| Surrender values paid in cash or applied on loans or notes..... |                | 733,893 99     |

464 CONNECTICUT MUTUAL LIFE INSURANCE COMPANY.

|   |                        |
|---|------------------------|
| Surrender values applied to pay new and renewal premiums.....                   | \$4,196 86             |
| Surrender values applied to purchase paid-up insurance and annuities....        | 46,811 50              |
| Dividends paid policy holders in cash or applied on loans or notes.....         | 320,009 84             |
| Dividends applied to pay renewal premiums.....                                  | 993,613 35             |
| Dividends applied to purchase paid-up additions and annuities.....              | 892 71                 |
| Total paid policy holders.....  | \$6,907,600.05.        |
| Expense of adjustment of claims including legal expense.....                    | 2,574 29               |
| Supplementary contracts <i>not</i> involving life contingencies.....            | 1,026 33               |
| Commissions to agents.....  | 507,774 39             |
| Compensation of managers and agents, except commission for new<br>business..... | 18,098 28              |
| Agency supervision, traveling and all other agency expenses.....                | 10,917 77              |
| Branch office expense including salaries of managers and clerks.....            | 28,875 01              |
| Medical examiners' fees and inspection of risks.....                            | 34,845 14              |
| Salaries and all other compensation of officers and home office employes..      | 196,031 41             |
| Rents—including company's own occupancy.....                                    | 47,887 99              |
| Advertising, printing, stationery, postage, telephone and express. ....         | 64,196 92              |
| Legal expenses.....   | 7,830 16               |
| Furniture, fixtures and safes.....  | 7,934 09               |
| Repairs and expenses on real estate.....  | 230,035 35             |
| Taxes on real estate.....   | 123,777 83             |
| State taxes on premiums.....  | 57,482 28              |
| Insurance department licenses and fees.....                                     | 4,845 82               |
| All other licenses, fees and taxes.....   | 153,623 64             |
| Miscellaneous expenditures.....   | 18,279 90              |
| Mortgage loans charged off.....   | 200 00                 |
| Loss on sale or maturity of ledger assets.....                                  | 242,009 47             |
| Decrease in book value of ledger assets.....                                    | 149,354 27             |
| Total disbursements.....  | <u>\$8,815,200 39</u>  |
| Balance.....  | <u>\$66,383,082 02</u> |

LEDGER ASSETS.

|   |                        |
|---|------------------------|
| Book value of real estate.....                          | \$6,418,990 15         |
| Mortgage loans on real estate.....                      | 24,230,589 16          |
| Loans on company's policies assigned as collateral..... | 3,933,493 00           |
| Premium notes on policies in force.....                 | 309,166 61             |
| Book value of stocks and bonds—excluding interest.....  | 29,969,477 75          |
| Deposited in trust companies and banks on interest..... | 790,201 57             |
| Bills receivable.....                                   | 90 00                  |
| Agents' balances.....                                   | 733 17                 |
| Balance on real estate sold under contract.....         | 730,340 61             |
| Total ledger assets.....                                | <u>\$66,383,082 02</u> |

NON-LEDGER ASSETS.

|  |                       |
|--|-----------------------|
| Interest due and accrued on mortgages.....                 | \$604,609 42          |
| Interest accrued on bonds.....                             | 291,825 40            |
| Interest due and accrued on premium notes, loans or lens.. | 158,593 71            |
| Interest accrued on other assets.....                      | 4,520 50              |
| Rents due and accrued on company's property or lease.....  | 13,184 69             |
| Market value of stocks and bonds over book value.....      | <u>\$1,072,733 72</u> |
|  | 197,566 62            |

CONNECTICUT MUTUAL LIFE INSURANCE COMPANY. 465

|  | <i>New</i>         | <i>Renewals.</i>    |                        |
|--|--------------------|---------------------|------------------------|
|  | <i>Business.</i>   |                     |                        |
| Gross premiums due and unreported.....     | \$3,387 10         | \$126,391 39        |                        |
| Gross deferred premiums.....               | 54,220 44          | 417,833 29          |                        |
| Total.....                                 | <u>\$57,607 54</u> | <u>\$544,224 68</u> |                        |
| Deduct loading.....                        | 11,521 51          | 108,844 94          |                        |
| Net uncollected and deferred premiums..... | \$46,086 03        | \$435,379 74        | \$481,465 77           |
| Gross assets.....                          |                    |                     | <u>\$68,134,848 13</u> |

DEDUCT ASSETS NOT ADMITTED.

|  |            |       |                        |
|--|------------|-------|------------------------|
| Agents' debit balances.....  | \$1,052 01 |       |                        |
| Bills receivable.....  |            | 90 00 |                        |
| Premium notes and loans on policies and net premiums in excess of the net value of their policies..... | 1,651 04   |       | \$2,793 05             |
| Total admitted assets.....   |            |       | <u>\$68,132,055 08</u> |

LIABILITIES, SURPLUS AND OTHER FUNDS.

|  |                 |        |                        |
|--|-----------------|--------|------------------------|
| 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..... | \$61,479,735 00 |        |                        |
| Same for reversionary additions.....   |                 | 947 00 |                        |
| Same for annuities.....  | 226,957 00      |        |                        |
| Net reserve.....   |                 |        | \$61,707,639 00        |
| Present value of supplementary contracts, <i>not</i> involving life contingencies  |                 |        | 14,580 30              |
| Surrender values claimable on policies cancelled.....  |                 |        | 145,628 00             |
| Death losses due and unpaid.....   | \$52,267 07     |        |                        |
| Death losses in process of adjustment.....   | 80,495 00       |        |                        |
| Death losses reported, no proofs received.....   | 106,995 00      |        |                        |
| Matured endowments due and unpaid.....   | 5,119 00        |        |                        |
| Death losses and other policy claims resisted.....   | 5,882 00        |        |                        |
| Annuity claims, involving life contingencies, due and unpaid   | 542 24          |        |                        |
| Total policy claims.....   |                 |        | 251,800 31             |
| Dividends left with the company to accumulate at interest.....   |                 |        | 1,541,285 97           |
| Premiums paid in advance, including surrender values so applied.....   |                 |        | 31,542 73              |
| Unearned interest and rent paid in advance.....  |                 |        | 96,544 52              |
| Salaries, rents, commissions and other accounts, due or accrued.....   |                 |        | 4,000 00               |
| State, county and municipal taxes due or accrued.....  |                 |        | 60,000 00              |
| Dividends or other profits due policy holders.....   |                 |        | 84,119 03              |
| Suspense account.....  |                 |        | 24,921 51              |
| Unassigned funds (surplus).....  |                 |        | <u>4,170,493 71</u>    |
| Total.....   |                 |        | <u>\$68,132,055 08</u> |

PREMIUM NOTE ACCOUNT.

|   |             |  |                     |
|---|-------------|--|---------------------|
| On hand December 31, 1908.....                      |             |  | \$340,801 19        |
| Deductions during the year as follows:              |             |  |                     |
| Used in payment of losses and claims.....           | \$11,349 55 |  |                     |
| Used in purchase of surrendered policies.....       | 954 00      |  |                     |
| Voided by lapse.....                                | 200 00      |  |                     |
| Used in payment of dividends to policy holders..... | 15,379 04   |  |                     |
| Redeemed by maker in cash.....                      | 3,751 99    |  |                     |
| Total reduction of premium note account.....        |             |  | <u>31,634 58</u>    |
| Balance, note assets at end of the year.....        |             |  | <u>\$309,166 61</u> |

466 CONNECTICUT MUTUAL LIFE INSURANCE COMPANY.

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1908.

|                            | <i>Number.</i> | <i>Amount.</i>   | <i>Total<br/>Number.</i> | <i>Total<br/>Amount.</i> |
|----------------------------|----------------|------------------|--------------------------|--------------------------|
| Whole life.....            | 60,520         | \$145,674,753 00 |                          |                          |
| Endowment.....             | 13,012         | 28,923,809 00    |                          |                          |
| All other.....             | 1,354          | 3,896,115 00     |                          |                          |
| Addition by dividends..... | -              | 120 48           | 74,886                   | \$178,494,797 48         |

NEW POLICIES ISSUED.

|                             |       |                |       |                 |
|-----------------------------|-------|----------------|-------|-----------------|
| Whole life.....             | 2,929 | \$7,972,418 00 |       |                 |
| Endowment.....              | 3,075 | 6,508,163 00   |       |                 |
| All other.....              | 309   | 793,500 00     |       |                 |
| Additions by dividends..... | -     | 1,578 73       | 6,313 | \$15,275,659 73 |

OLD POLICIES REVIVED.

|                 |    |          |    |             |
|-----------------|----|----------|----|-------------|
| Whole life..... | 25 | \$42,610 |    |             |
| Endowment.....  | 9  | 27,500   | 34 | \$70,110 00 |

OLD POLICIES INCREASED.

|                 |   |          |   |             |
|-----------------|---|----------|---|-------------|
| Whole life..... | 4 | \$16,457 |   |             |
| Endowment.....  | 3 | 8,614    |   |             |
| All other.....  | 1 | -        | 8 | \$25,071 00 |

|  |  |  |        |                  |
|--|--|--|--------|------------------|
| Total.....                               |  |  | 81,241 | \$193,865,638 21 |
| Policies terminated during the year..... |  |  | 3,872  | 9,317,780 00     |
| Policies in force Dec. 31, 1909.....     |  |  | 77,369 | \$184,547,858 21 |
| Annuities in force Dec. 31, 1908.....    |  |  | 77     | 25,059 14        |

BUSINESS IN MAINE.

|   | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------|
| Policies in force December 31st of the previous year.....   | 2,372          | \$3,573,275 00 |
| Policies issued during the year.....                        | 331            | 468,408 00     |
| Total.....  | 2,703          | \$4,041,678 00 |
| Deduct policies ceased to be in force.....                  | 199            | 355,397 00     |
| Policies in force in Maine, December 31, 1909.....          | 2,504          | \$3,686,281 00 |
| Losses and claims unpaid Dec. 31, of the previous year..... | 1              | \$2,000 00     |
| Losses and claims incurred during the year.....             | 74             | 151,815 00     |
| Total.....  | 75             | \$153,815      |
| Losses and claims settled during the year.....              | 68             | 148,693 00     |
| Losses and claims unpaid December 31, 1909.....             | 7              | \$5,122 00     |
| Premiums received.....                                      |                | 123,558 68     |

## EQUITABLE LIFE ASSURANCE SOCIETY,

NEW YORK, N. Y.

INCORPORATED IN 1859. COMMENCED BUSINESS IN 1859.

PAUL MORTON, *President.*W. ALEXANDER, *Secretary.*

## Cash Capital, \$100,000.

## INCOME.

|   |                 |                  |
|---|-----------------|------------------|
| First year's premiums on original policies.....                                   | \$3,772,125 55  |                  |
| Surrender values applied to pay first year's premiums.....                        | 2,195 72        |                  |
| Total first year's premiums on original policies.....                             | \$3,774,321 27  |                  |
| Dividends applied to purchase paid-up additions and annuities.....                | 863,794 98      |                  |
| Surrender values applied to purchase paid-up insurance and annuities.....         | 1,611,484 41    |                  |
| Consideration for original annuities involving life contingencies.....            | 488,480 39      |                  |
| Consideration for supplementary contracts involving life contingencies.....       | 170,771 70      |                  |
| Total new premiums.....   | \$6,908,852 75  |                  |
| Renewal premiums.....   | 45,457,787 84   |                  |
| Dividends applied to pay renewal premiums.....                                    | 829,190 81      |                  |
| Surrender values applied to pay renewal premiums.....                             | 41,883 95       |                  |
| Renewal premiums for deferred annuities.....                                      | 25,279 08       |                  |
| Total renewal premiums.....   | \$46,354,141 68 |                  |
| Total premium income.....   | \$53,262,994 43 |                  |
| Consideration for supplementary contracts <i>not</i> involving life contingencies | 388,059 63      |                  |
| Dividends left with the company to accumulate at interest.....                    | 40,500 87       |                  |
| Ledger assets other than premiums received for reinsurance.....                   | 3,360 00        |                  |
| Interest on mortgage loans.....   | \$4,450,496 84  |                  |
| Interest on collateral loans.....   | 80,465 94       |                  |
| Interest on bonds and dividends on stocks.....                                    | 11,243,819 72   |                  |
| Interest on premium notes, policy loans or liens.....                             | 2,945,585 74    |                  |
| Interest on bank deposits.....  | 384,237 75      |                  |
| Interest on other debts due the company.....                                      | 258,800 66      |                  |
| Discount on claims paid in advance.....   | 8,860 95        |                  |
| Reints—including company's own occupancy.....                                     | 1,466,127 00    | 20,838,403 60    |
| Deposits by policy holders.....   |                 | 332,289 11       |
| Rent deposits.....  |                 | 74,491 94        |
| Sale of stock rights.....   |                 | 55,000 00        |
| Recovered on loss on receivers' certificates.....                                 |                 | 9,911 24         |
| Income from other sources.....  |                 | 6,433 06         |
| Agents' balances previously charged off.....                                      |                 | 13,695 43        |
| Profit on sale or maturity of ledger assets.....                                  |                 | 531,288 00       |
| Increase in book value of ledger assets.....                                      |                 | 286,664 00       |
| Total income.....   | \$75,843,091 31 |                  |
| Ledger assets Dec. 31, 1908.....  |                 | 462,574,733 14   |
| Total.....  |                 | \$538,417,824 45 |

## DISBURSEMENTS.

|   |                     |           |
|---|---------------------|-----------|
| Death claims and additions.....   | \$20,102,318        | 67        |
| Matured endowments and additions.....   | 6,321,554           | 41        |
|   | <u>\$26,423,873</u> | <u>08</u> |
| Annuities involving life contingencies.....                                     | 1,124,337           | 91        |
| Surrender values paid in cash or applied on loans or notes.....                 | 12,742,949          | 48        |
| Surrender values applied to pay new and renewal premiums.....                   | 44,079              | 67        |
| Surrender values applied to purchase paid-up insurance and annuities....        | 1,611,484           | 41        |
| Dividends paid policy holders in cash or applied on loans or notes.....         | 7,875,553           | 42        |
| Dividends applied to pay renewal premiums.....                                  | 829,190             | 81        |
| Dividends applied to purchase paid-up additions and annuities.....              | 863,794             | 98        |
| Dividends left with the company to accumulate at interest.....                  | 40,500              | 87        |
| Total paid policy holders.....  | \$51,555,764        | 63        |
| Expense of adjustment of claims including legal expense.....                    | 17,006              | 48        |
| Supplementary contracts <i>not</i> involving life contingencies.....            | 160,814             | 41        |
| Dividends and interest held on deposit surrendered during the year.....         | 1,461               | 43        |
| Dividends to stockholders.....  | 7,000               | 00        |
| Commissions to agents.....  | 4,581,851           | 94        |
| Commuted renewal commissions.....   | 288,184             | 35        |
| Compensation of managers and agents, except commission for new<br>business..... | 105,585             | 72        |
| Agency supervision, traveling and all other agency expenses.....                | 192,853             | 40        |
| Branch office expense including salaries of managers and clerks.....            | 1,253,013           | 61        |
| Medical examiners' fees and inspection of risks.....                            | 321,287             | 73        |
| Salaries and all other compensation of officers and home office employes..      | 1,454,550           | 83        |
| Rents—including company's own occupancy.....                                    | 294,868             | 03        |
| Advertising, printing, stationery, postage, telephone and express.....          | 232,143             | 46        |
| Legal expenses.....   | 108,869             | 78        |
| Furniture, fixtures and safes.....  | 29,915              | 72        |
| Repairs and expenses on real estate.....  | 382,292             | 95        |
| Taxes on real estate.....   | 323,095             | 49        |
| State taxes on premiums.....  | 539,121             | 75        |
| Insurance department licenses and fees.....                                     | 6,400               | 94        |
| All other licenses, fees and taxes.....   | 92,037              | 66        |
| Traveling expenses.....   | 44,932              | 06        |
| Conventions and meetings.....   | 54,764              | 65        |
| Examinations and audits.....  | 38,641              | 11        |
| Foreign exchange.....   | 4,363               | 23        |
| Loss on expenses of real estate sold in 1903.....                               | 15,072              | 37        |
| Loss on policy claims.....  | 6,864               | 77        |
| Loss by adjustment in book value of Chili deposit.....                          | 12,800              | 00        |
| Miscellaneous expenditures.....   | 75,344              | 98        |
| Agents' balances charged off.....   | 25,259              | 73        |
| Loss on sale or maturity of ledger assets.....                                  | 10,478              | 00        |
| Decrease in book value of ledger assets.....                                    | 352,851             | 00        |
| Total disbursements.....  | <u>\$62,589,442</u> | <u>21</u> |
| Balance.....  | \$475,828,382       | 24        |

## LEDGER ASSETS.

|   |                      |           |
|---|----------------------|-----------|
| Book value of real estate.....                              | \$27,720,577         | 84        |
| Mortgage loans on real estate.....                          | 97,532,648           | 03        |
| Loans secured by collateral.....                            | 1,063,500            | 00        |
| Loans on company's policies assigned as collateral.....     | 59,954,933           | 10        |
| Book value of stocks and bonds—excluding interest.....      | 274,767,278          | 00        |
| Cash in office and deposited in banks, not on interest..... | 340,715              | 34        |
| Deposited in trust companies and banks on interest.....     | 10,568,393           | 91        |
| Bills receivable.....                                       | 14,504               | 90        |
| Agents' and miscellaneous balances.....                     | 2,992,932            | 76        |
| Cash in transit.....  | 842,898              | 76        |
| Total ledger assets.....                                    | <u>\$475,828,382</u> | <u>24</u> |

## NON-LEDGER ASSETS.

|  |              |                  |                  |
|--|--------------|------------------|------------------|
| Interest due and accrued on mortgages.....                               | \$645,232 45 |                  |                  |
| Interest due and accrued on bonds.....                                   | 3,064,063 59 |                  |                  |
| Interest accrued on collateral loans.....                                | 4,105 83     |                  |                  |
| Interest due on premium notes, loans or liens.....                       | 28,924 01    |                  |                  |
| Interest due and accrued on other assets.....                            | 30,815 30    |                  |                  |
| Rents due and accrued on company's property or lease.....                | 318,615 67   |                  | \$4,091,756 85   |
| Market value of real estate over book value.....                         |              |                  | 923,500 00       |
| Due from other companies for losses or claims on policies reinsured..... |              |                  | 200,000 00       |
|  |              |                  |                  |
|  |              | <i>New</i>       |                  |
|  |              | <i>Business.</i> | <i>Renewals.</i> |
| Gross premiums due and unreported.....                                   | \$22,670 97  | \$3,910,487 04   |                  |
| Gross deferred premiums.....   | 147,993 47   | 2,437,032 35     |                  |
| Total.....   | \$170,664 44 | \$6,347,519 39   |                  |
| Deduct loading.....  | 39,986 68    | 1,487,223 79     |                  |
| Net uncollected and deferred premiums.....                               | \$130,677 76 | \$4,860,295 60   | 4,990,973 36     |
| Gross assets.....  |              |                  | \$486,034,612 45 |

## DEDUCT ASSETS NOT ADMITTED.

|   |              |  |                  |
|---|--------------|--|------------------|
| Supplies, printed matter and stationery.....          | \$30,275 29  |  |                  |
| Agents' and miscellaneous debit balances.....         | 3,037,683 00 |  |                  |
| Bills receivable.....                                 | 14,504 90    |  |                  |
| Book value of bonds and stocks over market value..... | 3,051,730 05 |  | \$6,134,193 24   |
| Total admitted assets.....                            |              |  | \$479,900,419 21 |

## LIABILITIES, SURPLUS AND OTHER FUNDS.

|   |                  |  |                  |
|---|------------------|--|------------------|
| 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..... | \$375,799,333 00 |  |                  |
| Same for reversionary additions.....  | 4,830,334 00     |  |                  |
| Same for annuities.....   | 11,400,232 00    |  |                  |
| Total.....  | \$392,029,899 00 |  |                  |
| Deduct net value of risks reinsured.....  | 764,318 00       |  |                  |
| Net reserve.....  |                  |  | \$391,265,581 00 |
| Present value of supplementary contracts, <i>not</i> involving life contingencies.....  |                  |  | 1,957,977 00     |
| Surrender values claimable on policies cancelled.....   |                  |  | 56,707 37        |
| Death losses due and unpaid.....  | \$53,269 40      |  |                  |
| Death losses in process of adjustment.....  | 199,429 87       |  |                  |
| Death losses reported, no proofs received.....  | 2,167,408 78     |  |                  |
| Matured endowments due and unpaid.....  | 547,087 00       |  |                  |
| Death losses and other policy claims resisted.....  | 169,395 72       |  |                  |
| Annuity claims, involving life contingencies, due and unpaid.....   | 59,694 68        |  |                  |
| Total policy claims.....  |                  |  | 3,196,285 45     |
| Due and unpaid on supplementary contracts <i>not</i> involving life contingencies.....  |                  |  | 750 00           |
| Dividends left with company to accumulate at interest.....  |                  |  | 54,977 43        |
| Premiums paid in advance, including surrender values so applied.....  |                  |  | 298,234 01       |
| Unearned interest and rent paid in advance.....   |                  |  | 1,558,968 97     |
| Commissions to agents, due or accrued.....  |                  |  | 84,262 78        |
| Salaries, rents, commissions and other accounts, due or accrued.....  |                  |  | 135,438 21       |
| Medical examiner's and legal fees due or accrued.....   |                  |  | 74,843 79        |
| State, county and municipal taxes due or accrued.....   |                  |  | 766,859 17       |

|   |                  |
|---|------------------|
| Dividends or other profits due policy holders.....                        | \$985,726 23     |
| Dividends apportioned to annual dividend policies, payable during 1910..  | 1,820,039 00     |
| Dividends apportioned to deferred dividend policies, payable during 1910. | 9,169,077 00     |
| Held for deferred dividends, payable after 1910.....                      | 59,820,266 00    |
| Deposits by policy holders.....   | 275,581 74       |
| Cash capital.....   | 100,000 00       |
| Unassigned funds (surplus).....   | 8,328,744 06     |
| Total.....  | \$479,900,419 21 |

## EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DEC. 31, 1908.

|                             | <i>Number.</i> | <i>Amount.</i> | <i>Total<br/>Number.</i> | <i>Total<br/>Amount.</i> |
|-----------------------------|----------------|----------------|--------------------------|--------------------------|
| Whole life.....             | 350,511        | \$927,138,397  |                          |                          |
| Endowment.....              | 141,392        | 335,952,694    |                          |                          |
| All other.....              | 16,393         | 56,549,739     |                          |                          |
| Additions by dividends..... | -              | 6,837,710      | 508,296                  | \$1,326,478,540          |

## NEW POLICIES ISSUED.

|                             |        |              |        |               |
|-----------------------------|--------|--------------|--------|---------------|
| Whole life.....             | 24,477 | \$74,623,418 |        |               |
| Endowment.....              | 7,070  | 13,890,964   |        |               |
| All other.....              | 5,094  | 18,576,491   |        |               |
| Additions by dividends..... | -      | 1,173,112    | 36,641 | \$108,263,985 |

## OLD POLICIES REVIVED.

|                 |     |             |     |             |
|-----------------|-----|-------------|-----|-------------|
| Whole life..... | 396 | \$1,073,060 |     |             |
| Endowment.....  | 209 | 494,934     |     |             |
| All other.....  | 18  | 235,600     | 623 | \$1,803,594 |

## OLD POLICIES INCREASED.

|                 |  |           |         |                 |
|-----------------|--|-----------|---------|-----------------|
| Whole life..... |  | \$491,537 |         |                 |
| Endowment.....  |  | 245,452   |         |                 |
| All other.....  |  | 138,448   |         |                 |
| Total.....      |  |           | 545,560 | \$1,437,421,556 |

|  |  |  |        |             |
|--|--|--|--------|-------------|
| Policies terminated during the year..... |  |  | 32,232 | 102,073,577 |
|--|--|--|--------|-------------|

|                                       |  |  |         |                 |
|---------------------------------------|--|--|---------|-----------------|
| *Policies in force Dec. 31, 1909..... |  |  | 513,328 | \$1,335,347,979 |
| Annuities in force Dec. 31, 1909..... |  |  | 4,045   | 1,391,714 58    |

## BUSINESS IN MAINE.

|   | <i>Number.</i> | <i>Amount.</i>  |
|---|----------------|-----------------|
| Policies in force Dec. 31st of the previous year..... | 7,510          | \$11,334,950 00 |
| Policies issued during the year.....                  | 408            | 1,031,815 00    |
| Total.....  | 7,918          | \$12,366,765 00 |
| Deduct policies ceased to be in force.....            | 318            | \$97,252 00     |
| Policies in force in Maine, Dec. 31, 1909.....        | 7,600          | \$11,469,513 00 |

|   |    |            |
|---|----|------------|
| Losses and claims unpaid Dec. 31, of the previous year..... | 3  | \$7,000 00 |
| Losses and claims incurred during the year.....             | 53 | 86,304 82  |

|  |    |             |
|--|----|-------------|
| Total.....                                     | 56 | \$93,304 82 |
| Losses and claims settled during the year..... | 54 | 92,634 82   |

|   |   |            |
|---|---|------------|
| Losses and claims unpaid Dec. 31, 1909..... | 2 | \$670 00   |
| Premiums received.....                      |   | 406,343 23 |

\* Policies reinsured..... \$10,999,727



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.....                                   | \$549,135 00          |                        |
| Surrender values applied to first year's premiums.....                            | 182 50                |                        |
| Total first year's premiums on original policies ....                             | <u>\$549,317 50</u>   |                        |
| Dividends applied to purchase paid-up additions and annuities                     | 22,931 37             |                        |
| Surrender values applied to purchase paid-up insurance and annuities .....        | 50,164 00             |                        |
| Consideration for original annuities involving life contingencies .....           | 7,189 24              |                        |
| Total new premiums .....  | <u>\$629,602 11</u>   |                        |
| Renewal premiums .....  | 3,959,571 40          |                        |
| Dividends applied to pay renewal premiums.....                                    | 97,448 82             |                        |
| Dividends applied to shorten endowment or premium paying period .....             | 3,910 43              |                        |
| Surrender values applied to pay renewal premiums.....                             | 3,025 38              |                        |
| Renewal premiums for deferred annuities .....                                     | 2,448 02              |                        |
| Total renewal premiums.....   | <u>\$4,066,404 05</u> |                        |
| Total premium income .....  |                       | \$4,696,006 16         |
| Consideration for supplementary contracts <i>not</i> involving life contingencies |                       | 121,070 35             |
| Dividends left with the company to accumulate at interest .....                   |                       | 3,968 54               |
| Interest on mortgage loans.....   | \$182,170 07          |                        |
| Interest on collateral loans .....  | 10,989 22             |                        |
| Interest on bonds and dividends on stocks .....                                   | 295,445 36            |                        |
| Interest on premium notes, policy loans or liens.....                             | 305,410 96            |                        |
| Interest on bank deposits .....   | 6,463 03              |                        |
| Interest on other debts due the company.....                                      | 30,864 67             |                        |
| Rents—including company's own occupancy.....                                      | 87,298 13             | 918,641 44             |
| Income from other sources .....   |                       | 3,978 03               |
| Profit on sale or maturity of ledger assets .....                                 |                       | 17,022 59              |
| Increase in book value of ledger assets.....                                      |                       | 19,508 49              |
| Total income.....   |                       | <u>\$5,780,195 60</u>  |
| Ledger assets Dec. 31, 1908 .....   |                       | 17,057,138 87          |
| Total .....   |                       | <u>\$22,837,334 47</u> |

DISBURSEMENTS.

|   |                |                |
|---|----------------|----------------|
| Death claims and additions .....  | \$1,604,929 81 |                |
| Matured endowments.....   | 14,650 00      | \$1,619,579 81 |
| Annuities involving life contingencies .....                              |                | 4,097 54       |
| Surrender values paid in cash or applied on loans or notes .....          |                | 412,106 97     |
| Surrender values applied to pay new and renewal premiums .....            |                | 3,207 88       |
| Surrender values applied to purchase paid-up insurance and annuities..... |                | 50,164 00      |
| Dividends paid policy holders in cash or applied on loans or notes .....  |                | 13,274 06      |

472 FIDELITY MUTUAL LIFE INSURANCE COMPANY.

|   |                 |
|---|-----------------|
| Dividends applied to pay renewal premiums.....                                | \$97,448 82     |
| Dividends applied to shorten endowment or premium paying period .....         | 3,910 43        |
| Dividends applied to purchase paid-up additions and annuities.....            | 22,931 37       |
| Dividends left with the company to accumulate at interest.....                | 3,968 54        |
| Total paid policy holders, \$2,230,689.42.                                    |                 |
| Expense of adjustment of claims including legal expense .....                 | 4,823 90        |
| Supplementary contracts <i>not</i> involving life contingencies.....          | 29,688 20       |
| Dividends and interest held on deposit surrendered during the year.....       | 33 62           |
| Commissions to agents.....  | 419,847 57      |
| Commuted renewal commissions.....   | 987 74          |
| Compensation of managers and agents, except commission for new business ..... | 7,105 00        |
| Agency supervision, traveling and all other agency expenses.....              | 39,022 98       |
| Branch office expense including salaries of managers and clerks .....         | 109,609 94      |
| Medical examiners fees and inspection of risks .....                          | 48,433 79       |
| Salaries and all other compensation of officers and home office employes..    | 179,830 93      |
| Rents—including company's own occupancy .....                                 | 65,718 75       |
| Advertising, printing, stationery, postage, telephone and express.....        | 51,340 92       |
| Legal expenses.....   | 23,404 11       |
| Furniture, fixtures and safes .....   | 6,815 25        |
| Repairs and expenses on real estate.....                                      | 56,433 44       |
| Taxes on real estate.....   | 11,427 91       |
| State tax on premiums.....  | 68,764 17       |
| Insurance department licenses and fees.....                                   | 6,610 77        |
| All other licenses, fees and taxes.....                                       | 24,423 39       |
| Miscellaneous expenditures .....  | 12,178 45       |
| Loss on sale or maturity of ledger assets .....                               | 48,131 48       |
| Decrease in book value of ledger assets.....                                  | 8,149 68        |
| Total disbursements .....   | \$3,452,871 41  |
| Balance.....  | \$19,384,463 06 |

LEDGER ASSETS.

|  |                 |
|--|-----------------|
| Book value of real estate .....                          | \$1,377,143 66  |
| Mortgage loans on real estate.....                       | 4,341,601 24    |
| Loans secured by collateral .....                        | 258,493 00      |
| Loans on Company's policies assigned as collateral ..... | 5,519,262 21    |
| Premium notes on policies in force.....                  | 393,403 73      |
| Book value of stocks and bonds—excluding interest.....   | 6,787,101 60    |
| Cash in office.....                                      | 637 99          |
| Deposited in trust companies and banks on interest ..... | 272,739 49      |
| Bills receivable .....                                   | 10,585 26       |
| Agents' balances.....                                    | 423,494 88      |
| Total ledger assets .....                                | \$19,384,463 06 |

NON-LEDGER ASSETS.

|  |                          |
|--|--------------------------|
| Interest due and accrued on mortgages .....                | \$79,854 84              |
| Interest due and accrued on bonds.....                     | 115,543 46               |
| Interest accrued on collateral loans.....                  | 762 45                   |
| Interest accrued on premium notes, loans or liens.....     | 64,263 01                |
| Rents due and accrued on company's property or lease ..... | 431 83                   |
| Market value of real estate over book value .....          | 48,356 34                |
| <i>New Business. Renewals.</i>                             |                          |
| Gross premiums due and unreported.....                     | \$2,397 18 \$160,825 48  |
| Gross deferred premiums.....                               | 22,471 94 302,139 74     |
| Total.....   | \$24,869 12 \$462,965 22 |
| Deduct loading .....                                       | 13,553 67 87,963 39      |
| Net uncollected and deferred premiums.....                 | \$11,315 45 \$375,001 83 |
| Gross assets .....   | \$20,079,992 27          |

DEDUCT ASSETS NOT ADMITTED.

|   |              |                 |
|---|--------------|-----------------|
| Agents' debit balances .....  | \$430,124 02 |                 |
| Bills receivable .....  | 10,585 26    |                 |
| Premium notes and loans on policies and net premiums in excess of the net value of their policies ..... | 94,656 25    |                 |
| Book value of bonds and stocks over market value .....  | 138,861 60   | \$674,227 13    |
| Total admitted assets .....   |              | \$19,405,765 14 |

LIABILITIES, SURPLUS AND OTHER FUNDS.

|  |                 |                 |
|--|-----------------|-----------------|
| 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 3/4 per cent ..... | \$16,979,343 00 |                 |
| Same for reversionary additions .....  | 15,871 00       |                 |
| Same for annuities .....   | 135,778 00      |                 |
| Total .....  | \$17,130,992 00 |                 |
| Deduct net value of risks re-insured .....   | 2,445 00        |                 |
| Net reserve .....  |                 | \$17,128,547 00 |
| Present value of supplementary contracts, <i>not</i> involving life contingencies .....  |                 | 312,687 02      |
| Surrender values claimable on policies cancelled .....   |                 | 8,473 39        |
| Death losses in process of adjustment .....  | \$58,455 00     |                 |
| Death losses reported, no proofs received .....  | 30,500 00       |                 |
| Death losses and other policy claims resisted .....  | 29,037 47       |                 |
| Total policy claims .....  |                 | 117,992 47      |
| Due and unpaid on supplementary contracts <i>not</i> involving life contingencies .....  |                 | 500 00          |
| Dividends left with the company to accumulate at interest .....  |                 | 5,673 19        |
| Premiums paid in advance, including surrender values so applied .....  |                 | 6,611 09        |
| Unearned interest and rent paid in advance .....   |                 | 85,481 37       |
| Commissions due agents on premium notes, when paid .....   |                 | 14,524 69       |
| Salaries, rents, commissions and other accounts, due or accrued .....  |                 | 8,959 87        |
| Medical examiner's and legal fees due or accrued .....   |                 | 6,070 00        |
| State, county and municipal taxes due or accrued .....   |                 | 50,793 89       |
| Dividends or other profits due policy holders .....  |                 | 6,280 50        |
| Dividends apportioned to annual dividends policies, payable during 1910 .....  |                 | 118,826 87      |
| Dividends apportioned to deferred dividend policies, payable during 1910 .....   |                 | 2,611 66        |
| Held for deferred dividends, payable after 1910 .....  |                 | 627,853 66      |
| Unassigned funds (surplus) .....   |                 | 903,878 47      |
| Total .....  |                 | \$19,405,765 14 |

PREMIUM NOTE ACCOUNT.

|  |              |                |
|--|--------------|----------------|
| On hand December 31, 1908 .....                | \$378,773 53 |                |
| Received during the year on new policies ..... | 148,728 32   |                |
| Received during the year on old policies ..... | 495,027 75   | \$1,022,529 60 |
| Deductions during the year as follows:         |              |                |
| Redeemed by maker in cash .....                |              | 623,125 87     |
| Balance, note assets at end of the year .....  |              | \$399,403 73   |

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1908.

|  | <i>Number.</i> | <i>Amount.</i>  | <i>Total<br/>Number.</i> | <i>Total<br/>Amount.</i> |
|--|----------------|-----------------|--------------------------|--------------------------|
| Whole life.....                          | 31,614         | \$63,466,878 00 |                          |                          |
| Endowment.....                           | 14,688         | 27,300,235 00   |                          |                          |
| All other.....                           | 12,648         | 30,208,938 00   |                          |                          |
| Additions by dividends.....              | -              | 16,612 00       | 58,950                   | \$120,992,663 00         |
| <b>NEW POLICIES ISSUED.</b>              |                |                 |                          |                          |
| Whole life.....                          | 2,336          | \$5,670,272 00  |                          |                          |
| Endowment.....                           | 2,463          | 5,865,357 00    |                          |                          |
| All other.....                           | 1,086          | 3,249,569 00    | 5,885                    | \$14,785,198 00          |
| <b>OLD POLICIES REVIVED.</b>             |                |                 |                          |                          |
| Whole life.....                          | 290            | \$768,233 00    |                          |                          |
| Endowment.....                           | 211            | 450,644 00      |                          |                          |
| All other.....                           | 126            | 319,567 00      | 627                      | \$1,538,444 00           |
| <b>OLD POLICIES INCREASED.</b>           |                |                 |                          |                          |
| Whole life.....                          | 15             | \$41,240 00     |                          |                          |
| Endowment.....                           | 16             | 10,180 00       |                          |                          |
| All other.....                           | 14             | 265,725 00      |                          |                          |
| Additions by dividends.....              | -              | 17,041 00       | 45                       | \$334,186 00             |
| <b>Total</b> .....                       |                |                 | 65,507                   | \$137,650,491 00         |
| Policies terminated during the year..... |                |                 | 5,706                    | 12,983,676 00            |
| *Policies in force Dec. 31, 1909.....    |                |                 | 59,801                   | \$124,666,815 00         |
| Annuities in force Dec. 31, 1909.....    |                |                 | 45                       | 7,326 80                 |

BUSINESS IN MAINE.

|  | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|----------------|
| Policies in force December 31st of the previous year.....  | 237            | \$363,295 00   |
| Policies issued during the year.....                       | 123            | 169,585 00     |
| <b>Total</b> .....   | 360            | \$532,880 00   |
| Deduct policies ceased to be in force.....                 | 32             | 38,161 00      |
| <b>Policies in force in Maine, December 31, 1909</b> ..... | 328            | \$494,719 00   |
| Losses and claims incurred during the year (unpaid).....   | 1              | \$1,000 00     |
| Premiums received.....                                     | -              | 13,556 65      |

\* Policies re-insured, 14, \$205,000.

## 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.....                                   | \$318,036 89    |               |
| Dividends applied to purchase paid-up additions and annuities.....                | 279,960 59      |               |
| Matured endowments.....   | 1,765 82        |               |
| Surrender values applied to purchase paid-up insurance and annuities .....        | 31,599 36       |               |
| Consideration for original annuities involving life contingencies. ....           | 1,164 73        |               |
| Total new premiums.....   | \$632,527 39    |               |
| Renewal premiums.....   | 2,812,270 04    |               |
| Dividends applied to pay renewal premiums.....                                    | 58,131 69       |               |
| Surrender values applied to pay renewal premiums.....                             | 252 10          |               |
| Renewal premiums for deferred annuities.....                                      | 29,021 92       |               |
| Total renewal premiums .....  | \$2,899,675 75  |               |
| Total premium income.....   | \$8,532,203 14  |               |
| Consideration for supplementary contracts <i>not</i> involving life contingencies |                 | 2,582 00      |
| Dividends left with the company to accumulate at interest.....                    |                 | 3,407 00      |
| Interest on mortgage loans .....  | \$314,791 37    |               |
| Interest on bonds and dividends on stocks.....                                    | 472,100 74      |               |
| Interest on premium notes, policy loans or liens.....                             | 178,271 02      |               |
| Interest on bank deposits.....  | 5,763 20        |               |
| Interest on other debts due the company.....                                      | 1,265 72        |               |
| Discount on claims paid in advance.....   | 338 43          |               |
| Rents—including company's own occupancy.....                                      | 98,644 62       | 1,071,175 15  |
| Bank balances previously charged off.....   |                 | 14 34         |
| Agents' balances previously charged off.....                                      |                 | 198 91        |
| Profit on sale or maturity of ledger assets.....                                  |                 | 51,974 88     |
| Increase in book value of ledger assets .....                                     |                 | 18,825 01     |
| Total income .....  | \$4,680,380 43  |               |
| Ledger assets Dec. 31, 1908.....  |                 | 31,718,240 99 |
| Total.....  | \$26,398,621 42 |               |

## DISBURSEMENTS.

|   |              |                |
|---|--------------|----------------|
| Death claims and additions.....   | \$977,125 15 |                |
| Matured endowments and additions.....                                   | 355,346 78   | \$1,332,471 93 |
| Annuities involving life contingencies .....                            |              | 49,506 41      |
| Surrender values paid in cash or applied on loans or notes.....         |              | 542,324 89     |
| Surrender values applied to pay renewal premiums.....                   |              | 252 10         |
| Dividends paid policy holders in cash or applied on loans or notes..... |              | 18,191 00      |

|  |                       |
|--|-----------------------|
| Dividends applied to pay renewal premiums.....                             | \$58,131 69           |
| Dividends applied to purchase paid-up additions and annuities.....         | 279,960 69            |
| Dividends left with the company to accumulate at interest.....             | 3,407 00              |
| Total paid policy holders.....   | \$2,284,245.61.       |
| Expense of adjustment of claims including legal expense.....               | 458 27                |
| Supplementary contracts <i>not</i> involving life contingencies.....       | 13,951 69             |
| Dividends and interest held on deposit surrendered during the year.....    | 127 58                |
| Dividends to stockholders.....   | 15,000 00             |
| Commissions to agents.....   | 363,556 30            |
| Commuted renewal commissions.....  | 135 00                |
| Agency supervision, traveling and all other agency expenses.....           | 15,134 04             |
| Branch office expense including salaries of managers and clerks.....       | 57,744 48             |
| Medical examiners fees and inspection of risks.....                        | 24,114 10             |
| Salaries and all other compensation of officers and home office employes.. | 158,756 16            |
| Rents—including company's own occupancy.....                               | 24,000 00             |
| Advertising, printing, stationery, postage, telephone and express.....     | 38,765 6 <sup>2</sup> |
| Legal expenses.....  | 6,047 47              |
| Furniture, fixtures and safes.....   | 3,037 26              |
| Repairs and expenses on real estate.....                                   | 34,046 72             |
| Taxes on real estate.....  | 14,628 63             |
| State taxes on premiums.....   | 43,242 87             |
| Insurance department licenses and fees.....                                | 5,699 81              |
| All other licenses, fees and taxes.....                                    | 4,400 52              |
| Miscellaneous expenditures.....  | 11,884 07             |
| Agents' balances charged off.....  | 508 21                |
| Loss on sale or maturity of ledger assets.....                             | 55,842 98             |
| Decrease in book value of ledger assets.....                               | 38,956 53             |
| Total disbursements.....   | \$3,214,271 92        |
| Balance.....   | \$23,184,349 50       |

## LEDGER ASSETS.

|   |                 |
|---|-----------------|
| Book value of real estate.....                              | \$1,643,609 81  |
| Mortgage loans on real estate.....                          | 6,419,230 00    |
| Loans on company's policies assigned as collateral.....     | 2,466,729 98    |
| Premium notes on policies in force.....                     | 620,673 43      |
| Book value of stocks and bonds—excluding interest.....      | 11,585,732 98   |
| Cash in office and deposited in banks, not on interest..... | 21,376 39       |
| Deposited in trust companies and banks on interest.....     | 402,519 31      |
| Agents balances.....  | 24,477 60       |
| Total ledger assets.....                                    | \$23,184,349 50 |

## NON-LEDGER ASSETS.

|   |                  |                  |                 |
|---|------------------|------------------|-----------------|
| Interest accrued on mortgages.....                          | \$26,549 66      |                  |                 |
| Interest accrued on bonds.....                              | 139,780 42       |                  |                 |
| Interest due and accrued on premium notes, loans or liens.. | 9,453 26         |                  |                 |
| Rents due and accrued on company's property or lease.....   | 3,451 16         | \$179,234 50     |                 |
|   |                  |                  |                 |
|   | <i>New</i>       | <i>Renewals.</i> |                 |
|   | <i>Business.</i> |                  |                 |
| Gross premiums due and unreported.....                      | \$4,093 58       | \$156,437 43     |                 |
| Gross deferred premiums.....                                | 31,898 60        | 208,338 07       |                 |
| Total.....  | \$35,992 18      | \$364,825 50     |                 |
| Deduct loading.....   | 7,733 78         | 90,166 31        |                 |
| Net uncollected and deferred premiums.....                  | \$28,258 40      | \$274,559 19     | 302,917 59      |
| Gross assets.....   |                  |                  | \$23,666,501 59 |

## DEDUCT ASSETS NOT ADMITTED.

|   |             |                 |
|---|-------------|-----------------|
| Agents debit balances .....                           | \$24,477 98 |                 |
| Book value of bonds and stocks over market value..... | 81,082 98   | \$105,560 96    |
| Total admitted assets.....                            |             | \$23,560,940 63 |

## LIABILITIES, SURPLUS AND OTHER FUNDS.

|   |                 |                 |
|---|-----------------|-----------------|
| 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 ..... | \$18,658,549 00 |                 |
| Same for reversionary additions .....   | 2,143,063 00    |                 |
| Same for annuities.....   | 581,117 00      |                 |
| Total.....  | \$21,382,729 00 |                 |
| Deduct net value of risks re-insured .....  | 116,883 00      |                 |
| Net reserve.....  |                 | \$21,265,846 00 |
| Present value of supplementary contracts, <i>not</i> involving life contingencies .....   |                 | 143,168 00      |
| Surrender values claimable on policies cancelled.....   |                 | 28,850 00       |
| Death losses reported, no proofs received.....  | \$71,165 04     |                 |
| Matured endowments due and unpaid.....  | 8,932 99        |                 |
| Death losses and other policy claims resisted.....  | 6,000 00        |                 |
| Total policy claims.....  |                 | 86,098 03       |
| Dividends left with the company to accumulate at interest.....  |                 | 4,871 92        |
| Premiums paid in advance, including surrender values so applied.....  |                 | 34,058 06       |
| Unearned interest and rent paid in advance.....   |                 | 91,368 19       |
| Commissions to agents, due or accrued.....  |                 | 6,868 98        |
| Salaries, rents, commissions and other accounts, due or accrued.....  |                 | 2,500 00        |
| Medical examiner's and legal fees due or accrued.....   |                 | 15,271 50       |
| State, county and municipal taxes due or accrued.....   |                 | 43,000 00       |
| Dividends or other profits due policy holders .....   |                 | 5,990 84        |
| United States corporation tax.....  |                 | 5,800 00        |
| Reserve for unreported death claims.....  |                 | 15,000 00       |
| Cash capital .....  |                 | 125,000 00      |
| Unassigned funds (surplus).....   |                 | 1,687,249 11    |
| Total .....   |                 | \$23,560,940 63 |

## PREMIUM NOTE ACCOUNT.

|  |              |              |
|--|--------------|--------------|
| On hand December 31, 1908.....                     | \$614,855 53 |              |
| Received during the year on old policies.....      | 111,495 84   |              |
| Restored by revival of policies .....              | 4,291 55     | \$730,642 92 |
| Deductions during the year as follows :            |              |              |
| Used in payment of losses and claims .....         | \$27,222 92  |              |
| Used in purchase of surrendered policies.....      | 46,535 98    |              |
| Used in payment of dividends to policyholders..... | 11,531 45    |              |
| Redeemed by maker in cash .....                    | 24,679 14    |              |
| Total reduction of premium note account.....       |              | 109,969 49   |
| Balance, note assets at end of the year .....      |              | \$620,673 43 |

## EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DEC. 31, 1908.

|  | <i>Number.</i> | <i>Amount.</i> | <i>Total<br/>Number.</i> | <i>Total<br/>Amount.</i> |
|--|----------------|----------------|--------------------------|--------------------------|
| Whole life .....                         | 35,184         | \$63,813,517   |                          |                          |
| Endowment.....                           | 9,484          | 14,645,950     |                          |                          |
| All other .....                          | 3,039          | 6,980,761      |                          |                          |
| Additions by dividends.....              | -              | 2,928,016      | 47,707                   | \$88,368,244             |
| <br><b>NEW POLICIES ISSUED.</b>          |                |                |                          |                          |
| Whole life.....                          | 3,001          | \$6,621,497    |                          |                          |
| Endowment.....                           | 687            | 1,119,000      |                          |                          |
| All other .....                          | 910            | 2,615,611      |                          |                          |
| Additions by dividends.....              | -              | 427,556        | 4,398                    | \$10,783,664             |
| <br><b>OLD POLICIES REVIVED.</b>         |                |                |                          |                          |
| Whole life.....                          | 100            | \$203,500      |                          |                          |
| Endowment.....                           | 29             | 41,000         |                          |                          |
| All other.....                           | 25             | 84,500         | 154                      | \$329,000                |
| <br><b>OLD POLICIES INCREASED.</b>       |                |                |                          |                          |
| Whole life.....                          | -              | \$149,972      |                          |                          |
| Endowment.....                           | -              | 20,540         |                          |                          |
| All other.....                           | -              | 850            | -                        | \$171,362                |
| Total .....                              |                |                | 52,459                   | \$99,652,270             |
| Policies terminated during the year..... |                |                | 3,360                    | 7,119,737                |
| * Policies in force Dec. 31, 1909.....   |                |                | 49,099                   | \$92,532,533             |
| Annuities in force Dec. 31, 1909.....    |                |                | 135                      | 61,260 58                |

## BUSINESS IN MAINE.

|  | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|----------------|
| Policies in force December 31st of the previous year ..... | 553            | \$733,723 00   |
| Policies issued during the year.....                       | 75             | 125,519 46     |
| Total.....   | 628            | \$859,242 46   |
| Deduct policies ceased to be in force .....                | 51             | 86,779 46      |
| Policies in force in Maine, December 31, 1909 .....        | 577            | \$772,463 00   |
| Losses and claims incurred during the year .....           | 1              | \$1,131 46     |
| Losses and claims settled during the year .....            | 1              | 1,131 46       |
| Premiums received.....                                     |                | 32,103 82      |

\* Policies reinsured, 84, \$1,002,778.



JOHN HANCOCK MUTUAL LIFE INSURANCE  
COMPANY,  
BOSTON, MASS.

INCORPORATED IN 1862. COMMENCED BUSINESS IN 1862.

ROLAND O. LAMB, *President.* WALTON L. CROCKER, *Secretary.*

INCOME.

|   |                 |              |
|---|-----------------|--------------|
| First year's premiums on original policies .....                                  | \$1,106,363 34  |              |
| Surrender values applied to pay first year's premiums .....                       | 385 71          |              |
| Total first year's premiums on original policies ....                             | \$1,106,749 05  |              |
| Dividends applied to purchase paid-up additions and annuities.....                | 105,709 30      |              |
| Surrender values applied to purchase paid-up insurance and annuities.....         | 102,692 58      |              |
| Total new premiums.....   | \$1,315,150 93  |              |
| Renewal premiums.....   | 16,779,456 12   |              |
| Dividends applied to pay renewal premiums.....                                    | 1,446,787 59    |              |
| Surrender values applied to pay renewal premiums.....                             | 1,340 63        |              |
| Total renewal premiums .....  | \$18,227,584 34 |              |
| Total premium income.....   | \$19,542,735 27 |              |
| Consideration for supplementary contracts <i>not</i> involving life contingencies | 15,710 00       |              |
| Dividends left with the company .....   | 4,676 44        |              |
| Interest on mortgage loans.....   | \$990,611 73    |              |
| Interest on bonds and dividends on stocks .....                                   | 1,234,311 26    |              |
| Interest on premium notes, policy loans or liens .....                            | 183,355 12      |              |
| Interest on bank deposits .....   | 22,476 74       |              |
| Interest on other debts due the company .....                                     | 5,168 09        |              |
| Discount on claims paid in advance .....  | 1,359 29        |              |
| Rents—including company's own occupancy.....                                      | 243,928 90      | 2,681,706 13 |
| Income from other sources.....  |                 | 35 00        |
| Agents' balances previously charged off.....                                      |                 | 787 57       |
| Profit on sale or maturity of ledger assets .....                                 |                 | 27,865 28    |
| Increase in book value of ledger assets .....                                     |                 | 85,843 48    |
| Total income.....   | \$22,359,359 17 |              |
| Ledger assets Dec. 31, 1908 .....   | 54,796,902 07   |              |
| Total.....  | \$77,156,261 24 |              |

DISBURSEMENTS.

|   |                |                |
|---|----------------|----------------|
| Death claims and additions.....   | \$5,457,850 73 |                |
| Matured endowments and additions.....                                     | 178,166 00     | \$5,636,016 73 |
| Premium notes and liens voided by lapse.....                              |                | 7,416 50       |
| Surrender values paid in cash or applied on loans or notes .....          |                | 980,655 95     |
| Surrender values applied to pay new and renewal premiums.....             |                | 1,726 34       |
| Surrender values applied to purchase paid-up insurance and annuities .... |                | 102,692 58     |
| Dividends paid policy holders in cash or applied on loans or notes.....   |                | 107,170 21     |
| Dividends applied to pay renewal premiums.....                            |                | 1,446,787 59   |
| Dividends applied to purchase paid-up additions and annuities.....        |                | 105,709 30     |

|  |                        |
|--|------------------------|
| Dividends left with the company .....                                      | \$4,676 44             |
| Total paid policy holders. .... \$8,392,851.64.                            |                        |
| Expense of adjustment of claims including legal expense .....              | 42,560 27              |
| Supplementary contracts <i>not</i> involving life contingencies.....       | 24,730 19              |
| Dividends and interest held on deposit surrendered during the year.....    | 2,098 62               |
| Commissions to agents .....  | 3,207,638 17           |
| Commuted renewal commissions .....   | 18,206 77              |
| Agency supervision, traveling and all other agency expenses .....          | 90,486 77              |
| Agency office expense including salaries of managers and clerks.....       | 925,060 11             |
| Medical examiners fees and inspection of risks .....                       | 318,411 83             |
| Salaries and all other compensation of officers and home office employes.. | 595,108 38             |
| Rents—including company's own occupancy.....                               | 195,946 51             |
| Advertising, printing, stationery, postage, telephone and express.....     | 251,515 15             |
| Legal expenses .....   | 5,056 66               |
| Furniture, fixtures and safes.....   | 29,945 21              |
| Repairs and expenses on real estate .....                                  | 73,337 60              |
| Taxes on real estate.....  | 59,187 15              |
| State taxes on premiums.....   | 169,406 64             |
| Insurance department licenses and fees.....                                | 13,888 97              |
| All other licenses, fees and taxes .....                                   | 39,666 82              |
| Investment expenses.....   | 32,429 44              |
| Miscellaneous expenditures.....  | 82,034 83              |
| Agents' balances charged off .....   | 4,124 07               |
| Loss on sale or maturity of ledger assets.....                             | 985 12                 |
| Decrease in book value of ledger assets.....                               | 34,804 73              |
| Total disbursements.....   | <u>\$14,609,481 65</u> |
| Balance .....  | <u>\$62,546,779 59</u> |

## LEDGER ASSETS.

|   |                        |
|---|------------------------|
| Book value of real estate.....                              | \$4,229,062 95         |
| Mortgage loans on real estate.....                          | 20,670,560 17          |
| Loans on company's policies assigned as collateral .....    | 3,944,005 75           |
| Premium notes on policies in force.....                     | 285,729 67             |
| Book value of stocks and bonds—excluding interest .....     | 32,677,241 09          |
| Cash in office and deposited in banks, not on interest..... | 28,002 90              |
| Deposited in trust companies and banks on interest.....     | 661,698 78             |
| Bills receivable.....                                       | 2,741 09               |
| Agents balances.....  | 23,242 19              |
| Loans on personal security .....                            | 16,000 00              |
| Furniture and fixtures.....                                 | 8,500 00               |
| Total ledger assets.....                                    | <u>\$62,546,779 59</u> |

## NON-LEDGER ASSETS.

|   |              |                   |
|---|--------------|-------------------|
| Interest due and accrued on mortgages .....                 | \$360,934 11 |                   |
| Interest due and accrued on bonds.....                      | 441,406 25   |                   |
| Interest due and accrued on premium notes, loans or liens.. | 68,980 25    |                   |
| Rents due and accrued on company's property or lease.....   | 17,059 76    | \$888,380 37      |
| Market value of stocks and bonds over book value.....       |              | <u>117,740 11</u> |

|  | <i>New<br/>Business.</i> | <i>Renewals.</i>      |                        |
|--|--------------------------|-----------------------|------------------------|
| Gross premiums due and unreported.....     | \$109,665 23             | \$544,502 34          |                        |
| Gross deferred premiums.....               | 200,984 80               | 961,916 69            |                        |
| Total .....                                | <u>\$310,650 03</u>      | <u>\$1,506,419 03</u> |                        |
| Deduct loading .....                       | 74,556 00                | 361,540 57            |                        |
| Net uncollected and deferred premiums..... | <u>\$236,094 03</u>      | <u>\$1,144,878 46</u> | 1,380,972 49           |
| Net uncollected industrial premiums.....   |                          |                       | <u>73,430 88</u>       |
| Gross assets.....                          |                          |                       | <u>\$65,007,303 44</u> |

DEDUCT ASSETS NOT ADMITTED.

|  |            |                        |
|--|------------|------------------------|
| Furniture, fixtures and safes .....    | \$8,500 00 |                        |
| Agents debit balances .....            | 32,028 23  |                        |
| Loans on personal security .....       | 16,000 00  |                        |
| Bills receivable .....                 | 2,741 09   |                        |
| Balances held by suspended banks ..... | 2,424 39   | \$61,693 71            |
| Total admitted assets .....            |            | <u>\$64,945,609 73</u> |

LIABILITIES, SURPLUS AND OTHER FUNDS.

|   |                 |                        |
|---|-----------------|------------------------|
| 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 ..... | \$54,151,290 00 |                        |
| Same for reversionary additions .....   | 681,625 00      |                        |
| Total .....   | \$54,832,915 00 |                        |
| Deduct net value of risks re-insured .....  | 148,342 00      |                        |
| Net reserve .....   |                 | \$54,684,573 00        |
| Present value of supplementary contracts, <i>not</i> involving life contingencies .....   |                 | 193,272 00             |
| Surrender values claimable on policies cancelled .....  |                 | 275,602 00             |
| Death losses due and unpaid .....   | \$7,670 00      |                        |
| Death losses in process of adjustment .....   | 20,214 05       |                        |
| Death losses reported no proofs received .....  | 110,644 00      |                        |
| Matured endowments due and unpaid .....   | 459 00          |                        |
| Death losses and other policy claims resisted .....   | 15,844 05       |                        |
| Total policy claims .....   |                 | 154,831 10             |
| Dividends left with the company .....   |                 | 16,348 00              |
| Premiums paid in advance, including surrender values so applied .....   |                 | 212,079 67             |
| Unearned interest and rent paid in advance .....  |                 | 197 01                 |
| Commissions to agents, due or accrued .....   |                 | 61,222 52              |
| Salaries, rents, commissions and other accounts, due or accrued .....   |                 | 43,618 91              |
| Medical examiner's fees due or accrued .....  |                 | 1,946 25               |
| State, county and municipal taxes due or accrued .....  |                 | 236,506 34             |
| Dividends or other profits due policy holders .....   |                 | 98,157 20              |
| Dividends apportioned to annual dividend policies, payable during 1910 .....  | 1,883,489 05    |                        |
| Dividends apportioned to deferred dividend policies, payable during 1910 .....  | 146,510 95      |                        |
| Held for deferred dividends, payable after 1910 .....   | 216,047 15      |                        |
| Special policy reserve required by N. Y. Standard .....   | 562,056 00      |                        |
| Unassigned funds (surplus) .....  |                 | 6,159,152 58           |
| Total .....   |                 | <u>\$64,945,609 73</u> |

PREMIUM NOTE ACCOUNT.

|   |              |                     |
|---|--------------|---------------------|
| On hand December 31, 1908 .....                     | \$254,083 97 |                     |
| Received during the year on old policies .....      | 124,300 32   |                     |
| Restored by revival of policies .....               | 3,081 34     | \$381,415 63        |
| Deductions during the year as follows:              |              |                     |
| Used in payment of losses and claims .....          | \$11,329 80  |                     |
| Used in purchase of surrendered policies .....      | 8,502 37     |                     |
| Voided by lapse .....                               | 10,447 84    |                     |
| Used in payment of dividends to policyholders ..... | 33,895 08    |                     |
| Redeemed by maker in cash .....                     | 31,510 87    |                     |
| Total reduction of premium note account .....       |              | 95,685 97           |
| Balance, note assets at end of the year .....       |              | <u>\$285,729 66</u> |

EXHIBIT OF ORDINARY POLICIES.  
POLICIES AND ADDITIONS IN FORCE DEC. 31, 1908.

|  | <i>Number.</i> | <i>Amount.</i> | <i>Total<br/>Number.</i> | <i>Total<br/>Amount.</i> |
|--|----------------|----------------|--------------------------|--------------------------|
| Whole life .....                         | 93,640         | \$151,797,926  |                          |                          |
| Endowment .....                          | 22,458         | 29,538,585     |                          |                          |
| All other .....                          | 5,189          | 17,172,446     |                          |                          |
| Additions by dividends.....              | -              | 1,020,217      | 121,287                  | \$199,538,174            |
| <b>NEW POLICIES ISSUED.</b>              |                |                |                          |                          |
| Whole life.....                          | 18,717         | \$27,200,300   |                          |                          |
| Endowment.....                           | 2,979          | 3,707,500      |                          |                          |
| All other .....                          | 1,393          | 5,618,000      | 23,089                   | \$36,525,800             |
| <b>OLD POLICIES REVIVED.</b>             |                |                |                          |                          |
| Whole life.....                          | 659            | \$808,560      |                          |                          |
| Endowment .....                          | 139            | 148,000        |                          |                          |
| All other .....                          | 24             | 86,000         | 822                      | \$1,042,560              |
| <b>OLD POLICIES INCREASED.</b>           |                |                |                          |                          |
| Whole life.....                          | 78             | \$776,677      |                          |                          |
| Endowment.....                           | 5              | 195,769        |                          |                          |
| All other .....                          | 10             | 43,910         |                          |                          |
| Additions by dividends.....              | -              | 222,819        | 93                       | \$1,239,175              |
| <b>Total</b> .....                       |                |                | 145,291                  | \$238,345,709            |
| Policies terminated during the year..... |                |                | 10,235                   | 17,538,148               |
| * Policies in force Dec. 31, 1909.....   |                |                | 135,056                  | \$220,807,561            |

EXHIBIT OF INDUSTRIAL POLICIES.  
POLICIES AND ADDITIONS IN FORCE DEC. 31, 1908.

|  | <i>Number.</i> | <i>Amount.</i> | <i>Total<br/>Number.</i> | <i>Total<br/>Amount.</i> |
|--|----------------|----------------|--------------------------|--------------------------|
| Whole life.....                          | 1,715,201      | \$274,641,899  |                          |                          |
| Endowment .....                          | 23,220         | 9,894,359      | 1,738,421                | \$284,536,258            |
| <b>NEW POLICIES ISSUED.</b>              |                |                |                          |                          |
| Whole life.....                          | 344,888        | \$54,025,500   |                          |                          |
| Endowment.....                           | -              | 2,990,400      | 344,888                  | \$57,015,900             |
| <b>OLD POLICIES REVIVED.</b>             |                |                |                          |                          |
| Whole life.....                          | 38,854         | \$6,311,013    |                          |                          |
| Endowment.....                           | 257            | 179,066        | 39,111                   | \$6,490,079              |
| <b>Total</b> .....                       |                |                | 2,122,420                | \$348,042,237            |
| Policies terminated during the year..... |                |                | 287,728                  | 45,494,873               |
| Policies in force Dec. 31, 1909 .....    |                |                | 1,834,692                | \$302,547,364            |

BUSINESS IN MAINE.

|   | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------|
| Policies in force December 31st of the previous year..... | 301            | \$483,862 00   |
| Policies issued during the year.....                      | 106            | 147,500 00     |
| <b>Total</b> .....  | 407            | \$631,362 00   |
| Deduct policies ceased to be in force.....                | 30             | 68,841 00      |
| Policies in force in Maine, December 31, 1909.....        | 377            | \$562,521 00   |
| Losses and claims incurred during the year .....          | 8              | \$15,591 00    |
| Losses and claims settled during the year .....           | 8              | 15,591 00      |
| Premiums received .....                                   |                | 19,398 04      |

\* Policies reinsured, 47, \$702,189.

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.....                                   | \$959,071 01          |                        |
| Dividends applied to purchase paid-up additions and annuities.....                | 83,129 47             |                        |
| Consideration for supplementary contracts involving life contingencies.....       | 4,085 58              |                        |
| Total new premiums.....   | <u>\$1,046,286 06</u> |                        |
| Renewal premiums.....   | 6,401,748 20          |                        |
| Dividends applied to pay renewal premiums.....                                    | 950,609 16            |                        |
| Total renewal premiums.....   | <u>\$7,352,357 36</u> |                        |
| Total premium income.....   |                       | \$8,398,643 42         |
| Consideration for supplementary contracts <i>not</i> involving life contingencies |                       | 88,993 20              |
| Dividends left with the company to accumulate at interest.....                    |                       | 132,899 18             |
| Interest on mortgage loans.....   | \$831,175 41          |                        |
| Interest on bonds and dividends on stocks.....                                    | 982,285 53            |                        |
| Interest on premium notes, policy loans or liens.....                             | 460,034 03            |                        |
| Interest on bank deposits.....  | 11,434 12             |                        |
| Interest on other debts due the company.....                                      | 279 24                |                        |
| Discount on claims paid in advance.....   | 63 65                 |                        |
| Rents—including company's own occupancy.....                                      | 67,657 63             | 2,352,929 61           |
| Income from other sources.....  |                       | 858 76                 |
| Agents' balances previously charged off.....                                      |                       | 295 81                 |
| Profit on sale or maturity of ledger assets.....                                  |                       | 9,000 00               |
| Increase in book value of ledger assets.....                                      |                       | 516,519 31             |
| Total income.....   |                       | <u>\$11,499,539 29</u> |
| Ledger assets Dec. 31, 1908.....  |                       | 48,981,860 23          |
| Total.....  |                       | <u>\$60,481,399 52</u> |

DISBURSEMENTS.

|   |                 |                |
|---|-----------------|----------------|
| Death claims and additions.....   | \$2,412,109 75  |                |
| Matured endowments and additions.....                                   | 344,728 00      | \$2,756,837 75 |
| Premium notes and liens voided by lapse.....                            |                 | 53,089 25      |
| Surrender values paid in cash or applied on loans or notes.....         |                 | 1,061,006 27   |
| Dividends paid policy holders in cash or applied on loans or notes..... |                 | 168,715 03     |
| Dividends applied to pay renewal premiums.....                          |                 | 950,609 16     |
| Dividends applied to purchase paid-up additions and annuities.....      |                 | 83,129 47      |
| Dividends left with the company to accumulate at interest.....          |                 | 132,899 18     |
| Total paid policy holders.....  | \$5,206,286.11. |                |
| Expense of adjustment of claims including legal expense.....            |                 | 184 57         |
| Supplementary contracts <i>not</i> involving life contingencies.....    |                 | 74,739 66      |
| Dividends and interest held on deposit surrendered during the year..... |                 | 55,088 61      |
| Commissions to agents.....  |                 | 795,334 42     |

|  |                       |
|--|-----------------------|
| Compensation of managers and agents, except commission for new business..... | \$14,880 00           |
| Agency supervision, traveling and all other agency expenses.....             | 4,860 88              |
| Branch office expense including salaries of managers and clerks.....         | 76,483 25             |
| Medical examiners fees and inspection of risks.....                          | 71,412 48             |
| Salaries and all other compensation of officers and home office employes..   | 191,363 73            |
| Rents—including company's own occupancy.....                                 | 86,475 11             |
| Advertising, printing, stationery, postage, telephone and express.....       | 90,995 04             |
| Legal expenses.....  | 950 96                |
| Furniture, fixtures and safes.....   | 10,056 69             |
| Repairs and expenses on real estate.....                                     | 30,906 38             |
| Taxes on real estate.....  | 16,900 34             |
| State taxes on premiums.....   | 90,652 03             |
| Insurance department licenses and fees.....                                  | 6,255 25              |
| All other licenses, fees and taxes.....                                      | 49,498 60             |
| Mortgage loan expense (net).....   | 8,235 33              |
| Commissions on investments.....  | 2,560 00              |
| Traveling expenses.....  | 6,932 12              |
| Miscellaneous expenditures.....  | 21,466 06             |
| Agents' balances charged off.....  | 286 97                |
| Decrease in book value of ledger assets.....                                 | 71,431 74             |
| Total disbursements.....   | <u>\$6,984,236 33</u> |
| Balance.....   | \$53,497,163 19       |

## LEDGER ASSETS.

|   |                        |
|---|------------------------|
| Book value of real estate.....                              | \$1,202,314 80         |
| Mortgage loans on real estate.....                          | 18,521,239 37          |
| Loans on company's policies assigned as collateral.....     | 6,888,661 23           |
| Premium notes on policies in force.....                     | 861,105 46             |
| Book value of stocks and bonds—excluding interest.....      | 25,424,621 68          |
| Cash in office and deposited in banks, not on interest..... | 77,954 27              |
| Deposited in trust companies and banks on interest.....     | 519,005 36             |
| Bills receivable.....                                       | 2,261 02               |
| Total ledger assets.....                                    | <u>\$53,497,163 19</u> |

## NON-LEDGER ASSETS.

|   |              |              |
|---|--------------|--------------|
| Interest due and accrued on mortgages.....                  | \$280,362 72 |              |
| Interest accrued on bonds.....                              | 373,838 81   |              |
| Interest due and accrued on premium notes, loans or liens.. | 144,219 03   |              |
| Interest accrued on other assets.....                       | 702 91       |              |
| Rents accrued on company's property or lease.....           | 58 33        | \$799,181 80 |
| Market value of real estate over book value.....            |              | 26,270 17    |

|  | <i>New</i>          |                       |                        |
|--|---------------------|-----------------------|------------------------|
|  | <i>Business.</i>    | <i>Renewals.</i>      |                        |
| Gross premiums due and unreported.....     | \$9,927 72          | \$405,722 33          |                        |
| Gross deferred premiums.....               | 93,833 80           | 785,202 67            |                        |
| Total.....                                 | <u>\$103,761 52</u> | <u>\$1,190,925 00</u> |                        |
| Deduct loading.....                        | 26,044 14           | 298,922 17            |                        |
| Net uncollected and deferred premiums..... | \$77,717 38         | \$892,002 83          | 969,720 21             |
| Gross assets.....                          |                     |                       | <u>\$55,292,335 37</u> |

## DEDUCT ASSETS NOT ADMITTED.

|   |            |                        |
|---|------------|------------------------|
| Bills receivable.....                                 | \$2,261 02 |                        |
| Book value of bonds and stocks over market value..... | 82,092 68  | \$84,353 70            |
| Total admitted assets.....                            |            | <u>\$55,207,981 67</u> |

LIABILITIES, SURPLUS AND OTHER FUNDS.

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..... \$48,539,408 00

Same for reversionary additions..... 832,464 00

Same for annuities..... 32,863 00

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Total..... \$49,404,735 00

Deduct net value of risks re-insured..... 716,973 00

---

Net reserve..... \$48,687,762 00

Present value of supplementary contracts, *not* involving life contingencies..... 385,360 19

Death losses in process of adjustment..... \$14,795 00

Death losses reported, no proofs received..... 155,477 00

Matured endowments due and unpaid..... 769 00

---

Total policy claims..... 171,041 00

Dividends left with the company to accumulate at interest..... 674,759 89

Premiums paid in advance, including surrender values so applied..... 33,937 70

Unearned interest and rent paid in advance..... 130 76

Salaries, rents, commissions and other accounts, due or accrued..... 6,922 55

Medical examiner's fees due or accrued..... 16,870 00

State, federal, county and municipal taxes due or accrued..... 157,785 22

Dividends or other profits due policy holders..... 73,250 04

Dividends apportioned to annual dividend policies, payable during 1910... 482,625 17

Dividends apportioned to 20 year term policies..... 8,605 72

Unassigned funds (surplus)..... 4,558,931 43

---

Total..... \$55,207,981 67

PREMIUM NOTE ACCOUNT.

On hand December 31, 1908..... \$878,787 73

Received during the year on old policies..... 238,636 41

Restored by revival of policies..... 20,195 80

---

\$1,137,619 94

Deductions during the year as follows:

Used in payment of losses and claims..... \$18,112 49

Used in purchase of surrendered policies..... 36,282 61

Voided by lapse..... 73,285 05

Used in payment of dividends to policyholders..... 73,994 57

Redeemed by maker in cash..... 74,839 76

---

Total reduction of premium note account..... 276,514 48

Balance, note assets at end of the year..... \$861,105 46

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1908.

|                             | Number. | Amount.       | Total<br>Number. | Total<br>Amount. |
|-----------------------------|---------|---------------|------------------|------------------|
| Whole life.....             | 84,529  | \$189,986,848 |                  |                  |
| Endowment.....              | 11,479  | 19,663,600    |                  |                  |
| All other.....              | 4,301   | 13,241,991    |                  |                  |
| Additions by dividends..... | -       | 1,494,178     | 100,309          | \$224,386,617    |

NEW POLICIES ISSUED.

|                 |       |              |        |              |
|-----------------|-------|--------------|--------|--------------|
| Whole life..... | 8,995 | \$21,608,892 |        |              |
| Endowment.....  | 1,593 | 2,649,275    |        |              |
| All other.....  | 1,770 | 5,948,141    | 12,358 | \$30,206,308 |

## OLD POLICIES REVIVED.

|                             |    |           |    |           |
|-----------------------------|----|-----------|----|-----------|
| Whole life.....             | 64 | \$117,497 |    |           |
| Endowment.....              | 2  | 2,500     |    |           |
| All other.....              | 8  | 19,500    |    |           |
| Additions by dividends..... | -  | 4,680     | 74 | \$144,127 |
|                             |    |           |    |           |

## OLD POLICIES INCREASED.

|  |   |           |         |               |
|--|---|-----------|---------|---------------|
| Whole life.....                          | - | \$143,066 |         |               |
| Endowment.....                           | - | 3,688     |         |               |
| All other.....                           | - | 5,011     |         |               |
| Additions by dividends.....              | - | 150,659   | -       | \$302,424     |
|  |   |           |         |               |
| Total.....                               |   |           | 112,741 | \$255,089,476 |
| Policies terminated during the year..... |   |           | 4,988   | 12,623,964    |
| * Policies in force Dec. 31, 1909.....   |   |           | 107,753 | \$242,415,512 |

## BUSINESS IN MAINE.

|  | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|----------------|
| Policies in force December 31st of the previous year.....      | 1,887          | \$2,900,191    |
| Policies issued during the year.....                           | 149            | 328,774        |
| Total.....   | 2,036          | \$3,228,965    |
| Deduct policies ceased to be in force.....                     | 92             | 141,694        |
| Policies in force in Maine December 31, 1909.....              | 1,944          | \$3,087,271    |
| Losses and claims unpaid December 31, of the previous year.... | 3              | \$8,600        |
| Losses and claims incurred during the year.....                | 35             | 47,996         |
| Total.....   | 38             | \$56,596       |
| Losses and claims settled during the year.....                 | 35             | 53,360         |
| Losses and claims unpaid Dec. 31, 1909.....                    | 3              | \$3,236        |
| Premiums received.....   |                | 117,158 47     |

\* Policies reinsured, 240, \$2,709,212.



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.....  | \$4,385,053 61         |                         |
| Surrender values applied to pay first year's premiums.....                             | 69,791 45              |                         |
| Total first year's premiums on original policies....                                   | <u>\$4,454,845 06</u>  |                         |
| Dividends applied to purchase paid-up additions and annuities.....                     | 159,857 23             |                         |
| Consideration for original annuities involving life contingencies.....                 | 94,916 84              |                         |
| Consideration for supplementary contracts involving life contingencies.....            | 344 56                 |                         |
| Total new premiums (ordinary).....   | <u>\$4,709,963 69</u>  |                         |
| Renewal premiums.....  | 19,051,220 50          |                         |
| Dividends applied to pay renewal premiums.....   | 1,268,923 44           |                         |
| Surrender values applied to pay renewal premiums.....                                  | 16,897 52              |                         |
| Total renewal premiums (ordinary).....   | <u>\$20,337,041 46</u> |                         |
| Total premium income (ordinary).....   |                        | \$25,047,005 15         |
| Industrial premiums (cash).....  | \$45,212,045 85        |                         |
| Bonus applied in payment of premiums.....  | 902,420 52             |                         |
| Dividends applied to shorten premium paying period.....                                | 274,758 51             |                         |
| Total premium income (industrial).....   |                        | <u>46,389,224 88</u>    |
| Total premium income.....  |                        | <u>\$71,436,230 03</u>  |
| Consideration for supplementary contracts <i>not</i> involving life contingencies..... |                        | 56,894 99               |
| Ledger assets other than premiums received for reinsurance.....                        |                        | 172,653 11              |
| Interest on mortgage loans.....  | \$5,142,757 23         |                         |
| Interest on collateral loans.....  | 176,226 24             |                         |
| Interest on bonds and dividends on stocks.....   | 4,623,667 78           |                         |
| Interest on premium notes, policy loans or liens.....                                  | 427,522 15             |                         |
| Interest on bank deposits.....   | 133,228 04             |                         |
| Interest on other debts due the company.....   | 6,489 20               |                         |
| Discount on claims paid in advance.....  | 98 11                  |                         |
| Rents—including company's own occupancy.....   | 1,350,095 66           | 11,860,079 41           |
| Fire insurance fund.....   |                        | 13,011 63               |
| Agents' cash deposits.....   |                        | 35,611 91               |
| Income from other sources.....   |                        | 11,863 80               |
| Agents' balances previously charged off.....   |                        | 818 94                  |
| Profit on sale or maturity of ledger assets.....                                       |                        | 960,481 06              |
| Increase in book value of ledger assets.....   |                        | 248,530 39              |
| Total income.....  |                        | <u>\$84,796,175 27</u>  |
| Ledger assets Dec. 31, 1908.....   |                        | <u>234,178,464 99</u>   |
| Total.....   |                        | <u>\$318,974,640 26</u> |

## DISBURSEMENTS.

|  |                 |                  |
|--|-----------------|------------------|
| Death claims and additions.....  | \$19,656,300 84 |                  |
| Matured endowments.....  | 890,546 99      | \$20,546,847 83  |
| Annuitants involving life contingencies.....   |                 | 169,036 72       |
| Premium notes and liens voided by lapse.....   |                 | 56,516 02        |
| Surrender values paid in cash or applied on loans or notes.....  |                 | 1,921,402 18     |
| Surrender values applied to pay new and renewal premiums.....  |                 | 86,688 97        |
| Dividends paid policy holders in cash or applied on loans or notes.....  |                 | 48,317 07        |
| Cash bonuses paid on non-participating industrial policies.....  |                 | 1,241,892 71     |
| Bonuses applied to pay renewal on non-participating industrial policies...                                     |                 | 902,420 52       |
| Dividends applied to pay renewal premiums.....   |                 | 1,268,923 44     |
| Bonuses applied to shorten endowment or premium paying period on<br>non-participating industrial policies..... |                 | 274,758 51       |
| Dividends applied to purchase paid-up additions and annuities.....   |                 | 159,857 23       |
| Sick benefits on policies of other companies assumed.....  |                 | 86 00            |
| Total paid policy holders.....   | \$26,676,247 20 |                  |
| Expense of adjustment of claims including legal expense.....   |                 | 35,626 58        |
| Supplementary contracts <i>not</i> involving life contingencies.....   |                 | 8,550 00         |
| Dividends to stockholders.....   |                 | 140,000 00       |
| Commissions to agents.....   |                 | 2,404,750 36     |
| Commuted renewal commissions.....  |                 | 3,500 00         |
| Compensation of industrial superintendents, assistants and agents.....   |                 | 10,368,579 80    |
| Agency supervision, traveling and all other agency expenses.....   |                 | 82,557 50        |
| Branch office expense including salaries of managers and clerks.....   |                 | 676,832 91       |
| Medical examiners' fees and inspection of risks.....   |                 | 902,416 86       |
| Salaries and all other compensation of officers and home office employes..                                     |                 | 2,902,255 31     |
| Rents—including company's own occupancy.....   |                 | 983,502 74       |
| Advertising, printing, stationery, postage, telephone and express.....   |                 | 793,496 17       |
| Legal expenses.....  |                 | 29,870 68        |
| Furniture, fixtures and safes.....   |                 | 66,827 14        |
| Repairs and expenses on real estate.....   |                 | 420,459 11       |
| Taxes on real estate.....  |                 | 226,658 91       |
| State taxes on premiums.....   |                 | 960,391 77       |
| Insurance department licenses and fees.....  |                 | 4,994 96         |
| All other licenses, fees and taxes.....  |                 | 91,280 37        |
| Inspection and aid to sick industrial policy holders.....  |                 | 14,028 35        |
| Metropolitan staff savings fund.....   |                 | 69,405 58        |
| Restaurant.....  |                 | 130,257 46       |
| Legislative expense.....   |                 | 28,924 15        |
| Miscellaneous expenditures.....  |                 | 371,749 97       |
| Agents' balances charged off.....  |                 | 13,167 69        |
| Loss on sale or maturity of ledger assets.....   |                 | 508,232 57       |
| Decrease in book value of ledger assets.....   |                 | 140,107 27       |
| Total disbursements.....   |                 | \$49,002,671 41  |
| Balance.....   |                 | \$269,971,968 85 |

## LEDGER ASSETS.

|   |                 |
|---|-----------------|
| Book value of real estate.....                              | \$23,311,215 72 |
| Mortgage loans on real estate.....                          | 105,183,172 02  |
| Loans secured by collateral.....                            | 172,930 00      |
| Loans on company's policies assigned as collateral.....     | 10,506,091 72   |
| Premium notes on policies in force.....                     | 944,524 18      |
| Book value of stocks and bonds—excluding interest.....      | 124,349,507 21  |
| Cash in office and deposited in banks, not on interest..... | 209,886 32      |
| Deposited in trust companies and banks on interest.....     | 4,975,127 18    |
| Agents' balances.....                                       | 28,434 89       |
| Advanced to superintendents for death claims.....           | 13,535 00       |

METROPOLITAN LIFE INSURANCE COMPANY.

489

|                                |                         |
|--------------------------------|-------------------------|
| Cash in transit.....           | \$235,629 92            |
| Renting section inventory..... | 8,840 01                |
| All other ledger assets.....   | 33,024 68               |
| Total ledger assets.....       | <u>\$269,971,968 85</u> |

NON-LEDGER ASSETS.

|   |                       |
|---|-----------------------|
| Interest due and accrued on mortgages.....                | \$1,284,757 47        |
| Interest accrued on bonds.....                            | 1,675,158 40          |
| Interest accrued on collateral loans.....                 | 2,703 95              |
| Interest accrued on premium notes, loans or liens.....    | 239,038 27            |
| Rents due and accrued on company's property or lease..... | 9,258 82              |
|   | <u>\$3,210,916 91</u> |

|  | <i>New<br/>Business.</i> | <i>Renewals.</i>      |                         |
|--|--------------------------|-----------------------|-------------------------|
| Gross premiums due and unreported.....                       | \$64,162 82              | \$1,018,453 50        |                         |
| Gross deferred premiums.....                                 | 872,483 79               | 4,229,352 30          |                         |
| Total.....   | <u>\$936,646 61</u>      | <u>\$5,247,805 80</u> |                         |
| Deduct loading.....  | 187,329 32               | 1,049,561 16          |                         |
| Net uncollected and deferred premiums.....                   | \$749,317 29             | \$4,198,244 64        | 4,947,561 93            |
| Fifty per cent industrial premiums due and unpaid.....       |                          |                       | 242,726 52              |
| Installments on supplementary contracts paid in advance..... |                          |                       | 925 00                  |
| Balance due on reinsurance of Union Life Insurance Co.....   |                          |                       | 81,760 26               |
| Gross assets.....  |                          |                       | <u>\$278,405,859 47</u> |

DEDUCT ASSETS NOT ADMITTED.

|   |                         |
|---|-------------------------|
| Agents' debit balances.....   | \$28,434 89             |
| Premium notes and loans on policies and net premiums in<br>excess of the net value of their policies..... | 257,370 29              |
| Book value of bonds and stocks over market value.....   | 2,938,732 94            |
| Renting section inventory.....  | 8,840 01                |
| Total admitted assets.....  | <u>\$3,233,378 13</u>   |
|   | <u>\$275,172,481 94</u> |

LIABILITIES, SURPLUS AND OTHER FUNDS.

|  |                         |
|--|-------------------------|
| Net present value of all outstanding policies computed by<br>the Actuaries table of mortality with interest at 4 per<br>cent, and the American Experience table with interest<br>at 3½ per cent..... | \$235,919,596 00        |
| Same for reversionary additions.....   | 413,077 00              |
| Same for annuities.....  | 981,795 00              |
| Total.....   | <u>\$237,314,468 00</u> |
| Deduct net value of risks reinsured.....   | 101,084 00              |
| Net reserve.....   | <u>\$237,213,384 00</u> |
| Present value of supplementary contract <i>not</i> involving life contingencies..  | 98,989 00               |
| Surrender values claimable on policies cancelled.....  | 107,802 48              |
| Death losses in process of adjustment.....   | \$146,066 97            |
| Death losses reported, no proofs received.....   | 243,227 00              |
| Death losses and other policy claims resisted.....   | 75,766 60               |
| Total policy claims.....   | <u>465,060 57</u>       |
| Due and unpaid on supplementary contracts <i>not</i> involving life con-<br>tingencies.....  | 4,243 99                |
| Premiums paid in advance, including surrender values so applied.....   | 243,132 62              |
| Unearned interest and rent paid in advance.....  | 72,764 55               |
| Commissions to agents, due or accrued.....   | 55,985 03               |
| Salaries, rents, commissions and other accounts, due or accrued.....   | 43,576 12               |
| Medical examiner's and legal fees due or accrued.....  | 192,700 89              |
| State, county and municipal taxes due or accrued.....  | 1,000,000 00            |

|   |                  |  |
|---|------------------|--|
| Dividends or other profits due policy holders.....                            | \$163,747 58     |  |
| Dividends apportioned to annual dividend policies, payable during 1910...     | 1,729,344 22     |  |
| Bonuses apportioned to non-participating policies payable during 1910.....    | 5,204,639 95     |  |
| Dividends apportioned to deferred dividend policies, payable during 1910..... | 4,809 49         |  |
| Held for deferred dividends, payable after 1910.....                          | 298,367 35       |  |
| Agents' cash deposits.....  | 219,134 53       |  |
| Superintendent's credits pending adjustment of accounts.....                  | 25,343 97        |  |
| Fire insurance fund.....  | 32,287 36        |  |
| All other liabilities.....  | 30,284 83        |  |
| Cash capital.....   | 2,000,000 00     |  |
| Unassigned funds (surplus).....   | 25,966,832 86    |  |
| Total.....  | \$275,172,481 34 |  |

## PREMIUM NOTE ACCOUNT.

|   |              |                |
|---|--------------|----------------|
| On hand Dec. 31, 1908.....                          | \$859,448 84 |                |
| Received during the year on old policies.....       | 192,060 27   | \$1,051,504 11 |
| Deductions during the year as follows :             |              |                |
| Used in payment of losses and claims.....           | \$18,916 43  |                |
| Used in purchase of surrendered policies.....       | 25,355 58    |                |
| Voided by lapse.....                                | 56,516 02    |                |
| Used in payment of dividends to policy holders..... | 120 30       |                |
| Redeemed by maker in cash.....                      | 6,071 60     |                |
| Total reduction of premium note account.....        |              | 106,979 93     |
| Balance, note assets at end of the year.....        |              | \$944,524 18   |

## EXHIBIT OF ORDINARY POLICIES.

## POLICIES AND ADDITIONS IN FORCE, DEC. 31, 1908.

|                             | <i>Number.</i> | <i>Amount.</i> | <i>Total<br/>Number.</i> | <i>Total<br/>Amount.</i> |
|-----------------------------|----------------|----------------|--------------------------|--------------------------|
| Whole life.....             | 268,239        | \$268,377,873  |                          |                          |
| Endowment.....              | 387,927        | 238,752,806    |                          |                          |
| All other.....              | 2,939          | 19,395,442     |                          |                          |
| Additions by dividends..... | -              | 413,257        | 659,105                  | \$526,939,378            |

## NEW POLICIES ISSUED.

|                             |        |              |         |               |
|-----------------------------|--------|--------------|---------|---------------|
| Whole life.....             | 60,116 | \$67,764,307 |         |               |
| Endowment.....              | 83,927 | 59,005,475   |         |               |
| All other.....              | 3,317  | 7,344,313    |         |               |
| Additions by dividends..... | -      | 245,694      | 147,360 | \$134,359,789 |

## OLD POLICIES REVIVED.

|                             |        |             |        |              |
|-----------------------------|--------|-------------|--------|--------------|
| Whole life.....             | 9,004  | \$8,850,725 |        |              |
| Endowment.....              | 15,425 | 9,127,707   |        |              |
| All other.....              | 57     | 206,266     |        |              |
| Additions by dividends..... | -      | 7,569       | 24,486 | \$18,192,267 |

## OLD POLICIES INCREASED.

|                 |  |         |   |          |
|-----------------|--|---------|---|----------|
| Whole life..... |  | \$3,405 |   |          |
| All other.....  |  | 31,668  | - | \$35,073 |

|  |  |  |         |               |
|--|--|--|---------|---------------|
| Total.....                               |  |  | 830,951 | \$679,526,507 |
| Policies terminated during the year..... |  |  | 94,479  | 72,822,806    |
| * Policies in force Dec. 31, 1909.....   |  |  | 736,472 | \$606,703,701 |
| Annuities in force Dec. 31, 1909.....    |  |  | 300     | 132,806       |

\* Policies reinsured, 23 ; \$501,715.

EXHIBIT OF INDUSTRIAL POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1908.

|                 | <i>Number.</i> | <i>Amount.</i> | <i>Total<br/>Number.</i> | <i>Total<br/>Amount.</i> |
|-----------------|----------------|----------------|--------------------------|--------------------------|
| Whole life..... | 3,977,906      | \$575,032,558  |                          |                          |
| Endowment.....  | 5,075,338      | 752,021,478    |                          |                          |
| All other.....  | 247,757        | 7,847,389      | 9,301,001                | \$1,334,951,425          |

NEW POLICIES ISSUED.

|                 |           |               |           |               |
|-----------------|-----------|---------------|-----------|---------------|
| Whole life..... | 1,100,831 | \$177,034,865 |           |               |
| Endowment.....  | 517,173   | 55,536,988    |           |               |
| All other.....  | 5,245     | 399,581       | 1,623,299 | \$233,021,434 |

OLD POLICIES REVIVED.

|                 |         |              |         |              |
|-----------------|---------|--------------|---------|--------------|
| Whole life..... | 76,383  | \$12,350,335 |         |              |
| Endowment.....  | 115,142 | 17,747,335   |         |              |
| All other.....  | 40      | 4,000        | 191,565 | \$30,101,670 |

OLD POLICIES INCREASED.

|                 |  |              |   |              |
|-----------------|--|--------------|---|--------------|
| Whole life..... |  | \$23,674,004 |   |              |
| Endowment.....  |  | 5,597,250    | - | \$29,271,254 |

|  |  |  |            |                 |
|--|--|--|------------|-----------------|
| Total.....                               |  |  | 11,115,865 | \$1,627,345,783 |
| Policies terminated during the year..... |  |  | 1,230,658  | 192,097,784     |
| Policies in force Dec. 31, 1909.....     |  |  | 9,885,207  | \$1,435,247,999 |

ORDINARY BUSINESS IN MAINE.

|  | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|----------------|
| Policies in force December 31st, of the previous year.....     | 8,286          | \$5,500,084    |
| Policies issued during the year.....                           | 1,950          | 1,508,135      |
| Total.....   | 10,236         | \$7,008,219    |
| Deduct policies ceased to be in force.....                     | 1,036          | 678,306        |
| Policies in force in Maine, December 31, 1909.....             | 9,200          | \$6,329,913    |
| Losses and claims unpaid December 31, of the previous year.... | 3              | \$1,500        |
| Losses and claims incurred during the year.....                | 59             | 38,878         |
| Total.....   | 62             | \$40,378       |
| Losses and claims settled during the year.....                 | 56             | 34,878         |
| Losses and claims unpaid December 31, 1909.....                | 6              | \$5,500        |
| Premiums received.....   |                | 281,958 56     |

INDUSTRIAL BUSINESS IN MAINE.

|  | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|----------------|
| Policies in force December 31st, of the previous year.....     | 68,765         | \$11,034,753   |
| Policies issued during the year.....                           | 14,085         | 2,565,114      |
| Total.....   | 82,850         | \$13,599,867   |
| Deduct policies ceased to be in force.....                     | 8,717          | 1,617,532      |
| Policies in force in Maine, December 31, 1909.....             | 74,133         | \$11,982,335   |
| Losses and claims unpaid December 31, of the previous year.... | 3              | \$185 90       |
| Losses and claims incurred during the year.....                | 929            | 100,531 92     |
| Total.....   | 932            | \$100,767 82   |
| Losses and claims settled during the year.....                 | 929            | 100,497 17     |
| Losses and claims unpaid December 31, 1909.....                | 3              | \$270 65       |
| Premiums received.....   |                | 381,660 81     |

## MUTUAL LIFE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1842. COMMENCED BUSINESS IN 1843.

CHARLES A. PEABODY, *President*. WILLIAM J. EASTON,  
WILLIAM FREDERICK DIX, } *Secretaries*.

## INCOME.

|   |                  |               |
|---|------------------|---------------|
| First year's premiums on original policies .....  | \$3,398,973 70   |               |
| Surrender values applied to pay first year's premiums.....                              | 22,309 84        |               |
| Total first year's premiums on original policies ....                                   | \$3,431,283 54   |               |
| Dividends applied to purchase paid-up additions and annuities .....                     | 1,797,944 42     |               |
| Consideration for original annuities involving life contingencies .....                 | 587,742 17       |               |
| Consideration for supplementary contracts involving life contingencies .....            | 957,894 94       |               |
| Total new premiums .....  | \$6,774,865 07   |               |
| Renewal premiums.....   | 45,292,267 16    |               |
| Dividends applied to pay renewal premiums .....   | 1,117,831 69     |               |
| Surrender values applied to pay renewal premiums.....                                   | 233,298 62       |               |
| Renewal premiums for deferred annuities.....  | 18,600 23        |               |
| Total renewal premiums .....  | \$46,661,997 70  |               |
| Total premium income .....  | \$53,436,862 77  |               |
| Consideration for supplementary contracts <i>not</i> involving life contingencies ..... | 261,679 92       |               |
| Dividends left with the company to accumulate at interest .....                         | 27,924 39        |               |
| Interest on mortgage loans.....   | \$6,021,566 04   |               |
| Interest on collateral loans .....  | 97,166 67        |               |
| Interest on bonds and dividends on stocks.....  | 13,599,331 35    |               |
| Interest on premium notes, policy loans or liens.....                                   | 3,208,223 12     |               |
| Interest on bank deposits .....   | 126,950 87       |               |
| Interest on other debts due the company.....  | 120,806 38       |               |
| Rents—including company's own occupancy .....   | 1,688,737 56     | 24,863,281 99 |
| Deposits on account of pending insurance .....  | 9,363 30         |               |
| Collections or deposits in account with others .....                                    | 11,850 60        |               |
| Settlement of claims vs. former officers and others .....                               | 815,048 23       |               |
| Income from other sources .....   | 10,289 45        |               |
| Agents' balances previously charged off .....   | 16,533 45        |               |
| Profit on sale or maturity of ledger assets.....  | 6,420,640 26     |               |
| Increase in book value of ledger assets.....  | 421,914 56       |               |
| Total income.....   | \$86,295,388 92  |               |
| Ledger assets Dec. 31, 1908 .....   | 515,282,177 30   |               |
| Total .....   | \$601,577,566 22 |               |

## DISBURSEMENTS.

|  |                 |                 |
|--|-----------------|-----------------|
| Death claims and additions .....                                 | \$22,068,370 13 |                 |
| Matured endowments and additions .....                           | 6,957,804 26    | \$29,026,174 39 |
| Annuities involving life contingencies.....                      | 2,707,751 74    |                 |
| Surrender values paid in cash or applied on loans or notes ..... | 11,904,199 31   |                 |

|   |                  |
|---|------------------|
| Surrender values applied to pay new and renewal premiums .....              | \$265,608 46     |
| Dividends paid policy holders in cash or applied on loans or notes .....    | 8,062,214 46     |
| Dividends applied to pay renewal premiums .....                             | 1,117,831 69     |
| Dividends applied to purchase paid-up additions and annuities .....         | 1,797,944 42     |
| Dividends left with the company to accumulate at interest .....             | 27,924 39        |
| Total paid policy holders. \$54,909,648.86.                                 |                  |
| Expense of adjustment of claims including legal expense .....               | 50,410 34        |
| Supplementary contracts <i>not</i> involving life contingencies .....       | 231,999 26       |
| Dividends and interest held on deposit surrendered during the year .....    | 1,167 53         |
| Commissions to agents .....   | 2,289,191 94     |
| Commuted renewal commissions .....  | 201,306 66       |
| Compensation of managers and agents, except commission for new business     | 11,320 03        |
| Agency supervision, traveling and all other agency expenses .....           | 709,005 26       |
| Branch office expenses including salaries of managers and clerks .....      | 1,163,762 16     |
| Medical examiners fees and inspection of risks .....                        | 313,689 22       |
| Salaries and all other compensation of officers and home office employes .. | 1,220,173 86     |
| Rents—including company's own occupancy .....                               | 537,591 70       |
| Advertising, printing, stationery, postage, telephone and express .....     | 466,854 58       |
| Legal expenses, including legislative expense, \$14,799.02 .....            | 74,833 09        |
| Furniture, fixtures and safes .....   | 35,820 59        |
| Repairs and expenses on real estate .....                                   | 422,149 08       |
| Taxes on real estate .....  | 387,119 02       |
| State taxes on premiums .....   | 639,676 14       |
| Insurance department licenses and fees .....                                | 28,396 50        |
| All other licenses, fees and taxes .....                                    | 51,448 08        |
| General audit and state examination .....                                   | 15,757 24        |
| Traveling expenses .....  | 71,860 78        |
| Law library and restaurant .....  | 50,798 52        |
| Election expenses .....   | 12,493 24        |
| Deposits in account with others .....                                       | 631,476 89       |
| Interest on above .....   | 61,386 92        |
| Loss on bond and mortgage foreclosure .....                                 | 44,170 91        |
| Investment expenses .....   | 5,160 10         |
| Cancellation of real estate losses .....                                    | 40,150 00        |
| Stationery furnished in 1905 and 1906 .....                                 | 64,009 66        |
| Miscellaneous expenditures .....  | 2,728 66         |
| Agents' balances charged off .....  | 61,577 39        |
| Loss on sale or maturity of ledger assets .....                             | 10,801 22        |
| Decrease in book value of ledger assets .....                               | 1,439,815 71     |
| Total disbursements .....   | \$66,257,750 14  |
| Balance .....   | \$535,319,816 08 |

## LEDGER ASSETS.

|  |                  |
|--|------------------|
| Book value of real estate .....                              | \$25,351,688 09  |
| Mortgage loans on real estate .....                          | 128,754,102 94   |
| Loans on company's policies assigned as collateral .....     | 65,274,997 91    |
| Book value of stocks and bonds—excluding interest .....      | 312,975,206 17   |
| Cash in office and deposited in banks, not on interest ..... | 630,892 58       |
| Deposited in trust companies and banks on interest .....     | 2,050,296 50     |
| Agents' balances .....                                       | 206,224 39       |
| Suspense account .....                                       | 54,080 19        |
| Supplies .....   | 22,327 31        |
| Total ledger assets .....                                    | \$535,319,816 08 |

## NON-LEDGER ASSETS.

|   |                |                |
|---|----------------|----------------|
| Interest due and accrued on mortgages .....               | \$1,646,104 74 |                |
| Interest due and accrued on bonds. ....                   | 2,026,240 88   |                |
| Interest accrued on premium notes, loans or liens.....    | 32,637 86      |                |
| Interest accrued on other assets .....                    | 12,647 43      |                |
| Rents due and accrued on company's property or lease..... | 180,050 34     | \$3,897,681 25 |
| Market value of real estate over book value .....         |                | 937,598 44     |
| Market value of stocks and bonds over book value .....    |                | 16,056,015 74  |

*New Business. Renewals.*

|  |              |                |                  |
|--|--------------|----------------|------------------|
| Gross premiums due and unreported.....     | \$27,889 77  | \$2,961,882 00 |                  |
| Gross deferred premiums.....               | 178,577 42   | 2,134,327 07   |                  |
| Total.....                                 | \$206,467 19 | \$5,096,209 07 |                  |
| Deduct loading .....                       | 53,681 47    | 1,325,014 36   |                  |
| Net uncollected and deferred premiums..... | \$152,785 72 | \$3,771,194 71 | 3,923,980 43     |
| Gross assets .....                         |              |                | \$560,135,091 94 |

## DEDUCT ASSETS NOT ADMITTED.

|  |             |                  |
|--|-------------|------------------|
| Supplies, printed matter and stationery .....            | \$22,327 31 |                  |
| Agents' debit balances .....                             | 260,975 55  |                  |
| Cash advanced to or in hands of officers or agents ..... | 19,770 00   |                  |
| Suspense account .....                                   | 43,310 19   | \$337,383 05     |
| Total admitted assets .....                              |             | \$559,797,708 89 |

## LIABILITIES, SURPLUS AND OTHER FUNDS.

|   |                  |                  |
|---|------------------|------------------|
| 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 ..... | \$403,034,148 00 |                  |
| Same for reversionary additions.....  | 13,733,786 00    |                  |
| Same for annuities .....  | 28,637,769 00    |                  |
| Total.....  | \$445,455,703 00 |                  |
| Deduct net value of risks re-insured.....   | 66,706 00        |                  |
| Net reserve.....  |                  | \$445,388,997 00 |
| Present value of supplementary contracts, <i>not</i> involving life contingencies .....   |                  | 2,351,535 39     |
| Surrender values claimable on policies cancelled.....   |                  | 59,387 62        |
| Death losses due and unpaid .....   | \$443,318 92     |                  |
| Death losses in process of adjustment.....  | 1,075,320 04     |                  |
| Death losses reported, no proofs received .....   | 1,432,503 43     |                  |
| Matured endowments due and unpaid .....   | 160,330 08       |                  |
| Death losses and other policy claims resisted .....   | 646,480 04       |                  |
| Annuity claims, involving life contingencies due and unpaid .....   | 162,045 63       |                  |
| Total policy claims.....  |                  | 3,919,998 14     |
| Due and unpaid on supplementary contracts <i>not</i> involving life contingencies.....  |                  | 1,393 83         |
| Dividends left with the company to accumulate at interest .....   |                  | 34,246 92        |
| Premiums paid in advance, including surrender values so applied.....  |                  | 421,025 73       |
| Unearned interest and rent paid in advance.....   |                  | 1,347,961 36     |
| Commissions to agents, due or accrued.....  |                  | 4,971 42         |
| Salaries, rents, commissions and other accounts, due or accrued.....  |                  | 12,349 24        |
| Medical examiner's and legal fees due or accrued.....   |                  | 12,966 71        |
| State, county and municipal taxes due or accrued .....  |                  | 1,307,927 94     |
| Dividends or other profits due policy holders.....  |                  | 604,254 50       |
| Dividends apportioned to annual dividend policies, payable during 1910..  |                  | 2,450,179 20     |
| Dividends apportioned to deferred dividend policies, payable during 1910  |                  | 9,951,572 91     |



|  |                  |
|--|------------------|
| Held for deferred dividends, payable after 1910.....               | \$73,987,086 56  |
| Reserve for unreported death claims.....                           | 500,000 00       |
| Deposits on account of pending insurance.....                      | 29,042 21        |
| Collections or deposits held in trust.....                         | 218,120 53       |
| Fund for depreciation of securities and general contingencies..... | 17,194,691 63    |
| Total.....   | \$553,797,703 89 |

## EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DEC. 31, 1908.

|  | <i>Number.</i> | <i>Amount.</i>     | <i>Total<br/>Number.</i> | <i>Total<br/>Amount.</i> |
|--|----------------|--------------------|--------------------------|--------------------------|
| Whole life.....                          | 512,243        | \$1,151,230,039 00 |                          |                          |
| Endowment.....                           | 115,240        | 228,395,634 00     |                          |                          |
| All other.....                           | 12,263         | 39,365,676 00      |                          |                          |
| Additions by dividends.....              | -              | 19,408,454 00      | 639,746                  | \$1,438,399,803 00       |
| <b>NEW POLICIES ISSUED.</b>              |                |                    |                          |                          |
| Whole life.....                          | 29,906         | \$64,109,442 00    |                          |                          |
| Endowment.....                           | 5,478          | 9,184,150 00       |                          |                          |
| All other.....                           | 8,425          | 25,777,417 00      |                          |                          |
| Additions by dividends.....              | -              | 2,969,624 00       | 43,809                   | \$102,040,633 00         |
| <b>OLD POLICIES REVIVED.</b>             |                |                    |                          |                          |
| Whole life.....                          | 425            | \$954,814 00       |                          |                          |
| Endowment.....                           | 147            | 284,884 00         |                          |                          |
| All other.....                           | 9              | 88,973 00          | 581                      | \$1,328,671 00           |
| <b>OLD POLICIES INCREASED.</b>           |                |                    |                          |                          |
| Whole life.....                          | 50             | -                  |                          |                          |
| Endowment.....                           | 10             | -                  |                          |                          |
| All other.....                           | 7              | \$1,341,062 00     | 67                       | \$1,341,062 00           |
| Total.....                               |                |                    | 684,298                  | \$1,543,110,169 00       |
| Policies terminated during the year..... |                |                    | 38,875                   | 101,786,321 00           |
| * Policies in force Dec. 31, 1909.....   |                |                    | 645,328                  | \$1,441,323,848 00       |
| Annuities in force Dec. 31, 1909.....    |                |                    | 10,137                   | 2,799,541 86             |

## BUSINESS IN MAINE.

|  | <i>Number.</i> | <i>Amount.</i>  |
|--|----------------|-----------------|
| Policies in force December 31st of the previous year.....    | 7,947          | \$13,486,680 00 |
| Policies issued during the year.....                         | 406            | 707,105 60      |
| Total.....   | 8,353          | \$14,193,785 60 |
| Deduct policies ceased to be in force.....                   | 396            | 788,342 40      |
| Policies in force in Maine, December 31, 1909.....           | 7,957          | \$13,405,443 20 |
| Losses and claims unpaid December 31, of the previous year.. | 5              | \$5,800 00      |
| Losses and claims incurred during the year.....              | 159            | 349,283 40      |
| Total.....   | 164            | \$355,083 40    |
| Losses and claims settled during the year.....               | 159            | 346,785 40      |
| Losses and claims unpaid Dec. 31, 1909.....                  | 5              | \$8,298 00      |
| Premiums received.....                                       | -              | 413,531 59      |

\* Policies re-insured, 121, \$5,087,050.

## MUTUAL BENEFIT LIFE INSURANCE COMPANY,

NEWARK, N. J.

INCORPORATED IN 1845. COMMENCED BUSINESS IN 1845.

FREDERICK FRELINGHUYSEN, *President.* J. Wm. JOHNSON, *Secretary.*

## INCOME.

|   |                 |                  |
|---|-----------------|------------------|
| First year's premiums on original policies .....  | \$2,116,626 81  |                  |
| Surrender values applied to pay first year's premiums.. ..                              | 2,663 02        |                  |
| Total first year's premiums on original policies.....                                   | \$2,119,289 83  |                  |
| Dividends applied to purchase paid-up additions and annuities.....                      | 410,534 72      |                  |
| Consideration for original annuities involving life contingencies.....                  | 124,995 15      |                  |
| Consideration for supplementary contracts involving life contingencies .....            | 5,635 74        |                  |
| Total new premiums.....   | \$2,660,455 44  |                  |
| Renewal premiums.....   | 13,905,952 23   |                  |
| Dividends applied to pay renewal premiums .....   | 1,482,635 27    |                  |
| Dividends applied to shorten endowment or premium paying period.....                    | 246,927 16      |                  |
| Surrender values applied to pay renewal premiums.....                                   | 13,190 62       |                  |
| Renewal premiums for deferred annuities.....  | 7,205 51        |                  |
| Total renewal premiums .....  | \$15,655,910 79 |                  |
| Total premium income.....   | \$18,316,366 23 |                  |
| Consideration for supplementary contracts <i>not</i> involving life contingencies ..... | 346,525 35      |                  |
| Interest on mortgage loans.....   | \$2,759,863 66  |                  |
| Interest on collateral loans.....   | 77,788 28       |                  |
| Interest on bonds.....  | 1,515,147 66    |                  |
| Interest on premium notes, policy loans or liens.....                                   | 1,256,081 08    |                  |
| Interest on bank deposits.....  | 22,887 85       |                  |
| Interest on other debts due the company .....   | 1,985 97        |                  |
| Discount on claims paid in advance .....  | 842 10          |                  |
| Rents .....   | 126,851 85      | 5,761,397 95     |
| Income from other sources.....  |                 | 100 00           |
| Profit on sale or maturity of ledger assets .....                                       |                 | 84,665 36        |
| Increase in book value of ledger assets .....   |                 | 14,955 31        |
| Total income.....   |                 | \$24,524,010 20  |
| Ledger assets Dec. 31, 1908 .....   |                 | 116,735,852 63   |
| Total .....   |                 | \$141,259,862 83 |

## DISBURSEMENTS.

|   |                |                |
|---|----------------|----------------|
| Death claims and additions .....  | \$5,639,691 24 |                |
| Matured endowments and additions.....                                   | 1,688,690 68   | \$7,328,381 92 |
| Annuities involving life contingencies .....                            |                | 183,014 71     |
| Premium notes and liens voided by lapse .....                           |                | 8,834 51       |
| Surrender values paid in cash or applied on loans or notes .....        |                | 2,370,597 26   |
| Surrender values applied to pay new and renewal premiums.....           |                | 15,853 64      |
| Dividends paid policy holders in cash or applied on loans or notes..... |                | 416,876 26     |

|   |                  |
|---|------------------|
| Dividends applied to pay renewal premiums.....                                | \$1,482,635 27   |
| Dividends applied to shorten endowment or premium paying period .....         | 246,927 16       |
| Dividends applied to purchase paid-up additions and annuities .....           | 410,534 72       |
| Total paid policy holders.....  | \$12,463,655.45. |
| Expense of adjustment of claims including legal expense.....                  | 2,370 97         |
| Supplementary contracts <i>not</i> involving life contingencies.....          | 127,822 23       |
| Commissions to agents.....  | 1,891,394 00     |
| Commuted renewal commissions .....  | 175 00           |
| Compensation of managers and agents, except commission for new business ..... | 530 57           |
| Agency supervision, traveling and all other agency expenses .....             | 27,630 59        |
| Agency expense including salaries of managers and clerks.....                 | 17,460 54        |
| Medical examiners fees and inspection of risks. ....                          | 143,043 03       |
| Salaries and all other compensation of officers and home office employes..    | 425,655 16       |
| Rents .....   | 29,055 71        |
| Advertising, printing, stationery, postage, telephone and express .....       | 109,358 77       |
| Legal expenses .....  | 42,019 16        |
| Furniture, fixtures and safes.....  | 1,213 27         |
| Repairs and expenses on real estate .....                                     | 43,624 84        |
| Taxes on real estate.....   | 57,400 51        |
| State taxes on premiums .....   | 188,847 74       |
| Insurance department licenses and fees.....                                   | 14,994 36        |
| All other licenses, fees and taxes .....                                      | 229,564 11       |
| Mortgage loan expenses.....   | 161,862 71       |
| Books and supplies .....  | 21,005 49        |
| Miscellaneous expenditures.....   | 48,493 10        |
| Agents' balances charged off .....  | 926 77           |
| Loss on sale or maturity of ledger assets.....                                | 36,091 14        |
| Decrease in book value of ledger assets.....                                  | 89,401 25        |
| Total disbursements.....  | \$16,173,596 47  |
| Balance.....  | \$125,086,266 36 |

LEDGER ASSETS.

|   |                  |
|---|------------------|
| Book value of real estate .....                             | \$3,248,548 35   |
| Mortgage loans on real estate.....                          | 60,326,366 50    |
| Loans secured by collateral.....                            | 2,551,100 00     |
| Loans on company's policies assigned as collateral .....    | 16,812,271 22    |
| Premium notes on policies in force .....                    | 5,589,206 74     |
| Book value of bonds—excluding interest.....                 | 35,152,840 71    |
| Cash in office and deposited in banks, not on interest..... | 181,996 87       |
| Deposited in trust companies and banks, on interest.....    | 1,198,991 68     |
| Agents balances.....  | 24,944 79        |
| Total ledger assets .....                                   | \$125,086,266 36 |

NON-LEDGER ASSETS.

|   |                  |                |                  |
|---|------------------|----------------|------------------|
| Interest due and accrued on mortgages.....                  | \$1,371,231 76   |                |                  |
| Interest accrued on bonds.....                              | 302,867 96       |                |                  |
| Interest due and accrued on premium notes, loans or liens.. | 659,428 28       |                |                  |
| Total.....  | \$2,333,528 00   |                |                  |
| Market value of bonds over book value.....                  | 825,300 49       |                |                  |
|   | <i>New</i>       |                |                  |
|   | <i>Business.</i> |                |                  |
|   | <i>Renewals.</i> |                |                  |
| Gross premiums due and unreported.....                      | \$23,260 10      | \$612,209 24   |                  |
| Gross deferred premiums.....                                | 158,320 84       | 1,059,483 34   |                  |
| Total.....  | \$181,580 94     | \$1,671,692 58 |                  |
| Deduct loading .....  | 36,316 19        | 334,338 52     |                  |
| Net uncollected and deferred premiums .....                 | \$145,264 75     | \$1,337,354 06 | 1,482,618 81     |
| Gross assets.....   |                  |                | \$129,727,713 66 |

## DEDUCT ASSETS NOT ADMITTED.

|                             |                         |
|-----------------------------|-------------------------|
| Agents debit balances.....  | \$29,265 09             |
| Total admitted assets ..... | <u>\$129,698,448 57</u> |

## LIABILITIES, SURPLUS AND OTHER FUNDS.

|   |                     |
|---|---------------------|
| 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..                       | \$109,641,723 00    |
| Same for reversionary additions .....   | 4,429,306 00        |
| Same for annuities.....   | <u>1,863,897 00</u> |
| Net reserve.....  | \$115,934,926 00    |
| Present value of supplementary contracts. <i>not</i> involving life contingencies | 1,281,888 95        |
| Death losses in process of adjustment .....                                       | \$183,994 70        |
| Death losses, no proofs (estimated) .....   | 300,000 00          |
| Matured endowments due and unpaid .....   | 48,865 00           |
| Death losses and other policy claims resisted .....                               | <u>57,224 90</u>    |
| Total policy claims.....  | 590,084 60          |
| Premiums paid in advance, including surrender values so applied.....              | 103,114 92          |
| Unearned interest and rent paid in advance .....                                  | 14,744 06           |
| Commissions to agents, due or accrued.....  | 3,481 46            |
| Cost of collection on uncollected and deferred premiums in excess of loading      | 34,246 16           |
| Salaries, rents, commissions and other accounts, due or accrued.....              | 50,000 00           |
| Medical examiner's fees due or accrued.....                                       | 39,572 00           |
| State, county and municipal taxes due or accrued.....                             | 442,900 00          |
| Dividends or other profits due policy holders .....                               | 323,864 77          |
| Dividends apportioned to annual dividend policies, payable during 1910 ..         | 3,551,506 83        |
| Reserve for suspended mortality.....  | 1,683,625 00        |
| Unassigned funds (surplus).....   | <u>5,644,493 82</u> |
| Total .....   | \$129,698,448 57    |

## PREMIUM NOTE ACCOUNT.

|  |                   |                       |
|--|-------------------|-----------------------|
| On hand December 31, 1908.....                     | \$5,398,049 46    |                       |
| Received during the year on new policies .....     | 3,144 18          |                       |
| Received during the year on old policies .....     | 988,454 19        | \$6,389,647 74        |
| Deductions during the year as follows:             |                   |                       |
| Used in payment of losses and claims.....          | \$190,336 25      |                       |
| Used in purchase of surrendered policies.....      | 261,245 44        |                       |
| Voided by lapse.....                               | 8,834 51          |                       |
| Used in payment of dividends to policyholders..... | 22,334 66         |                       |
| Redeemed by maker in cash .....                    | <u>317,690 14</u> |                       |
| Total reduction of premium note account .....      |                   | 800,441 00            |
| Balance, note assets at end of the year .....      |                   | <u>\$5,589,206 74</u> |

## EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DEC. 31, 1908.

|                             | <i>Number.</i> | <i>Amount.</i> | <i>Total<br/>Number.</i> | <i>Total<br/>Amount.</i> |
|-----------------------------|----------------|----------------|--------------------------|--------------------------|
| Whole life.....             | 159,066        | \$371,500,664  |                          |                          |
| Endowment.....              | 32,558         | 69,540,835     |                          |                          |
| All other.....              | 9,195          | 20,519,996     |                          |                          |
| Additions by dividends..... | -              | 7,685,982      | 200,819                  | \$469,247,427            |

## NEW POLICIES ISSUED.

|                             |        |              |        |              |
|-----------------------------|--------|--------------|--------|--------------|
| Whole life.....             | 20,446 | \$48,300,913 |        |              |
| Endowment.....              | 2,481  | 5,054,421    |        |              |
| All other.....              | 1,455  | 4,891,438    |        |              |
| Additions by dividends..... | -      | 707,508      | 24,382 | \$58,954,280 |

## OLD POLICIES REVIVED.

|                             |     |           |     |           |
|-----------------------------|-----|-----------|-----|-----------|
| Whole life.....             | 229 | \$467,988 |     |           |
| Endowment.....              | 38  | 65,000    |     |           |
| All other.....              | 7   | 23,000    |     |           |
| Additions by dividends..... | -   | 6,113     | 274 | \$562,101 |

## OLD POLICIES INCREASED.

|                 |    |           |    |           |
|-----------------|----|-----------|----|-----------|
| Whole life..... | 27 | \$121,000 |    |           |
| Endowment.....  | -  | 48,932    |    |           |
| All other.....  | 2  | 9,000     | 29 | \$178,932 |

|  |  |  |         |               |
|--|--|--|---------|---------------|
| Total.....                               |  |  | 225,504 | \$528,942,740 |
| Policies terminated during the year..... |  |  | 11,933  | 26,762,840    |
| Policies in force Dec. 31, 1909.....     |  |  | 213,571 | \$502,179,900 |
| Annuities in force Dec. 31, 1909.....    |  |  | 808     | 254,258 43    |

## BUSINESS IN MAINE.

|  | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|----------------|
| Policies in force December 31st of the previous year.....      | 3,907          | \$5,880,788    |
| Policies issued during the year.....                           | 305            | 525,821        |
| Total.....   | 4,212          | \$6,356,609    |
| Deduct policies ceased to be in force.....                     | 210            | 294,471        |
| Policies in force in Maine, December 31, 1909.....             | 4,002          | \$6,062,138    |
| Losses and claims unpaid December 31, of the previous year.... | 8              | \$6,512        |
| Losses and claims incurred during the year.....                | 78             | 101,739        |
| Total.....   | 86             | \$108,251      |
| Losses and claims settled during the year.....                 | 80             | 104,339        |
| Losses and claims unpaid Dec. 31, 1909.....                    | 6              | \$3,912        |
| Premiums received.....   |                | 212,400 40     |

## 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.....                                   | \$469,098 18   |                 |
| Surrender values applied to pay first year's premiums.....                        | 661 96         |                 |
|   | <hr/>          |                 |
| Total first year's premiums on original policies....                              | \$469,760 14   |                 |
| Dividends applied to purchase paid-up additions and annuities .....               | 22,837 77      |                 |
| Consideration for original annuities involving life contingencies.....            | 662,315 14     |                 |
|   | <hr/>          |                 |
| Total new premiums.....   | \$1,154,913 05 |                 |
| Renewal premiums.....   | 4,920,308 34   |                 |
| Dividends applied to pay renewal premiums .....                                   | 229,895 34     |                 |
| Dividends applied to shorten endowment or premium-paying period.....              | 12,872 06      |                 |
| Surrender values applied to pay renewal premiums.....                             | 101 78         |                 |
| Renewal premiums for deferred annuities.....                                      | 1,907 45       |                 |
|   | <hr/>          |                 |
| Total renewal premiums.....   | \$5,165,084 97 |                 |
| Total premium income.....   |                | \$6,319,998 02  |
| Consideration for supplementary contracts <i>not</i> involving life contingencies |                | 44,737 63       |
| Dividends left with the company to accumulate at interest.....                    |                | 7 87            |
| Interest on mortgage loans.....   | \$882,556 84   |                 |
| Interest on bonds.....  | 685,314 85     |                 |
| Interest on premium notes, policy loans or liens.....                             | 419,993 11     |                 |
| Interest on bank deposits.....  | 25,791 30      |                 |
| Interest on other debts due the company.....                                      | 7,551 13       |                 |
| Discount on claims paid in advance.....   | 321 68         |                 |
| Rents—including company's own occupancy.....                                      | 31,519 47      | 2,053,048 38    |
|   | <hr/>          |                 |
| Income from other sources.....  |                | 1,306 72        |
| Agents' balances previously charged off.....                                      |                | 16,748 87       |
| Profit on sale or maturity of ledger assets.....                                  |                | 1,618 06        |
|   | <hr/>          |                 |
| Total income.....   |                | \$8,437,465 55  |
| Ledger assets Dec. 31, 1908.....  |                | 42,527,372 23   |
|   | <hr/>          |                 |
| Total.....  |                | \$50,964,837 78 |

## DISBURSEMENTS.

|   |                |                |
|---|----------------|----------------|
| Death claims and additions.....   | \$1,577,115 49 |                |
| Matured endowments.....   | 468,932 40     | \$2,046,047 89 |
|   | <hr/>          |                |
| Annuities involving life contingencies.....                             |                | 330,002 79     |
| Surrender values paid in cash or applied on loans or notes.....         |                | 955,157 74     |
| Surrender values applied to pay new and renewal premiums.....           |                | 763 74         |
| Dividends paid policy holders in cash or applied on loans or notes..... |                | 264,600 15     |
| Dividends applied to pay renewal premiums.....                          |                | 229,895 34     |
| Dividends applied to shorten endowment or premium paying period.....    |                | 12,872 06      |
| Dividends applied to purchase paid-up additions and annuities.....      |                | 22,837 77      |

|  |                        |
|--|------------------------|
| Dividends left with the company to accumulate at interest. ....                  | \$7 87                 |
| Total paid policy holders. .... \$3,862,185.35                                   |                        |
| Expense of adjustment of claims including legal expense. ....                    | 183 99                 |
| Supplementary contracts <i>not</i> involving life contingencies. ....            | 15,594 33              |
| Commissions to agents. ....  | 579,891 00             |
| Compensation of managers and agents, except commission for new<br>business. .... | 1,333 22               |
| Agency supervision, traveling and all other agency expenses. ....                | 12,086 99              |
| Branch office expense including salaries of managers and clerks. ....            | 76,419 57              |
| Medical examiners' fees and inspection of risks. ....                            | 44,382 42              |
| Salaries and all other compensation of officers and home office employes..       | 142,831 82             |
| Rents—including company's own occupancy. ....                                    | 51,692 67              |
| Advertising, printing, stationery, postage, telephone and express. ....          | 56,782 92              |
| Legal expenses. ....   | 2,221 58               |
| Furniture, fixtures and safes. ....  | 5,311 00               |
| Repairs and expenses on real estate. ....  | 10,329 11              |
| Taxes on real estate. ....   | 6,278 32               |
| State taxes on premiums. ....  | 103,525 69             |
| Insurance department licenses and fees. ....                                     | 5,329 90               |
| All other licenses, fees and taxes. ....   | 50,421 77              |
| Investment expense. ....   | 27,268 43              |
| Premium on bonds. ....   | 52,781 67              |
| Miscellaneous expenditures. ....   | 11,425 06              |
| Agents' balances charged off. ....   | 5,600 42               |
| Loss on sale or maturity of ledger assets. ....                                  | 8,935 84               |
| Decrease in book value of ledger assets. ....                                    | 4,500 00               |
| Total disbursements. ....  | <u>\$5,137,313 07</u>  |
| Balance. ....  | <u>\$45,827,524 71</u> |

LEDGER ASSETS.

|  |                        |
|--|------------------------|
| Book value of real estate. ....                              | \$364,500 00           |
| Mortgage loans on real estate. ....                          | 19,625,314 76          |
| Loans on company's policies assigned as collateral. ....     | 5,728,724 42           |
| Premium notes on policies in force. ....                     | 1,737,466 75           |
| Book value of bonds—excluding interest. ....                 | 17,513,837 48          |
| Cash in office and deposited in banks, not on interest. .... | 19,835 17              |
| Deposited in trust companies and banks on interest. ....     | 835,704 21             |
| Agents' balances. ....                                       | 2,141 92               |
| Total ledger assets. ....                                    | <u>\$45,827,524 71</u> |

NON-LEDGER ASSETS.

|   |              |              |
|---|--------------|--------------|
| Interest due and accrued on mortgages. ....                   | \$443,241 33 |              |
| Interest accrued on bonds. ....                               | 260,504 89   |              |
| Interest due and accrued on premium notes, loans or liens. .. | 243,895 62   |              |
| Interest accrued on other assets. ....                        | 1,875 86     |              |
| Rents due and accrued on company's property or lease. ....    | 2,106 09     | \$951,623 79 |
| Market value of bonds over book value. ....                   |              | 51,888 00    |

|   | <i>New</i>         |                     |                        |
|---|--------------------|---------------------|------------------------|
|   | <i>Business.</i>   | <i>Renewals.</i>    |                        |
| Gross premiums due and unreported. ....     | \$8,926 90         | \$354,909 01        |                        |
| Gross deferred premiums. ....               | 45,054 91          | 432,479 67          |                        |
| Total. ....                                 | <u>\$53,981 81</u> | <u>\$787,388 68</u> |                        |
| Deduct loading. ....                        | 13,578 80          | 167,829 21          |                        |
| Net uncollected and deferred premiums. .... | \$40,403 01        | \$619,559 47        | 659,962 48             |
| Gross assets. ....                          |                    |                     | <u>\$47,490,998 98</u> |

## DEDUCT ASSETS NOT ADMITTED.

|  |            |                 |
|--|------------|-----------------|
| Agents' debit balances.....  | \$2,493 80 |                 |
| Premium notes and loans on policies and net premiums in excess of the net value of their policies..... | 31 77      | \$2,525 57      |
| Total admitted assets.....   |            | \$47,488,473 41 |

## LIABILITIES, SURPLUS AND OTHER FUNDS.

|   |                 |                 |
|---|-----------------|-----------------|
| 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..... | \$36,562,954 00 |                 |
| Same for reversionary additions.....  | 99,871 00       |                 |
| Same for annuities.....   | 3,618,375 00    |                 |
| Net reserve.....  |                 | \$40,281,200 00 |
| Present value of supplementary contracts, <i>not</i> involving life contingencies.....  |                 | 96,663 00       |
| Surrender values claimable on policies cancelled.....   |                 | 3,952 36        |
| Death losses in process of adjustment.....  | \$17,000 00     |                 |
| Death losses reported, no proofs received.....  | 43,894 55       |                 |
| Matured endowments due and unpaid.....  | 14,345 00       |                 |
| Death losses and other policy claims resisted.....  | 8,000 00        |                 |
| Annuity claims, involving life contingencies, due and unpaid.....   | 8,388 81        |                 |
| Total policy claims.....  |                 | 91,628 36       |
| Dividends left with company to accumulate at interest.....  |                 | 61 40           |
| Premiums paid in advance, including surrender values so applied.....  |                 | 4,354 28        |
| Unearned interest and rent paid in advance.....   |                 | 448 63          |
| Commissions to agents, due or accrued.....  |                 | 283 74          |
| Cost of collection on uncollected and deferred premiums in excess of loading.....   |                 | 10,061 04       |
| Salaries, rents, commissions and other accounts, due or accrued.....  |                 | 20,000 00       |
| Medical examiner's and legal fees due or accrued.....   |                 | 2,378 50        |
| State, county and municipal taxes due or accrued.....   |                 | 147,793 38      |
| Dividends or other profits due policy holders.....  |                 | 37,272 89       |
| Dividends apportioned to annual dividend policies, payable during 1910.....   |                 | 334,142 14      |
| Dividends apportioned to deferred dividend policies, payable during 1910.....   |                 | 428,367 32      |
| Held for deferred dividends, payable after 1910.....  |                 | 3,943,598 24    |
| Extra life rate endowment reserve.....  |                 | 189,285 27      |
| National and real estate taxes accrued.....   |                 | 13,237 81       |
| Unassigned funds (surplus).....   |                 | 1,883,745 05    |
| Total.....  |                 | \$47,488,473 41 |

## PREMIUM NOTE ACCOUNT.

|   |                |                |
|---|----------------|----------------|
| On hand Dec. 31, 1908.....                          | \$1,630,729 31 |                |
| Received during the year on old policies.....       | 417,659 01     | \$2,048,388 32 |
| Deductions during the year as follows:              |                |                |
| Used in payment of losses and claims.....           | \$38,857 16    |                |
| Used in purchase of surrendered policies.....       | 152,191 99     |                |
| Used in payment of dividends to policy holders..... | 1,806 07       |                |
| Redeemed by maker in cash.....                      | 118,066 35     |                |
| Total reduction of premium note account.....        |                | 310,921 57     |
| Balance, note assets at end of the year.....        |                | \$1,737,466 75 |



EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1908,

|                             | <i>Number.</i> | <i>Amount.</i> | <i>Total<br/>Number.</i> | <i>Total<br/>Amount.</i> |
|-----------------------------|----------------|----------------|--------------------------|--------------------------|
| Whole life.....             | \$44,499       | \$90,560,361   |                          |                          |
| Endowment.....              | 26,395         | 44,421,081     |                          |                          |
| All other.....              | 8,500          | 19,027,502     |                          |                          |
| Additions by dividends..... | -              | 138,899        | 79,394                   | \$154,147,843            |

NEW POLICIES ISSUED.

|                             |       |           |       |              |
|-----------------------------|-------|-----------|-------|--------------|
| Whole life.....             | 3,444 | 7,197,624 |       |              |
| Endowment.....              | 1,410 | 2,149,838 |       |              |
| All other.....              | 2,695 | 7,102,759 |       |              |
| Additions by dividends..... | -     | 41,602    | 7,549 | \$16,491,823 |

OLD POLICIES REVIVED.

|                             |    |           |     |           |
|-----------------------------|----|-----------|-----|-----------|
| Whole life.....             | 82 | \$157,000 |     |           |
| Endowment.....              | 66 | 89,000    |     |           |
| All other.....              | 44 | 104,069   |     |           |
| Additions by dividends..... | -  | 11        | 192 | \$350,080 |

OLD POLICIES INCREASED.

|                 |  |          |   |          |
|-----------------|--|----------|---|----------|
| Whole life..... |  | \$13,275 |   |          |
| Endowment.....  |  | 1,916    |   |          |
| All other.....  |  | 4,684    | - | \$19,875 |

|  |  |  |        |               |
|--|--|--|--------|---------------|
| Total.....                               |  |  | 87,135 | \$171,009,621 |
| Policies terminated during the year..... |  |  | 5,338  | 11,821,744    |
| Policies in force Dec. 31, 1909.....     |  |  | 81,797 | \$159,187,877 |
| Annuities in force Dec. 31, 1909.....    |  |  | 1,099  | 372,791 68    |

BUSINESS IN MAINE.

|   | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------|
| Policies in force Dec. 31st of the previous year.....       | 1,450          | \$1,973,473 81 |
| Policies issued during the year.....                        | 129            | 193,816 49     |
| Total.....  | 1,579          | \$2,167,290 30 |
| Deduct policies ceased to be in force.....                  | 112            | 140,447 34     |
| Policies in force in Maine, Dec. 31, 1909.....              | 1,467          | \$2,026,842 96 |
| Losses and claims unpaid Dec. 31, of the previous year..... | 1              | \$48 00        |
| Losses and claims incurred during the year.....             | 14             | 18,123 21      |
| Total.....  | 15             | \$18,171 21    |
| Losses and claims settled during the year.....              | 13             | 18,048 21      |
| Losses and claims unpaid Dec. 31, 1909.....                 | 2              | \$123 00       |
| Premiums received.....                                      |                | 74,270 11      |

# 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.....                                   | \$711,078 47   |                 |
| Dividends applied to purchase paid-up additions.....                              | 144,213 90     |                 |
| Consideration for supplementary contracts involving life contingencies.....       | 5,290 33       |                 |
| Total new premiums .....  | \$860,582 70   |                 |
| Renewal premiums.....   | 5,091,139 58   |                 |
| Dividends applied to pay renewal premiums.....                                    | 856,590 12     |                 |
| Total renewal premiums .....  | \$5,947,729 70 |                 |
| Total premium income.....   |                | \$6,808,312 40  |
| Consideration for supplementary contracts <i>not</i> involving life contingencies |                | 51,671 00       |
| Dividends left with the company to accumulate at interest.....                    |                | 607 40          |
| Interest on mortgage loans.....   | \$500,549 29   |                 |
| Interest on collateral loans.....   | 19,863 60      |                 |
| Interest on bonds and dividends on stocks .....                                   | 1,143,343 27   |                 |
| Interest on premium notes, policy loans or liens .....                            | 309,704 68     |                 |
| Interest on bank deposits.....  | 13,000 19      |                 |
| Discount on claims paid in advance .....  | 147 15         |                 |
| Rents—including company's own occupancy.....                                      | 211,785 02     | 2,198,393 20    |
| Income from other sources.....  |                | 234 34          |
| Profit on sale or maturity of ledger assets .....                                 |                | 103,564 00      |
| Increase in book value of ledger assets.....                                      |                | 1 25            |
| Total income.....   |                | \$9,162,783 59  |
| Ledger assets December 31, 1908:.....   |                | 46,461,905 92   |
| Total .....   |                | \$55,624,689 51 |

## DISBURSEMENTS.

|   |                 |                |
|---|-----------------|----------------|
| Death claims and additions .....  | \$2,165,166 00  |                |
| Matured endowments and additions.....                                   | 565,802 33      | \$2,730,968 33 |
| Premium notes and liens voided by lapse .....                           |                 | 17,832 92      |
| Surrender values paid in cash or applied on loans or notes.....         |                 | 816,199 84     |
| Dividends paid policy holders in cash or applied on loans or notes..... |                 | 128,142 42     |
| Dividends applied to pay renewal premiums.....                          |                 | 856,590 12     |
| Dividends applied to purchase paid-up additions.....                    |                 | 144,213 90     |
| Dividends left with the company to accumulate at interest.....          |                 | 607 40         |
| Total paid policy holders.....  | \$4,694,554.93. |                |
| Expense of adjustment of claims including legal expense .....           |                 | 56 95          |
| Supplementary contracts <i>not</i> involving life contingencies.....    |                 | 8,001 00       |
| Supplementary contracts involving life contingencies.....               |                 | 7,500 00       |
| Commissions to agents .....   |                 | 680,094 57     |
| Commuted renewal commissions.....                                       |                 | 8,686 63       |

|  |                 |
|--|-----------------|
| Compensation of managers and agents, except commission for new business..... | \$120,982 85    |
| Agency supervision, traveling and all other agency expenses.....             | 7,804 93        |
| Medical examiners fees and inspection of risks.....                          | 61,670 33       |
| Salaries and all other compensation of officers and home office employes..   | 203,678 26      |
| Rents—including company's own occupancy.....                                 | 42,457 92       |
| Advertising, printing, stationery, postage, telephone and express.....       | 52,399 67       |
| Legal expenses.....  | 1,965 06        |
| Furniture, fixtures and safes.....   | 19,788 19       |
| Repairs and expenses on real estate.....                                     | 78,527 37       |
| Taxes on real estate.....  | 48,076 93       |
| State taxes on premiums.....   | 67,096 04       |
| Insurance department licenses and fees.....                                  | 12,732 60       |
| All other licenses, fees and taxes.....                                      | 43,295 98       |
| Mortgage and legislative expenses.....                                       | 3,761 37        |
| Miscellaneous expenditures.....  | 8,383 18        |
| Decrease in book value of ledger assets.....                                 | 103,181 97      |
| Total disbursements.....   | \$6,224,696 78  |
| Balance.....   | \$49,399,992 78 |

## LEDGER ASSETS.

|   |                 |
|---|-----------------|
| Book value of real estate.....                          | \$2,417,191 00  |
| Mortgage loans on real estate.....                      | 11,779,691 67   |
| Loans secured by collateral.....                        | 671,300 00      |
| Loans on company's policies assigned as collateral..... | 5,712,970 96    |
| Premium notes on policies in force.....                 | 710,395 74      |
| Book value of stocks and bonds—excluding interest.....  | 27,622,292 00   |
| Deposited in trust companies and banks on interest..... | 486,151 41      |
| Total ledger assets.....                                | \$49,399,992 78 |

## NON-LEDGER ASSETS.

|   |              |              |
|---|--------------|--------------|
| Interest due and accrued on mortgages.....                  | \$100,289 05 |              |
| Interest due and accrued on bonds.....                      | 208,248 99   |              |
| Interest accrued on collateral loans.....                   | 6,890 94     |              |
| Interest due and accrued on premium notes, loans or liens.. | 98,487 80    |              |
| Interest accrued on other assets.....                       | 318 37       |              |
| Rents due and accrued on company's property or lease.....   | 17,561 96    | \$431,797 11 |
| Market value of stocks and bonds over book value.....       |              | 1,150,374 00 |

*New*

|  | <i>Business.</i> | <i>Renewals.</i> |                 |
|--|------------------|------------------|-----------------|
| Gross premiums due and unreported.....     | -                | \$238,754 88     |                 |
| Gross deferred premiums.....               | \$105,211 13     | 90,292 58        |                 |
| Total.....                                 | \$105,211 13     | \$329,047 46     |                 |
| Deduct loading.....                        | 24,198 56        | 75,680 92        |                 |
| Net uncollected and deferred premiums..... | \$81,012 57      | \$253,366 54     | 334,379 11      |
| Total admitted assets.....                 |                  |                  | \$51,316,543 00 |

## LIABILITIES, SURPLUS AND OTHER FUNDS.

|  |                 |
|--|-----------------|
| 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..... | \$43,766,928 65 |
| Same for reversionary additions.....   | 822,572 63      |
| Same for annuities.....  | 40,492 27       |
| Net reserve.....   | \$44,629,993 55 |

|   |             |                 |
|---|-------------|-----------------|
| Present value of supplementary contracts, <i>not</i> involving life contingencies |             | \$222,391 66    |
| Death losses in process of adjustment.....  | \$78,953 48 |                 |
| Death losses reported, no proofs received.....                                    | 96,017 00   |                 |
| Matured endowments due and unpaid.....  | 64,237 59   |                 |
| Death losses and other policy claims resisted.....                                | 5,495 52    |                 |
| Total policy claims.....  |             | 239,703 59      |
| Dividends left with the company to accumulate at interest.....                    |             | 607 40          |
| Premiums paid in advance, including surrender values so applied.....              |             | 46,733 78       |
| Commissions due agents on premium notes, when paid.....                           |             | 28,354 52       |
| Commissions to agents, due or accrued.....  |             | 3,227 57        |
| Cost of collection on uncollected and deferred premiums in excess of loading..... |             | 21,042 22       |
| Salaries, rents, commissions and other accounts, due or accrued.....              |             | 8,838 49        |
| Medical examiner's fees due or accrued.....                                       |             | 791 00          |
| State, county and municipal taxes due or accrued.....                             |             | 130,676 76      |
| Dividends or other profits due policy holders.....                                |             | 218,488 16      |
| Dividends apportioned to annual dividend policies, payable during 1910...         |             | 1,300,000 00    |
| Dividends apportioned to deferred dividend policies, payable during 1910.         |             | 105,276 95      |
| Held for deferred dividends, payable after 1910.....                              |             | 94,546 50       |
| Unassigned funds (surplus).....   |             | 4,265,870 85    |
| Total.....  |             | \$51,316,543 00 |

## PREMIUM NOTE ACCOUNT.

|   |              |                |
|---|--------------|----------------|
| On hand December 31, 1908.....                      | \$701,740 22 |                |
| Received during the year on old policies.....       | 1,125,198 20 |                |
| Restored by revival of policies.....                | 3,851 70     | \$1,830,790 12 |
| Deductions during the year as follows :             |              |                |
| Used in payment of losses and claims.....           | \$11,621 47  |                |
| Used in purchase of surrendered policies.....       | 14,301 89    |                |
| Voided by lapse.....                                | 21,684 62    |                |
| Used in payment of dividends to policy holders..... | 378 20       |                |
| Redeemed by maker in cash.....                      | 1,072,408 20 |                |
| Total reduction of premium note account.....        |              | 1,120,394 38   |
| Balance, note assets at end of the year.....        |              | \$710,395 74   |

## EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DEC. 31, 1908.

|                             | <i>Number.</i> | <i>Amount.</i> | <i>Total<br/>Number.</i> | <i>Total<br/>Amount.</i> |
|-----------------------------|----------------|----------------|--------------------------|--------------------------|
| Whole life.....             | 45,531         | \$104,498,283  |                          |                          |
| Endowment.....              | 28,504         | 64,494,241     |                          |                          |
| All other.....              | 4,502          | 14,650,381     |                          |                          |
| Additions by dividends..... | -              | 1,270,953      | 78,537                   | \$184,913,858            |
| NEW POLICIES ISSUED.        |                |                |                          |                          |
| Whole life.....             | 6,560          | \$16,518,086   |                          |                          |
| Endowment.....              | 965            | 1,688,812      |                          |                          |
| All other.....              | 1,148          | 4,533,325      |                          |                          |
| Additions by dividends..... | -              | 276,329        | 8,673                    | \$23,016,552             |
| OLD POLICIES REVIVED.       |                |                |                          |                          |
| Whole life.....             | 94             | \$128,662      |                          |                          |
| Endowment.....              | 16             | 15,798         |                          |                          |
| All other.....              | 13             | 31,838         | 123                      | \$176,298                |

OLD POLICIES INCREASED.

|  |           |               |
|--|-----------|---------------|
| Whole life.....                          | \$184,989 |               |
| Endowment.....                           | 48,508    |               |
| All other.....                           | 966       |               |
| Additions by dividends.....              | 12        | \$234,475     |
| Total .....                              | 87,333    | \$208,341,183 |
| Policies terminated during the year..... | 4,110     | 10,848,411    |
| Policies in force Dec. 31, 1909.....     | 83,223    | \$197,492,772 |

BUSINESS IN MAINE.

|   | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------|
| Policies in force Dec. 31st, of the previous year.....      | 2,295          | \$3,723,972    |
| Policies issued during the year.....                        | 215            | 367,647        |
| Total .....   | 2,510          | \$4,091,619    |
| Deduct policies ceased to be in force.....                  | 170            | 234,276        |
| Policies in force in Maine, Dec. 31, 1909.....              | 2,340          | \$3,857,343    |
| Losses and claims unpaid Dec. 31, of the previous year..... | 10             | \$729 00       |
| Losses and claims incurred during the year.....             | 45             | 53,121 28      |
| Total .....   | 55             | \$53,850 28    |
| Losses and claims settled during the year.....              | 42             | 49,324 28      |
| Losses and claims unpaid Dec. 31, 1909.....                 | 13             | \$4,526 00     |
| Premiums received.....                                      |                | 126,833 86     |

NEW YORK LIFE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1841. COMMENCED BUSINESS IN 1845.

DARWIN P. KINGSLEY, *President.* SEYMOUR M. BALLARD, *Secretary.*

INCOME.

|   |                 |
|---|-----------------|
| First year's premiums on original policies .....  | \$5,949,283 41  |
| Dividends applied to purchase paid-up additions and annuities.....                      | 445,293 33      |
| Consideration for original annuities involving life contingencies.....                  | 438,795 86      |
| Consideration for supplementary contracts involving life contingencies.....             | 45,544 35       |
| Total new premiums .....  | \$6,878,916 95  |
| Renewal premiums.....   | 70,402,550 97   |
| Dividends applied to pay renewal premiums .....   | 1,276,449 72    |
| Surrender values applied to pay renewal premiums.....                                   | 37,274 55       |
| Renewal premiums for deferred annuities .....   | 29,835 51       |
| Total renewal premiums .....  | \$71,746,110 75 |
| Total premium income.....   | \$78,625,027 70 |
| Consideration for supplementary contracts <i>not</i> involving life contingencies ..... | 220,433 59      |
| Dividends left with the company to accumulate at interest .....                         | 17,796 45       |

|  |                      |              |
|--|----------------------|--------------|
| Interest on mortgage loans.....                        | \$2,850,114          | 55           |
| Interest on collateral loans.....                      | 30,000               | 00           |
| Interest on bonds.....                                 | 15,985,458           | 09           |
| Interest on premium notes, policy loans or liens ..... | 4,752,689            | 63           |
| Interest on bank deposits.....                         | 296,079              | 90           |
| Discount on claims paid in advance .....               | 2,955                | 07           |
| Rents—including company's own occupancy.....           | 1,047,577            | 53           |
|  | <u>\$24,964,874</u>  | 77           |
| Advanced commissions repaid.....                       |                      | 94,476 46    |
| Policy fees.....                                       |                      | 33,195 30    |
| Income from other sources.....                         |                      | 1,778 45     |
| Agents' balances previously charged off.....           |                      | 257 42       |
| Profit on sale or maturity of ledger assets.....       |                      | 192,373 82   |
| Increase in book value of ledger assets .....          |                      | 6,875,128 60 |
| Total income.....                                      | \$111,025,342        | 56           |
| Ledger assets Dec. 31, 1908.....                       | 545,945,703          | 42           |
| Total .....  | <u>\$656,971,045</u> | 98           |

## DISBURSEMENTS.

|   |                     |     |
|---|---------------------|-----|
| Death claims and additions .....  | \$23,017,708        | 20  |
| Matured endowments and additions.....   | 6,455,489           | 64  |
|   | <u>\$29,473,197</u> | 84  |
| Annuities involving life contingencies .....                                  | 1,705,682           | 88  |
| Surrender values paid in cash or applied on loans or notes.....               | 13,539,124          | 64  |
| Surrender values applied to pay renewal premiums.....                         | 37,274              | 55  |
| Dividends paid policy holders in cash or applied on loans or notes.....       | 5,495,401           | 97  |
| Dividends applied to pay renewal premiums .....                               | 1,276,449           | 72  |
| Dividends applied to purchase paid-up additions and annuities.....            | 445,293             | 33  |
| Dividends left with the company to accumulate at interest .....               | 17,796              | 45  |
| Total paid policy holders.....  | \$51,990,221.       | 38. |
| Expense of adjustment of claims including legal expense.....                  | 23,442              | 24  |
| Supplementary contracts <i>not</i> involving life contingencies .....         | 215,339             | 00  |
| Dividends and interest held on deposit surrendered during the year.....       | 57                  | 09  |
| Commissions to agents .....   | 3,806,781           | 80  |
| Compensation of managers and agents, except commission for new business ..... | 12,015              | 55  |
| Agency supervision, traveling and all other agency expenses .....             | 896,390             | 76  |
| Branch office expense including salaries of managers and clerks.....          | 1,075,092           | 20  |
| Medical examiners fees and inspection of risks .....                          | 304,729             | 86  |
| Salaries and all other compensation of officers and home office employes ..   | 1,483,863           | 47  |
| Rents—including company's own occupancy.....                                  | 542,010             | 90  |
| Advertising, printing, stationery, postage, telephone and express .....       | 477,829             | 46  |
| Legal expenses.....   | 15,338              | 53  |
| Furniture, fixtures and safes.....  | 61,016              | 97  |
| Repairs and expenses on real estate.....                                      | 294,386             | 46  |
| Taxes on real estate .....  | 166,903             | 69  |
| State taxes on premiums.....  | 775,898             | 47  |
| Insurance department licenses and fees.....                                   | 16,706              | 53  |
| All other licenses, fees and taxes .....                                      | 150,842             | 64  |
| Advanced commissions .....  | 840                 | 14  |
| Nylic contracts .....   | 503,409             | 23  |
| Legislative, President's Association and departmental expense.....            | 26,056              | 39  |
| Expense of Trustee's election.....  | 27,242              | 24  |
| Restaurant .....  | 40,369              | 43  |
| Custody of securities .....   | 21,884              | 73  |
| Commissions paid on real estate sales .....                                   | 13,600              | 00  |
| Miscellaneous expenditures.....   | 73,321              | 30  |
| Agents' balances charged off.....   | 7,037               | 56  |
| Loss on sale or maturity of ledger assets.....                                | 973                 | 08  |
| Decrease in book value of ledger assets.....                                  | 4,342,925           | 47  |
| Total disbursements.....  | <u>\$67,366,436</u> | 57  |
| Balance .....   | \$589,604,609       | 41  |

## LEDGER ASSETS.

|   |             |               |    |
|---|-------------|---------------|----|
| Book value of real estate.....                              |             | \$11,718,644  | 04 |
| Mortgage loans on real estate.....                          | 69,748,270  | 53            |    |
| Loans on company's policies assigned as collateral.....     | 89,952,566  | 32            |    |
| Premium notes on policies in force.....                     | 4,690,906   | 49            |    |
| Book value of bonds—excluding interest.....                 | 404,658,586 | 64            |    |
| Cash in office and deposited in banks, not on interest..... | 1,946,870   | 38            |    |
| Deposited in trust companies and banks on interest.....     | 6,597,574   | 80            |    |
| Agents balances.....  | 47,286      | 12            |    |
| Cash in branch offices.....                                 | 99,132      | 53            |    |
| Cash in transit.....  | 144,771     | 56            |    |
| Total ledger assets.....                                    |             | \$589,604,609 | 41 |

## NON-LEDGER ASSETS.

|   |           |    |                |
|---|-----------|----|----------------|
| Interest due and accrued on mortgages.....                | \$537,476 | 67 |                |
| Interest due and accrued on bonds.....                    | 5,792,105 | 72 |                |
| Interest accrued on premium notes, loans or liens.....    | 208,684   | 93 |                |
| Interest due and accrued on other assets.....             | 41,068    | 55 |                |
| Rents due and accrued on company's property or lease..... | 17,078    | 60 | \$6,596,414 47 |

|  |                  |                  |                  |
|--|------------------|------------------|------------------|
|  | <i>New</i>       | <i>Renewals.</i> |                  |
|  | <i>Business.</i> |                  |                  |
| Gross premiums due and unreported.....     | \$68,379 42      | \$4,276,881 50   |                  |
| Gross deferred premiums.....               | 291,214 00       | 4,785,738 00     |                  |
| Total.....                                 | \$359,593 42     | \$9,062,619 50   |                  |
| Deduct loading.....                        | 89,898 36        | 2,265,654 88     |                  |
| Net uncollected and deferred premiums..... | \$269,695 06     | \$6,796,964 62   | 7,066,659 68     |
| Gross assets.....                          |                  |                  | \$603,267,683 56 |

## DEDUCT ASSETS NOT ADMITTED.

|  |             |    |                  |
|--|-------------|----|------------------|
| Book value of bonds over market value..... | \$3,444,175 | 60 |                  |
| Branch office debit balances.....          | 115,221     | 99 | \$3,559,397 59   |
| Total admitted assets.....                 |             |    | \$599,708,285 97 |

## LIABILITIES, SURPLUS AND OTHER FUNDS.

|  |               |    |  |
|--|---------------|----|--|
| 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..... | \$477,733,727 | 00 |  |
| Same for reversionary additions.....   | 2,784,628     | 00 |  |
| Same for annuities.....  | 16,552,412    | 00 |  |
| Total.....   | \$497,070,767 | 00 |  |
| Deduct net value of risks re-insured.....  | 139,615       | 00 |  |
| Net reserve.....   | \$496,931,152 | 00 |  |
| Present value of supplementary contracts, <i>not</i> involving life contingencies  | 2,397,696     | 66 |  |
| Surrender values claimable on policies cancelled.....  | 266,220       | 67 |  |
| Death losses in process of adjustment.....   | \$1,070,639   | 71 |  |
| Death losses reported, no proofs received.....   | 2,009,670     | 25 |  |
| Matured endowments due and unpaid.....   | 408,862       | 19 |  |
| Death losses and other policy claims resisted.....   | 261,269       | 69 |  |
| Annuity claims, involving life contingencies, due and unpaid.....  | 136,308       | 70 |  |
| Total policy claims.....   | 3,880,750     | 54 |  |
| Due and unpaid on supplementary contracts <i>not</i> involving life contingencies  | 179           | 75 |  |
| Dividends left with the company to accumulate at interest.....   | 18,295        | 17 |  |

|   |                  |
|---|------------------|
| Premiums paid in advance, including surrender values so applied.....      | \$813,932 98     |
| Unearned interest and rent paid in advance .....                          | 2,139,147 12     |
| Commissions due agents on premium notes, when paid.....                   | 47,064 00        |
| Commissions to agents, due or accrued.....                                | 10,698 64        |
| Salaries, rents, commissions and other accounts, due or accrued.....      | 110,950 39       |
| Medical examiner's and legal fees due or accrued .....                    | 20,843 72        |
| State, county and municipal taxes due or accrued .....                    | 862,478 75       |
| Dividends or other profits due policy holders.....                        | 716,529 09       |
| Dividends apportioned to annual dividend policies, payable during 1910... | 2,566,983 00     |
| Dividends apportioned to deferred dividend policies, payable during 1910. | 6,277,125 89     |
| Held for deferred dividends, payable after 1910 .....                     | 71,778,756 00    |
| War risk fund .....   | 501,198 00       |
| Annual dividend equalization fund .....                                   | 303,486 00       |
| Mortality fluctuation fund .....  | 500,000 00       |
| Due agents under Nyllic contracts.....                                    | 26,310 83        |
| Reserve for Nyllic contracts.....   | 1,027,885 00     |
| Reserve for unreported death claims .....                                 | 500,000 00       |
| Reserve for unclaimed receipts.....                                       | 5,000 00         |
| Security fluctuation and general contingency fund .....                   | 8,005,601 77     |
| Total.....  | \$599,708,285 97 |

## PREMIUM NOTE ACCOUNT.

|  |                |
|--|----------------|
| On hand December 31, 1908.....                     | \$4,635,504 35 |
| Received during the year on old policies .....     | 894,767 23     |
| Restored by revival of policies.....               | 38,244 70      |
| Deductions during the year as follows :            |                |
| Used in payment of losses and claims.....          | \$61,458 55    |
| Used in purchase of surrendered policies.....      | 184,918 68     |
| Used in payment of dividends to policyholders..... | 117 98         |
| Redeemed by maker in cash .....                    | 681,114 58     |
| Total reduction of premium note account.....       | 927,609 79     |
| Balance, note assets at end of the year.....       | \$4,690,906 49 |

## EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DEC. 31, 1908.

|                             | <i>Number.</i> | <i>Amount.</i>  | <i>Total<br/>Number.</i> | <i>Total<br/>Amount.</i> |
|-----------------------------|----------------|-----------------|--------------------------|--------------------------|
| Whole life.....             | 615,368        | \$1,263,643,633 |                          |                          |
| Endowment.....              | 326,814        | 601,407,587     |                          |                          |
| All other.....              | 36,027         | 124,754,256     |                          |                          |
| Additions by dividends..... | -              | 3,754,125       | 978,209                  | \$1,993,559,601          |

## NEW POLICIES ISSUED.

|                             |        |               |        |               |
|-----------------------------|--------|---------------|--------|---------------|
| Whole life.....             | 46,593 | \$112,370,600 |        |               |
| Endowment.....              | 18,451 | 30,650,000    |        |               |
| All other.....              | 830    | 3,021,800     |        |               |
| Additions by dividends..... | -      | 804,717       | 65,874 | \$146,847,117 |

## OLD POLICIES REVIVED.

|                             |       |             |       |             |
|-----------------------------|-------|-------------|-------|-------------|
| Whole life.....             | 1,278 | \$3,242,200 |       |             |
| Endowment.....              | 782   | 1,455,600   |       |             |
| All other.....              | 49    | 144,500     |       |             |
| Additions by dividends..... | -     | 16,310      | 2,109 | \$4,858,610 |



OLD POLICIES INCREASED.

|  |   |             |           |                 |
|--|---|-------------|-----------|-----------------|
| Whole life.....                          | - | \$2,986,718 |           |                 |
| Endowment.....                           | - | 2,530,938   |           |                 |
| All other .....                          | - | 5,932,268   |           |                 |
| Additions by dividends .....             | - | 112         | -         | \$11,450,036    |
| Total.....                               |   |             | 1,046,192 | \$2,156,715,364 |
| Policies terminated during the year..... |   |             | 64,602    | 153,906,137     |
| *Policies in force Dec. 31, 1909.....    |   |             | 981,590   | \$2,002,809,227 |
| Annuities in force Dec. 31, 1909.....    |   |             | 9,632     | 2,013,353 72    |

BUSINESS IN MAINE.

|   | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------|
| Policies in force December 31st of the previous year.....       | 5,588          | \$7,911,194    |
| Policies issued during the year.....                            | 410            | 559,895        |
| Total.....  | 5,998          | \$8,471,089    |
| Deduct policies ceased to be in force.....                      | 316            | 516,142        |
| Policies in force in Maine, December 31, 1909 .....             | 5,682          | \$7,954,947    |
| Losses and claims unpaid December 31, of the previous year..... | 3              | \$2,093 00     |
| Losses and claims incurred during the year.....                 | 83             | 115,973 03     |
| Total.....  | 86             | \$118,066 03   |
| Losses and claims settled during the year .....                 | 86             | 118,066 03     |
| Premiums received .....   |                | 299,504 86     |

\* Policies reinsured, \$2,840,986.

## 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.....  | \$3,692,372 87   |               |
| Surrender values applied to pay first year's premiums.....                             | 1,564 42         |               |
| Total first year's premiums on original policies....                                   | \$3,693,937 29   |               |
| Dividends applied to purchase paid-up additions and annuities.....                     | 1,215,878 56     |               |
| Consideration for original annuities involving life contingencies.....                 | 199,223 75       |               |
| Consideration for supplementary contracts involving life contingencies.....            | 8,404 62         |               |
| Total new premiums.....  | \$5,117,444 22   |               |
| Renewal premiums.....  | 27,074,160 25    |               |
| Dividends applied to pay renewal premiums.....   | 4,896,319 72     |               |
| Renewal premiums for deferred annuities.....   | 2,073 34         |               |
| Total renewal premiums.....  | \$31,972,553 31  |               |
| Total premium income.....  | \$37,089,997 53  |               |
| Consideration for supplementary contracts <i>not</i> involving life contingencies..... | 213,469 08       |               |
| Dividends left with the company to accumulate at interest.....                         | 1,999 78         |               |
| Interest on mortgage loans.....  | \$6,318,486 27   |               |
| Interest on bonds.....   | 3,346,094 61     |               |
| Interest on premium notes, policy loans or liens.....                                  | 1,868,533 15     |               |
| Interest on bank deposits.....   | 54,914 22        |               |
| Interest on other debts due the company.....   | 259,123 91       |               |
| Discount on claims paid in advance.....  | 13,451 41        |               |
| Rents—including company's own occupancy.....   | 217,698 95       | 12,078 232 52 |
| Income from other sources.....   | 263 11           |               |
| Profit on sale or maturity of ledger assets.....                                       | 27,403 31        |               |
| Increase in book value of ledger assets.....   | 33,777 61        |               |
| Total income.....  | \$49,445,142 94  |               |
| Ledger assets Dec. 31, 1908.....   | 243,297,608 72   |               |
| Total.....   | \$292,742,751 66 |               |

### DISBURSEMENTS.

|   |                |                 |
|---|----------------|-----------------|
| Death claims and additions.....   | \$8,478,978 49 |                 |
| Matured endowments and additions.....                                   | 2,509,922 12   | \$10,988,900 61 |
| Annuities involving life contingencies.....                             | 81,971 70      |                 |
| Surrender values paid in cash or applied on loans or notes.....         | 7,622,769 97   |                 |
| Surrender values applied to pay new premiums.....                       | 1,564 42       |                 |
| Dividends paid policy holders in cash or applied on loans or notes..... | 4,225,615 61   |                 |

|  |                        |
|--|------------------------|
| Dividends applied to pay renewal premiums.....                             | \$4,896,319 72         |
| Dividends applied to purchase paid-up additions and annuities.....         | 1,215,878 86           |
| Dividends left with the company to accumulate at interest.....             | 1,999 78               |
| Total paid policy holders, \$28,835,020.37.                                |                        |
| Expense of adjustment of claims including legal expense.....               | 5,590 85               |
| Supplementary contracts <i>not</i> involving life contingencies.....       | 141,935 06             |
| Dividends and interest held on deposit surrendered during the year.....    | 52 24                  |
| Commissions to agents.....   | 3,711,410 90           |
| Agency supervision, traveling and all other agency expenses.....           | 3,220 93               |
| Medical examiner's fees and inspection of risks.....                       | 208,819 45             |
| Salaries and all other compensation of officers and home office employes.. | 764,601 87             |
| Rents—including company's own occupancy.....                               | 62,510 72              |
| Advertising, printing, stationery, postage, telephone and express.....     | 201,357 84             |
| Legal expenses.....  | 4,929 47               |
| Furniture, fixtures and safes.....   | 7,779 10               |
| Repairs and expenses on real estate.....                                   | 97,259 35              |
| Taxes on real estate.....  | 36,065 43              |
| State taxes on premiums.....   | 371,536 44             |
| Insurance department licenses and fees.....                                | 24,232 95              |
| All other licenses, fees and taxes.....                                    | 439,942 50             |
| Loan expenses.....   | 179,484 44             |
| Miscellaneous expenditures.....  | 4,901 94               |
| Loss on sale or maturity of ledger assets.....                             | 2,308 92               |
| Decrease in book value of ledge assets.....                                | 138,321 11             |
| Total disbursements.....   | <u>\$35,241,281 93</u> |
| Balance.....   | \$257,501,469 73       |

LEDGER ASSETS.

|   |                         |
|---|-------------------------|
| Book value of real estate.....                          | \$1,915,744 64          |
| Mortgage loans on real estate.....                      | 138,771,264 93          |
| Loans on company's policies assigned as collateral..... | 35,736,328 94           |
| Premium notes on policies in force.....                 | 566,716 77              |
| Book value of bonds—excluding interest.....             | 78,243,488 69           |
| Cash in office, not on interest.....                    | 78,507 97               |
| Deposited in trust companies and banks on interest..... | 2,156,924 81            |
| Agents' balances.....                                   | 32,492 98               |
| Total ledger assets.....                                | <u>\$257,501,469 73</u> |

NON-LEDGER ASSETS.

|  |                |                |
|--|----------------|----------------|
| Interest due and accrued on mortgages.....                     | \$1,965,326 95 |                |
| Interest accrued on bonds.....                                 | 1,076,752 54   |                |
| Interest due and accrued on premium notes, loans or liens..... | 1,066,462 97   |                |
| Rents accrued on company's property or lease.....              | 11,670 01      | \$4,120,212 47 |

|  | <i>New Business.</i> | <i>Renewals.</i>      |                         |
|--|----------------------|-----------------------|-------------------------|
| Gross premiums due and unreported.....     | \$18,041 00          | \$1,488,017 00        |                         |
| Gross deferred premiums.....               | 231,813 00           | 1,709,261 16          |                         |
| Total.....                                 | <u>\$249,854 00</u>  | <u>\$3,197,278 16</u> |                         |
| Deduct loading.....                        | 53,718 61            | 687,414 80            |                         |
| Net uncollected and deferred premiums..... | \$196,135 39         | \$2,509,863 36        | 2,705,998 75            |
| Gross assets.....                          |                      |                       | <u>\$264,327,680 95</u> |

DEDUCT ASSETS NOT ADMITTED.

|  |              |                         |
|--|--------------|-------------------------|
| Agents' debit balances.....                | \$32,492 98  |                         |
| Book value of bonds over market value..... | 1,853,198 69 | \$1,885,691 67          |
| Total admitted assets .....                |              | <u>\$262,441,989 28</u> |

LIABILITIES, SURPLUS AND OTHER FUNDS.

|   |              |              |                         |
|---|--------------|--------------|-------------------------|
| 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..... |              |              | \$218,127,243 00        |
| Same for reversionary additions.....  | 7,783,261 00 |              |                         |
| Same for annuities .....  | 1,145,921 00 |              |                         |
| Net reserve.....  |              |              | <u>\$227,056,425 00</u> |
| Present value of supplementary contracts <i>not</i> involving life contingencies  |              | 1,421,601 33 |                         |
| Surrender values claimable on policies cancelled .....  |              | 7,133 97     |                         |
| Death losses due and unpaid .....   | \$68,385 96  |              |                         |
| Death losses in process of adjustment.....  | 197,123 62   |              |                         |
| Death losses reported, no proofs received .....   | 222,084 70   |              |                         |
| Matured endowments due and unpaid .....   | 55,050 96    |              |                         |
| Death losses and other policy claims resisted .....   | 115,385 50   |              |                         |
| Annuity claims, involving life contingencies, due and unpaid .....  | 5,632 12     |              |                         |
| Total policy claims .....   |              |              | 663,662 86              |
| Due and unpaid on supplementary contracts <i>not</i> involving life contingencies .....   |              |              | 61 52                   |
| Dividends left with the company to accumulate at interest .....   |              |              | 2,960 71                |
| Premiums paid in advance, including surrender values so applied.....  |              |              | 23,750 70               |
| Unearned interest and rent paid in advance .....  |              |              | 428 88                  |
| Commissions to agents, due or accrued.....  |              |              | 86,273 14               |
| Salaries, rents, commissions and other accounts, due or accrued .....   |              |              | 20,810 78               |
| Medical examiner's and legal fees due or accrued.....   |              |              | 49,599 00               |
| State, county and municipal taxes due or accrued .....  |              |              | 274,137 14              |
| Dividends or other profits due policy holders.....  |              |              | 804,284 19              |
| Dividends apportioned to annual dividend policies, payable during 1910..  |              |              | 7,543,731 80            |
| Dividends apportioned to deferred dividend policies, payable during 1910  |              |              | 4,756,268 20            |
| Held for deferred dividends, payable after 1910 .....   |              |              | 13,921,375 00           |
| Unassigned funds (surplus) .....  |              |              | 5,803,485 06            |
| Total .....   |              |              | <u>\$262,441,989 28</u> |

PREMIUM NOTE ACCOUNT.

|  |              |                     |
|--|--------------|---------------------|
| On hand December 31, 1908.....                       | \$533,804 13 |                     |
| Received during the year on old policies.....        | 392,041 97   |                     |
| Restored by revival of policies .....                | 1,924 89     | \$927,770 99        |
| Deductions during the year as follows:               |              |                     |
| Used in payment of losses and claims .....           | \$22,333 04  |                     |
| Used in purchase of surrendered policies .....       | 42,890 42    |                     |
| Used in payment of dividends to policy holders ..... | 118,183 17   |                     |
| Redeemed by maker in cash.....                       | 177,647 59   |                     |
| Total reduction of premium note account.....         |              | 361,054 22          |
| Balance, note assets at end of year.....             |              | <u>\$566,716 77</u> |

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1908.

|  | <i>Number</i> | <i>Amount.</i>   | <i>Total<br/>Number.</i> | <i>Total<br/>Amount.</i> |
|--|---------------|------------------|--------------------------|--------------------------|
| Whole life.....                          | 248,760       | \$610,920,684 00 |                          |                          |
| Endowment.....                           | 97,155        | 208,372,923 00   |                          |                          |
| All other.....                           | 36,423        | 112,368,377 00   |                          |                          |
| Additions by dividends.....              | -             | 12,914,634 09    | 382,338                  | \$944,576,618 00         |
| <b>NEW POLICIES ISSUED.</b>              |               |                  |                          |                          |
| Whole life.....                          | 26,747        | \$71,352,238 00  |                          |                          |
| Endowment.....                           | 5,104         | 12,125,450 00    |                          |                          |
| All other.....                           | 7,544         | 30,238,500 00    |                          |                          |
| Additions by dividends.....              | -             | 2,940,746 00     | 39,395                   | \$116,656,934 00         |
| <b>OLD POLICIES REVIVED.</b>             |               |                  |                          |                          |
| Whole life.....                          | 345           | \$973,582 00     |                          |                          |
| Endowment.....                           | 97            | 221,792 00       |                          |                          |
| All other.....                           | 146           | 615,300 00       |                          |                          |
| Additions by dividends.....              | -             | 394 00           | 588                      | \$1,811,068 00           |
| <b>OLD POLICIES INCREASED.</b>           |               |                  |                          |                          |
| Whole life.....                          | 218           | -                |                          |                          |
| Endowment.....                           | 47            | -                |                          |                          |
| All other.....                           | 40            | -                | 305                      | -                        |
| Total.....                               |               |                  | 422,626                  | \$1,063,044,620 00       |
| Policies terminated during the year..... |               |                  | 19,012                   | 50,145,525 00            |
| Policies in force Dec. 31, 1909.....     |               |                  | 403,614                  | \$1,012,899,095 00       |
| Annuities in force Dec. 31, 1909.....    |               |                  | 292                      | 76,106 00                |

BUSINESS IN MAINE.

|  | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|----------------|
| Policies in force December 31st of previous year.....      | 4,721          | \$7,571,557 00 |
| Policies issued during the year.....                       | 335            | 463,500 00     |
| Total.....   | 5,056          | \$8,035,057 00 |
| Deduct policies ceased to be in force.....                 | 248            | 363,746 00     |
| Policies in force in Maine, December 31, 1909.....         | 4,808          | \$7,671,311 00 |
| Losses and claims unpaid December 31st of previous year... | 4              | \$13,000 00    |
| Losses and claims incurred during the year.....            | 71             | 132,881 98     |
| Total.....   | 75             | \$145,881 98   |
| Losses and claims settled during the year.....             | 69             | 141,581 98     |
| Losses and claims unpaid Dec. 31, 1909.....                | 6              | \$4,300 00     |
| Premiums received.....                                     |                | 280,044 90     |

PENN MUTUAL LIFE INSURANCE COMPANY,  
PHILADELPHIA, PENN.

INCORPORATED IN 1847. COMMENCED BUSINESS IN IN 1847.

GEORGE K. JOHNSON, *President.*

JOHN HUMPHREYS, *Secretary.*

INCOME.

|  |                  |              |
|--|------------------|--------------|
| First year's premiums on original policies.....  | \$1,951,658 01   |              |
| Surrender values applied to pay first year's premiums.....                             | 5,592 47         |              |
|  | <hr/>            |              |
| Total first year's premiums on original policies..                                     | \$1,957,250 48   |              |
| Dividends applied to purchase paid-up additions and annuities.....                     | 145,570 14       |              |
| Surrender values applied to purchase paid-up insurance and annuities.....              | 214,596 81       |              |
| Consideration for original annuities involving life contingencies.....                 | 399,606 27       |              |
| Consideration for supplementary contracts involving life contingencies.....            | 8,977 96         |              |
|  | <hr/>            |              |
| Total new premiums.....  | \$2,726,001 66   |              |
| Renewal premiums.....  | 13,280,002 18    |              |
| Dividends applied to pay renewal premiums.....   | 1,268,679 30     |              |
| Surrender values applied to pay renewal premiums.....                                  | 11,265 74        |              |
| Renewal premiums for deferred annuities.....   | 10,915 60        |              |
|  | <hr/>            |              |
| Total renewal premiums.....  | \$14,570,862 82  |              |
| Total premium income.....  | \$17,296,864 48  |              |
| Consideration for supplementary contracts <i>not</i> involving life contingencies..... | 301,311 40       |              |
| Dividends left with the company to accumulate at interest.....                         | 3,081 76         |              |
| Interest on mortgage loans.....  | \$2,123,775 03   |              |
| Interest on collateral loans.....  | 106,463 17       |              |
| Interest on bonds and dividends on stocks.....   | 1,720,607 89     |              |
| Interest on premium notes, policy loans or liens.....                                  | 843,666 80       |              |
| Interest on bank deposits.....   | 28,889 16        |              |
| Interest on other debts due the company.....   | 9,804 03         |              |
| Discount on claims paid in advance.....  | 1,281 78         |              |
| Rents—including company's own occupancy.....   | 152,710 66       | 4,987,198 52 |
|  | <hr/>            |              |
| Income from other sources.....   | 1,941 90         |              |
| Agents' balances previously charged off.....   | 4,370 47         |              |
| Profit on sale or maturity of ledger assets.....                                       | 73,315 76        |              |
|  | <hr/>            |              |
| Total income.....  | \$22,668,084 29  |              |
| Ledger assets Dec. 31, 1908.....   | 97,372,992 33    |              |
|  | <hr/>            |              |
| Total.....   | \$120,041,016 62 |              |

DISBURSEMENTS.

|   |                 |                        |
|---|-----------------|------------------------|
| Death claims and additions.....   | \$4,744,198 74  |                        |
| Matured endowments and additions.....   | 1,605,803 59    |                        |
|   |                 | <u>\$6,350,002 33</u>  |
| Annuities involving life contingencies.....                                       | 289,873 94      |                        |
| Premium notes and liens voided by lapse.....                                      | 76,669 61       |                        |
| Surrender values paid in cash or applied on loans or notes.....                   | 1,625,286 16    |                        |
| Surrender values applied to pay new and renewal premiums.....                     | 16,858 21       |                        |
| Surrender values applied to purchase paid-up insurance and annuities....          | 214,596 81      |                        |
| Dividends paid policy holders in cash or applied on loans or notes.....           | 337,226 62      |                        |
| Dividends applied to pay renewal premiums.....                                    | 1,268,679 30    |                        |
| Dividends applied to purchase paid-up additions and annuities.....                | 145,570 14      |                        |
| Dividends left with the company to accumulate at interest.....                    | 3,081 76        |                        |
| Total paid policy holders .....   | \$10,927,844 88 |                        |
| Expense of adjustment of claims including legal expense.....                      | 6,070 34        |                        |
| Supplementary contracts <i>not</i> involving life contingencies.....              | 190,069 57      |                        |
| Commissions to agents.....  | 1,768,369 81    |                        |
| Commuted renewal commissions .....  | 32,500 00       |                        |
| Compensation of managers and agents, except commission for new busi-<br>ness..... | 112,831 72      |                        |
| Agency supervision, traveling and all other agency expenses.....                  | 13,448 72       |                        |
| Medical examiners fees and inspection of risks.....                               | 135,052 56      |                        |
| Salaries and all other compensation of officers and home office employes..        | 383,858 44      |                        |
| Rents—including company's own occupancy.....                                      | 126,211 81      |                        |
| Advertising, printing, stationery, postage, telephone and express.....            | 122,721 53      |                        |
| Legal expenses.....   | 11,690 07       |                        |
| Furniture, fixtures and safes.....  | 11,480 91       |                        |
| Repairs and expenses on real estate.....  | 51,666 32       |                        |
| Taxes on real estate.....   | 27,804 25       |                        |
| State taxes on premiums.....  | 246,039 36      |                        |
| Insurance department licenses and fees.....                                       | 14,010 52       |                        |
| All other licenses, fees and taxes.....   | 232,923 51      |                        |
| Miscellaneous expenditures.....   | 110,635 92      |                        |
| Agents' balances charged off.....   | 643 69          |                        |
| Loss on sale or maturity of ledger assets .....                                   | 26,145 00       |                        |
| Decrease in book value of ledger assets.....                                      | 435,685 84      |                        |
| Total disbursements.....  |                 | <u>\$14,387,704 72</u> |
| Balance.....  |                 | \$105,653,311 90       |

LEDGER ASSETS.

|   |                         |
|---|-------------------------|
| Book value of real estate.....                              | \$2,059,948 03          |
| Mortgage loans on real estate.....                          | 44,297,132 60           |
| Loans secured by collateral.....                            | 2,324,187 20            |
| Loans on company's policies assigned as collateral.....     | 13,975,265 00           |
| Premium notes on policies in force.....                     | 2,393,217 93            |
| Temporary notes taken for premiums.....                     | 105,691 26              |
| Book value of stocks and bonds—excluding interest.....      | 39,283,668 14           |
| Cash in office and deposited in banks, not on interest..... | 4,625 11                |
| Deposited in trust companies and banks on interest.....     | 915,491 13              |
| Advanced to agents.....                                     | 288,156 09              |
| Agents' balances.....                                       | 5,929 41                |
| Total ledger assets.....                                    | <u>\$105,653,311 90</u> |

NON-LEDGER ASSETS.

|   |              |
|---|--------------|
| Interest due and accrued on mortgages.....                  | \$697,668 53 |
| Interest accrued on bonds.....                              | 609,521 12   |
| Interest accrued on collateral loans .....                  | 22,802 39    |
| Interest due and accrued on premium notes, loans or liens.. | 18,740 53    |

|   |            |                |
|---|------------|----------------|
| Interest due and accrued on other assets.....             | \$2,264 38 |                |
| Rents due and accrued on company's property or lease..... | 6,871 96   | \$1,357,868 61 |
| Market value of stocks and bonds over book value.....     |            | 344,180 77     |

|  | <i>New</i>       |                  |                  |
|--|------------------|------------------|------------------|
|  | <i>Business.</i> | <i>Renewals.</i> |                  |
| Gross premiums due and unreported.....                     | -                | \$1,195,212 26   |                  |
| Gross deferred premiums.....                               | \$84,248 69      | 1,072,048 87     |                  |
| Total.....   | \$84,248 69      | \$2,267,261 13   |                  |
| Deduct loading.....  | 18,955,96        | 510,133 75       |                  |
| Net uncollected and deferred premiums.....                 | \$65,292 73      | \$1,757,127 38   | 1,822,420 11     |
| Deferred annuities.....                                    |                  |                  | 5,803 74         |
| Secured profits on real estate under contract of sale..... |                  |                  | 2,950 00         |
| Gross assets.....  |                  |                  | \$109,186,535 43 |

## DEDUCT ASSETS NOT ADMITTED.

|   |            |                  |
|---|------------|------------------|
| Agents' debit balances.....             | \$5,934 93 |                  |
| Advanced to agents.....                 | 288,156 09 |                  |
| Temporary notes taken for premiums..... | 105,691 26 | \$399,782 28     |
| Total admitted assets.....              |            | \$108,786,753 15 |

## LIABILITIES, SURPLUS AND OTHER FUNDS.

|  |                 |                  |
|--|-----------------|------------------|
| 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 3 1-2 per cent..... | \$83,295,491 00 |                  |
| Same for reversionary additions.....   | 1,190,856 00    |                  |
| Same for annuities.....  | 3,213,772 00    |                  |
| Total.....   | \$87,700,119 00 |                  |
| Deduct net value of risks re-insured.....  | 149,347 00      |                  |
| Net reserve.....   |                 | \$87,550,772 00  |
| Present value of supplementary contracts, <i>not</i> involving life contingencies.....   |                 | 1,958,880 00     |
| Death losses in process of adjustment.....   | \$537,760 78    |                  |
| Matured credits awaiting proof.....  | 34,652 00       |                  |
| Death losses and other policy claims resisted.....   | 9,510 00        |                  |
| Total policy claims.....   |                 | 581,922 78       |
| Dividends left with the company to accumulate at interest.....   |                 | 37,053 04        |
| Premiums paid in advance, including surrender values so applied.....   |                 | 48,978 94        |
| Unearned interest and rent paid in advance.....  |                 | 395,146 57       |
| Commissions due agents on premium notes, when paid.....  |                 | 40,192 01        |
| Medical examiner's fees due or accrued.....  |                 | 13,092 00        |
| State, county and municipal taxes due or accrued.....  |                 | 550,931 00       |
| Dividends or other profits due policy holders.....   |                 | 266,692 52       |
| Dividends apportioned to annual dividend policies, payable during 1910.....  |                 | 2,645,000 00     |
| Dividends apportioned to deferred dividend policies, payable during 1910.....  |                 | 284,198 70       |
| Held for deferred dividends, payable after 1910.....   |                 | 7,197,087 68     |
| Trust deposits.....  |                 | 6,825 00         |
| Special 3 1-2 per cent reserve.....  |                 | 2,738,954 00     |
| Matured endowments left with the company at interest.....  |                 | 16,094 00        |
| Unassigned funds (surplus).....  |                 | 4,455,531 91     |
| Total.....   |                 | \$108,786,753 15 |



PREMIUM NOTE ACCOUNT.

|  |                |                       |
|--|----------------|-----------------------|
| On hand December 31, 1908.....                     | \$1,991,548 61 |                       |
| Received during the year on new policies.....      | 24,534 30      |                       |
| Received during the year on old policies.....      | 709,979 49     |                       |
| Restored by revival of policies.....               | 12,664 45      |                       |
|  |                | <u>\$2,738,726 85</u> |
| Deductions during the year as follows:             |                |                       |
| Used in payment of losses and claims.....          | \$69,114 57    |                       |
| Used in purchase of surrendered policies.....      | 44,283 67      |                       |
| Voided by lapse.....                               | 89,334 06      |                       |
| Used in payment of dividends to policyholders..... | 81,008 31      |                       |
| Redeemed by maker in cash.....                     | 61,768 31      |                       |
|  |                | <u>345,508 92</u>     |
| Total reduction of premium note account.....       |                | 345,508 92            |
| Balance, note assets at end of the year.....       |                | <u>\$2,393,217 93</u> |

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1908.

|   | <i>Number.</i> | <i>Amount.</i> | <i>Total<br/>Number.</i> | <i>Total<br/>Amount.</i> |
|---|----------------|----------------|--------------------------|--------------------------|
| Whole life.....                           | 101,499        | \$239,339,884  |                          |                          |
| Endowment.....                            | 40,233         | 82,319,346     |                          |                          |
| All other.....                            | 35,786         | 1,235,368,002  |                          |                          |
| Additions by dividends.....               | —              | 1,661,004      | 177,518                  | \$446,688,236            |
| NEW POLICIES ISSUED.                      |                |                |                          |                          |
| Whole life.....                           | 11,076         | \$32,631,272   |                          |                          |
| Endowment.....                            | 2,226          | 4,908,520      |                          |                          |
| All other.....                            | 4,781          | 20,973,817     | 18,083                   | \$58,513,609             |
| OLD POLICIES REVIVED.                     |                |                |                          |                          |
| Whole life.....                           | 284            | \$730,948      |                          |                          |
| Endowment.....                            | 89             | 154,396        |                          |                          |
| All other.....                            | 305            | 1,330,081      |                          |                          |
|   |                |                | 678                      | \$2,215,425              |
| OLD POLICIES INCREASED.                   |                |                |                          |                          |
| Whole life.....                           | —              | \$109,966      |                          |                          |
| Endowment.....                            | —              | 43,810         |                          |                          |
| All other.....                            | —              | 8,983          |                          |                          |
| Additions by dividend.....                | —              | 239,726        | —                        | \$402,485                |
| <b>Total</b> .....                        |                |                | <u>196,279</u>           | <u>\$507,819,755</u>     |
| Policies terminated during the year.....  |                |                | 11,964                   | 36,086 642               |
| *Policies in force December 31, 1909..... |                |                | <u>184,315</u>           | <u>\$471,783,113</u>     |
| Annuities in force December 31, 1909..... |                |                | 1,373                    | 535,269.119              |

BUSINESS IN MAINE.

|   | <i>Number.</i> | <i>Amount.</i>     |
|---|----------------|--------------------|
| Policies in force December 31st of the previous year.....       | 3,216          | \$4,414,472        |
| Policies issued during the year.....                            | 358            | 571,232            |
| <b>Total</b> .....  | <u>3,574</u>   | <u>\$4,985,704</u> |
| Deduct policies ceased to be in force.....                      | 315            | 335,121            |
| Policies in force in Maine, December 31, 1909.....              | 3,259          | \$4,650,583        |
| Losses and claims unpaid December 31, of the previous year..... | 2              | 1,095              |
| Losses and claims incurred during the year.....                 | 32             | 51,859             |
| <b>Total</b> .....  | <u>34</u>      | <u>\$52,954</u>    |
| Losses and claims settled during the year.....                  | 29             | 49,027             |
| Losses and claims unpaid December 31, 1909.....                 | 5              | \$3,927            |
| Premiums received.....  |                | <u>164,907 30</u>  |

\*Policies reinsured, \$4,792,900.

PHOENIX 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.....  | \$518,462 57    |              |
| Surrender values applied to pay first year's premiums.....                             | 6,992 21        |              |
| Total first year's premiums on original policies..                                     | \$525,454 78    |              |
| Dividends applied to purchase paid-up additions and annuities ...                      | 127,452 98      |              |
| Surrender values applied to purchase paid-up insurance and annuities.....              | 99,284 00       |              |
| Consideration for original annuities involving life contingencies.....                 | 25,875 20       |              |
| Total new premiums.....  | \$778,066 96    |              |
| Renewal premiums.....  | 3,307,857 62    |              |
| Dividends applied to pay renewal premiums.....   | 354,211 10      |              |
| Dividends applied to shorten endowment or premium paying period.....                   | 16,788 70       |              |
| Surrender values applied to pay renewal premiums. . .                                  | 15,109 30       |              |
| Total renewal premiums.....  | \$3,693,966 72  |              |
| Total premium income.....  | \$4,472,033 68  |              |
| Consideration for supplementary contracts <i>not</i> involving life contingencies..... | 4,095 00        |              |
| Dividends left with the company to accumulate at interest.....                         | 12,700 62       |              |
| Interest on mortgage loans.....  | \$806,363 63    |              |
| Interest on bonds and dividends on stocks.....   | 295,658 83      |              |
| Interest on premium notes, policy loans or liens.....                                  | 162,167 05      |              |
| Interest on bank deposits.....   | 13,346 93       |              |
| Interest on other debts due the company.....   | 317 73          |              |
| Discount on claims paid in advance.....  | 214 91          |              |
| Rents—including company's own occupancy.....   | 41,021 56       | 1,319,090 64 |
| Income from other sources.....   | 245 75          |              |
| Agents' balances previously charged off.....   | 3,342 54        |              |
| Profit on sale or maturity of ledger assets.....                                       | 1,439 00        |              |
| Increase in book value of ledger assets.....   | 2,675 03        |              |
| Total income.....  | \$5,815,622 26  |              |
| Ledger assets Dec. 31, 1908.....   | 25,274,254 29   |              |
| Total.....   | \$31,089,876 55 |              |

DISBURSEMENTS.

|   |                |                |
|---|----------------|----------------|
| Death claims and additions.....                                 | \$1,386,789 02 |                |
| Matured endowments and additions.....                           | 243,747 00     | \$1,630,536 02 |
| Annuities involving life contingencies.....                     |                | 13,711 97      |
| Premium notes and liens voided by lapse.....                    |                | 138 00         |
| Surrender values paid in cash or applied on loans or notes..... |                | 598,053 61     |
| Surrender values applied to pay new and renewal premiums.....   |                | 22,101 51      |

|  |                       |
|--|-----------------------|
| Surrender values applied to purchase paid-up insurance and annuities...  | \$99,284 00           |
| Dividends paid policy holders in cash or applied on loans or notes.....  | 9,025 61              |
| Dividends applied to pay renewal premiums.....                           | 354,211 10            |
| Dividends applied to shorten endowment or premium paying period.....     | 16,788 70             |
| Dividends applied to purchase paid-up additions and annuities.....       | 127,452 98            |
| Dividends left with the company to accumulate at interest.....           | 12,700 62             |
| Total paid policy holders..... \$2,824,004 12                            |                       |
| Expense of adjustment of claims including legal expense.....             | 1,263 52              |
| Supplementary contracts <i>not</i> involving life contingencies.....     | 3,190 97              |
| Dividends and interest held on deposit surrendered during the year.....  | 5,168 22              |
| Commissions to agents.....   | 489,733 96            |
| Commuted renewal commissions.....  | 200 00                |
| Agency supervision, traveling and all other agency expenses.....         | 11,889 97             |
| Branch office expense including salaries of managers and clerks.....     | 128,386 72            |
| Medical examiner's fees and inspection of risks.....                     | 44,112 09             |
| Salaries and all other compensation of officers and home office employes | 140,487 05            |
| Rents—including company's own occupancy.....                             | 10,271 00             |
| Advertising, printing, stationery, postage, telephone and express.....   | 44,529 51             |
| Legal expenses.....  | 2,787 10              |
| Furniture, fixtures and safes.....                                       | 6,617 61              |
| Repairs and expenses on real estate.....                                 | 22,913 35             |
| Taxes on real estate.....  | 5,691 44              |
| State taxes on premiums.....   | 50,082 01             |
| Insurance department, licenses and fees.....                             | 5,993 19              |
| All other licenses, fees and taxes.....                                  | 66,211 11             |
| Mortgage loan expense.....   | 18,211 61             |
| Traveling expenses.....  | 2,737 58              |
| Miscellaneous expenditures.....  | 15,641 40             |
| Agents' balances charged off.....  | 1,996 44              |
| Loss on sale or maturity of ledger assets.....                           | 2,682 03              |
| Decrease in book value of ledger assets.....                             | 7,350 55              |
| Total disbursements.....   | <u>\$3,862,152 55</u> |
| Balance.....   | \$27,227,724 00       |

LEDGER ASSETS.

|   |                        |
|---|------------------------|
| Book value of real estate.....                              | \$497,055 00           |
| Mortgage loans on real estate.....                          | 16,411,132 50          |
| Loans on company's policies assigned as collateral.....     | 3,098,547 55           |
| Premium notes on policies in force.....                     | 116,619 63             |
| Book value of stocks and bonds—excluding interest.....      | 6,512,483 75           |
| Cash in office and deposited in banks, not on interest..... | 416 46                 |
| Deposited in trust companies and banks on interest.....     | 591,469 11             |
| Total ledger assets.....                                    | <u>\$27,227,724 00</u> |

NON-LEDGER ASSETS.

|   |              |              |
|---|--------------|--------------|
| Interest due and accrued on mortgages.....                | \$332,560 29 |              |
| Interest due and accrued on bonds.....                    | 57,412 94    |              |
| Interest due and accrued on premium notes, loans or liens | 14,833 69    |              |
| Interest due on other assets.....                         | 2 48         | \$404,809 40 |
| Market value of stocks and bonds over book value.....     |              | 68,259 85    |

|  | <i>New<br/>Business.</i> | <i>Renewals.</i>    |                        |
|--|--------------------------|---------------------|------------------------|
| Gross premiums due and unreported.....   | \$8,740 15               | \$209,240 03        |                        |
| Gross deferred premiums.....             | 28,387 09                | 212,273 16          |                        |
| Total.....                               | <u>\$37,127 24</u>       | <u>\$421,513 19</u> |                        |
| Deduct loading.....                      | 9,256 68                 | 93,570 28           |                        |
| Net uncollected and deferred premiums... | <u>\$27,870 56</u>       | <u>\$327,942 91</u> | 355,813 47             |
| Gross assets.....                        |                          |                     | <u>\$28,056,606 72</u> |

## DEDUCT ASSETS NOT ADMITTED.

|  |  |                 |
|--|--|-----------------|
| Premium notes and loans on policies and net premiums in excess of the net value of their policies..... |  | \$878 06        |
| Total admitted assets.....   |  | \$28,055,728 66 |

## LIABILITIES, SURPLUS AND OTHER FUNDS.

|  |                 |                 |
|--|-----------------|-----------------|
| 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..... | \$24,987,518 00 |                 |
| Same for reversionary additions.....   | 812,690 00      |                 |
| Same for annuities.....  | 154,841 00      |                 |
| Total.....   | \$25,954,539 00 |                 |
| Deduct net value of risks reinsured.....   | 137,815 00      |                 |
| Net reserve.....   |                 | \$25,816,724 00 |
| Present value of supplementary contracts, <i>not</i> involving life contingencies.....   |                 | 23,815 00       |
| Surrender values claimable on policies cancelled.....  |                 | 16,341 53       |
| Death losses in process of adjustment.....   | \$13,134 00     |                 |
| Death losses reported, no proofs received.....   | 37,221 40       |                 |
| Total policy claims.....   |                 | 50,355 40       |
| Dividends left with company to accumulate at interest.....   |                 | 66,835 40       |
| Premiums paid in advance, including surrender values so applied.....   |                 | 49,045 59       |
| Unearned interest and rent paid in advance.....  |                 | 83,423 63       |
| Commissions to agents, due or accrued.....   |                 | 6,991 16        |
| Salaries, rents, commissions and other accounts, due or accrued.....   |                 | 1,390 95        |
| Medical examiner's fees due or accrued.....  |                 | 3,168 00        |
| State, county and municipal taxes due or accrued.....  |                 | 46,856 31       |
| Dividends or other profits due policy holders.....   |                 | 39,308 04       |
| Dividends apportioned to annual dividend policies, payable during 1910..   |                 | 567,818 77      |
| Dividends apportioned to deferred dividend policies, payable during 1910   |                 | 15,376 04       |
| Held for deferred dividends, payable after 1910.....   |                 | 109,393 29      |
| Contingent deferred term dividends.....  |                 | 18,316 16       |
| Reserve for special paid-up option.....  |                 | 10,000 00       |
| Unassigned funds (surplus).....  |                 | 1,130,569 39    |
| Total.....   |                 | \$28,055,728 66 |

## PREMIUM NOTE ACCOUNT.

|   |              |              |
|---|--------------|--------------|
| On hand December 31, 1908.....                      | \$132,895 79 |              |
| Received during the year on old policies.....       | 2,951 00     | \$135,846 79 |
| Deductions during the year as follows:              |              |              |
| Used in payment of losses and claims.....           | \$9,363 71   |              |
| Used in purchase of surrendered policies.....       | 4,568 58     |              |
| Voided by lapse.....                                | 138 00       |              |
| Used in payment of dividends to policy holders..... | 156 07       |              |
| Redeemed by maker in cash.....                      | 5,000 80     |              |
| Total reduction of premium note account.....        |              | 19,227 16    |
| Balance, note assets at end of the year.....        |              | \$116,619 63 |

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1908.

|                             | <i>Number.</i> | <i>Amount.</i> | <i>Total<br/>Number.</i> | <i>Total<br/>Amount.</i> |
|-----------------------------|----------------|----------------|--------------------------|--------------------------|
| Whole life.....             | 16,225         | \$29,282,697   |                          |                          |
| Endowment.....              | 37,269         | 63,277,777     |                          |                          |
| All other.....              | 6,276          | 15,227,567     |                          |                          |
| Additions by dividends..... | -              | 1,139,147      | 59,770                   | \$108,927,188            |

NEW POLICIES ISSUED.

|                             |       |            |       |              |
|-----------------------------|-------|------------|-------|--------------|
| Whole life.....             | 79    | \$436,724  |       |              |
| Endowment.....              | 5,568 | 10,497,598 |       |              |
| All other.....              | 1,697 | 5,330,706  |       |              |
| Additions by dividends..... | -     | 200,000    | 7,344 | \$16,465,028 |

OLD POLICIES REVIVED.

|                             |    |          |    |           |
|-----------------------------|----|----------|----|-----------|
| Whole life.....             | 8  | \$16,625 |    |           |
| Endowment.....              | 33 | 103,574  |    |           |
| All other.....              | 21 | 59,460   |    |           |
| Additions by dividends..... | -  | 2,040    | 62 | \$181,699 |

OLD POLICIES INCREASED.

|                 |  |          |   |           |
|-----------------|--|----------|---|-----------|
| Whole life..... |  | \$18,720 |   |           |
| Endowment.....  |  | 55,351   |   |           |
| All other.....  |  | 561,669  | - | \$635,740 |

|  |  |  |        |               |
|--|--|--|--------|---------------|
| Total.....                               |  |  | 67,176 | \$126,209,655 |
| Policies terminated during the year..... |  |  | 3,745  | 7,706,067     |
| *Policies in force Dec. 31, 1909.....    |  |  | 63,431 | \$118,503,588 |
| Annuities in force Dec. 31, 1909.....    |  |  | 87     | 15,277 15     |

BUSINESS IN MAINE.

|   | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------|
| Policies in force December 31st of the previous year..... | 1,025          | \$1,139,944    |
| Policies issued during the year.....                      | 49             | 76,634         |
| Total.....  | 1,074          | \$1,216,578    |
| Deduct policies ceased to be in force.....                | 63             | 85,035         |
| Policies in force in Maine, December 31, 1909.....        | 1,011          | \$1,131,543    |
| Losses and claims incurred during the year.....           | 24             | \$43,422 60    |
| Losses and claims settled during the year.....            | 24             | 43,422 60      |
| Premiums received.....                                    |                | \$44,640 58    |

\* Policies reinsured, 212. \$2,589,341

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.....   | \$788,374 14          |                        |
| Dividends applied to purchase paid-up additions and annuities .....                     | 205,031 40            |                        |
| Surrender values applied to purchase paid-up insurance and annuities .....              | 85,128 00             |                        |
| Consideration for original annuities involving life contingencies .....                 | 140,665 59            |                        |
| Total new premiums .....  | <u>\$1,219,199 13</u> |                        |
| Renewal premiums.....   | 6,169,725 44          |                        |
| Dividends applied to pay renewal premiums.....  | 747,844 92            |                        |
| Renewal premiums for deferred annuities .....   | 367 80                |                        |
| Total renewal premiums .....  | <u>\$6,917,938 16</u> |                        |
| Total premium income .....  |                       | \$8,137,137 29         |
| Consideration for supplementary contracts <i>not</i> involving life contingencies ..... |                       | 68,246 40              |
| Interest on mortgage loans.....   | \$809,488 12          |                        |
| Interest on collateral loans .....  | 56,037 90             |                        |
| Interest on bonds and dividends on stocks .....   | 1,735,398 14          |                        |
| Interest on premium notes, policy loans or liens.....                                   | 410,378 57            |                        |
| Interest on bank deposits .....   | 3,788 59              |                        |
| Interest on other debts due the company.....  | 445 13                |                        |
| Discount on claims paid in advance.....   | 366 85                |                        |
| Rents .....   | <u>152,106 35</u>     | 3,168,009 65           |
| Profit on sale or maturity of ledger assets.....  |                       | <u>877,543 54</u>      |
| Total income.....   |                       | <u>\$12,250,936 83</u> |
| Ledger assets Dec. 31, 1908 .....   |                       | <u>62,162,126 40</u>   |
| Total .....   |                       | <u>\$74,413,063 28</u> |

DISBURSEMENTS.

|  |                |                        |
|--|----------------|------------------------|
| Death claims and additions.....  | \$1,899,658 48 |                        |
| Matured endowments and additions .....                                   | 2,607,142 53   | \$4,506,801 01         |
| Annuities involving life contingencies.....                              |                | 91,266 77              |
| Surrender values paid in cash or applied on loans or notes .....         |                | 664,530 34             |
| Surrender values applied to purchase paid-up insurance and annuities ... |                | 85,128 00              |
| Dividends paid policy holders in cash or applied on loans or notes ..... |                | 199,972 19             |
| Dividends applied to pay renewal premiums.....                           |                | 747,844 92             |
| Dividends applied to purchase paid-up additions and annuities .....      |                | 205,031 40             |
| Total paid policy holders.....   |                | <u>\$6,500,574.63.</u> |

|  |                       |
|--|-----------------------|
| Expense of adjustment of claims including legal expense.....               | \$150 00              |
| Supplementary contracts <i>not</i> involving life contingencies.....       | 54,414 84             |
| Commissions to agents.....   | 686,824 46            |
| Agency supervision, traveling and all other agency expenses.....           | 20,816 98             |
| Branch office expense including salaries of managers and clerks.....       | 29,213 60             |
| Medical examiner's fees and inspection of risks.....                       | 39,486 01             |
| Salaries and all other compensation of officers and home office employes.. | 345,474 35            |
| Rents.....   | 27,948 65             |
| Advertising, printing, stationery, postage, telephone and express.....     | 76,089 19             |
| Legal expenses.....  | 72,298 23             |
| Furniture, fixtures and safes.....   | 31,194 41             |
| Repairs and expenses on real estate.....                                   | 41,899 71             |
| Taxes on real estate.....  | 43,777 04             |
| State taxes on premiums.....   | 101,334 15            |
| Insurance department licenses and fees.....                                | 7,559 39              |
| All other licenses, fees and taxes.....                                    | 99,514 76             |
| Miscellaneous expenditures.....  | 38,897 53             |
| Loss on sale or maturity of ledger assets.....                             | 9,412 83              |
| Decrease in book value of ledger assets.....                               | 395,251 27            |
| Total disbursements.....   | <u>\$8,622,127 03</u> |
| Balance.....   | \$65,790,936 25       |

LEDGER ASSETS.

|   |                        |
|---|------------------------|
| Book value of real estate.....                          | \$1,719,704 17         |
| Mortgage loans on real estate.....                      | 16,538,399 01          |
| Loans secured by collateral.....                        | 2,277,458 33           |
| Loans on company's policies assigned as collateral..... | 7,115,335 00           |
| Premium notes on policies in force.....                 | 2,322 95               |
| Book value of stocks and bonds—excluding interest.....  | 98,044,753 84          |
| Deposited in trust companies and banks on interest..... | 92,962 95              |
| Total ledger assets.....                                | <u>\$65,790,936 25</u> |

NON-LEDGER ASSETS.

|   |              |                        |
|---|--------------|------------------------|
| Interest due and accrued on mortgages.....                  | \$233,220 54 |                        |
| Interest accrued on bonds.....                              | 523,014 88   |                        |
| Interest accrued on collateral loans.....                   | 12,580 54    |                        |
| Interest due and accrued on premium notes, loans or liens.. | 98,728 20    |                        |
| Rents due and accrued on company's property or lease.....   | 8,094 54     | \$875,638 70           |
| Market value of stocks and bonds over book value.....       |              | 2,808,968 16           |
|   |              |                        |
|   | <i>New</i>   | <i>Renewals.</i>       |
| Gross premiums due and unreported.....                      | -            | \$350,823 56           |
| Gross deferred premiums.....                                | \$78,605 73  | 849,890 10             |
| Total.....  | \$78,605 73  | \$1,200,713 66         |
| Deduct loading.....   | 14,777 88    | 225,734 17             |
| Net uncollected and deferred premiums.....                  | \$63,827 85  | \$974,979 49           |
| Total admitted assets.....                                  |              | <u>\$70,514,350 45</u> |

LIABILITIES, SURPLUS AND OTHER FUNDS.

|   |                        |
|---|------------------------|
| 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..... | \$56,581,998 00        |
| Same for reversionary additions.....  | 1,782,815 00           |
| Same for annuities.....   | 916,662 00             |
| Net reserve.....  | <u>\$59,381,475 00</u> |

|   |                        |
|---|------------------------|
| Present value of supplementary contracts, <i>not</i> involving life contingencies | \$536,593 00           |
| Surrender values claimable on policies cancelled.....                             | 39,207 60              |
| Death losses due and unpaid.....  | \$17,245 57            |
| Death losses reported, no proofs received.....                                    | 81,076 00              |
| Matured endowments due and unpaid.....  | 8,212 00               |
| Death losses and other policy claims resisted.....                                | 10,000 00              |
| Annuity claims, involving life contingencies, due and unpaid                      | 799 29                 |
| <b>Total policy claims</b> .....  | <b>117,332 66</b>      |
| Premiums paid in advance, including surrender values so applied .....             | 342,203 85             |
| Unearned interest and rent paid in advance.....                                   | 159 61                 |
| Commissions to agents, due or accrued .....                                       | 6,031 94               |
| Salaries, rents, commissions and other accounts, due or accrued.....              | 84 25                  |
| Medical examiner's fees due or accrued .....                                      | 3,665 00               |
| State, county and municipal taxes due or accrued.....                             | 115,039 65             |
| Dividends or other profits due policy holders .....                               | 110,281 51             |
| Dividends apportioned to annual dividend policies, payable during 1910..          | 655,000 00             |
| Cash capital .....  | 1,000,000 00           |
| Unassigned funds (surplus).....   | 8,207,276 38           |
| <b>Total</b> .....  | <b>\$70,514,350 45</b> |

## PREMIUM NOTE ACCOUNT.

|   |            |
|---|------------|
| On hand December 31, 1908.....                      | \$2,568 17 |
| Received during the year on old policies.....       | 283 20     |
| <b>Deductions during the year as follows:</b>       |            |
| Used in payment of dividends to policy holders..... | 528 42     |
| Balance, note assets at end of the year.....        | \$2,322 95 |

## EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DEC. 31, 1908.

|                             | <i>Number.</i> | <i>Amount.</i>  | <i>Total<br/>Number.</i> | <i>Total<br/>Amount.</i> |
|-----------------------------|----------------|-----------------|--------------------------|--------------------------|
| Whole life.....             | 8,050          | \$26,277,996 00 |                          |                          |
| Endowment.....              | 58,160         | 140,854,815 00  |                          |                          |
| All other.....              | 8,501          | 31,655,318 00   |                          |                          |
| Additions by dividends..... | -              | 2,397,216 00    | 74,711                   | \$201,185,345 00         |

## NEW POLICIES ISSUED.

|                             |       |                |       |                 |
|-----------------------------|-------|----------------|-------|-----------------|
| Whole life.....             | 912   | \$3,102,334 00 |       |                 |
| Endowment.....              | 6,083 | 12,915,579 00  |       |                 |
| All other.....              | 2,350 | 10,048,242 00  |       |                 |
| Additions by dividends..... | -     | 316,679 00     | 9,345 | \$26,382,834 00 |

## OLD POLICIES REVIVED.

|                             |     |              |       |                |
|-----------------------------|-----|--------------|-------|----------------|
| Whole life.....             | 192 | \$167,618 00 |       |                |
| Endowment.....              | 908 | 700,205 00   |       |                |
| All other.....              | 74  | 253,600 00   |       |                |
| Additions by dividends..... | -   | 7,547 00     | 1,169 | \$1,128,970 00 |

## OLD POLICIES INCREASED.

|  |   |             |        |                  |
|--|---|-------------|--------|------------------|
| Whole life.....                          | 1 | \$12,817 00 |        |                  |
| Endowment.....                           | 6 | 54,917 00   |        |                  |
| All other.....                           | 2 | 9,500 00    | 9      | \$77,234 00      |
| <b>Total</b> .....                       |   |             | 85,234 | \$228,774,388 00 |
| Policies terminated during the year..... |   |             | 4,742  | 14,265,128 00    |
| Policies in force Dec. 31, 1909.....     |   |             | 80,492 | \$214,509,255 00 |
| Annuities in force Dec. 31, 1909.....    |   |             | 331    | 95,539 84        |



BUSINESS IN MAINE.

|   | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------|
| Policies in force December 31st of the previous year..... | 1,152          | \$1,948,657 00 |
| Policies issued during the year .....                     | 162            | 819,259 00     |
|   | <hr/>          |                |
| Total .....   | 1,314          | \$2,267,916 00 |
| Deduct policies ceased to be in force.....                | 108            | 211,460 00     |
|   | <hr/>          |                |
| Policies in force in Maine, December 31, 1909.....        | 1,206          | \$2,056,456 00 |
| Losses and claims incurred during year.....               | 11             | \$30,017 00    |
| Losses and claims settled during the year .....           | 11             | 30,017 00      |
| Premiums received.....                                    |                | 74,731 19      |

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 .....                            | \$3,708,717 66        |
| Surrender values applied to pay first year's premiums.....                  | 747 37                |
|   | <hr/>                 |
| Total first year's premiums on original policies....                        | \$3,709,465 03        |
| Dividends applied to purchase paid-up additions and annuities.....          | 72,345 52             |
| Surrender values applied to purchase paid-up insurance and annuities.....   | 365,992 51            |
| Consideration for original annuities involving life contingencies.....      | 133,369 78            |
| Consideration for supplementary contracts involving life contingencies..... | 11,242 53             |
|   | <hr/>                 |
| Total new premiums (ordinary).....  | \$4,292,415 37        |
| Renewal premiums.....   | 17,354,232 80         |
| Dividends applied to pay renewal premiums.....                              | 290,038 77            |
| Surrender values applied to pay renewal premiums .....                      | 5,791 94              |
| Renewal premiums for deferred annuities.....                                | 796 33                |
|   | <hr/>                 |
| Total renewal premiums (ordinary).....                                      | \$17,650,859 84       |
| Total premium income (ordinary) .....                                       | \$21,943,275 21       |
| Industrial premiums, cash .....   | \$36,215,100 31       |
| Surrender values applied to purchase paid-up insurance and annuities.....   | 792,075 87            |
|   | <hr/>                 |
| Total premium income (industrial) .....                                     | 37,007,176 18         |
| Total premium income.....   | <hr/> \$58,950,451 39 |

|   |                |                  |
|---|----------------|------------------|
| Consideration for supplementary contracts <i>not</i> involving life contingencies |                | \$71,915 30      |
| Interest on mortgage loans  | \$1,591,357 92 |                  |
| Interest on collateral loans  | 316,151 21     |                  |
| Interest on bonds and dividends on stocks   | 4,513,589 38   |                  |
| Interest on premium notes, policy loans or liens                                  | 581,800 63     |                  |
| Interest on bank deposits   | 251,152 10     |                  |
| Interest on other debts due the company   | 31,998 16      |                  |
| Rents—including company's own occupancy   | 797,021 23     | 8,083,020 63     |
| Profit on sale or maturity of ledger assets                                       |                | 132,877 41       |
| Total income  |                | \$67,238,264 73  |
| Ledger assets Dec. 31, 1908   |                | 169,526,683 64   |
| Total   |                | \$236,764,948 37 |

## DISBURSEMENTS.

|  |                  |                  |
|--|------------------|------------------|
| Death claims and additions   | \$15,012,518 07  |                  |
| Matured endowments and additions   | 351,558 37       | \$15,364,076 44  |
| Annuities involving life contingencies                                   |                  | 69,435 50        |
| Surrender values paid in cash or applied on loans or notes               |                  | 1,664,309 54     |
| Surrender values applied to pay new and renewal premiums                 |                  | 6,539 31         |
| Surrender values applied to purchase paid-up insurance and annuities     |                  | 1,158,068 38     |
| Dividends paid policy holders in cash or applied on loans or notes       |                  | 2,268,586 80     |
| Dividends applied to pay renewal premiums                                |                  | 290,038 77       |
| Dividends applied to purchase paid-up additions and annuities            |                  | 72,345 52        |
| Total paid policy holders  | \$20,893,400.26. |                  |
| Expense of adjustment of claims including legal expense                  |                  | 22,073 16        |
| Supplementary contracts <i>not</i> involving life contingencies          |                  | 77,413 72        |
| Dividends to stockholders  |                  | 200,000 00       |
| Commissions to agents  |                  | 10,698,956 73    |
| Commuted renewal commissions   |                  | 10,614 93        |
| Agency supervision, traveling and all other agency expenses              |                  | 450,662 03       |
| Branch office expense including salaries of managers and clerks          |                  | 4,134,127 33     |
| Medical examiners fees and inspection of risks                           |                  | 908,134 31       |
| Salaries and all other compensation of officers and home office employes |                  | 2,338,454 96     |
| Rents—including company's own occupancy                                  |                  | 821,109 36       |
| Advertising, printing, stationery, postage, telephone and express        |                  | 1,161,277 78     |
| Legal expenses   |                  | 43,048 18        |
| Furniture, fixtures and safes  |                  | 273,947 26       |
| Repairs and expenses on real estate                                      |                  | 233,324 98       |
| Taxes on real estate   |                  | 212,848 52       |
| State taxes on premiums  |                  | 779,785 66       |
| Insurance department licenses and fees                                   |                  | 36,301 40        |
| All other licenses, fees and taxes                                       |                  | 422,859 42       |
| Investment expense   |                  | 16,374 99        |
| Expenses of audit by accountants   |                  | 9,000 00         |
| Miscellaneous expenditures   |                  | 189,643 86       |
| Loss on sale or maturity of ledger assets                                |                  | 39,663 42        |
| Total disbursements  |                  | \$43,973,022 26  |
| Balance  |                  | \$192,791,926 11 |

## LEDGER ASSETS.

|  |                 |
|--|-----------------|
| Book value of real estate                          | \$13,663,657 27 |
| Mortgage loans on real estate                      | 37,954,725 18   |
| Loans secured by collateral                        | 4,466,000 00    |
| Loans on company's policies assigned as collateral | 10,469,125 02   |
| Premium notes on policies in force                 | 1,738,897 25    |

|   |                      |           |
|---|----------------------|-----------|
| Book value of stocks and bonds—excluding interest.....      | \$113,714,962        | 62        |
| Cash in office and deposited in banks, not on interest..... | 979,450              | 25        |
| Deposited in trust companies and banks on interest.....     | 9,803,823            | 96        |
| Agents' balances.....                                       | 1,484                | 56        |
| <b>Total ledger assets.....</b>                             | <b>\$192,791,926</b> | <b>11</b> |

NON-LEDGER ASSETS.

|  |                    |            |
|--|--------------------|------------|
| Interest due and accrued on mortgages.....                   | \$752,594          | 50         |
| Interest accrued on bonds.....                               | 1,432,630          | 90         |
| Interest accrued on collateral loans.....                    | 32,252             | 36         |
| Interest due and accrued on premium notes, loans or liens..  | 68,641             | 63         |
| Interest due and accrued on other assets.....                | 1,313              | 55         |
| Rents due and accrued on company's property or lease.....    | 13,112             | 07         |
| <b>Market value of stocks and bonds over book value.....</b> | <b>\$2,300,545</b> | <b>41</b>  |
|  |                    | 877,529 38 |

|   | <i>New<br/>Business.</i> | <i>Renewals.</i>      |                         |
|---|--------------------------|-----------------------|-------------------------|
| Gross premiums due and unreported.....                  | \$96,830 24              | \$1,038,917 76        |                         |
| Gross deferred premiums.....                            | 653,877 39               | 3,029,465 00          |                         |
| <b>Total.....</b>                                       | <b>\$750,707 63</b>      | <b>\$4,068,382 76</b> |                         |
| Deduct loading.....                                     | 112,616 16               | 751,413 74            |                         |
| <b>Net uncollected and deferred (ordinary) premiums</b> | <b>\$638,091 47</b>      | <b>\$3,316,969 02</b> | <b>3,955,060 49</b>     |
| Net uncollected industrial premiums.....                |                          |                       | 234,501 09              |
| Stationery and printed matter.....                      |                          |                       | 10,000 00               |
| Furniture, fixtures and safes.....                      |                          |                       | 50,000 00               |
| Law libraries.....                                      |                          |                       | 6,875 63                |
| <b>Gross assets.....</b>                                |                          |                       | <b>\$200,226,438 11</b> |

DEDUCT ASSETS NOT ADMITTED.

|  |             |                         |
|--|-------------|-------------------------|
| Supplies, printed matter and stationery..... | \$10,000 00 |                         |
| Furniture, fixtures and safes.....           | 50,000 00   |                         |
| Agents' debit balances.....                  | 1,484 56    |                         |
| Law libraries.....                           | 6,875 63    | \$68,360 19             |
| <b>Total admitted assets.....</b>            |             | <b>\$200,158,077 92</b> |

LIABILITIES, SURPLUS AND OTHER FUNDS.

|   |                         |  |
|---|-------------------------|--|
| Net present value of all outstanding policies computed by the<br>Actuaries table of mortality with interest at 4 per cent, and<br>the American Experience table with interest at 3 and 3/4<br>per cent..... | \$151,331,204 00        |  |
| Same for reversionary additions.....  | 387,971 00              |  |
| Same for annuities.....   | 786,363 00              |  |
| Special reserve to equal Massachusetts standard.....  | 3,978,724 00            |  |
| <b>Total.....</b>   | <b>\$156,484,262 00</b> |  |
| Deduct net value of risks re-insured.....   | 631,519 00              |  |
| <b>Net reserve.....</b>   | <b>\$155,852,743 00</b> |  |
| Present value of supplementary contracts, <i>not</i> involving life contingencies   | 446,249 01              |  |
| Surrender values claimable on policies cancelled.....   | 448,410 00              |  |
| Death losses in process of adjustment.....  | \$446,622 99            |  |
| Death losses reported, no proofs received.....  | 367,583 62              |  |
| Matured endowments due and unpaid.....  | 23,057 35               |  |
| Death losses and other policy claims resisted.....  | 70,376 42               |  |
| Annuity claims, involving life contingencies, due and unpaid  | 25 00                   |  |
| <b>Total policy claims.....</b>   | <b>907,665 38</b>       |  |
| Due and unpaid on supplementary contract <i>not</i> involving life contingencies  | 2,247 75                |  |
| Premiums paid in advance, including surrender values so applied.....  | 575,033 20              |  |
| Unearned interest and rent paid in advance.....   | 308,901 84              |  |

|   |                  |
|---|------------------|
| Commissions due agents on premium notes, when paid .....                    | \$1,870 46       |
| Commissions to agents, due or accrued.....                                  | 15,123 12        |
| Salaries, rents, commissions and other accounts, due or accrued.....        | 76,941 22        |
| Medical examiner's and legal fees due or accrued .....                      | 189,017 78       |
| State, county and municipal taxes due or accrued.....                       | 1,125,474 21     |
| Dividends or other profits due policy holders.....                          | 157,771 35       |
| Dividends apportioned to annual dividend policies, payable during 1910...   | 53,160 87        |
| Dividends apportioned to deferred dividend policies, payable during 1910..  | 321,544 88       |
| Held for deferred dividends, payable after 1910 .....                       | 20,283,574 20    |
| Special reserve for industrial policies.....                                | 1,000,000 00     |
| Cost of voluntary dividend making industrial policies paid up at age 75.... | 303,514 00       |
| Cash capital.....   | 2,000,000 00     |
| Unassigned funds (surplus) .....  | 16,088,835 65    |
| Total .....   | \$200,158,077 92 |

## PREMIUM NOTE ACCOUNT.

|  |                |                |
|--|----------------|----------------|
| On hand December 31, 1908 .....                    | \$1,470,293 03 |                |
| Received during the year on old policies.....      | 1,417,100 17   |                |
| Restored by revival of policies.....               | 83,393 57      | \$2,970,786 77 |
| Deductions during the year as follows :            |                |                |
| Used in payment of losses and claims.....          | \$14,032 46    |                |
| Used in purchase of surrendered policies.....      | 271,607 16     |                |
| Used in payment of dividends to policyholders..... | 6,420 11       |                |
| Redeemed by maker in cash.....                     | 940,029 79     |                |
| Total reduction of premium note account.....       |                | 1,232,089 52   |
| Balance, note assets at end of year .....          |                | \$1,738,697 25 |

## EXHIBIT OF ORDINARY POLICIES.

## POLICIES AND ADDITIONS IN FORCE DEC. 31, 1908.

|  | <i>Number.</i> | <i>Amount.</i> | <i>Total<br/>Number.</i> | <i>Total<br/>Amount.</i> |
|--|----------------|----------------|--------------------------|--------------------------|
| Whole life.....                          | 326,265        | \$394,493,882  |                          |                          |
| Endowment .....                          | 121,611        | 111,383,545    |                          |                          |
| All other .....                          | 25,159         | 37,010,328     |                          |                          |
| Additions by dividends.....              | -              | 606,154        | 473,035                  | \$543,493,909            |
| NEW POLICIES ISSUED.                     |                |                |                          |                          |
| Whole life.....                          | 83,356         | \$98,466,939   |                          |                          |
| Endowment .....                          | 28,786         | 25,265,863     |                          |                          |
| All other .....                          | 5,467          | 12,053,941     |                          |                          |
| Additions by dividends .....             | -              | 138,545        | 117,609                  | \$135,925,287            |
| OLD POLICIES REVIVED.                    |                |                |                          |                          |
| Whole life .....                         | 2,564          | \$2,859,205    |                          |                          |
| Endowment.....                           | 1,337          | 944,303        |                          |                          |
| All other .....                          | 130            | 437,578        |                          |                          |
| Additions by dividends.....              | -              | 8              | 4,031                    | \$4,241,094              |
| OLD POLICIES INCREASED.                  |                |                |                          |                          |
| Whole life .....                         | -              | \$461,825      |                          |                          |
| Endowment.....                           | -              | 350,250        |                          |                          |
| All other.....                           | -              | 84,730         |                          | \$896,805                |
| Total .....                              |                |                | 594,675                  | \$684,557,095            |
| Policies terminated during the year..... |                |                | 43,959                   | 49,504,310               |
| * Policies in force Dec. 31, 1909 .....  |                |                | 550,716                  | \$635,052,785            |
| Annuities in force Dec. 31, 1909 .....   |                |                | 313                      | 93,438 61                |

\* Policies re-insured, 181, \$5,671,052.

EXHIBIT OF INDUSTRIAL POLICIES.  
POLICIES AND ADDITIONS IN FORCE DEC. 31, 1908.

|   | <i>Number.</i> | <i>Amount.</i> | <i>Total<br/>Number.</i> | <i>Total<br/>Amount.</i> |
|---|----------------|----------------|--------------------------|--------------------------|
| Whole life.....   | 6,888,394      | \$858,437,637  |                          |                          |
| Endowment.....  | 288,637        | 80,312,353     |                          |                          |
| All other.....  | 81,673         | 2,304,668      |                          |                          |
| Additions by dividends.....                                       | -              | 2,780          | 7,258,704                | \$891,057,438            |
| <br>  |                |                |                          |                          |
| NEW POLICIES ISSUED.  |                |                |                          |                          |
| Whole life.....   | 1,829,548      | \$246,935,622  |                          |                          |
| Endowment.....  | 302,780        | 35,638,423     | 2,132,928                | \$282,574,045            |
| <br>  |                |                |                          |                          |
| OLD POLICIES REVIVED.   |                |                |                          |                          |
| Whole life.....   | 237,489        | \$33,378,169   |                          |                          |
| Endowment.....  | 12,238         | 1,387,530      | 249,727                  | \$34,765,699             |
| <br>  |                |                |                          |                          |
| OLD POLICIES INCREASED.   |                |                |                          |                          |
| Whole life.....   | -              | \$40,934,866   |                          |                          |
| Endowment.....  | -              | 788,532        | -                        | \$41,723,398             |
| Total.....  |                |                | 9,640,759                | \$1,250,120,580          |
| Policies terminated during the year.....                          |                |                | 1,345,332                | 200,312,559              |
| Policies in force Dec. 31, 1909.....                              |                |                | 8,295,427                | \$1,049,808,021          |
| Health insurance and weekly annuities in force Dec. 31, 1909..... |                |                | 88                       | \$358                    |

ORDINARY BUSINESS IN MAINE.

|   | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------|
| Policies in force December 31st of the previous year.....       | 1,633          | \$1,589,107 00 |
| Policies issued during the year.....                            | 961            | 937,797 00     |
| Total.....  | 2,594          | \$2,526,904 00 |
| Deduct policies ceased to be in force.....                      | 211            | 194,354 00     |
| Policies in force in Maine, December 31, 1909.....              | 2,383          | \$2,332,550 00 |
| <br>  |                |                |
| Losses and claims unpaid December 31, of the previous year..... | 2              | \$2,530 45     |
| Losses and claims incurred during the year.....                 | 17             | 11,988 77      |
| Total.....  | 19             | \$14,519 22    |
| Losses and claims settled during the year.....                  | 19             | 14,519 22      |
| Premiums received.....  |                | 93,566 04      |

INDUSTRIAL BUSINESS IN MAINE.

|  | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|----------------|
| Policies in force December 31 of the previous year.....      | 12,595         | \$1,767,164 00 |
| Policies issued during the year.....                         | 13,476         | 1,975,328 00   |
| Total.....   | 26,071         | \$3,742,492 00 |
| Deduct policies ceased to be in force.....                   | 5,735          | 859,733 00     |
| Policies in force in Maine December 31, 1909.....            | 20,336         | \$2,882,759 00 |
| <br>   |                |                |
| Losses and claims unpaid December 31, of the previous year.. | 1              | \$78 00        |
| Losses and claims incurred during the year.....              | 188            | 20,691 28      |
| Total.....   | 189            | \$20,769 28    |
| Losses and claims settled during the year.....               | 172            | 18,861 28      |
| Losses and claims unpaid Dec. 31, 1909.....                  | 17             | \$1,908 00     |
| Premiums received.....                                       |                | 82,101 89      |

SECURITY MUTUAL LIFE INSURANCE COMPANY,  
BINGHAMTON, N. Y.

INCORPORATED IN 1886. COMMENCED BUSINESS IN 1887.

FREDERIC W. JENKINS, *President*.

CHAS. A. LADUE, *Secretary*.

INCOME.

|   |                |                |
|---|----------------|----------------|
| First year's premiums on original policies.....   | \$194,408 64   |                |
| Dividends applied to purchase paid-up additions and annuities .....                     | 2,794 59       |                |
| Surrender values applied to purchase paid-up insurance and annuities .....              | 5,102 81       |                |
| Total new premiums.....   | \$202,306 04   |                |
| Renewal premiums.....   | 1,855,082 85   |                |
| Dividends applied to pay renewal premiums.....  | 27,769 67      |                |
| Surrender values applied to pay renewal premiums.....                                   | 17,657 61      |                |
| Total renewal premiums.....   | \$1,400,460 13 |                |
| Total premium income.....   |                | \$1,602,766 17 |
| Consideration for supplementary contracts <i>not</i> involving life contingencies ..... |                | 5,274 00       |
| Dividends left with the company to accumulate at interest.....                          |                | 654 81         |
| Interest on mortgage loans.....   | \$84,612 31    |                |
| Interest on bonds and dividends on stocks.....  | 64,879 36      |                |
| Interest on premium notes, policy loans or liens.....                                   | 90,345 14      |                |
| Interest on bank deposits.....  | 4,293 09       |                |
| Interest on other debts due the company.....  | 8,314 65       |                |
| Discount on claims paid in advance.....   | 289 89         |                |
| Rents—including company's own occupancy.....  | 44,330 37      |                |
|   |                | 246,564 81     |
| Income from other sources.....  |                | 1,567 85       |
| Agents' balances previously charged off.....  |                | 2,925 00       |
| Profit on sale or maturity of ledger assets.....  |                | 2,918 00       |
| Total income.....   |                | \$1,862,670 64 |
| Ledger assets Dec. 31, 1908.....  |                | 5,094,890 87   |
| Total .....   |                | \$6,957,561 51 |

DISBURSEMENTS.

|   |                |
|---|----------------|
| Death claims and additions.....   | \$539,735 77   |
| Annuities involving life contingencies.....                             | 292 57         |
| Premium notes and liens voided by lapse.....                            | 105,106 14     |
| Surrender values paid in cash or applied on loans or notes.....         | 486,569 11     |
| Surrender values applied to pay new and renewal premiums.....           | 17,657 61      |
| Surrender values applied to purchase paid-up insurance and annuities..  | 5,102 81       |
| Dividends paid policy holders in cash or applied on loans or notes..... | 9,565 06       |
| Dividends applied to pay renewal premiums.....                          | 27,769 67      |
| Dividends applied to purchase paid-up additions and annuities.....      | 2,794 59       |
| Dividends left with the company to accumulate at interest.....          | 654 81         |
| Total paid policy holders.....  | \$1,195,248.14 |
| Expense of adjustment of claims including legal expense.....            | 1,629 30       |
| Supplementary contracts <i>not</i> involving life contingencies.....    | 2,986 44       |
| Commissions to agents.....  | 222,049 11     |

|   |                |
|---|----------------|
| Compensation of managers and agents, except commission for new business ..... | \$26,571 26    |
| Agency supervision, traveling and all other agency expenses.....              | 13,841 08      |
| Branch office expense including salaries of managers and clerks.....          | 30,959 09      |
| Medical examiners fees and inspection of risks.....                           | 17,616 68      |
| Salaries and all other compensation of officers and home office employes..    | 92,294 59      |
| Rents—including company's own occupancy .....                                 | 24,232 81      |
| Advertising, printing, stationery, postage, telephone and express.....        | 17,547 57      |
| Legal expenses.....   | 2,899 53       |
| Furniture, fixtures and safes.....  | 589 38         |
| Repairs and expenses on real estate.....                                      | 17,864 52      |
| Taxes on real estate.....   | 9,420 76       |
| State taxes on premiums.....  | 20,817 56      |
| Insurance department licenses and fees.....                                   | 3,837 48       |
| All other licenses, fees and taxes.....                                       | 552 69         |
| Miscellaneous expenditures.....   | 17,376 75      |
| Agents' balances charged off.....   | 174 20         |
| Total disbursements.....  | \$1,718,508 94 |
| Balance.....  | \$5,239,052 57 |

LEDGER ASSETS.

|   |                |
|---|----------------|
| Book value of real estate.....                              | \$733,106 55   |
| Mortgage loans on real estate.....                          | 848,400 00     |
| Loans on Company's policies assigned as collateral.....     | 1,543,367 96   |
| Premium notes on policies in force.....                     | 31,856 69      |
| Book value of stocks and bonds—excluding interest.....      | 1,785,819 75   |
| Cash in office and deposited in banks, not on interest..... | 46,361 66      |
| Deposited in trust companies and banks on interest.....     | 217,834 32     |
| Bills receivable.....                                       | 467 00         |
| Agents' balances.....                                       | 31,788 64      |
| Total ledger assets.....                                    | \$5,239,052 57 |

NON-LEDGER ASSETS.

|  |             |             |
|--|-------------|-------------|
| Interest due and accrued on mortgages.....             | \$14,345 17 |             |
| Interest accrued on bonds.....                         | 18,910 80   |             |
| Interest accrued on premium notes, loans or liens..... | 29,044 80   |             |
| Interest accrued on other assets.....                  | 1,043 91    | .           |
| Rents accrued on company's property or lease.....      | 963 10      | \$64,307 78 |

|   | <i>New<br/>Business.</i> | <i>Renewals.</i> |
|---|--------------------------|------------------|
| Gross premiums due and unreported.....    | \$8,011 35               | \$84,637 42      |
| Gross deferred premiums.....              | 9,872 83                 | 102,464 67       |
| Total.....                                | \$17,884 18              | \$187,102 09     |
| Deduct loading.....                       | 3,576 84                 | 37,420 42        |
| Net uncollected and deferred premiums.... | \$14,307 34              | \$149,681 67     |
| Gross assets.....                         |                          | 163,989 01       |
|   |                          | \$5,467,349 36   |

DEDUCT ASSETS NOT ADMITTED.

|  |                |
|--|----------------|
| Agents' debit balances.....  | \$31,788 64    |
| Bills receivable.....  | 467 00         |
| Premium notes and loans on policies and net premiums in excess of the net value of their policies..... | 16,523 28      |
| Book value of ledger assets over market value.....   | 35,616 65      |
| Total admitted assets.....   | \$5,382,953 79 |

LIABILITIES, SURPLUS AND OTHER FUNDS.

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..... \$4,537,444 00

Same for reversionary additions..... 3,978 00

Same for annuities..... 76,341 00

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Total..... \$4,617,763 00

Deduct net value of risks re-insured..... 1,422 00

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Net reserve..... \$4,616,341 00

Present value of supplementary contracts, *not* involving life contingencies 24,969 00

Surrender values claimable on policies cancelled..... 42,926 33

Death losses in process of adjustment..... \$2,200 00

Death losses reported, no proofs received..... 26,298 05

Death losses and other policy claims resisted..... 10,000 00

---

Total policy claims..... 38,498 05

Dividends left with the company to accumulate at interest..... 771 97

Premiums paid in advance, including surrender values so applied..... 9,952 53

Unearned interest and rent paid in advance..... 10,701 56

Commissions to agents, due or accrued..... 22,665 15

Salaries, rents, commissions and other accounts, due or accrued..... 3,729 60

Medical examiner's and legal fees due or accrued..... 3,100 00

State, county and municipal taxes due or accrued..... 25,000 00

Dividends or other profits due policy holders..... 7,767 03

Dividends apportioned to annual dividend policies, payable during 1910.. 18,000 00

Dividends apportioned to deferred dividend policies, payable during 1910. 1,718 80

Held for deferred dividends, payable after 1910..... 30,858 72

Agents' outstanding accounts..... 1,564 85

Unassigned funds (surplus)..... 524,389 20

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Total..... \$5,382,953 79

PREMIUM NOTE ACCOUNT.

On hand December 31, 1908..... \$32,047 08

Received during the year on old policies..... 4,610 07

Restored by revival of policies..... 530 54

---

Deductions during the year as follows:

Used in payment of losses and claims..... \$1,680 80

Used in purchase of surrendered policies... 2,664 03

Voided by lapse..... 935 40

Redeemed by maker in cash..... 50 77

---

Total reduction of premium note account..... 5,331 00

---

Balance, note assets at end of the year..... \$31,856 69

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1908.

|                 | Number. | Amount.      | Total Number. | Total Amount. |
|-----------------|---------|--------------|---------------|---------------|
| Whole Life..... | 11,217  | \$17,489,719 |               |               |
| Endowment.....  | 4,385   | 5,705,129    |               |               |
| All other.....  | 11,069  | 22,541,601   | 26,671        | \$45,736,449  |

NEW POLICIES ISSUED.

|                 |       |             |       |             |
|-----------------|-------|-------------|-------|-------------|
| Whole life..... | 1,685 | \$3,318,975 |       |             |
| Endowment.....  | 578   | 933,117     |       |             |
| All other.....  | 551   | 2,462,000   | 2,814 | \$6,714,092 |



SECURITY MUTUAL LIFE INSURANCE COMPANY. 535

OLD POLICIES REVIVED.

|                 |     |           |     |             |
|-----------------|-----|-----------|-----|-------------|
| Whole life..... | 317 | \$545,918 |     |             |
| Endowment.....  | 106 | 154,750   |     |             |
| All other.....  | 199 | 441,916   | 622 | \$1,142,584 |
|                 |     |           |     |             |

OLD POLICIES INCREASED.

|   |   |         |        |              |
|---|---|---------|--------|--------------|
| Whole life.....                           | - | \$2,508 |        |              |
| All other.....                            | - | 190,184 |        |              |
| Additions by dividends.....               | - | 8,635   | -      | \$201,322    |
|   |   |         |        |              |
| Total.....                                |   |         | 30,107 | \$53,794,447 |
| Policies terminated during the year.....  |   |         | 3,279  | 6,273,432    |
|   |   |         |        |              |
| Policies in force December 31, 1909.....  |   |         | 26,828 | \$47,521,015 |
| Annuities in force December 31, 1909..... |   |         | 2      | 292 57       |

BUSINESS IN MAINE.

|   | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------|
| Policies in force December 31st of the previous year..... | 236            | \$292,022      |
| Policies issued during the year.....                      | 23             | 30,942         |
|   |                |                |
| Total.....  | 259            | \$322,964      |
| Deduct policies ceased to be in force.....                | 22             | 24,778         |
|   |                |                |
| Policies in force in Maine, December 31, 1909.....        | 237            | \$298,186      |
| Losses and claims incurred during the year.....           | 1              | \$1,000        |
| Losses and claims settled during the year.....            | 1              | 1,000          |
| Premiums received.....                                    |                | 10,852 53      |

## \* 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.....                                   | \$494,349 25   |                 |
| Dividends applied to purchase paid-up additions and annuities.....                | 120,243 68     |                 |
| Consideration for original annuities involving life contingencies .....           | 45,786 25      |                 |
| Consideration for supplementary contracts involving life contingencies.....       | 2,310 00       |                 |
| Total new premiums.....   | \$662,689 18   |                 |
| Renewal premiums.....   | 3,652,351 54   |                 |
| Dividends applied to pay renewal premiums .....                                   | 529,252 68     |                 |
| Total renewal premiums .....  | \$4,181,604 17 |                 |
| Total premium income.....   |                | \$4,844,293 35  |
| Consideration for supplementary contracts <i>not</i> involving life contingencies |                | 41,430 30       |
| Dividends left with the company to accumulate at interest.....                    |                | 88,272 84       |
| Interest on mortgage loans.....   | \$236,475 27   |                 |
| Interest on collateral loans.....   | 1,044 64       |                 |
| Interest on bonds and dividends on stocks.....                                    | 914,446 04     |                 |
| Interest on premium notes, policy loans or liens.....                             | 195,062 22     |                 |
| Interest on bank deposits.....  | 10,852 73      |                 |
| Interest on other debts due the company.....                                      | 1,055 41       |                 |
| Discount on claims paid in advance .....  | 1,425 03       |                 |
| Rents—including company's own occupancy.....                                      | 118,203 07     | 1,478,564 41    |
| Policies surrendered to other companies.....                                      |                | 3,588 34        |
| Payments on non-ledger assets.....  |                | 628 67          |
| Sale of rights.....   |                | 1,077 23        |
| Profit on sale or maturity of ledger assets.....                                  |                | 42,168 47       |
| Increase in book value of ledger assets.....                                      |                | 362,301 64      |
| Total income.....   |                | \$6,862,325 25  |
| Ledger assets Dec. 31, 1908.....  |                | 31,580,977 79   |
| Total.....  |                | \$38,443,303 04 |

## DISBURSEMENTS.

|   |                 |                |
|---|-----------------|----------------|
| Death claims and additions.....   | \$1,489,102 93  |                |
| Matured endowments and additions.....                                   | 594,361 31      | \$2,083,464 24 |
| Annuities involving life contingencies .....                            |                 | 10,918 97      |
| Premium notes and liens voided by lapse.....                            |                 | 1,455 00       |
| Surrender values paid in cash or applied on loans or notes.....         |                 | 678,964 04     |
| Dividends paid policy holders in cash or applied on loans or notes..... |                 | 74,604 70      |
| Dividends applied to pay renewal premiums.....                          |                 | 529,252 63     |
| Dividends applied to purchase paid-up additions and annuities.....      |                 | 120,243 68     |
| Dividends left with the company to accumulate at interest.....          |                 | 88,272 84      |
| Total paid policy holders.....  | \$3,587,176.10. |                |

\* Withdrew from Maine December 31, 1909.

|  |                 |
|--|-----------------|
| Expense of adjustment of claims including legal expense .....              | \$247 85        |
| Supplementary contracts <i>not</i> involving life contingencies.....       | 10,593 99       |
| Dividends and interest held on deposit surrendered during the year.....    | 32,604 39       |
| Commissions to agents .....  | 431,772 42      |
| Commuted renewal commissions.....  | 23,665 49       |
| Agency supervision, traveling and all other agency expenses .....          | 6,155 28        |
| Branch office expense including salaries of managers and clerks.....       | 72,174 70       |
| Medical examiners fees and inspection of risks.....                        | 32,049 20       |
| Salaries and all other compensation of officers and home office employes.. | 110,346 08      |
| Rents—including company's own occupancy.....                               | 34,006 38       |
| Advertising, printing, stationery, postage, telephone and express.....     | 46,059 96       |
| Legal expenses .....   | 2,590 99        |
| Furniture, fixtures and safes.....   | 8,940 78        |
| Repairs and expenses on real estate.....                                   | 38,007 27       |
| Taxes on real estate.....  | 22,065 74       |
| State taxes on premiums.....   | 42,855 46       |
| Insurance department licenses and fees.....                                | 5,493 84        |
| All other licenses, fees and taxes .....                                   | 39,440 69       |
| Premiums on bonds purchased .....  | 17,037 50       |
| Miscellaneous expenditures.....  | 14,841 29       |
| Loss on sale or maturity of ledger assets.....                             | 2,885 00        |
| Decrease in book value of ledger assets.....                               | 192,499 47      |
| Total disbursements.....   | \$4,773,509 87  |
| Balance.....   | \$33,669,793 17 |

## LEDGER ASSETS.

|   |                 |
|---|-----------------|
| Book value of real estate.....                          | \$1,678,650 00  |
| Mortgage loans on real estate.....                      | 6,178,632 60    |
| Loans secured by collateral.....                        | 9,000 00        |
| Loans on company's policies assigned as collateral..... | 3,821,333 00    |
| Premium notes on policies in force.....                 | 63,669 00       |
| Book value of stocks and bonds—excluding interest.....  | 21,532,499 17   |
| Cash in office.....                                     | 1,691 21        |
| Deposited in trust companies and banks on interest..... | 368,383 42      |
| Loans on personal security.....                         | 15,934 77       |
| Total ledger assets .....                               | \$33,669,793 17 |

## NON-LEDGER ASSETS.

|   |                  |                  |
|---|------------------|------------------|
| Interest due and accrued on mortgages.....                  | \$81,868 70      |                  |
| Interest accrued on bonds.....                              | 255,723 46       |                  |
| Interest due and accrued on collateral loans.....           | 170 13           |                  |
| Interest due and accrued on premium notes, loans or liens.. | 50,033 49        |                  |
| Interest due and accrued on other assets.....               | 270 18           |                  |
| Rents due and accrued on company's property or lease.....   | 12,510 67        |                  |
| Market value of stocks and bonds over book value.....       | 28,707 83        |                  |
|   |                  |                  |
|   | <i>New</i>       |                  |
|   | <i>Business.</i> | <i>Renewals.</i> |
| Gross premiums due and unreported.....                      | \$7,373 29       | \$266,895 53     |
| Gross deferred premiums.....                                | 48,883 54        | 370,366 17       |
| Total .....   | \$56,256 83      | \$637,261 70     |
| Deduct loading.....   | 13,079 72        | 148,163 35       |
| Net uncollected and deferred premiums.....                  | \$43,177 11      | \$489,098 35     |
| Gross assets.....   |                  | 532,275 46       |
|   |                  | \$34,631,353 09  |

## DEDUCT ASSETS NOT ADMITTED.

|                                 |             |                 |
|---------------------------------|-------------|-----------------|
| Loans on personal security..... | \$15,934 77 |                 |
| Premium notes .....             | 12,733 80   | \$28,668 57     |
| Total admitted assets.....      |             | \$34,602,684 52 |

## LIABILITIES, SURPLUS AND OTHER FUNDS.

|  |                 |                 |                 |
|--|-----------------|-----------------|-----------------|
| 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..... |                 |                 | \$29,392,650 00 |
| Same for reversionary additions.....   | 1,256,075 00    |                 |                 |
| Same for annuities.....  | 126,847 00      |                 |                 |
| Total.....   | \$30,775,572 00 |                 |                 |
| Deduct net value of risks re-insured .....   | 245,854 00      |                 |                 |
| Net reserve.....   |                 | \$30,529,718 00 |                 |
| Present value of supplementary contracts, <i>not</i> involving life contingencies  |                 | 166,129 00      |                 |
| Death losses reported, no proofs received.....   | \$112,998 80    |                 |                 |
| Death losses and other policy claims resisted.....   | 17,000 00       |                 |                 |
| Total policy claims.....   |                 | 129,998 80      |                 |
| Dividends left with company to accumulate at interest.....   |                 | 233,322 72      |                 |
| Premiums paid in advance, including surrender values so applied.....   |                 | 56,934 00       |                 |
| State, county and municipal taxes due or accrued.....  |                 | 80,000 00       |                 |
| Dividends or other profits due policy holders .....  |                 | 53,967 93       |                 |
| Dividends apportioned to annual dividend policies, payable during 1910...  |                 | 119,030 31      |                 |
| Dividends apportioned to deferred dividend policies, payable during 1910.  |                 | 20,665 46       |                 |
| Held for deferred dividends, payable after 1910.....   |                 | 126,432 45      |                 |
| Extra reserve on annuities.....  |                 | 20,091 00       |                 |
| Unassigned funds (surplus).....  |                 | 3,066,394 80    |                 |
| Total.....   |                 | \$34,602,684 52 |                 |

## PREMIUM NOTE ACCOUNT.

|   |             |              |
|---|-------------|--------------|
| On hand December 31, 1908.....                | \$71,574 00 |              |
| Received during the year on old policies..... | 146,600 90  |              |
| Restored by revival of policies.....          | 354 00      | \$218,528 90 |
| Deductions during the year as follows:        |             |              |
| Used in payment of losses and claims.....     | \$656 90    |              |
| Used in purchase of surrendered policies..... | 3,898 00    |              |
| Voided by lapse.....                          | 1,809 00    |              |
| Redeemed by maker in cash .....               | 148,496 00  |              |
| Total reduction of premium note account.....  |             | 154,859 90   |
| Balance, note assets at end of the year.....  |             | \$63,669 00  |

## EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DEC. 31, 1908.

|                             | Number. | Amount.      | Total Number. | Total Amount.  |
|-----------------------------|---------|--------------|---------------|----------------|
| Whole life.....             | 25,055  | \$65,300,642 |               |                |
| Endowment.....              | 20,975  | 49,120,725   |               |                |
| All other.....              | 2,565   | 7,026,530    |               |                |
| Additions by dividends..... | -       | 2,014,736    | 48,595        | \$12 3,462,633 |

| NEW POLICIES ISSUED.                     |       |              |                      |
|--|-------|--------------|----------------------|
| Whole life.....                          | 3,842 | \$10,574,280 |                      |
| Endowment.....                           | 806   | 1,566,100    |                      |
| All other.....                           | 688   | 1,969,900    |                      |
| Additions by dividends.....              | -     | 208,080      | 5.336 \$14,318,360   |
| <hr/>                                    |       |              |                      |
| OLD POLICIES REVIVED.                    |       |              |                      |
| Whole life.....                          | 24    | \$47,500     |                      |
| Endowment.....                           | 4     | 6,000        |                      |
| All other.....                           | 5     | 9,000        | 33 \$62,500          |
| <hr/>                                    |       |              |                      |
| OLD POLICIES INCREASED.                  |       |              |                      |
| Whole life.....                          | 2     | \$104,046    |                      |
| Endowment.....                           | -     | 45,428       |                      |
| All other.....                           | 3     | 15,330       | 5 \$164,804          |
| <hr/>                                    |       |              |                      |
| Total.....                               |       |              | 53,969 \$138,008,297 |
| Policies terminated during the year..... |       |              | 2,925 7,732,595      |
| * Policies in force Dec. 31, 1909.....   |       |              | 51,044 \$130,275,702 |
| Annuities in force Dec. 31, 1909.....    |       |              | 52 14,529 44         |

## BUSINESS IN MAINE.

|  | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|----------------|
| Policies in force December 31st of the previous year.....      | 362            | \$648,735      |
| Policies issued during the year.....                           | 51             | 83,270         |
| <hr/>  |                |                |
| Total.....   | 413            | \$732,005      |
| Deduct policies ceased to be in force.....                     | 31             | 63,515         |
| <hr/>  |                |                |
| Policies in force in Maine, December 31, 1909.....             | 382            | \$668,490      |
| Losses and claims unpaid December 31, of the previous year.... | 1              | \$909 00       |
| Losses and claims incurred during the year.....                | 14             | 14,618 34      |
| <hr/>  |                |                |
| Total.....   | 15             | \$15,527 34    |
| Losses and claims settled during the year.....                 | 15             | 15,527 34      |
| Premiums received.....   |                | 23,496 31      |

\* Policies reinsured, 100, \$1,327,538.

## TRAVELERS INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1863. COMMENCED BUSINESS IN 1866.

SYLVESTER C. DUNHAM, *President.*LOUIS F. BUTLER, *Secretary.*

Cash Capital, \$2,000,000.

## INCOME.

|  |                       |                        |
|--|-----------------------|------------------------|
| First year's premiums on original policies.....  | \$849,546 98          |                        |
| Surrender values applied to pay first year's premiums.....                             | 416 67                |                        |
| Total first year's premiums on original policies.....                                  | <u>\$849,963 65</u>   |                        |
| Dividends applied to purchase paid-up additions and annuities.....                     | 19,776 00             |                        |
| Surrender values applied to purchase paid-up insurance and annuities.....              | 3,387 76              |                        |
| Consideration for original annuities involving life contingencies.....                 | 41,822 26             |                        |
| Consideration for supplementary contracts involving life contingencies.....            | 12,427 00             |                        |
| Total new premiums.....  | <u>\$927,376 67</u>   |                        |
| Renewal premiums.....  | 5,712,698 81          |                        |
| Dividends applied to pay renewal premiums.....   | 35,074 46             |                        |
| Surrender values applied to pay renewal premiums.....                                  | 1,173 83              |                        |
| Renewal premiums for deferred annuities.....   | 596 44                |                        |
| Total renewal premiums.....  | <u>\$5,749,543 54</u> |                        |
| Total premium income.....  |                       | \$6,676,920 21         |
| Consideration for supplementary contracts <i>not</i> involving life contingencies..... |                       | 1,200,981 01           |
| Interest on mortgage loans.....  | \$869,707 54          |                        |
| Interest on collateral loans.....  | 37,873 45             |                        |
| Interest on premium notes, policy loans or liens.....                                  | 326,225 41            |                        |
| Interest on bonds and dividends on stocks.....   | 1,653,397 83          |                        |
| Interest on bank deposits.....   | 33,106 32             |                        |
| Interest on other debts.....   | 2,794 40              |                        |
| Interest on contracts for sale of real estate.....                                     | 3,586 00              |                        |
| Discount on claims paid in advance.....  | 1,732 45              |                        |
| Interest from all other sources.....   | 665 33                |                        |
| Rents—including company's own occupancy.....   | 114,167 45            | 3,043,256 18           |
| Profit and loss.....   |                       | 26,651 45              |
| Agents' balances previously charged off.....   |                       | 1,929 36               |
| Profit on sale or maturity of ledger assets.....                                       |                       | 142,726 98             |
| Increase in book value of ledger assets.....   |                       | 67,677 51              |
| Total.....   |                       | <u>\$11,160,142 70</u> |
| Premium income, accident department.....   |                       | 9,271,539 26           |
| Total income.....  |                       | <u>\$20,431,681 96</u> |
| Ledger assets, Dec. 31, 1903.....  |                       | 62,539,692 28          |
| Total.....   |                       | <u>\$82,971,374 24</u> |

## DISBURSEMENTS.

|  |                |                 |
|--|----------------|-----------------|
| Death claims and additions.....  | \$2,784,690 12 |                 |
| Matured endowments and additions.....                                      | 788,239 61     | \$3,572,929 73  |
| <hr/>  |                |                 |
| Annuities involving life contingencies.....                                |                | 27,924 72       |
| Premium notes and liens voided by lapse.....                               |                | 248 72          |
| Surrender values paid in cash or applied on loans or notes.....            |                | 568,451 46      |
| Surrender values applied to pay new and renewal premiums.....              |                | 1,590 50        |
| Surrender values applied to purchase paid-up insurance and annuities....   |                | 3,387 76        |
| Dividends applied to pay renewal premiums.....                             |                | 35,074 46       |
| Dividends applied to purchase paid-up additions and annuities.....         |                | 19,776 00       |
| Total paid policy holders.....   | \$4,229,333.35 |                 |
| Expense of adjustment of claims including legal expense.....               |                | 1,447 94        |
| Supplementary contracts <i>not</i> involving life contingencies.....       |                | 325,198 95      |
| Discount on premiums paid in advance.....                                  |                | 1,894 03        |
| Commissions to agents.....   |                | 593,487 59      |
| Agency supervision, traveling and all other agency expenses.....           |                | 44,451 35       |
| Branch office expense including salaries of managers and clerks.....       |                | 177,147 57      |
| Medical examiner's fees and inspection of risks.....                       |                | 62,683 59       |
| Salaries and all other compensation of officers and home office employes.. |                | 178,181 74      |
| Rents—including company's own occupancy.....                               |                | 74,722 29       |
| Advertising, printing, stationery, postage, telephone and express.....     |                | 77,782 59       |
| Legal expenses.....  |                | 1,496 48        |
| Furniture, fixtures and safes.....   |                | 11,632 53       |
| Repairs and expenses on real estate.....                                   |                | 17,750 93       |
| Taxes on real estate.....  |                | 34,052 42       |
| State taxes on premiums.....   |                | 91,700 83       |
| Insurance department licenses and fees.....                                |                | 8,957 79        |
| All other licenses, fees and taxes.....                                    |                | 11,503 65       |
| Mortgage loan expense.....   |                | 42,640 55       |
| Miscellaneous expenditures.....  |                | 18,900 49       |
| Agents' balances charged off.....  |                | 1,174 68        |
| Loss on sale or maturity of ledger assets.....                             |                | 35,864 18       |
| Decrease in book value of ledger assets.....                               |                | 623,935 25      |
| <hr/>  |                |                 |
| Disbursements, life department.....  |                | \$6,665,940 77  |
| Disbursements, accident department.....                                    |                | 8,517,151 35    |
| Total disbursements.....   |                | \$15,183,092 12 |
| Balance.....   |                | \$67,788,282 12 |

## LEDGER ASSETS.

|   |                 |
|---|-----------------|
| Book value of real estate.....                              | \$1,175,025 00  |
| Mortgage loans on real estate.....                          | 18,704,424 40   |
| Loans secured by collateral.....                            | 558,476 53      |
| Loans on company's policies assigned as collateral.....     | 6,602,093 80    |
| Premium notes on policies in force.....                     | 884 10          |
| Book value of stocks and bonds—excluding interest.....      | 38,277,100 21   |
| Cash in office and deposited in banks, not on interest..... | 342,071 86      |
| Deposited in trust companies and banks on interest.....     | 1,038,927 55    |
| Bills receivable and agents' balances.....                  | 26,281 95       |
| Premiums in course of collection, accident department.....  | 1,036,069 08    |
| Agents' balances, accident department.....                  | 26,897 64       |
| Total ledger assets.....                                    | \$67,788,282 12 |

## NON-LEDGER ASSETS.

|   |              |                  |                  |
|---|--------------|------------------|------------------|
| Interest due and accrued on mortgages.....                  | \$289,346 39 |                  |                  |
| Interest due and accrued on bonds.....                      | 510,627 92   |                  |                  |
| Interest due and accrued on collateral loans.....           | 8,541 43     |                  |                  |
| Interest due and accrued on other assets.....               | 2,375 00     |                  | \$810,890 74     |
| Market value of stocks and bonds over book value.....       |              |                  | 891,612 13       |
|   |              | <i>New</i>       |                  |
|   |              | <i>Business.</i> | <i>Renewals.</i> |
| Gross premiums due and unreported.....                      | \$6,553 95   | \$398,399 29     |                  |
| Gross deferred premiums.....                                | 64,092 03    | 522,351 82       |                  |
| Total.....  | \$70,645 98  | \$920,751 11     |                  |
| Deduct loading.....   | 10,243 67    | 101,282 62       |                  |
| Net uncollected and deferred premiums, life department..... | \$60,402 31  | \$819,468 49     | 879,870 80       |
| Gross assets.....   |              |                  | \$70,370,655 79  |

## DEDUCT ASSETS NOT ADMITTED.

|   |             |  |                 |
|---|-------------|--|-----------------|
| Agents' debit balances, accident department.....                                      | \$26,897 64 |  |                 |
| Bills receivable and agents' balances.....  | 26,281 95   |  |                 |
| Premiums in course of collection written prior to October 1, accident department..... | 91,501 75   |  |                 |
| Premiums in course of collection not taken and returned....                           | 143,899 60  |  | \$288,580 94    |
| Total admitted assets.....  |             |  | \$70,082,074 85 |

## LIABILITIES, SURPLUS AND OTHER FUNDS.

|  |                 |  |                 |
|--|-----------------|--|-----------------|
| Net present value of all outstanding policies computed by the American Experience table of mortality with interest at 3 and 3½ per cent..... | \$47,028,964 00 |  |                 |
| Same for reversionary additions.....   | 76,244 00       |  |                 |
| Same for annuities.....  | 326,160 00      |  |                 |
| Total.....   | \$47,431,368 00 |  |                 |
| Deduct net value of risks reinsured.....   | 925,371 00      |  |                 |
| Net reserve.....   |                 |  | \$46,505,997 00 |
| Reserve for health and accident benefits.....  |                 |  | 16,500 00       |
| Present value of supplementary contracts, <i>not</i> involving life contingencies  |                 |  | 3,322,561 00    |
| Surrender values claimable on policies cancelled.....  |                 |  | 20,000 00       |
| Death losses in process of adjustment.....   | \$18,783 49     |  |                 |
| Death losses reported, no proofs received.....   | 105,646 45      |  |                 |
| Matured endowments due and unpaid.....   | 7,953 50        |  |                 |
| Death losses and other policy claims resisted.....   | 7,500 00        |  |                 |
| Total policy claims.....   |                 |  | 139,883 44      |
| Due and unpaid on supplementary contracts <i>not</i> involving life contingencies.....   |                 |  | 833 33          |
| Premiums paid in advance, including surrender values so applied.....   |                 |  | 78,226 38       |
| Unearned interest and rent paid in advance.....  |                 |  | 163,112 70      |
| Salaries, rents, commissions and other accounts, due or accrued.....   |                 |  | 30,010 00       |
| Medical examiner's and legal fees due or accrued.....  |                 |  | 5,469 00        |
| State, county and municipal taxes due or accrued.....  |                 |  | 91,977 00       |
| Dividends to stockholders.....   |                 |  | 250,000 00      |
| Dividends or other profits due policy holders.....   |                 |  | 4,905 34        |
| Dividends apportioned to annual dividend policies, payable during 1910...  |                 |  | 52,742 93       |
| Held for deferred dividends, payable after 1910.....   |                 |  | 84,866 00       |
| Additional and contingent reserves.....  |                 |  | 70,000 00       |
| Advance premiums on applications pending.....  |                 |  | 2,155 76        |
| Liabilities, accident department.....  |                 |  | 9,813,151 74    |
| Cash capital.....  |                 |  | 2,000,000 00    |
| Unassigned funds (surplus).....  |                 |  | 7,420,683 23    |
| Total.....   |                 |  | \$70,082,074 85 |



## PREMIUM NOTE ACCOUNT.

|   |            |            |
|---|------------|------------|
| On hand December 31, 1908.....                | \$4,173 13 |            |
| Received during the year on old policies..... | 122 25     | \$4,295 38 |
| Deductions during the year as follows:        |            |            |
| Used in payment of losses and claims.....     | \$2,409 00 |            |
| Used in purchase of surrendered policies..... | 573 69     |            |
| Voided by lapse.....                          | 248 72     |            |
| Redeemed by maker in cash.....                | 179 87     |            |
| Total reduction of premium note account.....  |            | 3,411 28   |
| Balance, note assets at end of the year ..... |            | \$884 10   |

## EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DEC. 31, 1908.

|  | <i>Number.</i> | <i>Amount.</i> | <i>Total<br/>Number.</i> | <i>Total<br/>Amount.</i> |
|--|----------------|----------------|--------------------------|--------------------------|
| Whole life.....                          | 48,726         | \$126,042,219  |                          |                          |
| Endowment.....                           | 20,576         | 43,172,662     |                          |                          |
| All other.....                           | 10,051         | 24,444,791     |                          |                          |
| Additions by dividends.....              | -              | 107,783        | 79,353                   | \$193,767,455            |
| NEW POLICIES ISSUED.                     |                |                |                          |                          |
| Whole life.....                          | 5,855          | \$15,513,898   |                          |                          |
| Endowment.....                           | 1,642          | 2,927,806      |                          |                          |
| All other.....                           | 3,745          | 9,595,730      |                          |                          |
| Additions by dividends.....              | -              | 34,613         | 11,242                   | \$28,072,047             |
| OLD POLICIES REVIVED.                    |                |                |                          |                          |
| Whole life.....                          | 286            | \$660,341      |                          |                          |
| Endowment.....                           | 75             | 126,449        |                          |                          |
| All other.....                           | 63             | 201,503        |                          |                          |
| Additions by dividends.....              | -              | 697            | 424                      | \$988,990                |
| OLD POLICIES INCREASED.                  |                |                |                          |                          |
| Whole life .....                         | -              | \$29,347       |                          |                          |
| Endowment.....                           | -              | 4,633          |                          |                          |
| All other.....                           | -              | 44,864         | -                        | \$78,844                 |
| Total.....                               |                |                | 91,019                   | \$222,907,336            |
| Policies terminated during the year..... |                |                | 5,587                    | 13,606,562               |
| *Policies in force Dec. 31, 1909.....    |                |                | 85,432                   | \$209,300,774            |
| Annuities in force Dec. 31, 1909.....    |                |                | 143                      | 38,050                   |

## BUSINESS IN MAINE.

|   | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------|
| Policies in force December 31st of the previous year.....     | 1,565          | \$2,235,028    |
| Policies issued during the year.....                          | 109            | 179,735        |
| Total.....  | 1,674          | \$2,414,763    |
| Deduct policies ceased to be in force.....                    | 101            | 134,535        |
| Policies in force in Maine, December 31, 1909.....            | 1,573          | \$2,280,228    |
| Losses and claims unpaid December 31, of the previous year... | -              | \$1,000 00     |
| Losses and claims incurred during the year.....               | 14             | 51,911 32      |
| Total.....  | 14             | \$52,911 32    |
| Losses and claims settled during the year.....                | 10             | 50,928 32      |
| Losses and claims unpaid December 31, 1909.....               | 4              | \$1,983 00     |
| Premiums received.....  |                | 79,676 90      |

\* Policies reinsured 635, \$7,066,767.

## 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.....   | \$1,095,004 06 |                 |
| Surrender values applied to pay first year's premiums.....                              | 693 83         |                 |
| Total first year's premiums on original policies.....                                   | \$1,095,697 89 |                 |
| Dividends applied to purchase paid-up additions and annuities .....                     | 275,419 50     |                 |
| Surrender values applied to purchase paid-up insurance and annuities.....               | 71,069 96      |                 |
| Consideration for original annuities involving life contingencies.....                  | 2,889 18       |                 |
| Total new premiums.....   | \$1,445,076 53 |                 |
| Renewal premiums.....   | 7,598,609 70   |                 |
| Dividends applied to pay renewal premiums.....  | 691,736 29     |                 |
| Surrender values applied to pay renewal premiums .....                                  | 103,376 49     |                 |
| Total renewal premiums.....   | \$8,393,722 39 |                 |
| Total premium income.....   |                | \$9,838,798 92  |
| Consideration for supplementary contracts <i>not</i> involving life contingencies ..... |                | 364,105 00      |
| Dividends left with the company to accumulate at interest .....                         |                | 17 02           |
| Interest on mortgage loans.....   | \$3,466,391 53 |                 |
| Interest on bonds .....   | 425 00         |                 |
| Interest on premium notes, policy loans or liens .....                                  | 709,283 05     |                 |
| Interest on bank deposits.....  | 16,351 97      |                 |
| Interest on other debts due the company.....  | 573 74         |                 |
| Rents—including company's own occupancy. ....   | 19,191 76      | 4,212,217 05    |
| Surrendered re-insurance .....  |                | 7,222 28        |
| Profit from readjustment of mortgage loans .....  |                | 67,845 82       |
| Special stock dividend deposit .....  |                | 60,000 00       |
| Agents' balances previously charged off.....  |                | 123 33          |
| Profit on sale or maturity of ledger assets.....  |                | 4,546 25        |
| Total income.....   |                | \$14,554,875 67 |
| Ledger assets Dec. 31, 1908.....  |                | 65,260,940 30   |
| Total.....  |                | \$79,815,815 97 |

## DISBURSEMENTS.

|  |                |                 |
|--|----------------|-----------------|
| Death claims and additions.....  | \$2,341,849 01 |                 |
| Matured endowments and additions.....                                      | 918,997 18     | \$3,260,846 19  |
| Annuitants involving life contingencies.....                               |                | 24,906 83       |
| Premium notes and liens voided by lapse.....                               |                | 199,613 46      |
| Surrender values paid in cash or applied on loans or notes.....            |                | 525,915 84      |
| Surrender values applied to pay new and renewal premiums.....              |                | 104,070 32      |
| Surrender values applied to purchase paid-up insurance and annuities....   |                | 71,069 96       |
| Dividends paid policy holders in cash or applied on loans or notes.....    |                | 537,460 88      |
| Dividends applied to pay renewal premiums.....                             |                | 691,736 20      |
| Dividends applied to purchase paid-up additions and annuities.....         |                | 275,419 50      |
| Dividends left with the company to accumulate at interest.....             |                | 17 02           |
| Total paid policy holders, \$5,691,056.20.                                 |                |                 |
| Expense of adjustment of claims including legal expense.....               |                | 5,100 49        |
| Supplementary contracts <i>not</i> involving life contingencies.....       |                | 79,085 92       |
| Dividends and interest held on deposit surrendered during the year.....    |                | 50,000 00       |
| Commissions to agents.....   |                | 997,439 75      |
| Commuted renewal commissions.....  |                | 8,808 85        |
| Agency supervision, traveling and all other agency expenses.....           |                | 39,514 58       |
| Branch office expense including salaries of managers and clerks.....       |                | 43,890 33       |
| Medical examiners' fees and inspection of risks.....                       |                | 59,140 92       |
| Salaries and all other compensation of officers and home office employes.. |                | 301,842 50      |
| Rents—including company's own occupancy.....                               |                | 38,014 50       |
| Advertising, printing, stationery, postage, telephone and express.....     |                | 81,987 40       |
| Legal expenses.....  |                | 12,615 67       |
| Furniture, fixtures and safes.....   |                | 8,338 41        |
| Repairs and expenses on real estate.....                                   |                | 2,925 92        |
| Taxes on real estate.....  |                | 7,848 11        |
| State taxes on premiums.....   |                | 157,467 31      |
| Insurance department licenses and fees.....                                |                | 22,603 17       |
| All other licenses, fees and taxes.....                                    |                | 200,302 07      |
| Mortgage loan expense.....   |                | 319,842 78      |
| Mortgage expense.....  |                | 49,580 50       |
| Uncollectable accounts charged off.....                                    |                | 60,290 63       |
| Loss by adjustment of mortgage loans.....                                  |                | 3,019 48        |
| Suspense items not adjusted.....   |                | 82,587 15       |
| Insurance department examinations.....                                     |                | 12,029 90       |
| Miscellaneous expenditures.....  |                | 17,119 99       |
| Loss on sale or maturity of ledger assets.....                             |                | 709 89          |
| Total disbursements.....   |                | \$8,353,162 42  |
| Balance.....   |                | \$71,462,653 55 |

## LEDGER ASSETS.

|   |  |                 |
|---|--|-----------------|
| Book value of real estate.....                              |  | \$464,344 91    |
| Mortgage loans on real estate.....                          |  | 57,720,820 15   |
| Loans on company's policies assigned as collateral.....     |  | 10,310,151 15   |
| Premium notes on policies in force.....                     |  | 2,047,699 39    |
| Book value of bonds—excluding interest.....                 |  | 25,000 00       |
| Cash in office and deposited in banks, not on interest..... |  | 48,060 27       |
| Deposited in trust companies and banks on interest.....     |  | 846,577 88      |
| Total ledger assets.....                                    |  | \$71,462,653 55 |

## NON-LEDGER ASSETS.

|   |                |                |
|---|----------------|----------------|
| Interest due and accrued on mortgages.....                  | \$2,192,500 22 |                |
| Interest accrued on bonds.....                              | 125 00         |                |
| Interest due and accrued on premium notes, loans or liens.. | 410,708 79     |                |
| Rents due on company's property or lease.....               | 286 30         | \$2,603,620 31 |
| Market value of bonds over book value.....                  |                | 406 25         |

|  | <i>New<br/>Business.</i> | <i>Renewals.</i>    |                        |
|--|--------------------------|---------------------|------------------------|
| Gross premiums due and unreported.....     | \$1,707 57               | \$467,491 76        |                        |
| Gross deferred premiums.....               | 11,841 21                | 97,552 44           |                        |
| Total.....                                 | <u>\$13,548 78</u>       | <u>\$565,044 20</u> |                        |
| Deduct loading.....                        | 2,709 76                 | 113,008 84          |                        |
| Net uncollected and deferred premiums..... | <u>\$10,839 02</u>       | <u>\$452,035 36</u> | \$462,874 38           |
| Gross assets.....                          |                          |                     | <u>\$74,529,554 49</u> |

## DEDUCT ASSETS NOT ADMITTED.

|   |                        |
|---|------------------------|
| Book value of real estate over market value ..... | \$5,588 21             |
| Total admitted assets.....                        | <u>\$74,523,966 28</u> |

## LIABILITIES, SURPLUS AND OTHER FUNDS.

|  |              |                        |
|--|--------------|------------------------|
| Net present value of all outstanding policies computed by the<br>Actuaries table of mortality with interest at 4 per cent<br>and the American Experience table with interest at 3½<br>per cent. .... |              | \$58,914,790 00        |
| Same for reversionary additions .....  |              | 1,290,826 00           |
| Same for annuities.....  |              | 201,263 00             |
| Total.....   |              | <u>\$60,406,879 00</u> |
| Deduct net value of risks reinsured.....   |              | 595,810 00             |
| Net reserve.....   |              | <u>\$59,811,069 00</u> |
| Present value of supplementary contracts, <i>not</i> involving life contingencies  |              | 728,836 00             |
| Death losses in process of adjustment.....   | \$17,605 00  |                        |
| Death losses reported, no proofs received.....   | 87,391 00    |                        |
| Matured endowment due and unpaid .....   | 3,277 00     |                        |
| Death losses and other policy claims resisted .....  | 30,000 00    |                        |
| Total policy claims.....   |              | 138,273 00             |
| Dividends left with the company to accumulate at interest.....   |              | 17 02                  |
| Premiums paid in advance, including surrender values so applied.....   |              | 117,203 23             |
| Unearned interest and rent paid in advance.....  |              | 823 51                 |
| Commissions due agents on premium notes, when paid .....   | 252,775 48   |                        |
| Commissions to agents, due or accrued .....  | 7,210 54     |                        |
| Cost of collection on uncollected and deferred premiums in excess of loading   | 2,600 53     |                        |
| State, county and municipal taxes due or accrued.....  | 133,168 32   |                        |
| Dividends or other profits due policy holders.....   | 62,726 44    |                        |
| Dividends apportioned to annual dividend policies, payable during 1910..   | 1,264,585 89 |                        |
| Dividends apportioned to deferred dividend policies, payable during 1910.  | 64,680 00    |                        |
| Held for deferred dividends, payable after 1910.....   | 9,653,205 00 |                        |
| Dividends to stockholders awaiting decision in quo warrant suit .....  | 60,000 00    |                        |
| Due upon individual accounts .....   | 27,128 96    |                        |
| Cash capital.....  | 500,000 00   |                        |
| Surplus derived from non-participating policies .....  | 729,037 85   |                        |
| Surplus derived from participating policies .....  | 970,625 51   |                        |
| Total.....   |              | <u>\$74,523,966 28</u> |

## PREMIUM NOTE ACCOUNT.

|   |                |                |
|---|----------------|----------------|
| On hand December 31, 1908 .....               | \$2,067,772 70 |                |
| Received during the year on new policies..... | 922,901 38     |                |
| Received during the year on old policies..... | 4,717,092 93   | \$7,707,767 01 |

Deductions during the year as follows :

|   |              |                       |
|---|--------------|-----------------------|
| Used in payment of losses and claims.....           | \$18,831 00  |                       |
| Used in purchase of surrendered policies.....       | 42,464 50    |                       |
| Voided by lapse.....                                | 199,613 46   |                       |
| Used in payment of dividends to policy holders..... | 766 65       |                       |
| Redeemed by maker in cash.....                      | 5,398,392 01 |                       |
| <b>Total reduction of premium note account.....</b> |              | <b>\$5,660,067 62</b> |
| <b>Balance, note assets at end of the year.....</b> |              | <b>\$2,047,699 39</b> |

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1908.

|   | <i>Number.</i> | <i>Amount.</i>   | <i>Total<br/>Number.</i> | <i>Total<br/>Amount.</i> |
|---|----------------|------------------|--------------------------|--------------------------|
| Whole life.....                                 | 114,857        | \$216,624,555 00 |                          |                          |
| Endowment.....                                  | 22,055         | 35,973,608 00    |                          |                          |
| All other.....                                  | 5,531          | 14,469,125 00    |                          |                          |
| Additions by dividends.....                     | -              | 2,000,012 00     | 142,443                  | \$269,067,300 00         |
| <b>NEW POLICIES ISSUED.</b>                     |                |                  |                          |                          |
| Whole life.....                                 | 9,266          | \$22,371,855 00  |                          |                          |
| Endowment.....                                  | 2,373          | 3,832,640 00     |                          |                          |
| All other.....                                  | 1,313          | 4,995,950 00     |                          |                          |
| Additions by dividends.....                     | -              | 523,070 00       | 12,952                   | \$31,723,515 00          |
| <b>OLD POLICIES REVIVED.</b>                    |                |                  |                          |                          |
| Whole life.....                                 | 253            | \$521,095 00     |                          |                          |
| Endowment.....                                  | 51             | 100,000 00       |                          |                          |
| All other.....                                  | 33             | 116,109 00       |                          |                          |
| Additions by dividends.....                     | -              | 2,096 00         | 337                      | \$739,300 00             |
| <b>OLD POLICIES INCREASED.</b>                  |                |                  |                          |                          |
| Whole life.....                                 | -              | \$34,130 00      |                          |                          |
| Endowment.....                                  | -              | 1,634 00         |                          |                          |
| All other.....                                  | -              | 4,500 00         | -                        | \$40,264 00              |
| <b>Total.....</b>                               |                |                  | <b>155,732</b>           | <b>\$301,570,379 00</b>  |
| <b>Policies terminated during the year.....</b> |                |                  | <b>7,474</b>             | <b>\$16,663,551 00</b>   |
| *Policies in force Dec. 31, 1909.....           |                |                  | 148,258                  | 284,906,828 00           |
| Annuities in force Dec. 31, 1909.....           |                |                  | 85                       | 24,786 22                |

BUSINESS IN MAINE,

|   | <i>Number.</i> | <i>Amount.</i>      |
|---|----------------|---------------------|
| Policies in force December 31st of the previous year..... | 462            | \$724,125 00        |
| Policies issued during the year.....                      | 6              | 12,500 00           |
| <b>Total.....</b>   | <b>468</b>     | <b>\$736,625 00</b> |
| Deduct policies ceased to be in force.....                | 22             | 35,989 00           |
| <b>Policies in force in Maine, December 31, 1909.....</b> | <b>446</b>     | <b>\$700,636 00</b> |
| Losses and claims unpaid December 31st of previous year.. | 1              | \$1,000 00          |
| Losses and claims incurred during the year.....           | 4              | 6,900 00            |
| <b>Total.....</b>   | <b>5</b>       | <b>\$7,900 00</b>   |
| Losses and claims settled during the year.....            | 5              | 7,900 00            |
| Premiums received.....                                    |                | 27,460 24           |

\* Policies reinsured, 565, \$7,186,426.

## 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.....                           | \$30,602 64  |                 |
| Surrender values applied to pay first year's premiums.....                | 265 98       |                 |
| Total first year's premiums on original policies.....                     | \$30,868 62  |                 |
| Dividends applied to purchase paid-up additions and annuities.....        | 6,943 49     |                 |
| Surrender values applied to purchase paid-up insurance and annuities..... | 26,146 93    |                 |
| Total new premiums..  | \$63,959 04  |                 |
| Renewal premiums.....   | 879,246 67   |                 |
| Dividends applied to pay renewal premiums.....                            | 12,453 45    |                 |
| Dividends applied to shorten endowment or premium paying period.....      | 58 88        |                 |
| Surrender values applied to pay renewal premiums.....                     | 494 45       |                 |
| Renewal premiums for deferred annuities.....                              | 2,334 00     |                 |
| Total renewal premiums.....   | \$894,587 45 |                 |
| Total premium income.....   |              | \$958,546 49    |
| Interest on mortgage loans.....   | \$209,740 85 |                 |
| Interest on collateral loans.....   | 3,000 00     |                 |
| Interest on bonds and dividends on stocks.....                            | 127,708 68   |                 |
| Interest on premium notes, policy loans or liens.....                     | 81,294 69    |                 |
| Interest on bank deposits.....  | 1,792 85     |                 |
| Interest on other debts due the company.....                              | 375 82       |                 |
| Rents.....  | 24,961 46    | 448,874 35      |
| Income from other sources.....  |              | 11 80           |
| Borrowed money.....   |              | 115,000 00      |
| Agents' balances previously charged off.....                              |              | 66              |
| Profit on sale or maturity of ledger assets.....                          |              | 85,180 12       |
| Increase in book value of ledger assets.....                              |              | 10,028 13       |
| Total income.....   |              | \$1,617,641 55  |
| Ledger assets Dec. 31, 1908.....  |              | 8,554,593 72    |
| Total.....  |              | \$10,172,235 27 |

DISBURSEMENTS.

|  |              |                |
|--|--------------|----------------|
| Death claims and additions.....  | \$619,657 67 |                |
| Matured endowments.....  | 99,562 00    | \$719,209 67   |
| Annuitants involving life contingencies.....                               |              | 17,743 23      |
| Premium notes and liens voided by lapse.....                               |              | 81,626 93      |
| Surrender values paid in cash or applied on loans or notes.....            |              | 351,926 91     |
| Surrender values applied to pay new and renewal premiums.....              |              | 760 43         |
| Surrender values applied to purchase paid-up insurance and annuities....   |              | 26,146 93      |
| Dividends paid policy holders in cash or applied on loans or notes.....    |              | 62,812 54      |
| Dividends applied to pay renewal premiums.....                             |              | 12,453 45      |
| Dividends applied to shorten endowment or premium paying period.....       |              | 58 88          |
| Dividends applied to purchase paid-up additions and annuities.....         |              | 6,943 49       |
| Total paid policy holders, \$1,279,682.46.                                 |              |                |
| Expense of adjustment of claims including legal expense.....               |              | 5,036 71       |
| Supplementary contracts <i>not</i> involving life contingencies.....       |              | 3,433 34       |
| Dividends to stockholders.....   |              | 18,480 00      |
| Commissions to agents.....   |              | 76,565 67      |
| Agency supervision, traveling and all other agency expenses.....           |              | 6,362 05       |
| Branch office expense including salaries of managers and clerks.....       |              | 15,802 08      |
| Medical examiners' fees and inspection of risks.....                       |              | 2,708 50       |
| Salaries and all other compensation of officers and home office employes.. |              | 67,340 14      |
| Rents.....   |              | 29,041 79      |
| Advertising, printing, stationery, postage, telephone and express.....     |              | 20,715 70      |
| Legal expenses.....  |              | 3,075 39       |
| Furniture, fixtures and safes.....   |              | 515 63         |
| Repairs and expenses on real estate.....                                   |              | 17,224 99      |
| Taxes on real estate.....  |              | 6,266 96       |
| State taxes on premiums.....   |              | 11,224 98      |
| Insurance department licenses and fees.....                                |              | 1,093 82       |
| All other licenses, fees and taxes.....                                    |              | 976 41         |
| Borrowed money repaid.....   |              | 115,000 00     |
| Interest on borrowed money.....  |              | 570 85         |
| Miscellaneous expenditures.....  |              | 5,621 68       |
| Agents' balances charged off.....  |              | 2 50           |
| Loss on sale or maturity of ledger assets.....                             |              | 25,105 63      |
| Decrease in book value of ledger assets.....                               |              | 6,014 13       |
| Total disbursements.....   |              | \$1,717,861 41 |
| Balance.....   |              | \$8,454,373 86 |

LEDGER ASSETS.

|   |              |                |
|---|--------------|----------------|
| Book value of real estate.....                              | \$277,668 15 |                |
| Mortgage loans on real estate.....                          | 3,887,775 00 |                |
| Loans on company's policies assigned as collateral.....     | 1,267,085 95 |                |
| Premium notes on policies in force.....                     | 54,161 00    |                |
| Book value of stocks and bonds—excluding interest.....      | 2,793,656 37 |                |
| Cash in office and deposited in banks, not on interest..... | 12,224 91    |                |
| Deposited in trust companies and banks on interest.....     | 159,364 78   |                |
| Agents' balances.....                                       | 2,437 70     |                |
| Total ledger assets.....                                    |              | \$8,454,373 86 |

NON-LEDGER ASSETS.

|  |             |             |
|--|-------------|-------------|
| Interest due and accrued on mortgages.....                   | \$34,223 46 |             |
| Interest accrued on bonds.....                               | 36,173 46   |             |
| Interest due and accrued on premium notes, loans or liens... | 21,291 92   |             |
| Interest accrued on other assets.....                        | 195 00      | \$91,883 84 |
| Market value of real estate over book value.....             |             | 7,331 85    |

|  | <i>Renewals.</i> |                |
|--|------------------|----------------|
| Gross premiums due and unreported.....     | \$78,294         | 24             |
| Gross deferred premiums.....               | 18,850           | 85             |
| Total.....                                 | \$97,145         | 09             |
| Deduct loading.....                        | 21,371           | 92             |
| Net uncollected and deferred premiums..... |                  | \$75,773 17    |
| Gross assets.....                          |                  | \$8,629,362 72 |

## DEDUCT ASSETS NOT ADMITTED.

|  |         |    |                |
|--|---------|----|----------------|
| Agents' debit balances.....  | \$2,437 | 70 |                |
| Premium notes and loans on policies and net premiums in excess of the net value of their policies..... | 1,798   | 55 |                |
| Book value of stocks and bonds over market value.....  | 50,070  | 87 | \$54,307 12    |
| Total admitted assets.....   |         |    | \$8,575,055 60 |

## LIABILITIES, SURPLUS AND OTHER FUNDS.

|  |             |    |                |
|--|-------------|----|----------------|
| 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..... | \$7,727,324 | 00 |                |
| Same for reversionary additions.....   | 65,130      | 00 |                |
| Same for annuities.....  | 153,369     | 00 |                |
| Total.....   | \$7,945,823 | 00 |                |
| Deduct net value of risks re-insured.....  | 56,642      | 00 |                |
| Net reserve.....   |             |    | \$7,889,181 00 |
| Present value of supplementary contracts, <i>not</i> involving life contingencies.....   |             |    | 43,818 00      |
| Surrender values claimable on policies cancelled.....  |             |    | 11,623 28      |
| Death losses in process of adjustment.....   | \$29,316    | 87 |                |
| Death losses reported, no proofs received.....   | 35,117      | 10 |                |
| Matured endowments due and unpaid.....   | 9,920       | 00 |                |
| Death losses and other policy claims resisted.....   | 1,000       | 00 |                |
| Total policy claims.....   |             |    | 66,853 97      |
| Premiums paid in advance, including surrender values so applied.....   |             |    | 1,500 28       |
| Unearned interest and rent paid in advance.....  |             |    | 24,552 93      |
| Commissions due agents on premium notes, when paid.....  |             |    | 8,052 10       |
| Commissions to agents, due or accrued.....   |             |    | 1,709 01       |
| Salaries, rents, commissions and other accounts, due or accrued.....   |             |    | 1,200 00       |
| Medical examiner's and legal fees due or accrued.....  |             |    | 2,594 00       |
| Dividends or other profits due policy holders.....   |             |    | 16,883 33      |
| Dividends apportioned to annual dividend policies, payable during 1910.....  |             |    | 53 98          |
| Dividends apportioned to deferred dividend policies, payable during 1910.....  |             |    | 3,762 00       |
| Interest due on capital stock.....   |             |    | 9,240 00       |
| Cash capital.....  |             |    | 264,000 00     |
| Unassigned funds (surplus).....  |             |    | 230,026 72     |
| Total.....   |             |    | \$8,575,055 60 |

## PREMIUM NOTE ACCOUNT.

|   |             |    |                |
|---|-------------|----|----------------|
| On hand December 31, 1908.....                | \$1,306,175 | 25 |                |
| Received during the year on new policies..... | 14,774      | 00 |                |
| Received during the year on old policies..... | 599,349     | 71 |                |
| Restored by revival of policies.....          | 2,418       | 46 | \$1,922,717 42 |



Deductions during the year as follows:

|   |             |                       |
|---|-------------|-----------------------|
| Used in payment of losses and claims.....           | \$43,757 64 |                       |
| Used in purchase of surrendered policies.....       | 76,728 86   |                       |
| Voided by lapse.....                                | 87,335 39   |                       |
| Used in payment of dividends to policyholders.....  | 158 85      |                       |
| Redeemed by maker in cash.....                      | 393,489 73  |                       |
| <b>Total reduction of premium note account.....</b> |             | <b>\$601,470 47</b>   |
| <b>Balance, note assets at end of the year.....</b> |             | <b>\$1,321,246 95</b> |

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1908.

|                          | <i>Number.</i> | <i>Amount.</i> | <i>Total<br/>Number.</i> | <i>Total<br/>Amount.</i> |
|--------------------------|----------------|----------------|--------------------------|--------------------------|
| Whole life.....          | 11,065         | \$20,848,998   |                          |                          |
| Endowment.....           | 2,700          | 4,184,725      |                          |                          |
| All other.....           | 3,493          | 7,563,341      |                          |                          |
| Additions by dividends.. | -              | 92,843         | 17,258                   | \$32,689,907             |

NEW POLICIES ISSUED.

|                             |     |           |     |             |
|-----------------------------|-----|-----------|-----|-------------|
| Whole life.....             | 344 | \$686,500 |     |             |
| Endowment.....              | 112 | 131,700   |     |             |
| All other.....              | 332 | 791,750   |     |             |
| Additions by dividends..... | -   | 8,232     | 788 | \$1,618,182 |

OLD POLICIES REVIVED.

|                 |    |          |    |           |
|-----------------|----|----------|----|-----------|
| Whole life..... | 41 | \$82,500 |    |           |
| Endowment.....  | 9  | 11,000   |    |           |
| All other.....  | 4  | 9,500    | 54 | \$103,000 |

OLD POLICIES INCREASED.

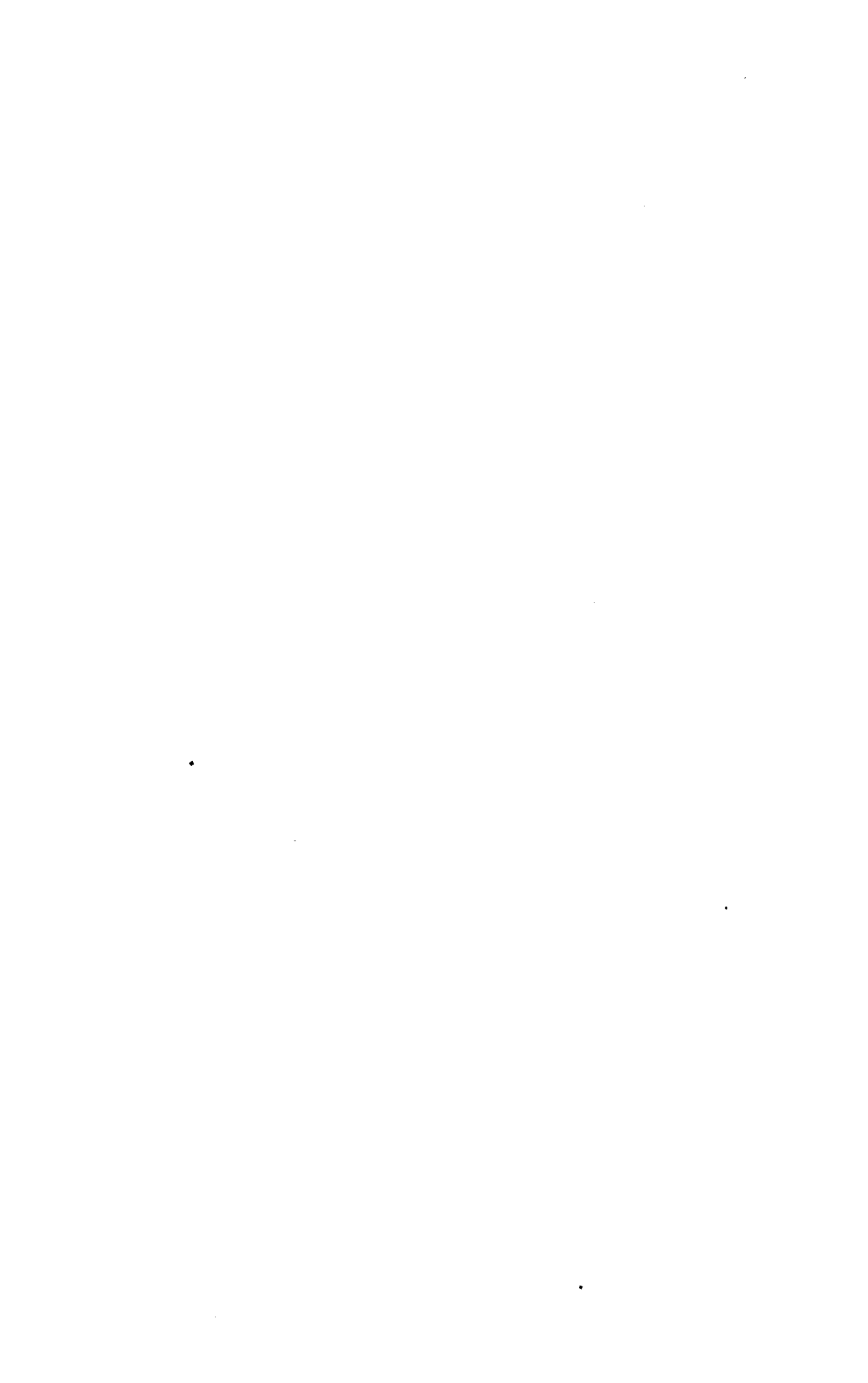
|                 |    |          |     |           |
|-----------------|----|----------|-----|-----------|
| Whole life..... | 72 | \$82,624 |     |           |
| Endowment.....  | 11 | 4,226    |     |           |
| All other.....  | 79 | 51,237   | 162 | \$138,087 |

|  |  |  |               |                     |
|--|--|--|---------------|---------------------|
| <b>Total.....</b>                          |  |  | <b>18,262</b> | <b>\$34,549,176</b> |
| Policies terminated during the year.....   |  |  | 1,593         | 3,561,446           |
| * Policies in force December 31, 1909..... |  |  | 16,669        | \$30,987,730        |
| Annuities in force December 31, 1909.....  |  |  | 43            | 20,724 23           |

BUSINESS IN MAINE.

|  | <i>Number.</i> | <i>Amount.</i>  |
|--|----------------|-----------------|
| Policies in force December 31st of the previous year.....      | 69             | \$75,250        |
| Policies issued during the year.....                           | 2              | 2,000           |
| <b>Total.....</b>  | <b>71</b>      | <b>\$77,250</b> |
| Deduct policies ceased to be in force.....                     | 6              | 5,500           |
| <b>Policies in force in Maine, December 31, 1909.....</b>      | <b>65</b>      | <b>\$71,750</b> |
| Losses and claims unpaid December 31, of the previous year ... | 2              | \$1,110         |
| Losses and claims settled during the year.....                 | 2              | 1,110           |
| Premiums received.....   |                | 1,466 92        |

\* Policies reinsured, 29, \$279,000.



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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, 1909.

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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)..... | \$2,369 87 |
| Interest on deposits.....                | 44 45      |
| Total income.....                        | \$2,414 32 |
| Ledger assets December 31, 1908.....     | 781 80     |
| Total.....                               | \$3,196 12 |

DISBURSEMENTS.

|  |            |
|--|------------|
| Net amount paid for losses and claims (plate glass)..... | 970 80     |
| Commissions or brokerage.....                            | 887 11     |
| Legal expenses.....                                      | 10 62      |
| Setting glass.....                                       | 75 00      |
| Total disbursements.....                                 | \$1,943 53 |
| Balance.....   | \$1,252 59 |

LEDGER ASSETS.

|                                 |            |
|---------------------------------|------------|
| Cash in office and in bank..... | \$1,252 59 |
|---------------------------------|------------|

NON-LEDGER ASSETS.

|                            |            |
|----------------------------|------------|
| Premium notes.....         | \$3,236 92 |
| Total admitted assets..... | \$4,489 51 |

EXHIBIT OF PREMIUMS.

|                                 |                     |
|---------------------------------|---------------------|
|                                 | <i>Plate Glass.</i> |
| In force December 31, 1908..... | \$1,901 20          |
| Written during the year .....   | 2,533 71            |
| Totals.....                     | \$4,434 91          |
| Expired and cancelled.....      | 2,065 04            |
| In force December 31, 1909..... | \$2,369 87          |

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.....                                  | \$58,343 85 |              |
| Health.....                                    | 35,742 17   |              |
| Plate glass.....                               | 99 06       | \$93,986 96  |
| Interest on bonds.....                         | \$4,975 00  |              |
| Interest on deposits.....                      | 621 79      |              |
| Interest from all other sources.....           | 53          | 5,597 32     |
| Brokerage.....                                 |             | 721 63       |
| Advances to agents previously charged off..... |             | 206 20       |
| Premiums paid in advance.....                  |             | 53 12        |
| Increase in book value of ledger assets.....   |             | 350 00       |
| Total income.....                              |             | \$100,215 23 |
| Ledger assets Dec. 31, 1908.....               |             | 132,968 59   |
| Total.....                                     |             | \$233,183 82 |

DISBURSEMENTS.

|   |             |              |
|---|-------------|--------------|
| Net amount paid for losses and claims, viz :                              |             |              |
| Accident.....   | \$12,812 97 |              |
| Health.....   | 10,800 81   |              |
| Plate glass.....  | 115 69      | \$23,729 47  |
| Investigation and adjustment of claims.....                               |             | 73 53        |
| Commissions or brokerage.....   |             | 30,974 32    |
| Salaries, fees and compensation of officers and home office employes..... |             | 8,131 58     |
| Salaries and expenses of agents not paid by commissions.....              |             | 1,423 86     |
| Medical examiner's fees and salaries.....                                 |             | 322 25       |
| Inspections.....  |             | 2 00         |
| Rents.....  |             | 1,072 38     |
| Insurance department licenses and fees.....                               |             | 348 37       |
| Legal expenses.....   |             | 25 00        |
| Advertising.....  |             | 356 53       |
| Printing and stationery.....  |             | 1,827 89     |
| Postage, telegraph, telephone and express.....                            |             | 638 97       |
| Traveling expenses.....   |             | 723 40       |
| Miscellaneous expenditures.....   |             | 624 78       |
| Decrease in book value of ledger assets.....                              |             | 450 00       |
| Total disbursements.....  |             | \$70,724 38  |
| Balance.....  |             | \$162,459 49 |

## LEDGER ASSETS.

|   |  |                     |
|---|--|---------------------|
| Book value of bonds.....                    |  | \$106,800 00        |
| Cash in office and in bank.....             |  | 32,321 63           |
| Gross premiums in course of collection..... |  | 18,156 20           |
| Bills receivable.....                       |  | 20 00               |
| Advanced to agents.....                     |  | 4,561 54            |
| Agents' balances.....                       |  | 294 22              |
| Furniture and fixtures.....                 |  | 305 90              |
| Total ledger assets.....                    |  | <u>\$162,459 49</u> |

## NON-LEDGER ASSETS.

|                                       |            |                     |
|---------------------------------------|------------|---------------------|
| Interest accrued on bonds.....        | \$1,564 55 |                     |
| Interest accrued on other assets..... | 250 07     | \$1,814 62          |
| Gross assets.....                     |            | <u>\$164,274 11</u> |

## DEDUCT ASSETS NOT ADMITTED.

|   |          |                     |
|---|----------|---------------------|
| Bills receivable.....   | \$20 00  |                     |
| Furniture and fixtures.....   | 305 90   |                     |
| Premiums in course of collection—written prior to Oct. 1, last..... | 575 95   |                     |
| Advanced to agents.....   | 4,561 54 |                     |
| Agents' balances.....   | 294 22   | \$5,757 61          |
| Total admitted assets.....  |          | <u>\$158,516 50</u> |

## LIABILITIES.

|   | <i>In Process of<br/>Adjustment.</i> | <i>Reported<br/>No Proof.</i> |                     |
|---|--------------------------------------|-------------------------------|---------------------|
| Losses and claims, viz:                                       |                                      |                               |                     |
| Accident.....   | \$108 65                             | \$4,447 87                    |                     |
| Health.....   | 45 00                                | 2,249 97                      |                     |
| Unpaid claims.....  | \$153 65                             | \$6,697 84                    | \$6,851 49          |
| Unearned premiums on outstanding risks.....                   |                                      |                               | 29,987 75           |
| Commissions due agents and brokers.....                       |                                      |                               | 5,813 74            |
| Salaries and other miscellaneous expenses due or accrued..... |                                      |                               | 1,738 07            |
| State, county and municipal taxes due or accrued.....         |                                      |                               | 608 35              |
| Due for re-insurance.....                                     |                                      |                               | 1,028 92            |
| Advance premiums.....   |                                      |                               | 62 58               |
| Accrued commissions.....                                      |                                      |                               | 285 67              |
| Cash capital.....   |                                      | \$100,000 00                  |                     |
| Surplus over all liabilities.....                             |                                      | 12,139 93                     |                     |
| Surplus to policy holders.....                                |                                      |                               | <u>112,139 93</u>   |
| Total liabilities.....  |                                      |                               | <u>\$158,516 50</u> |

## EXHIBIT OF PREMIUMS.

|                                 | <i>Accident.</i>   | <i>Health.</i>     | <i>Plate Glass.</i> |
|---------------------------------|--------------------|--------------------|---------------------|
| In force December 1908.....     | \$28,863 81        | \$15,466 55        | \$1,238 80          |
| Written during the year.....    | 64,378 50          | 38,097 88          | 450 76              |
| Totals.....                     | \$93,241 81        | \$53,564 43        | \$1,689 56          |
| Expired and cancelled.....      | 58,602 78          | 30,387 86          | 1,336 21            |
| In force December 31, 1909..... | \$39,639 03        | \$23,176 57        | \$363 35            |
| Deduct amount re-insured.....   | 2,588 37           | 251 74             | 363 35              |
| Net premiums in force.....      | <u>\$37,050 66</u> | <u>\$22,924 83</u> | -                   |

BUSINESS IN MAINE.

|                   | <i>Premiums<br/>Received.</i> | <i>Losses<br/>Paid.</i> |
|-------------------|-------------------------------|-------------------------|
| Accident .....    | \$47,349 36                   | \$12,812 97             |
| Health .....      | 28,310 39                     | 10,800 81               |
| Plate glass ..... | 99 06                         | 115 69                  |
| Totals .....      | <u>\$75,500 69</u>            | <u>\$23,729 47</u>      |

BONDS OWNED BY THE COMPANY.

(These bonds are held on deposit by the State Treasurer of Maine for the protection of all policyholders.)

|  | Book Value.         | Par Value.          | Market Val.         |
|--|---------------------|---------------------|---------------------|
| Aurora, Elgin & Chicago Ry. 1st Mtge. 5s. 1941                           | \$15,150 00         | \$15,000 00         | \$15,150 00         |
| Columbus, Buckeye Lake & Newark Traction<br>Co. 1st. Mtge. 5s. 1921..... | 5,000 00            | 5,000 00            | 5,000 00            |
| Consolidated Electric Lt. Co. 1st Mtge. 4½s. 1925                        | 15,000 00           | 15,000 00           | 15,000 00           |
| King's County Elevated Ry. Co. 1st. Mtge. 4s.<br>1949.....               | 12,750 00           | 15,000 00           | 12,750 00           |
| Lake Shore & Michigan Southern Ry. Co. 4s.<br>1931.....                  | 9,550 00            | 10,000 00           | 9,550 00            |
| New York, New Haven & Hartford R. R. Co.<br>Deb. 4s. 1955.....           | 19,350 00           | 20,000 00           | 19,350 00           |
| Pennsylvania R. R. Co. Coll. 5s. 1910.....                               | 10,000 00           | 10,000 00           | 10,000 00           |
| Union Electric Co. 1st. Mtge. 5s. 1924.....                              | 20,000 00           | 20,000 00           | 20,000 00           |
|  | <u>\$106,800 00</u> | <u>\$110,000 00</u> | <u>\$106,800 00</u> |





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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, 1909.

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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.....                  | \$30,790 11 |                |  |
| Burglary and theft.....           | 58,574 88   |                |  |
| Fly wheel .....                   | 2,280 61    |                |  |
| Automobile property damage.....   | 188,047 60  | \$279,692 70   |  |
| Interest on mortgage loans.....   | \$22,483 45 |                |  |
| Interest on collateral loans..... | 1,600 00    |                |  |
| Interest on bonds.....            | 9,536 11    |                |  |
| Interest on deposits.....         | 6 62        | 33,626 18      |  |
| Total income.....                 |             | \$313,318 88   |  |
| Ledger assets Dec. 31, 1908.....  |             | 777,715 74     |  |
| Total.....                        |             | \$1,091,034 62 |  |

## DISBURSEMENTS.

|   |            |              |  |
|---|------------|--------------|--|
| Net amount paid for losses and claims, viz :                              |            |              |  |
| Plate glass.....  | \$4,202 02 |              |  |
| Burglary and theft.....   | 7,035 98   |              |  |
| Automobile property damage.....   | 68,456 19  | \$79,694 19  |  |
| Commissions or brokerage.....   |            | 61,416 73    |  |
| Salaries, fees and compensation of officers and home office employes..... |            | 10,636 01    |  |
| Salaries and expenses of agents not paid by commissions.....              |            | 4,630 75     |  |
| Inspections.....  |            | 1,257 94     |  |
| Rents.....  |            | 544 50       |  |
| State taxes on premiums.....  |            | 963 86       |  |
| Insurance department licenses and fees.....                               |            | 2,893 73     |  |
| All other licenses, fees and taxes.....                                   |            | 7,275 53     |  |
| Legal expenses.....   |            | 574 47       |  |
| Advertising.....  |            | 2,004 35     |  |
| Printing and stationery.....  |            | 8,093 27     |  |
| Postage, telegraph, telephone and express.....                            |            | 1,222 47     |  |
| Furniture and fixtures.....   |            | 498 07       |  |
| Interest or dividends to stockholders.....                                |            | 20,000 00    |  |
| Miscellaneous expenditures.....   |            | 155 83       |  |
| Total disbursements.....  |            | \$201,861 70 |  |
| Balance .....   |            | \$889,172 92 |  |

LEDGER ASSETS.

|   |              |              |
|---|--------------|--------------|
| Mortgage loans on real estate.....          | \$472,000 00 |              |
| Loans secured by collateral.....            | 25,000 00    |              |
| • Book value of bonds.....                  | 262,281 25   |              |
| Cash in office and in bank.....             | 83,519 23    |              |
| Gross premiums in course of collection..... | 44,890 93    |              |
| Bills receivable.....                       | 1,481 51     |              |
|   | <hr/>        |              |
| Total ledger assets.....                    |              | \$889,172 92 |

NON-LEDGER ASSETS.

|   |            |              |
|---|------------|--------------|
| Interest accrued on mortgages.....        | \$5,974 72 |              |
| Interest accrued on bonds.....            | 2,125 00   |              |
| Interest accrued on collateral loans..... | 275 00     | \$8,374 72   |
|   | <hr/>      |              |
| Gross assets.....                         |            | \$897,547 64 |

DEDUCT ASSETS NOT ADMITTED.

|  |            |              |
|--|------------|--------------|
| Bills receivable.....  | \$1,481 51 |              |
| Premiums in course of collection—written prior to Oct. 1, last | 5,927 72   |              |
| Book value of bonds over market value.....                     | 4,156 25   | \$11,565 48  |
|  | <hr/>      |              |
| Total admitted assets.....                                     |            | \$885,982 16 |

LIABILITIES.

|   | <i>In Process of<br/>Adjustment.</i> | <i>Resisted.</i> |                       |
|---|--------------------------------------|------------------|-----------------------|
| Losses and claims, viz :                                      |                                      |                  |                       |
| Plate glass.....  | \$940 28                             | -                |                       |
| Burglary and theft.....                                       | 917 50                               | \$455 82         |                       |
| Auto property damage.....                                     | 14,785 78                            | 5,200 00         |                       |
| Totals.....   | <hr/> \$16,643 56                    | <hr/> \$5,655 82 |                       |
| Deduct reinsurance.....                                       |                                      |                  | \$22,299 38<br>205 81 |
| Net unpaid claims.....  |                                      |                  | <hr/> \$22,093 57     |
| Unearned premiums on outstanding risks.....                   |                                      |                  | 132,455 87            |
| Commissions due agents and brokers.....                       |                                      |                  | 10,656 06             |
| Salaries and other miscellaneous expenses due or accrued..... |                                      |                  | 1,000 00              |
| State, county and municipal taxes due or accrued.....         |                                      |                  | 10,428 27             |
| Due for reinsurance.....                                      |                                      |                  | 1,171 36              |
| Cash capital.....   |                                      | \$500,000 00     |                       |
| Surplus over all liabilities.....                             |                                      | 208,177 03       |                       |
| Surplus to policy holders.....                                |                                      |                  | <hr/> 708,177 03      |
| Total liabilities.....  |                                      |                  | <hr/> \$685,982 16    |

EXHIBIT OF PREMIUMS.

|                                 | <i>Burglary<br/>and Theft.</i> | <i>Plate Glass.</i> |
|---------------------------------|--------------------------------|---------------------|
| In force December 31, 1908..... | \$3,150 46                     | \$798 03            |
| Written during the year.....    | 71,403 87                      | 85,309 86           |
| Totals.....                     | <hr/> \$74,554 33              | <hr/> \$86,107 89   |
| Expired and cancelled.....      | 17,206 60                      | 6,090 94            |
| In force December 31, 1909..... | \$57,347 73                    | \$80,016 95         |
| Deduct amount reinsured.....    | 3,787 06                       | -                   |
| Net premiums in force.....      | <hr/> \$53,560 67              | <hr/> \$80,016 95   |

|                                 | <i>Auto Property<br/>Damage.</i> | <i>Fly Wheel.</i> |
|---------------------------------|----------------------------------|-------------------|
| In force December 31, 1908..... | \$51,559 41                      | -                 |
| Written during the year.....    | 225,122 12                       | \$2,876 99        |
| Totals.....                     | \$276,681 53                     | \$2,876 99        |
| Expired and canceled.....       | 105,651 80                       | 596 38            |
| In force December 31, 1909..... | \$171,029 73                     | \$2,280 61        |

## BUSINESS IN MAINE.

|                                 | <i>Premiums<br/>Received.</i> | <i>Losses<br/>Paid.</i> |
|---------------------------------|-------------------------------|-------------------------|
| Plate glass.....                | \$311 94                      | \$3 25                  |
| Burglary and theft.....         | 44 02                         | -                       |
| Automobile property damage..... | 302 57                        | -                       |
| Totals.....                     | \$658 53                      | \$3 25                  |

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.....                                    | \$1,638,435 68 |                  |
| Health.....                                      | 312,339 55     |                  |
| Liability.....                                   | 3,619,585 82   |                  |
| Workmen's collective.....                        | 57,266 13      | \$5,627,627 18   |
| Interest on mortgage loans.....                  | \$2,249,222 69 |                  |
| Interest on collateral loans.....                | 46,444 38      |                  |
| Interest on bonds and dividends on stocks.....   | 1,248,510 34   |                  |
| Interest on policy loans.....                    | 485,128 08     |                  |
| Interest on deposits.....                        | 76,767 65      |                  |
| Interest from all other sources.....             | 3,117 67       |                  |
| Discount on claims paid in advance.....          | 2,155 77       |                  |
| Rents—including company's own occupancy.....     | 47,309 52      | 4,158,656 05     |
| Profit on sale or maturity of ledger assets..... |                | 35,960 58        |
| Increase in book value of ledger assets.....     |                | 5,199 85         |
| Total.....                                       |                | \$9,827,443 66   |
| Premium income, life department.....             |                | 10,759,811 94    |
| Total income.....                                |                | \$20,587,255 60  |
| Ledger assets Dec. 31, 1908.....                 |                | 88,507,917 69    |
| Total.....                                       |                | \$109,095,173 29 |

DISBURSEMENTS.

Net amount paid for losses and claims, viz :

|   |              |                 |
|---|--------------|-----------------|
| Accident.....   | \$620,353 89 |                 |
| Health.....   | 113,453 00   |                 |
| Liability.....  | 1,716,884 21 |                 |
| Workmen's collective.....   | 18,409 05    | \$2,469,100 15  |
| Investigation and adjustment of claims.....                               |              | 205,697 61      |
| Commissions or brokerage.....   |              | 1,362,378 36    |
| Salaries, fees and compensation of officers and home office employes..... |              | 203,815 62      |
| Salaries and expenses of agents not paid by commissions.....              |              | 75,514 12       |
| Medical examiners fees and salaries.....                                  |              | 11,675 54       |
| Inspections.....  |              | 111,224 52      |
| Rents—including company's own occupancy.....                              |              | 59,439 36       |
| State tax on premiums.....  |              | 75,033 54       |
| Insurance department licenses and fees.....                               |              | 3,356 37        |
| All other licenses, fees and taxes.....                                   |              | 3,539 14        |
| Legal expenses.....   |              | 2,342 47        |
| Advertising.....  |              | 33,119 45       |
| Printing and stationery.....  |              | 58,286 29       |
| Postage, telegraph, telephone and express.....                            |              | 54,496 29       |
| Furniture and fixtures.....   |              | 19,852 94       |
| Interest or dividends to stockholders.....                                |              | 100,000 00      |
| Investment expense.....   |              | 450 50          |
| Profit and loss.....  |              | 9,315 13        |
| Miscellaneous expenditures.....   |              | 12,874 62       |
| Disbursements, accident department.....                                   |              | \$4,871,512 02  |
| Disbursements, life department.....                                       |              | 11,511,983 98   |
| Total disbursements.....  |              | \$16,383,496 00 |
| Balance.....  |              | \$92,711,677 29 |

LEDGER ASSETS.

|   |               |                 |
|---|---------------|-----------------|
| Book value of real estate.....                                    | \$608,832 63  |                 |
| Mortgage loans on real estate.....                                | 47,373,263 55 |                 |
| Loans secured by collateral.....                                  | 1,231,104 84  |                 |
| Loans on company's policies assigned as collateral.....           | 7,597,367 00  |                 |
| Premium notes on policies in force.....                           | 209,308 97    |                 |
| Book value of bonds and stocks.....                               | 30,559,665 78 |                 |
| Cash in office and in bank.....                                   | 4,400,439 77  |                 |
| Gross premiums in course of collection (accident department)..... | 640,825 64    |                 |
| Bills receivable.....   | 56,582 04     |                 |
| Agents' balances.....   | 34,287 07     |                 |
| Total ledger assets.....  |               | \$92,711,677 29 |

NON-LEDGER ASSETS.

|  |                |                 |
|--|----------------|-----------------|
| Interest due and accrued on mortgages.....                   | \$1,151,546 81 |                 |
| Interest due and accrued on bonds.....                       | 381,388 58     |                 |
| Interest due and accrued on collateral loans.....            | 16,979 40      |                 |
| Interest due on premium notes, policy loans or liens.....    | 234,496 92     |                 |
| Interest accrued on other assets.....                        | 1,344 53       |                 |
| Rents accrued on company's property.....                     | 275 00         | \$1,786,031 24  |
| Market value of bonds and stocks over book value.....        | 2,023,238 66   |                 |
| Net uncollected and deferred premiums (life department)..... | 973,026 23     |                 |
| Gross assets.....  |                | \$97,493,973 42 |

## DEDUCT ASSETS NOT ADMITTED.

|   |             |                 |
|---|-------------|-----------------|
| Agents' debit balances.....   | \$41,955 66 |                 |
| Bills receivable.....   | 56,582 04   |                 |
| Premium notes and loans on policies in excess of the net value of their policies.....     | 461 58      |                 |
| Premiums in course of collection—written prior to Oct. 1, last (accident department)..... | 167,366 15  | \$266,365 43    |
| Total admitted assets.....  |             | \$97,227,607 99 |

## LIABILITIES.

| Losses and claims, viz:                                       | <i>Adjusted.</i> | <i>In process of Adjustment.</i> | <i>Reported No proofs.</i> | <i>Resisted.</i> |                 |
|---|------------------|----------------------------------|----------------------------|------------------|-----------------|
| Accident.....   | \$5,168 30       | \$44,680 27                      | \$38,900 00                | \$66,623 12      |                 |
| Health.....   | 1,103 18         | 3,431 16                         | 3,000 00                   | 500 00           |                 |
| Workmen's collective.....                                     | -                | 4,890 00                         | -                          | -                |                 |
| Unpaid claims....   | \$6,271 48       | \$53,001 43                      | \$41,900 00                | \$67,123 12      | \$168,296 03    |
| Special reserve for unpaid liability losses.....              |                  |                                  |                            |                  | 1,343,500 00    |
| Unearned premiums on outstanding risks.....                   |                  |                                  |                            |                  | 2,086,209 44    |
| Commissions due agents and brokers.....                       |                  |                                  |                            |                  | 131,822 46      |
| Salaries and other miscellaneous expenses due or accrued..... |                  |                                  |                            |                  | 10,000 00       |
| State, county and municipal taxes due or accrued.....         |                  |                                  |                            |                  | 73,101 85       |
| Due for re-insurance.....                                     |                  |                                  |                            |                  | 15,001 92       |
| Advance premiums.....   |                  |                                  |                            |                  | 2,980 76        |
| Liabilities, life department.....                             |                  |                                  |                            |                  | \$3,724,237 32  |
| Cash capital.....   |                  |                                  |                            |                  | \$2,000,000 00  |
| Surplus over all liabilities.....                             |                  |                                  |                            |                  | 7,672,458 21    |
| Surplus to policy holders.....                                |                  |                                  |                            |                  | 9,672,458 21    |
| Total liabilities.....  |                  |                                  |                            |                  | \$97,227,607 99 |

## EXHIBIT OF PREMIUMS.

|                                 | <i>Accident.</i>  | <i>Health.</i>               |
|---------------------------------|-------------------|------------------------------|
| In force December 31, 1908..... | \$1,366,898 15    | \$257,231 85                 |
| Written during the year.....    | 1,876,661 36      | 386,597 64                   |
| Totals.....                     | \$3,243,559 51    | \$643,829 49                 |
| Expired and canceled.....       | 1,851,266 34      | 344,364 93                   |
| In force December 31, 1909..... | \$1,392,293 17    | \$299,464 56                 |
| Deduct amount re-insured.....   | 1,029 10          | 205 00                       |
| Net premiums in force.....      | \$1,391,264 07    | \$299,259 56                 |
|                                 | <i>Liability.</i> | <i>Workmen's Collective.</i> |
| In force December 31, 1908..... | \$2,083,521 88    | \$26,642 43                  |
| Written during the year.....    | 4,000,662 98      | 55,124 88                    |
| Totals.....                     | \$6,084,184 86    | \$81,767 31                  |
| Expired and canceled.....       | 3,696,453 09      | 69,805 81                    |
| In force December 31, 1909..... | \$2,387,731 77    | \$11,961 50                  |

## BUSINESS IN MAINE.

|                           | <i>Premiums Received.</i> | <i>Losses Paid.</i> |
|---------------------------|---------------------------|---------------------|
| Accident.....             | \$9,857 38                | \$1,073 13          |
| Health.....               | 602 03                    | 253 63              |
| Liability.....            | 13,986 22                 | 10,059 28           |
| Workmen's collective..... | 5,033 26                  | 2,266 36            |
| Totals.....               | \$23,478 89               | \$13,652 40         |

AMERICAN BONDING COMPANY,

BALTIMORE, MD.

INCORPORATED IN 1894. COMMENCED BUSINESS IN 1895.

GEORGE CATOR, *President.*

WM. E. P. DUVALL, *Secretary.*

Cash Capital, \$750,000.

INCOME.

|  |                |                |
|--|----------------|----------------|
| Net premiums received, viz:                                      |                |                |
| Fidelity.....  | \$286,856 72   |                |
| Surety.....  | 837,100 06     |                |
| Burglary and theft.....  | 208,367 56     | \$1,332,324 34 |
| Interest on mortgage loans.....                                  | \$257 50       |                |
| Interest on bonds and dividends on stocks.....                   | 58,041 78      |                |
| Interest on deposits.....  | 3,812 64       |                |
| Interest from all other sources.....                             | 3,550 94       | 65,662 86      |
| Net income from collateral deposit investments.....              |                | 3,025 35       |
| Profit and loss.....   |                | 1,415 10       |
| Appreciation market value of collateral deposit investments..... |                | 570 00         |
| Premium on capital stock.....                                    |                | 400,000 00     |
| Profit on sale or maturity of ledger assets.....                 |                | 8,235 42       |
| Increase in book value of ledger assets.....                     |                | 14,073 75      |
| Total income.....  |                | \$1,825,306 82 |
| Ledger assets Dec. 31, 1908.....                                 | \$1,484,815 63 |                |
| Increase of capital during 1909.....                             | 250,000 00     | 1,734,815 63   |
| Total.....   |                | \$3,560,122 45 |

DISBURSEMENTS.

|   |             |              |
|---|-------------|--------------|
| Net amount paid for losses and claims, viz:                               |             |              |
| Fidelity.....   | \$32,971 66 |              |
| Surety.....   | 145,301 18  |              |
| Burglary and theft.....   | 43,175 28   | \$221,448 12 |
| Investigation and adjustment of claims.....                               |             | 44,238 15    |
| Commissions or brokerage.....   |             | 277,761 86   |
| Salaries, fees and compensation of officers and home office employes..... |             | 110,557 20   |
| Salaries and expenses of agents not paid by commissions.....              |             | 121,060 52   |
| Inspections.....  |             | 2,724 67     |
| Rents.....  |             | 10,946 60    |
| Repairs and expenses on real estate.....                                  |             | 55 79        |
| Taxes on real estate.....   |             | 180 96       |
| State taxes on premiums.....  |             | 18,049 75    |
| Insurance department licenses and fees.....                               |             | 13,288 76    |
| All other licenses, fees and taxes.....                                   |             | 8,492 37     |
| Legal expenses.....   |             | 18,138 32    |
| Advertising.....  |             | 4,988 29     |
| Printing and stationery.....  |             | 12,648 07    |

|  |                     |
|--|---------------------|
| Postage, telegraph, telephone and express..... | \$11,945 89         |
| Furniture and fixtures.....                    | 8,399 34            |
| Interest or dividends to stockholders.....     | 65,000 00           |
| Decrease in premiums paid in advance.....      | 610 96              |
| Miscellaneous expenditures.....                | 17,191 55           |
| Agents' balances charged off.....              | 315 24              |
| Decrease in book value of ledger assets.....   | 12,508 70           |
| Total disbursements.....                       | <u>\$980,550 61</u> |
| Balance.....                                   | \$2,579,571 84      |

## LEDGER ASSETS.

|   |                       |
|---|-----------------------|
| Book value of bonds and stocks.....         | \$2,009,170 25        |
| Cash in office and in bank.....             | 323,678 87            |
| Gross premiums in course of collection..... | 246,722 72            |
| Total ledger assets.....                    | <u>\$2,579,571 84</u> |

## NON-LEDGER ASSETS.

|  |                       |
|--|-----------------------|
| Interest due and accrued on bonds..... | \$13,634 00           |
| Gross assets.....                      | <u>\$2,593,205 84</u> |

## DEDUCT ASSETS NOT ADMITTED.

|   |                       |
|---|-----------------------|
| Premiums in course of collection—written prior to Oct. 1, last..... | \$78,624 08           |
| Total admitted assets.....  | <u>\$2,514,581 76</u> |

## LIABILITIES.

Losses and claims, viz :

|  | <i>In Process of<br/>Adjustment.</i> | <i>Reported<br/>No Proofs.</i> | <i>Resisted.</i> |                       |
|--|--------------------------------------|--------------------------------|------------------|-----------------------|
| Fidelity.....                                      | \$5,767 81                           | \$2,740 66                     | \$34,438 88      |                       |
| Surety.....  | 56,543 05                            | 81,082 37                      | 154,825 78       |                       |
| Burglary and theft.....                            | 8,384 16                             | -                              | 6,575 00         |                       |
| Totals.....  | \$70,695 02                          | \$83,823 03                    | \$195,839 66     | \$350,357 71          |
| Deduct reinsurance.....                            |                                      |                                |                  | 35,755 18             |
| Net unpaid claims.....                             |                                      |                                |                  | <u>\$314,602 53</u>   |
| Unearned premiums on outstanding risks.....        |                                      |                                |                  | 620,122 04            |
| Commissions due agents and brokers.....            |                                      |                                |                  | 42,024 66             |
| State, county and municipal taxes due or accrued.. |                                      |                                |                  | 18,000 00             |
| Due for return premiums.....                       |                                      |                                |                  | 5,105 24              |
| Due for reinsurance.....                           |                                      |                                |                  | 12,053 37             |
| Advance premiums.....                              |                                      |                                |                  | 5,521 97              |
| Cash capital.....                                  |                                      |                                | \$750,000 00     |                       |
| Surplus over all liabilities.....                  |                                      |                                | 747,151 95       |                       |
| Surplus to policy holders.....                     |                                      |                                |                  | 1,497,151 95          |
| Total liabilities.....                             |                                      |                                |                  | <u>\$2,514,581 76</u> |

## EXHIBIT OF PREMIUMS.

|                                 | <i>Fidelity.</i>    | <i>Surety.</i> | <i>Burglary<br/>and Theft.</i> |
|---------------------------------|---------------------|----------------|--------------------------------|
| In force December 31, 1908..... | \$211,903 79        | \$655,868 70   | \$193,723 48                   |
| Written during the year.....    | 301,859 03          | 845,538 82     | 250,126 05                     |
| Totals.....                     | \$513,762 82        | \$1,501,457 52 | \$443,849 53                   |
| Expired and cancelled.....      | 239,371 17          | 689,220 82     | 217,022 21                     |
| In force December 31, 1909..... | \$274,391 65        | \$812,236 70   | \$223,827 32                   |
| Deduct amount reinsured.....    | 16,242 00           | 60,986 48      | 33,641 66                      |
| Net premiums in force.....      | <u>\$258,149 65</u> | \$751,250 22   | \$193,185 66                   |



AMERICAN CREDIT-INDEMNITY COMPANY.

567

BUSINESS IN MAINE.

|                         | <i>Premiums<br/>Received.</i> | <i>Losses<br/>Paid.</i> |
|-------------------------|-------------------------------|-------------------------|
| Fidelity {              |                               |                         |
| Surety {                | \$3,439 15                    | \$115 74                |
| Burglary and theft..... | 120 49                        | -                       |
| Totals.....             | <u>\$3,559 64</u>             | <u>\$115 74</u>         |

AMERICAN CREDIT-INDEMNITY COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1893. COMMENCED BUSINESS IN 1893.

E. M. TREAT, *President.*

J. J. GROSS, *Secretary.*

\*Cash Capital, \$350,000.

INCOME.

|   |                |                       |
|---|----------------|-----------------------|
| Net premiums received (credit) .....              |                | \$1,074,287 92        |
| Interest on bonds.....                            | \$74,373 45    |                       |
| Interest on deposits.....                         | 109 12         |                       |
| Interest from all other sources .....             | 3,946 33       | 78,428 90             |
| Income from other sources .....                   |                | 1,179 05              |
| Profit on sale or maturity of ledger assets ..... |                | 4,779 78              |
| Total income.....                                 |                | <u>\$1,158,675 65</u> |
| Ledger assets Dec. 31, 1908.....                  | \$2,083,732 48 |                       |
| Error in 1908 agents' balances.....               | 1,182 83       | 2,084,915 31          |
| Total .....                                       |                | <u>\$3,243,590 96</u> |

DISBURSEMENTS.

|   |  |              |
|---|--|--------------|
| Net amount paid for losses and claims (credit) .....                      |  | \$941,196 17 |
| Investigation and adjustment of claims .....                              |  | 35,223 75    |
| Commissions or brokerage .....  |  | 263,606 73   |
| Salaries, fees and compensation of officers and home office employes..... |  | 79,549 27    |
| Salaries and expenses of agents not paid by commissions.....              |  | 48,515 19    |
| Mercantile agencies.....  |  | 2,882 48     |
| Rents .....   |  | 20,218 10    |
| Expenses of examinations by state departments .....                       |  | 4,935 39     |
| State taxes on premiums .....   |  | 21,273 41    |
| Insurance department licenses and fees.....                               |  | 1,792 48     |
| All other licenses, fees and taxes .....                                  |  | 4,974 20     |
| Legal expenses.....   |  | 14,400 93    |
| Advertising.....  |  | 11,313 57    |

\* Capital stock decreased \$650,000 with no distribution of assets.

|   |                       |
|---|-----------------------|
| Printing and stationery .....                             | \$6,025 22            |
| Postage, telegraph, telephone and express.....            | 8,511 17              |
| Traveling expenses.....                                   | 4,642 08              |
| Miscellaneous expenditures.....                           | 10,386 73             |
| Agents' balances charged off.....                         | 16,040 54             |
| Loss on sale or maturity of ledger assets.....            | 2,833 03              |
| Premium notes and miscellaneous accounts charged off..... | 700 00                |
| Total disbursements .....                                 | <u>\$1,499,070 44</u> |
| Balance .....   | \$1,744,520 52        |

## LEDGER ASSETS.

|   |                       |
|---|-----------------------|
| Book value of bonds.....                    | \$1,503,773 80        |
| Cash in office and in bank .....            | 37,731 64             |
| Gross premiums in course of collection..... | 98,379 26             |
| Bills receivable.....                       | 19,891 72             |
| Furniture and fixtures .....                | 44,043 40             |
| Agents' debit balances.....                 | 35,857 48             |
| Miscellaneous accounts.....                 | 4,843 22              |
| Total ledger assets.....                    | <u>\$1,744,520 52</u> |

## NON-LEDGER ASSETS.

|                                       |            |                       |
|---------------------------------------|------------|-----------------------|
| Interest accrued on bonds.....        | \$9,743 33 |                       |
| Interest accrued on other assets..... | 750 00     | \$10,493 33           |
| Gross assets.....                     |            | <u>\$1,755,013 85</u> |

## DEDUCT ASSETS NOT ADMITTED.

|  |             |                       |
|--|-------------|-----------------------|
| Bills receivable.....                      | \$19,891 72 |                       |
| Furniture and fixtures .....               | 44,043 40   |                       |
| Agents' debit balances.....                | 35,857 48   |                       |
| Premium notes past due.....                | 22,815 60   |                       |
| Miscellaneous accounts.....                | 4,843 22    |                       |
| Book value of bonds over market value..... | 45,473 80   | \$172,925 22          |
| Total admitted assets.....                 |             | <u>\$1,582,088 63</u> |

## LIABILITIES.

|  | <i>In Process of<br/>Adjustment.</i> | <i>Resisted.</i> |                       |
|--|--------------------------------------|------------------|-----------------------|
| Losses and claims, viz:  |                                      |                  |                       |
| Credit.....  | \$28,227 30                          | \$60,077 09      | \$88,304 39           |
| Special reserve for credit losses.....                         |                                      |                  | 209,599 68            |
| Unearned premiums on outstanding risks.....                    |                                      |                  | 768,563 32            |
| Commissions due agents and brokers .....                       |                                      |                  | 3,283 12              |
| Salaries and other miscellaneous expenses due or accrued ..... |                                      |                  | 13,443 36             |
| State, county and municipal taxes due or accrued.....          |                                      |                  | 14,945 88             |
| Due for return premiums .....                                  |                                      |                  | 450 00                |
| Advance premiums .....   |                                      |                  | 8,012 50              |
| Agents' credit balances .....                                  |                                      |                  | 3,210 75              |
| Liability on outstanding guarantees given policyholders .....  |                                      |                  | 22,300 00             |
| Departments estimate liability under salvage agreements .....  |                                      |                  | 37,968 13             |
| Cash capital .....   | \$350,000 00                         |                  |                       |
| Surplus over all liabilities.....                              | 62,007 50                            |                  |                       |
| Surplus to policy holders.....                                 |                                      |                  | <u>412,007 50</u>     |
| Total liabilities.....   |                                      |                  | <u>\$1,582,088 63</u> |

AMERICAN SURETY COMPANY,  
NEW YORK, N. Y.

INCORPORATED IN 1884. COMMENCED BUSINESS IN 1884.

HENRY D. LYMAN, *President*.

H. B. ZEVELY, *Secretary*

Cash Capital, \$2,500,000.

INCOME.

|   |                |                 |
|---|----------------|-----------------|
| Net premiums received, viz:                       |                |                 |
| Fidelity .....                                    | \$1,131,138 00 |                 |
| Surety .....                                      | 1,569,884 48   | \$2,701,022 48  |
| <hr/>   |                |                 |
| Interest on mortgage loans .....                  | \$1,783 33     |                 |
| Interest on collateral loans .....                | 12,532 79      |                 |
| Interest on bonds and dividends on stocks .....   | 113,423 40     |                 |
| Interest on deposits .....                        | 17,838 01      |                 |
| Interest from all other sources .....             | 42 03          |                 |
| Rents—including company's own occupancy .....     | 327,005 90     | 472,625 46      |
| <hr/>   |                |                 |
| Checks in course of collection .....              |                | 2,126 74        |
| Premiums paid in advance .....                    |                | 18,292 72       |
| Increase in liability for re-insurance .....      |                | 1,341 20        |
| Profit on sale or maturity of ledger assets ..... |                | 32,962 00       |
| <hr/>   |                |                 |
| Total income .....                                |                | \$3,228,370 60  |
| Ledger assets Dec. 31, 1908 .....                 |                | 6,855,436 01    |
| <hr/>   |                |                 |
| Total .....                                       |                | \$10,083,806 61 |

DISBURSEMENTS.

|  |              |                |
|--|--------------|----------------|
| Net amount paid for losses and claims, viz:                                |              |                |
| Fidelity .....   | \$238,584 55 |                |
| Surety .....   | 163,797 51   | \$402,382 06   |
| <hr/>  |              |                |
| Investigation and adjustment of claims .....                               |              | 21,233 57      |
| Commissions or brokerage .....   |              | 195,790 30     |
| Salaries, fees and compensation of officers and home office employes ..... |              | 292,699 57     |
| Salaries and expenses of agents not paid by commissions .....              |              | 576,332 02     |
| Inspections .....  |              | 15,297 82      |
| Rents—including company's own occupancy .....                              |              | 42,440 00      |
| Repairs and expenses on real estate .....                                  |              | 185,005 70     |
| Taxes on real estate .....   |              | 70,167 68      |
| State taxes on premiums .....  |              | 29,782 99      |
| Insurance department licenses and fees .....                               |              | 14,497 71      |
| All other licenses, fees and taxes .....                                   |              | 10,035 36      |
| Legal expenses .....   |              | 5,791 14       |
| Advertising .....  |              | 7,309 05       |
| Printing and stationery .....  |              | 21,993 62      |
| Postage, telegraph, telephone and express .....                            |              | 24,468 31      |
| Furniture and fixtures .....   |              | 15,259 53      |
| Interest or dividends to stockholders .....                                |              | 312,500 00     |
| Premiums on securities purchased .....                                     |              | 9,283 33       |
| Miscellaneous expenditures .....   |              | 36,375 39      |
| Loss on sale or maturity of ledger assets .....                            |              | 21,005 00      |
| <hr/>  |              |                |
| Total disbursements .....  |              | \$2,309,650 15 |
| Balance .....  |              | \$7,774,156 46 |

## LEDGER ASSETS.

|   |  |                |
|---|--|----------------|
| Book value of real estate.....              |  | \$3,166,047 91 |
| Mortgage loans on real estate.....          |  | 33,333 34      |
| Loans secured by collateral.....            |  | 64,750 00      |
| Book value of bonds and stocks.....         |  | 3,303,265 98   |
| Cash in office and in bank.....             |  | 820,356 17     |
| Gross premiums in course of collection..... |  | 386,403 11     |
| Total ledger assets.....                    |  | \$7,774,156 46 |

## NON-LEDGER ASSETS.

|  |           |                |
|--|-----------|----------------|
| Interest accrued on mortgages.....               | \$453 34  |                |
| Interest accrued on bonds.....                   | 25,205 20 |                |
| Interest accrued on other assets.....            | 216 67    |                |
| Rents due and accrued on company's property..... | 11,856 01 | \$37,731 22    |
| Gross assets.....                                |           | \$7,811,887 68 |

## DEDUCT ASSETS NOT ADMITTED.

|  |              |                |
|--|--------------|----------------|
| Premiums in course of collection—written prior to Oct. 1, last | \$103,464 70 |                |
| Book value of bonds and stocks over market value.....          | 64,962 85    | \$168,427 55   |
| Total admitted assets.....                                     |              | \$7,643,460 13 |

## LIABILITIES.

## Losses and claims, viz:

|   | <i>In process of<br/>Adjustment.</i> | <i>Reported<br/>No Proofs.</i> | <i>Resisted.</i> |                |
|---|--------------------------------------|--------------------------------|------------------|----------------|
| Fidelity.....   | \$49,989 84                          | \$57,010 65                    | \$17,010 10      |                |
| Surety.....   | 14,460 80                            | 239,878 30                     | 180,825 34       |                |
| Totals.....   | \$64,450 64                          | \$296,888 95                   | \$197,835 44     | \$559,175 03   |
| Deduct re-insurance.....                                      |                                      |                                |                  | 5,237 13       |
| Net unpaid claims.....  |                                      |                                |                  | \$ 58,937 90   |
| Unearned premiums on outstanding risks.....                   |                                      |                                |                  | 1,330,367 97   |
| Commissions due agents and brokers.....                       |                                      |                                |                  | 11,358 19      |
| Salaries and other miscellaneous expenses due or accrued..... |                                      |                                |                  | 12,500 00      |
| State, county and municipal taxes due or accrued.....         |                                      |                                |                  | 31,752 92      |
| Due for re-insurance.....                                     |                                      |                                |                  | 1,341 20       |
| Advance premiums.....   |                                      |                                |                  | 45,141 51      |
| Checks in course of collection.....                           |                                      |                                |                  | 4,221 12       |
| Reserve for expenses in transit.....                          |                                      |                                |                  | 25,000 00      |
| Cash capital.....   |                                      |                                | \$2,500,000 00   |                |
| Surplus over all liabilities.....                             |                                      |                                | 3,127,839 32     |                |
| Surplus to policy holders.....                                |                                      |                                |                  | 5,627,839 32   |
| Total liabilities.....  |                                      |                                |                  | \$7,643,460 13 |

## EXHIBIT OF PREMIUMS.

|                                 | <i>Fidelity.</i> | <i>Surety.</i> |
|---------------------------------|------------------|----------------|
| In force December 31, 1908..... | \$872,810 46     | \$1,447,484 12 |
| Written during the year.....    | 1,233,221 69     | 1,669,575 83   |
| Totals.....                     | \$2,106,032 15   | \$3,117,059 95 |
| Expired and canceled.....       | 1,108,701 38     | 1,510,589 77   |
| In force December 31, 1909..... | \$997,330 77     | \$1,606,470 18 |

## BUSINESS IN MAINE.

|               | <i>Premiums<br/>Received.</i> | <i>Losses<br/>Paid.</i> |
|---------------|-------------------------------|-------------------------|
| Fidelity..... | \$2,567 82                    | \$592 38                |
| Surety.....   | 5,157 75                      | -                       |
| Totals.....   | \$7,725 57                    | \$592 38                |

## EXHIBIT OF PREMIUMS.

|                                 | <i>Credit.</i>        |
|---------------------------------|-----------------------|
| In force December 31, 1908..... | \$1,427,876 69        |
| Written during the year .....   | 1,844,231 01          |
| Total .....                     | <u>\$3,272,107 70</u> |
| Expired and canceled.....       | 2,210,957 34          |
| In force December 31, 1909..... | <u>\$1,061,150 36</u> |

## BUSINESS IN MAINE.

|              | <i>Premiums<br/>Received.</i> | <i>Losses<br/>Paid.</i> |
|--------------|-------------------------------|-------------------------|
| Credit ..... | \$11,062 00                   | \$5,037 88              |

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 )                                     |            |                       |
| Surety ) .....                                 |            | \$580,408 80          |
| Interest on mortgage loans.....                | \$5,611 99 |                       |
| Interest on collateral loans.....              | 368 81     |                       |
| Interest on bonds and dividends on stocks..... | 21,458 35  |                       |
| Interest on deposits.....                      | 1,448 93   |                       |
| Interest from all other sources.....           | 134 07     |                       |
| Rents .....                                    | 2,534 26   | 31,556 41             |
| Income from other sources.....                 |            | <u>652 65</u>         |
| Total income.....                              |            | \$612,617 86          |
| Ledger assets Dec. 31, 1908.....               |            | 771,995 83            |
| Total.....                                     |            | <u>\$1,384,613 69</u> |

## DISBURSEMENTS.

|   |  |                  |
|---|--|------------------|
| Net amount paid for losses and claims, viz :                              |  |                  |
| Fidelity )  |  |                  |
| Surety ) .....  |  | \$97,549 30      |
| Investigation and adjustment of claims .....                              |  | 9,431 53         |
| Commissions or brokerage.....   |  | 139,872 59       |
| Salaries, fees and compensation of officers and home office employes..... |  | 33,193 58        |
| Salaries and expenses of agents not paid by commissions.....              |  | <u>33,280 87</u> |

|  |                     |
|--|---------------------|
| Inspections.....                               | \$1,913 17          |
| Rents.....                                     | 4,989 96            |
| Repairs and expenses on real estate.....       | 1,426 21            |
| Taxes on real estate.....                      | 281 63              |
| State taxes on premiums.....                   | 7,478 28            |
| Insurance department licenses and fees.....    | 3,082 28            |
| All other licenses, fees and taxes.....        | 3,949 21            |
| Legal expenses.....                            | 12,479 27           |
| Advertising.....                               | 1,451 65            |
| Printing and stationery.....                   | 5,959 56            |
| Postage, telegraph, telephone and express..... | 3,361 05            |
| Furniture and fixtures.....                    | 220 25              |
| Development expense.....                       | 6,671 07            |
| Accrued interest charged off.....              | 663 58              |
| Miscellaneous expenditures.....                | 8,901 18            |
| Loss on sale or maturity of ledger assets..... | 1,494 54            |
| Collateral loans charged off.....              | 6,202 03            |
| Total disbursements.....                       | <u>\$383,802 79</u> |
| Balance.....                                   | \$1,000,810 90      |

## LEDGER ASSETS.

|   |                       |
|---|-----------------------|
| Book value of real estate.....              | \$41,819 06           |
| Mortgage loans on real estate.....          | 70,425 00             |
| Loans secured by collateral.....            | 3,608 48              |
| Book value of bonds and stocks.....         | 638,639 81            |
| Cash in office and in bank.....             | 51,198 25             |
| Gross premiums in course of collection..... | 83,477 26             |
| Advanced to agents.....                     | 38,205 60             |
| Advanced on contracts.....                  | 30,004 71             |
| Excise reinsurance association.....         | 43,432 73             |
| Total ledger assets.....                    | <u>\$1,000,810 90</u> |

## NON-LEDGER ASSETS.

|   |                       |
|---|-----------------------|
| Interest due and accrued on mortgages.....        | \$661 80              |
| Interest due and accrued on bonds.....            | 6,154 24              |
| Interest due and accrued on collateral loans..... | 28 10                 |
| Market value of real estate over book value.....  | 428 44                |
| Renewal premiums charged to suspense account..... | 25,869 36             |
| Gross assets.....                                 | <u>\$1,083,952 34</u> |

## DEDUCT ASSETS NOT ADMITTED.

|   |                     |
|---|---------------------|
| Premiums in course of collection—written prior to Oct. 1, last..... | \$26,967 53         |
| Book value of bonds and stocks over market value.....               | 21,236 81           |
| Advanced to agents.....   | 38,205 60           |
| Advanced on contracts.....  | 30,004 71           |
| Total admitted assets.....  | <u>\$917,538 19</u> |

## LIABILITIES.

| Losses and claims, viz:                                       | <i>Adjusted.</i> | <i>In Process of Adjustment.</i> | <i>Reported No Proofs.</i> | <i>Resisted.</i> |                    |
|---|------------------|----------------------------------|----------------------------|------------------|--------------------|
| Fidelity Surety } .....                                       | \$13,147 94      | \$40,914 77                      | \$2,275 00                 | \$48,960 25      | \$105,198 06       |
| Deduct reinsurance.....                                       |                  |                                  |                            |                  | 15,779 66          |
| Net unpaid claims.....  |                  |                                  |                            |                  | <u>\$89,418 40</u> |
| Unearned premiums on outstanding risks.....                   |                  |                                  |                            |                  | 225,266 76         |
| Commissions due agents and brokers.....                       |                  |                                  |                            |                  | 20,575 82          |
| Salaries and other miscellaneous expenses due or accrued..... |                  |                                  |                            |                  | 3,281 95           |

|   |              |              |
|---|--------------|--------------|
| State, county and municipal taxes due or accrued..... |              | \$11,585 12  |
| Due for reinsurance.....                              |              | 215 81       |
| Cash capital.....                                     | \$500,000 00 |              |
| Surplus over all liabilities.....                     | 67,194 33    |              |
| Surplus to policy holders.....                        |              | 567,194 33   |
| Total liabilities.....                                |              | \$917,538 19 |

## EXHIBIT OF PREMIUMS.

|                                 |  |                                 |
|---------------------------------|--|---------------------------------|
|                                 |  | <i>Fidelity<br/>and Surety.</i> |
| In force December 31, 1908..... |  | \$338,681 14                    |
| Written during the year.....    |  | 529,571 91                      |
| Totals.....                     |  | \$868,203 05                    |
| Expired and canceled.....       |  | 422,021 23                      |
| In force December 31, 1909..... |  | \$446,181 82                    |
| Deduct amount reinsured.....    |  | 18,450 60                       |
| Net premiums in force.....      |  | \$427,731 22                    |

## BUSINESS IN MAINE.

|                  |                               |                         |
|------------------|-------------------------------|-------------------------|
|                  | <i>Premiums<br/>Received.</i> | <i>Losses<br/>Paid.</i> |
| Fidelity } ..... | \$589 19                      | \$98 23                 |
| Surety } .....   |                               |                         |

## CASUALTY COMPANY OF AMERICA,

NEW YORK, N. Y.

INCORPORATED IN 1903. COMMENCED BUSINESS IN 1903.

EDWIN W. DELEON, *President.*NICHOLAS W. MULLER, *Secretary.*

Cash Capital, \$500,000.

## INCOME.

|  |              |                |
|--|--------------|----------------|
| Net premiums received, viz:                              |              |                |
| Accident.....  | \$316,073 58 |                |
| Liability.....   | 1,136,539 75 |                |
| Plate glass.....   | 192,100 67   |                |
| Steam boiler.....  | 112,364 58   |                |
| Installment.....   | 29,464 60    |                |
| Fly wheel.....   | 3,681 65     |                |
| Workmen's collective.....                                | 70,218 57    | \$1,860,503 40 |
| Policy fees required or represented by applications..... |              | 1,369 00       |
| Inspections.....   |              | 230 75         |
| Interest on bonds and dividends on stocks.....           | \$57,256 79  |                |
| Interest on deposits.....                                | 4,135 20     |                |
| Interest from all other sources.....                     | 17 54        | 61,400 53      |
| Allowance for taxes on New York state bonds.....         |              | 2,500 00       |
| Profit on sale or maturity of ledger assets.....         |              | 44,373 24      |
| Total income.....  |              | \$1,970,385 92 |
| Ledger assets Dec. 31, 1903.....                         |              | 1,544,557 24   |
| Total.....   |              | \$3,514,943 26 |

## DISBURSEMENTS.

Net amount paid for losses and claims, viz :

|  |              |                |
|--|--------------|----------------|
| Accident .....   | \$114,367 53 |                |
| Liability .....  | 355,749 23   |                |
| Plate glass .....  | 58,001 92    |                |
| Steam boiler .....   | 29,891 63    |                |
| Installment .....  | 11,132 71    |                |
| Workmen's collective .....   | 27,226 98    | \$596,370 00   |
| Investigation and adjustment of claims .....                               |              | 211,570 46     |
| Policy fees retained by agents .....                                       |              | 54 15          |
| Commissions or brokerage .....   |              | 426,452 28     |
| Salaries, fees and compensation of officers and home office employes ..... |              | 124,726 64     |
| Salaries and expenses of agents not paid by commissions .....              |              | 25,481 42      |
| Medical examiners' fees and salaries .....                                 |              | 1,500 00       |
| Inspections .....  |              | 60,084 88      |
| Rents .....  |              | 12,530 31      |
| State taxes on premiums .....  |              | 20,564 64      |
| Insurance department licenses and fees .....                               |              | 3,429 07       |
| All other licenses, fees and taxes .....                                   |              | 2,887 29       |
| Legal expenses .....   |              | 3,450 58       |
| Advertising .....  |              | 2,426 90       |
| Printing and stationery .....  |              | 8,363 77       |
| Postage, telegraph, telephone and express .....                            |              | 9,750 09       |
| Furniture and fixtures .....   |              | 853 39         |
| Interest or dividends to stockholders .....                                |              | 30,000 00      |
| General expense .....  |              | 7,869 72       |
| Advanced to agents .....   |              | 15,568 95      |
| Agents' balances charged off .....   |              | 299 08         |
| Total disbursements .....  |              | \$1,564,267 62 |
| Balance .....  |              | \$1,950,675 64 |

## LEDGER ASSETS.

|   |                |
|---|----------------|
| Book value of bonds and stocks .....              | \$1,202,634 46 |
| Cash in office and in bank .....                  | 346,742 93     |
| Gross premiums in course of collection .....      | 398,798 25     |
| Allowance for taxes on New York state bonds ..... | 2,500 00       |
| Total ledger assets .....                         | \$1,950,675 64 |

## NON-LEDGER ASSETS.

|   |                |
|---|----------------|
| Interest due and accrued on bonds ..... | \$13,510 43    |
| Due for re-insurance .....              | 888 51         |
| Gross assets .....                      | \$1,965,074 58 |

## DEDUCT ASSETS NOT ADMITTED.

|  |            |                |
|--|------------|----------------|
| Premiums in course of collection—written prior to Oct. 1, last ..... | \$5,872 27 |                |
| Book value of bonds and stocks over market value .....               | 17,401 21  | \$23,273 48    |
| Total admitted assets .....  |            | \$1,941,801 10 |

## LIABILITIES.

Losses and claims, viz :

|                   | <i>Adjusted.</i> | <i>In Process of Adjustment.</i> | <i>Reported No proofs.</i> | <i>Resisted.</i> |
|-------------------|------------------|----------------------------------|----------------------------|------------------|
| Accident .....    | \$820 50         | \$11,144 03                      | \$13,249 73                | 17,600 00        |
| Installment ..... | -                | 1,800 00                         | -                          | -                |
| Plate glass ..... | 5,284 61         | 1,560 66                         | -                          | -                |



CASUALTY COMPANY OF AMERICA.

573

|   |            |             |             |              |                |
|---|------------|-------------|-------------|--------------|----------------|
| Steam boiler.....   | -          | \$5,100 00  | -           | -            |                |
| Workmen's collective..  | 765 81     | 4,114 19    | -           | -            |                |
| Totals .....  | \$6,870 92 | \$23,718 88 | \$13,249 73 | \$17,600 00  | \$61,439 53    |
| Deduct re-insurance .....                                     |            |             |             |              | 6,628 70       |
| Net unpaid claims .....                                       |            |             |             |              | \$54,810 83    |
| Special reserve for unpaid liability losses .....             |            |             |             |              | 359,406 06     |
| Unearned premiums on outstanding risks .....                  |            |             |             |              | 778,649 42     |
| Commissions due agents and brokers.....                       |            |             |             |              | 89,157 84      |
| Salaries and other miscellaneous expenses due or accrued..... |            |             |             |              | 1,016 51       |
| State, county and municipal taxes due or accrued.....         |            |             |             |              | 20,521 34      |
| Due for re-insurance.....                                     |            |             |             |              | 9,113 82       |
| Cash capital.....   |            |             |             | \$500,000 00 |                |
| Surplus over all liabilities .....                            |            |             |             | 134,125 23   |                |
| Surplus to policy holders .....                               |            |             |             |              | 694,125 28     |
| Total liabilities .....                                       |            |             |             |              | \$1,941,801 10 |

EXHIBIT OF PREMIUMS.

|                                  | <i>Accident.</i>         | <i>Liability.</i>                |
|----------------------------------|--------------------------|----------------------------------|
| In force December 31, 1908 ..... | \$283,932 32             | \$761,533 47                     |
| Written during the year .....    | 452,105 76               | 1,270,562 22                     |
| Totals.....                      | \$736,038 08             | \$2,032,095 69                   |
| Expired and canceled .....       | 446,474 21               | 1,182,211 71                     |
| In force December 31, 1909 ..... | \$289,563 87             | \$849,883 98                     |
| Deduct amount re-insured .....   | 27,028 67                | 12,812 25                        |
| Net premiums in force .....      | \$262,535 20             | \$837,071 73                     |
|                                  | <i>Steam<br/>Boiler.</i> | <i>Plate<br/>Glass.</i>          |
| In force December 31, 1908 ..... | \$251,515 77             | \$136,819 32                     |
| Written during the year .....    | 140,205 46               | 214,245 52                       |
| Totals.....                      | \$391,721 23             | \$351,064 84                     |
| Expired and canceled .....       | 153,409 14               | 182,209 28                       |
| In force December 31, 1909.....  | \$238,312 09             | \$168,855 56                     |
| Deduct amount re-insured .....   | 430 48                   | -                                |
| Net premiums in force .....      | \$237,881 61             | \$168,855 56                     |
|                                  | <i>Fly<br/>Wheel.</i>    | <i>Workmen's<br/>Collective.</i> |
| In force December 31, 1908 ..... | \$11,889 77              | \$10,052 73                      |
| Written during the year.....     | 4,796 15                 | 77,885 09                        |
| Totals.....                      | \$16,685 92              | \$87,937 82                      |
| Expired and canceled .....       | 3,082 25                 | 57,447 64                        |
| In force December 31, 1909.....  | \$13,603 67              | \$30,490 18                      |
|                                  | <i>Installment.</i>      |                                  |
|                                  |                          |                                  |

BUSINESS IN MAINE.

|                           | <i>Premiums<br/>Received.</i> | <i>Losses<br/>Paid.</i> |
|---------------------------|-------------------------------|-------------------------|
| Accident.....             | \$3,224 34                    | \$1,089 28              |
| Liability.....            | 29,767 50                     | 21,162 37               |
| Plate glass.....          | 588 89                        | 117 50                  |
| Steam boiler.....         | 3,182 86                      | -                       |
| Fly Wheel.....            | 16 50                         | -                       |
| Workmen's collective..... | 17,050 34                     | 16,269 74               |
| Totals.....               | \$53,830 43                   | \$38,638 89             |

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.....                                    | \$60,215 64 |                |
| Health.....                                      | 27,470 99   | \$87,686 63    |
| Interest on mortgage loans.....                  | \$63,489 29 |                |
| Interest on bonds and dividends on stocks.....   | 114,706 79  |                |
| Interest on premium notes.....                   | 21,784 05   |                |
| Interest on deposits.....                        | 6,993 96    |                |
| Interest from all other sources.....             | 1,188 55    | 208,162 64     |
| Agents' balances previously charged off.....     |             | 50 15          |
| Profit on sale or maturity of ledger assets..... |             | 3,144 87       |
| Increase in book value of ledger assets.....     |             | 3,165 45       |
| Total.....                                       |             | \$304,216 38   |
| Premium income, life department.....             |             | 1,296,973 24   |
| Total income.....                                |             | \$1,601,189 62 |
| Ledger assets Dec. 31, 1908.....                 |             | 4,670,564 79   |
| Total.....                                       |             | \$6,271,754 41 |

DISBURSEMENTS.

|   |             |             |
|---|-------------|-------------|
| Net amount paid for losses and claims, viz :                              |             |             |
| Accident.....   | \$25,046 39 |             |
| Health.....   | 5,658 27    |             |
| Investigation and adjustment of claims.....                               |             | \$30,704 66 |
| Commissions or brokerage.....   |             | 340 81      |
| Salaries, fees and compensation of officers and home office employes..... |             | 24,055 72   |
| Salaries and expenses of agents not paid by commissions.....              |             | 12,582 53   |
| Inspections.....  |             | 7,046 14    |
| Rents.....  |             | 1 00        |
| State taxes on premiums.....  |             | 2,145 18    |
| Insurance department licenses and fees.....                               |             | 346 90      |
| All other licenses, fees and taxes.....                                   |             | 421 85      |
| Legal expenses.....   |             | 84 20       |
| Advertising.....  |             | 204 41      |
| Printing and stationery.....  |             | 753 14      |
|   |             | 1,673 08    |

COLUMBIAN NATIONAL LIFE INSURANCE COMPANY. 575

|   |                |
|---|----------------|
| Postage, telegraph, telephone and express ..... | \$1,496 59     |
| Furniture and fixtures .....                    | 66 56          |
| Miscellaneous expenditures .....                | 4,375 74       |
| Disbursements, accident department.....         | \$86,298 51    |
| Disbursements, life department.....             | 1,031,659 23   |
| Total disbursements .....                       | \$1,117,957 79 |
| Balance.....                                    | \$5,153,796 62 |

LEDGER ASSETS.

|  |                |
|--|----------------|
| Mortgage loans on real estate.....                                 | \$1,464,850 00 |
| Loans on companies policies assigned as collateral.....            | 437,910 03     |
| Premium notes on policies in force.....                            | 98,665 02      |
| Book value of bonds and stocks.....                                | 2,819,206 57   |
| Cash in office and in bank .....                                   | 212,581 99     |
| Gross premiums in course of collection (accident department) ..... | 10,322 20      |
| Bills receivable.....  | 48,370 65      |
| Agents' balances .....   | 59,952 98      |
| Suspense account .....   | 1,658 52       |
| Contingent fund.....   | 278 66         |
| Total ledger assets .....  | \$5,153,796 62 |

NON-LEDGER ASSETS.

|   |                |
|---|----------------|
| Interest accrued on mortgages.....                          | \$15,869 25    |
| Interest accrued on bonds.....                              | 20,165 73      |
| Interest due and accrued on collateral loans .....          | 3,695 45       |
| Interest accrued on other assets .....                      | 452 58         |
| Due for reinsurance.....                                    | 25,314 46      |
| Net uncollected and deferred premiums, life department..... | 145,156 90     |
| Gross assets.....   | \$5,364,450 99 |

DEDUCT ASSETS NOT ADMITTED.

|  |                |
|--|----------------|
| Agents' debit balances .....   | \$60,365 17    |
| Bills receivable .....   | 48,370 65      |
| Contingent funds .....   | 278 66         |
| Premium notes and loans on policies and net premiums in excess of the net value of their policies..... | 18,253 02      |
| Premiums in course of collection—written prior to Oct. 1, last, accident department .....              | 131 50         |
| Book value of bonds and stocks over market value.....  | 65,455 57      |
| Deposited in banks in hand of receivers .....  | 744 29         |
| Suspense account.....  | 1,658 52       |
| Total admitted assets .....  | \$5,169,193 61 |

LIABILITIES.

|  |                                |
|--|--------------------------------|
| Losses and claims, viz :                                       | <i>Reported<br/>No Proofs.</i> |
| Accident.....  | \$10,235 00                    |
| Health.....  | 1,825 00                       |
| Unpaid claims.....   | \$12,060 00                    |
| Unearned premiums on outstanding risks.....                    | 41,987 73                      |
| Commissions due agents and brokers .....                       | 3,578 77                       |
| Salaries and other miscellaneous expenses due or accrued ..... | 85 60                          |
| State, county and municipal taxes due or accrued .....         | 874 43                         |

|                                    |                |                |
|------------------------------------|----------------|----------------|
| Advance premiums .....             |                | \$116 00       |
| Unearned disability premium .....  |                | 1,003 32       |
| Liabilities, life department ..... |                | 3,639,370 89   |
| Cash capital .....                 | \$1,000,000 00 |                |
| Surplus over all liabilities ..... | 470,116 87     |                |
| Surplus to policy holders .....    |                | 1,470,116 87   |
| Total liabilities .....            |                | \$5,169,198 61 |

## EXHIBIT OF PREMIUMS.

|                                  | <i>Accident.</i> | <i>Health.</i> |
|----------------------------------|------------------|----------------|
| In force December 31, 1908 ..... | \$21,193 67      | \$7,831 58     |
| Written during the year .....    | 81,258 36        | 43,673 59      |
| Totals .....                     | \$102,452 03     | \$51,505 17    |
| Expired and canceled .....       | 51,062 18        | 25,503 82      |
| In force December 31, 1909 ..... | \$51,389 85      | \$26,001 35    |
| Deduct amount re-insured .....   | 1,255 67         | 523 89         |
| Net premiums in force .....      | \$50,134 18      | \$25,477 46    |

## BUSINESS IN MAINE.

|                | <i>Premiums<br/>Received.</i> |
|----------------|-------------------------------|
| Accident ..... | \$1,603 11                    |
| Health .....   | 198 00                        |
| Totals .....   | \$1,801 11                    |

## CONTINENTAL CASUALTY COMPANY,

HAMMOND, INDIANA.

INCORPORATED IN 1897. COMMENCED BUSINESS IN 1897.

H. G. B. ALEXANDER, *President*.W. H. BETTS, *Secretary*.

Cash Capital, \$300,000.

## INCOME.

Net premiums received, viz :

|   |                |                |
|---|----------------|----------------|
| Accident .....  | \$2,539,179 01 |                |
| Health .....  | 577,172 21     | \$3,116,351 22 |
| Policy fees required or represented by applications ..... |                | 93,640 95      |
| Interest on mortgage loans .....                          | \$27,126 15    |                |
| Interest on bonds and dividends on stocks .....           | 21,129 63      |                |
| Interest on deposits .....                                | 1,406 59       |                |
| Interest from all other sources .....                     | 22 40          |                |
| Rents .....   | 3,067 50       | 52,752 27      |
| Suspense account .....                                    |                | 1,254 04       |
| Agents' balances previously charged off .....             |                | 1,238 12       |
| Profit on sale or maturity of ledger assets .....         |                | 1,740 00       |
| Increase in book value of ledger assets .....             |                | 6,712 12       |
| Total income .....  |                | \$3,273,688 72 |
| Ledger assets Dec. 31, 1908 .....                         |                | 1,360,919 32   |
| Total .....   |                | \$4,634,608 04 |

## DISBURSEMENTS.

Net amount paid for losses and claims, viz :

|  |              |              |
|--|--------------|--------------|
| Accident .....   | \$812,820 30 |              |
| Health .....   | 176,442 09   | \$989,262 39 |
| Investigation and adjustment of claims .....                               |              | 15,956 88    |
| Policy fees retained by agents .....                                       |              | 93,640 95    |
| Commissions or brokerage .....   |              | 513,537 38   |
| Salaries, fees and compensation of officers and home office employes ..... |              | 274,872 58   |
| Salaries and expenses of agents not paid by commissions .....              |              | 386,782 81   |
| Medical examiners fees and salaries .....                                  |              | 10,943 58    |
| Rents .....  |              | 36,171 00    |
| Taxes on real estate .....   |              | 536 24       |
| State taxes on premiums .....  |              | 32,139 52    |
| Insurance department licenses and fees .....                               |              | 11,205 49    |
| All other licenses, fees and taxes .....                                   |              | 2,279 01     |
| Legal expenses .....   |              | 33,634 15    |
| Advertising .....  |              | 18,267 43    |
| Printing and stationery .....  |              | 34,680 23    |
| Postage, telegraph, telephone and express .....                            |              | 29,721 83    |
| Interest or dividends to stockholders .....                                |              | 60,000 00    |

|  |                       |
|--|-----------------------|
| Miscellaneous expenditures .....               | \$29,019 62           |
| Agents' balances charged off.....              | 9,867 67              |
| Loss on sale or maturity of ledger assets..... | 756 25                |
| Decrease in book value of ledger assets.....   | 5,369 17              |
| Total disbursements.....                       | <u>\$2,588,644 18</u> |
| Balance.....                                   | \$2,045,963 86        |

## LEDGER ASSETS.

|   |                       |
|---|-----------------------|
| Book value of real estate.....                              | \$57,479 76           |
| Mortgage loans on real estate.....                          | 583,775 00            |
| Loans secured by collateral.....                            | 6,003 00              |
| Book value of bonds and stocks.....                         | 404,488 69            |
| Cash in office and in bank .....                            | 130,206 66            |
| Gross premiums in course of collection.....                 | 574,960 25            |
| Bills receivable.....                                       | 5,669 35              |
| Cash in hands of treasurers and paymasters in transit ..... | 156,024 77            |
| Agents' balances.....                                       | 74,058 77             |
| Furniture and fixtures .....                                | 53,300 61             |
| Total ledger assets .....                                   | <u>\$2,045,963 86</u> |

## NON-LEDGER ASSETS.

|  |                       |
|--|-----------------------|
| Interest accrued on mortgages.....               | \$6,305 07            |
| Interest accrued on bonds.....                   | 6,475 20              |
| Interest accrued on collateral loans .....       | 103 19                |
| Market value of real estate over book value..... | 280 24                |
| Gross assets.....                                | <u>\$2,059,127 56</u> |

## DEDUCT ASSETS NOT ADMITTED.

|   |                       |
|---|-----------------------|
| Bills receivable.....                                 | \$5,669 35            |
| Furniture and fixtures .....                          | 53,300 61             |
| Agents' balances.....                                 | 74,058 77             |
| Book value of bonds and stocks over market value..... | 8,905 56              |
| Total admitted assets.....                            | <u>\$1,917,193 27</u> |

## LIABILITIES.

| Losses and claims, viz :                                       | <i>In Process of<br/>Adjustment.</i> | <i>Reported<br/>No proofs.</i> | <i>Resisted.</i>   |                       |
|--|--------------------------------------|--------------------------------|--------------------|-----------------------|
| Accident .....   | \$16,230 17                          | \$113,017 00                   | \$24,395 00        |                       |
| Health.....  | 1,410 00                             | 11,253 00                      | 660 00             |                       |
| Totals .....   | <u>\$17,640 17</u>                   | <u>\$124,270 00</u>            | <u>\$25,055 00</u> | \$166,965 17          |
| Deduct re-insurance .....                                      |                                      |                                |                    | 3,500 00              |
| Net unpaid claims.....   |                                      |                                |                    | <u>\$163,465 17</u>   |
| Unearned premiums on outstanding risks.....                    |                                      |                                |                    | 797,940 37            |
| Commissions due agents and brokers.....                        |                                      |                                |                    | 86,949 98             |
| Salaries and other miscellaneous expenses due or accrued ..... |                                      |                                |                    | 14,826 77             |
| State, county and municipal taxes due or accrued.....          |                                      |                                |                    | 30,000 00             |
| Due for re-insurance .....                                     |                                      |                                |                    | 22,290 57             |
| Advance premiums .....   |                                      |                                |                    | 1,621 14              |
| Suspense account.....  |                                      |                                |                    | 1,725 66              |
| Reserve for contingencies.....                                 |                                      |                                |                    | 100,000 00            |
| Cash capital.....  |                                      | \$300,000 00                   |                    |                       |
| Surplus over all liabilities.....                              |                                      |                                | 398,373 61         |                       |
| Surplus to policy holders.....                                 |                                      |                                |                    | <u>698,373 61</u>     |
| Total liabilities.....   |                                      |                                |                    | <u>\$1,917,193 27</u> |

## EXHIBIT OF PREMIUMS.

|                                  | <i>Accident.</i>      | <i>Health.</i>      |
|----------------------------------|-----------------------|---------------------|
| In force December 31, 1908 ..... | \$1,416,550 05        | \$96,218 10         |
| Written during the year .....    | 2,537,428 88          | 654,267 20          |
| Totals .....                     | <u>\$3,953,978 93</u> | <u>\$750,480 30</u> |
| Expired and canceled .....       | 2,421,599 33          | 647,866 10          |
| In force December 31, 1909 ..... | \$1,532,379 60        | \$102,614 20        |
| Deduct amount re-insured .....   | 39,113 06             | -                   |
| Net premiums in force .....      | <u>\$1,493,266 54</u> | <u>\$102,614 20</u> |

## BUSINESS IN MAINE.

|                | <i>Premiums<br/>Received.</i> | <i>Losses<br/>Paid.</i> |
|----------------|-------------------------------|-------------------------|
| Accident ..... | \$10,555 73                   | \$4,849 28              |
| Health .....   | 5,668 50                      | 1,016 20                |
| Totals .....   | <u>\$16,224 23</u>            | <u>\$5,865 48</u>       |

## EMPIRE STATE SURETY COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1901. COMMENCED BUSINESS IN 1901.

WM. M. TOMLINS, JR., *President.*GEO. LAMBERT SMITH, *Secretary.*

Cash Capital, \$500,000.

## INCOME.

|   |             |                       |
|---|-------------|-----------------------|
| Net premiums received, viz :                      |             |                       |
| Accident .....                                    | \$92,508 34 |                       |
| Health .....                                      | 48,841 29   |                       |
| Liability .....                                   | 274,852 11  |                       |
| Fidelity .....                                    | 129,059 51  |                       |
| Surety .....                                      | 519,101 58  |                       |
| Plate glass .....                                 | 97,408 11   |                       |
| Steam boiler .....                                | 6,582 12    |                       |
| Burglary and theft .....                          | 94,449 98   |                       |
| Sprinkler .....                                   | 7,924 42    |                       |
| Workmen's collective .....                        | 4,603 03    | \$1,269,330 49        |
| Interest on mortgage loans .....                  | \$11,794 57 |                       |
| Interest on bonds and dividends on stocks .....   | 26,950 00   |                       |
| Interest on deposits .....                        | 2,636 06    |                       |
| Interest from all other sources .....             | 962 90      |                       |
| Rents .....                                       | 515 29      | 42,858 82             |
| Profit on sale or maturity of ledger assets ..... |             | 2,380 50              |
| Total income .....                                |             | <u>\$1,314,569 81</u> |
| Ledger assets Dec. 31, 1908 .....                 |             | 1,285,191 38          |
| Total .....                                       |             | <u>\$2,599,761 19</u> |

## DISBURSEMENTS.

Net amount paid for losses and claims, viz :

|   |             |                |
|---|-------------|----------------|
| Accident.....   | \$61,904 06 |                |
| Health.....   | 15,334 22   |                |
| Liability.....  | 49,684 17   |                |
| Fidelity.....   | 8,484 22    |                |
| Surety.....   | 109,558 50  |                |
| Plate glass.....  | 34,405 79   |                |
| Steam boiler.....   | 475 75      |                |
| Burglary and theft.....   | 34,528 54   |                |
| Sprinkler.....  | 2,880 62    |                |
| Workmen's collective.....   | 3,860 89    | \$321,116 76   |
| Investigation and adjustment of claims.....                               |             | 89,855 75      |
| Commissions or brokerage.....   |             | 261,744 27     |
| Salaries, fees and compensation of officers and home office employes..... |             | 104,912 35     |
| Salaries and expenses of agents not paid by commissions.....              |             | 57,402 72      |
| Inspections.....  |             | 10,313 63      |
| Rents.....  |             | 25,491 23      |
| Repairs and expenses on real estate.....                                  |             | 614 03         |
| Taxes on real estate.....   |             | 1,154 12       |
| State taxes on premiums.....  |             | 13,585 22      |
| Insurance department licenses and fees.....                               |             | 6,974 42       |
| Legal expenses.....   |             | 1,088 74       |
| Advertising.....  |             | 29,192 98      |
| Printing and stationery.....  |             | 17,133 96      |
| Postage, telegraph, telephone and express.....                            |             | 14,458 58      |
| Furniture and fixtures.....   |             | 2,815 69       |
| Miscellaneous expenditures.....   |             | 25,568 70      |
| Loss on sale or maturity of ledger assets.....                            |             | 1,375 00       |
| Total disbursements.....  |             | \$984,798 15   |
| Balance.....  |             | \$1,614,963 04 |

## LEDGER ASSETS.

|   |  |                |
|---|--|----------------|
| Book value of real estate.....              |  | \$87,978 94    |
| Mortgage loans on real estate.....          |  | 254,460 32     |
| Loans secured by collateral.....            |  | 22,958 40      |
| Book value of bonds and stocks.....         |  | 737,673 49     |
| Cash in office and in bank.....             |  | 91,590 28      |
| Gross premiums in course of collection..... |  | 312,434 67     |
| Bills receivable.....                       |  | 17,291 95      |
| Accounts receivable.....                    |  | 7,588 97       |
| Agents' balances.....                       |  | 15,094 58      |
| Rents paid in advance.....                  |  | 2,000 00       |
| Judgment against city of Denver.....        |  | 15,004 06      |
| Sundry accounts.....                        |  | 47,246 42      |
| Cash in suspended banks.....                |  | 3,640 96       |
| Total ledger assets.....                    |  | \$1,614,963 04 |

## NON-LEDGER ASSETS.

|   |            |                |
|---|------------|----------------|
| Interest due and accrued on mortgages.....        | \$5,475 07 |                |
| Interest due and accrued on bonds.....            | 6,815 81   |                |
| Interest due and accrued on collateral loans..... | 298 46     |                |
| Interest due and accrued on other assets.....     | 27 66      |                |
| Rents due and accrued on company's property.....  | 883 34     | \$13,500 34    |
| Due from reinsurance.....                         |            | 295 47         |
| Gross assets.....                                 |            | \$1,628,758 85 |



## EMPIRE STATE SURETY COMPANY.

581

## DEDUCT ASSETS NOT ADMITTED.

|  |             |                |
|--|-------------|----------------|
| Bills receivable.....  | \$17,291 95 |                |
| Accounts receivable.....                                       | 7,588 97    |                |
| Premiums in course of collection—written prior to Oct. 1, last | 116,212 55  |                |
| Book value of ledger assets over market value.....             | 52,044 25   |                |
| Sundry ledger accounts.....                                    | 47,246 42   |                |
| Agents' balances.....  | 13,449 65   | \$253,833 79   |
| Total admitted assets.....                                     |             | \$1,371,925 06 |

## 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.....   | \$709 16                      | \$4,987 04         | \$2,436 69        | \$750 00         |                |
| Health.....   | 893 15                        | 868 07             | 1,604 70          | 250 00           |                |
| Fidelity.....   | -                             | 5,134 91           | 20,247 44         | 10,425 34        |                |
| Surety.....   | 579 40                        | 79,508 19          | -                 | 26,877 40        |                |
| Plate glass.....  | -                             | 3,109 19           | 91 00             | 175 00           |                |
| Steam boiler.....   | -                             | -                  | 25 00             | -                |                |
| Burglary and theft.....                                       | 36 50                         | 4,133 24           | 4,013 96          | 700 00           |                |
| Workmen's collective.....                                     | -                             | -                  | 400 84            | -                |                |
| Totals.....   | \$2,218 21                    | \$97,740 64        | \$28,819 63       | \$39,177 74      | \$167,956 22   |
| Deduct reinsurance.....                                       |                               |                    |                   |                  | 1,499 45       |
| Net unpaid claims.....  |                               |                    |                   |                  | \$166,456 77   |
| Special reserve for unpaid liability losses.....              |                               |                    |                   |                  | 41,274 37      |
| Unearned premiums on outstanding risks.....                   |                               |                    |                   |                  | 487,274 11     |
| Commissions due agents and brokers.....                       |                               |                    |                   |                  | 39,244 42      |
| Salaries and other miscellaneous expenses due or accrued..... |                               |                    |                   |                  | 8,982 85       |
| State, county and municipal taxes due or accrued.....         |                               |                    |                   |                  | 13,000 00      |
| Due and to become due for borrowed money.....                 |                               |                    |                   |                  | 3,500 00       |
| Due for reinsurance.....                                      |                               |                    |                   |                  | 3,947 80       |
| Due for co-insurance.....                                     |                               |                    |                   |                  | 5,728 73       |
| Expenses of adjusters and special agents.....                 |                               |                    |                   |                  | 3,289 24       |
| Cash capital.....   |                               |                    |                   | \$500,000 00     |                |
| Surplus over all liabilities.....                             |                               |                    |                   | 102,226 77       |                |
| Surplus to policy holders.....                                |                               |                    |                   |                  | 602,226 77     |
| Total liabilities.....  |                               |                    |                   |                  | \$1,374,925 06 |

## EXHIBIT OF PREMIUMS.

|                                 | <i>Accident.</i> | <i>Health.</i> | <i>Liability.</i>   |
|---------------------------------|------------------|----------------|---------------------|
| In force December 31, 1908..... | \$66,342 23      | \$31,151 86    | \$182,595 11        |
| Written during the year.....    | 120,171 08       | 58,715 38      | 294,585 41          |
| Totals.....                     | \$186,513 31     | \$89,867 24    | \$477,180 52        |
| Expired and canceled.....       | 115,182 46       | 54,081 71      | 267,193 45          |
| In force December 31, 1909..... | \$71,330 85      | \$35,785 53    | \$209,987 07        |
| Deduct amount reinsured.....    | 3,439 02         | 724 59         | 1,415 76            |
| Net premiums in force.....      | \$67,891 83      | \$35,060 94    | \$208,571 31        |
|                                 | <i>Fidelity.</i> | <i>Surety.</i> | <i>Plate Glass.</i> |
| In force December 31, 1908..... | \$73,351 40      | \$317,406 84   | \$77,570 94         |
| Written during the year.....    | 134,083 17       | 473,357 63     | 110,074 02          |
| Totals.....                     | \$207,434 57     | \$790,764 47   | \$187,644 96        |
| Expired and canceled.....       | 93,197 15        | 404,227 86     | 104,816 25          |
| In force December 31, 1909..... | \$114,237 42     | \$386,536 61   | \$82,828 71         |
| Deduct amount reinsured.....    | 7,647 03         | 42,841 16      | 4 60                |
| Net premiums in force.....      | \$106,590 39     | \$343,695 45   | \$82,824 11         |

|                                 | <i>Steam Boiler.</i> | <i>Burglary<br/>and Theft.</i>   |
|---------------------------------|----------------------|----------------------------------|
| In force December 31, 1908..... | \$11,255 17          | \$92,496 27                      |
| Written during the year.....    | 7,234 68             | 127,558 68                       |
| Totals.....                     | \$18,489 85          | \$220,054 95                     |
| Expired and canceled.....       | 7,732 31             | 103,766 94                       |
| In force December 31, 1909..... | \$10,757 54          | \$116,288 01                     |
| Deduct amount reinsured.....    | -                    | 17,118 23                        |
| Net premiums in force.....      | \$10,757 54          | \$99,169 78                      |
|                                 | <i>Sprinkler.</i>    | <i>Workmen's<br/>Collective.</i> |
| In force December 31, 1908..... | \$1,687 90           | \$2,706 70                       |
| Written during the year.....    | 10,500 21            | 5,639 77                         |
| Totals.....                     | \$12,188 11          | \$8,346 47                       |
| Expired and canceled.....       | 4,086 90             | 6,798 89                         |
| In force December 31, 1909..... | \$8,101 21           | \$1,547 58                       |

## BUSINESS IN MAINE.

|                         | <i>Premiums<br/>Received.</i> | <i>Losses<br/>Paid.</i> |
|-------------------------|-------------------------------|-------------------------|
| Accident.....           | \$71 62                       | -                       |
| Health.....             | 69 48                         | -                       |
| Liability.....          | 46 80                         | -                       |
| Fidelity.....           | 350 90                        | -                       |
| Surety.....             | 530 58                        | \$441 91                |
| Plate glass.....        | 223 20                        | 32 90                   |
| Steam boiler.....       | 57 73                         | -                       |
| Burglary and theft..... | 45 30                         | -                       |
| Sprinkler.....          | 176 00                        | -                       |
| Totals.....             | \$1,571 61                    | \$474 81                |

EMPLOYERS' LIABILITY ASSURANCE  
CORPORATION,  
LONDON, ENGLAND.

INCORPORATED IN 1880. COMMENCED BUSINESS IN UNITED STATES IN 1886.

SAMUEL APPLETON, *Manager*, Boston, Mass.

Statutory Deposit, \$350,000.

INCOME.

|   |              |                |
|---|--------------|----------------|
| Net premiums received, viz :                  |              |                |
| Accident .....                                | \$262,486 53 |                |
| Health .....                                  | 64,924 63    |                |
| Liability .....                               | 3,395,035 93 |                |
| Fidelity .....                                | 104,580 76   |                |
| Steam boiler .....                            | 9,997 25     |                |
| Burglary and theft .....                      | 90,974 10    |                |
| Automobile property damage .....              | 173,026 67   |                |
| Workmen's collective .....                    | 32,957 95    | \$4,133,983 81 |
| Interest on bonds .....                       | \$156,221 09 |                |
| Interest on deposits .....                    | 1,981 54     |                |
| Interest from all other sources .....         | 62 04        | 158,264 67     |
| Agents' balances previously charged off ..... |              | 348 05         |
| Increase in book value of ledger assets ..... |              | 21,102 50      |
| Total income .....                            |              | \$4,313,649 03 |
| Ledger assets Dec. 31, 1908 .....             |              | 4,055,093 58   |
| Total .....                                   |              | \$8,368,742 61 |

DISBURSEMENTS.

|  |              |                |
|--|--------------|----------------|
| Net amount paid for losses and claims, viz :                               |              |                |
| Accident .....   | \$99,359 11  |                |
| Health .....   | 17,871 16    |                |
| Liability .....  | 1,002,312 48 |                |
| Fidelity .....   | 22,659 03    |                |
| Burglary and theft .....   | 20,249 40    |                |
| Automobile property damage .....   | 42,074 43    |                |
| Workmen's collective .....   | 12,110 85    | \$1,216,636 46 |
| Investigation and adjustment of claims .....                               |              | 271,215 75     |
| Commissions or brokerage .....   |              | 947,777 55     |
| Salaries, fees and compensation of officers and home office employes ..... |              | 83,299 16      |
| Salaries and expenses of agents not paid by commissions .....              |              | 33,165 29      |
| Inspections .....  |              | 40,468 53      |
| Rents .....  |              | 26,441 95      |
| State taxes on premiums .....  |              | 56,236 46      |
| Insurance department licenses and fees .....                               |              | 6,711 39       |
| All other licenses, fees and taxes .....                                   |              | 2,360 82       |

584 EMPLOYERS' LIABILITY ASSURANCE CORPORATION.

|  |                       |
|--|-----------------------|
| Legal expenses.....                            | \$2,977 80            |
| Advertising.....                               | 6,686 30              |
| Printing and stationery.....                   | 29,075 81             |
| Postage, telegraph, telephone and express..... | 24,316 19             |
| Furniture and fixtures.....                    | 3,468 95              |
| Remitted to home office.....                   | 569,167 46            |
| Investment expense.....                        | 409 25                |
| Agents' balances charged off.....              | 1,942 77              |
| Decrease in book value of ledger assets.....   | 30,325 00             |
| Total disbursements.....                       | <u>\$3,343,682 89</u> |
| Balance.....                                   | \$5,025,059 72        |

LEDGER ASSETS.

|   |                       |
|---|-----------------------|
| Book value of bonds.....                    | \$4,341,435 00        |
| Cash in office and in bank.....             | 3,562 59              |
| Gross premiums in course of collection..... | 644,404 32            |
| Cash deposited by trustees.....             | 35,657 81             |
| Total ledger assets.....                    | <u>\$5,025,059 72</u> |

NON-LEDGER ASSETS.

|  |                       |
|--|-----------------------|
| Interest due and accrued on bonds..... | \$57,079 31           |
| Gross assets.....                      | <u>\$5,082,139 03</u> |

DEDUCT ASSETS NOT ADMITTED.

|   |                       |
|---|-----------------------|
| Premiums in course of collection—written prior to Oct. 1, last..... | \$18,718 68           |
| Total admitted assets.....  | <u>\$5,063,420 35</u> |

LIABILITIES.

|   |                      |                     |                       |
|---|----------------------|---------------------|-----------------------|
| Losses and claims, viz :                                      |                      |                     |                       |
|   | <i>In Process of</i> | <i>Resisted.</i>    |                       |
|   | <i>Adjustment.</i>   |                     |                       |
| Accident.....   | \$15,450 00          | \$12,490 00         |                       |
| Health.....   | 3,195 00             | -                   |                       |
| Fidelity.....   | 18,885 00            | 24,000 00           |                       |
| Burglary and theft.....                                       | 3,265 00             | 195 00              |                       |
| Automobile property damage.....                               | 22,940 00            | -                   |                       |
| Workmen's collective.....                                     | 3,880 00             | -                   |                       |
| Unpaid claims.....  | <u>\$67,615 00</u>   | <u>\$36,685</u>     | \$104,300 00          |
| Special reserve for unpaid liability losses.....              |                      |                     | 1,105,451 52          |
| Unearned premiums on outstanding risks.....                   |                      |                     | 1,678,676 56          |
| Commissions due agents and brokers.....                       |                      |                     | 188,010 28            |
| 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.....                             |                      | <u>1,561,981 99</u> |                       |
| Surplus to policy holders.....                                |                      |                     | 1,911,981 99          |
| Total liabilities.....  |                      |                     | <u>\$5,063,420 35</u> |

## EXHIBIT OF PREMIUMS.

|                                  | <i>Accident.</i> | <i>Health.</i>                | <i>Liability.</i>            |
|----------------------------------|------------------|-------------------------------|------------------------------|
| In force December 31, 1908 ..... | \$214,969 13     | \$42,717 22                   | \$2,355,667 59               |
| Written during the year .....    | 260,161 58       | 62,684 58                     | 3,295,353 63                 |
| Totals .....                     | \$474,530 71     | \$105,401 80                  | \$5,651,021 27               |
| Expired and canceled .....       | 254,852 98       | 55,096 30                     | 2,993,696 92                 |
| In force December 31, 1909 ..... | \$219,677 73     | \$50,305 50                   | \$2,657,324 35               |
| Deduct amount re-insured .....   | 325 17           | 70 00                         | 201 72                       |
| Net premiums in force .....      | \$219,352 56     | \$50,235 50                   | \$2,657,122 63               |
|                                  | <i>Fidelity.</i> | <i>Steam Boiler.</i>          | <i>Burglary and Theft.</i>   |
| In force December 31, 1908 ..... | \$79,933 18      | \$9,403 54                    | \$83,252 59                  |
| Written during the year .....    | 119,453 76       | 9,433 64                      | 90,617 36                    |
| Totals .....                     | \$199,386 94     | \$18,837 18                   | \$173,869 95                 |
| Expired and canceled .....       | 105,641 97       | 1,782 06                      | 70,159 87                    |
| In force December 31, 1909 ..... | \$93,744 97      | \$17,055 12                   | \$103,710 08                 |
| Deduct amount re-insured .....   | 201 13           | -                             | 791 25                       |
| Net premiums in force .....      | \$93,543 84      | \$17,055 12                   | \$102,918 83                 |
|                                  |                  | <i>Auto. Property Damage.</i> | <i>Workmen's Collective.</i> |
| In force December 31, 1908 ..... |                  | \$23,280 89                   | \$13,479 28                  |
| Written during the year .....    |                  | 201,844 65                    | 38,983 59                    |
| Totals .....                     |                  | \$230,125 54                  | \$57,462 87                  |
| Expired and canceled .....       |                  | 74,970 59                     | 34,885 16                    |
| In force December 31, 1909 ..... |                  | \$155,154 95                  | \$22,577 71                  |

## BUSINESS IN MAINE.

|                                  | <i>Premiums Received.</i> | <i>Losses Paid.</i> |
|----------------------------------|---------------------------|---------------------|
| Accident .....                   | \$5,800 10                | \$2,283 09          |
| Health .....                     | 1,759 89                  | 982 44              |
| Liability .....                  | 31,177 16                 | 15,605 79           |
| Fidelity .....                   | 2,513 01                  | -                   |
| Steam boiler .....               | 814 50                    | -                   |
| Burglary and theft .....         | 1,440 30                  | -                   |
| Automobile property damage ..... | 1,131 36                  | 348 40              |
| Workmen's collective .....       | 99 45                     | 39 00               |
| Totals .....                     | \$44,735 77               | \$19,258 72         |

## \* EQUITABLE ACCIDENT COMPANY,

BOSTON, MASS.

RE-INCORPORATED IN 1909. COMMENCED BUSINESS IN 1909.

ALBERT C. SMITH, *President*.DAVID T. MONTAGUE, *Secretary*.

Cash Capital, \$100,000.

## INCOME.

|   |          |              |
|---|----------|--------------|
| Net premiums received (accident).....                   |          | \$8,605 34   |
| Policy fees required or represented by application..... |          | 1,035 00     |
| Interest on mortgage loans.....                         | \$56 25  |              |
| Interest on collateral loans.....                       | 250 00   |              |
| Interest on bonds and dividends on stocks.....          | 237 84   |              |
| Interest on deposits.....                               | 1,419 49 | 1,963 58     |
| Income from other sources.....                          |          | 431 16       |
| Profit on sale or maturity of ledger assets.....        |          | 323 33       |
| Total income.....                                       |          | \$12,358 41  |
| Ledger assets Dec. 31, 1908.....                        |          | 199,612 43   |
| Total.....  |          | \$211,970 84 |

## DISBURSEMENTS.

|   |  |              |
|---|--|--------------|
| Net amount paid for losses and claims (accident).....                     |  | \$6,269 96   |
| Investigation and adjustment of claims.....                               |  | 285 11       |
| Policy fees retained by agents.....                                       |  | 1,035 00     |
| Commissions or brokerage.....   |  | 762 05       |
| Salaries, fees and compensation of officers and home office employes..... |  | 2,034 91     |
| Medical examiners fees and salaries.....                                  |  | 26 00        |
| Rents.....  |  | 457 00       |
| Insurance department licenses and fees.....                               |  | 77 50        |
| Legal expenses.....   |  | 375 00       |
| Advertising.....  |  | 91 19        |
| Printing and stationery.....  |  | 265 94       |
| Postage, telegraph, telephone and express.....                            |  | 228 05       |
| Furniture and fixtures.....   |  | 56 25        |
| Miscellaneous expenditures.....   |  | 473 27       |
| Decrease in book value of ledger assets.....                              |  | 1,240 90     |
| Total disbursements.....  |  | \$13,678 13  |
| Balance.....  |  | \$198,292 71 |

\* Admitted February 1, 1910. Formerly transacted business as an assessment casualty company.

## LEDGER ASSETS.

|                                     |                     |
|-------------------------------------|---------------------|
| Mortgage loans on real estate.....  | \$2,250 00          |
| Loans secured by collateral.....    | 10,000 00           |
| Book value of bonds and stocks..... | 172,193 72          |
| Cash in office and in bank.....     | 13,848 99           |
| <b>Total ledger assets.....</b>     | <b>\$198,292 71</b> |

## NON-LEDGER ASSETS.

|   |          |                     |
|---|----------|---------------------|
| Interest accrued on mortgages.....                    | \$9 38   |                     |
| Interest accrued on bonds.....                        | 2,017 05 |                     |
| Interest accrued on collateral loans.....             | 33 33    | \$2,059 76          |
| Market value of bonds and stocks over book value..... |          | 1,255 28            |
| Deposited in bank not on company's books.....         |          | 94 62               |
| <b>Total admitted assets.....</b>                     |          | <b>\$201,702 37</b> |

## LIABILITIES.

Losses and claims, viz :

|   | <i>In Process of<br/>Adjustment.</i> | <i>Reported<br/>No Proofs.</i> | <i>Resisted.</i> |                     |
|---|--------------------------------------|--------------------------------|------------------|---------------------|
| Accident.....   | \$4,919 87                           | \$1,900 00                     | \$675 00         | \$7,494 87          |
| Unearned premiums on outstanding risks.....                   |                                      |                                |                  | 6,896 89            |
| Commissions due agents and brokers.....                       |                                      |                                |                  | 132 00              |
| Salaries and other miscellaneous expenses due or accrued..... |                                      |                                |                  | 719 31              |
| State, county and municipal taxes due or accrued.....         |                                      |                                |                  | 350 31              |
| Advance premiums.....   |                                      |                                |                  | 3,459 75            |
| Cash capital.....   |                                      | \$100,000 00                   |                  |                     |
| Surplus over all liabilities.....                             |                                      | 82,709 24                      |                  |                     |
| <b>Surplus to policy holders.....</b>                         |                                      |                                |                  | <b>182,709 24</b>   |
| <b>Total liabilities.....</b>                                 |                                      |                                |                  | <b>\$201,702 37</b> |

## EXHIBIT OF PREMIUMS.

|  | <i>Accident.</i>   |
|--|--------------------|
| In force November 13, 1909.....        | \$15,374 88        |
| Written during the year.....           | 8,624 01           |
| <b>Totals.....</b>                     | <b>\$23,998 89</b> |
| Expired and canceled.....              | 10,325 14          |
| <b>In force December 31, 1909.....</b> | <b>\$13,673 75</b> |

## BUSINESS IN MAINE.

|               | <i>Premiums<br/>Received.</i> | <i>Losses<br/>Paid.</i> |
|---------------|-------------------------------|-------------------------|
| Accident..... | \$978 70                      | \$1,288 68              |

## 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 .....   | }          | \$312,466 27 |
| Health .....   |            |              |
| Policy fees required or represented by applications..... |            | 31,046 00    |
| Interest on bonds and dividends on stocks .....          | \$8,930 21 |              |
| Interest on deposits .....                               | 111 51     | 9,041 72     |
| Profit on sale or maturity of ledger assets .....        |            | 5,485 95     |
| Increase in book value of ledger assets.....             |            | 1,836 51     |
| Total income .....                                       |            | \$359,876 45 |
| Ledger assets Dec. 31, 1908.....                         |            | 206,219 62   |
| Total .....  |            | \$566,096 07 |

## DISBURSEMENTS.

|   |             |              |
|---|-------------|--------------|
| Net amount paid for losses and claims, viz :                              |             |              |
| Accident .....  | \$71,816 34 |              |
| Health.....   | 53,641 57   | \$125,457 91 |
| Policy fees retained by agents.....                                       |             | 30,695 34    |
| Commission or brokerage.....  |             | 83,139 25    |
| Salaries, fees and compensation of officers and home office employes .... |             | 18,192 00    |
| Salaries and expenses of agents not paid by commissions .....             |             | 7,036 82     |
| Medical examiners' fees and salaries.....                                 |             | 1,610 75     |
| Rents.....  |             | 6,470 57     |
| State taxes on premiums.....  |             | 4,818 00     |
| Insurance department licenses and fees.....                               |             | 2,112 65     |
| Legal expenses.....   |             | 371 68       |
| Advertising .....   |             | 1,086 99     |
| Printing and stationery .....   |             | 5,522 01     |
| Postage, telegraph, telephone and express .....                           |             | 6,362 74     |
| Furniture and fixtures.....   |             | 775 92       |
| Interest or dividends to stockholders.....                                |             | 20,000 00    |
| Miscellaneous expenditures .....  |             | 555 03       |
| Agents' balances charged off .....  |             | 132 55       |
| Decrease in book value of ledger assets .....                             |             | 900 00       |
| Total disbursements .....   |             | \$315,240 21 |
| Balance .....   |             | \$250,855 86 |



LEDGER ASSETS.

|                                      |                     |
|--------------------------------------|---------------------|
| Book value of bonds and stocks ..... | \$238,500 00        |
| Cash in office and in bank .....     | 12,355 86           |
| Total ledger asset .....             | <u>\$250,855 86</u> |

NON-LEDGER ASSETS.

|   |                     |
|---|---------------------|
| Interest accrued on bonds .....             | \$3,178 07          |
| Market value of bonds over book value ..... | 1,390 90            |
| Total admitted assets .....                 | <u>\$255,424 83</u> |

LIABILITIES.

|  |                     |
|--|---------------------|
| Losses and claims, viz :                                       |                     |
| Accident } (in process of adjustment) .....                    | \$17,538 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 .....   | 5,380 60            |
| Cash capital .....   | \$100,000 00        |
| Surplus over all liabilities .....                             | <u>124,006 25</u>   |
| Surplus to policy holders .....                                | 224,006 23          |
| Total liabilities .....  | <u>\$255,424 83</u> |

EXHIBIT OF PREMIUMS.

|                                  |                             |
|----------------------------------|-----------------------------|
|                                  | <i>Accident and Health.</i> |
| In force December 31, 1908 ..... | \$3,666 50                  |
| Written during the year .....    | 312,763 63                  |
| Totals .....                     | <u>\$316,430 13</u>         |
| Expired and canceled .....       | 311,049 53                  |
| In force December 31, 1909 ..... | <u>\$5,380 60</u>           |

BUSINESS IN MAINE.

|                  |                           |                     |
|------------------|---------------------------|---------------------|
|                  | <i>Premiums Received.</i> | <i>Losses Paid.</i> |
| Accident } ..... | \$4,845 58                | \$1,951 90          |
| 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.....                                    | \$1,985,904 10 |                 |
| Health.....                                      | 1,363,282 30   |                 |
| Liability.....                                   | 2,270,772 71   |                 |
| Fidelity.....                                    | 413,767 31     |                 |
| Plate glass.....                                 | 440,989 96     |                 |
| Steam boiler.....                                | 454,865 76     |                 |
| Burglary and theft.....                          | 667,578 18     |                 |
| Fly wheel.....                                   | 100,412 15     |                 |
| Workmen's collective.....                        | 23,823 06      | \$7,721,395 53  |
| Interest on collateral loans.....                | \$712 05       |                 |
| Interest on bonds and dividends on stocks.....   | 277,641 24     |                 |
| Interest on deposits.....                        | 5,845 29       |                 |
| Interest from all other sources.....             | 735 58         |                 |
| Rents—including company's own occupancy.....     | 65,167 73      | 350,101 89      |
| Munich Re-insurance Company contract.....        |                | 4,339 59        |
| Fidelity reserve fund.....                       |                | 1,296 40        |
| Profit and loss.....                             |                | 305 21          |
| Premiums paid in advance.....                    |                | 2,500 00        |
| Income from other sources.....                   |                | 664 66          |
| Profit on sale or maturity of ledger assets..... |                | 4,215 00        |
| Total income.....                                |                | \$8,084,818 28  |
| Ledger assets Dec. 31, 1908.....                 |                | 7,423,390 02    |
| Total.....                                       |                | \$15,508,208 30 |

## DISBURSEMENTS.

|   |              |                |
|---|--------------|----------------|
| Net amount paid for losses and claims, viz: |              |                |
| Accident.....                               | \$778,699 47 |                |
| Health.....                                 | 477,179 87   |                |
| Liability.....                              | 759,505 60   |                |
| Fidelity.....                               | 53,726 62    |                |
| Plate glass.....                            | 113,525 75   |                |
| Steam boiler.....                           | 39,302 02    |                |
| Burglary and theft.....                     | 201,993 46   |                |
| Fly wheel.....                              | 8,041 53     |                |
| Workmen's collective.....                   | 8,693 04     | \$2,440,667 36 |
| Investigation and adjustment of claims..... |              | 488,549 70     |
| Commissions or brokerage.....               |              | 1,835,781 04   |

|   |                       |
|---|-----------------------|
| Salaries, fees and compensation of officers and home office employes..... | \$505,877 76          |
| Salaries and expenses of agents not paid by commissions.....              | 368,887 05            |
| Medical examiners fees and salaries.....                                  | 6,868 89              |
| Inspections.....  | 223,747 15            |
| Rents—including company's own occupancy.....                              | 49,970 09             |
| Repairs and expenses on real estate.....                                  | 31,835 67             |
| Taxes on real estate.....   | 17,599 88             |
| State taxes on premiums.....  | 102,893 61            |
| Insurance department licenses and fees.....                               | 19,833 05             |
| Legal expenses.....   | 5,104 34              |
| Advertising.....  | 20,741 67             |
| Printing and stationery.....  | 87,712 07             |
| Postage, telegraph, telephone and express.....                            | 38,709 83             |
| Furniture and fixtures.....   | 4,839 42              |
| Interest or dividends to stockholders.....                                | 170,000 00            |
| Premiums paid in advance.....   | 18,904 03             |
| Miscellaneous expenditures.....   | 27,165 53             |
| Agents' balances charged off.....   | 602 73                |
| Decrease in book value of ledger assets.....                              | 44,335 39             |
| Total disbursements.....  | <u>\$6,510,626 26</u> |
| Balance.....  | <u>\$8,997,582 04</u> |

LEDGER ASSETS.

|  |                       |
|--|-----------------------|
| Book value of real estate.....               | \$1,232,285 23        |
| Loans secured by collateral.....             | 177,500 00            |
| Book value of bonds and stocks.....          | 6,342,831 26          |
| Cash in office and in bank.....              | 60,812 42             |
| Gross premiums in course of collections..... | 1,073,461 36          |
| Agents' balances and sundry accounts.....    | 110,691 77            |
| Total ledger assets.....                     | <u>\$8,997,582 04</u> |

NON-LEDGER ASSETS.

|   |             |                       |
|---|-------------|-----------------------|
| Interest accrued on bonds.....                        | \$39,076 63 |                       |
| Interest accrued on collateral loans.....             | 73 40       |                       |
| Interest accrued on other assets.....                 | 250 48      |                       |
| Rents accrued on company's property.....              | 426 28      | \$39,826 79           |
| Market value of bonds and stocks over book value..... |             | <u>756,662 74</u>     |
| Gross assets.....                                     |             | <u>\$9,794,071 57</u> |

DEDUCT ASSETS NOT ADMITTED.

|   |              |                       |
|---|--------------|-----------------------|
| Premiums in course of collection—written prior to Oct. 1, last..... | \$163,229 55 |                       |
| Agents' balances and sundry accounts.....                           | 110,691 77   | <u>\$273,921 32</u>   |
| Total admitted assets.....  |              | <u>\$9,520,150 25</u> |

LIABILITIES.

|                          |                     |                     |                     |                     |
|--------------------------|---------------------|---------------------|---------------------|---------------------|
| Losses and claims, viz : |                     |                     |                     |                     |
|                          | <i>In Process</i>   | <i>Reported</i>     | <i>Resisted.</i>    |                     |
|                          | <i>Adjustment.</i>  | <i>No proofs.</i>   |                     |                     |
| Accident.....            | \$208,080 00        | \$122,970 01        | \$79,850 00         |                     |
| Health.....              | 73,125 00           | 101,309 43          | 6,025 00            |                     |
| Fidelity.....            | 34,290 33           | -                   | 23,681 44           |                     |
| Plate glass.....         | 13,011 41           | -                   | 800 00              |                     |
| Steam boiler.....        | 26,505 00           | -                   | 750 00              |                     |
| Burglary and theft.....  | 39,654 00           | -                   | 14,238 00           |                     |
| Totals.....              | <u>\$394,665 74</u> | <u>\$224,279 43</u> | <u>\$125,344 44</u> | \$744,289 61        |
| Deduct re-insurance..... |                     |                     |                     | <u>1,809 71</u>     |
| Net unpaid claims.....   |                     |                     |                     | <u>\$742,479 90</u> |

|   |                |                |
|---|----------------|----------------|
| Special reserve for unpaid liability losses.....              |                | \$1,008,242 48 |
| Unearned premiums on outstanding risks.....                   |                | 3,799,474 54   |
| Commissions due agents and brokers.....                       |                | 252,669 68     |
| Salaries and other miscellaneous expenses due or accrued..... |                | 53,128 40      |
| State, county and municipal taxes due or accrued.....         |                | 100,000 00     |
| Due for re-insurance.....                                     |                | 7,608 55       |
| Advance premiums.....   |                | 2,500 00       |
| Fidelity reserve fund.....                                    |                | 11,038 22      |
| Munich Re-insurance Company contract.....                     |                | 51,817 21      |
| Suspense account.....   |                | 3,552 72       |
| All other liabilities.....                                    |                | 2,132 47       |
| Cash capital.....   | \$1,000,000 00 |                |
| Surplus over all liabilities.....                             | 2,485,456 13   |                |
| Surplus to policy holders.....                                |                | 3,485,456 13   |
| Total liabilities.....  |                | \$9,520,150 25 |

## EXHIBIT OF PREMIUMS.

|                                 | <i>Accident.</i> | <i>Health.</i>       | <i>Liability.</i>            |
|---------------------------------|------------------|----------------------|------------------------------|
| In force December 31, 1908..... | \$1,902,829 25   | \$1,036,704 40       | \$1,690,674 85               |
| Written during the year.....    | 2,828,987 99     | 1,679,217 97         | 2,400,439 70                 |
| Totals.....                     | \$4,731,817 24   | \$2,715,922 37       | \$4,091,114 55               |
| Expired and canceled.....       | 2,740,598 96     | 1,574,061 16         | 2,228,095 11                 |
| In force December 31, 1909..... | \$1,991,218 28   | \$1,141,861 21       | \$1,863,069 44               |
| Deduct amount re-insured.....   | 169 95           | -                    | 79 79                        |
| Net premiums in force.....      | \$1,991,048 33   | \$1,141,861 21       | \$1,863,989 65               |
|                                 |                  | <i>Fidelity.</i>     | <i>Plate glass</i>           |
| In force December 31, 1908..... |                  | \$369,882 02         | \$368,449 93                 |
| Written during the year.....    |                  | 452,675 76           | 496,653 90                   |
| Totals.....                     |                  | \$822,557 78         | \$865,103 83                 |
| Expired and canceled.....       |                  | 461,504 45           | 472,851 93                   |
| In force December 31, 1909..... |                  | \$361,053 33         | \$392,251 90                 |
| Deduct amount re-insured.....   |                  | 6,330 47             | 153 61                       |
| Net premiums in force.....      |                  | \$354,722 86         | \$392,098 29                 |
|                                 |                  | <i>Steam boiler.</i> | <i>Burglary and theft.</i>   |
| In force December 31, 1908..... |                  | \$772,727 15         | \$750,678 87                 |
| Written during the year.....    |                  | 566,484 87           | 762,438 61                   |
| Totals.....                     |                  | \$1,339,212 02       | \$1,513,117 48               |
| Expired and canceled.....       |                  | 533,293 20           | 738,567 21                   |
| In force December 31, 1909..... |                  | \$805,918 82         | \$774,550 27                 |
| Deduct amount re-insured.....   |                  | -                    | 4,596 00                     |
| Net premiums in force.....      |                  | \$805,918 82         | \$769,954 27                 |
|                                 |                  | <i>Fly Wheel.</i>    | <i>Workmen's Collective.</i> |
| In force December 31, 1908..... |                  | \$167,985 08         | \$24,771 33                  |
| Written during the year.....    |                  | 114,448 26           | 18,668 98                    |
| Totals.....                     |                  | \$282,433 34         | \$43,440 31                  |
| Expired and canceled.....       |                  | 102,637 12           | 22,515 97                    |
| In force December 31, 1909..... |                  | \$179,796 22         | \$20,924 34                  |

## BUSINESS IN MAINE.

|                         | <i>Premiums<br/>Received.</i> | <i>Losses<br/>Paid.</i> |
|-------------------------|-------------------------------|-------------------------|
| Accident.....           | \$8,697 44                    | \$7,997 58              |
| Health.....             | 4,569 02                      | 1,209 27                |
| Liability.....          | 15,658 15                     | 10,194 80               |
| Fidelity.....           | 835 57                        | -                       |
| Plate glass.....        | 1,024 01                      | 154 26                  |
| Steam boiler.....       | 6,160 01                      | 207 46                  |
| Burglary and theft..... | 2,778 55                      | -                       |
| Fly wheel.....          | 376 87                        | 710 00                  |
| Totals.....             | <u>\$40,094 62</u>            | <u>\$20,472 87</u>      |

## 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.....                                   | \$1,898,040 47 |                       |
| Surety .....                                    | 497,335 41     | \$2,395,375 88        |
| Inspections.....                                |                | 1,504 70              |
| Interest on collateral loans .....              | \$2,000 00     |                       |
| Interest on bonds and dividends on stocks ..... | 193,181 81     |                       |
| Interest on deposits .....                      | 4,750 14       |                       |
| Rents—including company's own occupancy .....   | 59,124 21      | 259,056 16            |
| Commissions and fees.....                       |                | 4,585 37              |
| Returned premiums.....                          |                | 8,571 10              |
| Advanced premiums.....                          |                | 22,432 57             |
| Due for re-insurance and co-surety.....         |                | 10,308 81             |
| Income from other sources .....                 |                | 561 00                |
| Agents' balances previously charged off.....    |                | 50 00                 |
| Increase in book value of ledger assets.....    |                | 31,955 00             |
| Total income.....                               |                | <u>\$2,784,395 99</u> |
| Ledger assets Dec. 31, 1908.....                |                | 5,941,281 90          |
| Total.....                                      |                | <u>\$8,675,677 49</u> |

## DISBURSEMENTS.

|  |              |                |
|--|--------------|----------------|
| Net amount paid for losses and claims, viz :                             |              |                |
| Fidelity.....  | \$612,263 74 |                |
| Surety.....  | 291,546 13   | \$903,809 87   |
| Investigation and adjustment of claims.....                              |              | 32,236 33      |
| Collection expense, salvage and recovery.....                            |              | 16,170 19      |
| Commission or brokerage.....   |              | 522,011 58     |
| Salaries, fees and compensation of officers and home office employes.... |              | 208,287 84     |
| Salaries and expenses of agents not paid by commissions.....             |              | 66,894 15      |
| Inspections.....   |              | 23,185 94      |
| Rents—including company's own occupancy.....                             |              | 24,706 47      |
| Repairs and expenses on real estate.....                                 |              | 18,952 33      |
| Taxes on real estate.....  |              | 16,610 49      |
| State taxes on premiums.....   |              | 28,003 25      |
| Insurance department licenses and fees.....                              |              | 2,234 34       |
| All other licenses, fees and taxes.....                                  |              | 54,585 39      |
| Legal expenses.....  |              | 54,877 24      |
| Advertising.....   |              | 4,090 48       |
| Printing and stationery.....   |              | 16,320 40      |
| Postage, telegraph, telephone and express.....                           |              | 19,930 16      |
| Furniture and fixtures.....  |              | 4,937 95       |
| Interest or dividends to stockholders.....                               |              | 320,000 00     |
| Development and traveling expenses.....                                  |              | 19,459 36      |
| Miscellaneous expenditures.....  |              | 10,418 05      |
| Decrease in book value of ledger assets.....                             |              | 17,241 09      |
| Total disbursements.....   |              | \$2,384,571 81 |
| Balance.....   |              | \$6,291,105 98 |

## LEDGER ASSETS.

|   |                |
|---|----------------|
| Book value of real estate.....              | \$841,230 88   |
| Loans secured by collateral.....            | 104,900 00     |
| Book value of bonds and stocks.....         | 4,445,500 00   |
| Cash in bank.....                           | 389,301 92     |
| Gross premiums in course of collection..... | 289,339 06     |
| Building account.....                       | 6,731 42       |
| New York Excise Reserve Fund.....           | 46,049 97      |
| Advanced on contracts.....                  | 168,002 63     |
| Total ledger assets.....                    | \$6,291,105 98 |

## DEDUCT ASSETS NOT ADMITTED.

|   |                |
|---|----------------|
| Premiums in course of collection—written prior to Oct. 1, last..... | \$53,271 07    |
| Total admitted assets.....  | \$6,237,834 91 |

## LIABILITIES.

|   |                  |                                      |                                |                  |              |
|---|------------------|--------------------------------------|--------------------------------|------------------|--------------|
| Losses and claims, viz :                              |                  |                                      |                                |                  |              |
|   | <i>Adjusted.</i> | <i>In Process of<br/>Adjustment.</i> | <i>Reported<br/>No proofs.</i> | <i>Resisted.</i> |              |
| Fidelity  | \$20,720 32      | \$18,470 76                          | \$185,008 85                   | \$134,180 87     |              |
| Surety.   | -                | -                                    | -                              | 77,460 00        |              |
| Unpaid claims   | \$20,720 32      | \$18,470 76                          | \$185,008 85                   | \$211,630 87     | \$435,530 80 |
| Unearned premiums on outstanding risks.....           |                  |                                      |                                |                  | 1,160,723 44 |
| Commissions due agents and brokers.....               |                  |                                      |                                |                  | 51,328 86    |
| State, county and municipal taxes due or accrued..... |                  |                                      |                                |                  | 35,000 00    |
| Due for return premiums.....                          |                  |                                      |                                |                  | 8,571 10     |
| Due for re-insurance and co-surety.....               |                  |                                      |                                |                  | 10,303 81    |

FIDELITY AND DEPOSIT COMPANY.

595

|                                   |                |                |
|-----------------------------------|----------------|----------------|
| Advance premiums .....            |                | \$22,482 57    |
| Cash capital .....                | \$2,000,000 00 |                |
| Surplus over all liabilities..... | 2,513,644 33   |                |
| Surplus to policy holders .....   |                | 4,513,644 33   |
| Total liabilities .....           |                | \$6,237,834 91 |

EXHIBIT OF PREMIUMS.

|                                  | <i>Fidelity.</i> | <i>Surety.</i> |
|----------------------------------|------------------|----------------|
| In force December 31, 1908 ..... | \$1,414,449 80   | \$361,993 08   |
| Written during the year .....    | 1,843,771 07     | 418,652 51     |
| Totals. ....                     | \$3,258,220 87   | \$780,645 59   |
| Expired and canceled .....       | 1,253,028 29     | 237,500 22     |
| In force December 31, 1909 ..... | \$1,905,132 48   | \$443,145 37   |
| Deduct amount re-insured.....    | 106,020 56       | 6,916 09       |
| Net premiums in force .....      | \$1,799,111 92   | \$436,229 28   |

BUSINESS IN MAINE.

|               | <i>Premiums<br/>Received.</i> | <i>Losses<br/>Paid.</i> |
|---------------|-------------------------------|-------------------------|
| Fidelity..... | \$2,662 33                    | \$1,000 00              |
| Surety .....  | 2,658 75                      | -                       |
| Totals.....   | \$5,321 08                    | \$1,000 00              |

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 } .....   | \$93,277 39 |                |
| Health } .....   |             |                |
| Liability.....   | 982,860 40  |                |
| Burglary and theft.....                                  | 25,348 91   |                |
| Workmen's collective.....                                | 89,373 38   | \$1,190,860 08 |
| Policy fees required or represented by applications..... |             | 4,213 03       |
| Interest on bonds.....                                   | \$46,393 13 |                |
| Interest on deposits.....                                | 1,474 90    | 47,868 03      |
| Total income.....  |             | \$1,242,941 14 |
| Ledger assets Dec. 31, 1908.....                         |             | 1,344,717 58   |
| Total.....   |             | \$2,587,658 72 |

DISBURSEMENTS.

Net amount paid for losses and claims, viz :

|   |             |                |
|---|-------------|----------------|
| Accident } .....  | \$30,524 90 |                |
| Health } .....  |             |                |
| Liability.....  | 465,890 27  |                |
| Burglary and theft.....   | 12,194 07   |                |
| Workmen's collective.....   | 41,934 38   | \$550,543 62   |
| Investigation and adjustment of claims.....                               |             | 88,278 42      |
| Policy fees retained by agents.....                                       |             | 4,213 03       |
| Commissions or brokerage.....   |             | 265,467 70     |
| Salaries, fees and compensation of officers and home office employes..... |             | 43,478 43      |
| Salaries and expenses of agents not paid by commissions.....              |             | 34,964 76      |
| Inspections.....  |             | 12,931 56      |
| Rents.....  |             | 7,350 16       |
| State taxes on premiums.....  |             | 14,988 86      |
| Insurance department licenses and fees.....                               |             | 4,585 87       |
| All other licenses, fees and taxes.....                                   |             | 1,079 88       |
| Legal expenses.....   |             | 1,513 20       |
| Advertising.....  |             | 4,705 84       |
| Printing and stationery.....  |             | 10,077 57      |
| Postage, telegraph, telephone and express.....                            |             | 5,922 06       |
| Furniture and fixtures.....   |             | 168 80         |
| Remitted to home office.....  |             | 21,043 20      |
| Miscellaneous expenditures.....   |             | 5,706 84       |
| Loss on sale or maturity of ledger assets.....                            |             | 7,991 47       |
| Decrease in book value of ledger assets.....                              |             | 856 51         |
| Total disbursements.....  |             | \$1,085,867 78 |
| Balance.....  |             | \$1,501,790 94 |



FRANKFORT MARINE, ACCIDENT AND PLATE GLASS INS. CO. 597

LEDGER ASSETS.

|   |                |                |
|---|----------------|----------------|
| Book value of bonds.....                    | \$1,270,911 82 |                |
| Cash in office and in bank.....             | 35,814 99      |                |
| Gross premiums in course of collection..... | 191,322 62     |                |
| Cash in hands of trustees.....              | 3 741 51       |                |
| Total ledger assets.....                    |                | \$1,501,790 94 |

NON-LEDGER ASSETS.

|                                       |             |                |
|---------------------------------------|-------------|----------------|
| Interest accrued on bonds.....        | \$13,798 75 |                |
| Interest accrued on other assets..... | 103 10      | \$13,901 85    |
| Gross assets.....                     |             | \$1,515,692 79 |

DEDUCT ASSETS NOT ADMITTED.

|  |            |                |
|--|------------|----------------|
| Premiums in course of collection—written prior to Oct. 1, last | \$4,241 77 |                |
| Book value of bonds over market value.....                     | 31,761 82  | \$36,003 59    |
| Total admitted assets.....                                     |            | \$1,479,689 20 |

LIABILITIES.

Losses and claims, viz :

|   | <i>In Process of<br/>Adjustment.</i> | <i>Resisted.</i> |                |
|---|--------------------------------------|------------------|----------------|
| Accident and Health.....                                      | \$9,270 00                           | \$3,100 00       |                |
| Burglary and theft.....                                       | 5,150 00                             | 2,500 00         |                |
| Marine.....   | -                                    | 3,000 00         |                |
| Workmen's collective.....                                     | 15,227 17                            | -                |                |
| Totals.....   | \$29,647 17                          | \$8,600 00       | \$38,247 17    |
| Deduct reinsurance.....                                       |                                      |                  | 2,965 00       |
| Net unpaid claims.....  |                                      |                  | \$35,282 17    |
| Special reserve for unpaid liability losses.....              |                                      |                  | 311,600 36     |
| Unearned premiums on outstanding risks.....                   |                                      |                  | 398,878 99     |
| Commissions due agents and brokers.....                       |                                      |                  | 48,933 91      |
| Salaries and other miscellaneous expenses due or accrued..... |                                      |                  | 7,500 00       |
| State, county and municipal taxes due or accrued.....         |                                      |                  | 5,800 00       |
| Advance premiums.....   |                                      |                  | 841 75         |
| Reserve for contingencies.....                                |                                      |                  | 170,000 00     |
| Statutory deposit.....  |                                      | \$250,000 00     |                |
| Surplus over all liabilities.....                             |                                      | 250,852 02       |                |
| Surplus to policy holders.....                                |                                      |                  | 500,852 02     |
| Total liabilities.....  |                                      |                  | \$1,479,689 20 |

EXHIBIT OF PREMIUMS.

|                                 | <i>Accident<br/>and Health.</i> | <i>Liability.</i> |
|---------------------------------|---------------------------------|-------------------|
| In force December 31, 1908..... | \$37,825 73                     | \$608,664 78      |
| Written during the year.....    | 109,797 77                      | 982,441 71        |
| Totals.....                     | \$147,623 50                    | \$1,591,106 49    |
| Expired and canceled.....       | 101,775 47                      | 906,783 39        |
| In force December 31, 1909..... | \$45,818 03                     | \$684,323 10      |
| Deduct amount reinsured.....    | 3,911 51                        | 1,885 32          |
| Net premiums in force.....      | \$41,936 52                     | \$682,437 78      |

598 GENERAL ACCIDENT FIRE AND LIFE ASSURANCE COR.

|                                 | <i>Burglary<br/>and theft.</i> | <i>Workmen's<br/>Collective.</i> |
|---------------------------------|--------------------------------|----------------------------------|
| In force December 31, 1903..... | \$30,105 21                    | \$41,671 95                      |
| Written during the year.....    | 34,009 74                      | 67,746 08                        |
| Totals.....                     | \$64,114 95                    | \$109,418 03                     |
| Expired and canceled.....       | 29,238 87                      | 70,202 63                        |
| In force December 31, 1909..... | \$34,876 08                    | \$ 39,215 40                     |
| Deduct amount reinsured.....    | 6,698 67                       | -                                |
| Net premiums in force.....      | \$28,177 41                    | \$39,215 40                      |

BUSINESS IN MAINE.

|                         | <i>Premiums<br/>Received.</i> | <i>Losses<br/>Paid.</i> |
|-------------------------|-------------------------------|-------------------------|
| Accident } .....        | \$676 31                      | \$524 39                |
| Health } .....          |                               |                         |
| Liability.....          | 2,482 27                      | 59 94                   |
| Burglary and theft..... | 76 03                         | 5 50                    |
| Totals.....             | \$2,234 61                    | \$589 83                |

GENERAL ACCIDENT FIRE AND LIFE ASSURANCE  
CORPORATION,

PERTH, SCOTLAND.

INCORPORATED IN 1891. COMMENCED BUSINESS IN UNITED STATES IN 1899.

FRANKLIN J. MOORE, *Manager*, Philadelphia, Penn.

Statutory Deposit, \$250,000.

INCOME.

|  |                |                |
|--|----------------|----------------|
| Net premiums received, viz :                             |                |                |
| Accident.....  | \$1,104,450 87 |                |
| Health.....  | 366,848 02     |                |
| Liability.....   | 1,115,562 20   |                |
| Burglary and theft.....                                  | 176,161 83     |                |
| Automobile property damage.....                          | 312,836 69     | \$3,075,859 61 |
| Policy fees required or represented by applications..... |                | 74,363 00      |
| Interest on bonds and dividends on stocks.....           | \$44,839 83    |                |
| Interest on deposits.....                                | 1,419 13       |                |
| Interest from all other sources.....                     | 22 34          |                |
| Rents—including company's own occupancy.....             | 16,499 76      | 62,281 06      |
| Salvage on returned premiums.....                        |                | 733 36         |
| Sale of rights.....                                      |                | 370 00         |
| Profit on sale or maturity of ledger assets.....         |                | 160 00         |
| Increase in book value of ledger assets.....             |                | 1,062 49       |
| Total income.....  |                | \$3,214,829 52 |
| Ledger assets Dec. 31, 1908.....                         |                | 1,670,869 45   |
| Total.....   |                | \$4,885,698 97 |

DISBURSEMENTS.

|   |              |                |
|---|--------------|----------------|
| Net amount paid for losses and claims, viz :                              |              |                |
| Accident.....   | \$410,885 36 |                |
| Health.....   | 136,961 78   |                |
| Liability.....  | 818,765 40   |                |
| Burglary and theft.....   | 63,097 95    |                |
| Automobile property damage.....   | 95,847 28    | \$1,025,557 77 |
| Investigation and adjustment of claims.....                               | 20,684 32    |                |
| Policy fees retained by agents.....                                       | 74,363 00    |                |
| Commissions or brokerage.....   | 801,338 46   |                |
| Salaries, fees and compensation of officers and home office employes..... | 195,975 33   |                |
| Medical examiners fees and salaries.....                                  | 16,975 61    |                |
| Inspections.....  | 11,738 31    |                |
| Rents—including company's own occupancy.....                              | 36,365 17    |                |
| Repairs and expenses on real estate.....                                  | 4,110 38     |                |
| Taxes on real estate.....   | 1,930 50     |                |
| State taxes on premiums.....  | 38,170 13    |                |
| Insurance department licenses and fees.....                               | 8,447 65     |                |
| All other licenses, fees and taxes.....                                   | 1,269 52     |                |
| Legal expenses.....   | 5,802 87     |                |
| Advertising.....  | 1,604 03     |                |
| Printing and stationery.....  | 28,889 56    |                |
| Postage, telegraph, telephone and express.....                            | 24,136 09    |                |
| Furniture and fixtures.....   | 6,992 66     |                |
| Remitted to home office.....  | 120,420 57   |                |
| Traveling expenses.....   | 19,774 48    |                |
| Miscellaneous expenditures.....   | 32,878 73    |                |
| Loss on sale or maturity of ledger assets.....                            | 350 00       |                |
| Decrease in book value of ledger assets.....                              | 370 00       |                |
| Total disbursements.....  |              | \$2,478,145 14 |
| Balance.....  |              | \$2,407,553 83 |

LEDGER ASSETS.

|   |                |
|---|----------------|
| Book value of real estate.....              | \$213,160 58   |
| Book value of bonds and stocks.....         | 1,546,264 55   |
| Cash in office and in bank.....             | 195,646 75     |
| Gross premiums in course of collection..... | 446,735 88     |
| Accounts receivable.....                    | 5,746 07       |
| Total ledger assets.....                    | \$2,407,553 83 |

NON-LEDGER ASSETS.

|                                       |             |                |
|---------------------------------------|-------------|----------------|
| Interest accrued on bonds.....        | \$17,004 94 |                |
| Interest accrued on other assets..... | 2,194 42    | \$19,199 36    |
| Gross assets.....                     |             | \$2,426,753 19 |

DEDUCT ASSETS NOT ADMITTED.

|   |             |                |
|---|-------------|----------------|
| Premiums in course of collection—written prior to Oct. 1, last..... | \$31,244 06 |                |
| Book value of ledger assets over market value.....                  | 102,350 13  |                |
| Accounts receivable.....  | 5,746 07    | \$139,340 26   |
| Total admitted assets.....  |             | \$2,287,412 93 |

600 GENERAL ACCIDENT FIRE AND LIFE ASSURANCE COR.

LIABILITIES.

Losses and claims, viz:

|   | <i>Adjusted.</i> | <i>In Process of Adjustment.</i> | <i>Reported, No proofs.</i> | <i>Resisted.</i> |                |
|---|------------------|----------------------------------|-----------------------------|------------------|----------------|
| Accident.....   | \$4,563 91       | \$62,660 72                      | \$4,724 10                  | \$14,634 53      |                |
| Health.....   | 1,208 57         | 13,555 15                        | 705 90                      | 2,713 45         |                |
| Burglary and theft  | 30 10            | 5,624 39                         | 2,894 00                    | 2,294 00         |                |
| Automobile prop-<br>erty damage.....                          | 5,000 00         | 34,000 00                        | -                           | 10,239 05        |                |
| Totals.....   | \$10,802 58      | \$115,840 26                     | \$8,324 00                  | \$29,881 03      | \$164,847 87   |
| Deduct re-insurance .....                                     |                  |                                  |                             |                  | 5,722 49       |
| Net unpaid claims.....  |                  |                                  |                             |                  | \$159,125 38   |
| Special reserve for unpaid liability losses.....              |                  |                                  |                             |                  | 269,291 22     |
| Unearned premiums on outstanding risks.....                   |                  |                                  |                             |                  | 974,773 78     |
| Commissions due agents and brokers.....                       |                  |                                  |                             |                  | 137,112 30     |
| Salaries and other miscellaneous expenses due or accrued..... |                  |                                  |                             |                  | 10,000 00      |
| State, county and municipal taxes due or accrued .....        |                  |                                  |                             |                  | 50,276 75      |
| Advance premiums.....   |                  |                                  |                             |                  | 18,460 95      |
| Reserve for contingent liabilities .....                      |                  |                                  |                             |                  | 50,000 00      |
| Statutory deposit .....                                       |                  |                                  |                             | \$250,000 00     |                |
| Surplus over all liabilities.....                             |                  |                                  |                             | 368,372 55       |                |
| Surplus to policy holders.....                                |                  |                                  |                             |                  | 618,372 55     |
| Total liabilities.....  |                  |                                  |                             |                  | \$2,287,412 93 |

EXHIBIT OF PREMIUMS.

|                                 | <i>Accident.</i> | <i>Health.</i>             | <i>Liability.</i>             |
|---------------------------------|------------------|----------------------------|-------------------------------|
| In force December 31, 1908..... | \$358,607 87     | \$107,119 63               | \$544,286 66                  |
| Written during the year.....    | 1,184,438 84     | 394,812 94                 | 1,383,029 74                  |
| Totals.....                     | \$1,543,046 71   | \$501,932 57               | \$1,927,316 40                |
| Expired and canceled .....      | 1,106,404 58     | 368,801 53                 | 999,889 89                    |
| In force December 31, 1909..... | \$196,612 13     | \$133,131 04               | \$927,426 51                  |
| Deduct amount re-insured.....   | 15,264 11        | 5,088 23                   | 2,925 69                      |
| Net premiums in force.....      | \$121,377 42     | \$128,042 81               | \$924,500 82                  |
|                                 |                  | <i>Burglary and Theft.</i> | <i>Auto. Property Damage.</i> |
| In force December 31, 1908..... |                  | \$208,228 83               | \$114,761 57                  |
| Written during the year.....    |                  | 210,411 14                 | 379,111 39                    |
| Totals.....                     |                  | \$418,669 97               | \$493,872 96                  |
| Expired and canceled.....       |                  | 200,274 31                 | 215,832 49                    |
| In force December 31, 1909..... |                  | \$218,395 66               | \$278,040 47                  |
| Deduct amount re-insured .....  |                  | 23,331 65                  | -                             |
| Net premiums in force .....     |                  | \$190,064 01               | \$278,040 47                  |

BUSINESS IN MAINE.

|                                  | <i>Premiums Received.</i> | <i>Losses Paid.</i> |
|----------------------------------|---------------------------|---------------------|
| Accident.....                    | \$9,796 37                | \$5,007 80          |
| Health.....                      | 3,265 46                  | 1,669 26            |
| Liability.....                   | 6,042 43                  | 1,115 04            |
| Burglary and theft.....          | 138 96                    | -                   |
| Automobile property damage ..... | 463 80                    | 20 85               |
| Totals.....                      | \$19,707 02               | \$7,812 95          |

## \* GREAT EASTERN CASUALTY COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1892. COMMENCED BUSINESS IN 1893.

LOUIS H. FIBEL, *President.*THOMAS H. DARLING, *Secretary.*

Cash Capital, \$250,000.

## INCOME.

|   |              |                |
|---|--------------|----------------|
| Net premium received, viz :                               |              |                |
| Accident .....  | \$343,735 57 |                |
| Health .....  | 146,388 73   | \$490,124 30   |
| Policy fees required or represented by applications ..... |              | 490,124 30     |
| Inspections .....   |              | 47,402 95      |
| Interest on bonds and dividends on stocks .....           | \$17,417 03  |                |
| Interest on deposits .....                                | 652 15       | 18,069 18      |
| Profit on sale or maturity of ledger assets .....         |              | 6,808 12       |
| Total income .....  |              | \$562,404 55   |
| Ledger assets Dec. 31, 1908 .....                         | \$465,410 31 |                |
| Increase of capital during 1909 .....                     | 50,000 00    | 515,410 31     |
| Total .....   |              | \$1,077,814 86 |

## DISBURSEMENTS.

|  |              |              |
|--|--------------|--------------|
| Net amount paid for losses and claims, viz :                             |              |              |
| Accident .....   | \$101,139 37 |              |
| Health .....   | 50,150 28    | \$151,289 65 |
| Investigation and adjustment of claims .....                             |              | 3,535 80     |
| Policy fees retained by agents .....                                     |              | 47,402 95    |
| Commissions or brokerage .....   |              | 145,014 52   |
| Salaries, fees and compensation of officers and home office employes ... |              | 46,390 19    |
| Salaries and expenses of agents not paid by commissions .....            |              | 7,239 30     |
| Medical examiners' fees and salaries .....                               |              | 1,232 00     |
| Rents .....  |              | 3,240 00     |
| State taxes on premiums .....  |              | 7,374 66     |
| Insurance department licenses and fees .....                             |              | 1,284 37     |
| Legal expense .....  |              | 4,334 17     |
| Advertising .....  |              | 2,173 62     |
| Printing and stationery .....  |              | 5,651 16     |
| Postage, telegraph, telephone and express .....                          |              | 5,129 11     |
| Furniture and fixtures .....   |              | 1,242 72     |
| Interest or dividends to stockholders .....                              |              | 10,625 00    |
| Miscellaneous expenditures .....   |              | 8,642 61     |
| Agents' balances charged off .....                                       |              | 148 34       |
| Total disbursements .....  |              | \$451,550 17 |
| Balance .....  |              | \$625,864 69 |

\* Formerly Great Eastern Casualty and Indemnity Co. Name changed during 1909.

## LEDGER ASSETS.

|   |  |              |
|---|--|--------------|
| Mortgage loans on real estate.....          |  | \$85,000 00  |
| Book value of bonds and stocks.....         |  | 450,932 25   |
| Cash in office and in bank.....             |  | 44,822 49    |
| Gross premiums in course of collection..... |  | 45,109 95    |
| Total ledger assets.....                    |  | \$625,864 69 |

## NON-LEDGER ASSETS.

|   |            |              |
|---|------------|--------------|
| Interest due and accrued on mortgages.....            | \$1,240 47 |              |
| Interest due and accrued on bonds.....                | 3,116 81   |              |
| Interest due and accrued on other assets.....         | 70 45      | \$4,427 73   |
| Market value of bonds and stocks over book value..... |            | 4,392 75     |
| Gross assets.....                                     |            | \$634,685 17 |

## DEDUCT ASSETS NOT ADMITTED.

|  |  |              |
|--|--|--------------|
| Premiums in course of collection—written prior to Oct. 1 last..... |  | \$903 64     |
| Total admitted assets.....   |  | \$633,781 53 |

## LIABILITIES.

Losses and claims, viz :

|   | <i>Reported<br/>No proofs.</i> | <i>Resisted.</i> |              |
|---|--------------------------------|------------------|--------------|
| Accident.....   | \$12,575 31                    | \$4,445 10       |              |
| Health.....   | 6,513 92                       | -                |              |
| Unpaid claims.....  | \$19,089 23                    | \$4,445 10       | \$23,534 33  |
| Unearned premiums on outstanding risks.....                   |                                |                  | 130,502 22   |
| Commissions due agents and brokers.....                       |                                |                  | 19,556 54    |
| Salaries and other miscellaneous expenses due or accrued..... |                                |                  | 500 00       |
| State, county and municipal taxes due or accrued.....         |                                |                  | 8,000 00     |
| Due for re-insurance.....                                     |                                |                  | 814 86       |
| Advance premiums.....   |                                |                  | 3,702 99     |
| Cash capital.....   |                                | \$250,000 00     |              |
| Surplus over all liabilities.....                             |                                | 197,170 59       |              |
| Surplus to policy holders.....                                |                                |                  | 447,170 59   |
| Total liabilities.....  |                                |                  | \$633,781 53 |

## EXHIBIT OF PREMIUMS.

|                                 | <i>Accident.</i> | <i>Health.</i> |
|---------------------------------|------------------|----------------|
| In force December 31, 1908..... | \$183,226 85     | \$35,834 10    |
| Written during the year.....    | 397,968 88       | 169,374 61     |
| Totals.....                     | \$581,195 73     | \$205,208 71   |
| Expired and canceled.....       | 378,081 37       | 137,528 43     |
| In force December 31, 1909..... | \$203,164 36     | \$67,680 28    |
| Deduct amount re-insured.....   | 9,770 20         | 70 00          |
| Net premiums in force.....      | \$193,394 16     | \$67,610 28    |

## BUSINESS IN MAINE.

|               | <i>Premiums<br/>Received.</i> | <i>Losses<br/>Paid.</i> |
|---------------|-------------------------------|-------------------------|
| Accident..... | \$7,969 74                    | \$3,023 99              |
| Health.....   | 3,936 62                      | 2,041 27                |
| Totals.....   | \$11,906 36                   | \$5,065 26              |

HARTFORD STEAM BOILER INSPECTION AND  
INSURANCE COMPANY,

HARTFORD, CONN.

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.....                                | \$1,728,915 44 |                |
| Fly wheel.....                                   | 4,075 58       | \$1,732,891 02 |
| Inspections.....                                 |                | 15,496 27      |
| Interest on mortgage loans.....                  | \$51,504 84    |                |
| Interest on bonds and dividends on stocks.....   | 126,263 48     |                |
| Interest on deposits.....                        | 3,128 83       |                |
| Interest from all other sources.....             | 387 77         |                |
| Rents—including company's own occupancy.....     | 74 00          | 181,353 92     |
| Agents' balances.....                            |                | 400 00         |
| Profit on sale or maturity of ledger assets..... |                | 175 00         |
| Total income.....                                |                | \$1,930,421 21 |
| Ledger assets Dec. 31, 1908.....                 |                | 4,036,713 62   |
| Total.....                                       |                | \$5,967,134 83 |

DISBURSEMENTS.

|   |                |
|---|----------------|
| Net amount paid for losses and claims (steam boiler).....                 | \$70,745 81    |
| Commissions or brokerage.....   | 176,370 20     |
| Salaries, fees and compensation of officers and home office employes..... | 62,736 99      |
| Salaries and expenses of agents not paid by commissions.....              | 259,263 79     |
| Inspections.....  | 488,526 60     |
| Repairs and expenses on real estate.....                                  | 4,070 24       |
| Taxes on real estate.....   | 2,000 00       |
| Estate taxes on premiums.....   | 15,430 78      |
| Insurance department licenses and fees.....                               | 5,894 47       |
| All other licenses, fees and taxes.....                                   | 20,840 12      |
| Legal expenses.....   | 581 98         |
| Advertising.....  | 1,868 23       |
| Printing and stationery.....  | 18,076 98      |
| Postage, telegraph, telephone and express.....                            | 19,119 07      |
| Furniture and fixtures.....   | 2,637 97       |
| Interest or dividends to stockholders.....                                | 100,000 00     |
| Miscellaneous expenditures.....   | 1,598 51       |
| Loss on sale or maturity of ledger assets.....                            | 2,480 00       |
| Total disbursements.....  | \$1,252,291 69 |
| Balance.....  | \$4,714,843 14 |

LEDGER ASSETS.

|   |  |                       |
|---|--|-----------------------|
| Book value of real estate .....             |  | \$93,600 00           |
| Mortgage loans on real estate .....         |  | 1,107,060 00          |
| Book value of bonds and stocks.....         |  | 2,984,268 87          |
| Cash in office and in bank.....             |  | 124,536 88            |
| Gross premiums in course of collection..... |  | 375,068 44            |
| Cash in course of transmission.....         |  | 30,308 95             |
| Total ledger assets .....                   |  | <u>\$4,714,843 14</u> |

NON-LEDGER ASSETS.

|   |             |                       |
|---|-------------|-----------------------|
| Interest accrued on mortgages.....                    | \$29,771 37 |                       |
| Interest accrued on bonds.....                        | 37,809 13   | \$67,580 50           |
| Market value of bonds and stocks over book value..... |             | <u>79,207 13</u>      |
| Gross assets .....                                    |             | <u>\$4,861,630 77</u> |

DEDUCT ASSETS NOT ADMITTED.

|   |  |                       |
|---|--|-----------------------|
| Premiums in course of collection—written prior to Oct. 1, last..... |  | <u>\$147,019 98</u>   |
| Total admitted assets.....  |  | <u>\$4,714,610 79</u> |

LIABILITIES.

|  |                |                       |
|--|----------------|-----------------------|
| Losses and claims, viz:  |                |                       |
| Steam boiler (in process of adjustment).....   |                | \$90,939 53           |
| Unearned premiums on outstanding risks.....  |                | 1,913,732 29          |
| Commissions due agents and brokers .....   |                | 45,609 69             |
| State, county and municipal taxes due or accrued.....                                      |                | 25,000 00             |
| Special reserve for obligations of Boiler Inspections and Insurance Company of Canada..... |                | 16,835 50             |
| Cash capital.....  | \$1,000,000 00 |                       |
| Surplus over all liabilities.....  | 1,592,493 78   |                       |
| Surplus to policy holders.....   |                | <u>2,592,493 78</u>   |
| Total liabilities .....  |                | <u>\$4,714 610 76</u> |

EXHIBIT OF PREMIUMS.

|                                 | <i>Steam Boiler.</i>  | <i>Fly Wheel.</i> |
|---------------------------------|-----------------------|-------------------|
| In force December 31, 1908..... | \$3,697,499 94        | \$847 50          |
| Written during the year.....    | 1,481,842 98          | 4,179 58          |
| Totals.....                     | <u>\$5,179,342 92</u> | <u>\$5,027 08</u> |
| Expired and canceled.....       | 1,474,345 99          | 166 50            |
| In force December 31, 1909..... | <u>\$3,704,996 93</u> | <u>\$1,860 58</u> |

BUSINESS IN MAINE.

|                   | <i>Premiums Received.</i> | <i>Losses Paid.</i> |
|-------------------|---------------------------|---------------------|
| Steam boiler..... | \$8,269 62                | \$75 00             |
| Fly wheel.....    | 206 76                    | -                   |
| Totals.....       | <u>\$8,476 38</u>         | <u>\$75 00</u>      |



LLOYD'S PLATE GLASS INSURANCE COMPANY,  
NEW YORK, N. Y.

INCORPORATED IN 1882. COMMENCED BUSINESS IN 1882.

WM. T. WOODS, *President*.

CHARLES E. W. CHAMBERS, *Secretary*.

Cash Capital, \$250,000.

INCOME.

|  |             |                |
|--|-------------|----------------|
| Net premiums received (plate glass).....         |             | \$593,351 97   |
| Interest on bonds and dividends on stocks.....   | \$20,974 00 |                |
| Rents—including company's own occupancy.....     | 16,869 24   | 37,843 24      |
| Profit on sale or maturity of ledger assets..... |             | 515 63         |
| Total income.....                                |             | \$631,710 84   |
| Ledger assets Dec. 31, 1908.....                 |             | 812,501 90     |
| Total.....                                       |             | \$1,444,212 74 |

DISBURSEMENTS.

|   |              |
|---|--------------|
| Net amount paid for losses and claims (plate glass).....                  | \$156,737 63 |
| Commissions or brokerage.....   | 171,692 05   |
| Salaries, fees and compensation of officers and home office employes..... | 58,649 62    |
| Salaries and expenses of agents not paid by commissions.....              | 2,843 60     |
| Rents—including company's own occupancy.....                              | 8,054 92     |
| Repairs and expenses on real estate.....                                  | 5,844 32     |
| Taxes on real estate.....   | 6,376 55     |
| State taxes on premiums.....  | 5,744 35     |
| Insurance department licenses and fees.....                               | 6,540 96     |
| All other licenses, fees and taxes.....                                   | 1,234 37     |
| Legal expenses.....   | 402 08       |
| Advertising.....  | 2,250 25     |
| Printing and stationery.....  | 3,724 42     |
| Postage, telegraph, telephone and express.....                            | 5,172 92     |
| Furniture and fixtures.....   | 553 00       |
| Interest or dividends to stockholders.....                                | 50,000 00    |
| Miscellaneous expenditures.....   | 7,541 27     |
| Agents' balances charged off.....   | 752 01       |
| Loss on sale or maturity of ledger assets.....                            | 3,200 00     |
| Total disbursements.....  | \$497,314 32 |
| Balance.....  | \$946,898 42 |

LEDGER ASSETS.

|   |              |
|---|--------------|
| Book value of real estate.....              | \$245,763 18 |
| Book value of bonds and stocks.....         | 558,550 38   |
| Cash in office and in bank.....             | 43,140 85    |
| Gross premiums in course of collection..... | 101,444 01   |
| Total ledger assets.....                    | \$946,898 42 |

## NON-LEDGER ASSETS.

|  |            |                     |
|--|------------|---------------------|
| Interest accrued on bonds.....                   | \$5,014 80 |                     |
| Rents accrued on company's property.....         | 275 00     | \$5,289 80          |
| Market value of real estate over book value..... |            | 19,286 82           |
| Salvage glass on hand.....                       |            | 7,866 43            |
| Sundry accounts.....                             |            | 195 00              |
| Gross assets.....                                |            | <u>\$978,986 47</u> |

## DEDUCT ASSETS NOT ADMITTED.

|  |            |                     |
|--|------------|---------------------|
| Premiums in course of collection—written prior to Oct. 1, last | \$2,534 09 |                     |
| Book value of bonds and stocks over market value.....          | 10,886 07  |                     |
| Salvage glass on hand.....                                     | 7,366 43   |                     |
| Sundry accounts.....   | 195 00     | \$20,481 59         |
| Total admitted assets.....                                     |            | <u>\$958,504 88</u> |

## LIABILITIES.

Losses and claims, viz :

|   | <i>In Process of<br/>Adjusted. Adjustment.</i> |            |                     |
|---|--|------------|---------------------|
| Plate glass.....  | \$3,820 92                                     | \$5,890 03 | \$14,710 95         |
| Unearned premiums on outstanding risks.....                   |  |            | 271,075 52          |
| Commissions due agents and brokers.....                       |  |            | 32,969 97           |
| Salaries and other miscellaneous expenses due or accrued..... |  |            | 19 28               |
| State, county and municipal taxes due or accrued.....         |  |            | 6,500 00            |
| Due for return premiums.....                                  |  |            | 2,591 21            |
| Cash capital.....   | \$250,000 00                                   |            |                     |
| Surplus over all liabilities.....                             | 380,687 95                                     |            |                     |
| Surplus to policy holders.....                                |  |            | <u>630,637 95</u>   |
| Total liabilities.....  |  |            | <u>\$958,504 88</u> |

## EXHIBIT OF PREMIUMS.

|                                 | <i>Plate Glass.</i>   |
|---------------------------------|-----------------------|
| In force Dec. 31, 1908.....     | \$561,374 55          |
| Written during the year.....    | 562,696 00            |
| Totals.....                     | <u>\$1,124,070 55</u> |
| Expired and canceled.....       | 581,302 82            |
| In force December 31, 1909..... | <u>\$542,767 73</u>   |

## BUSINESS IN MAINE.

|                  | <i>Premiums<br/>Received.</i> | <i>Losses<br/>Paid.</i> |
|------------------|-------------------------------|-------------------------|
| Plate glass..... | \$2,316 10                    | \$710 57                |

\* LOYAL PROTECTIVE INSURANCE COMPANY,  
BOSTON, MASS.

RE-INCORPORATED IN 1909. COMMENCED BUSINESS IN 1909.

S. AUGUSTUS ALLEN, *President.*

FRANCIS R. PARKS, *Secretary.*

Cash Capital, \$100,000.

INCOME.

|   |          |                |
|---|----------|----------------|
| Net premiums received, viz :                                      |          |                |
| Accident.....   |          | } \$114,500 36 |
| Health.....   |          |                |
| Policy fees required or represented by applications.....          |          | 5,915 00       |
| Interest on bonds.....  | \$872 77 |                |
| Interest on deposits.....   | 715 81   |                |
| Interest from all other sources.....                              | 8 94     |                |
| Rents.....  | 120 00   | 1,717 52       |
| Premium on sale of capital stock.....                             |          | 2,000 00       |
| From Loyal Protective Association under reinsurance contract..... |          | 132,653 13     |
| Capital stock.....  |          | 100,000 00     |
| Total.....  |          | \$356,786 01   |

DISBURSEMENTS.

|   |             |              |
|---|-------------|--------------|
| Net amount paid for losses and claims, viz :                              |             |              |
| Accident.....   | \$14,447 79 |              |
| Health.....   | 26,985 53   | \$41,383 15  |
| Investigation and adjustment of claims.....                               |             | 1,369 29     |
| Policy fees retained by agents.....                                       |             | 5,687 75     |
| Commissions or brokerage.....   |             | 7,997 04     |
| Salaries, fees and compensation of officers and home office employes..... |             | 15,756 41    |
| Salaries and expenses of agents not paid by commissions.....              |             | 559 14       |
| Medical examiners fees and salaries.....                                  |             | 42 00        |
| Rents.....  |             | 695 84       |
| Insurance department licenses and fees.....                               |             | 1,490 62     |
| All other licenses, fees and taxes.....                                   |             | 40 75        |
| Legal expenses.....   |             | 477 40       |
| Advertising.....  |             | 89 80        |
| Printing and stationery.....  |             | 3,684 77     |
| Postage, telegraph, telephone and express.....                            |             | 624 14       |
| Furniture and fixtures.....   |             | 122 95       |
| Accrued interest on bonds purchased.....                                  |             | 1,254 32     |
| Miscellaneous expenditures.....   |             | 523 10       |
| Decrease in book value of ledger assets.....                              |             | 2,286 00     |
| Total disbursements.....  |             | \$84,069 47  |
| Balance.....  |             | \$272,716 54 |

\* Formerly Loyal Protective Association transacting business as a fraternal beneficiary association.

## LEDGER ASSETS.

|                                  |                     |
|----------------------------------|---------------------|
| Book value of bonds.....         | \$182,715 39        |
| Cash in office and in bank ..... | 89,621 90           |
| Advanced to agents .....         | 379 25              |
| Total ledger assets.....         | <u>\$272,716 54</u> |

## NON-LEDGER ASSETS.

|  |                     |
|--|---------------------|
| Interest due and accrued on bonds.....     | \$2,354 96          |
| Market value of bonds over book value..... | 14 61               |
| Gross assets.....                          | <u>\$275,086 11</u> |

## DEDUCT ASSETS NOT ADMITTED.

|                            |                     |
|----------------------------|---------------------|
| Advanced to agents .....   | \$379 25            |
| Total admitted assets..... | <u>\$274,706 86</u> |

## LIABILITIES.

Losses and claims, viz :

|  | <i>Reported,<br/>No Proofs.</i> | <i>Resisted.</i> |                     |
|--|---------------------------------|------------------|---------------------|
| Accident .....   | } \$35,370 04                   | \$215 00         | \$35,585 04         |
| Health .....   |                                 |                  |                     |
| Unearned premiums on outstanding risks.....                    |                                 |                  | 76,287 00           |
| Commissions due agents and brokers.....                        |                                 |                  | 2,680 05            |
| Salaries and other miscellaneous expenses due or accrued ..... |                                 |                  | 2,207 01            |
| State, county and municipal taxes due or accrued.....          |                                 |                  | 2,118 20            |
| Advance premiums .....   |                                 |                  | 2,234 00            |
| Cash capital .....   |                                 | \$100,000 00     |                     |
| Surplus over all liabilities .....                             |                                 | 53,615 56        |                     |
| Surplus to policy holders.....                                 |                                 |                  | <u>153,615 56</u>   |
| Total liabilities.....   |                                 |                  | <u>\$274,706 86</u> |

## EXHIBIT OF PREMIUMS.

|                                  | <i>Accident and<br/>Health.</i> |
|----------------------------------|---------------------------------|
| In force December 31, 1908 ..... | \$123,393 50                    |
| Written during the year.....     | 114,727 00                      |
| Totals.....                      | <u>\$238,120 50</u>             |
| Expired and canceled .....       | 123,689 50                      |
| In force December 31, 1909 ..... | <u>\$114,431 00</u>             |

## BUSINESS IN MAINE.

|                | <i>Premiums<br/>Received.</i> | <i>Losses<br/>Paid.</i> |
|----------------|-------------------------------|-------------------------|
| Accident ..... | } \$12,751 50                 | \$6,488 82              |
| Health .....   |                               |                         |

## 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.....                                    | \$859,417 31 |                |
| Health.....                                      | 278,321 78   |                |
| Liability.....                                   | 2,199,208 78 |                |
| Plate glass.....                                 | 311,186 51   |                |
| Steam boiler.....                                | 243,776 29   |                |
| Burglary and theft.....                          | 333,113 76   |                |
| Sprinkler.....                                   | 190,693 56   |                |
| Fly wheel.....                                   | 24,689 79    |                |
| Automobile property damage.....                  | 30,141 52    |                |
| Workmen's collective.....                        | 22,410 63    | \$4,492,959 93 |
| Interest on bonds and dividends on stocks.....   | \$145,427 08 |                |
| Interest on deposits.....                        | 426 04       |                |
| Interest from all other sources.....             | 5,802 86     |                |
| Rents—including company's own occupancy.....     | 44,675 98    | 196,331 96     |
| Profit on sale or maturity of ledger assets..... |              | 2,396 25       |
| Increase in book value of ledger assets.....     |              | 60,646 49      |
| Total income.....                                |              | \$4,752,334 63 |
| Ledger assets Dec. 31, 1908.....                 |              | 3,959,609 84   |
| Total.....                                       |              | \$8,711,944 47 |

## DISBURSEMENTS.

Net amount paid for losses and claims, viz :

|   |              |                |
|---|--------------|----------------|
| Accident.....   | \$295,191 91 |                |
| Health.....   | 109,018 85   |                |
| Liability.....  | 657,411 35   |                |
| Plate glass.....  | 95,941 67    |                |
| Steam boiler.....   | 19,684 77    |                |
| Burglary and theft.....   | 70,669 83    |                |
| Sprinkler.....  | 32,492 90    |                |
| Fly wheel.....  | 3,257 58     |                |
| Automobile property.....  | 5,359 67     |                |
| Workmen's collective.....   | 9,205 40     | \$1,298,233 93 |
| Investigation and adjustment of claims.....                               |              | 280,743 94     |
| Commissions or brokerage.....   |              | 1,083,515 90   |
| Salaries, fees and compensation of officers and home office employes..... |              | 190,134 73     |
| Salaries and expenses of agents not paid by commissions.....              |              | 112,962 67     |
| Medical examiners' fees and salaries.....                                 |              | 3,200 00       |
| Inspections.....  |              | 99,785 13      |
| Rents—including company's own occupancy.....                              |              | 25,158 06      |

|   |                |
|---|----------------|
| Repairs and expenses on real estate.....        | \$13,408 39    |
| Taxes on real estate .....                      | 7,626 55       |
| State taxes on premiums.....                    | 59,444 02      |
| Insurance department licenses and fees.....     | 17,790 59      |
| All other licenses, fees and taxes.....         | 13,295 76      |
| Legal expenses.....                             | 1,250 00       |
| Advertising .....                               | 29,960 00      |
| Printing and stationery .....                   | 29,413 00      |
| Postage, telegraph, telephone and express.....  | 5,874 27       |
| Furniture and fixtures.....                     | 9,117 29       |
| Interest or dividends to stockholders .....     | 120,000 00     |
| Miscellaneous expenditures .....                | 11,265 84      |
| Loss on sale or maturity of ledger assets ..... | 4,850 75       |
| Decrease in book value of ledger assets.....    | 52,896 00      |
| Total disbursements .....                       | \$3,469,836 83 |
| Balance.....                                    | \$5,242,107 64 |

## LEDGER ASSETS.

|   |                |
|---|----------------|
| Book value of real estate .....             | \$530,098 30   |
| Book value of bonds and stocks .....        | 3,876,854 08   |
| Cash in office and in bank .....            | 168,497 84     |
| Gross premiums in course of collection..... | 643,162 08     |
| Bills receivable .....                      | 7,975 77       |
| Agents' balances.....                       | 6,554 37       |
| Due for re-insurance.....                   | 8,965 20       |
| Total ledger assets .....                   | \$5,242,107 64 |

## NON-LEDGER ASSETS.

|  |                |
|--|----------------|
| Interest due and accrued on bonds..... | \$25,397 50    |
| Gross assets .....                     | \$5,267,505 14 |

## DEDUCT ASSETS NOT ADMITTED.

|   |            |                |
|---|------------|----------------|
| Bills receivable.....   | \$7,975 77 |                |
| Premiums in course of collection—written prior to Oct. 1,<br>last ..... | 25,635 38  |                |
| Agents' balances .....  | 6,554 37   | \$40,165 52    |
| Total admitted assets .....   |            | \$5,227,339 62 |

## LIABILITIES.

Losses and claims, viz:

|  | <i>In Process of<br/>Adjustment.</i> | <i>Resisted for<br/>Policyholders.</i> | <i>Resisted.</i> |                |
|--|--------------------------------------|--|------------------|----------------|
| Accident .....   | \$45,429 00                          | -                                      | \$34,475 00      |                |
| Health .....   | 15,573 00                            | -                                      | -                |                |
| Plate glass .....                                      | 14,873 83                            | -                                      | 1,981 00         |                |
| Steam boiler .....                                     | 2,400 00                             | \$7,150 00                             | 515 00           |                |
| Burglary and theft.....                                | 12,354 50                            | -                                      | 14,300 00        |                |
| Sprinkler .....  | 2,557 00                             | -                                      | 750 00           |                |
| Physician's defense.....                               | -                                    | 10,575 00                              | -                |                |
| Fly wheel .....  | -                                    | -                                      | 750 00           |                |
| Unpaid claims .....                                    | \$93,187 33                          | \$17,725 00                            | \$52,771 00      | \$163,683 33   |
| Special reserve for unpaid liability losses .....      |                                      |  |                  | 869,114 87     |
| Unearned premiums on outstanding risks .....           |                                      |  |                  | 1,869,135 85   |
| Commissions due agents and brokers.....                |                                      |  |                  | 172,907 47     |
| State, county and municipal taxes due or accrued ..... |                                      |  |                  | 66,486 89      |
| Due for re-insurance.....                              |                                      |  |                  | 1,325 82       |
| Cash capital .....                                     |                                      |  | \$750,000 00     |                |
| Surplus over all liabilities.....                      |                                      |  | 1,334,685 39     |                |
| Surplus to policy holders .....                        |                                      |  |                  | 2,084,685 39   |
| Total liabilities .....                                |                                      |  |                  | \$5,227,339 62 |

EXHIBIT OF PREMIUMS.

|                                  | <i>Accident.</i>         | <i>Health.</i>                    | <i>Liability.</i>                |
|----------------------------------|--------------------------|-----------------------------------|----------------------------------|
| In force December 31, 1908 ..... | \$823,639 71             | \$68,864 96                       | \$1,208,095 63                   |
| Written during the year .....    | 936,573 26               | 324,446 50                        | 2,340,537 65                     |
| Totals .....                     | \$1,760,212 97           | \$393,311 46                      | \$3,548,633 28                   |
| Expired and canceled .....       | 1,085,072 11             | 151,089 46                        | 2,109,408 65                     |
| In force December 31, 1909 ..... | \$675,140 86             | \$242,222 00                      | \$1,439,324 63                   |
| Deduct amount re-insured .....   | 38,417 44                | 10,548 67                         | -                                |
| Net premiums in force .....      | \$636,723 42             | \$231,673 33                      | \$1,439,224 63                   |
|                                  | <i>Steam<br/>Boiler.</i> | <i>Burglary<br/>and Theft.</i>    | <i>Plate<br/>Glass.</i>          |
| In force December 31, 1908 ..... | \$405,665 99             | \$371,545 60                      | \$281,145 47                     |
| Written during the year .....    | 266,896 53               | 381,988 73                        | 331,710 65                       |
| Totals .....                     | \$672,562 52             | \$753,534 33                      | \$612,856 12                     |
| Expired and canceled .....       | 235,330 39               | 843,747 70                        | 332,835 55                       |
| In force December 31, 1909 ..... | \$437,232 13             | \$409,786 63                      | \$280,020 57                     |
| Deduct amount re-insured .....   | -                        | 19,455 88                         | 10 00                            |
| Net premiums in force .....      | \$437,232 13             | \$390,330 75                      | \$280,010 57                     |
|                                  |                          | <i>Sprinkler.</i>                 | <i>Fly Wheel.</i>                |
| In force December 31, 1908 ..... |                          | \$151,663 87                      | \$25,491 06                      |
| Written during the year .....    |                          | 207,437 27                        | 28,671 10                        |
| Totals .....                     |                          | \$359,101 14                      | \$54,162 16                      |
| Expired and canceled .....       |                          | 175,543 07                        | 19,408 58                        |
| In force December 31, 1909 ..... |                          | \$183,558 07                      | \$34,753 58                      |
| Deduct amount re-insured .....   |                          | 93 75                             | -                                |
| Net premiums in force .....      |                          | \$183,464 32                      | \$34,753 58                      |
|                                  |                          | <i>Auto. Property<br/>Damage.</i> | <i>Workmen's<br/>Collective.</i> |
| In force December 31, 1908 ..... |                          | \$12,070 29                       | \$16,694 12                      |
| Written during the year .....    |                          | 35,107 14                         | 31,249 68                        |
| Totals .....                     |                          | \$47,177 43                       | \$47,943 80                      |
| Expired and canceled .....       |                          | 18,927 42                         | 30,569 40                        |
| In force December 31, 1909 ..... |                          | \$28,250 01                       | \$17,374 40                      |
| Deduct amount re-insured .....   |                          | -                                 | 2,650 00                         |
| Net premiums in force .....      |                          | \$28,250 01                       | \$14,724 40                      |

BUSINESS IN MAINE.

|                                  | <i>Premiums<br/>Received.</i> | <i>Losses<br/>Paid.</i> |
|----------------------------------|-------------------------------|-------------------------|
| Accident .....                   | \$3,445 15                    | \$1,797 56              |
| Health .....                     | 1,360 20                      | 381 03                  |
| Liability .....                  | 10,608 18                     | 2,419 72                |
| Plate glass .....                | 2,002 26                      | 476 27                  |
| Steam boiler .....               | 1,662 56                      | -                       |
| Burglary and theft .....         | 1,037 38                      | -                       |
| Sprinkler .....                  | 188 58                        | 10 00                   |
| Fly wheel .....                  | 31 67                         | -                       |
| Automobile property damage ..... | 235 00                        | 28 47                   |
| Workmen's collective .....       | 55 57                         | -                       |
| Totals .....                     | \$20,626 55                   | \$5,113 05              |

## 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 .....   | }            | \$214,230 94 |
| Health .....   |              |              |
| Policy fees required or represented by applications..... |              | 30,268 50    |
| Interest on bonds.....                                   | \$4,083 90   |              |
| Interest on deposits.....                                | 811 85       | 4,895 75     |
| Income from other sources.....                           |              | 773 56       |
| Profit on sale or maturity of ledger assets .....        |              | 240 00       |
| Total income.....  |              | \$250,408 75 |
| Ledger assets Dec. 31, 1908.....                         | \$160,513 70 |              |
| Error in 1908 statement.....                             | 695 17       | 161,208 87   |
| Total .....  |              | \$411,617 62 |

## DISBURSEMENTS.

|   |   |              |
|---|---|--------------|
| Net amount paid for losses and claims :                                   |   |              |
| Accident .....  | } | \$80,188 76  |
| Health .....  |   |              |
| Investigation and adjustment of claims .....                              |   | 755 68       |
| Policy fees retained by agents .....                                      |   | 30,282 00    |
| Commissions or brokerage.....   |   | 46,225 81    |
| Salaries, fees and compensation of officers and home office employes..... |   | 28,850 34    |
| Salaries and expenses of agents not paid by commissions.....              |   | 4,934 11     |
| Medical examiners fees and salaries.....                                  |   | 1,861 28     |
| Rents .....   |   | 6,781 13     |
| State taxes on premiums.....  |   | 837 33       |
| Insurance department licenses and fees.....                               |   | 865 67       |
| Legal expenses.....   |   | 2,862 55     |
| Advertising.....  |   | 3,030 59     |
| Printing and stationery.....  |   | 8,359 80     |
| Postage, telegraph, telephone and express.....                            |   | 4,734 62     |
| Furniture and fixtures .....  |   | 943 65       |
| Interest or dividends to stockholders.....                                |   | 10,000 00    |
| Miscellaneous expenditures.....   |   | 6,782 45     |
| Loss on sale or maturity of ledger assets.....                            |   | 2,467 39     |
| Total disbursements.....  |   | \$240,763 16 |
| Balance.....  |   | \$170,854 46 |



MASSACHUSETTS ACCIDENT COMPANY.

613

LEDGER ASSETS.

|   |              |
|---|--------------|
| Book value of bonds.....                    | \$128,449 18 |
| Cash in office and in bank .....            | 39,671 71    |
| Gross premiums in course of collection..... | 1,821 01     |
| Bills receivable.....                       | 912 56       |
| Total ledger assets.....                    | \$170,854 46 |

NON-LEDGER ASSETS.

|                                 |              |
|---------------------------------|--------------|
| Interest accrued on bonds ..... | \$590 34     |
| Furniture and fixtures.....     | 5,000 00     |
| Supplies .....                  | 2,500 00     |
| Gross assets.....               | \$178,884 80 |

DEDUCT ASSETS NOT ADMITTED.

|  |          |              |
|--|----------|--------------|
| Bills receivable.....  | \$912 56 |              |
| Furniture and fixtures.....                                    | 5,000 00 |              |
| Supplies, printed matter and stationery.....                   | 2,500 00 |              |
| Premiums in course of collection—written prior to Oct. 1, last | 641 26   |              |
| Book value of bonds over market value.....                     | 459 18   | \$9,513 00   |
| Total admitted assets.....                                     |          | \$169,371 80 |

LIABILITIES.

Losses and claims:

|   | <i>In Process of<br/>Adjustment.</i> | <i>Reported<br/>No Proofs.</i> | <i>Resisted.</i> |              |
|---|--------------------------------------|--------------------------------|------------------|--------------|
| Accident and health.....                                      | \$4,308 40                           | \$12,155 62                    | \$6,871 50       | \$23,335 52  |
| Deduct re-insurance.....                                      |                                      |                                |                  | 7,675 00     |
| Net unpaid claims.....  |                                      |                                |                  | \$15,660 52  |
| Unearned premiums on outstanding risks.....                   |                                      |                                |                  | 30,926 00    |
| Commissions due agents and brokers.....                       |                                      |                                |                  | 773 56       |
| Salaries and other miscellaneous expenses due or accrued..... |                                      |                                |                  | 1,122 00     |
| State, county and municipal taxes due or accrued.....         |                                      |                                |                  | 1,606 17     |
| Other liabilities .....                                       |                                      |                                |                  | 773 56       |
| Cash capital.....   |                                      |                                | \$100,000 00     |              |
| Surplus over all liabilities.....                             |                                      |                                | 18,509 99        |              |
| Surplus to policy holders.....                                |                                      |                                |                  | 118,509 99   |
| Total liabilities.....  |                                      |                                |                  | \$169,371 80 |

EXHIBIT OF PREMIUMS.

|                                  | <i>Accident and<br/>Health.</i> |
|----------------------------------|---------------------------------|
| In force December 31, 1908 ..... | \$57,772 00                     |
| Written during the year.....     | 220,711 96                      |
| Total.....                       | \$278,483 96                    |
| Expired and canceled .....       | 216,631 96                      |
| In force December 31, 1909 ..... | \$61,852 00                     |

BUSINESS IN MAINE.

|               | <i>Premiums<br/>Received.</i> | <i>Losses<br/>Paid.</i> |
|---------------|-------------------------------|-------------------------|
| Accident..... | \$18,423 18                   | \$9,321 99              |
| Health.....   |                               |                         |

614 MASSACHUSETTS BONDING AND INSURANCE COMPANY.

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 .....                                    | \$179,670   | 39 |              |
| Surety .....                                      | 314,455     | 96 |              |
| Burglary and theft .....                          | 94,470      | 57 | \$588,596 92 |
| Interest on bonds .....                           | \$23,522    | 63 |              |
| Interest on deposits .....                        | 1,972       | 81 |              |
| Interest from all other sources .....             | 57          | 56 | 25,553 00    |
| Profit on sale or maturity of ledger assets ..... |             |    | 18,413 10    |
| Total income .....                                | \$632,563   | 02 |              |
| Ledger assets Dec. 31, 1908 .....                 |             |    | 801,557 44   |
| Total .....                                       | \$1,434,120 | 46 |              |

DISBURSEMENTS.

|  |             |    |             |
|--|-------------|----|-------------|
| Net amount paid for losses and claims, viz:                                |             |    |             |
| Fidelity .....   | \$3,544     | 30 |             |
| Surety .....   | 31,223      | 13 |             |
| Burglary and theft .....   | 11,351      | 44 | \$46,118 87 |
| Investigation and adjustment of claims .....                               |             |    | 2,564 33    |
| Commissions or brokerage .....   |             |    | 134,843 26  |
| Salaries, fees and compensation of officers and home office employes ..... |             |    | 64,232 34   |
| Salaries and expenses of agents not paid by commissions .....              |             |    | 33,036 39   |
| Rents .....  |             |    | 9,468 65    |
| State taxes on premiums .....  |             |    | 3,893 04    |
| Insurance department licenses and fees .....                               |             |    | 8,249 19    |
| All other licenses, fees and taxes .....                                   |             |    | 445 40      |
| Legal expenses .....   |             |    | 4,031 22    |
| Advertising .....  |             |    | 6,400 30    |
| Printing and stationery .....  |             |    | 8,237 00    |
| Postage, telegraph, telephone and express .....                            |             |    | 8,511 53    |
| Furniture and fixtures .....   |             |    | 2,730 97    |
| Miscellaneous expenditures .....   |             |    | 6,672 50    |
| Loss on sale or maturity of ledger assets .....                            |             |    | 104 70      |
| Total disbursements .....  | \$339,539   | 69 |             |
| Balance .....  | \$1,094,580 | 77 |             |

MASSACHUSETTS BONDING AND INSURANCE COMPANY. 615

LEDGER ASSETS.

|   |                |
|---|----------------|
| Book value of bonds.....                    | \$831,109 40   |
| Cash in office and in bank.....             | 182,162 40     |
| Gross premiums in course of collection..... | 127,465 46     |
| Bills receivable.....                       | 3,843 51       |
| Total ledger assets.....                    | \$1,094,580 77 |

NON-LEDGER ASSETS.

|                                |                |
|--------------------------------|----------------|
| Interest accrued on bonds..... | \$8,116 63     |
| Gross assets.....              | \$1,102,697 40 |

DEDUCT ASSETS NOT ADMITTED.

|   |                |
|---|----------------|
| Bills receivable.....   | \$3,843 51     |
| Premiums in course of collection—written prior to Oct. 1, last..... | 30,549 60      |
| Book value of bonds over market value.....                          | 2,185 40       |
| Total admitted assets.....  | \$1,066,118 89 |

LIABILITIES.

Losses and claims, viz :

|   | <i>Adjusted.</i> | <i>In Process of Adjustment.</i> | <i>Reported No Proofs.</i> | <i>Resisted.</i> |                |
|---|------------------|----------------------------------|----------------------------|------------------|----------------|
| Fidelity.....   | -                | \$5,607 88                       | -                          | \$1,782 05       |                |
| Surety.....   | -                | 23,189 58                        | -                          | 3,578 28         |                |
| Burglary and theft.....                                       | \$200 00         | 2,217 18                         | \$4,120 21                 | 500 00           |                |
| Totals.....   | \$200 00         | \$31,014 64                      | \$4,120 21                 | \$5,860 33       | \$41,195 18    |
| Deduct re-insurance.....                                      |                  |                                  |                            |                  | 1,164 75       |
| Net unpaid claims.....  |                  |                                  |                            |                  | \$40,030 43    |
| Unearned premiums on outstanding risks.....                   |                  |                                  |                            |                  | 259,236 96     |
| Commissions due agents and brokers.....                       |                  |                                  |                            |                  | 28,105 59      |
| Salaries and other miscellaneous expenses due or accrued..... |                  |                                  |                            |                  | 533 78         |
| State, county and municipal taxes due or accrued.....         |                  |                                  |                            |                  | 10,368 20      |
| Due for re-insurance.....                                     |                  |                                  |                            |                  | 5,603 94       |
| Advance premiums.....   |                  |                                  |                            |                  | 14,247 56      |
| Cash capital.....   |                  |                                  |                            | \$500,000 00     |                |
| Surplus over all liabilities.....                             |                  |                                  |                            | 207,992 43       |                |
| Surplus to policy holders.....                                |                  |                                  |                            |                  | 707,992 43     |
| Total liabilities.....  |                  |                                  |                            |                  | \$1,066,118 89 |

EXHIBIT OF PREMIUMS.

|                                 | <i>Fidelity.</i> | <i>Surety.</i> | <i>Burglary and Theft.</i> |
|---------------------------------|------------------|----------------|----------------------------|
| In force December 31, 1908..... | \$90,242 04      | \$137,577 65   | \$57,480 99                |
| Written during the year.....    | 187,928 62       | 359,106 34     | 113,140 48                 |
| Totals.....                     | \$278,170 66     | \$496,683 99   | \$170,621 47               |
| Expired and canceled.....       | 120,269 05       | 203,995 24     | 63,879 04                  |
| In force December 31, 1909..... | \$157,901 61     | \$292,688 75   | \$106,742 43               |
| Deduct amount re-insured.....   | 11,425 81        | 31,267 70      | 5,486 16                   |
| Net premiums in force.....      | \$146,475 80     | \$261,421 05   | \$101,256 27               |

BUSINESS IN MAINE.

|                         | <i>Premiums Received.</i> |
|-------------------------|---------------------------|
| Fidelity.....           | \$1,435 51                |
| Surety.....             | 857 55                    |
| Burglary and theft..... | 776 74                    |
| Totals.....             | \$3,069 80                |

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.....  | \$123,694 42 |                |
| Health.....  | 24,528 40    |                |
| Plate glass.....   | 568,078 82   | \$716,301 64   |
| Policy fees required or represented by applications..... |              | 7 00           |
| Interest on bonds and dividends on stocks.....           | \$21,897 90  |                |
| Interest on deposits.....                                | 1,269 17     | 23,167 07      |
| Profit on sale or maturity of ledger assets.....         |              | 362 10         |
| Total income.....  |              | \$739,837 81   |
| Ledger assets Dec. 31, 1908.....                         |              | 639,731 88     |
| Total.....   |              | \$1,379,569 69 |

DISBURSEMENTS.

|   |             |              |
|---|-------------|--------------|
| Net amount paid for losses and claims, viz :                              |             |              |
| Accident.....   | \$39,673 68 |              |
| Health.....   | 6,553 47    |              |
| Plate glass.....  | 165,414 57  | \$211,641 72 |
| Investigation and adjustment of claims.....                               |             | 763 14       |
| Commissions or brokerage.....   |             | 217,092 81   |
| Salaries, fees and compensation of officers and home office employes..... |             | 69,151 89    |
| Salaries and expenses of agents not paid by commissions.....              |             | 14,746 81    |
| Medical examiners' fees and salaries.....                                 |             | 1,326 05     |
| Rents.....  |             | 7,475 04     |
| State taxes on premiums.....  |             | 6,868 40     |
| Insurance department licenses and fees.....                               |             | 2,782 67     |
| All other licenses, fees and taxes.....                                   |             | 4,786 27     |
| Legal expenses.....   |             | 1,770 96     |
| Advertising.....  |             | 2,631 14     |
| Printing and stationery.....  |             | 8,896 69     |
| Postage, telegraph, telephone and express.....                            |             | 4,486 43     |
| Furniture and fixtures.....   |             | 791 65       |
| Interest or dividends to stockholders.....                                |             | 20,000 00    |
| Miscellaneous expenditures.....   |             | 3,512 28     |
| Agents' balances charged off.....   |             | 248 55       |
| Loss on sale or maturity of ledger assets.....                            |             | 18,954 00    |
| Total disbursements.....  |             | 597,926 50   |
| Balance.....  |             | \$781,643 19 |

LEDGER ASSETS.

|   |                     |
|---|---------------------|
| Book value of bonds and stocks.....         | \$595,756 20        |
| Cash in office and in bank.....             | 77,319 09           |
| Gross premiums in course of collection..... | 108,567 90          |
| Total ledger assets.....                    | <u>\$781,643 19</u> |

NON-LEDGER ASSETS.

|   |                     |
|---|---------------------|
| Interest due and accrued on bonds.....                | \$4,269 15          |
| Market value of bonds and stocks over book value..... | 28,363 80           |
| Gross assets.....                                     | <u>\$814,276 14</u> |

DEDUCT ASSETS NOT ADMITTED.

|   |                     |
|---|---------------------|
| Premiums in course of collection—written prior to Oct. 1, last..... | \$612 70            |
| Total admitted assets.....  | <u>\$813,663 44</u> |

LIABILITIES.

Losses and claims, viz :

|   | <i>In Process of<br/>Adjustment.</i> | <i>Reported<br/>No Proofs.</i> | <i>Resisted.</i>   |                     |
|---|--------------------------------------|--------------------------------|--------------------|---------------------|
| Accident.....   | \$10,037 50                          | \$4,350 00                     | \$12,000 00        |                     |
| Health.....   | -                                    | 1,385 00                       | 200 00             |                     |
| Plate glass.....  | -                                    | 8,335 49                       | -                  |                     |
| Unpaid claims.....  | <u>\$10,037 50</u>                   | <u>\$14,070 49</u>             | <u>\$12,200 00</u> | \$36,307 99         |
| Unearned premiums on outstanding risks.....                   |                                      |                                |                    | 308,369 17          |
| Commissions due agents and brokers.....                       |                                      |                                |                    | 35,790 01           |
| Salaries and other miscellaneous expenses due or accrued..... |                                      |                                |                    | 1,197 89            |
| State, county and municipal taxes due or accrued.....         |                                      |                                |                    | 5,774 40            |
| Due for reinsurance.....                                      |                                      |                                |                    | 564 16              |
| Contingent fund.....  |                                      |                                |                    | 20,000 00           |
| Cash capital.....   |                                      |                                | \$200,000 00       |                     |
| Surplus over all liabilities.....                             |                                      |                                | <u>205,659 82</u>  |                     |
| Surplus to policy holders.....                                |                                      |                                |                    | <u>405,659 82</u>   |
| Total liabilities.....  |                                      |                                |                    | <u>\$813,663 44</u> |

EXHIBIT OF PREMIUMS.

|                                 | <i>Accident.</i>    | <i>Health.</i>     | <i>Plate Glass.</i>   |
|---------------------------------|---------------------|--------------------|-----------------------|
| In force December 31, 1906..... | \$86,886 80         | \$16,336 25        | \$488,412 53          |
| Written during the year.....    | 137,155 81          | 28,138 15          | 561,466 35            |
| Totals.....                     | <u>\$224,042 61</u> | <u>\$44,474 40</u> | <u>\$1,049,878 88</u> |
| Expired and canceled.....       | 123,597 41          | 23,035 85          | 554,632 55            |
| In force December 31, 1909..... | \$100,445 20        | \$21,438 55        | \$495,246 33          |
| Deduct amount reinsured.....    | 356 75              | 35 00              | -                     |
| Net premiums in force.....      | <u>\$100,088 45</u> | <u>\$21,403 55</u> | <u>\$495,246 33</u>   |

BUSINESS IN MAINE.

|                  | <i>Premiums<br/>Received.</i> | <i>Losses<br/>Paid.</i> |
|------------------|-------------------------------|-------------------------|
| Accident.....    | \$135 21                      | -                       |
| Plate glass..... | 2,414 67                      | \$369 97                |
| Totals.....      | <u>\$2,549 88</u>             | <u>\$369 97</u>         |

## NATIONAL CASUALTY COMPANY,

DETROIT, MICH.

INCORPORATED IN 1904. COMMENCED BUSINESS IN 1904.

M. G. CURTIS, *President*.FRANKLIN S. DEWEY, *Secretary*.

Cash Capital, \$100,000.

## INCOME.

Net premiums received, viz :

|  |          |   |              |
|--|----------|---|--------------|
| Accident.....  |          | } | \$701,207 16 |
| Health.....  |          |   |              |
| Policy fees required or represented by applications..... |          |   | 48,700 00    |
| Interest on mortgage loans.....                          | \$425 40 |   |              |
| Interest on collateral loans.....                        | 172 00   |   |              |
| Interest on bonds and dividends on stocks.....           | 6,275 59 |   |              |
| Interest on deposits.....                                | 205 00   |   |              |
| Interest from all other sources.....                     | 40 10    |   | 7,118 09     |
| Profit on sale or maturity of ledger assets.....         |          |   | 700 00       |
| Total income.....  |          |   | \$757,725 25 |
| Ledger assets Dec. 31, 1908.....                         |          |   | 210,420 24   |
| Total.....   |          |   | \$968,145 49 |

## DISBURSEMENTS.

Net amount paid for losses and claims, viz :

|   |  |   |              |
|---|--|---|--------------|
| Accident.....   |  | } | \$262,544 28 |
| Health.....   |  |   |              |
| Investigation and adjustment of claims.....                               |  |   | 4,594 11     |
| Policy fees retained by agents.....                                       |  |   | 48,397 43    |
| Commissions or brokerage.....   |  |   | 255,197 54   |
| Salaries, fees and compensation of officers and home office employes..... |  |   | 44,181 03    |
| Salaries and expenses of agents not paid by commissions.....              |  |   | 25,395 06    |
| Rents.....  |  |   | 15,013 21    |
| State taxes on premiums.....  |  |   | 12,016 59    |
| Insurance department licenses and fees.....                               |  |   | 2,180 00     |
| All other licenses, fees and taxes.....                                   |  |   | 1,999 03     |
| Legal expenses.....   |  |   | 3,103 24     |
| Advertising.....  |  |   | 996 81       |
| Printing and stationery.....  |  |   | 10,770 41    |
| Postage, telegraph, telephone and express.....                            |  |   | 9,771 16     |
| Furniture and fixtures.....   |  |   | 1,164 04     |
| Interest or dividends to stockholders.....                                |  |   | 16,000 00    |
| Traveling expense.....  |  |   | 4,635 76     |
| Miscellaneous expenditures.....   |  |   | 1,833 27     |
| Total disbursements.....  |  |   | \$719,792 97 |
| Balance.....  |  |   | \$248,352 52 |

NATIONAL CASUALTY COMPANY.

619

LEDGER ASSETS.

|                                     |            |                     |
|-------------------------------------|------------|---------------------|
| Mortgage loans on real estate.....  |            | \$8,100 00          |
| Loans secured by collateral.....    |            | 2,850 00            |
| Book value of bonds and stocks..... | 200,040 00 |                     |
| Cash in office and in bank.....     |            | 25,171 09           |
| Bills receivable.....               |            | 100 00              |
| Premiums on bonds and stocks.....   |            | 11,891 43           |
| Agents' balances secured.....       |            | 200 00              |
| Total ledger assets.....            |            | <u>\$248,352 52</u> |

NON-LEDGER ASSETS.

|   |          |                     |
|---|----------|---------------------|
| Interest accrued on mortgages.....          | \$166 20 |                     |
| Interest accrued on bonds.....              | 3,218 03 |                     |
| Interest accrued on collateral loans.....   | 12 00    |                     |
| Interest accrued on other assets.....       | 175 00   | \$3,571 23          |
| Furniture, fixtures and supplies.....       |          | 30,000 00           |
| Premiums in hands of agents unremitted..... |          | 3,330 00            |
| Gross assets.....                           |          | <u>\$285,253 75</u> |

DEDUCT ASSETS NOT ADMITTED.

|  |           |                     |
|--|-----------|---------------------|
| Bills receivable.....                        | \$100 00  |                     |
| Furniture and fixtures.....                  | 30,000 00 | \$30,100 00         |
| Supplies, printed matter and stationery..... |           |                     |
| Total admitted assets.....                   |           | <u>\$255,153 75</u> |

LIABILITIES.

Losses and claims, viz:

|   |              |                     |
|---|--------------|---------------------|
| Accident } (reported—no proofs).....                          |              | \$18,354 72         |
| Health } .....  |              |                     |
| Deduct re-insurance.....                                      |              | 500 00              |
| Net unpaid claims.....  |              | \$17,854 72         |
| Unearned premiums on outstanding risks.....                   |              | 3,350 82            |
| Commissions due agents and brokers.....                       |              | 300 00              |
| Salaries and other miscellaneous expenses due or accrued..... |              | 500 00              |
| State, county and municipal taxes due or accrued.....         |              | 11,614 60           |
| Advance premiums.....   |              | 7,454 37            |
| Cash capital.....   | \$100,000 00 |                     |
| Surplus over all liabilities.....                             | 114,079 24   |                     |
| Surplus to policy holders.....                                |              | 214,079 24          |
| Total liabilities.....  |              | <u>\$255,153 75</u> |

EXHIBIT OF PREMIUMS.

|                                 |                                 |
|---------------------------------|---------------------------------|
|                                 | <i>Accident<br/>and Health.</i> |
| In force December 31, 1908..... | \$3,178 23                      |
| Written during the year.....    | 719,907 07                      |
| Totals.....                     | <u>\$723,085 30</u>             |
| Expired and canceled.....       | 716,383 67                      |
| In force December 31, 1909..... | <u>\$6,701 63</u>               |

BUSINESS IN MAINE.

|               |                               |                         |
|---------------|-------------------------------|-------------------------|
|               | <i>Premiums<br/>Received.</i> | <i>Losses<br/>Paid.</i> |
| Accident..... | \$6,335 70                    | \$2,204 04              |
| 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, \$750,000.

## INCOME.

|   |             |    |                |
|---|-------------|----|----------------|
| Net premiums received, viz :                      |             |    |                |
| Fidelity .....                                    | \$1,039,202 | 10 |                |
| Surety .....                                      | 1,432,933   | 52 |                |
| Burglary and theft .....                          | 376,744     | 42 | \$2,848,880 04 |
| Interest on mortgage loans .....                  | \$278       | 78 |                |
| Interest on bonds and dividends on stock .....    | 79,178      | 74 |                |
| Interest on deposits .....                        | 10,380      | 74 |                |
| Interest from all other sources .....             | 271         | 76 |                |
| Rents .....                                       | 6,860       | 85 | 96,970 82      |
| Suspense account .....                            |             |    | 85,066 44      |
| Income from other sources .....                   |             |    | 4,428 48       |
| Agents' balances previously charged off .....     |             |    | 435 08         |
| Profit on sale or maturity of ledger assets ..... |             |    | 10,331 25      |
| Increase in book value of ledger assets .....     |             |    | 4,350 00       |
| Total income .....                                |             |    | \$3,050,462 11 |
| Ledger assets Dec. 31, 1908 .....                 |             |    | 2,727,666 00   |
| Total .....                                       |             |    | \$5,778,128 11 |

## DISBURSEMENTS.

|  |           |    |              |
|--|-----------|----|--------------|
| Net amount paid for losses and claims, viz :                               |           |    |              |
| Fidelity .....   | \$234,796 | 66 |              |
| Surety .....   | 160,055   | 23 |              |
| Burglary and theft .....   | 92,267    | 06 | \$487,118 95 |
| Investigation and adjustment of claims .....                               |           |    | 73,836 39    |
| Commissions or brokerage .....   |           |    | 494,465 68   |
| Salaries, fees and compensation of officers and home office employes ..... |           |    | 301,319 43   |
| Salaries and expenses of agents not paid by commissions .....              |           |    | 98,503 00    |
| Inspections .....  |           |    | 8,621 11     |
| Rents .....  |           |    | 32,057 13    |
| Repairs and expenses on real estate .....                                  |           |    | 3,712 80     |
| Taxes on real estate .....   |           |    | 1,814 74     |
| State taxes on premiums .....  |           |    | 27,106 20    |
| Insurance department licenses and fees .....                               |           |    | 12,622 31    |
| All other licenses, fees and taxes .....                                   |           |    | 5,202 47     |
| Legal expenses .....   |           |    | 6,873 34     |
| Advertising .....  |           |    | 12,430 87    |

\* Capital stock increased during 1909 by a stock dividend of \$250,000.



|  |                       |
|--|-----------------------|
| Printing and stationery.....                   | \$80,124 46           |
| Postage, telegraph, telephone and express..... | 37,608 03             |
| Furniture and fixtures.....                    | 7,856 99              |
| Interest or dividends to stockholders.....     | 54,988 00             |
| Development expense.....                       | 17,932 03             |
| Traveling expense.....                         | 7,037 55              |
| Miscellaneous expenditures.....                | 25,428 26             |
| Agents' balances charged off.....              | 956 50                |
| Loss on sale or maturity of ledger assets..... | 4,456 16              |
| Decrease in book value of ledger assets.....   | 500 00                |
| Total disbursements.....                       | <u>\$1,752,572 43</u> |
| Balance.....                                   | \$4,025,555 68        |

LEDGER ASSETS.

|   |                       |
|---|-----------------------|
| Book value of real estate.....              | \$183,126 77          |
| Mortgage loans on real estate.....          | 10,750 00             |
| Book value of bonds and stocks.....         | 2,408,855 14          |
| Cash in suspended banks secured.....        | 26,509 12             |
| Cash in office and in bank.....             | 686,306 84            |
| Gross premiums in course of collection..... | 582,207 08            |
| Bills receivable.....                       | 1,153 51              |
| Due from excise reinsurance committee.....  | 40,221 83             |
| Accounts receivable.....                    | 65,341 63             |
| Miscellaneous assets.....                   | 21,083 76             |
| Total ledger assets.....                    | <u>\$4,025,555 68</u> |

NON-LEDGER ASSETS.

|                                       |           |                       |
|---------------------------------------|-----------|-----------------------|
| Interest accrued on mortgages.....    | \$172 47  |                       |
| Interest accrued on bonds.....        | 18,990 93 |                       |
| Interest accrued on other assets..... | 125 96    | \$19,289 36           |
| Gross assets.....                     |           | <u>\$4,044,845 04</u> |

DEDUCT ASSETS NOT ADMITTED.

|  |            |                       |
|--|------------|-----------------------|
| Bills receivable.....  | \$1,153 51 |                       |
| Premiums in course of collection—written prior to Oct. 1, last | 136,545 30 |                       |
| Book value of bonds and stocks over market value.....          | 24,052 64  |                       |
| Accounts receivable.....                                       | 65,341 63  |                       |
| Miscellaneous assets.....                                      | 21,083 76  | \$248,176 84          |
| Total admitted assets.....                                     |            | <u>\$3,796,668 20</u> |

LIABILITIES.

Losses and claims, viz :

|   | <i>In Process of<br/>Adjustment.</i> | <i>Resisted.</i>    |                     |
|---|--------------------------------------|---------------------|---------------------|
| Fidelity.....   | \$164,181 54                         | \$116,727 11        |                     |
| Surety.....   | 173,644 78                           | 176,885 60          |                     |
| Burglary and theft.....                                       | 12,202 76                            | 12,642 23           |                     |
| Totals.....   | <u>\$350,029 08</u>                  | <u>\$305,954 94</u> | \$655,984 02        |
| Deduct reinsurance.....                                       |                                      |                     | 96,871 14           |
| Net unpaid claims.....  |                                      |                     | <u>\$559,112 88</u> |
| Unearned premiums on outstanding risks.....                   |                                      |                     | 1,327,561 30        |
| Commissions due agents and brokers.....                       |                                      |                     | 81,122 15           |
| Salaries and other miscellaneous expenses due or accrued..... |                                      |                     | 2,876 23            |
| State, county and municipal taxes due or accrued.....         |                                      |                     | 25,000 00           |

|                                   |              |                |
|-----------------------------------|--------------|----------------|
| Dividends due stockholders.....   |              | \$15,012 00    |
| Due for return premiums.....      |              | 2,250 55       |
| Due for reinsurance.....          |              | 28,363 40      |
| Advance premiums.....             |              | 4,220 86       |
| All other liabilities.....        |              | 63,727 32      |
| Cash capital.....                 | \$750,000 00 |                |
| Surplus over all liabilities..... | 937,421 51   |                |
| Surplus to policy holders.....    |              | 1,687,421 51   |
| Total liabilities.....            |              | \$3,796,668 20 |

## EXHIBIT OF PREMIUMS.

|                                 | <i>Fidelity.</i> | <i>Surety.</i> | <i>Burglary<br/>and Theft.</i> |
|---------------------------------|------------------|----------------|--------------------------------|
| In force December 31, 1908..... | \$712,786 37     | \$960,127 40   | \$385,774 57                   |
| Written during the year.....    | 1,210,269 39     | 1,560,438 86   | 466,772 77                     |
| Totals.....                     | \$1,923,055 76   | \$2,520,566 26 | \$852,547 34                   |
| Expired and canceled.....       | 1,043,984 07     | 1,107,955 20   | 362,495 49                     |
| In force December 31, 1909..... | \$879,071 69     | \$1,412,611 06 | \$490,051 85                   |
| Deduct amount reinsured.....    | 45,297 24        | 134,608 25     | 75,821 84                      |
| Net premiums in force.....      | \$833,774 45     | \$1,278,002 81 | \$414,230 01                   |

## BUSINESS IN MAINE.

|                         | <i>Premiums<br/>Received.</i> | <i>Losses<br/>Paid.</i> |
|-------------------------|-------------------------------|-------------------------|
| Fidelity.....           | \$5,468 20                    | \$714 98                |
| Surety.....             | 3,930 75                      | -                       |
| Burglary and theft..... | 849 90                        | 1,900 00                |
| Totals.....             | \$10,248 85                   | \$2,614 98              |

## NEW AMSTERDAM CASUALTY COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1898. COMMENCED BUSINESS IN 1899.

W. F. MOORE, *President.*GEO. E. TAYLOR, *Secretary.*

Cash Capital, \$314,400.

## INCOME.

Net premiums received, viz :

|  |              |                |
|--|--------------|----------------|
| Accident.....                                    | \$142,353 47 |                |
| Health.....                                      | 51,601 97    |                |
| Liability.....                                   | 413,959 25   |                |
| Plate glass.....                                 | 122,001 07   |                |
| Burglary and theft.....                          | 134,812 81   |                |
| Workmen's collective.....                        | 2,720 29     | \$867,448 86   |
| Interest on mortgage loans.....                  | \$2,100 00   |                |
| Interest on bonds and dividends on stocks.....   | 33,274 72    |                |
| Interest on deposits.....                        | 1,227 25     | 36,601 97      |
| Profit on sale or maturity of ledger assets..... |              | 3,394 17       |
| Total income.....                                |              | \$907,445 00   |
| Ledger assets Dec. 31, 1908.....                 |              | 96,276 81      |
| Total.....                                       |              | \$1,903,721 81 |

## DISBURSEMENTS.

Net amount paid for losses and claims, viz :

|   |             |              |
|---|-------------|--------------|
| Accident.....   | \$65,639 00 |              |
| Health.....   | 15,337 77   |              |
| Liability.....  | 175,534 26  |              |
| Plate glass.....  | 33,938 40   |              |
| Burglary and theft.....   | 37,763 48   |              |
| Workmen's collective.....   | 1,565 43    | \$329,778 34 |
| Investigation and adjustment of claims.....                               |             | 33,771 54    |
| Commissions or brokerage.....   |             | 201,955 26   |
| Salaries, fees and compensation of officers and home office employes..... |             | 66,049 58    |
| Salaries and expenses of agents not paid by commissions.....              |             | 46,886 66    |
| Medical examiners' fees and salaries.....                                 |             | 650 00       |
| Inspections.....  |             | 7,572 54     |
| Rents.....  |             | 11,956 72    |
| State taxes on premiums.....  |             | 10,225 15    |
| Insurance department licenses and fees.....                               |             | 3,393 29     |
| All other licenses, fees and taxes.....                                   |             | 580 36       |
| Legal expenses.....   |             | 4,325 47     |
| Advertising.....  |             | 475 48       |
| Printing and stationery.....  |             | 14,384 87    |
| Postage, telegraph, telephone and express.....                            |             | 10,997 92    |
| Furniture and fixtures.....   |             | 4,581 15     |

|  |                       |
|--|-----------------------|
| Interest or dividends to stockholders .....                | \$25,152 00           |
| Salaries, traveling and expenses of pay roll auditors..... | 7,994 68              |
| Miscellaneous expenditures .....                           | 6,814 06              |
| Loss on sale or maturity of ledger assets.....             | 367 44                |
| <b>Total disbursements .....</b>                           | <b>\$787,912 51</b>   |
| <b>Balance .....</b>                                       | <b>\$1,115,809 30</b> |

## LEDGER ASSETS.

|  |                       |
|--|-----------------------|
| Mortgage loans on real estate.....           | \$35,000 00           |
| Book value of bonds and stocks.....          | 878,699 70            |
| Cash in office and in bank .....             | 80,138 37             |
| Gross premiums in course of collection ..... | 121,940 64            |
| Agents' balances.....                        | 30 59                 |
| <b>Total ledger assets .....</b>             | <b>\$1,115,809 30</b> |

## NON-LEDGER ASSETS.

|                                     |          |                       |
|-------------------------------------|----------|-----------------------|
| Interest accrued on mortgages ..... | \$595 00 |                       |
| Interest accrued on bonds .....     | 6,091 66 | \$6,686 66            |
| <b>Gross assets .....</b>           |          | <b>\$1,122,495 96</b> |

## DEDUCT ASSETS NOT ADMITTED.

|  |            |                       |
|--|------------|-----------------------|
| Premiums in course of collection—written prior to Oct. 1, last ..... | \$3,471 02 |                       |
| Book value of bonds and stocks over market value .....               | 24,349 70  |                       |
| Agents' balances .....   | 30 59      | \$27,851 31           |
| <b>Total admitted assets .....</b>                                   |            | <b>\$1,094,644 65</b> |

## LIABILITIES.

Losses and claims, viz :

|  | <i>In Process of<br/>Adjustment.</i> | <i>Resisted.</i>  |                       |
|--|--------------------------------------|-------------------|-----------------------|
| Accident.....  | \$14,245 00                          | \$900 00          |                       |
| Health .....   | 2,760 00                             | -                 |                       |
| Plate glass .....  | 5,881 00                             | 200 00            |                       |
| Burglary and theft.....  | 9,105 00                             | 4,625 00          |                       |
| <b>Totals .....</b>  | <b>\$31,991 00</b>                   | <b>\$5,725 00</b> | <b>\$37,716 00</b>    |
| Deduct re-insurance .....                                      |                                      |                   | 2,196 25              |
| <b>Net unpaid claims .....</b>                                 |                                      |                   | <b>\$35,519 75</b>    |
| Special reserve for unpaid liability losses .....              |                                      |                   | 79,544 11             |
| Unearned premiums on outstanding risks .....                   |                                      |                   | 377,291 46            |
| Commissions due agents and brokers .....                       |                                      |                   | 32,137 40             |
| Salaries and other miscellaneous expenses due or accrued ..... |                                      |                   | 653 97                |
| State, county and municipal taxes due or accrued.....          |                                      |                   | 10,437 11             |
| Due for re-insurance .....                                     |                                      |                   | 1,164 67              |
| Advance premiums .....   |                                      |                   | 416 07                |
| Reserve for contingencies .....                                |                                      |                   | 25,000 00             |
| Cash capital.....  |                                      | \$314,400 00      |                       |
| Surplus over all liabilities .....                             |                                      | 218,080 11        |                       |
| <b>Surplus to policy holders .....</b>                         |                                      |                   | <b>532,480 11</b>     |
| <b>Total liabilities .....</b>                                 |                                      |                   | <b>\$1,094,644 65</b> |

## EXHIBIT OF PREMIUMS.

|                                  | <i>Accident.</i>               | <i>Health.</i>          | <i>Liability.</i>                |
|----------------------------------|--------------------------------|-------------------------|----------------------------------|
| In force December 31, 1908.....  | \$122,444 72                   | \$39,198 10             | \$301,577 56                     |
| Written during the year .....    | 185,128 46                     | 63,383 44               | 475,076 42                       |
| Totals.....                      | \$307,573 18                   | \$102,581 54            | \$776,653 98                     |
| Expired and canceled.....        | 179,356 46                     | 58,821 18               | 469,447 19                       |
| in force December 31, 1909 ..... | \$128,216 72                   | \$43,760 36             | \$307,206 79                     |
| Deduct amount re-insured .....   | 531 73                         | -                       | 2,889 82                         |
| Net premiums in force.....       | \$127,684 99                   | \$43,760 36             | \$304,316 97                     |
|                                  | <i>Burglary and<br/>Theft.</i> | <i>Plate<br/>Glass.</i> | <i>Workmen's<br/>Collective.</i> |
| In force December 31, 1908 ..... | \$148,040 76                   | \$96,402 31             | \$1,532 72                       |
| Written during the year .....    | 166,660 33                     | 141,666 25              | 2,617 41                         |
| Totals.....                      | \$314,701 09                   | \$238,068 56            | \$4,150 13                       |
| Expired and canceled .....       | 153,125 19                     | 129,888 48              | 2,267 32                         |
| In force December 31, 1909 ..... | \$161,575 90                   | \$108,180 08            | \$1,882 81                       |
| Deduct amount re-insured .....   | 14,004 21                      | 209 68                  | -                                |
| Net premiums in force.....       | \$147,571 69                   | \$107,970 40            | \$1,882 81                       |

## BUSINESS IN MAINE.

|                          | <i>Premiums<br/>Received.</i> | <i>Losses<br/>Paid.</i> |
|--------------------------|-------------------------------|-------------------------|
| Accident .....           | \$431 88                      | \$76 30                 |
| Health .....             | 119 00                        | -                       |
| Liability .....          | 167 48                        | 1 78                    |
| Plate glass .....        | 149 35                        | 19 72                   |
| Burglary and theft ..... | 46 25                         | -                       |
| Totals.....              | \$913 96                      | \$97 80                 |

## 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 .....                              | \$380,751 21 |              |
| Burglary and theft .....                       | 76,449 65    | \$457,200 86 |
| Interest on mortgage loans.....                | \$16,482 37  |              |
| Interest on bonds and dividends on stocks..... | 4,526 46     |              |
| Interest on deposits .....                     | 297 15       | 21,305 98    |
| Total income .....                             |              | \$478,506 84 |
| Ledger assets Dec. 31, 1908 .....              |              | 465,573 59   |
| Total .....                                    |              | \$944,080 43 |

## DISBURSEMENTS.

|   |              |              |
|---|--------------|--------------|
| Net amount paid for losses and claims, viz :                              |              |              |
| Plate glass .....   | \$111,602 98 |              |
| Burglary and theft .....  | 16,867 97    | \$128,470 95 |
| Investigation and adjustment of claims .....                              |              | 1,241 64     |
| Commissions or brokerage .....  |              | 131,319 47   |
| Salaries, fees and compensation of officers and home office employes..... |              | 23,447 10    |
| Salaries and expenses of agents not paid by commissions .....             |              | 10,694 25    |
| Rents .....   |              | 3,340 06     |
| State taxes on premiums.....  |              | 6,112 40     |
| Insurance department licenses and fees. ....                              |              | 4,179 33     |
| All other licenses, fees and taxes .....                                  |              | 3,124 49     |
| Legal expenses.....   |              | 146 40       |
| Advertising .....   |              | 704 02       |
| Printing and stationery .....   |              | 2,093 02     |
| Postage, telegraph, telephone and express .....                           |              | 3,171 62     |
| Furniture and fixtures .....  |              | 677 00       |
| Interest or dividends to stockholders.....                                |              | 14,000 00    |
| Miscellaneous expenditures.....   |              | 5,957 69     |
| Total disbursements.....  |              | \$338,679 44 |
| Balance.....  |              | \$605,400 99 |

## LEDGER ASSETS.

|   |  |              |
|---|--|--------------|
| Mortgage loans on real estate.....          |  | \$356,715 10 |
| Book value of bonds and stocks.....         |  | 142,966 01   |
| Cash in office and in bank.....             |  | 25,888 17    |
| Gross premiums in course of collection..... |  | 78,744 32    |
| Agents' debit balances.....                 |  | 80 40        |
| Taxes paid on property in foreclosure.....  |  | 1,006 99     |
| Total ledger assets.....                    |  | \$605,400 99 |

## NON-LEDGER ASSETS.

|  |            |              |
|--|------------|--------------|
| Interest due and accrued on mortgages..... | \$4,388 55 |              |
| Interest accrued on bonds.....             | 1,577 92   | \$5,966 47   |
| Gross assets.....                          |            | \$611,367 46 |

## DEDUCT ASSETS NOT ADMITTED.

|   |            |              |
|---|------------|--------------|
| Premiums in course of collection—written prior to Oct. 1, last..... | \$3,995 36 |              |
| Depreciation in bonds.....  | 4,240 01   |              |
| Agents' debit balances.....   | 80 40      |              |
| Taxes paid on property in foreclosure.....                          | 1,006 99   | \$9,322 76   |
| Total admitted assets.....  |            | \$602,044 70 |

## LIABILITIES.

Losses and claims, viz:

|   | <i>In Process of Reported,</i> |                    |                   |                  |              |
|---|--------------------------------|--------------------|-------------------|------------------|--------------|
|   | <i>Adjusted.</i>               | <i>Adjustment.</i> | <i>No Proofs.</i> | <i>Resisted.</i> |              |
| Plate glass.....  | —                              | \$3,901 00         | \$174 78          | —                |              |
| Burglary and theft.....                                       | \$136 50                       | 2,050 00           | 1,693 00          | \$5,000 00       |              |
| Totals.....   | \$136 50                       | \$5,951 00         | \$1,867 78        | \$5,000 00       | \$12,955 28  |
| Deduct re-insurance.....                                      |                                |                    |                   |                  | 125 00       |
| Net unpaid claims.....  |                                |                    |                   |                  | \$12,830 28  |
| Unearned premiums on outstanding risks.....                   |                                |                    |                   |                  | 194,262 52   |
| Commissions due agents and brokers.....                       |                                |                    |                   |                  | 25,041 32    |
| Salaries and other miscellaneous expenses due or accrued..... |                                |                    |                   |                  | 13 20        |
| State, county and municipal taxes due or accrued.....         |                                |                    |                   |                  | 5,504 85     |
| Cash capital.....   |                                |                    |                   | \$20,000 00      |              |
| Surplus over all liabilities.....                             |                                |                    |                   | 164,392 53       |              |
| Surplus to policy holders.....                                |                                |                    |                   |                  | 364,392 53   |
| Total liabilities.....  |                                |                    |                   |                  | \$602,044 70 |

## EXHIBIT OF PREMIUMS.

|                                 | <i>Plate Glass.</i> | <i>Burglary and Theft.</i> |
|---------------------------------|---------------------|----------------------------|
| In force December 31, 1908..... | \$300,020 53        | \$60,792 63                |
| Written during the year.....    | 377,383 51          | 82,506 31                  |
| Totals.....                     | \$677,404 04        | \$143,298 94               |
| Expired and canceled.....       | 353,673 45          | 68,251 93                  |
| In force December 31, 1909..... | \$323,730 59        | \$75,047 01                |
| Deduct amount re-insured.....   | 5,077 32            | 6,711 16                   |
| Net premiums in force.....      | \$318,653 27        | \$68,335 85                |

## BUSINESS IN MAINE.

|                         | <i>Premiums Received.</i> | <i>Losses Paid.</i> |
|-------------------------|---------------------------|---------------------|
| Plate glass.....        | \$1,429 93                | \$343 10            |
| Burglary and theft..... | 25 00                     | —                   |
| Totals.....             | \$1,454 93                | \$343 10            |

## 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).....         |           | \$610,503 86   |
| Interest on mortgage loans.....                  | \$132 97  |                |
| Interest on bonds and dividends on stocks .....  | 27,272 03 |                |
| Interest on deposits.....                        | 1,159 71  | 28,564 71      |
| Profit on sale or maturity of ledger assets..... |           | 11,874 50      |
| Total income.....                                |           | \$650,943 07   |
| Ledger assets Dec. 31, 1908.....                 |           | 758,898 11     |
| Total.....                                       |           | \$1,409,841 18 |

## DISBURSEMENTS.

|   |  |              |
|---|--|--------------|
| Net amount paid for losses and claims (plate glass).....                  |  | \$179,250 68 |
| Commissions or brokerage .....  |  | 179,511 01   |
| Salaries, fees and compensation of officers and home office employes..... |  | 57,918 79    |
| Salaries and expenses of agents not paid by commissions.....              |  | 2,351 28     |
| Rents .....   |  | 8,172 73     |
| State taxes on premiums.....  |  | 5,639 25     |
| Insurance department licenses and fees.....                               |  | 6,306 14     |
| All other licenses, fees and taxes .....                                  |  | 639 36       |
| Legal expenses.....   |  | 230 30       |
| Advertising.....  |  | 807 73       |
| Printing and stationery.....  |  | 2,889 13     |
| Postage, telegraph, telephone and express.....                            |  | 2,311 22     |
| Furniture and fixtures .....  |  | 121 40       |
| Interest or dividends to stockholders.....                                |  | 30,000 00    |
| Miscellaneous expenditures.....   |  | 5,477 06     |
| Agents' balances charged off.....   |  | 1,594 41     |
| Loss on sale or maturity of ledger assets.....                            |  | 3,177 00     |
| Total disbursements.....  |  | \$486,897 49 |
| Balance.....  |  | \$922,943 69 |

## LEDGER ASSETS.

|   |              |
|---|--------------|
| Book value of bonds and stocks.....         | \$775,105 47 |
| Cash in office and in bank.....             | 32,022 99    |
| Gross premiums in course of collection..... | 115,815 23   |
| Total ledger assets.....                    | \$922,943 69 |



NON-LEDGER ASSETS.

|   |                     |
|---|---------------------|
| Interest accrued on bonds.....                        | \$2,258 17          |
| Market value of bonds and stocks over book value..... | 1,784 53            |
| Gross assets.....                                     | <u>\$926,986 39</u> |

DEDUCT ASSETS NOT ADMITTED.

|   |                     |
|---|---------------------|
| Premiums in course of collection—written prior to Oct. 1, last..... | <u>\$8,785 43</u>   |
| Total admitted assets.....  | <u>\$918,200 96</u> |

LIABILITIES.

Losses and claims, viz :

|   | <i>In Process of<br/>Adjustment.</i> | <i>Reported<br/>No Proofs.</i> |                     |
|---|--------------------------------------|--------------------------------|---------------------|
| Plate glass.....  | \$8,173 08                           | \$4,614 00                     | \$12,787 08         |
| Unearned premiums on outstanding risks.....                   |                                      |                                | 271,472 09          |
| Commissions due agents and brokers.....                       |                                      |                                | 37,005 64           |
| Salaries and other miscellaneous expenses due or accrued..... |                                      |                                | 500 00              |
| State, county and municipal taxes due or accrued.....         |                                      |                                | 2,500 00            |
| Dividends due stockholders.....                               |                                      |                                | 8,000 00            |
| Cash capital.....   |                                      | \$200,000 00                   |                     |
| Surplus over all liabilities.....                             |                                      | <u>385,936 15</u>              |                     |
| Surplus to policy holders.....                                |                                      |                                | <u>585,936 15</u>   |
| Total liabilities.....  |                                      |                                | <u>\$918,200 96</u> |

EXHIBIT OF PREMIUMS.

|                                 | <i>Plate Glass.</i>   |
|---------------------------------|-----------------------|
| In force December 31, 1908..... | \$551,236 55          |
| Written during the year.....    | 619,392 83            |
| Totals.....                     | <u>\$1,170,629 38</u> |
| Expired and canceled.....       | <u>627,581 63</u>     |
| In force December 31, 1909..... | <u>\$543,047 75</u>   |

BUSINESS IN MAINE.

|                  | <i>Premiums<br/>Received.</i> | <i>Losses<br/>Paid.</i> |
|------------------|-------------------------------|-------------------------|
| Plate glass..... | \$1,078 79                    | \$705 38                |

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).....                    | \$927,860 96   |
| Policy fees required or represented by applications..... | 190,460 00     |
| Interest on mortgage loans.....                          | \$6,249 47     |
| Interest on collateral loans.....                        | 2,620 45       |
| Interest on bonds.....                                   | 17,087 10      |
| Interest on deposits.....                                | 1,402 66       |
| Profit on sale or maturity of ledger assets.....         | 1,042 50       |
| Total income.....  | \$1,146,723 14 |
| Ledger assets Dec. 31, 1908.....                         | 593,786 71     |
| Total.....   | \$1,740,509 85 |

DISBURSEMENTS.

|   |                |
|---|----------------|
| Net amount paid for losses and claims (accident).....                     | \$280,534 74   |
| Investigation and adjustment of claims.....                               | 11,426 16      |
| Policy fees waived or retained by agents.....                             | 190,460 00     |
| Commissions or brokerage.....   | 354,661 29     |
| Salaries, fees and compensation of officers and home office employes..... | 76,054 16      |
| Salaries and expenses of agents not paid by commissions.....              | 12,036 63      |
| Medical examiners' fees and salaries.....                                 | 2,872 45       |
| Rents.....  | 12,455 25      |
| State taxes on premiums.....  | 11,230 22      |
| Insurance department licenses and fees.....                               | 11,652 44      |
| All other licenses, fees and taxes.....                                   | 1,051 43       |
| Legal expenses.....   | 1,056 19       |
| Advertising.....  | 1,604 14       |
| Printing and stationery.....  | 17,959 20      |
| Postage, telegraph, telephone, express and miscellaneous expenditures...  | 21,769 55      |
| Furniture and fixtures.....   | 4,169 50       |
| Interest or dividends to stockholders.....                                | 40,000 00      |
| Traveling expenses.....   | 6,857 43       |
| Total disbursements.....  | \$1,057,851 18 |
| Balance.....  | \$682,658 67   |

LEDGER ASSETS.

|   |              |              |
|---|--------------|--------------|
| Mortgage loans on real estate.....          | \$110,566 67 |              |
| Loans secured by collateral.....            | 44,500 00    |              |
| Book value of bonds.....                    | 409,180 00   |              |
| Cash in office and in bank.....             | 70,201 47    |              |
| Gross premiums in course of collection..... | 29,520 35    |              |
| Cash in branch offices.....                 | 3,060 54     |              |
| Agents' balances.....                       | 15,629 64    |              |
| Total ledger assets.....                    |              | \$682,658 67 |

NON-LEDGER ASSETS.

|  |            |              |
|--|------------|--------------|
| Interest due and accrued on mortgages..... | \$1,425 99 |              |
| Interest due and accrued on bonds.....     | 4,761 64   |              |
| Interest accrued on collateral loans.....  | 123 33     | \$6,310 96   |
| Gross assets.....                          |            | \$688,969 63 |

DEDUCT ASSETS NOT ADMITTED.

|  |           |              |
|--|-----------|--------------|
| Book value of bonds over market value..... | \$601 65  |              |
| Agents' balances.....                      | 15,629 64 | \$16,231 29  |
| Total admitted assets.....                 |           | \$672,738 34 |

LIABILITIES.

Losses and claims, viz :

|   | <i>In Process of<br/>Adjustment.</i> | <i>Resisted.</i> |              |
|---|--------------------------------------|------------------|--------------|
| Accident.....   | \$33,590 53                          | \$3,760 00       | \$37,350 53  |
| Unearned premiums on outstanding risks.....                   |                                      |                  | 102,624 10   |
| Commissions due agents and brokers.....                       |                                      |                  | 8,856 10     |
| Salaries and other miscellaneous expenses due or accrued..... |                                      |                  | 2,161 93     |
| State, county and municipal taxes due or accrued.....         |                                      |                  | 12,000 00    |
| Advance premiums.....   |                                      |                  | 23,382 00    |
| Cash capital.....   | \$200,000 00                         |                  |              |
| Surplus over all liabilities.....                             | 286,413 68                           |                  |              |
| Surplus to policy holders.....                                |                                      |                  | 486,413 68   |
| Total liabilities.....  |                                      |                  | \$672,738 34 |

EXHIBIT OF PREMIUMS.

|                                 | <i>Accident.</i> |
|---------------------------------|------------------|
| In force December 31, 1908..... | \$146,629 66     |
| Written during the year.....    | 961,317 29       |
| Totals.....                     | \$1,107,946 95   |
| Expired and canceled.....       | 902,488 73       |
| In force December 31, 1909..... | \$205,458 22     |
| Deduct amount reinsured.....    | 3,685 02         |
| Net premiums in force.....      | \$201,773 20     |

BUSINESS IN MAINE.

|               | <i>Premiums<br/>Received.</i> | <i>Losses<br/>Paid.</i> |
|---------------|-------------------------------|-------------------------|
| Accident..... | \$2,807 41                    | \$1,080 92              |

OCEAN ACCIDENT AND GUARANTEE  
CORPORATION,  
(LIMITED.)  
LONDON, ENGLAND.

INCORPORATED IN 1871. COMMENCED BUSINESS IN 1895.

OSCAR ISING, *Manager*. New York, N. Y.

Statutory Deposit, \$350,000.

INCOME.

|  |           |    |                |
|--|-----------|----|----------------|
| Net premiums received, viz :                     |           |    |                |
| Accident.....                                    | \$312,422 | 33 |                |
| Health.....                                      | 68,708    | 60 |                |
| Liability.....                                   | 1,672,310 | 04 |                |
| Fidelity.....                                    | 4,860     | 42 |                |
| Plate glass.....                                 | 29,926    | 89 |                |
| Steam boiler.....                                | 63,344    | 31 |                |
| Burglary and theft.....                          | 199,406   | 72 |                |
| Credit.....                                      | 506,632   | 20 |                |
| Automobile property damage.....                  | 64,690    | 08 |                |
| Workmen's collective.....                        | 55,760    | 95 | \$2,978,062 04 |
| Interest on mortgage loans.....                  | \$6,741   | 37 |                |
| Interest on bonds.....                           | 122,649   | 41 |                |
| Interest on deposits.....                        | 1,791     | 81 |                |
| Interest from all other sources.....             | 959       | 45 | 132,142 04     |
| Profit on sale or maturity of ledger assets..... |           |    | 17,658 60      |
| Total income.....                                |           |    | \$3,127,862 68 |
| Ledger assets Dec. 31, 1908.....                 |           |    | 3,488,764 38   |
| Total.....                                       |           |    | \$6,616,627 06 |

DISBURSEMENTS.

|   |          |    |                |
|---|----------|----|----------------|
| Net amount paid for losses and claims, viz :                              |          |    |                |
| Accident.....   | \$85,094 | 55 |                |
| Health.....   | 19,585   | 05 |                |
| Liability.....  | 613,116  | 62 |                |
| Plate glass.....  | 3,483    | 42 |                |
| Steam boiler.....   | 2,577    | 61 |                |
| Burglary and theft.....   | 32,559   | 39 |                |
| Credit.....   | 565,822  | 81 |                |
| Automobile property damage.....   | 17,897   | 62 |                |
| Workmen's collective.....   | 20,241   | 75 | \$1,360,378 82 |
| Investigation and adjustment of claims.....                               |          |    | 233,845 36     |
| Commissions or brokerage.....   |          |    | 658,554 55     |
| Salaries, fees and compensation of officers and home office employes..... |          |    | 146,783 69     |
| Salaries and expenses of agents not paid by commissions.....              |          |    | 40,109 92      |

|   |                       |
|---|-----------------------|
| Inspections .....                               | \$41,786 95           |
| Rents .....                                     | 19,228 86             |
| State taxes on premiums .....                   | 44,907 88             |
| Insurance department licenses and fees .....    | 5,065 38              |
| All other licenses, fees and taxes.....         | 5,165 08              |
| Legal expenses.....                             | 1,058 32              |
| Advertising .....                               | 8,423 34              |
| Printing and stationery.....                    | 17,680 93             |
| Postage, telegraph, telephone and express.....  | 7,466 51              |
| Furniture and fixtures.....                     | 16,795 88             |
| Miscellaneous expenditures .....                | 30,319 71             |
| Remitted to home office .....                   | 19,466 66             |
| Agents' balances charged off .....              | 8,888 14              |
| Loss on sale or maturity of ledger assets ..... | 690 00                |
| Total disbursements .....                       | <u>\$2,666,615 98</u> |
| Balance .....                                   | <u>\$3,950,011 08</u> |

LEDGER ASSETS.

|  |                       |
|--|-----------------------|
| Mortgage loans on real estate.....           | \$150,000 00          |
| Book value of bonds .....                    | 3,355,664 64          |
| Cash in office and in bank .....             | 91,211 91             |
| Gross premiums in course of collection ..... | 341,947 41            |
| Bills receivable .....                       | 4,537 12              |
| Premium notes .....                          | 6,650 00              |
| Total ledger assets .....                    | <u>\$3,950,011 08</u> |

NON-LEDGER ASSETS.

|   |            |                       |
|---|------------|-----------------------|
| Interest due and accrued on mortgages ..... | \$1,500 00 |                       |
| Interest due and accrued on bonds.....      | 39,464 95  | <u>\$40,964 95</u>    |
| Gross assets .....                          |            | <u>\$3,990,976 03</u> |

DEDUCT ASSETS NOT ADMITTED.

|  |            |                       |
|--|------------|-----------------------|
| Bills receivable.....  | \$4,537 12 |                       |
| Premiums in course of collection—written prior to Oct. 1, last ..... | 36,112 89  |                       |
| Book value of bonds over market at value.....                        | 95,755 64  | <u>\$136,405 65</u>   |
| Total admitted assets .....  |            | <u>\$3,854,570 38</u> |

LIABILITIES.

|  |                  |                                  |                            |                     |
|--|------------------|----------------------------------|----------------------------|---------------------|
| Losses and claims, viz :                         |                  |                                  |                            |                     |
|  | <i>Adjusted.</i> | <i>In Process of Adjustment.</i> | <i>Reported No Proofs.</i> | <i>Resisted.</i>    |
| Accident .....                                   | -                | \$42,204                         | -                          | \$10,100            |
| Health.....                                      | -                | 5,825                            | -                          | -                   |
| Plate glass.....                                 | -                | 695                              | -                          | -                   |
| Steam boiler.....                                | -                | 2,150                            | -                          | 3,100               |
| Burglary and theft .....                         | -                | 11,066                           | -                          | 700                 |
| Credit .....                                     | \$14,520         | 1,750                            | \$1,750                    | -                   |
| Auto. property damage .                          | -                | 4,930                            | -                          | 550                 |
| Workmen's collective ...                         | -                | 7,272                            | -                          | -                   |
| Totals.....                                      | <u>\$14,020</u>  | <u>\$75,892</u>                  | <u>\$1,750</u>             | <u>\$14,450</u>     |
| Deduct re-insurance .....                        |                  |                                  |                            | <u>6,540 00</u>     |
| Net unpaid claims .....                          |                  |                                  |                            | <u>\$100,072 00</u> |
| Special reserve for unpaid liability losses..... |                  |                                  |                            | 638,972 46          |
| Special reserve for credit losses.....           |                  |                                  |                            | 211,497 41          |
| Unearned premiums on outstanding risks .....     |                  |                                  |                            | 1,228,609 86        |
| Commissions due agents and brokers.....          |                  |                                  |                            | 79,820 01           |

634 OCEAN ACCIDENT AND GUARANTEE CORPORATION.

|   |                |
|---|----------------|
| Salaries and other miscellaneous expenses due or accrued..... | \$2,000 00     |
| State, county and municipal taxes due or accrued .....        | 43,000 00      |
| Advance premiums .....  | 30,545 00      |
| Reserve for contingencies .....                               | 250,000 00     |
| Statutory deposit .....                                       | \$350,000 00   |
| Surplus over all liabilities .....                            | 920,053 64     |
| Surplus to policy holders .....                               | 1,270,053 64   |
| Total liabilities .....                                       | \$3,854,570 38 |

EXHIBIT OF PREMIUMS.

|                                  | <i>Accident.</i>     | <i>Health.</i>        | <i>Liability.</i>   |
|----------------------------------|----------------------|-----------------------|---------------------|
| In force December 31, 1908.....  | \$248,257 22         | \$11,308 58           | \$989,908 70        |
| Written during the year.....     | 384,653 67           | 81,615 21             | 1,873,704 43        |
| Totals .....                     | \$632,910 89         | \$122,923 79          | \$2,863,613 13      |
| Expired and canceled .....       | 356,729 57           | 68,776 82             | 1,620,175 06        |
| In force December 31, 1909 ..... | \$276,181 32         | \$54,146 97           | \$1,243,438 07      |
| Deduct amount re-insured .....   | 7,585 27             | 427 66                | 897 29              |
| Net premiums in force.....       | \$268,596 05         | \$53,719 31           | \$1,242,540 78      |
|                                  |                      | <i>Fidelity.</i>      | <i>Plate Glass'</i> |
| Written during the year .....    |                      | \$5,751 06            | \$96,405 22         |
| Expired and canceled.....        |                      | 687 99                | 6,819 80            |
| In force December 31, 1909 ..... |                      | \$5,063 07            | \$29,585 42         |
| Deduct amount re-insured .....   |                      | 161 69                | -                   |
| Net premiums in force .....      |                      | \$4,901 38            | \$29,585 42         |
|                                  |                      | <i>Burglary and</i>   | <i>Credit.</i>      |
|                                  | <i>Steam Boiler.</i> | <i>Theft.</i>         |                     |
| In force December 31, 1908.....  | \$108,157 61         | \$205,970 33          | \$508,107 21        |
| Written during the year.....     | 80,219 36            | 245,949 81            | 515,623 38          |
| Totals .....                     | \$188,376 97         | \$451,920 14          | \$1,023,730 59      |
| Expired and canceled .....       | 71,574 53            | 209,572 33            | 590,651 59          |
| In force December 31, 1909.....  | \$116,802 44         | \$242,347 81          | \$433,079 00        |
| Deduct amount re-insured .....   | -                    | 26,166 28             | -                   |
| Net premiums in force .....      | \$116,802 44         | \$216,181 53          | \$433,079 00        |
|                                  |                      | <i>Auto. Property</i> | <i>Workmen's</i>    |
|                                  |                      | <i>Damage.</i>        | <i>Collective.</i>  |
| In force December 31, 1908 ..... |                      | \$5,572 78            | \$27,206 37         |
| Written during the year .....    |                      | 82,580 68             | 61,001 28           |
| Totals.....                      |                      | \$88,153 46           | \$88,207 65         |
| Expired and canceled .....       |                      | 29,725 76             | 63,893 50           |
| In December 31, 1909 .....       |                      | \$58,427 70           | \$24,314 15         |

BUSINESS IN MAINE.

|                                 | <i>Premiums</i>  | <i>Losses</i> |
|---------------------------------|------------------|---------------|
|                                 | <i>Received.</i> | <i>Paid.</i>  |
| Accident .....                  | \$632 00         | \$54 78       |
| Health .....                    | 115 00           | -             |
| Liability.....                  | 1,067 84         | 1,307 70      |
| Steam boiler .....              | 19 00            | -             |
| Burglary and theft .....        | 694 56           | -             |
| Credit.....                     | -                | 710 74        |
| Automobile property damage..... | 108 93           | -             |
| Totals.....                     | \$2,547 33       | \$2,073 22    |

\* 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.....  | \$120,268 51 |              |
| Health .....   | 60,133 76    | \$180,402 27 |
| Policy fees required or represented by applications..... |              | 29,116 00    |
| Interest on collateral loans.....                        | \$27 00      |              |
| Interest on bonds.....                                   | 4,432 50     |              |
| Interest on deposits.....                                | 99 96        | 4,559 46     |
| Income from other sources.....                           |              | 197 31       |
| Total income .....                                       |              | \$214,275 04 |
| Ledger assets Dec. 31, 1908.....                         |              | 128,385 26   |
| Total.....   |              | \$342,660 30 |

DISBURSEMENTS.

|  |             |              |
|--|-------------|--------------|
| Net amount paid for losses and claims, viz :                               |             |              |
| Accident.....  | \$97,765 81 |              |
| Health .....   | 18,882 90   | \$56,648 71  |
| Policy fees retained by agents .....                                       |             | 29,116 00    |
| Commissions or brokerage .....   |             | 57,546 08    |
| Salaries, fees and compensation of officers and home office employes ..... |             | 20,004 40    |
| Salaries and expenses of agents not paid by commissions .....              |             | 7,497 10     |
| Medical examiners fees and salaries.....                                   |             | 5,121 97     |
| Rents .....  |             | 6,793 43     |
| State taxes on premiums .....  |             | 2,341 99     |
| Insurance department licenses and fees.....                                |             | 1,003 45     |
| Legal expenses.....  |             | 781 45       |
| Printing and stationery .....  |             | 3,603 98     |
| Postage, telegraph, telephone and express .....                            |             | 5,604 14     |
| Furniture and fixtures .....   |             | 534 10       |
| Interest or dividends to stockholders.....                                 |             | 6,000 00     |
| Total disbursements.....   |             | \$202,596 80 |
| Balance.....   |             | \$140,063 50 |

\* Discontinued business in Maine. Notice received Feb. 21, 1910.

LEDGER ASSETS.

|   |  |                     |
|---|--|---------------------|
| Mortgage loans on real estate .....         |  | \$225 00            |
| Loans secured by collateral.....            |  | 750 00              |
| Book value of bonds.....                    |  | 120,000 00          |
| Cash in bank .....                          |  | 8,888 50            |
| Gross premiums in course of collection..... |  | 10,000 00           |
| Bills receivable.....                       |  | 200 00              |
| Total ledger assets .....                   |  | <u>\$140,063 50</u> |

NON-LEDGER ASSETS.

|  |          |                     |
|--|----------|---------------------|
| Interest accrued on mortgages .....        | \$4 45   |                     |
| Interest accrued on bonds .....            | 1,682 91 |                     |
| Interest accrued on collateral loans ..... | 1 45     | \$1,688 81          |
| Gross assets .....                         |          | <u>\$141,752 31</u> |

DEDUCT ASSETS NOT ADMITTED.

|                            |  |                     |
|----------------------------|--|---------------------|
| Bills receivable.....      |  | \$200 00            |
| Total admitted assets..... |  | <u>\$141,552 31</u> |

LIABILITIES.

|   |              |                      |
|---|--------------|----------------------|
| Losses and claims, viz:                                       |              | <i>In Process of</i> |
| Accident.....   |              | <i>Adjustment.</i>   |
| Health.....   |              |                      |
| Unpaid claims.....  |              | \$5,000 00           |
| Unearned premiums on outstanding risks .....                  |              | 2,577 61             |
| Commissions due agents and brokers.....                       |              | 1,500 00             |
| Salaries and other miscellaneous expenses due or accrued..... |              | 1,000 00             |
| State, county and municipal taxes due or accrued.....         |              | 2,303 06             |
| Advance premiums .....  |              | 1,726 43             |
| Cash capital.....   | \$100,000 00 |                      |
| Surplus over all liabilities.....                             | 26,445 21    |                      |
| Surplus to policy holders.....                                |              | <u>126,445 21</u>    |
| Total liabilities.....  |              | <u>\$141,552 31</u>  |

EXHIBIT OF PREMIUMS.

|                                  |                     |                    |
|----------------------------------|---------------------|--------------------|
|                                  | <i>Accident.</i>    | <i>Health.</i>     |
| In force December 31, 1908 ..... | \$5,024 42          | \$2,512 21         |
| Written during the year.....     | 113,640 92          | 56,820 46          |
| Totals.....                      | <u>\$118,665 34</u> | <u>\$59,332 67</u> |
| Expired and canceled.....        | 113,895 19          | 56,947 60          |
| In force December 31, 1909.....  | \$4,770 15          | \$2,385 07         |

BUSINESS IN MAINE.

|                |                  |               |
|----------------|------------------|---------------|
|                | <i>Premiums</i>  | <i>Losses</i> |
|                | <i>Received.</i> | <i>Paid.</i>  |
| Accident ..... | } \$70 80        | \$102 40      |
| Health .....   |                  |               |



## PREFERRED ACCIDENT INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1893. COMMENCED BUSINESS IN 1893.

KIMBALL C. ATWOOD, *President*. WILFRID C. POTTER, *Secretary*.

Cash Capital, \$350,000.

## INCOME.

|  |                |                |
|--|----------------|----------------|
| Net premiums received, viz :                   |                |                |
| Accident.....                                  | \$1,289,601 03 |                |
| Health.....                                    | 250,722 26     | \$1,540,323 29 |
| Interest on bonds and dividends on stocks..... | \$63,423 11    |                |
| Interest on deposits.....                      | 2,373 99       | 65,797 10      |
| Total income.....                              |                | \$1,606,120 39 |
| Ledger assets Dec. 31, 1908.....               |                | 1,743,705 07   |
| Total.....                                     |                | \$3,349,825 46 |

## DISBURSEMENTS.

|   |              |                |
|---|--------------|----------------|
| Net amount paid for losses and claims, viz :                              |              |                |
| Accident.....   | \$407,151 54 |                |
| Health.....   | 71,031 00    | \$478,182 54   |
| Investigation and adjustment of claims.....                               |              | 19,281 59      |
| Commissions or brokerage.....   |              | 425,567 93     |
| Salaries, fees and compensation of officers and home office employes..... |              | 120,082 46     |
| Salaries and expenses of agents not paid by commissions.....              |              | 40,526 05      |
| Medical examiners fees and salaries.....                                  |              | 8,115 83       |
| Inspections.....  |              | 835 00         |
| Rents.....  |              | 13,644 02      |
| State taxes on premiums.....  |              | 21,933 37      |
| Insurance department licenses and fees.....                               |              | 4,098 31       |
| All other licenses, fees and taxes.....                                   |              | 1,392 75       |
| Legal expenses.....   |              | 1,760 23       |
| Advertising.....  |              | 5,904 72       |
| Printing and stationery.....  |              | 8,229 74       |
| Postage and express.....  |              | 8,262 86       |
| Furniture and fixtures.....   |              | 1,278 05       |
| Interest or dividends to stockholders.....                                |              | 84,000 00      |
| Miscellaneous expenditures.....   |              | 3,001 61       |
| Total disbursements.....  |              | \$1,246,097 06 |
| Balance.....  |              | \$2,103,728 40 |

## LEDGER ASSETS.

|   |                |
|---|----------------|
| Book value of bonds and stocks.....         | \$1,693,409 24 |
| Cash in office and in bank.....             | 218,332 16     |
| Gross premiums in course of collection..... | 183,856 48     |
| Bills receivable.....                       | 904 05         |
| Advances to agents.....                     | 7,226 47       |
| Total ledger assets.....                    | \$2,103,728 40 |

## NON-LEDGER ASSETS.

|  |                |
|--|----------------|
| Interest due and accrued on bonds..... | \$10,879 29    |
| Gross assets.....                      | \$2,114,607 69 |

## DEDUCT ASSETS NOT ADMITTED.

|  |                |
|--|----------------|
| Bills receivable.....  | \$904 05       |
| Premiums in course of collection—written prior to Oct. 1, last | 34,341 54      |
| Book value of bonds and stock over market value.....           | 87,350 17      |
| Advances to agents.....  | 7,226 47       |
| Total admitted assets.....                                     | \$1,984,785 46 |

## LIABILITIES.

Losses and claims, viz:

|   | <i>In Process of<br/>Adjustment.</i> | <i>Reported<br/>No Proofs.</i> | <i>Resisted.</i> |                |
|---|--------------------------------------|--------------------------------|------------------|----------------|
| Accident.....   | \$28,817 00                          | \$62,503 55                    | \$42,250 00      |                |
| Health.....   | 208 91                               | 13,750 00                      | 1,300 00         |                |
| Totals.....   | \$29,025 91                          | \$76,253 55                    | \$43,550 00      | \$148,829 46   |
| Deduct re-insurance.....                                      |                                      |                                |                  | 5,000 00       |
| Net unpaid claims.....  |                                      |                                |                  | \$143,829 46   |
| Unearned premiums on outstanding risks.....                   |                                      |                                |                  | 603,421 89     |
| Commissions due agents and brokers.....                       |                                      |                                |                  | 37,794 26      |
| Salaries and other miscellaneous expenses due or accrued..... |                                      |                                |                  | 10,164 86      |
| State, county and municipal taxes due or accrued.....         |                                      |                                |                  | 22,000 00      |
| Dividends due stockholders.....                               |                                      |                                |                  | 7,000 00       |
| Due for re-insurance.....                                     |                                      |                                |                  | 2,758 40       |
| Advance premiums.....   |                                      |                                |                  | 3,322 00       |
| Reserve for contingent installment policies.....              |                                      |                                |                  | 123,810 00     |
| Cash capital.....   |                                      |                                | \$350,000 00     |                |
| Surplus over all liabilities.....                             |                                      |                                | 680,684 59       |                |
| Surplus to policy holders.....                                |                                      |                                |                  | 1,030,684 59   |
| Total liabilities.....  |                                      |                                |                  | \$1,984,785 46 |

## EXHIBIT OF PREMIUMS.

|                                 | <i>Accident.</i> | <i>Health.</i> |
|---------------------------------|------------------|----------------|
| In force December 31, 1908..... | \$986,484 38     | \$209,898 00   |
| Written during the year.....    | 1,333,705 83     | 280,155 25     |
| Totals.....                     | \$2,320,190 21   | \$490,053 25   |
| Expired and canceled.....       | 1,334,953 71     | 264,252 75     |
| In force December 31, 1909..... | \$985,236 50     | \$225,800 50   |
| Deduct amount re-insured.....   | 3,848 80         | 344 42         |
| Net premiums in force.....      | \$981,387 70     | \$225,456 08   |

## BUSINESS IN MAINE.

|               | <i>Premiums<br/>Received.</i> | <i>Losses<br/>Paid.</i> |
|---------------|-------------------------------|-------------------------|
| Accident..... | \$8,610 79                    | \$2,700 83              |
| Health.....   | 1,831 00                      | 257 83                  |
| Totals.....   | \$10,441 79                   | \$2,958 66              |

## RIDGELY PROTECTIVE ASSOCIATION,

WORCESTER, MASS.

INCORPORATED IN 1907. COMMENCED BUSINESS IN 1907.

FRANCIS A. HARRINGTON, *President.*AUSTIN A. HEATH, *Secretary.*

Cash Capital, \$100,000.

## INCOME.

|  |           |            |
|--|-----------|------------|
| Net premiums received, viz :                             |           |            |
| Accident } .....   | \$240,711 | 56         |
| Health } .....   |           |            |
| Policy fees required or represented by applications..... | 25,067    | 00         |
| Interest on bonds.....                                   | \$6,558   | 47         |
| Interest on deposits.....                                | 3,796     | 01         |
|  |           | 10,354 48  |
| Sale of rights.....                                      |           | 557 50     |
| Income from other sources.....                           |           | 125 53     |
| Agents' balances previously charged off.....             |           | 44 00      |
| Total income.....  | \$276,860 | 07         |
| Ledger assets Dec. 31, 1908.....                         |           | 269,098 24 |
| Total.....   | \$545,898 | 31         |

## DISBURSEMENTS.

|   |           |              |
|---|-----------|--------------|
| Net amount paid for losses and claims, viz :                              |           |              |
| Accident.....   | \$45,536  | 19           |
| Health.....   | 76,060    | 18           |
| Death.....  | 12,100    | 00           |
|   |           | \$133,696 37 |
| Investigation and adjustment of claims.....                               |           | 3,253 00     |
| Policy fees retained by agents.....                                       |           | 24,717 00    |
| Commissions or brokerage.....   |           | 18,220 67    |
| Salaries, fees and compensation of officers and home office employes..... |           | 44,743 32    |
| Salaries and expenses of agents not paid by commissions.....              |           | 3,500 50     |
| Rents.....  |           | 1,338 00     |
| State taxes on premiums.....  |           | 3,062 19     |
| Insurance department licenses and fees.....                               |           | 1,848 80     |
| All other licenses, fees and taxes.....                                   |           | 1,735 00     |
| Legal expenses.....   |           | 115 73       |
| Advertising.....  |           | 1,256 06     |
| Printing and stationery.....  |           | 3,186 86     |
| Postage, telegraph, telephone and express.....                            |           | 3,790 65     |
| Furniture and fixtures.....   |           | 900 93       |
| Interest or dividends to stockholders.....                                |           | 5,000 00     |
| Miscellaneous expenditures.....   |           | 1,058 46     |
| Decrease in book value of ledger assets.....                              |           | 671 75       |
| Total disbursements.....  | \$252,155 | 29           |
| Balance.....  | \$293,743 | 02           |

## LEDGER ASSETS.

|                                 |                     |
|---------------------------------|---------------------|
| Book value of bonds.....        | \$213,037 75        |
| Cash in office and in bank..... | 80,705 27           |
| Total ledger assets.....        | <u>\$293,743 02</u> |

## NON-LEDGER ASSETS.

|  |                     |
|--|---------------------|
| Interest accrued on bonds.....             | \$3,056 20          |
| Market value of bonds over book value..... | 4,747 25            |
| Total admitted assets.....                 | <u>\$301,546 47</u> |

## LIABILITIES.

Losses and claims, viz :

|   | <i>In Process of Adjustment<br/>and Reported No Proofs.</i> |                     |
|---|---|---------------------|
| Accident.....   | \$8,096 49  |                     |
| Health.....   | 15,048 45   |                     |
| Death.....  | 1,200 00  |                     |
| Unpaid claims.....  |   | \$24,344 94         |
| Unearned premiums on outstanding risks.....                   |   | 12,026 00           |
| Commissions due agents and brokers.....                       |   | 20 20               |
| Salaries and other miscellaneous expenses due or accrued..... |   | 261 19              |
| State, county and municipal taxes due or accrued.....         |   | 3,600 96            |
| Advance premiums.....   |   | 1,927 96            |
| Suspense account.....   |   | 118 35              |
| Cash capital.....   | \$100,000 00  |                     |
| Surplus over all liabilities.....                             | 159,246 87  |                     |
| Surplus to policy holders.....                                |   | <u>259,246 87</u>   |
| Total liabilities.....  |   | <u>\$301,546 47</u> |

## EXHIBIT OF PREMIUMS.

|                                 | <i>Accident<br/>and Health.</i> |
|---------------------------------|---------------------------------|
| In force December 31, 1908..... | \$64,279 00                     |
| Written during the year.....    | 240,907 14                      |
| Totals.....                     | <u>\$305,186 14</u>             |
| Expired and canceled.....       | 233,030 14                      |
| In force December 31, 1909..... | <u>\$72,156 00</u>              |

## BUSINESS IN MAINE.

|                          | <i>Premiums<br/>Received.</i> | <i>Losses<br/>Paid.</i> |
|--------------------------|-------------------------------|-------------------------|
| Accident and health..... | \$3,166 10                    | \$1,805 94              |

## 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.....  | \$1,201,607 60 |                |
| Health.....  | 142,928 63     |                |
| Liability.....   | 1,049,368 12   |                |
| Automobile property damage.....                          | 31,244 14      |                |
| Workmen's collective.....                                | 34,796 95      | \$2,459,945 44 |
| Policy fees required or represented by applications..... |                | 36,968 00      |
| Interest on mortgage loans.....                          | \$22,657 96    |                |
| Interest on bonds.....                                   | 109,939 66     |                |
| Interest on deposits.....                                | 3,363 90       |                |
| Interest from all other sources.....                     | 416 45         | 136,377 97     |
| Profit on sale or maturity of ledger assets.....         |                | 1,277 33       |
| Total income.....  |                | \$2,634,568 74 |
| Ledger assets Dec. 31, 1908.....                         |                | 2,864,907 85   |
| Total.....   |                | \$5,499,476 59 |

## DISBURSEMENTS.

|   |              |              |
|---|--------------|--------------|
| Net amount paid for losses and claims, viz :                              |              |              |
| Accident.....   | \$395,803 91 |              |
| Health.....   | 43,705 78    |              |
| Liability.....  | 360,783 70   |              |
| Automobile property damage.....   | 4,522 42     |              |
| Workmen's collective.....   | 18,384 32    | \$823,200 13 |
| Investigation and adjustment of claims.....                               |              | 129,978 44   |
| Policy fees retained by agents.....                                       |              | 36,968 00    |
| Commissions or brokerage.....   |              | 581,530 80   |
| Salaries, fees and compensation of officers and home office employes..... |              | 117,349 60   |
| Salaries and expenses of agents not paid by commissions.....              |              | 119,506 68   |
| Inspections.....  |              | 16,992 40    |
| Rents.....  |              | 8,635 00     |
| Repairs and expenses on real estate.....                                  |              | 21 25        |
| Taxes on real estate.....   |              | 66 18        |
| State taxes on premiums.....  |              | 37,713 50    |
| Insurance department licenses and fees.....                               |              | 8,952 83     |
| All other licenses, fees and taxes.....                                   |              | 21,213 52    |
| Advertising.....  |              | 12,852 08    |
| Printing and stationery.....  |              | 20,852 52    |
| Postage, telegraph, telephone and express.....                            |              | 17,565 99    |

|  |                |
|--|----------------|
| Furniture and fixtures.....                  | \$4,327 72     |
| Interest or dividends to stockholders.....   | 57,500 00      |
| Miscellaneous expenditures.....              | 9,775 60       |
| Agents' balances charged off.....            | 963 39         |
| Decrease in book value of ledger assets..... | 6,959 95       |
| Total disbursements.....                     | \$2,032,928 58 |
| Balance.....                                 | \$3,466,548 01 |

## LEDGER ASSETS.

|   |                |
|---|----------------|
| Book value of real estate.....              | \$5,250 00     |
| Mortgage loans on real estate.....          | 386,687 00     |
| Book value of bonds.....                    | 2,559,400 08   |
| Cash in office and in bank.....             | 153,407 43     |
| Gross premiums in course of collection..... | 361,803 50     |
| Total ledger assets.....                    | \$3,466,548 01 |

## NON-LEDGER ASSETS.

|  |                |
|--|----------------|
| Interest due and accrued on mortgages..... | \$5,901 80     |
| Interest accrued on bonds.....             | 23,015 80      |
| Market value of bonds over book value..... | 55,764 87      |
| Gross assets.....                          | \$3,551,230 48 |

## DEDUCT ASSETS NOT ADMITTED.

|   |                |
|---|----------------|
| Premiums in course of collection—written prior to Oct. 1, last..... | \$25,171 71    |
| Total admitted assets.....  | \$3,526,058 77 |

## LIABILITIES.

## Losses and claims, viz :

|   | <i>Adjusted.</i> | <i>In Process of<br/>Adjustment.</i> | <i>Reported<br/>No Proofs.</i> | <i>Resisted.</i> |                |
|---|------------------|--------------------------------------|--------------------------------|------------------|----------------|
| Accident.....   | \$34,318 25      | \$36,207 50                          | \$97,136 62                    | \$47,350 00      |                |
| Health.....   | 2,176 43         | 1,726 38                             | 6,097 19                       | -                |                |
| Auto. property<br>damage.....                                 | -                | 887 36                               | 1,700 39                       | -                |                |
| Workmen's col-<br>lective.....                                | 369 50           | 242 53                               | 712 83                         | -                |                |
| Unpaid claims.....  | \$36,804 18      | \$39,063 77                          | \$105,647 03                   | \$47,350 00      | \$228,924 98   |
| Special reserve for unpaid liability losses.....              |                  |                                      |                                |                  | 447,305 57     |
| Unearned premiums on outstanding risks.....                   |                  |                                      |                                |                  | 846,633 30     |
| Commissions due agents and brokers.....                       |                  |                                      |                                |                  | 98,888 85      |
| Salaries and other miscellaneous expenses due or accrued..... |                  |                                      |                                |                  | 6,387 25       |
| State, county and municipal taxes due or accrued.....         |                  |                                      |                                |                  | 47,208 19      |
| Due for return premiums.....                                  |                  |                                      |                                |                  | 15,049 09      |
| Due for re-insurance.....                                     |                  |                                      |                                |                  | 2,207 64       |
| Advance premiums.....   |                  |                                      |                                |                  | 4,103 86       |
| Reserve for contingencies.....                                |                  |                                      |                                |                  | 150,000 00     |
| Cash capital.....   |                  |                                      |                                | \$500,000 00     |                |
| Surplus over all liabilities.....                             |                  |                                      |                                | 1,179,350 07     |                |
| Surplus to policy holders.....                                |                  |                                      |                                |                  | 1,679,350 07   |
| Total liabilities.....  |                  |                                      |                                |                  | \$3,526,058 77 |

## EXHIBIT OF PREMIUMS.

|                                 | <i>Accident.</i> | <i>Health.</i>                    | <i>Liability.</i>                |
|---------------------------------|------------------|-----------------------------------|----------------------------------|
| In force December 31, 1908..... | \$710,614 11     | \$104,933 17                      | \$788,648 27                     |
| Written during the year.....    | 1,250,362 92     | 152,227 19                        | 1,134,921 40                     |
| Totals.....                     | \$1,960,977 03   | \$257,160 36                      | \$1,923,569 67                   |
| Expired and canceled.....       | 1,223,944 31     | 145,311 67                        | 1,092,508 29                     |
| In force December 31, 1909..... | \$737,032 72     | \$111,848 69                      | \$831,061 38                     |
| Deduct amount re-insured.....   | 14,538 40        | -                                 | 12,522 27                        |
| Net premiums in force.....      | \$722,494 32     | \$111,848 69                      | \$818,539 11                     |
|                                 |                  | <i>Auto. Property<br/>Damage.</i> | <i>Workmen's<br/>Collective.</i> |
| In force December 31, 1908..... |                  | \$3,795 33                        | \$23,973 89                      |
| Written during the year.....    |                  | 33,414 08                         | 31,796 37                        |
| Totals.....                     |                  | \$37,209 41                       | \$55,770 26                      |
| Expired and canceled.....       |                  | 7,732 51                          | 40,164 84                        |
| In force December 31, 1909..... |                  | \$29,476 90                       | \$15,605 42                      |

## BUSINESS IN MAINE.

|                                 | <i>Premiums<br/>Received.</i> | <i>Losses<br/>Paid.</i> |
|---------------------------------|-------------------------------|-------------------------|
| Accident.....                   | \$6,778 10                    | \$2,311 03              |
| Health.....                     | 299 00                        | 10 00                   |
| Liability.....                  | 1,262 00                      | 288 00                  |
| Automobile property damage..... | 81 95                         | -                       |
| Totals.....                     | \$8,421 05                    | \$2,609 03              |

TITLE GUARANTY AND SURETY COMPANY,  
SCRANTON, PENN.

INCORPORATED IN 1901. COMMENCED BUSINESS IN 1901.

LOUIS A. WATRES, *President.*

JOHN H. LAW, *Secretary.*

Cash Capital, \$1,000,000.

INCOME.

|   |                |                |
|---|----------------|----------------|
| Net premiums received, viz :                      |                |                |
| Surety .....                                      | \$1,062,982 99 |                |
| Title .....                                       | 2,495 99       | \$1,065,478 98 |
| Interest on mortgage loans.....                   | \$5,724 25     |                |
| Interest on collateral loans.....                 | 4,193 73       |                |
| Interest on bonds .....                           | 46,332 97      |                |
| Interest on deposits .....                        | 1,439 11       |                |
| Interest from all other sources.....              | 553 80         |                |
| Rents—including company's own occupancy .....     | 5,200 00       | 63,448 86      |
| Title search fees and exchange.....               |                | 2,804 81       |
| Premium on capital stock.....                     |                | 150,000 00     |
| Profit on sale or maturity of ledger assets ..... |                | 700 68         |
| Total income.....                                 |                | \$1,282,428 33 |
| Ledger assets Dec. 31, 1908 .....                 | \$1,676,407 13 |                |
| Increase of capital during 1909.....              | 200,000 00     | 1,876,407 13   |
| Total .....                                       |                | \$3,158,835 46 |

DISBURSEMENTS.

|   |  |                |
|---|--|----------------|
| Net amount paid for losses and claims (surety).....                       |  | \$186,776 58   |
| Investigation and adjustment of claims .....                              |  | 45,640 17      |
| Commissions or brokerage .....  |  | 198,783 84     |
| Salaries, fees and compensation of officers and home office employes..... |  | 75,254 62      |
| Salaries and expenses of agents not paid by commissions .....             |  | 101,311 91     |
| Rents—including company's own occupancy .....                             |  | 6,499 96       |
| Repairs and expenses on real estate .....                                 |  | 1,871 03       |
| Taxes on real estate .....  |  | 1,037 94       |
| State taxes on premiums.....  |  | 9,087 63       |
| Insurance department licenses and fees.....                               |  | 10,971 62      |
| All other licenses, fees and taxes.....                                   |  | 6,287 50       |
| Legal expenses.....   |  | 500 00         |
| Advertising .....   |  | 6,669 64       |
| Printing and stationery .....   |  | 18,763 50      |
| Postage, telegraph, telephone and express .....                           |  | 18,947 30      |
| Furniture and fixtures.....   |  | 1,755 86       |
| Interest or dividends to stockholders.....                                |  | 60,000 00      |
| Interest .....  |  | 1,288 52       |
| Miscellaneous expenditures .....  |  | 18,505 16      |
| Agents' balances charged off .....  |  | 536 05         |
| Total disbursements.....  |  | \$770,488 83   |
| Balance .....   |  | \$2,388,346 63 |



LEDGER ASSETS.

|  |              |                       |
|--|--------------|-----------------------|
| Book value of real estate .....              | \$97,160 36  |                       |
| Mortgage loans on real estate .....          | 111,759 89   |                       |
| Loans secured by collateral .....            | 65,425 00    |                       |
| Book value of bonds .....                    | 1,605,773 62 |                       |
| Cash in office and in bank .....             | 151,361 16   |                       |
| Gross premiums in course of collection ..... | 257,373 71   |                       |
| Bills receivable .....                       | 8,503 93     |                       |
| Advances on contracts .....                  | 59,773 53    |                       |
| Miscellaneous items .....                    | 31,215 43    |                       |
| Total ledger assets .....                    |              | <u>\$2,388,346 63</u> |

NON-LEDGER ASSETS.

|                                     |            |                       |
|-------------------------------------|------------|-----------------------|
| Interest accrued on mortgages ..... | \$1,739 93 |                       |
| Interest accrued on bonds .....     | 9,632 77   | \$11,372 70           |
| Gross assets .....                  |            | <u>\$2,399,719 33</u> |

DEDUCT ASSETS NOT ADMITTED.

|  |            |                       |
|--|------------|-----------------------|
| Bills receivable .....   | \$8,503 93 |                       |
| Premiums in course of collection--written prior to Oct. 1,<br>last ..... | 28,757 18  |                       |
| Book value of bonds over market value .....                              | 161,906 48 | \$199,167 59          |
| Total admitted assets .....  |            | <u>\$2,200,551 74</u> |

LIABILITIES

|  |                      |                   |                  |                       |
|--|----------------------|-------------------|------------------|-----------------------|
| Losses and claims, viz :                                       |                      |                   |                  |                       |
|  | <i>In Process of</i> | <i>Reported</i>   | <i>Resisted.</i> |                       |
|  | <i>Adjustment.</i>   | <i>No Proofs.</i> |                  |                       |
| Surety .....   | \$24,568 29          | \$181,305 38      | \$161,377 96     | \$367,251 63          |
| Unearned premiums on outstanding risks .....                   |                      |                   |                  | 387,398 73            |
| Commissions due agents and brokers .....                       |                      |                   |                  | 41,100 34             |
| Salaries and other miscellaneous expenses due or accrued ..... |                      |                   |                  | 1,000 00              |
| State, county and municipal taxes due or accrued .....         |                      |                   |                  | 14,897 90             |
| Due for re-insurance .....                                     |                      |                   |                  | 63,602 75             |
| Cash capital .....   |                      |                   | \$1,000,000 00   |                       |
| Surplus over all liabilities .....                             |                      |                   | 325,300 39       |                       |
| Surplus to policy holders .....                                |                      |                   |                  | <u>1,325,300 39</u>   |
| Total liabilities .....  |                      |                   |                  | <u>\$2,200,551 74</u> |

EXHIBIT OF PREMIUMS.

|                                  |                       |                   |
|----------------------------------|-----------------------|-------------------|
|                                  | <i>Surety.</i>        | <i>Title.</i>     |
| In force December 31, 1908 ..... | \$705,299 89          | \$4,939 69        |
| Written during the year .....    | 1,073,002 40          | 1,253 38          |
| Totals .....                     | <u>\$1,778,302 29</u> | <u>\$6,193 07</u> |
| Expired and canceled .....       | 810,073 14            | 7 50              |
| In force December 31, 1909 ..... | \$968,229 15          | \$6,185 57        |
| Deduct amount re-insured .....   | 199,617 25            | -                 |
| Net premiums in force .....      | <u>\$768,611 90</u>   | <u>\$6,185 57</u> |

BUSINESS IN MAINE.

|              |                           |
|--------------|---------------------------|
| Surety ..... | <i>Premiums Received.</i> |
|              | \$268 58                  |

## TRAVELERS INDEMNITY COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1908. COMMENCED BUSINESS IN 1906.

SYLVESTER C. DUNHAM, *President.*JOHN L. WAY, *Secretary.*

Cash Capital, \$500,000.

## INCOME.

Net premiums received, viz :

|  |             |                |
|--|-------------|----------------|
| Accident.....                                    | \$15,705 47 |                |
| Health.....                                      | 1,837 88    |                |
| Liability.....                                   | 258 80      |                |
| Steam boiler.....                                | 104,427 45  |                |
| Fly wheel .....                                  | 9,839 00    |                |
| Automobile property damage.....                  | 146,827 37  | \$278,895 97   |
| Inspections .....                                |             | 108 20         |
| Interest on mortgage loans.....                  | \$18,682 75 |                |
| Interest on collateral loans.....                | 2,577 40    |                |
| Interest on bonds and dividends on stocks.....   | 9,918 11    |                |
| Interest on deposits.....                        | 689 46      | 31,867 72      |
| Profit on sale or maturity of ledger assets..... |             | 2,642 07       |
| Total income.....                                |             | \$318,513 96   |
| Ledger assets Dec. 31, 1908.....                 |             | 719,594 74     |
| Total.....                                       |             | \$1,033,108 70 |

## DISBURSEMENTS.

Net amount paid for losses and claims, viz :

|  |           |             |
|--|-----------|-------------|
| Accident.....  | \$506 82  |             |
| Health.....  | 80 28     |             |
| Steam Boiler.....  | 6,532 78  |             |
| Fly Wheel.....   | 907 86    |             |
| Automobile property damage.....  | 36,407 90 | \$44,435 64 |
| Investigation and adjustment of claims.....                                |           | 9,541 34    |
| Commissions or brokerage.....  |           | 53,743 89   |
| Salaries, fees and compensation of officers and home office employees..... |           | 12,187 44   |
| Salaries and expenses of agents not paid by commissions.....               |           | 16,521 45   |
| Inspections.....   |           | 54,006 27   |
| Rents.....   |           | 3,444 80    |
| State taxes on premiums.....   |           | 2,782 25    |
| Insurance department licenses and fees.....                                |           | 2,344 50    |
| All other licenses, fees and taxes.....                                    |           | 6,621 30    |
| Legal expenses.....  |           | 94 90       |
| Advertising.....   |           | 1,099 26    |
| Printing and stationery.....   |           | 3,223 58    |
| Postage, telegraph, telephone and express.....                             |           | 1,606 68    |

|  |              |
|--|--------------|
| Furniture and fixtures.....                  | \$63 31      |
| Miscellaneous expenditures.....              | 210 22       |
| Decrease in book value of ledger assets..... | 1,555 52     |
| Total disbursements.....                     | \$213,482 32 |
| Balance.....                                 | \$819,626 38 |

## LEDGER ASSETS.

|   |              |
|---|--------------|
| Mortgage loans on real estate.....          | \$402,230 00 |
| Loans secured by collateral.....            | 48,500 00    |
| Book value of bonds and stocks.....         | 297,908 87   |
| Cash in office and in bank.....             | 29,262 19    |
| Gross premiums in course of collection..... | 41,725 32    |
| Total ledger assets.....                    | \$819,626 38 |

## NON-LEDGER ASSETS.

|   |            |              |
|---|------------|--------------|
| Interest accrued on mortgages.....                    | \$3,422 78 |              |
| Interest accrued on bonds.....                        | 3,920 84   |              |
| Interest accrued on collateral loans.....             | 707 50     | \$8,051 12   |
| Market value of bonds and stocks over book value..... |            | 7,451 13     |
| Gross assets.....                                     |            | \$835,128 63 |

## DEDUCT ASSETS NOT ADMITTED.

|  |            |              |
|--|------------|--------------|
| Premiums in course of collection—written prior to Oct. 1,<br>last..... | \$3,756 65 |              |
| Outstanding premiums (estimated).....                                  | 5,713 06   | \$9,469 71   |
| Total admitted assets.....   |            | \$825,658 92 |

## LIABILITIES.

Losses and claims, viz :

|   | <i>In Process of<br/>Adjustment.</i> | <i>Reported<br/>No Proofs.</i> | <i>Resisted.</i> |              |
|---|--------------------------------------|--------------------------------|------------------|--------------|
| Accident.....   | -                                    | \$330 00                       | -                |              |
| Health.....   | -                                    | 131 25                         | -                |              |
| Steam boiler.....   | \$1,265 00                           | -                              | \$650 00         |              |
| Fly wheel.....  | 2,400 00                             | -                              | -                |              |
| Unpaid claims.....  | \$3,665 00                           | \$461 25                       | \$650 00         | \$4,776 25   |
| Special reserve for unpaid liability losses.....                  |                                      |                                |                  | 302 40       |
| Special reserve for unpaid liability losses, property damage..... |                                      |                                |                  | 17,439 02    |
| Unearned premiums on outstanding risks.....                       |                                      |                                |                  | 194,982 23   |
| Commissions due agents and brokers.....                           |                                      |                                |                  | 7,551 21     |
| Salaries and other miscellaneous expenses due or accrued.....     |                                      |                                |                  | 6,583 64     |
| State, county and municipal taxes due or accrued.....             |                                      |                                |                  | 7,699 36     |
| Due for return premiums.....                                      |                                      |                                |                  | 288 88       |
| Advance premiums.....   |                                      |                                |                  | 1,708 06     |
| Cash capital.....   |                                      |                                | \$500,000 00     |              |
| Surplus over all liabilities.....                                 |                                      |                                | 84,327 87        |              |
| Surplus to policy holders.....                                    |                                      |                                |                  | 584,327 87   |
| Total liabilities.....  |                                      |                                |                  | \$825,658 92 |

## TRAVELERS INDEMNITY COMPANY.

## EXHIBIT OF PREMIUMS.

|                                 | <i>Accident.</i> | <i>Health.</i> | <i>Liability.</i> |
|---------------------------------|------------------|----------------|-------------------|
| In force December 31, 1908..... | \$9,590 28       | \$638 45       | \$456 20          |
| Written during the year.....    | 16,955 07        | 2,245 90       | 258 80            |
| Totals.....                     | \$26,545 35      | \$2,884 35     | \$715 00          |
| Expired and canceled.....       | 12,186 61        | 1,242 91       | 456 20            |
| In force December 31, 1909..... | \$14,358 74      | \$1,641 44     | \$258 80          |

|                                 | <i>Steam Boiler.</i> | <i>Fly Wheel.</i> | <i>Auto.<br/>Property<br/>Damage.</i> |
|---------------------------------|----------------------|-------------------|---------------------------------------|
| In force December 31, 1908..... | \$151,143 36         | \$17,922 70       | \$45,213 51                           |
| Written during the year.....    | 115,261 92           | 17,040 64         | 180,704 40                            |
| Totals.....                     | \$266,405 28         | \$34,963 34       | \$225,917 91                          |
| Expired and canceled.....       | \$63,510 00          | 7,593 60          | 94,720 25                             |
| In force December 31, 1909..... | \$202,895 28         | \$27,369 74       | \$131,197 66                          |
| Deduct amount reinsured.....    | 650 07               | 2,742 65          | -                                     |
| Net premiums in force.....      | \$202,245 21         | \$24,627 09       | \$131,197 66                          |

## BUSINESS IN MAINE.

|                                 | <i>Premiums<br/>Received.</i> | <i>Losses<br/>Paid.</i> |
|---------------------------------|-------------------------------|-------------------------|
| Accident.....                   | \$15 00                       | -                       |
| Steam boiler.....               | 97 60                         | -                       |
| Fly wheel.....                  | 96 23                         | -                       |
| Automobile property damage..... | 921 48                        | \$20 20                 |
| Totals.....                     | \$1,130 31                    | \$20 20                 |

TRAVELERS INSURANCE 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.....                                      | \$3,542,238 61 |                 |
| Health.....  | 457,632 50     |                 |
| Liability.....                                     | 5,236,370 52   |                 |
| Workmen's collective.....                          | 35,297 63      | \$9,271,539 26  |
| Interest on mortgage loans.....                    | \$869,707 54   |                 |
| Interest on collateral loans.....                  | 37,873 45      |                 |
| Interest on premium notes.....                     | 326,225 41     |                 |
| Interest on bonds and dividends on stocks.....     | 1,653,397 83   |                 |
| Interest on deposits.....                          | 33,106 32      |                 |
| Interest on contracts for sale of real estate..... | 3,586 00       |                 |
| Interest from all other sources.....               | 665 33         |                 |
| Interest from other debts.....                     | 2,794 40       |                 |
| Rents—including company's own occupancy.....       | 114,167 45     |                 |
| Discount on claims paid in advance.....            | 1,732 45       | 3,043,256 18    |
| Profit and loss.....                               |                | 26,651 45       |
| Agents' balances previously charged off.....       |                | 1,929 36        |
| Profit on sale or maturity of ledger assets.....   |                | 142,726 98      |
| Increase in book value of ledger assets.....       |                | 67,677 51       |
| Total.....   |                | \$12,553,780 74 |
| Premium income, life department.....               |                | 7,877,901 22    |
| Total income.....                                  |                | \$20,431,681 96 |
| Ledger assets Dec. 31, 1908.....                   |                | 62,539,692 28   |
| Total.....   |                | \$82,971,374 24 |

DISBURSEMENTS.

Net amount paid for losses and claims, viz :

|   |                |                |
|---|----------------|----------------|
| Accident.....   | \$1,146,881 71 |                |
| Health.....   | 148,010 54     |                |
| Liability.....  | 1,955,376 22   |                |
| Workmen's collective.....   | 12,213 12      | \$3,262,481 59 |
| Matured endowments and surrender values under 10 premium accident policies..... |                | 19,406 07      |
| Investigation and adjustment of claims.....                                     |                | 997,518 70     |
| Commissions or brokerage.....   |                | 2,088,746 22   |
| Salaries, fees and compensation of officers and home office employees.....      |                | 316,778 14     |

|   |                 |
|---|-----------------|
| Salaries and expenses of agents not paid by commissions.....          | \$430,788 65    |
| Salaries, traveling and all other expenses of pay roll auditors ..... | 88,071 44       |
| Medical examiner's fees and salaries.....                             | 28,535 31       |
| Inspections.....  | 148,067 87      |
| Rents—including company's own occupancy.....                          | 114,984 12      |
| Taxes on capital stock.....   | 71,900 00       |
| State taxes on premiums.....  | 127,300 06      |
| Insurance department licenses and fees.....                           | 14,639 84       |
| All other licenses, fees and taxes.....                               | 5,619 83        |
| Legal expenses.....   | 3,833 11        |
| Advertising.....  | 36,069 79       |
| Printing and stationery.....  | 56,195 56       |
| Postage, telegraph, telephone and express.....                        | 64,141 73       |
| Furniture and fixtures.....   | 20,651 08       |
| Interest or dividends to stockholders.....                            | 400,000 00      |
| Profit and loss.....  | 3,944 86        |
| Miscellaneous expenditures.....                                       | 36,432 25       |
| Agents' balances charged off.....                                     | 781 63          |
| Loss on sale or maturity of ledger assets.....                        | 4,599 56        |
| Decrease in book value of ledger assets.....                          | 175,713 94      |
| Disbursements, accident department.....                               | \$8,517,151 35  |
| Disbursements, life department.....                                   | 6,665,940 77    |
| Total disbursements.....  | \$15,183,092 12 |
| Balance.....  | \$67,788,282 12 |

## LEDGER ASSETS.

|  |                 |
|--|-----------------|
| Book value of real estate.....                                   | \$1,175,025 00  |
| Mortgage loans on real estate.....                               | 18,704,424 40   |
| Loans secured by collateral.....                                 | 558,476 53      |
| Loans on companies policies.....                                 | 6,602,093 80    |
| Book value of bonds and stocks.....                              | 38,277,100 21   |
| Premium notes on policies in force.....                          | 884 10          |
| Cash in office and in bank.....                                  | 1,380,999 41    |
| Gross premiums in course of collection, accident department..... | 1,036,099 08    |
| Bills receivable and agents' balances.....                       | 26,281 95       |
| Agents' balances, accident department.....                       | 25,897 64       |
| Total ledger assets.....   | \$67,788,282 12 |

## NON-LEDGER ASSETS.

|   |                 |
|---|-----------------|
| Interest due and accrued on mortgages.....                  | \$289,346 39    |
| Interest accrued on bonds.....                              | 510,627 92      |
| Interest accrued on collateral loans.....                   | 8,541 43        |
| Interest accrued on other assets.....                       | 2,375 00        |
| Market value of bonds and stocks over book value.....       | 891,612 13      |
| Net uncollected and deferred premiums, life department..... | 879,870 80      |
| Gross assets.....   | \$70,370,655 79 |

## DEDUCT ASSETS NOT ADMITTED.

|   |                 |
|---|-----------------|
| Agents' balances, accident department.....  | \$26,897 64     |
| Bills receivable and agents' balances.....  | 26,281 95       |
| Premiums in course of collection—written prior to Oct. 1, last,<br>accident department..... | 91,501 75       |
| Premiums in course of collection not taken and returned<br>(estimated).....                 | 143,899 60      |
| Total admitted assets.....  | \$70,082,074 85 |

|   |             | LIABILITIES.     |                                  |                            |                  |  |
|---|-------------|------------------|----------------------------------|----------------------------|------------------|--|
| Losses and claims, viz:                                       |             | <i>Adjusted.</i> | <i>In Process of Adjustment.</i> | <i>Reported No Proofs.</i> | <i>Resisted.</i> |  |
| Accident.....   | \$10,765 71 | \$35,287 50      | \$172,867 96                     | \$70,180 00                |                  |  |
| Health .....  | 2,973 31    | -                | 30,399 91                        | -                          |                  |  |
| Workmen's collec-<br>tive .....                               | -           | -                | 18,405 54                        | -                          |                  |  |
| Unpaid claims .....   | \$13,739 02 | \$35,287 50      | \$221,673 41                     | \$70,180 00                | \$340,879 98     |  |
| Special reserve for unpaid liability losses .....             |             |                  |                                  |                            | 4,420,399 00     |  |
| Unearned premiums on outstanding risks.....                   |             |                  |                                  |                            | 3,945,660 31     |  |
| Commissions due agents and brokers.....                       |             |                  |                                  |                            | 202,905 00       |  |
| Salaries and other miscellaneous expenses due or accrued..... |             |                  |                                  |                            | 108,804 76       |  |
| State, county and municipal taxes due or accrued.....         |             |                  |                                  |                            | 188,409 00       |  |
| Dividends due stockholders .....                              |             |                  |                                  |                            | 250,000 00       |  |
| Advance premiums.....   |             |                  |                                  |                            | 17,686 54        |  |
| Special reserves .....  |             |                  |                                  |                            | 338,407 20       |  |
| Liabilities, life department .....                            |             |                  |                                  |                            | 50,839,239 88    |  |
| Cash capital.....   |             |                  |                                  | \$2,000,000 00             |                  |  |
| Surplus over all liabilities .....                            |             |                  |                                  | 7,429,683 23               |                  |  |
| Surplus to policy holders.....                                |             |                  |                                  |                            | 9,429,683 23     |  |
| Total liabilities.....  |             |                  |                                  |                            | \$70,082,074 85  |  |

## EXHIBIT OF PREMIUMS.

|                                  | <i>Accident.</i>  | <i>Health.</i>               |
|----------------------------------|-------------------|------------------------------|
| In force December 31, 1908 ..... | \$2,741,894 25    | \$611,358 71                 |
| Written during the year.....     | 3,926,219 84      | 595,531 72                   |
| Totals.....                      | \$6,668,114 09    | \$896,890 43                 |
| Expired and canceled.....        | 3,793,456 98      | 495,759 01                   |
| In force December 31, 1909 ..... | \$2,874,657 11    | \$401,131 42                 |
| Deduct amount re-insured .....   | 28,253 36         | 4,537 50                     |
| Net premiums in force .....      | \$2,846,403 75    | \$396,593 92                 |
|                                  | <i>Liability.</i> | <i>Workmen's Collective.</i> |
| In force December 31, 1908 ..... | \$3,507,409 99    | \$10,599 30                  |
| Written during the year.....     | 5,329,240 12      | 34,392 85                    |
| Totals.....                      | \$8,836,650 11    | \$44,992 15                  |
| Expired and canceled.....        | 4,989,399 22      | 34,019 87                    |
| In force December 31, 1909 ..... | \$3,847,250 89    | \$10,972 28                  |

## BUSINESS IN MAINE.

|                            | <i>Premiums Received.</i> | <i>Losses Paid.</i> |
|----------------------------|---------------------------|---------------------|
| Accident.....              | \$34,570 15               | \$9,915 12          |
| Health .....               | 4,845 61                  | 1,970 02            |
| Liability .....            | 32,868 75                 | 5,895 25            |
| Workmen's collective ..... | 219 60                    | -                   |
| Totals .....               | \$72,504 11               | \$17,780 39         |

## 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, \$500,000.

## INCOME.

Net premiums received, viz :

|  |              |                |
|--|--------------|----------------|
| Accident.....                                    | \$602,919 72 |                |
| Health.....                                      | 225,240 94   |                |
| Liability.....                                   | 796,073 99   |                |
| Steam boiler.....                                | 38,172 55    |                |
| Burglary and theft.....                          | 62,182 95    |                |
| Sprinkler.....                                   | 48,211 05    |                |
| Workmen's collective.....                        | 11,553 78    | \$1,784,354 98 |
| Interest on mortgage loans.....                  | \$13,569 57  |                |
| Interest on bonds and dividends on stocks.....   | 76,351 51    |                |
| Interest on deposits.....                        | 2,195 85     | 92,116 98      |
| Income from other sources.....                   |              | 502 83         |
| Agents' balances previously charged off.....     |              | 151 91         |
| Profit on sale or maturity of ledger assets..... |              | 38,905 80      |
| Total income.....                                |              | \$1,916,032 45 |
| Ledger assets Dec. 31, 1908.....                 |              | 2,253,051 65   |
| Total.....                                       |              | \$4,169,084 14 |

## DISBURSEMENTS.

Net amount paid for losses and claims, viz :

|   |              |              |
|---|--------------|--------------|
| Accident.....   | \$208,563 04 |              |
| Health.....   | 75,844 39    |              |
| Liability.....  | 251,654 39   |              |
| Steam boiler.....   | 550 33       |              |
| Burglary and theft.....   | 15,690 63    |              |
| Sprinkler.....  | 13,487 12    |              |
| Workmen's collective.....   | 3,917 91     | \$569,707 81 |
| Investigation and adjustment of claims.....                               |              | 109,089 08   |
| Commissions or brokerage.....   |              | 484,344 93   |
| Salaries, fees and compensation of officers and home office employes..... |              | 105,476 34   |
| Salaries and expenses of agents not paid by commissions.....              |              | 49,904 05    |
| Inspections.....  |              | 21,591 51    |
| Rents.....  |              | 20,671 27    |
| Repairs and expenses on real estate.....                                  |              | 75 55        |

\* Capital stock increased during year from \$400,000 to \$500,000 by stock dividend of \$100,000.



|  |                       |
|--|-----------------------|
| Taxes on real estate.....                      | \$41 37               |
| State taxes on premiums.....                   | 22,412 90             |
| Insurance department licenses and fees.....    | 7,220 23              |
| All other licenses, fees and taxes.....        | 2,258 95              |
| Legal expenses.....                            | 1,668 93              |
| Advertising.....                               | 3,978 45              |
| Printing and stationery.....                   | 27,899 00             |
| Postage, telegraph, telephone and express..... | 10,852 25             |
| Furniture and fixtures.....                    | 8,783 50              |
| Interest or dividends to stockholders.....     | 52,432 50             |
| Extended free accident insurance.....          | 4,631 57              |
| Miscellaneous expenditures.....                | 7,772 50              |
| Agents' balances charged off.....              | 1,385 19              |
| Loss on sale or maturity of ledger assets..... | 78,052 18             |
| Decrease in book value of ledger assets.....   | 99 30                 |
| Total disbursements.....                       | <u>\$1,590,349 36</u> |
| Balance.....                                   | \$2,578,734 78        |

LEDGER ASSETS.

|   |                       |
|---|-----------------------|
| Book value of real estate.....              | \$5,000 00            |
| Mortgage loans on real estate.....          | 294,000 00            |
| Book value of bonds and stocks.....         | 2,053,455 60          |
| Cash in office and in bank.....             | 69,105 25             |
| Gross premiums in course of collection..... | 157,173 93            |
| Total ledger assets.....                    | <u>\$2,578,734 78</u> |

NON-LEDGER ASSETS.

|                                    |            |                       |
|------------------------------------|------------|-----------------------|
| Interest accrued on mortgages..... | \$4,474 89 |                       |
| Interest accrued on bonds.....     | 9,606 64   | \$14,081 53           |
| Gross assets.....                  |            | <u>\$2,592,816 31</u> |

DEDUCT ASSETS NOT ADMITTED.

|  |           |                       |
|--|-----------|-----------------------|
| Premiums in course of collection—written prior to Oct. 1, last.....  | \$539 54  |                       |
| Book value of bonds and stocks over market value.....                | 32,738 60 |                       |
| Reserve for reinsurance in companies not authorized in New York..... | 12,867 77 | \$46,145 91           |
| Total admitted assets.....   |           | <u>\$2,546,670 40</u> |

LIABILITIES.

Losses and claims, viz :

|   | <i>In Process of<br/>Adjustment.</i> | <i>Resisted.</i> |                  |
|---|--------------------------------------|------------------|------------------|
| Accident.....   | \$44,915                             | \$19,185         |                  |
| Health.....   | 12,750                               | 280              |                  |
| Burglary and theft.....                                       | 1,095                                | -                |                  |
| Sprinkler.....  | 850                                  | -                |                  |
| Workmen's collective.....                                     | 725                                  | -                |                  |
| Unpaid claims.....  | <u>\$60,335</u>                      | <u>\$19,465</u>  | \$79,800 00      |
| Special reserve for unpaid liability losses.....              |                                      |                  | 196,542 43       |
| Unearned premiums on outstanding risks.....                   |                                      |                  | 748,771 99       |
| Commissions due agents and brokers.....                       |                                      |                  | 43,857 63        |
| Salaries and other miscellaneous expenses due or accrued..... |                                      |                  | <u>26,424 72</u> |

|   |              |                |
|---|--------------|----------------|
| State, county and municipal taxes due or accrued..... |              | \$30,000 00    |
| Dividends due stockholders.....                       |              | 12,627 50      |
| Due for reinsurance.....                              |              | 8,522 95       |
| Additional reserve for claims.....                    |              | 100,000 00     |
| All other liabilities.....                            |              | 123 18         |
| Cash capital.....                                     | \$500,000 00 |                |
| Surplus over all liabilities.....                     | 800,000 00   |                |
| Surplus to policy holders.....                        |              | 1,300,000 00   |
| Total liabilities.....                                |              | \$2,546,670 40 |

## EXHIBIT OF PREMIUMS.

|                                 | <i>Accident.</i> | <i>Health.</i>       | <i>Liability.</i>            |
|---------------------------------|------------------|----------------------|------------------------------|
| In force December 31, 1908..... | \$487,304 84     | \$172,606 18         | \$425,915 99                 |
| Written during the year.....    | 757,822 77       | 293,929 46           | 1,083,359 69                 |
| Totals.....                     | \$1,245,127 61   | \$471,535 64         | \$1,509,275 68               |
| Expired and canceled.....       | 769,955 45       | 301,206 26           | 882,285 66                   |
| In force December 31, 1909..... | \$475,172 16     | \$170,329 38         | \$626,990 02                 |
| Deduct amount reinsured.....    | 5,890 60         | -                    | 1,130 14                     |
| Net premiums in force.....      | \$469,281 56     | \$170,329 38         | \$625,859 88                 |
|                                 |                  | <i>Steam Boiler.</i> | <i>Burglary and Theft.</i>   |
| In force December 31, 1908..... |                  | \$75,153 48          | \$54,290 18                  |
| Written during the year.....    |                  | 51,347 06            | 72,279 99                    |
| Totals.....                     |                  | \$126,500 54         | \$126,570 17                 |
| Expired and canceled.....       |                  | 52,322 08            | 59,818 29                    |
| In force December 31, 1909..... |                  | \$74,178 46          | \$66,751 88                  |
| Deduct amount reinsured.....    |                  | -                    | 2,226 47                     |
| Net premiums in force.....      |                  | \$74,178 46          | \$64,525 41                  |
|                                 |                  | <i>Sprinkler.</i>    | <i>Workmen's Collective.</i> |
| In force December 31, 1908..... |                  | \$44,664 91          | \$5,124 88                   |
| Written during the year.....    |                  | 64,355 57            | 13,589 80                    |
| Totals.....                     |                  | \$109,020 48         | \$18,714 68                  |
| Expired and canceled.....       |                  | 59,344 89            | 11,235 68                    |
| In force December 31, 1909..... |                  | \$49,675 59          | \$7,479 00                   |

## BUSINESS IN MAINE.

|                         | <i>Premiums Received.</i> | <i>Losses Paid.</i> |
|-------------------------|---------------------------|---------------------|
| Accident.....           | \$3,684 19                | \$1,541 71          |
| Health.....             | 1,096 14                  | 279 19              |
| Liability.....          | 2,361 53                  | 1,100 37            |
| Steam boiler.....       | 412 06                    | -                   |
| Burglary and theft..... | 72 50                     | -                   |
| Totals.....             | \$7,626 42                | \$2,921 27          |

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, \$2,000,000.

INCOME.

Net premiums received, viz :

|   |                |                |
|---|----------------|----------------|
| Fidelity } .....                                  | \$3,295,533 53 |                |
| Surety } .....                                    |                |                |
| Burglary and theft .....                          | 287,231 36     | \$3,582,814 89 |
| Interest on mortgage loans .....                  | \$1,479 50     |                |
| Interest on collateral loans .....                | 3,047 76       |                |
| Interest on bonds and dividends on stock .....    | 93,461 17      |                |
| Interest on deposits .....                        | 3,604 45       |                |
| Interest from all other sources .....             | 91 34          |                |
| Rents—including company's own occupancy .....     | 34,880 34      | 136,564 56     |
| Department of guaranteed attorneys .....          |                | 26,106 57      |
| Premium on capital stock .....                    |                | 120,000 00     |
| Profit on sale or maturity of ledger assets ..... |                | 2,299 30       |
| Total income .....                                |                | \$3,867,785 32 |
| Ledger assets Dec. 31, 1908 .....                 | \$4,015,328 52 |                |
| Increase of capital during 1909 .....             | 300,000 00     | 4,315,328 52   |
| Total .....                                       |                | \$8,183,113 84 |

DISBURSEMENTS.

Net amount paid for losses and claims, viz :

|  |              |              |
|--|--------------|--------------|
| Fidelity } .....   | \$864,878 28 |              |
| Surety } .....   |              |              |
| Burglary and theft .....   | 50,018 88    | \$914,897 16 |
| Investigation and adjustment of claims .....                               |              | 123,291 90   |
| Commissions or brokerage .....   |              | 632,002 96   |
| Salaries, fees and compensation of officers and home office employes ..... |              | 238,598 71   |
| Salaries and expenses of agents not paid by commissions .....              |              | 346,425 91   |
| Inspections .....  |              | 10,506 78    |
| Rents—including company's own occupancy .....                              |              | 63,411 89    |
| Repairs and expenses on real estate .....                                  |              | 9,648 83     |
| Taxes on real estate .....   |              | 8,581 67     |
| State taxes on premiums .....  |              | 47,400 95    |
| Insurance department licenses and fees .....                               |              | 16,644 08    |
| All other licenses, fees and taxes .....                                   |              | 15,262 72    |
| Legal expenses .....   |              | 42,975 24    |
| Advertising .....  |              | 44,300 37    |
| Printing and stationery .....  |              | 40,497 14    |

656 UNITED STATES FIDELITY AND GUARANTY COMPANY.

|  |                |
|--|----------------|
| Postage, telegraph, telephone and express..... | \$71,904 80    |
| Furniture and fixtures.....                    | 16,682 35      |
| Interest or dividends to stockholders.....     | 161,500 00     |
| Miscellaneous expenditures.....                | 19,382 35      |
| Agents' balances charged off.....              | 4,918 32       |
| Loss on sale or maturity of ledger assets..... | 1,829 00       |
| Decrease in book value of ledger assets.....   | 12,500 00      |
| Total disbursements.....                       | \$2,843,162 68 |
| Balance.....                                   | \$5,339,951 16 |

LEDGER ASSETS.

|  |                |
|--|----------------|
| Book value of real estate.....                                 | \$463,850 00   |
| Mortgage loans on real estate.....                             | 3,000 00       |
| Loans secured by collateral.....                               | 168,149 00     |
| Book value of bonds and stocks.....                            | 3,668,269 60   |
| Cash in office and in bank.....                                | 543,146 34     |
| Gross premiums in course of collection.....                    | 389,487 78     |
| Due for subscriptions, department of guaranteed attorneys..... | 38,503 92      |
| Accounts with suspended banks.....                             | 1,649 38       |
| Due from United States government under contracts.....         | 15,748 39      |
| Advances secured.....  | 48,146 75      |
| Total ledger assets.....                                       | \$5,339,951 16 |

NON-LEDGER ASSETS.

|  |                |
|--|----------------|
| Interest accrued on mortgages.....               | \$86 87        |
| Interest due and accrued on bonds.....           | 46,832 06      |
| Interest accrued on collateral loans.....        | 1,135 81       |
| Interest due on other assets.....                | 300 00         |
| Rents due and accrued on company's property..... | 1,187 49       |
| Gross assets.....                                | \$49,491 73    |
|  | \$5,389,442 89 |

DEDUCT ASSETS NOT ADMITTED.

|   |                |
|---|----------------|
| Premiums in course of collection—written prior to Oct. 1, last.....                   | \$40,603 33    |
| Book value of bonds and stocks over market value.....                                 | 131,634 38     |
| Subscriptions, department of guaranteed attorneys, written prior to Oct. 1, last..... | 3,318 67       |
| Total admitted assets.....  | \$5,213,886 51 |

LIABILITIES.

|   |                |                      |                  |
|---|----------------|----------------------|------------------|
| Losses and claims, viz:                                       |                |                      |                  |
|   |                | <i>In Process of</i> | <i>Resisted.</i> |
| Fidelity }.....   | \$279,595 00   |                      | \$555,322 75     |
| Surety }.....   |                |                      |                  |
| Burglary and theft.....                                       | 10,612 70      |                      | 5,000 00         |
| Unpaid claims.....  | \$290,207 70   | \$560,322 75         | \$850,530 45     |
| Unearned premiums on outstanding risks.....                   |                |                      | 1,691,947 55     |
| Commissions due agents and brokers.....                       |                |                      | 68,156 84        |
| Salaries and other miscellaneous expenses due or accrued..... |                |                      | 10,000 00        |
| State, county and municipal taxes due or accrued.....         |                |                      | 42,252 27        |
| Due for return premiums.....                                  |                |                      | 14,193 59        |
| Due for re-insurance.....                                     |                |                      | 5,353 57         |
| Reserve account, Munich Reinsurance Co.....                   |                |                      | 18,644 70        |
| Cash capital.....   | \$2,000,000 00 |                      |                  |
| Surplus over all liabilities.....                             |                | 512,807 54           |                  |
| Surplus to policy holders.....                                |                |                      | 2,512,807 54     |
| Total liabilities.....  |                |                      | \$5,213,886 51   |

EXHIBIT OF PREMIUMS.

|                                  | <i>Fidelity and<br/>Surety.</i> | <i>Burglary<br/>and Theft.</i> |
|----------------------------------|---------------------------------|--------------------------------|
| In force December 31, 1908 ..... | \$2,642,894 10                  | \$356,692 25                   |
| Written during the year .....    | 3,429,647 64                    | 303,064 23                     |
| Totals .....                     | <u>\$6,072,541 74</u>           | <u>\$659,756 48</u>            |
| Expired and canceled .....       | 3,006,921 31                    | 304,313 90                     |
| In force December 31, 1909 ..... | \$3,065,620 43                  | \$355,442 58                   |
| Deduct amount re-insured .....   | 70,710 44                       | 19,624 54                      |
| Net premiums in force .....      | <u>\$2,994,909 99</u>           | <u>\$335,818 04</u>            |

BUSINESS IN MAINE.

|                          | <i>Premiums<br/>Received.</i> | <i>Losses<br/>Paid.</i> |
|--------------------------|-------------------------------|-------------------------|
| Fidelity } .....         | \$7,347 94                    | \$122 74                |
| Surety } .....           |                               |                         |
| Burglary and theft ..... | 598 79                        | 384 50                  |
| Totals.....              | <u>\$7,946 73</u>             | <u>\$507 24</u>         |

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 .....  |           | } \$1,007,697 72      |
| Health .....  |           |                       |
| Policy fees required or represented by applications ..... |           | 150,010 00            |
| Interest on mortgage loans .....                          | \$440 25  |                       |
| Interest on bonds and dividends on stocks .....           | 27,694 03 |                       |
| Interest on deposits .....                                | 781 18    | 28,915 46             |
| Fees for changing policies .....                          |           | 219 56                |
| Agents' balances previously charged off .....             |           | 363 03                |
| Profit on sale or maturity of ledger assets .....         |           | 385 00                |
| Increase in book value of ledger assets .....             |           | 7,972 30              |
| Total income .....  |           | <u>\$1,195,563 07</u> |
| Ledger assets Dec. 31, 1908 .....                         |           | 707,443 82            |
| Total .....   |           | <u>\$1,903,006 89</u> |

## DISBURSEMENTS.

|   |   |                       |
|---|---|-----------------------|
| Net amount paid for losses and claims, viz :                              |   |                       |
| Accident.....   | } | \$404,574 03          |
| Health.....   |   |                       |
| Investigation and adjustment of claims.....                               |   | 1,747 86              |
| Policy fees retained by agents.....                                       |   | 150,010 00            |
| Commissions or brokerage.....   |   | 222,239 94            |
| Salaries, fees and compensation of officers and home office employes..... |   | 75,194 09             |
| Salaries and expenses of agents not paid by commissions.....              |   | 61,760 62             |
| Medical examiners fees and salaries.....                                  |   | 3,658 58              |
| Inspections.....  |   | 455 00                |
| Rents.....  |   | 21,537 14             |
| Repairs and expenses on building leased for home office.....              |   | 230 86                |
| State taxes on premiums.....  |   | 17,925 28             |
| Insurance department licenses and fees.....                               |   | 4,454 54              |
| All other licenses, fees and taxes.....                                   |   | 722 79                |
| Legal expenses.....   |   | 393 60                |
| Advertising.....  |   | 9,284 30              |
| Printing and stationery.....  |   | 10,986 83             |
| Postage, telegraph, telephone and express.....                            |   | 17,014 91             |
| Furniture and fixtures.....   |   | 1,504 15              |
| Interest or dividends to stockholders.....                                |   | 35,000 00             |
| Miscellaneous expenditures.....   |   | 5,254 22              |
| Agents' balances charged off.....   |   | 717 89                |
| Loss on sale or maturity of ledger assets.....                            |   | 9,350 00              |
| Decrease in book value of ledger assets.....                              |   | 6,169 78              |
| Total disbursements.....  |   | <u>\$1,060,676 41</u> |
| Balance.....  |   | \$842,330 48          |

## LEDGER ASSETS.

|   |                     |
|---|---------------------|
| Mortgage loans on real estate.....          | \$7,000 00          |
| Book value of bonds and stocks.....         | 717,879 94          |
| Cash in office and in bank.....             | 37,657 39           |
| Gross premiums in course of collection..... | 79,793 15           |
| Total ledger assets.....                    | <u>\$842,330 48</u> |

## NON-LEDGER ASSETS.

|   |           |                     |
|---|-----------|---------------------|
| Interest due and accrued on mortgages.....            | \$52 16   |                     |
| Interest due and accrued on bonds.....                | 12,774 61 |                     |
| Interest due and accrued on other assets.....         | 17 50     | \$12,844 27         |
| Market value of bonds and stocks over book value..... |           | 6,305 88            |
| Total admitted assets.....                            |           | <u>\$861,480 63</u> |

## LIABILITIES.

|   |   |                      |                    |                  |                  |                     |
|---|---|----------------------|--------------------|------------------|------------------|---------------------|
| Losses and claims, viz :                                      |   |                      |                    |                  |                  |                     |
|   |   | <i>In Process of</i> | <i>Reported.</i>   |                  |                  |                     |
|   |   | <i>Adjusted.</i>     | <i>Adjustment.</i> | <i>No Proofs</i> | <i>Resisted.</i> |                     |
| Accident.....   | } | \$5,900 00           | \$999 23           | \$52,100 00      | \$3,428 46       | \$62,427 69         |
| Health.....   |   |                      |                    |                  |                  |                     |
| Unearned premiums on outstanding risks.....                   |   |                      |                    |                  |                  | 94,737 28           |
| Commissions due agents and brokers.....                       |   |                      |                    |                  |                  | 27,180 59           |
| Salaries and other miscellaneous expenses due or accrued..... |   |                      |                    |                  |                  | 4,000 00            |
| State, county and municipal taxes due or accrued.....         |   |                      |                    |                  |                  | 18,663 16           |
| Due for reinsurance.....                                      |   |                      |                    |                  |                  | 118 23              |
| Advance premiums.....   |   |                      |                    |                  |                  | 13,161 27           |
| Cash capital.....   |   |                      |                    | \$300,000 00     |                  |                     |
| Surplus over all liabilities.....                             |   |                      |                    | 341,192 41       |                  |                     |
| Surplus to policy holders.....                                |   |                      |                    |                  |                  | 641,192 41          |
| Total liabilities.....  |   |                      |                    |                  |                  | <u>\$861,480 63</u> |

## EXHIBIT OF PREMIUMS.

|                                 | <i>Accident<br/>and Health.</i> |
|---------------------------------|---------------------------------|
| In force December 31, 1908..... | \$174,290 78                    |
| Written during the year .....   | 1,064,888 74                    |
| Total .....                     | \$1,239,179 52                  |
| Expired and canceled.....       | 1,049,704 96                    |
| In force December 31, 1909..... | \$189,474 56                    |

## BUSINESS IN MAINE.

|                | <i>Premiums<br/>Received.</i> | <i>Losses<br/>Paid.</i> |
|----------------|-------------------------------|-------------------------|
| Accident ..... | \$26,788 65                   | \$10,890 42             |
| Health .....   |                               |                         |

## WOODMEN'S CASUALTY COMPANY,

## INDIANAPOLIS, IND.

INCORPORATED IN 1907. COMMENCED BUSINESS IN 1907.

W. A. NORTHCOTT, *President.*W. A. ORR, *Secretary.*

Cash Capital, \$100,000.

## INCOME.

|   |            |              |
|---|------------|--------------|
| Net premiums received, viz :                              |            |              |
| Accident .....  | }          | \$215,035 39 |
| Health .....  |            |              |
| Policy fees required or represented by applications ..... |            | 143 25       |
| Interest on mortgage loans.....                           | \$6,465 50 |              |
| Interest on bonds.....                                    | 200 00     | 6,665 50     |
| Total income .....  |            | \$221,844 14 |
| Ledger assets Dec. 31, 1908 .....                         |            | 143,716 97   |
| Total .....   |            | \$365,561 11 |

## DISBURSEMENTS.

|   |             |             |
|---|-------------|-------------|
| Net amount paid for losses and claims, viz :                              |             |             |
| Accident.....   | \$43,933 96 | \$72,097 59 |
| Health .....  | 28,163 63   |             |
| Investigation and adjustment of claims .....                              |             | 173 00      |
| Commissions or brokerage .....  |             | 73,952 24   |
| Salaries, fees and compensation of officers and home office employes..... |             | 19,494 70   |
| Rents .....   |             | 1,320 00    |
| State taxes on premiums.....  |             | 2,814 43    |
| Insurance department licenses and fees.....                               |             | 2,231 74    |
| All other licenses, fees and taxes.....                                   |             | 307 41      |
| Advertising.....  |             | 1,698 36    |

|   |                     |
|---|---------------------|
| Printing and stationery.....                    | \$5,216 01          |
| Postage, telegraph, telephone and express ..... | 2,689 69            |
| Interest or dividends to stockholders.....      | 20,000 00           |
| Miscellaneous expenditures .....                | 5,001 83            |
| Total disbursements .....                       | <u>\$206,997 00</u> |
| Balance.....                                    | \$158,564 11        |

## LEDGER ASSETS.

|                                    |                     |
|------------------------------------|---------------------|
| Mortgage loans on real estate..... | \$147,096 00        |
| Book value of bonds.....           | 5,000 00            |
| Cash in office and in bank .....   | 4,176 21            |
| Furniture and fixtures.....        | 2,291 90            |
| Total ledger assets .....          | <u>\$158,564 11</u> |

## NON-LEDGER ASSETS.

|                                    |            |                     |
|------------------------------------|------------|---------------------|
| Interest accrued on mortgages..... | \$4,040 04 |                     |
| Interest accrued on bonds .....    | 66 66      | \$4,106 70          |
| Gross assets.....                  |            | <u>\$162,670 81</u> |

## DEDUCT ASSETS NOT ADMITTED.

|                              |                     |
|------------------------------|---------------------|
| Furniture and fixtures ..... | \$2,291 90          |
| Total admitted assets.....   | <u>\$160,378 91</u> |

## LIABILITIES.

|   |              |                     |
|---|--------------|---------------------|
| Losses and claims, viz:                               |              |                     |
| Accident } (reported—no proofs) .....                 | \$12,196 90  |                     |
| Health } .....  |              |                     |
| Unearned premiums on outstanding risks.....           | 19,096 90    |                     |
| State, county and municipal taxes due or accrued..... | 4,294 74     |                     |
| Advance premiums .....                                | 1,867 25     |                     |
| Cash capital .....                                    | \$100,000 00 |                     |
| Surplus over all liabilities.....                     | 22,923 12    |                     |
| Surplus to policy holders.....                        |              | 122,923 12          |
| Total liabilities.....                                |              | <u>\$160,378 91</u> |

## EXHIBIT OF PREMIUMS.

|                                 |              |                                 |
|---------------------------------|--------------|---------------------------------|
|                                 |              | <i>Accident<br/>and Health.</i> |
| In force December 31, 1908..... | \$29,018 91  |                                 |
| Written during the year.....    | 215,484 05   |                                 |
| Totals.....                     | \$244,502 96 |                                 |
| Expired and canceled.....       | 204,754 91   |                                 |
| In force December 31, 1909..... | \$39,748 05  |                                 |

## BUSINESS IN MAINE.

|               |                               |                         |
|---------------|-------------------------------|-------------------------|
|               | <i>Premiums<br/>Received.</i> | <i>Losses<br/>Paid.</i> |
| Accident..... | \$3,466 05                    | \$785 87                |
| Health.....   | -                             | 890 31                  |
| Totals.....   | <u>\$3,466 05</u>             | <u>\$1,676 18</u>       |



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MAINE FRATERNAL BENEFICIARY ORGANIZA-  
TIONS.

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ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS,  
SHOWING THEIR CONDITION DECEMBER 31, 1909.

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## ANCIENT ORDER OF UNITED WORKMEN,

HALLOWELL, MAINE.

WM. H. PAINE, *President.*FRED EMERY BEANE, *Secretary.*

## INCOME.

|                                      | <i>Guaranty.</i> | <i>Expense.</i> | <i>Reserve.</i> | <i>Mortuary.</i> |              |
|--------------------------------------|------------------|-----------------|-----------------|------------------|--------------|
| Assessments.....                     | \$20,686 58      | -               | -               | \$110,399 21     |              |
| Dues and per capita tax.....         | -                | \$6,960 50      | -               | -                |              |
| Receipts from members.....           |                  |                 |                 |                  | \$138,046 29 |
|                                      |                  |                 |                 | <i>Charity.</i>  |              |
| Interest and rents.....              | \$32 37          | \$3,501 01      | \$3,875 89      | \$603 88         | 8,013 05     |
| Sale of lodge supplies.....          | -                | 12 00           | -               | -                | 12 00        |
| Total income.....                    |                  |                 |                 |                  | \$146,071 34 |
| Ledger assets December 31, 1908..... |                  |                 |                 |                  | 135,600 22   |
| Total.....                           |                  |                 |                 |                  | \$281,671 56 |

## DISBURSEMENTS.

|  |              |
|--|--------------|
| Death claims.....                                    | \$129,839 83 |
| Salaries and expense of deputies and organizers..... | 418 60       |
| Salaries of officers and trustees.....               | 1,047 92     |
| Other compensation of officers and trustees.....     | 597 75       |
| Salaries and other compensation of committees.....   | 84 60        |
| Salaries of office employes.....                     | 710 04       |
| Expenses of officers, trustees and committees.....   | 658 21       |
| Insurance department fees.....                       | 6 00         |
| Rent.....  | 177 00       |
| Advertising, printing and stationery.....            | 363 00       |
| Postage, express, telegraph and telephone.....       | 413 82       |
| Lodge supplies.....                                  | 107 73       |
| Expense of grand lodge meeting.....                  | 582 18       |
| Per capita tax to supreme lodge.....                 | 587 50       |
| Charity fund.....                                    | 167 40       |
| Miscellaneous expenditures.....                      | 174 00       |
| Total disbursements.....                             | \$135,935 58 |
| Balance.....   | \$145,735 98 |

## LEDGER ASSETS.

|   |              |
|---|--------------|
| Book value of bonds, excluding interest:                |              |
| Jersey City Refunding, 4%, 1935.....                    | \$30,600 00  |
| Somerset R. R. Co., 4%, 1955.....                       | 9,811 08     |
| Bangor & Aroostook R. R., 5%, 1943.....                 | 9,746 67     |
| Detroit & Toledo Shore Live, 4%, 1953.....              | 9,335 55     |
| Corporate Stock Certificate, 4%, 1956.....              | 5,064 17     |
| Southern Indiana, 1st. Mtge., 4%, 1951.....             | 4,808 89     |
| Kennebec County, 4%.....                                | 10,000 00    |
| Portland Water District, 4%.....                        | 10,246 67    |
| Cumberland County, 3½%.....                             | 9,729 35     |
|   | \$99,337 38  |
| Deposits in trust companies and banks, on interest..... | 46,030 95    |
| Cash in office and bank, not on interest.....           | 367 65       |
| Total admitted assets.....                              | \$145,735 98 |

LIABILITIES.

Death claims due and unpaid..... \$3,634 34

EXHIBIT OF CERTIFICATES.

BUSINESS ALL IN MAINE.

|   | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------|
| In force Dec. 31, of previous year.....                 | 4,704          | \$7,365,045 00 |
| Written or increased during year.....                   | 62             | 58,000 00      |
| Total.....  | 4,766          | \$7,423,045 00 |
| Terminated or decreased during year.....                | 619            | 868,458 00     |
| In force Dec. 31, 1909.....                             | 4,147          | \$6,554,587 00 |
| Losses and claims unpaid Dec. 31, of previous year..... | 3              | \$4,106 38     |
| Losses and claims incurred during year.....             | 83             | 129,367 79     |
| Total.....  | 86             | \$133,474 17   |
| Losses and claims paid and compromised during year..... | 82             | 129,839 83     |
| Losses and claims unpaid Dec. 31, 1909.....             | 4              | \$3,634 34     |

MAINE CENTRAL RAILROAD RELIEF ASSO-  
CIATION,

PORTLAND, MAINE.

INCORPORATED IN 1887. COMMENCED BUSINESS IN 1887.

ELTON A. HALL, *President.*

EDWIN G. FOSTER, *Secretary.*

INCOME.

|                                      | <i>Mortuary.</i> | <i>Reserve.</i> | <i>Sick and<br/>Accident.</i> |
|--------------------------------------|------------------|-----------------|-------------------------------|
| Membership fees received.....        | -                | \$212 00        | -                             |
| First year's assessments.....        | \$15,435 50      | -               | -                             |
| Assessments.....                     | -                | -               | \$7,763 50                    |
| Receipts from members.....           |                  |                 | \$23,411 00                   |
| Interest and rents.....              | -                | \$1,330 42      | 1,330 42                      |
| Total income.....                    |                  |                 | \$24,741 42                   |
| Ledger assets December 31, 1908..... |                  |                 | 26,921 83                     |
| Total.....                           |                  |                 | \$51,663 25                   |

DISBURSEMENTS.

|  |             |
|--|-------------|
| Death claims.....  | \$17,000 00 |
| Sick and accident claims.....                                  | 5,511 00    |
| Total benefits paid.....                                       | \$22,511 00 |
| Salaries of managers or agents not deputies or organizers..... | 168 95      |
| Salaries of officers and trustees.....                         | 600 00      |
| Advertising, printing and stationery.....                      | 280 20      |

|  |  |                    |
|--|--|--------------------|
| Postage, express, telegraph and telephone..... |  | \$97 00            |
| Safe rent .....                                |  | 5 00               |
| Premium on Treasurer's bond.....               |  | 10 00              |
| Total disbursements .....                      |  | <u>\$23,672 15</u> |
| Balance .....                                  |  | \$27,991 10        |

## LEDGER ASSETS.

|  |             |                    |
|--|-------------|--------------------|
| Book value of bonds, excluding interest:                 |             |                    |
| Knox & Lincoln R. R., 5%, 1921.....                      | \$22,000 00 |                    |
| Bangor & Aroostook R. R., 5%, 1943 .....                 | 3,000 00    | \$25,000 00        |
| Deposits in trust companies and banks, on interest ..... |             | 2,991 10           |
| Total admitted assets .....                              |             | <u>\$27,991 10</u> |

## LIABILITIES.

|  |  |                   |
|--|--|-------------------|
| Death claims reported, not adjusted.....             |  | \$4,000 00        |
| Sick and accident claims reported, not adjusted..... |  | 282 00            |
| Total liabilities .....                              |  | <u>\$4,282 00</u> |

## EXHIBIT OF CERTIFICATES.

## TOTAL BUSINESS.

|  | <i>Number.</i> | <i>Amount.</i>     |
|--|----------------|--------------------|
| In force December 31, of previous year .....             | 1,589          | -                  |
| Written or increased during year .....                   | 103            | -                  |
| Total .....  | <u>1,692</u>   | -                  |
| Terminated or decreased during year .....                | 69             | -                  |
| In force Dec. 31, 1909 .....                             | 1,623          | -                  |
| Losses and claims unpaid Dec. 31, of previous year ..... | 17             | \$3,298 00         |
| Losses and claims incurred during year.....              | 196            | 23,495 00          |
| Total .....  | 213            | <u>\$26,793 00</u> |
| Losses claims paid and compromised during year.....      | 192            | 22,511 00          |
| Losses and claims unpaid Dec. 31, 1909 .....             | 21             | <u>\$4,282 00</u>  |

## BUSINESS IN MAINE.

|  | <i>Number.</i> | <i>Amount.</i>     |
|--|----------------|--------------------|
| In force Dec. 31, of previous year .....                 | 1,475          | -                  |
| Written or increased during year .....                   | 97             | -                  |
| Total .....  | <u>1,572</u>   | -                  |
| Terminated or decreased during year .....                | 63             | -                  |
| In force Dec. 31, 1909 .....                             | 1,509          | -                  |
| Losses and claims unpaid Dec. 31, of previous year ..... | 15             | \$3,262 00         |
| Losses and claims incurred during year .....             | 172            | 20,792 00          |
| Total .....  | 187            | <u>\$24,054 00</u> |
| Losses and claims paid and compromised during year ..... | 166            | 19,772 00          |
| Losses and claims unpaid Dec. 31, 1909.....              | 21             | <u>\$4,282 00</u>  |
| Assessments collected during the year .....              |                | \$21,800 08        |

MAINE STATE RELIEF ASSOCIATION,

PORTLAND, MAINE.

INCORPORATED IN 1874. COMMENCED BUSINESS IN 1874.

E. C. REYNOLDS, *President.*

WYER GREENE, *Secretary.*

INCOME.

|                                   | <i>Mortuary.</i> | <i>Reserve.</i> | <i>Expense.</i> |             |
|-----------------------------------|------------------|-----------------|-----------------|-------------|
| Assessments .....                 | \$13,239 00      | -               | \$1,472 00      |             |
| Receipts from members .....       |                  |                 |                 | \$14,711 00 |
| Interest and rents .....          | -                | \$1,443 00      | \$390 22        | 1,833 22    |
| From other sources .....          | -                | -               | 29 70           | 29 70       |
| Total income .....                |                  |                 |                 | \$16,573 92 |
| Ledger assets Dec. 31, 1908 ..... |                  |                 |                 | 48,503 94   |
| Total .....                       |                  |                 |                 | \$65,077 86 |

DISBURSEMENTS.

|  |             |
|--|-------------|
| Death claims .....                                 | \$11,698 00 |
| Salaries of officers and trustees .....            | 1,109 44    |
| Salaries and other compensation of committees..... | 15 00       |
| Rent.....  | 81 00       |
| Advertising, printing and stationery .....         | 128 30      |
| Postage, express, telegraph and telephone .....    | 55 35       |
| Bond for secretary .....                           | 15 00       |
| State Treasurer for care of deposit .....          | 133 76      |
| Premium on securities purchased.....               | 12 22       |
| Total disbursements.....                           | \$13,248 07 |
| Balance.....                                       | \$51,829 79 |

LEDGER ASSETS.

|   |            |
|---|------------|
| Book value of bonds and stocks, excluding interest: |            |
| Portland Water Co., 4% .....                        | \$1,000 00 |
| Portland Water Co., 4% .....                        | 2,000 00   |
| Empire Coke & Interbury Ins. Co., 5% .....          | 1,000 00   |
| Oxford Paper Co., 5% .....                          | 2,000 00   |
| Rockland Water Co., 5% .....                        | 2,000 00   |
| Oakland Water Co., 5% .....                         | 2,000 00   |
| Newport Water Co., 4% .....                         | 500 00     |
| Eastport Water Co., 5% .....                        | 1,000 00   |
| Brockton St. Ry., 5% .....                          | 2,000 00   |
| Biddeford & Saco Water Co., 4% .....                | 1,000 00   |
| Standish Water & Construction Co., 5% .....         | 2,000 00   |
| Huntington Water Co., 5% .....                      | 1,000 00   |
| Aurora, Elgin & Chicago Ry. Co., 5% .....           | 1,000 00   |
| City of Toledo, 4% .....                            | 1,000 00   |
| Village of Toronto, 5% .....                        | 1,000 00   |
| Plainfield Gas & EL Co., 5% .....                   | 1,000 00   |
| Washington County, 4% .....                         | 2,000 00   |
| Bangor & Aroostook R. R. Co., 4% .....              | 2,000 00   |
| East Liverpool & W. St. Ry., 5% .....               | 1,000 00   |
| Evansville Sub. & Newburg Ry., 5% .....             | 2,000 00   |

## Stocks:

|   |          |             |
|---|----------|-------------|
| First National Bank, 3 sh.....                          | \$300 00 |             |
| Chapman National Bank, 20 sh.....                       | 2,000 00 | \$30,800 00 |
| Deposits in trust companies and banks, on interest..... |          | 16,606 02   |
| Cash in office and bank, not on interest.....           |          | 4,423 77    |
| Total ledger assets.....                                |          | \$51,829 79 |

## NON-LEDGER ASSETS.

|                              |  |             |
|------------------------------|--|-------------|
| Furniture and fixtures ..... |  | \$40 00     |
| Gross assets.....            |  | \$51,869 79 |

## DEDUCT ASSETS NOT ADMITTED.

|                              |  |             |
|------------------------------|--|-------------|
| Furniture and fixtures ..... |  | \$40 00     |
| Total admitted assets.....   |  | \$51,829 79 |

## LIABILITIES.

|   |  |          |
|---|--|----------|
| Death claims due and unpaid.....                                  |  | \$103 95 |
| Salaries, rents, expenses, commissions, etc., due or accrued..... |  | 27 00    |
| Advance assessments.....  |  | 74 00    |
| Total liabilities.....  |  | \$204 95 |

## EXHIBIT OF CERTIFICATES.

## BUSINESS ALL IN MAINE.

|   | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------|
| In force Dec. 31, of previous year.....                 | 762            | \$1,002,736 00 |
| Terminated or decreased during year .....               | 32             | 39,825 00      |
| In force Dec. 31, 1909 .....                            | 730            | \$962,911 00   |
| Losses and claims unpaid Dec. 31, of previous year..... | 1              | \$819 95       |
| Losses and claims incurred during year .....            | 19             | 10,982 00      |
| Total.....  | 20             | \$11,801 95    |
| Losses and claims paid and compromised during year..... | 20             | 11,698 00      |
| Losses and claims unpaid Dec. 31, 1909.....             | -              | \$103 95       |

## Deposits held by the State Treasurer of Maine for the protection of all policyholders:

|   |             |             |
|---|-------------|-------------|
| Bonds .....                               | \$28,500 00 |             |
| Stocks.....                               | 2,300 00    |             |
| Deposit Book, Maine Savings Bank .....    | 2,500 00    |             |
| Deposit Book, Portland Savings Bank ..... | 3,206 02    |             |
| Deposit Book, Shawmut Savings Bank .....  | 900 00      | \$37,406 02 |

ODD FELLOWS GRADED MUTUAL RELIEF ASSO-  
CIATION,

NORWAY, MAINE.

INCORPORATED IN 1883. COMMENCED BUSINESS IN 1883.

ALFRED S. KIMBALL, *President.*

A. L. F. PIKE, *Secretary.*

INCOME.

|                                      | <i>Mortuary.</i> | <i>Reserve.</i> | <i>Expense.</i> |             |
|--------------------------------------|------------------|-----------------|-----------------|-------------|
| Membership fees received.....        | \$4 00           | \$4 00          | -               |             |
| First year's assessments.....        | 29 00            | -               | -               |             |
| Subsequent year's assessment.....    | 30,781 00        | -               | 4,866 00        |             |
| Receipts from members.....           | \$30,814 00      | \$4 00          | \$4,866 00      | \$35,684 00 |
| Interest and rents.....              | -                | 428 67          | -               | 428 67      |
| Total income.....                    |                  |                 |                 | \$36,112 67 |
| Ledger assets December 31, 1908..... |                  |                 |                 | 11,983 62   |
| Total.....                           |                  |                 |                 | \$48,096 29 |

DISBURSEMENTS.

|  |             |
|--|-------------|
| Death claims.....  | \$31,130 00 |
| Salaries of managers or agents not deputies or organizers..... | 1,226 00    |
| Salaries of officers and trustees.....                         | 1,429 74    |
| Salaries and other compensation of committees.....             | 10 00       |
| Collection and remittance of assessments and dues.....         | 928 83      |
| Insurance department fees.....                                 | 2 00        |
| Advertising, printing and stationery.....                      | 185 55      |
| Postage, express, telegraph and telephone.....                 | 544 85      |
| Miscellaneous expenditures.....                                | 539 00      |
| Total disbursements.....                                       | \$35,995 97 |
| Balance.....   | \$12,100 32 |

LEDGER ASSETS.

|   |       |             |
|---|-------|-------------|
| Book value of bonds excluding interest:                 |       |             |
| Oxford county bonds, 4%, 1915.....                      | \$204 |             |
| Norway Water Co., 4%, 1926.....                         | 800   | \$1,004 00  |
| Deposits in trust companies and banks, on interest..... |       | 10,898 10   |
| Cash in office and bank, not on interest.....           |       | 198 22      |
| Total ledger assets.....                                |       | \$12,100 32 |

NON-LEDGER ASSETS.

|                                      |             |
|--------------------------------------|-------------|
| Assessments due and uncollected..... | \$4,000 00  |
| Total admitted assets.....           | \$16,100 32 |

LIABILITIES.

|                                  |            |             |
|----------------------------------|------------|-------------|
| Death claims due and unpaid..... | \$3,475 00 |             |
| Adjusted, not due.....           | 11,015 00  |             |
| Resisted.....                    | 1,090 00   |             |
|                                  | <hr/>      |             |
| Total unpaid claims.....         |            | \$15,580 00 |
| Advance assessments.....         |            | 24 00       |
|                                  |            | <hr/>       |
| Total liabilities.....           |            | \$15,604 00 |

EXHIBIT OF CERTIFICATES.

BUSINESS ALL IN MAINE.

|   | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------|
| In force Dec. 31, of previous year.....                 | 1,573          | \$1,897,650 00 |
| Written or increased during year.....                   | 4              | 4,835 00       |
|   | <hr/>          | <hr/>          |
| Total.....  | 1,577          | \$1,902,485 00 |
| Terminated or decreased during year.....                | 401            | 539,015 00     |
|   | <hr/>          | <hr/>          |
| In force Dec. 31, 1909.....                             | 1,176          | \$1,363,470 00 |
| Losses and claims unpaid Dec. 31, of previous year..... | 3              | \$2,835 00     |
| Losses and claims incurred during year.....             | 40             | 43,875 00      |
|   | <hr/>          | <hr/>          |
| Total.....  | 43             | \$46,710 00    |
| Losses and claims paid and compromised during year..... | 29             | 31,130 00      |
|   | <hr/>          | <hr/>          |
| Losses and claims unpaid Dec. 31, 1909.....             | 14             | \$15,580 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, 1909.

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## AMERICAN BENEFIT SOCIETY,

BOSTON, MASS.

INCORPORATED IN 1893. COMMENCED BUSINESS IN 1893.

WILLIAM H. CARBERRY, *President.*EDWIN STEAD, *Secretary.*

## INCOME.

|                                      | <i>Mortuary.</i> | <i>Expense.</i> |              |
|--------------------------------------|------------------|-----------------|--------------|
| Membership fees received.....        | \$67,974 75      | -               |              |
| Dues and per capita tax.....         | -                | \$9,698 77      |              |
| Medical examiners' fees.....         | -                | 242 00          |              |
| All other dues and assessments.....  | -                | 95 00           |              |
| Receipts from members.....           | \$67,974 75      | \$10,035 77     | \$78,010 52  |
| Interest and rents.....              | 2,107 21         | -               | 2,107 21     |
| Sale of lodge supplies.....          | -                | 164 90          |              |
| From other sources.....              | -                | 153 50          | 318 40       |
| Total income.....                    |                  |                 | \$80,436 13  |
| Ledger assets December 31, 1908..... |                  |                 | 58,382 45    |
| Total.....                           |                  |                 | \$138,818 58 |

## DISBURSEMENTS.

|  |             |
|--|-------------|
| Death claims.....                                  | \$64,750 00 |
| Salaries of deputies and organizers.....           | 846 00      |
| Salaries of officers and trustees.....             | 2,925 00    |
| Salaries and other compensation of committees..... | 147 00      |
| Salaries of office employes.....                   | 954 00      |
| Other compensation of office employes.....         | 148 58      |
| Supreme medical examiners' salaries.....           | 1,064 10    |
| Expenses of officers, trustees and committees..... | 467 31      |
| Insurance department fees.....                     | 15 00       |
| Rent.....  | 595 79      |
| Printing and stationery.....                       | 401 47      |
| Postage and telephone.....                         | 416 43      |
| Lodge supplies.....                                | 278 42      |
| Official publication.....                          | 965 98      |
| Expense of supreme lodge meeting.....              | 210 70      |
| Legal expense.....                                 | 96 00       |
| Furniture and fixtures.....                        | 32 07       |
| Auditing.....                                      | 586 00      |
| Miscellaneous expenditures.....                    | 505 30      |
| Total disbursements.....                           | \$75,405 15 |
| Balance.....                                       | \$63,413 43 |

## LEDGER ASSETS.

|   |             |
|---|-------------|
| Book value of bonds, excluding interest.....            | \$49,000 00 |
| Deposits in trust companies and banks, on interest..... | 14,413 43   |
| Total ledger assets.....                                | \$63,413 43 |

## NON-LEDGER ASSETS.

|   |                    |
|---|--------------------|
| Market value of bonds over book value ..... | \$270 00           |
| Furniture and fixtures .....                | 798 35             |
| Jewels, stationery and supplies .....       | 709 58             |
| Officers bonds .....                        | 40 30              |
| Gross assets .....                          | <u>\$65,226 66</u> |

## DEDUCT ASSETS NOT ADMITTED.

|                                       |                   |
|---------------------------------------|-------------------|
| Furniture and fixtures .....          | \$798 35          |
| Jewels, stationery and supplies ..... | 709 58            |
| Officers bonds .....                  | 40 30             |
| Total admitted assets .....           | <u>\$1,548 23</u> |
| Total admitted assets .....           | \$63,683 43       |

## LIABILITIES.

|                                   |                   |
|-----------------------------------|-------------------|
| Death claims due and unpaid ..... | \$2,500 00        |
| resisted .....                    | 2,000 00          |
| Total liabilities .....           | <u>\$4,500 00</u> |

## EXHIBIT OF CERTIFICATES.

## TOTAL BUSINESS.

|  | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|----------------|
| In force Dec. 31, of previous year .....                 | 6,338          | \$5,732,500 00 |
| Written or increased during year .....                   | 443            | 308,500 00     |
| Total .....  | 6,781          | \$6,041,000 00 |
| Terminated or decreased during year .....                | 595            | 422,500 00     |
| In force Dec. 31, 1909 .....                             | 6,186          | \$5,618,500 00 |
| Losses and claims unpaid Dec. 31, of previous year ..... | 1              | \$1,500 00     |
| Losses and claims incurred during year .....             | 68             | 67,750 00      |
| Total .....  | 69             | \$69,250 00    |
| Losses and claims paid and compromised during year ..... | 65             | 64,750 00      |
| Losses and claims unpaid Dec. 31, 1909 .....             | 4              | \$4,500 00     |

## BUSINESS IN MAINE.

|  | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|----------------|
| In force Dec. 31, of previous year .....                 | 1,440          | \$1,267,750 00 |
| Written or increased during year .....                   | 35             | 24,250 00      |
| Total .....  | 1,475          | \$1,292,000 00 |
| Terminated or decreased during year .....                | 83             | 70,750 00      |
| In force Dec. 31, 1909 .....                             | 1,392          | \$1,221,250 00 |
| Losses and claims unpaid Dec. 31, of previous year ..... | 1              | \$1,500 00     |
| Losses and claims incurred during year .....             | 14             | 15,000 00      |
| Total .....  | 15             | \$16,500 00    |
| Losses and claims paid and compromised during year ..... | 15             | 16,500 00      |
| Assessments collected during the year .....              |                | 14,240 68      |

## BROTHERHOOD ACCIDENT COMPANY,

BOSTON, MASS.

INCORPORATED IN 1892. COMMENCED BUSINESS IN 1892.

JOHN J. WHIPPLE, *President.*JAY B. CRAWFORD, *Secretary.*

## INCOME.

|  | <i>Mortuary.</i> | <i>Sick and<br/>Accident.</i> | <i>Expense.</i> |              |
|--|------------------|-------------------------------|-----------------|--------------|
| Membership fees received.....                  | -                | -                             | \$16,201 40     |              |
| First year's assessments.....                  | \$4,477 00       | \$13,435 00                   | -               |              |
| Subsequent years' assessments...               | 23,839 49        | 70,252 46                     | -               |              |
| Dues and per capita tax.....                   | -                | -                             | 52,491 10       |              |
| Total.....                                     | \$28,316 49      | \$83,687 46                   | \$68,692 50     |              |
| Deduct payments returned to<br>applicants..... | -                | 197 30                        | 181 17          |              |
| Net receipts from members.....                 | \$28,316 49      | \$83,490 16                   | \$68,511 33     | \$180,317 98 |
| Interest and rents.....                        | 197 88           | 313 46                        | 145 40          | 656 74       |
| Total income.....                              |                  |                               |                 | \$180,974 72 |
| Ledger assets December 31, 1908.....           |                  |                               |                 | 48,884 17    |
| Total.....                                     |                  |                               |                 | \$229,858 89 |

## DISBURSEMENTS.

|  |              |
|--|--------------|
| Death claims.....                                      | \$7,740 00   |
| Sick and accident claims.....                          | 84,141 29    |
| Total benefits paid.....                               | \$91,881 29  |
| Commissions or fees paid deputies or organizers.....   | 15,609 00    |
| Salaries of agents not deputies or organizers.....     | 5,275 00     |
| Salaries of officers and trustees.....                 | 15,100 00    |
| Other compensation of officers and trustees.....       | 9,485 22     |
| Salaries of office employes.....                       | 8,237 85     |
| Medical examiners' salaries and fees.....              | 148 00       |
| Expenses of officers, trustees and committees.....     | 1,235 88     |
| Collection and remittance of assessments and dues..... | 6,553 25     |
| Insurance department fees.....                         | 551 50       |
| Rent.....  | 2,259 96     |
| Advertising, printing and stationery.....              | 1,814 00     |
| Postage, express, telegraph and telephone.....         | 3,119 86     |
| Legal expenses.....                                    | 193 00       |
| Furniture and fixtures.....                            | 327 39       |
| Examinations by State departments.....                 | 326 90       |
| Miscellaneous expenditures.....                        | 681 82       |
| Total disbursements.....                               | \$162,799 92 |
| Balance.....   | \$67,058 97  |

LEDGER ASSETS.

|   |            |             |
|---|------------|-------------|
| Book value of bonds excluding interest.....             | \$4,095 00 |             |
| Deposits in trust companies and banks, on interest..... | 61,832 71  |             |
| Cash in office, not on interest.....                    | 1,081 26   |             |
| Total ledger assets.....                                |            | \$67,058 97 |

NON-LEDGER ASSETS.

|   |  |             |
|---|--|-------------|
| Assessments collected by local secretaries..... |  | \$739 42    |
| Furniture and fixtures.....                     |  | 1,500 00    |
| Supplies, printed matter and stationery.....    |  | 300 00      |
| Gross assets.....                               |  | \$69,598 39 |

DEDUCT ASSETS NOT ADMITTED.

|  |          |             |
|--|----------|-------------|
| Book value of bonds over market value.....   | \$108 00 |             |
| Furniture and fixtures.....                  | 1,500 00 |             |
| Supplies, printed matter and stationery..... | 300 00   | \$1,908 00  |
| Total admitted assets.....                   |          | \$67,690 39 |

LIABILITIES.

|  |          |                   |
|--|----------|-------------------|
| Death claims due and unpaid.....   | \$100 00 |                   |
| resisted.....  | 700 00   |                   |
| reported, not adjusted.....  | 1,040 00 | \$1,840 00        |
| Sick and accident claims, reported, not adjusted.....  |          | 18,205 10         |
| Total unpaid claims.....   |          | \$20,045 10       |
| Advance assessments.....   |          | 3,171 00          |
| Total liabilities.....   |          | \$23,216 10       |
| Deposits held by the State Treasurer of Maine for the protection of all policyholders in Maine : |          | <i>Par Value.</i> |
| Boston & Maine R. R., 4s, 1942.....  |          | \$1,000 00        |

EXHIBIT OF CERTIFICATES.

TOTAL BUSINESS.

|   | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------|
| In force Dec. 31, of previous year.....                 | 12,947         | \$1,294,700 00 |
| Written or increased during year.....                   | 5,203          | 520,300 00     |
| Total.....  | 18,150         | \$1,815,000 00 |
| Terminated or decreased during year.....                | 3,397          | 339,700 00     |
| In force Dec. 31, 1909.....                             | 14,753         | \$1,475,300 00 |
| Losses and claims unpaid Dec. 31, of previous year..... | 297            | \$16,297 37    |
| Losses and claims incurred during year.....             | 2,468          | 95,629 02      |
| Total.....  | 2,765          | \$111,926 39   |
| Losses and claims paid and compromised during year..... | 2,426          | 91,881 29      |
| Losses and claims unpaid Dec. 31, 1909.....             | 339            | \$20,045 10    |

BUSINESS IN MAINE.

|   | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------|
| Written or increased during year.....                   | 79             | \$7,900 00     |
| Terminated or decreased during year.....                | 3              | 300 00         |
| In force Dec. 31, 1909.....                             | 76             | \$7,600 00     |
| Losses and claims incurred during year.....             | 9              | \$204 19       |
| Losses and claims paid and compromised during year..... | 9              | 204 19         |
| Assessments collected during the year.....              |                | 924 00         |

## CATHOLIC BENEVOLENT LEGION,

BROOKLYN, N. Y.

INCORPORATED IN 1881. COMMENCED BUSINESS IN 1881.

RICHARD B. TIPPETT, *President.*JOHN D. CARROLL, *Secretary.*

| INCOME.                              |                  |                 |                  |                |
|--------------------------------------|------------------|-----------------|------------------|----------------|
|                                      | <i>Mortuary.</i> | <i>Expense.</i> | <i>Extension</i> |                |
|                                      |                  |                 | <i>Fund.</i>     |                |
| Membership fees received.....        | -                | \$315 00        | -                |                |
| First year's assessments.....        | \$1,638 79       | -               | -                |                |
| Subsequent years' assessments.....   | 780,748 52       | -               | -                |                |
| Dues and per capita tax.....         | -                | 10,603 99       | -                |                |
| All other dues and assessments.....  | -                | 2,013 55        | \$6,783 17       |                |
| Receipts from members.....           | \$782,387 31     | \$12,932 54     | \$6,783 17       | \$802,103 02   |
| Interest and rents.....              | 13,906 42        | -               | -                | 13,906 42      |
| Sale of lodge supplies.....          | -                | 387 56          | -                | 387 56         |
| Total income.....                    |                  |                 |                  | \$816,397 00   |
| Ledger assets December 31, 1908..... |                  |                 |                  | 283,085 69     |
| Total.....                           |                  |                 |                  | \$1,099,482 69 |

## DISBURSEMENTS.

|  |              |              |
|--|--------------|--------------|
| Death claims.....                                      | \$645,080 78 |              |
| Permanent disability claims.....                       | 39,099 91    | \$684,180 69 |
| Commissions or fees paid deputies or organizers.....   |              | 68 75        |
| Salaries of officers and trustees.....                 |              | 5,999 97     |
| Salaries and other compensation of committees.....     |              | 336 90       |
| Salaries of office employes.....                       |              | 5,750 00     |
| Expenses of officers, trustees and committees.....     |              | 44 03        |
| Collection and remittance of assessments and dues..... |              | 279 76       |
| Insurance department fees.....                         |              | 136 00       |
| Rent.....  |              | 1,200 00     |
| Advertising, printing and stationery.....              |              | 1,271 51     |
| Postage, express, telegraph and telephone.....         |              | 1,255 30     |
| Lodge supplies.....                                    |              | 124 25       |
| Official publication.....                              |              | 1,572 24     |
| Expense of supreme lodge meeting.....                  |              | 988 40       |
| Legal expenses.....                                    |              | 1,239 88     |
| Miscellaneous expenditures.....                        |              | 448 73       |
| Total disbursements.....                               |              | \$704,896 41 |
| Balance.....   |              | \$394,586 28 |

## LEDGER ASSETS.

|   |              |
|---|--------------|
| Book value of bonds, excluding interest.....            | \$257,008 05 |
| Deposits in trust companies and banks, on interest..... | 137,578 23   |
| Total ledger assets.....                                | \$394,586 28 |

NON-LEDGER ASSETS.

|   |  |              |
|---|--|--------------|
| Interest due and accrued on bonds.....                |  | \$3,045 00   |
| Assessments in treasury of subordinate branches ..... |  | 15,118 81    |
| Terminal reserve.....                                 |  | 30,799 00    |
| Optional reserve.....                                 |  | 405,370 87   |
|   |  | <hr/>        |
| Gross assets.....                                     |  | \$848,919 46 |

DEDUCT ASSETS NOT ADMITTED.

|                            |             |              |
|----------------------------|-------------|--------------|
| Terminal reserve .....     | \$30,799 00 |              |
| Optional reserve.....      | 405,370 87  | \$436,169 87 |
|                            |             | <hr/>        |
| Total admitted assets..... |             | \$412,750 09 |

LIABILITIES.

|   |             |             |
|---|-------------|-------------|
| Death claims:   |             |             |
| resisted.....   | \$10,000 00 |             |
| reported, not adjusted.....                                       | 54,000 00   |             |
|   |             | <hr/>       |
| Total unpaid claims.....  |             | \$64,000 00 |
| Salaries, rents, expenses, commissions, etc., due or accrued..... |             | 960 22      |
| Advance assessments.....  |             | 70 80       |
|   |             | <hr/>       |
| Total liabilities.....  |             | \$65,031 02 |

EXHIBIT OF CERTIFICATES.

TOTAL BUSINESS.

|   | <i>Number.</i> | <i>Amount.</i>  |
|---|----------------|-----------------|
| In force Dec. 31, of previous year.....                 | 17,479         | \$21,880,500 00 |
| Written or increased during year.....                   | 419            | 322,000 00      |
|   |                | <hr/>           |
| Total.....  | 17,898         | \$22,202,500 00 |
| Terminated or decreased during year.....                | 1,172          | 1,720,500 00    |
|   |                | <hr/>           |
| In force Dec. 31, 1909.....                             | 16,726         | \$20,482,000 00 |
| Losses and claims unpaid Dec. 31, of previous year..... | 49             | \$79,750 00     |
| Losses and claims incurred during year.....             | 481            | 705,599 91      |
|   |                | <hr/>           |
| Total.....  | 530            | \$785,349 91    |
| Losses and claims paid and compromised during year..... | 489            | 721,349 91      |
|   |                | <hr/>           |
| Losses and claims unpaid Dec. 31, 1909.....             | 41             | \$64,000 00     |

BUSINESS IN MAINE.

|  | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|----------------|
| In force Dec. 31, of previous year .....                 | 13             | \$18,000 00    |
| Terminated or decreased during year.....                 | 1              | 3,000 00       |
|  |                | <hr/>          |
| In force Dec. 31, 1909 .....                             | 12             | \$15,000 00    |
| Losses and claims incurred during year .....             | 1              | \$1,000 00     |
| Losses and claims paid and compromised during year ..... | 1              | 1,000 00       |
| Assessments collected during the year.....               |                | 581 82         |

## CATHOLIC ORDER OF FORESTERS,

CHICAGO, ILL.

INCORPORATED IN 1883. COMMENCED BUSINESS IN 1883

THOS. H. CANNON, *High Chief Ranger.* THOS. F. McDONALD, *High Secretary.*

## INCOME.

|  | <i>Mortuary.</i> | <i>Expense.</i> |                 |
|--|------------------|-----------------|-----------------|
| Membership fees received.....              | -                | \$1,850 00      |                 |
| First year's assessments.....              | \$47,287 08      | -               |                 |
| Subsequent year's assessments.....         | 1,401,576 55     | -               |                 |
| All other dues and assessments.....        | -                | 108,693 43      |                 |
| Total .....                                | \$1,448,863 63   | \$110,543 43    |                 |
| Deduct payments returned to applicants.... | -                | 28 85           |                 |
| Net receipts from members.....             | \$1,448,863 63   | \$110,514 58    | \$1,559,378 21  |
| Interest and rents.....                    | 77,460 67        | 525 50          | 77,986 17       |
| Sale of lodge supplies.....                | -                | 4,704 87        |                 |
| From other sources.....                    | 5 00             | 15,226 25       | 19,936 12       |
| Total income.....                          |                  |                 | \$1,657,300 50  |
| Ledger assets December 31, 1908 .....      |                  |                 | 1,964 508 71    |
| Total.....                                 |                  |                 | \$3, 621,809 21 |

## DISBURSEMENTS.

|  |                |
|--|----------------|
| Death claims.....  | \$1,307,047 14 |
| Commissions or fees paid organizers.....                   | 3,856 88       |
| Salaries of organizers.....                                | 7,175 00       |
| Premiums on subordinate and court officers' bond.....      | 3,801 01       |
| Salaries of officers and trustees.....                     | 11,445 02      |
| Salaries of office employes.....                           | 18,060 19      |
| Expenses of officers, trustees and committees.....         | 3,523 70       |
| Insurance department fees .....                            | 614 00         |
| Rent.....  | 3,923 86       |
| Advertising, printing and stationery.....                  | 2,326 67       |
| Postage, express, telegraph and telephone.....             | 3,782 98       |
| Lodge supplies.....  | 3,966 93       |
| Official publication .....                                 | 20,857 18      |
| Expense of supreme lodge meeting.....                      | 20,071 60      |
| Legal expenses.....  | 4,116 69       |
| Furniture and fixtures.....                                | 2,764 00       |
| Premiums on securities purchased.....                      | 66 84          |
| Audit Company .....  | 1,138 00       |
| National and other association fees.....                   | 1,464 90       |
| Subordinate court and advertising balance charged off..... | 796 96         |
| Miscellaneous expenditures.....                            | 1,724 67       |
| Total disbursements.....                                   | \$1,422,524 22 |
| Balance .....  | \$2,199,284 99 |



## LEDGER ASSETS.

|   |                |                |
|---|----------------|----------------|
| Book value of bonds, excluding interest.....            | \$2,104,245 51 |                |
| Deposits in trust companies and banks, on interest..... | 81,977 88      |                |
| * Cash on deposit, Province of Quebec.....              | 5,000 00       |                |
| Furniture, fixtures and supplies.....                   | 8,061 60       |                |
| Total ledger assets.....                                |                | \$2,199,284 99 |

## NON-LEDGER ASSETS.

|  |             |                |
|--|-------------|----------------|
| Interest due and accrued on bonds.....   | \$30,822 26 |                |
| Interest due on other assets.....        | 75 00       | \$30,897 26    |
| Balance due from subordinate courts..... |             | 21,946 58      |
| Advertising accounts.....                |             | 244 60         |
| Gross assets.....                        |             | \$2,252,373 43 |

## DEDUCT ASSETS NOT ADMITTED.

|                                       |            |                |
|---------------------------------------|------------|----------------|
| Furniture, fixtures and supplies..... | \$8,061 60 |                |
| Advertising accounts.....             | 244 60     | \$8,306 20     |
| Total admitted assets.....            |            | \$2,244,067 23 |

## LIABILITIES.

|                                  |            |              |
|----------------------------------|------------|--------------|
| Death claims due and unpaid..... | \$5,011 18 |              |
| resisted.....                    | 14,500 00  |              |
| reported, not adjusted.....      | 142,500 00 |              |
| Total unpaid claims.....         |            | \$162,011 18 |
| All other liabilities.....       |            | 5 00         |
| Total liabilities.....           |            | \$162,016 18 |

## EXHIBIT OF CERTIFICATES.

## TOTAL BUSINESS.

|   | <i>Number.</i> | <i>Amount.</i>   |
|---|----------------|------------------|
| In force December 31, of previous year.....             | 134,511        | \$139,102,250 00 |
| Written or increased during the year.....               | 10,148         | 9,830,000 00     |
| Total.....  | 144,659        | \$148,932,250 00 |
| Terminated or decreased during year.....                | 7,180          | 7,111,750 00     |
| In force Dec. 31, 1909.....                             | 137,479        | \$141,820,500 00 |
| Losses and claims unpaid Dec. 31, of previous year..... | 149            | \$164,108 32     |
| Losses and claims incurred during year.....             | 1,249          | 1,310,250 00     |
| Total.....  | 1,398          | \$1,474,358 32   |
| Losses and claims paid and compromised during year..... | 1,243          | 1,312,347 14     |
| Losses and claims unpaid Dec. 31, 1909.....             | 155            | \$162,011 18     |

## BUSINESS IN MAINE.

|   | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------|
| In force Dec. 31, of previous year.....                 | 2,433          | \$2,484,000 00 |
| Written or increased during year.....                   | 179            | 182,000 00     |
| Total.....  | 2,612          | \$2,666,000 00 |
| Terminated or decreased during year.....                | 26             | 24,000 00      |
| In force Dec. 31, 1909.....                             | 2,586          | \$2,642,000 00 |
| Losses and claims unpaid Dec. 31, of previous year..... | 5              | \$5,000 00     |
| Losses and claims incurred during year.....             | 12             | 10,000 00      |
| Total.....  | 17             | \$15,000 00    |
| Losses and claims paid and compromised during year..... | 17             | 15,000 00      |
| Assessments collected during the year.....              |                | 25,352 41      |

\* Special deposit, for protection of policyholders in Province of Quebec.

## INDEPENDENT ORDER OF FORESTERS,

TORONTO, CANADA.

INCORPORATED IN 1881. COMMENCED BUSINESS IN 1881.

E. G. STEVENSON, *President.*R. MATHISON, *Secretary.*

## INCOME.

|  | <i>Mortuary.</i> | <i>Sick and<br/>Accident.</i> | <i>General.</i> |                 |
|--|------------------|-------------------------------|-----------------|-----------------|
| Membership fees received.....                    | -                | \$22 00                       | \$379 74        |                 |
| Assessments.....                                 | \$3,935,166 25   | 295,357 59                    | -               |                 |
| Dues and per capita tax.....                     | -                | -                             | 264,988 72      |                 |
| All other dues and assessments..                 | -                | -                             | 2,389 48        |                 |
| Total.....                                       | \$3,935,166 25   | \$295,379 59                  | \$267,757 94    |                 |
| Deduct payments returned to ap-<br>plicants..... | 131,001 14       | 1,474 93                      | 1,139 44        |                 |
| Net receipts from members.....                   | \$3,804,165 11   | \$293,904 66                  | \$266,618 50    | \$4,364,688 27  |
| Interest and rents.....                          | 618,332 90       | -                             | -               | 618,332 90      |
| From other sources.....                          | 40,424 39        | 211 73                        | 250 00          | 40,886 12       |
| Total income.....                                |                  |                               |                 | \$5,023,907 29  |
| Ledger assets December 31, 1908.....             |                  |                               |                 | 12,897,419 60   |
| Total.....                                       |                  |                               |                 | \$17,921,326 89 |

## DISBURSEMENTS.

|   |                |
|---|----------------|
| Death claims.....   | \$2,177,422 83 |
| Permanent disability claims.....                                | 181,452 32     |
| Sick claims.....  | 229,021 27     |
| Old age benefits.....   | 128,859 51     |
| Other benefits.....   | 22,002 41      |
| Total benefits paid.....  | \$2,738,758 34 |
| Commissions or fees paid deputies or organizers.....            | 30,423 45      |
| Salaries of deputies and organizers.....                        | 118,399 24     |
| Salaries of managers or agents, not deputies or organizers..... | 109,164 08     |
| Salaries of officers and trustees.....                          | 35,000 00      |
| Other compensation of officers and trustees.....                | 1,978 80       |
| Salaries and other compensation of committees.....              | 5,385 75       |
| Salaries of office employes.....                                | 94,866 20      |
| Expenses of officers, trustees and committees.....              | 8,590 86       |
| Insurance department fees.....                                  | 2,070 14       |
| Rent—including association's own occupancy.....                 | 8,536 00       |
| Advertising, printing and stationery.....                       | 3,733 83       |
| Postage, express, telegraph and telephone.....                  | 5,476 07       |
| Lodge supplies.....   | 9,488 06       |
| Official publication.....                                       | 22,160 55      |
| Legal expenses.....   | 18,727 55      |
| Furniture and fixtures.....                                     | 2,270 70       |
| Taxes and expenses on real estate and investments.....          | 4,322 68       |
| Decrease in book value of ledger assets.....                    | 8,961 58       |
| Fraternal societies.....  | 1,775 97       |

|  |                 |  |
|--|-----------------|--|
| Contributions and interest from general and total and permanent disability ..... | \$43,130 32     |  |
| Donations.....   | 2,152 00        |  |
| Miscellaneous expenditures.....  | 5,865 84        |  |
| Total disbursements.....   | \$9,281,238 01  |  |
| Balance.....   | \$14,640,088 88 |  |

LEDGER ASSETS.

|   |                 |  |
|---|-----------------|--|
| Book value of real estate.....                          | \$863,373 52    |  |
| Union Trust Co. investment account.....                 | 4,211,383 04    |  |
| Mortgage loans on real estate.....                      | 2,887,748 11    |  |
| Book value of bonds and stocks, excluding interest..... | 4,637,546 86    |  |
| Deposits in trust companies and banks, on interest..... | 540,037 35      |  |
| Securities held by Union Trust Co.....                  | 1,500,000 00    |  |
| Total ledger assets.....                                | \$14,640,088 88 |  |

NON-LEDGER ASSETS.

|   |                 |             |
|---|-----------------|-------------|
| Interest due and accrued on mortgages.....            | \$46,139 47     |             |
| Interest due and accrued on bonds.....                | 24,979 57       |             |
| Interest accrued on debentures.....                   | 3,840 01        |             |
| Interest accrued on stock.....                        | 9,119 21        |             |
| Rents due and accrued.....                            | 801 74          | \$84,880 00 |
| Market value of bonds and stocks over book value..... | 103,593 74      |             |
| Assessments in treasury of subordinate branches.....  | 3,661 75        |             |
| Temporary advances— fire insurance.....               | 282 34          |             |
| Furniture and fixtures.....                           | 30,181 83       |             |
| Liens on certificates.....                            | 330,011 27      |             |
| Gross assets.....                                     | \$15,192,699 81 |             |

DEDUCT ASSETS NOT ADMITTED.

|                             |                 |  |
|-----------------------------|-----------------|--|
| Furniture and fixtures..... | \$30,181 83     |  |
| Total admitted assets.....  | \$15,162,517 98 |  |

LIABILITIES.

|   |              |              |
|---|--------------|--------------|
| Death claims due and unpaid.....                              | \$2,150 00   |              |
| adjusted, not due.....  | 4,583 53     |              |
| resisted.....   | 25,500 00    |              |
| reported, not adjusted.....                                   | 93,121 32    | \$125,354 85 |
| Permanent disability claims adjusted, not due.....            | \$2,112 69   |              |
| reported not adjusted.....                                    | 13,250 00    | 15,362 69    |
| Old age benefits due and unpaid.....                          | 200 00       |              |
| Sick and accident claims due and unpaid.....                  | \$2,141 36   |              |
| Sick claims resisted.....                                     | 2,696 27     |              |
| reported, not yet adjusted.....                               | 7,542 15     |              |
| Funeral claims resisted (in suit).....                        | 200 00       |              |
| (not in suit).....  | 100 00       |              |
| adjusted, not yet due.....                                    | 50 00        |              |
| reported, not yet adjusted.....                               | 1,050 00     | 13,779 78    |
| Mortuary claims paid in annual installments, not yet due..... | 5,350 00     |              |
| Old age benefits due and unpaid.....                          | 645,715 63   |              |
| Present value unpaid installments, old age annuities.....     | 6,563 08     |              |
| Total unpaid claims.....                                      | \$812,326 05 |              |
| Advance assessments.....                                      | 5,273 16     |              |
| Accounts unpaid.....  | 3,507 37     |              |
| Contingent liabilities.....                                   | 121,887 66   |              |
| Total liabilities.....  | \$942,994 22 |              |

## EXHIBIT OF CERTIFICATES.

## TOTAL BUSINESS.

|   | <i>Number.</i> | <i>Amount.</i>          |
|---|----------------|-------------------------|
| In force Dec. 31, of previous year.....                 | 239,716        | \$246,027,884 00        |
| Written or increased during year.....                   | 18,516         | 14,239,129 00           |
| Total.....  | <u>258,232</u> | <u>\$260,267,013 00</u> |
| Terminated or decreased during year.....                | 25,202         | 21,025,168 00           |
| In force Dec. 31, 1909.....                             | 233,030        | \$239,241,845 00        |
| Losses and claims unpaid Dec. 31, of previous year..... | 600            | \$213,363 44            |
| Losses and claims incurred during year.....             | 14,468         | 2,783,724 71            |
| Total.....  | <u>15,068</u>  | <u>\$2,997,088 15</u>   |
| Losses and claims paid and compromised during year..... | 14,452         | 2,842,390 83            |
| Losses and claims unpaid Dec. 31, 1909.....             | 616            | \$154,697 32            |

## BUSINESS IN MAINE.

|   | <i>Number.</i> | <i>Amount.</i>        |
|---|----------------|-----------------------|
| In force Dec. 31, of previous year.....                     | 6,200          | \$5,143,570 00        |
| Written or increased during year.....                       | 291            | 214,750 00            |
| Total.....  | <u>6,491</u>   | <u>\$5,358,320 00</u> |
| Terminated or decreased during year.....                    | 769            | 675,010 00            |
| In force Dec. 31, 1909.....                                 | 5,722          | \$4,683,310 00        |
| Losses and claims unpaid December 31, of previous year..... | 13             | \$2,742 30            |
| Losses and claims incurred during year. ....                | 628            | 46,263 08             |
| Total .....   | <u>641</u>     | <u>\$49,005 38</u>    |
| Losses and claims paid and compromised during year.....     | 636            | 48,469 10             |
| Losses and claims unpaid Dec. 31, 1909.....                 | 5              | \$536 28              |
| Assessments collected during the year.....                  |                | 97,705 67             |

## \* KNIGHTS AND LADIES OF HONOR,

INDIANAPOLIS, IND.

INCORPORATED IN 1878. COMMENCED BUSINESS IN 1877.

GEO. D. TAIT, *President.*S. B. WATTS, *Secretary.*

## INCOME.

|                                      | <i>Mortuary.</i> | <i>Expense.</i> | <i>Old Age.</i> |                |
|--------------------------------------|------------------|-----------------|-----------------|----------------|
| Membership fees received .....       | -                | \$194 00        | -               |                |
| First year's assessments.....        | \$37,517 23      | -               | -               |                |
| Subsequent years' assessments.....   | 1,317,898 45     | -               | -               |                |
| Dues and per capita tax.....         | -                | 24,536 82       | -               |                |
| All other dues and assessments ..... | -                | 154,583 89      | \$42,752 25     |                |
| Receipts from members.....           | \$1,355,415 68   | \$179,314 71    | \$42,752 25     | \$1,577,482 64 |
| Interest and rents.....              | -                | 19,691 88       | -               | 19,691 88      |
| Sale of lodge supplies .....         | -                | 1,528 65        | -               |                |
| From other sources .....             | -                | 2,359 35        | -               | 3,888 00       |
| Total income.....                    |                  |                 |                 | \$1,601,062 52 |
| Ledger assets December 31, 1908..... |                  |                 |                 | 503,637 46     |
| Total.....                           |                  |                 |                 | \$2,104,699 98 |

## DISBURSEMENTS.

|  |                |
|--|----------------|
| Death claims.....  | \$1,424,544 84 |
| Old age benefits.....  | 13,900 00      |
| Total benefits paid .....  | \$1,438,444 84 |
| Commissions or fees paid deputies or organizers .....              | 13,596 33      |
| Commission paid subordinate lodges for procuring new members ..... | 7,884 00       |
| Salaries of deputies and organizers .....                          | 64,309 64      |
| Salaries of officers .....   | 16,998 31      |
| Salaries and other compensation of committees .....                | 260 00         |
| Salaries of office employes.....                                   | 15,636 99      |
| Expenses of officers, trustees and committees .....                | 2,954 65       |
| Insurance department fees.....                                     | 278 50         |
| Rent—including association's own occupancy .....                   | 2,500 00       |
| Advertising, printing and stationery.....                          | 2,350 18       |
| Postage, express, telegraph and telephone .....                    | 4,986 97       |
| Lodge supplies .....   | 1,603 34       |
| Official publication.....  | 8,592 03       |
| Expense of supreme lodge meeting.....                              | 4,988 90       |
| Legal expenses.....  | 2,816 11       |
| Furniture and fixtures.....  | 325 16         |
| Taxes and expenses on real estate .....                            | 2,995 59       |
| Decrease in book value of bonds.....                               | 522 97         |
| Miscellaneous expenditures.....                                    | 8,053 45       |
| Total disbursements.....   | \$1,599,602 96 |
| Balance.....   | \$505,097 02   |

\* Admitted March 3, 1910.

## LEDGER ASSETS.

|   |             |              |
|---|-------------|--------------|
| Book value of real estate .....                         | \$63,151 13 |              |
| Book value of bonds, excluding interest .....           | 295,803 63  |              |
| Deposits in trust companies and banks, on interest..... | 134,181 25  |              |
| Furniture and fixtures .....                            | 6,261 01    |              |
| Deposits to secure bonds in litigated cases .....       | 5,700 00    |              |
| Total ledger assets.....                                |             | \$505,097 02 |

## NON-LEDGER ASSETS.

|   |            |              |
|---|------------|--------------|
| Interest due and accrued on bonds .....               | \$3,797 89 |              |
| Interest due on other assets .....                    | 290 31     | \$4,088 20   |
| Market value of real estate over book value.....      |            | 15,000 00    |
| Assessments in treasury of subordinate branches ..... |            | 120,000 00   |
| Gross assets.....                                     |            | \$644,185 22 |

## DEDUCT ASSETS NOT ADMITTED.

|  |            |              |
|--|------------|--------------|
| Book value of bonds over market value..... | \$3,433 63 |              |
| Furniture and fixtures .....               | 6,261 01   | \$9,694 64   |
| Total admitted assets.....                 |            | \$634,490 58 |

## LIABILITIES.

|   |              |              |
|---|--------------|--------------|
| Death claims due and unpaid.....                                  | \$102,816 66 |              |
| adjusted, not due .....   | 22,900 00    |              |
| resisted .....  | 10,299 99    |              |
| reported, not adjusted.....                                       | 130,535 65   |              |
| Total unpaid claims.....  |              | \$266,552 30 |
| Salaries, rents, expenses, commissions, etc., due or accrued..... |              | 244 08       |
| Total liabilities.....  |              | \$266,796 38 |

## EXHIBIT OF CERTIFICATES.

## TOTAL BUSINESS.

|  | <i>Number.</i> | <i>Amount.</i>  |
|--|----------------|-----------------|
| In force Dec. 31, of previous year .....                 | 88,579         | \$85,281,750 00 |
| Written or increased during year .....                   | 10,459         | 6,959,500 00    |
| Total.....   | 99,038         | \$92,241,250 00 |
| Terminated or decreased during year .....                | 16,118         | 12,431,250 00   |
| In force Dec. 31, 1909 .....                             | 82,920         | \$79,810,000 00 |
| Losses and claims unpaid Dec. 31, of previous year.....  | 250            | \$262,716 65    |
| Losses and claims incurred during year .....             | 1,399          | 1,439,716 47    |
| Total.....   | 1,649          | \$1,702,433 12  |
| Losses and claims paid and compromised during year ..... | 1,380          | 1,435,880 82    |
| Losses and claims unpaid Dec. 31, 1909 .....             | 269            | \$266,552 30    |

## KNIGHTS OF COLUMBUS,

NEW HAVEN, CONN.

INCORPORATED IN 1882. COMMENCED BUSINESS IN 1882.

JAMES A. FLAHERTY, *President.*WM. J. MCGINLEY, *Secretary.*

## INCOME.

|                                      | <i>Mortuary.</i> | <i>Reserve.</i> | <i>Expense.</i> |                |
|--------------------------------------|------------------|-----------------|-----------------|----------------|
| Assessments .....                    | \$808,791 93     | -               | -               |                |
| Dues and per capita tax.....         | -                | -               | \$110,512 67    |                |
| Medical examiners' fees.....         | -                | -               | 5,545 71        |                |
| Receipts from members.....           | \$808,791 93     | -               | \$116,058 38    | \$924,850 31   |
| Interest and rents.....              | 1,577 24         | \$108,449 29    | 661 52          | 110,688 05     |
| Sale of lodge supplies.....          | -                | -               | 10,334 29       |                |
| From other sources.....              | -                | 318 75          | 32,878 21       | 43,531 25      |
| Total income.....                    |                  |                 |                 | \$1,079,069 61 |
| Ledger assets December 31, 1908..... |                  |                 |                 | 2,591,875 12   |
| Total.....                           |                  |                 |                 | \$3,670,944 73 |

## DISBURSEMENTS.

|  |                |
|--|----------------|
| Death claims.....                                  | \$515,191 67   |
| Returned to members.....                           | 568 05         |
| Total benefits paid .....                          | \$515,759 72   |
| Salaries of officers.....                          | 12,124 88      |
| Other compensation of officers and trustees.....   | 1,370 00       |
| Salaries and other compensation of committees..... | 903 50         |
| Salaries of office employes.....                   | 21,617 52      |
| Traveling expenses.....                            | 16 30          |
| Supreme medical examiners' salaries and fees.....  | 5,322 50       |
| Expenses of officers, trustees and committees..... | 8,676 64       |
| Insurance department fees.....                     | 1,157 53       |
| Rent—including association's own occupancy.....    | 3,000 00       |
| Printing.....                                      | 3,866 45       |
| Postage, express, telegraph and telephone.....     | 6,204 45       |
| Lodge supplies.....                                | 7,314 05       |
| Official publication.....                          | 35,256 53      |
| Expense of supreme lodge meeting.....              | 27,326 30      |
| Legal expenses.....                                | 4,927 67       |
| Furniture and fixtures.....                        | 682 53         |
| Taxes and expenses on real estate.....             | 7,364 60       |
| Decrease in book value of ledger assets.....       | 3,350 89       |
| Premiums on securities purchased.....              | 4,029 36       |
| Organization expense.....                          | 11,075 25      |
| State, territorial and district deputies.....      | 13,935 12      |
| Loan to Catholic University Commission.....        | 25,000 00      |
| Miscellaneous expenditures.....                    | 5,191 46       |
| Total disbursements.....                           | \$725,475 25   |
| Balance .....                                      | \$2,945,471 48 |

## LEDGER ASSETS.

|   |              |                |
|---|--------------|----------------|
| Book value of real estate.....                          | \$191,642 24 |                |
| Mortgage loans on real estate.....                      | 380,000 00   |                |
| Book value of bonds, excluding interest.....            | 2,113,698 78 |                |
| Deposits in trust companies and banks, on interest..... | 231,292 25   |                |
| Cash in office and bank, not on interest.....           | 23,838 21    |                |
| * Deposit, Quebec insurance department.....             | 5,000 00     |                |
| Total ledger assets.....                                |              | \$2,945,471 48 |

## NON-LEDGER ASSETS.

|  |            |                |
|--|------------|----------------|
| Interest accrued on mortgages.....                   | \$4,513 34 |                |
| Interest accrued on bonds.....                       | 24,034 89  |                |
| Rents due and accrued.....                           | 1,547 13   | \$30,095 36    |
| Assessments in treasury of subordinate branches..... |            | 31,977 63      |
| Due from subordinate councils.....                   |            | 3,580 63       |
| Furniture, fixtures and supplies.....                |            | 14,568 02      |
| Gross assets.....                                    |            | \$3,025,693 12 |

## DEDUCT ASSETS NOT ADMITTED.

|  |             |                |
|--|-------------|----------------|
| Book value of real estate over market value..... | \$45,542 24 |                |
| Book value of bonds over market value.....       | 81,911 08   | \$127,453 32   |
| Total admitted assets.....                       |             | \$2,898,239 80 |

## LIABILITIES.

|   |             |             |
|---|-------------|-------------|
| Death claims due and unpaid.....                                  | \$11,583 33 |             |
| adjusted, not due.....  | 25,000 00   |             |
| resisted.....   | 19,000 00   |             |
| reported, not adjusted.....                                       | 7,000 00    |             |
| Total unpaid claims.....  |             | \$62,583 33 |
| Salaries, rents, expenses, commissions, etc., due or accrued..... |             | 4,164 00    |
| Taxes due or accrued.....   |             | 2,556 75    |
| Total liabilities.....  |             | \$69,304 08 |

## EXHIBIT OF CERTIFICATES.

## TOTAL BUSINESS.

|   | <i>Number.</i> | <i>Amount.</i>  |
|---|----------------|-----------------|
| In force Dec. 31, of previous year.....                 | 69,009         | \$71,391,000 00 |
| Written or increased during year.....                   | 8,356          | 8,973,000 00    |
| Total.....  | 77,365         | \$80,364,000 00 |
| Terminated or decreased during year.....                | 2,856          | 2,912,000 00    |
| In force Dec. 31, 1909.....                             | 74,509         | \$77,452,000 00 |
| Losses and claims unpaid Dec. 31, of previous year..... | 82             | \$83,250 00     |
| Losses and claims incurred during year.....             | 477            | 497,000 00      |
| Total.....  | 559            | \$580,250 00    |
| Losses and claims paid and compromised during year..... | 499            | 517,666 67      |
| Losses and claims unpaid Dec. 31, 1909.....             | 60             | \$62,583 33     |

\* Special deposit for the exclusive protection of policyholders in Province of Quebec.



## BUSINESS IN MAINE.

|   | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------|
| In force Dec. 31, of previous year.....                 | 827            | \$888,000 00   |
| Written or increased during year.....                   | 86             | 88,000 00      |
| Total.....  | 913            | \$926,000 00   |
| Terminated or decreased during year.....                | 38             | 38,000 00      |
| In force Dec. 31, 1909.....                             | 875            | \$888,000 00   |
| Losses and claims unpaid Dec. 31, of previous year..... | 2              | \$2,000 00     |
| Losses and claims incurred during year.....             | 8              | 8,000 00       |
| Total.....  | 10             | \$10,000 00    |
| Losses and claims paid and compromised during year..... | 9              | 9,000 00       |
| Losses and claims unpaid Dec. 31, 1909.....             | 1              | \$1,000 00     |
| Assessments collected during the year.....              |                | 9,671 94       |

## KNIGHTS OF HONOR,

ST. LOUIS, MO.

INCORPORATED IN 1884. COMMENCED BUSINESS IN 1873.

L. O. BENTLEY, *Supreme Director.* FRANK B. SLIGER, *Supreme Reporter.*

## INCOME.

|                                      | <i>Mortuary.</i> | <i>Expense.</i> | <i>Special.</i> |                |
|--------------------------------------|------------------|-----------------|-----------------|----------------|
| Membership fees received.....        | -                | \$82,134 88     | -               |                |
| First year's assessments.....        | \$12,337 93      | -               | -               |                |
| Subsequent years' assessments....    | 1,676,746 36     | -               | -               |                |
| Receipts from members.....           | \$1,689,084 29   | \$82,134 88     | -               | \$1,771,219 17 |
| Interest and rents.....              | 1,985 95         | 361 24          | \$227 50        | 2,574 69       |
| Sale of lodge supplies.....          | -                | 101 93          | -               |                |
| From other sources.....              | -                | 943 10          | 2,415 24        | 3,460 27       |
| Total income.....                    |                  |                 |                 | \$1,777,254 13 |
| Ledger assets December 31, 1908..... |                  |                 |                 | 51,705 46      |
| Total.....                           |                  |                 |                 | \$1,828,959 59 |

## DISBURSEMENTS.

|  |                |
|--|----------------|
| Death claims.....  | \$1,673,302 57 |
| Other benefits.....  | 18,408 55      |
| Total benefits paid.....                                       | \$1,691,711 12 |
| Salaries of deputies and organizers.....                       | 49,791 42      |
| Salaries of managers or agents not deputies or organizers..... | 8,130 85       |
| Salaries of officers and trustees.....                         | 6,200 00       |
| Salaries of office employes.....                               | 10,604 52      |
| Supreme medical examiners salaries and fees.....               | 1,749 96       |
| Expenses of officers, trustees and committees.....             | 2,628 60       |
| Insurance department fees.....                                 | 477 89         |
| Rent.....  | 2,160 00       |
| Advertising, printing and stationery.....                      | 3,832 85       |

|   |            |                |
|---|------------|----------------|
| Postage, express, telegraph and telephone ..... | \$1,958 75 |                |
| Lodge supplies .....                            | 1,698 75   |                |
| Official publication .....                      | 2,999 34   |                |
| Expense of supreme lodge meeting .....          | 7,834 00   |                |
| Legal expenses .....                            | 3,141 06   |                |
| Taxes and expenses on real estate .....         | 11 12      |                |
| Miscellaneous expenditures .....                | 2,124 38   |                |
| Total disbursements .....                       |            | \$1,797,056 61 |
| Balance .....                                   |            | \$31,902 98    |

## LEDGER ASSETS.

|  |            |             |
|--|------------|-------------|
| Book value of bonds excluding interest .....             | \$6,970 86 |             |
| Deposits in trust companies and banks, on interest ..... | 18,710 78  |             |
| Cash in office and bank, not on interest .....           | 6,196 34   |             |
| Cash deposited with United States Circuit Court .....    | 25 00      |             |
| Total ledger assets .....                                |            | \$31,902 98 |

## NON-LEDGER ASSETS.

|   |         |              |
|---|---------|--------------|
| Interest accrued on bonds .....                       | \$70 00 |              |
| Interest accrued on other assets .....                | 180 44  | \$250 44     |
| Assessments in treasury of subordinate branches ..... |         | 147,440 72   |
| General fund expense assessment .....                 |         | 6,318 10     |
| Fixtures and supplies .....                           |         | 4,329 61     |
| Due from grand and subordinate lodges .....           |         | 363 83       |
| Gross assets .....                                    |         | \$190,605 68 |

## DEDUCT ASSETS NOT ADMITTED.

|                             |            |              |
|-----------------------------|------------|--------------|
| Fixtures and supplies ..... | \$4,329 61 |              |
| Total admitted assets ..... |            | \$186,276 07 |

## LIABILITIES.

|  |            |              |
|--|------------|--------------|
| Death claims due and unpaid .....                                  | \$9,063 46 |              |
| adjusted, not due .....  | 297,900 00 |              |
| resisted .....   | 14,000 00  |              |
| reported, not adjusted .....                                       | 120,800 00 |              |
| Total unpaid claims .....  |            | \$441,763 46 |
| Salaries, rents, expenses, commissions, etc., due or accrued ..... |            | 22 50        |
| Total liabilities .....  |            | \$441,785 96 |

## EXHIBIT OF CERTIFICATES.

## TOTAL BUSINESS.

|  | <i>Number.</i> | <i>Amount.</i>  |
|--|----------------|-----------------|
| In force December 31, of previous year .....             | 23,137         | \$37,108,425 00 |
| Written or increased during year .....                   | 2,667          | 2,306,612 92    |
| Total .....  | 25,804         | \$39,415,037 92 |
| Terminated or decreased during year .....                | 5,344          | 7,080,687 92    |
| In force Dec. 31, 1909 .....                             | 20,460         | \$32,334,350 00 |
| Losses and claims unpaid Dec. 31, of previous year ..... | 386            | \$671,963 46    |
| Losses and claims incurred during year .....             | 862            | 1,450,862 92    |
| Total .....  | 1,248          | \$2,122,826 38  |
| Losses and claims paid or compromised during year .....  | 986            | 1,681,062 92    |
| Losses and claims unpaid Dec. 31, 1909 .....             | 262            | \$441,763 46    |

KNIGHTS OF PYTHIAS.

687

BUSINESS IN MAINE.

|  | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|----------------|
| In force Dec. 31, of previous year .....                 | 83             | \$135,000 00   |
| Written or increased during year .....                   | 41             | 27,250 00      |
| Total .....  | 124            | \$162,250 00   |
| Terminated or decreased during year .....                | 41             | 41,750 00      |
| In force Dec. 31, 1909 .....                             | 83             | \$120,500 00   |
| Losses and claims unpaid Dec. 31, of previous year ..... | 2              | \$4,000 00     |
| Losses and claims incurred during year .....             | 4              | 7,000 00       |
| Total .....  | 6              | \$11,000 00    |
| Losses and claims paid and compromised during year ..... | 6              | 11,000 00      |
| Assessments collected during the year .....              |                | 9,178 33       |

KNIGHTS OF PYTHIAS,

CHICAGO, ILL.

INCORPORATED IN 1894. COMMENCED BUSINESS IN 1877.

UNION B. HUNT, *President.*

W. A. JENKINS, *Secretary.*

INCOME.

|  | <i>Mortuary.</i> | <i>Reserve.</i> | <i>Expense.</i> |                |
|--|------------------|-----------------|-----------------|----------------|
| Membership fees received .....               | -                | -               | \$6,882 00      |                |
| Assessments .....                            | \$1,385,982 36   | \$764,036 02    | 437,858 92      |                |
| Total .....                                  | \$1,385,982 36   | \$764,036 02    | \$444,740 92    |                |
| Deduct payments returned to applicants ..... | 4,331 35         | -               | -               |                |
| Net receipts from members .....              | \$1,381,651 01   | \$764,036 02    | \$444,740 92    | \$2,590,427 95 |
| Interest and rents .....                     | 83,923 62        | -               | 32,174 64       | 116,098 26     |
| Sale of lodge supplies .....                 | -                | -               | 396 90          |                |
| From other sources .....                     | 1,200 00         | -               | 534 94          | 2,131 84       |
| Total income .....                           |                  |                 |                 | \$2,708,658 05 |
| Ledger assets December 31, 1908 .....        |                  |                 |                 | 2,543,434 07   |
| Total .....                                  |                  |                 |                 | \$5,252,092 12 |

DISBURSEMENTS.

|   |                |
|---|----------------|
| Death claims .....                                      | \$1,894,053 61 |
| Commissions or fees paid deputies or organizers .....   | 149,010 25     |
| Salaries of deputies and organizers .....               | 6,128 00       |
| Salaries of officers and trustees .....                 | 15,016 70      |
| Other compensation of officers and trustees .....       | 5,146 40       |
| Salaries of office employes .....                       | 46,714 05      |
| Supreme medical examiners' salaries and fees .....      | 3,600 00       |
| Subordinate medical examiners' salaries and fees .....  | 13,317 00      |
| Expenses of officers, trustees and committees .....     | 8,352 57       |
| Collection and remittance of assessments and dues ..... | 123,564 91     |
| Insurance department fees .....                         | 730 25         |

|  |                       |  |
|--|-----------------------|--|
| Rent.....                                      | \$6,090 00            |  |
| Advertising, printing and stationery.....      | 13,401 29             |  |
| Postage, express, telegraph and telephone..... | 11,196 75             |  |
| Lodge supplies.....                            | 1,264 47              |  |
| Official publication.....                      | 4,852 32              |  |
| Expense of supreme lodge meeting.....          | 797 85                |  |
| Legal expenses.....                            | 5,648 30              |  |
| Furniture and fixtures.....                    | 1,557 84              |  |
| Taxes and expenses on real estate.....         | 2,046 51              |  |
| Premiums on bonds charged off.....             | 3,547 34              |  |
| Examination and auditing expense.....          | 9,122 20              |  |
| Miscellaneous expenditures.....                | 8,290 81              |  |
| Total disbursements.....                       | <u>\$2,396,449 42</u> |  |
| Balance.....                                   | \$2,915,642 70        |  |

## LEDGER ASSETS.

|   |                       |  |
|---|-----------------------|--|
| Book value of real estate.....                          | \$55,000 00           |  |
| Mortgage loans on real estate.....                      | 249,500 00            |  |
| Book value of bonds, excluding interest.....            | 2,506,677 67          |  |
| Deposits in trust companies and banks, on interest..... | 74,281 52             |  |
| Cash in office, not on interest.....                    | 1,500 00              |  |
| Organizers' balances.....                               | 27 028 62             |  |
| Tenders outstanding.....                                | 1,048 89              |  |
| Certificate loans.....                                  | 606 00                |  |
| Total ledger assets.....                                | <u>\$2,915,642 70</u> |  |

## NON-LEDGER ASSETS.

|  |           |                       |
|--|-----------|-----------------------|
| Interest accrued on mortgages.....                   | \$357 29  |                       |
| Interest accrued on bonds.....                       | 24,873 10 | \$25,230 39           |
| Market value of real estate over book value.....     |           | 5,880 00              |
| Market value of bonds over book value.....           |           | 20,265 81             |
| Assessments in treasury of subordinate branches..... |           | 23,359 40             |
| Furniture, fixtures and postage.....                 |           | 8,578 26              |
| Gross assets.....                                    |           | <u>\$2,998,956 56</u> |

## DEDUCT ASSETS NOT ADMITTED.

|   |             |                       |
|---|-------------|-----------------------|
| Balance due from organizers, unsecured..... | \$27,028 62 |                       |
| Furniture, fixtures and postage.....        | 8,578 26    | \$35,606 88           |
| Total admitted assets.....                  |             | <u>\$2,963,349 68</u> |

## LIABILITIES.

|   |            |                       |
|---|------------|-----------------------|
| Death claims resisted.....  | \$7,000 00 |                       |
| Reported, not adjusted.....                                       | 126,500 00 |                       |
| Total unpaid claims.....  |            | \$133,500 00          |
| Salaries, rents, expenses, commissions, etc., due or accrued..... |            | 37,805 52             |
| Taxes due or accrued.....   |            | 379 26                |
| Advance assessments.....  |            | 6,304 77              |
| W. H. Gurney claim.....   |            | 189 70                |
| Reserve on certificates of 5th class.....                         |            | 1,435,413 17          |
| Total liabilities.....  |            | <u>\$1,613,592 42</u> |

KNIGHTS OF PYTHIAS.

689

EXHIBIT OF CERTIFICATES.

TOTAL BUSINESS.

|  | <i>Number.</i> | <i>Amount.</i>   |
|--|----------------|------------------|
| In force Dec. 31, of previous year .....                 | 77,757         | \$120,544,500 00 |
| Written or increased during year .....                   | 14,309         | 18,267,000 00    |
| Total.....   | 92,066         | \$138,811,500 00 |
| Terminated or decreased during year .....                | 18,060         | 27,446,500 00    |
| In force Dec. 31, 1909 .....                             | 74,006         | \$111,365,000 00 |
| Losses and claims unpaid Dec. 31, of previous year.....  | 100            | \$177,500 00     |
| Losses and claims incurred during year .....             | 1,033          | 1,906,000 00     |
| Total.....   | 1,133          | \$2,083,500 00   |
| Losses and claims paid and compromised during year ..... | 1,059          | 1,950,000 00     |
| Losses and claims unpaid Dec. 31, 1909.....              | 74             | \$133,500 00     |

BUSINESS IN MAINE.

|   | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------|
| In force Dec. 31, of previous year .....                  | 477            | \$551,500 00   |
| Written or increased during year.....                     | 98             | 101,500 00     |
| Total.....  | 575            | \$653,000 00   |
| Terminated or decreased during year .....                 | 153            | 162,500 00     |
| In force Dec. 31, 1909 .....                              | 422            | \$490,500 00   |
| Losses and claims unpaid Dec. 31, of previous year.....   | 1              | \$1,000 00     |
| Losses and claims incurred during year .....              | 1              | 1,000 00       |
| Total.....  | 2              | \$2,000 00     |
| Losses and claims paid and compromised during year . .... | 2              | 2,000 00       |
| Assessments collected during the year .....               |                | 13,146 83      |

## 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.

|   | <i>Mortuary.</i>      | <i>Sick and<br/>Accident.</i> | <i>Expense.</i>     | <i>Relief<br/>Funds.</i> |                        |
|---|-----------------------|-------------------------------|---------------------|--------------------------|------------------------|
| First year's assessments.                       | \$57,169 11           | \$14,436 00                   | \$136,585 75        | \$1,237 68               |                        |
| Subsequent years' assess-<br>ments .....        | 3,919,756 00          | 71,431 19                     | 21,466 98           | 31,352 61                |                        |
| Dues and per capita tax.                        | -                     | -                             | 338,696 17          | -                        |                        |
| Total .....                                     | <u>\$3,976,925 11</u> | <u>\$85,867 19</u>            | <u>\$496,748 90</u> | <u>\$32,590 29</u>       |                        |
| Deduct paym'ts return-<br>ed to applicants..... | 3,070 08              | 49 40                         | -                   | -                        |                        |
| Net receipts from mem-<br>bers .....            | \$3,973,855 03        | \$85,817 79                   | \$496,748 90        | \$32,590 29              | \$4,589,012 01         |
| Interest and rent .....                         | 343,626 33            | 8,286 57                      | 4,111 25            | 2,247 88                 | 358,272 03             |
| Sale of lodge supplies ..                       | -                     | -                             | 10,926 23           | -                        |                        |
| From other sources .....                        | -                     | -                             | 607 08              | -                        | 11,533 31              |
| Total income.....                               |                       |                               |                     |                          | <u>\$4,958,817 35</u>  |
| Ledger assets December 31, 1908 .....           |                       |                               |                     |                          | <u>8,086,313 73</u>    |
| Total .....                                     |                       |                               |                     |                          | <u>\$13,045,131 08</u> |

## DISBURSEMENTS.

|  |                       |
|--|-----------------------|
| Death claims .....                                   | \$3,272,679 37        |
| Permanent disability claims.....                     | 199,630 10            |
| Sick and accident claims .....                       | 71,097 50             |
| Relief funds .....                                   | <u>4,567 41</u>       |
| Total benefits paid .....                            | \$3,547,974 38        |
| Commissions or fees paid deputies or organizers..... | 150,787 87            |
| Great camp organizations .....                       | 183,920 36            |
| Salaries of officers and trustees .....              | 25,044 00             |
| Salaries of office employes .....                    | 61,026 58             |
| Supreme medical examiners' salaries and fees.....    | 10,164 46             |
| Expenses of officers, trustees and committees.....   | 5,211 68              |
| Insurance department fees .....                      | 1,339 26              |
| Rent—including association's own occupancy .....     | 5,880 00              |
| Advertising, printing and stationery.....            | 14,797 08             |
| Postage, express, telegraph and telephone .....      | 13,019 82             |
| Lodge supplies .....                                 | 15,125 10             |
| Official publication .....                           | 36,043 28             |
| Expense of supreme lodge meeting.....                | 532 61                |
| Legal expenses .....                                 | 12,571 10             |
| Furniture and fixtures.....                          | 2,276 38              |
| Taxes and expenses on real estate .....              | 2,802 61              |
| Miscellaneous expenditures .....                     | <u>3,981 49</u>       |
| Total disbursements .....                            | <u>\$4,092,498 06</u> |
| Balance .....  | <u>\$8,952,633 02</u> |

## LEDGER ASSETS.

|  |              |                |
|--|--------------|----------------|
| Book value of real estate .....                          | \$125,000 00 |                |
| Book value of bonds, excluding interest.....             | 8,373,199 18 |                |
| Deposits in trust companies and banks, on interest ..... | 396,487 80   |                |
| Cash in office and bank, not on interest .....           | 3,393 48     |                |
| Balance Thompson deficit .....                           | 54,552 56    |                |
| Total ledger assets .....                                |              | \$8,952,633 02 |

## NON-LEDGER ASSETS.

|   |              |                |
|---|--------------|----------------|
| Interest due and accrued on bonds.....                | \$153,982 41 |                |
| Interest due and accrued on other assets .....        | 1,314 24     |                |
| Rents due .....                                       | 250 00       | \$155,546 65   |
| Assessments in treasury of subordinate branches ..... |              | 349,000 00     |
| Furniture and fixtures .....                          |              | 16,438 50      |
| Gross assets .....                                    |              | \$9,473,618 17 |

## DEDUCT ASSETS NOT ADMITTED.

|                                |             |                |
|--------------------------------|-------------|----------------|
| Balance Thompson deficit ..... | \$54,552 56 |                |
| Furniture and fixtures.....    | 16,438 50   | \$70,991 06    |
| Total admitted assets .....    |             | \$9,402,627 11 |

## LIABILITIES.

|   |              |              |
|---|--------------|--------------|
| Death claims due and unpaid.....                                  | \$140,957 35 |              |
| resisted .....  | 50,000 00    |              |
| reported, not adjusted.....                                       | 104,500 00   | \$295,457 35 |
| Sick and accident claims due and unpaid.....                      |              | 1,993 00     |
| Total unpaid claims .....   |              | \$297,450 35 |
| Salaries, rents, expenses, commission, etc., due or accrued ..... |              | 28,388 57    |
| Total liabilities .....   |              | \$325,838 92 |

## EXHIBIT OF CERTIFICATES.

## TOTAL BUSINESS.

|  | <i>Number</i> | <i>Amount,</i>   |
|--|---------------|------------------|
| In force Dec. 31, of previous year .....                 | 272,017       | \$339,728,244 00 |
| Written or increased during year .....                   | 26,451        | 25,716,000 00    |
| Total .....  | 298,468       | \$365,444,244 00 |
| Terminated or decreased during year .....                | 29,454        | 30,468,817 86    |
| In force Dec. 31, 1909 .....                             | 269,014       | \$334,975,426 14 |
| Losses and claims unpaid Dec. 31, of previous year ..... | 1,337         | \$1,314,809 27   |
| Losses and claims incurred during year .....             | 6,075         | 3,761,126 02     |
| Total .....  | 7,412         | \$5,075,935 29   |
| Losses and claims paid and compromised during year.....  | 6,198         | 3,895,970 51     |
| Losses and claims unpaid Dec. 31, 1909.....              | 1,214         | *\$1,179,964 78  |

## BUSINESS IN MAINE.

|  | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|----------------|
| In force Dec. 31, of previous year.....                  | 3,998          | \$3,548,075 00 |
| Written or increased during year .....                   | 1,002          | 804,500 00     |
| Total .....  | 5,000          | \$4,352,575 00 |
| Terminated or decreased during year .....                | 957            | 777,825 00     |
| In force Dec. 31, 1909 .....                             | 4,043          | \$3,574,750 00 |
| Losses and claims unpaid Dec. 31, of previous year ..... | 25             | \$9,235 50     |
| Losses and claims incurred during year.....              | 655            | 31,077 00      |
| Total .....  | 680            | \$40,312 50    |
| Losses and claims paid and compromised during year ..... | 649            | 31,689 00      |
| Losses and claims unpaid Dec. 31, 1909 .....             | 31             | \$8,623 50     |
| Assessments collected during the year .....              |                | 62,719 40      |

\* Includes life benefit certificates held by disability members amounting to \$882,514.43, upon which the society claims no liability.

## 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.

|  | <i>Mortuary.</i> | <i>Reserve.</i> | <i>Sick and<br/>Accident.</i> | <i>Expense.</i> |              |
|--|------------------|-----------------|-------------------------------|-----------------|--------------|
| Membership fees received.              | -                | -               | -                             | \$1,985 50      |              |
| First year's assessments...            | \$26,424 31      | -               | \$5,351 25                    | -               |              |
| ubsequent years' assess-<br>ments..... | 86,508 54        | -               | 6,432 44                      | -               |              |
| Dues and per capita tax...             | -                | -               | -                             | 25,560 40       |              |
| Receipts from members...               | \$112,932 85     | -               | \$11,783 69                   | \$27,545 90     | \$152,262 44 |
| Interest and rents.....                | 351 31           | \$15,807 96     | 86 74                         | 10 78           | 16,256 79    |
| Sale of lodge supplies.....            | -                | -               | -                             | 11,562 69       |              |
| From other sources.....                | -                | 562 50          | -                             | 956 96          | 13,082 15    |
| Total income.....                      |                  |                 |                               |                 | \$181,601 38 |
| Ledger assets December 31, 1908.....   |                  |                 |                               |                 | 214,106 75   |
| Total.....                             |                  |                 |                               |                 | \$395,708 13 |



## DISBURSEMENTS.

|  |             |              |
|--|-------------|--------------|
| Death claims.....                                    | \$50,775 00 |              |
| Sick and accident claims.....                        | 7,640 60    |              |
|  |             | <hr/>        |
| Total benefits paid.....                             |             | \$58,415 60  |
| Commissions or fees paid deputies or organizers..... |             | 8,417 32     |
| Salaries of deputies and organizers.....             |             | 3,852 00     |
| Salaries of officers and trustees.....               |             | 4,299 12     |
| Salaries and other compensation of committees.....   |             | 571 00       |
| Salaries of office employes.....                     |             | 5,248 53     |
| Supreme medical examiners' salaries and fees.....    |             | 1,475 00     |
| Expenses of officers, trustees and committees.....   |             | 2,051 15     |
| Insurance department fees.....                       |             | 43 00        |
| Rent—including association's own occupancy.....      |             | 300 00       |
| Advertising, printing and stationery.....            |             | 840 16       |
| Postage, express, telegraph and telephone.....       |             | 1,165 12     |
| Lodge supplies.....                                  |             | 6,151 53     |
| Official publication.....                            |             | 5,926 34     |
| Legal expenses.....                                  |             | 13 75        |
| Furniture and fixtures.....                          |             | 788 17       |
| Taxes and expenses on real estate.....               |             | 6,750 52     |
| Assessments returned.....                            |             | 18 24        |
| Miscellaneous expenditures.....                      |             | 943 32       |
|  |             | <hr/>        |
| Total disbursements.....                             |             | \$107,369 87 |
| Balance.....   |             | \$288,338 26 |

## LEDGER ASSETS.

|   |              |              |
|---|--------------|--------------|
| Book value of real estate.....                          | \$135,170 88 |              |
| Mortgage loans on real estate.....                      | 3,000 00     |              |
| Loans secured by collateral.....                        | 35,000 00    |              |
| Book value of bonds and stocks, excluding interest..... | 74,855 00    |              |
| Deposits in trust companies and banks, on interest..... | 40,312 38    |              |
|   |              | <hr/>        |
| Total ledger assets.....                                |              | \$288,338 26 |

## NON-LEDGER ASSETS.

|  |          |              |
|--|----------|--------------|
| Interest accrued on mortgages.....                   | \$25 00  |              |
| Interest due and accrued on bonds.....               | 1,608 50 |              |
| Interest accrued on collateral loans.....            | 212 33   |              |
| Rents due and accrued.....                           | 1,134 99 | \$2,980 82   |
|  |          | <hr/>        |
| Market value of real estate over book value.....     |          | 15,829 12    |
| Assessments in treasury of subordinate branches..... |          | 12,868 30    |
| Furniture, fixtures and safes.....                   |          | 4,250 00     |
| Lodge supplies.....                                  |          | 3,625 00     |
|  |          | <hr/>        |
| Gross assets.....                                    |          | \$327,891 50 |

## DEDUCT ASSETS NOT ADMITTED.

|   |            |              |
|---|------------|--------------|
| Book value of bonds and stocks over market value..... | \$4,165 00 |              |
| Furniture, fixtures, safes and supplies.....          | 7,875 00   | \$12,040 00  |
|   |            | <hr/>        |
| Total admitted assets.....                            |            | \$315,851 50 |

## LIABILITIES.

|   |          |            |
|---|----------|------------|
| Death claims, resisted.....                                       | \$500 00 |            |
| reported, not adjusted.....                                       | 1,600 00 |            |
|   |          | <hr/>      |
| Total unpaid claims.....  |          | \$2,100 00 |
| Salaries, rents, expenses, commissions, etc., due or accrued..... |          | 416 76     |
|   |          | <hr/>      |
| Total liabilities.....  |          | \$2,516 76 |

## EXHIBIT OF CERTIFICATES.

## TOTAL BUSINESS.

|   | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------|
| In force December 31, of previous year.....             | 19,576         | \$7,236,600 00 |
| Written or increased during the year.....               | 6,611          | 2,306,800 00   |
| Total.....  | 26,187         | \$9,543,400 00 |
| Terminated or decreased during year.....                | 3,310          | 894,825 00     |
| In force December 31, 1909.....                         | 22,877         | \$8,648,575 00 |
| Losses and claims unpaid Dec. 31, of previous year..... | 1              | \$500 00       |
| Losses and claims incurred during year.....             | 411            | 60,015 60      |
| Total.....  | 412            | \$60,515 60    |
| Losses and claims paid and compromised during year..... | 405            | 58,415 60      |
| Losses and claims unpaid Dec. 31, 1909.....             | 7              | \$2,100 00     |

## BUSINESS IN MAINE.

|   | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------|
| In force December 31, of previous year.....             | 2,198          | \$615,500 00   |
| Written or increased during year.....                   | 1,091          | 326,850 00     |
| Total.....  | 3,289          | \$942,350 00   |
| Terminated or decreased during year.....                | 542            | 100,950 00     |
| In force December 31, 1909.....                         | 2,747          | \$841,400 00   |
| Losses and claims incurred during year.....             | 85             | \$6,853 98     |
| Losses and claims paid and compromised during year..... | 84             | 6,603 98       |
| Losses and claims unpaid Dec. 31, 1909.....             | 1              | \$250 00       |
| Assessments collected during the year.....              |                | 15,973 06      |

MODERN WOODMEN OF AMERICA,  
ROCK ISLAND, ILL.

INCORPORATED IN 1884. COMMENCED BUSINESS IN 1883.

A. R. TALBOT, *President.*

C. W. HAWES, *Secretary.*

INCOME.

|                                      | <i>Mortuary.</i> | <i>Expense.</i> |                 |
|--------------------------------------|------------------|-----------------|-----------------|
| Dues and per capita tax.....         | -                | \$1,240,090 07  |                 |
| Assessments.....                     | \$11,360,393 65  | -               |                 |
| Receipts from members.....           | \$11,360,393 65  | \$1,240,090 07  | \$12,600,483 72 |
| Interest and rents.....              | 101,323 85       | 29,571 49       | 130,895 34      |
| Sale of lodge supplies.....          | -                | 103,959 66      |                 |
| From other sources.....              | -                | 36,611 62       | 140,571 28      |
| Total income.....                    |                  |                 | \$12,871,950 34 |
| Ledger assets December 31, 1908..... |                  |                 | 4,256,977 00    |
| Total.....                           |                  |                 | \$17,128,927 34 |

DISBURSEMENTS.

|   |                 |
|---|-----------------|
| Death claims.....                                     | \$9,874,739 45  |
| Salaries of deputies and organizers.....              | 400,986 07      |
| Salaries of officers and trustees.....                | 22,499 90       |
| Other compensation of officers and trustees.....      | 30,000 00       |
| Salaries and other compensation of committees.....    | 7,875 00        |
| Salaries of office employes.....                      | 235,602 06      |
| Supreme medical examiners' salaries and fees.....     | 15,000 00       |
| Subordinate medical examiners' salaries and fees..... | 4,736 60        |
| Expenses of officers, trustees and committees.....    | 13,853 46       |
| Insurance department fees.....                        | 1,001 40        |
| Rent - including association's own occupancy.....     | 14,800 00       |
| Advertising, printing and stationery.....             | 18,384 84       |
| Postage, express, telegraph and telephone.....        | 71,527 36       |
| Lodge supplies.....                                   | 72,976 90       |
| Official publication.....                             | 92,323 41       |
| Expense of supreme lodge meeting.....                 | 6,127 35        |
| Legal expenses.....                                   | 45,119 72       |
| Furniture and fixtures.....                           | 4,256 08        |
| Taxes and expenses on real estate.....                | 4,872 93        |
| Investigating claims.....                             | 15,166 96       |
| Expense of lecturers.....                             | 44,099 53       |
| Expense of inspectors.....                            | 11,861 59       |
| Expense sanatorium.....                               | 92,130 54       |
| Interest contested claims.....                        | 1,839 17        |
| Salary assistant head clerk.....                      | 4,200 00        |
| Salary fiscal agent.....                              | 3,000 00        |
| Premiums charged off bonds.....                       | 6,417 31        |
| Miscellaneous expenditures.....                       | 56,014 31       |
| Total disbursements.....                              | \$11,171,411 94 |
| Balance.....  | \$5,957,515 40  |

## LEDGER ASSETS.

|   |              |                |
|---|--------------|----------------|
| Book value of real estate.....                          | \$371,551 00 |                |
| Book value of bonds, excluding interest.....            | 2,556,729 32 |                |
| Deposits in trust companies and banks, on interest..... | 3,029,235 08 |                |
| Total ledger assets.....                                |              | \$5,957,515 40 |

## NON-LEDGER ASSETS.

|  |             |                |
|--|-------------|----------------|
| Interest accrued on bonds.....                       | \$33,277 26 |                |
| Interest due on other assets.....                    | 18,602 40   | \$51,879 66    |
| Assessments in treasury of subordinate branches..... |             | 1,180,000 00   |
| Printing plant, library, furniture and supplies..... |             | 208,912 94     |
| Gross assets.....                                    |             | \$7,398,308 00 |

## DEDUCT ASSETS NOT ADMITTED.

|   |              |                |
|---|--------------|----------------|
| Insolvent bank.....                                 | \$100,000 00 |                |
| Printing plant, library furniture and supplies..... | 208,912 94   | \$308,912 94   |
| Total admitted assets.....                          |              | \$7,089,395 06 |

## LIABILITIES.

|   |              |                |
|---|--------------|----------------|
| Death claims due and unpaid.....                                  | \$166,884 25 |                |
| resisted.....   | 222,000 00   |                |
| reported, not adjusted.....                                       | 632,250 00   |                |
| Total unpaid claims.....  |              | \$1,021,134 25 |
| Salaries, rents, expenses, commissions, etc., due or accrued..... |              | 53,622 15      |
| Total liabilities.....  |              | \$1,074,756 40 |

## EXHIBIT OF CERTIFICATES.

## TOTAL BUSINESS.

|   | <i>Number.</i> | <i>Amount.</i>     |
|---|----------------|--------------------|
| In force Dec. 31, of previous year.....                 | 960,299        | \$1,545,313,000 00 |
| Written or increased during year.....                   | 143,253        | 196,226,000 00     |
| Total.....  | 1,103,552      | \$1,741,539,000 00 |
| Terminated or decreased during year.....                | 57,683         | 75,052,000 00      |
| In force Dec. 31, 1909.....                             | 1,045,869      | \$1,666,487,000 00 |
| Losses and claims unpaid Dec. 31, of previous year..... | 684            | \$1,151,964 40     |
| Losses and claims incurred during year.....             | 5,771          | 9,883,500 00       |
| Total.....  | 6,455          | \$11,035,464 40    |
| Losses and claims paid and compromised during year..... | 5,863          | 10,013,830 15      |
| Losses and claims unpaid Dec. 31, 1909.....             | 592            | \$1,021,634 25     |

## BUSINESS IN MAINE.

|   | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------|
| In force Dec. 31, of previous year.....                 | 6,715          | \$8,646,000 00 |
| Written or increased during year.....                   | 1,065          | 1,180,000 00   |
| Total.....  | 7,780          | \$9,826,000 00 |
| Terminated or decreased during year.....                | 617            | 667,000 00     |
| In force Dec. 31, 1909.....                             | 7,163          | \$9,159,000 00 |
| Losses and claims unpaid Dec. 31, of previous year..... | 1              | \$1,900 00     |
| Losses and claims incurred during year.....             | 37             | 46,000 00      |
| Total.....  | 38             | \$47,900 00    |
| Losses and claims paid and compromised during year..... | 32             | 38,900 00      |
| Losses and claims unpaid Dec. 31, 1909.....             | 6              | \$9,000 00     |
| Assessments collected during the year.....              |                | 72,364 31      |

## NEW ENGLAND ORDER OF PROTECTION,

BOSTON, MASS.

INCORPORATED IN 1887. COMMENCED BUSINESS IN 1887.

FRANK A. RICE, *President.*DANIEL M. FRYE, *Secretary.*

## INCOME.

|                                    | <i>Mortuary.</i> | <i>Expense.</i> |              |
|------------------------------------|------------------|-----------------|--------------|
| Membership fees received .....     | -                | \$11,421 00     |              |
| First year's assessments.....      | \$53,935 41      | -               |              |
| Subsequent years' assessments..... | 754,713 86       | -               |              |
| Dues and per capita tax .....      | -                | 58,071 00       |              |
| Medical examiners' fees .....      | -                | 4,879 00        |              |
| Receipts from members.....         | \$808,649 27     | \$74,371 00     | \$883,020 27 |
| Interest and rents.....            | 891 40           | 1,031 68        | 1,923 08     |
| Sale of lodge supplies .....       | -                | 2,528 45        | 2,528 45     |
| Total income.....                  |                  |                 | \$887,471 80 |
| Ledger assets Dec. 31, 1908.....   |                  |                 | 89,585 72    |
| Total .....                        |                  |                 | \$977,057 52 |

## DISBURSEMENTS.

|   |              |
|---|--------------|
| Death claims .....                                    | \$825,425 00 |
| Commissions or fees paid deputies or organizers ..... | 3,121 50     |
| Salaries of deputies and organizers .....             | 4,949 00     |
| Salaries of officers and trustees .....               | 5,500 00     |
| Salaries and other compensation of committees.....    | 900 00       |
| Salaries of office employes.....                      | 3,215 05     |
| Supreme medical examiners' salaries and fees.....     | 3,061 00     |
| Subordinate medical examiners' salaries and fees..... | 41 00        |
| Expenses of officers, trustees and committees .....   | 3,816 63     |
| Insurance department fees.....                        | 54 00        |
| Rent .....  | 1,650 00     |
| Advertising, printing and stationery.....             | 4,471 61     |
| Postage, express, telegraph and telephone .....       | 1,685 12     |
| Lodge supplies.....                                   | 1,378 80     |
| Official publication.....                             | 545 16       |
| Expense of supreme lodge meeting .....                | 388 50       |
| Legal expenses .....                                  | 1,636 99     |
| Furniture and fixtures.....                           | 402 26       |
| Grand lodges .....                                    | 31,072 85    |
| Miscellaneous expenditures.....                       | 8,030 84     |
| Total disbursements.....                              | \$901,345 31 |
| Balance .....   | \$75,712 21  |

## LEDGER ASSETS.

|   |          |
|---|----------|
| Deposits in trust companies and banks, on interest..... | \$75,712 |
|---|----------|

## NON-LEDGER ASSETS.

|  |                     |
|--|---------------------|
| Assessments in treasury of subordinate branches..... | \$69,000 00         |
| Total admitted assets.....                           | <u>\$144,712 21</u> |

## LIABILITIES.

|                             |                  |                    |
|-----------------------------|------------------|--------------------|
| Death claims:               |                  |                    |
| resisted.....               | \$2,000 00       |                    |
| reported, not adjusted..... | <u>65,500 00</u> |                    |
| Total liabilities.....      |                  | <u>\$67,500 00</u> |

## EXHIBIT OF CERTIFICATES.

## TOTAL BUSINESS.

|   | <i>Number.</i> | <i>Amount.</i>         |
|---|----------------|------------------------|
| In force Dec. 31, of previous year.....                 | 54,783         | \$74,128,500 00        |
| Written or increased during year.....                   | 9,325          | 8,219,500 00           |
| Total.....  | <u>64,108</u>  | <u>\$82,348,000 00</u> |
| Terminated or decreased during year.....                | 3,023          | 3,119,000 00           |
| In force Dec. 31, 1909.....                             | 61,085         | \$79,229,000 00        |
| Losses and claims unpaid Dec. 31, of previous year..... | 35             | \$56,000 00            |
| Losses and claims incurred during year.....             | 539            | 838,500 00             |
| Total.....  | <u>574</u>     | <u>\$894,500 00</u>    |
| Losses and claims paid and compromised during year..... | 531            | 827,000 00             |
| Losses and claims unpaid Dec. 31, 1909.....             | 43             | \$67,500 00            |

## BUSINESS IN MAINE.

|   | <i>Number.</i> | <i>Amount.</i>        |
|---|----------------|-----------------------|
| In force Dec. 31, of previous year.....                 | 6,447          | \$8,291,500 00        |
| Written or increased during year.....                   | 910            | 860,500 00            |
| Total.....  | <u>7,357</u>   | <u>\$9,152,000 00</u> |
| Terminated or decreased during year.....                | 394            | 421,500 00            |
| In force Dec. 31, 1909.....                             | 6,963          | \$8,730,500 00        |
| Losses and claims unpaid Dec. 31, of previous year..... | 7              | \$11,000 00           |
| Losses and claims incurred during year.....             | 69             | 105,000 00            |
| Total.....  | <u>76</u>      | <u>\$116,000 00</u>   |
| Losses and claims paid and compromised during year..... | 74             | 114,000 00            |
| Losses and claims unpaid Dec. 31, 1909.....             | 2              | \$2,000 00            |
| Assessments collected during the year.....              |                | 101,144 12            |

POLISH NATIONAL ALLIANCE OF THE UNITED STATES OF NORTH AMERICA,  
CHICAGO, ILL.

INCORPORATED IN 1896. COMMENCED BUSINESS IN 1880.

M. B. STECZYNSKI, *President.*

S. J. CZECHOWICZ, *Secretary.*

INCOME.

|                                      | <i>Mortuary.</i> | <i>Reserve.</i> | <i>Expense.</i> |                |
|--------------------------------------|------------------|-----------------|-----------------|----------------|
| Membership fees received.....        | -                | -               | \$11,051 25     |                |
| First year's assessments.....        | \$35,217 04      | -               | 8,967 24        |                |
| Subsequent years' assessments...     | 438,655 54       | \$ 03           | 75,046 86       |                |
| All other dues and assessments..     | -                | -               | 4,578 27        |                |
| Receipts from members.....           | \$473,872 58     | \$ 03           | \$99,643 62     | \$573,516 23   |
| Interest and rent.....               | -                | 29,183 43       | 741 80          | 29,925 23      |
| Sale of lodge supplies.....          | -                | -               | 986 05          |                |
| From other sources.....              | -                | -               | 2,157 51        | 3,143 56       |
| Total income.....                    |                  |                 |                 | \$606,585 02   |
| Ledger assets December 31, 1908..... |                  |                 |                 | 670,731 60     |
| Total.....                           |                  |                 |                 | \$1,277,316 62 |

DISBURSEMENTS.

|   |              |
|---|--------------|
| Death claims.....   | \$354,585 71 |
| Commissions or fees paid deputies or organizers.....                                  | 143 30       |
| Salaries of officers.....   | 3,929 17     |
| Compensation of trustees.....   | 642 98       |
| Salaries of office employes.....  | 6,236 70     |
| Other compensation of office employes.....  | 287 63       |
| Supreme medical examiners' salaries and fees.....                                     | 1,036 60     |
| Subordinate medical examiners' salaries and fees.....                                 | 87 75        |
| Expenses of officers, trustees and committees.....                                    | 1,290 52     |
| Collection and remittance of assessments and dues.....                                | 150 25       |
| Insurance department fees.....  | 1,076 10     |
| Advertising, printing and stationery.....   | 2,325 94     |
| Postage, express, telegraph and telephone.....  | 1,946 57     |
| Lodge supplies.....   | 1,554 25     |
| Official publication.....   | 20,639 49    |
| Expense of supreme lodge meeting.....   | 4,027 58     |
| Legal expenses.....   | 702 20       |
| Furniture and fixtures.....   | 645 14       |
| Taxes and expenses on real estate.....  | 3,442 35     |
| Printing, library, furniture, fixtures, supplies and agents balances charged off..... | 26,100 26    |
| Subordinate association and department expenses.....                                  | 49,118 77    |
| Miscellaneous expenditures.....   | 2,233 71     |
| Total disbursements.....  | \$482,202 97 |
| Balance.....  | \$795,113 65 |

700 POLISH NATIONAL ALLIANCE OF THE U. S. OF N. AMER.

LEDGER ASSETS.

|   |             |                     |
|---|-------------|---------------------|
| Book value of real estate.....                          | \$28,500 00 |                     |
| Mortgage loans on real estate.....                      | 659,000 00  |                     |
| Book value of bonds excluding interest.....             | 9,975 00    |                     |
| Deposits in trust companies and banks, on interest..... | 97,638 65   |                     |
| <b>Total ledger assets.....</b>                         |             | <b>\$795,113 65</b> |

NON-LEDGER ASSETS.

|  |            |                     |
|--|------------|---------------------|
| Interest due and accrued on mortgages.....               | \$8,725 54 |                     |
| Interest accrued on bonds.....                           | 166 67     | \$8,892 21          |
| <b>Market value of real estate over book value.....</b>  |            | <b>6,500 00</b>     |
| Printing, library, furniture, fixtures and supplies..... |            | 29,199 77           |
| <b>Gross assets.....</b>                                 |            | <b>\$889,705 63</b> |

DEDUCT ASSETS NOT ADMITTED.

|  |             |                     |
|--|-------------|---------------------|
| Balance due from defunct Milwaukee Ave. State Bank.....  | \$14,737 08 |                     |
| Printing, library, furniture, fixtures and supplies..... | 29,199 77   | \$43,936 85         |
| <b>Total admitted assets.....</b>                        |             | <b>\$795,768 78</b> |

LIABILITIES.

|  |             |                     |
|--|-------------|---------------------|
| Death claims due and unpaid.....                     | \$37,558 81 |                     |
| adjusted, not due.....                               | 33,375 00   |                     |
| resisted.....  | 1,500 00    |                     |
| reported, not adjusted.....                          | 18,900 00   |                     |
| <b>Total unpaid claims.....</b>                      |             | <b>\$91,333 81</b>  |
| Subordinate association and department expenses..... |             | 42,387 73           |
| <b>Total liabilities.....</b>                        |             | <b>\$133,721 54</b> |

EXHIBIT OF CERTIFICATES.

TOTAL BUSINESS.

|   | <i>Number.</i> | <i>Amount.</i>         |
|---|----------------|------------------------|
| In force Dec. 31, of previous year.....                 | 51,378         | \$28,136,000 00        |
| Written or increased during the year.....               | 9,777          | 5,332,900 00           |
| <b>Total.....</b>                                       | <b>61,155</b>  | <b>\$33,468,900 00</b> |
| Terminated or decreased during year.....                | 3,736          | 1,989,000 00           |
| <b>In force Dec. 31, 1909.....</b>                      | <b>57,419</b>  | <b>\$31,479,900 00</b> |
| Losses and claims unpaid Dec. 31, of previous year..... | 197            | \$103,844 52           |
| Losses and claims incurred during year.....             | 575            | 343,300 00             |
| <b>Total.....</b>                                       | <b>722</b>     | <b>\$447,144 52</b>    |
| Losses and claims paid and compromised during year..... | 584            | 355,810 71             |
| <b>Losses and claims unpaid Dec. 31, 1909.....</b>      | <b>188</b>     | <b>\$91,333 81</b>     |



ROYAL ARCANUM,  
BOSTON, MASS.

INCORPORATED IN 1877. COMMENCED BUSINESS IN 1877.

CLOVIS H. BOWEN, *Supreme Regent.* ALFRED T. TURNER, *Supreme Secretary.*

| INCOME.  |                  |                 |                 |                |
|--|------------------|-----------------|-----------------|----------------|
|  | <i>Mortuary.</i> | <i>Reserve.</i> | <i>Expense.</i> |                |
| Change of certificates .....                     | -                | -               | \$2,987 00      |                |
| Assessments .....                                | \$8,202,265 43   | -               | -               |                |
| Dues.....  | -                | -               | \$193,628 21    |                |
| Total .....                                      | \$8,202,265 43   | -               | \$196,615 21    |                |
| Deduct payments returned to appli-<br>cants..... | -                | -               | 10 50           |                |
| Net receipts from members .....                  | \$8,202,265 43   | -               | \$196,604 71    | \$8,398,870 14 |
| Interest and rents.....                          | 26,231 32        | 198,345 77      | 9,596 92        | 234,174 01     |
| Sale of lodge supplies .....                     | -                | -               | 1,912 11        |                |
| From other sources .....                         | -                | 40,117 96       | 1,169 76        | 43,199 83      |
| Total income.....                                |                  |                 | \$8,676,243 98  |                |
| Ledger assets Dec. 31, 1908.....                 |                  |                 | 5,829,002 74    |                |
| Total.....                                       |                  |                 | \$14,505,246 72 |                |

| DISBURSEMENTS.                                      |                |
|---|----------------|
| Death claims .....                                  | \$7,625,873 00 |
| Salaries of deputies and organizers.....            | 24,726 47      |
| Salaries of officers and trustees .....             | 27,000 00      |
| Other compensation of officers and trustees .....   | 4,947 83       |
| Salaries and other compensation of committees.....  | 4,350 00       |
| Salaries of office employes.....                    | 50,265 22      |
| Other compensation of office employes .....         | 3,029 17       |
| Expenses of officers, trustees and committees ..... | 3,287 66       |
| Insurance department fees.....                      | 599 50         |
| Rent—including association's own occupancy .....    | 4,509 39       |
| Advertising, printing and stationery .....          | 10,136 45      |
| Postage, express, telegraph and telephone .....     | 5,529 77       |
| Lodge supplies .....                                | 310 20         |
| Official publication.....                           | 18,231 92      |
| Expense of supreme lodge meeting .....              | 23,774 37      |
| Legal expenses .....                                | 17,475 29      |
| Furniture and fixtures .....                        | 524 34         |
| Taxes and expenses on real estate.....              | 4,509 39       |
| Loss on sale or maturity of ledger assets.....      | 27 02          |
| Accrued interest on bonds purchased.....            | 4,692 57       |
| Investigation of death claims.....                  | 1,393 87       |
| Treasurer for care of deposit.....                  | 2,319 87       |
| Miscellaneous expenditures.....                     | 7,696 58       |
| Total disbursements.....                            | \$7,845,209 88 |
| Balance.....  | \$6,660,036 84 |

| LEDGER ASSETS.  |                |
|---|----------------|
| Book value of real estate .....                         | \$45,000 00    |
| Book value of bonds, excluding interest .....           | 5,853,194 05   |
| Deposits in trust companies and banks, on interest..... | 750,342 79     |
| Contingent fund of supreme officers .....               | 6,500 00       |
| Deposit, Quebec Insurance department.....               | 5,000 00       |
| Total ledger assets.....                                | \$6,660,036 84 |

## NON-LEDGER ASSETS.

|  |             |                |
|--|-------------|----------------|
| Interest accrued on bonds.....                       | \$82,142 70 |                |
| Interest due on other assets.....                    | 554 66      | \$82,697 36    |
| Assessments in treasury of subordinate branches..... |             | 674,707 14     |
| Supreme council dues.....                            |             | 97,000 00      |
| Sundry ledger balances.....                          |             | 209 73         |
| Furniture, printing plant and supplies.....          |             | 16,747 76      |
| Gross assets.....                                    |             | \$7,581,398 83 |

## DEDUCT ASSETS NOT ADMITTED.

|   |            |                |
|---|------------|----------------|
| Bills receivable.....                       | \$209 73   |                |
| Book value of bonds over market value.....  | 219,719 05 |                |
| Furniture, printing plant and supplies..... | 16,747 76  | \$236,676 54   |
| Total admitted assets.....                  |            | \$7,294,722 29 |

## LIABILITIES.

|   |             |              |
|---|-------------|--------------|
| Death claims due and unpaid.....                                  | \$85,872 08 |              |
| resisted.....   | 40,000 00   |              |
| reported, not adjusted.....                                       | 609,208 47  |              |
| Total unpaid claims.....  |             | \$735,080 55 |
| Salaries, rents, expenses, commissions, etc., due or accrued..... |             | 972 31       |
| Sundry ledger balances.....                                       |             | 134 70       |
| Total liabilities.....  |             | \$736,187 56 |

## EXHIBIT OF CERTIFICATES.

## TOTAL BUSINESS.

|   | <i>Number.</i> | <i>Amount.</i>   |
|---|----------------|------------------|
| In force Dec. 31, of previous year.....                 | 240,251        | \$497,018,341 22 |
| Written or increased during year.....                   | 17,731         | 26,002,500 00    |
| Total.....  | 257,982        | \$523,020,841 22 |
| Terminated or decreased during year.....                | 15,054         | 29,714,911 37    |
| In force Dec. 31, 1909.....                             | 242,928        | \$493,306,529 85 |
| Losses and claims unpaid Dec. 31, of previous year..... | 314            | \$723,359 01     |
| Losses and claims incurred during year.....             | 3,265          | 7,666,339 24     |
| Total.....  | 3,579          | \$8,389,698 25   |
| Losses and claims paid and compromised during year..... | 3,248          | 7,654,617 70     |
| Losses and claims unpaid Dec. 31, 1909.....             | 331            | \$735,080 55     |

## BUSINESS IN MAINE.

|   | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------|
| In force Dec. 31, of previous year.....                 | 922            | \$1,684,282 45 |
| Written or increased during year.....                   | 72             | 98,000 00      |
| Total.....  | 994            | \$1,782,282 45 |
| Terminated or decreased during year.....                | 60             | 122,242 88     |
| In force Dec. 31, 1909.....                             | 934            | \$1,660,039 57 |
| Losses and claims incurred during year.....             | 13             | \$30,407 29    |
| Losses and claims paid and compromised during year..... | 12             | 29,407 29      |
| Losses and claims unpaid Dec. 31, 1909.....             | 1              | \$1,000 00     |
| Assessments collected during the year.....              |                | 30,971 64      |

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.

|                                       | <i>Mortuary.</i> | <i>Expense,</i> | <i>Ramsey.</i> |                |
|---------------------------------------|------------------|-----------------|----------------|----------------|
| Membership fees received .....        | -                | \$29,874 00     | -              |                |
| Dues and per capita tax.....          | -                | 178,786 10      | -              |                |
| Assessments.....                      | \$995,084 79     | -               | -              |                |
| Receipts from members.....            | \$995,084 79     | \$208,660 10    | -              | \$1,203,744 89 |
| Interest and rents .....              | 4,226 58         | 4,040 21        | -              | 8,266 79       |
| Sale of lodge supplies .....          | -                | 24,728 24       | -              |                |
| From other sources .....              | -                | 15,550 76       | \$144 00       | 40,423 00      |
| Total income.....                     |                  |                 |                | \$1,252,434 68 |
| Ledger assets December 31, 1908 ..... |                  |                 |                | 349,896 42     |
| Total .....                           |                  |                 |                | \$1,602,331 10 |

DISBURSEMENTS.

|   |                |
|---|----------------|
| Death claims .....  | \$917,258 05   |
| Other benefits .....  | 8 40           |
| Total benefits paid .....                                       | \$917,266 45   |
| Commissions or fees paid deputies or organizers.....            | 46,284 84      |
| Salaries of managers or agents not deputies or organizers ..... | 1,425 00       |
| Salaries of officers and trustees .....                         | 6,589 31       |
| Other compensation of officers and trustees.....                | 9,603 00       |
| Salaries and other compensation of committees.....              | 5,592 00       |
| Salaries of office employes.....                                | 38,615 23      |
| Supreme medical examiners' salaries and fees.....               | 18 00          |
| Expenses of officers, trustees and committees.....              | 10,786 06      |
| Insurance department fees .....                                 | 892 92         |
| Rent.....   | 2,942 50       |
| Advertising, printing and stationery .....                      | 7,463 48       |
| Postage, express, telegraph and telephone.....                  | 11,362 07      |
| Lodge supplies .....  | 21,556 24      |
| Official publication .....                                      | 31,103 90      |
| Legal expenses.....   | 4,778 42       |
| Furniture and fixtures.....                                     | 833 10         |
| Decrease in unaudited funds .....                               | 1,538 24       |
| Miscellaneous expenditures .....                                | 8,483 42       |
| Total disbursements .....                                       | \$1,127,068 18 |
| Balance .....   | \$475,262 92   |

LEDGER ASSETS.

|   |              |
|---|--------------|
| Book value of bonds, excluding interest.....            | \$105,144 35 |
| Deposits in trust companies and banks, on interest..... | 299,519 40   |
| Cash in office and banks, not on interest .....         | 62,814 22    |
| Lodge supplies .....                                    | 7,784 95     |
| Total ledger assets.....                                | \$475,262 92 |

## NON-LEDGER ASSETS.

|  |            |              |
|--|------------|--------------|
| Interest due and accrued on bonds.....                           | \$1,725 83 |              |
| Interest due on other assets.....                                | 1,835 37   | \$3,561 20   |
| Assessments in treasury of subordinate branches (estimated)..... |            | 100,000 00   |
| Furniture and fixtures.....                                      |            | 9,783 40     |
| Mailing department equipment.....                                |            | 11,197 16    |
| Gross assets.....  |            | \$599,804 68 |

## DEDUCT ASSETS NOT ADMITTED.

|                                   |            |              |
|-----------------------------------|------------|--------------|
| Lodge supplies.....               | \$7,784 95 |              |
| Furniture and fixtures.....       | 9,783 40   |              |
| Mailing department equipment..... | 11,197 16  | \$28,765 51  |
| Total admitted assets.....        |            | \$571,039 17 |

## LIABILITIES.

|   |            |              |
|---|------------|--------------|
| Death claims due and unpaid.....  | \$4,500 00 |              |
| resisted.....   | 36,250 00  |              |
| reported, not adjusted.....   | 100,000 00 |              |
| Total unpaid claims.....  |            | \$140,750 00 |
| Salaries, rents, expenses, commissions, etc., due or accrued (estimated)... |            | 15,000 00    |
| Total liabilities.....  |            | \$155,750 00 |

## EXHIBIT OF CERTIFICATES.

## TOTAL BUSINESS.

|   | <i>Number.</i> | <i>Amount.</i>   |
|---|----------------|------------------|
| In force Dec. 31, of previous year.....                 | 154,424        | \$166,086,500 00 |
| Written or increased during year.....                   | 30,225         | 31,236,000 00    |
| Total.....  | 184,649        | \$197,322,500 00 |
| Terminated or decreased during year.....                | 4,743          | 5,213,500 00     |
| In force Dec. 31, 1909.....                             | 179,906        | \$192,109,000 00 |
| Losses and claims unpaid Dec. 31, of previous year..... | 148            | \$163,250 00     |
| Losses and claims incurred during year.....             | 883            | 918,250 00       |
| Total.....  | 1,031          | \$1,081,500 00   |
| Losses and claims paid and compromised during year..... | 899            | 940,750 00       |
| Losses and claims unpaid Dec. 31, 1909.....             | 132            | \$140,750 00     |

## BUSINESS IN MAINE.

|   | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------|
| In force Dec. 31, of previous year.....                 | 1,164          | \$1,102,250 00 |
| Written or increased during year.....                   | 310            | 300,000 00     |
| Total.....  | 1,474          | \$1,402,250 00 |
| Terminated or decreased during year.....                | 47             | 40,500 00      |
| In force Dec. 31, 1909.....                             | 1,427          | \$1,361,750 00 |
| Losses and claims incurred during year.....             | 3              | \$2,500 00     |
| Losses and claims paid and compromised during year..... | 2              | 2,000 00       |
| Losses and claims unpaid Dec. 31, 1909.....             | 1              | \$500 00       |
| Assessments collected during the year.....              |                | 8,368 54       |

## SOCIETE DES ARTISANS,

MONTREAL, CANADA.

INCORPORATED IN 1876. COMMENCED BUSINESS IN 1877.

J. V. DESAULNIERS, *President*.LOUIS FONTAINE, *Secretary, protem*.

## INCOME.

|                                      | <i>Sick and</i>  |                  |                 |                 |                |
|--------------------------------------|------------------|------------------|-----------------|-----------------|----------------|
|                                      | <i>Mortuary.</i> | <i>Accident.</i> | <i>Expense.</i> | <i>Special.</i> |                |
| First year's assessments.....        | \$14,523 50      | \$4,068 85       | \$1,885 00      | -               |                |
| Subsequent years' assessments.....   | 328,834 38       | 135,487 74       | -               | -               |                |
| Dues and per capita tax.....         | -                | -                | 40,912 25       | -               |                |
| Medical examiners' fees.....         | -                | -                | -               | \$847 00        |                |
| All other dues and assessments.....  | -                | -                | -               | 2,527 30        |                |
| Receipts from members.....           | \$343,357 88     | \$139,556 59     | \$42,797 25     | \$3,374 30      | \$529,086 02   |
|                                      | <i>Reserve.</i>  |                  |                 |                 |                |
| Interest and rents.....              | \$52,171 36      | -                | -               | -               | 52,171 36      |
| Sale of lodge supplies.....          | -                | -                | 1,767 15        | -               |                |
| From other sources.....              | 166 67           | -                | 561 95          | 32 00           | 2,527 77       |
| Total income.....                    |                  |                  |                 |                 | \$583,785 15   |
| Ledger assets December 31, 1908..... |                  |                  |                 |                 | 1,159,867 74   |
| Total.....                           |                  |                  |                 |                 | \$1,743,652 89 |

## DISBURSEMENTS.

|  |                |
|--|----------------|
| Death claims.....                                      | \$217,850 00   |
| Permanent disability claims.....                       | 2,000 00       |
| Sick and accident claims.....                          | 125,517 53     |
| Total benefits paid.....                               | \$345,367 53   |
| Commissions or fees paid deputies or organizers.....   | 513 54         |
| Salaries of deputies and organizers.....               | 5,066 92       |
| Traveling expenses of deputies or organizers.....      | 5,006 49       |
| Salaries of officers and trustees.....                 | 7,170 90       |
| Salaries of office employes.....                       | 9,052 41       |
| Supreme medical examiners' salaries and fees.....      | 971 00         |
| Subordinate medical examiners' salaries and fees.....  | 28 75          |
| Expenses of officers, trustees and committees.....     | 3,172 64       |
| Collection and remittance of assessments and dues..... | 236 37         |
| Insurance department fees.....                         | 190 14         |
| Rent.....  | 450 00         |
| Advertising, printing and stationery.....              | 3,435 18       |
| Postage, express, telegraph and telephone.....         | 1,422 10       |
| Lodge supplies.....                                    | 2,162 45       |
| Official publication.....                              | 5,684 33       |
| Legal expenses.....                                    | 653 19         |
| Furniture and fixtures.....                            | 273 93         |
| Taxes and expenses on real estate.....                 | 390 90         |
| Decrease in book value of bonds.....                   | 1,576 65       |
| Miscellaneous expenditures.....                        | 4,064 87       |
| Total disbursements.....                               | \$396,890 29   |
| Balance.....   | \$1,346,762 60 |

## LEDGER ASSETS.

|   |              |                |
|---|--------------|----------------|
| Mortgage loans on real estate.....                      | \$237,447 44 |                |
| Book value of bonds, excluding interest.....            | 986,616 80   |                |
| Deposits in trust companies and banks, on interest..... | 120,080 78   |                |
| Cash in office, not on interest.....                    | 2,617 58     |                |
| Total ledger assets.....                                |              | \$1,346,762 60 |

## NON-LEDGER ASSETS.

|  |            |                |
|--|------------|----------------|
| Interest accrued on mortgages.....           | \$1,696 73 |                |
| Interest accrued on bonds.....               | 10,245 31  | \$11,942 04    |
| Furniture, fixtures and safes.....           |            | 5,000 00       |
| Supplies, printed matter and stationery..... |            | 4,000 00       |
| Gross assets.....                            |            | \$1,367,704 64 |

## DEDUCT ASSETS NOT ADMITTED.

|  |             |                |
|--|-------------|----------------|
| Book value of bonds over market value.....   | \$16,311 80 |                |
| Furniture, fixtures and safes.....           | 5,000 00    |                |
| Supplies, printed matter and stationery..... | 4,000 00    | \$25,311 80    |
| Total admitted assets.....                   |             | \$1,342,392 84 |

## LIABILITIES.

|                                     |             |
|-------------------------------------|-------------|
| Death claims adjusted, not due..... | \$15,100 00 |
|-------------------------------------|-------------|

## EXHIBIT OF CERTIFICATES.

## TOTAL BUSINESS.

|   | <i>Number.</i> | <i>Amount.</i>  |
|---|----------------|-----------------|
| In force Dec. 31, of previous year.....                 | 34,663         | \$30,144,300 00 |
| Written or increased during year.....                   | 3,075          | 2,001,150 00    |
| Total.....  | \$37,738       | \$32,145,450 00 |
| Terminated or decreased during year.....                | 2,414          | 1,708,000 00    |
| In force Dec. 31, 1909.....                             | 35,324         | \$30,437,450 00 |
| Losses and claims unpaid Dec. 31, of previous year..... | 26             | \$23,500 00     |
| Losses and claims incurred during year.....             | 4,646          | 340,467 53      |
| Total.....  | 4,672          | \$363,967 53    |
| Losses and claims paid and compromised during year..... | 4,656          | 348,867 53      |
| Losses and claims unpaid Dec. 31, 1909.....             | 16             | \$15,100 00     |

## BUSINESS IN MAINE.

|   | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------|
| In force Dec. 31, of previous year.....                 | 1,289          | \$898,250 00   |
| Written or increased during year.....                   | 339            | 166,300 00     |
| Total.....  | 1,628          | \$1,064,550 00 |
| Terminated or decreased during year.....                | 160            | 81,450 00      |
| In force Dec. 31, 1909.....                             | 1,468          | \$983,100 00   |
| Losses and claims unpaid Dec. 31, of previous year..... | 1              | \$500 00       |
| Losses and claims incurred during year.....             | 174            | 8,460 17       |
| Total.....  | 175            | \$8,960 17     |
| Losses and claims paid and compromised during year..... | 175            | 8,960 17       |
| Assessments collected during the year.....              |                | 18,233 90      |

UNITED ORDER OF THE GOLDEN CROSS,  
KNOXVILLE, TENN.

INCORPORATED IN 1876. COMMENCED BUSINESS IN 1876.

JOSEPH P. BURLINGAME, *President*. WILLIAM R. COOPER, *Secretary*.

INCOME.

|                                       | <i>Mortuary.</i> | <i>Expense.</i> | <i>Subordinate bodies.</i> | <i>Increase in Home Circle funds.</i> |              |
|---------------------------------------|------------------|-----------------|----------------------------|---------------------------------------|--------------|
| First year's assessments ....         | \$7,842 35       | \$728 52        | -                          | -                                     |              |
| Subsequent years' assessments .....   | 417,766 29       | 38,797 77       | -                          | -                                     |              |
| Dues and per capita tax ....          | -                | -               | \$1,083 96                 | -                                     |              |
| All other dues and assessments.....   | -                | 259 00          | -                          | -                                     |              |
| Receipts from members .....           | \$425,608 64     | \$39,785 29     | \$1,083 96                 | -                                     | \$466,477 89 |
| Interest and rents.....               | 1,676 07         | 308 50          | -                          | \$199 80                              | 2,184 37     |
| Sale of lodge supplies .....          | -                | 98 23           | -                          | -                                     |              |
| From other sources .....              | -                | 1,656 75        | -                          | 709 53                                | 2,464 48     |
| Total income.....                     |                  |                 |                            |                                       | \$471,126 74 |
| Ledger assets December 31, 1908 ..... |                  |                 |                            |                                       | 141,555 02   |
| Total .....                           |                  |                 |                            |                                       | \$612,681 76 |

DISBURSEMENTS.

|   |              |
|---|--------------|
| Death claims .....                                    | \$406,444 99 |
| Commissions or fees paid deputies or organizers ..... | 3,857 08     |
| Salaries of deputies or organizers.....               | 16,657 92    |
| Salaries of officers and trustees.....                | 8,200 03     |
| Other compensation of officers and trustees.....      | 27 00        |
| Salaries and other compensation of committees.....    | 400 00       |
| Salaries of office employes .....                     | 4,999 97     |
| Supreme medical examiners' salaries and fees.....     | 1,475 50     |
| Subordinate medical examiners' salaries and fees..... | 3 00         |
| Expenses of officers, trustees and committees.....    | 526 40       |
| Insurance department fees .....                       | 132 00       |
| Rent.....   | 880 00       |
| Advertising, printing and stationery.....             | 1,408 60     |
| Postage, express, telegraph and telephone.....        | 969 46       |
| Lodge supplies .....                                  | 1,418 58     |
| Official publication .....                            | 1,179 81     |
| Expense of supreme lodge meeting .....                | 3,830 60     |
| Legal expenses.....                                   | 2,820 75     |
| Taxes and expenses on real estate .....               | 38 00        |
| Miscellaneous expenditures .....                      | 843 46       |
| Total disbursements .....                             | \$456,113 13 |
| Balance .....   | \$156,568 61 |

LEDGER ASSETS.

|  |              |
|--|--------------|
| Book value of real estate.....                           | \$6,500 00   |
| Book value of bonds, excluding interest .....            | 51,580 00    |
| Deposits in trust companies and banks, on interest ..... | 597 80       |
| Cash in office and bank, not on interest.....            | 97,890 81    |
| Total ledger assets .....                                | \$156,568 61 |

## NON-LEDGER ASSETS.

|  |            |              |
|--|------------|--------------|
| Interest due and accrued on bonds.....                     | \$1,868 33 |              |
| Interest due on other assets.....                          | 78 43      | \$1,946 76   |
| Market value of real estate over book value .....          |            | 3,500 00     |
| Assessments in treasury of subordinate branches.....       |            | 31,530 53    |
| Balance extension fund in hands of Supreme Commander ..... |            | 501 07       |
| Gross assets .....   |            | \$194,046 97 |

## DEDUCT ASSETS NOT ADMITTED.

|  |              |
|--|--------------|
| Book value of bonds over market value..... | \$3,256 25   |
| Total admitted assets .....                | \$190,790 72 |

## LIABILITIES.

|   |            |             |
|---|------------|-------------|
| Death claims due and unpaid.....                                  | \$3,250 00 |             |
| resisted .....  | 2,250 00   |             |
| reported, not adjusted.....                                       | 8,500 00   |             |
| Total unpaid claims.....  |            | \$14,000 00 |
| Salaries, rents, expenses, commissions, etc., due or accrued..... |            | 946 27      |
| Borrowed money and interest on same.....                          |            | 1,000 00    |
| Home Circle claims resisted .....                                 |            | 5,270 60    |
| Claims for Home Circle assessments.....                           |            | 753 82      |
| Home Circle funds in trust .....                                  |            | 4,626 67    |
| Total liabilities .....   |            | \$26,597 36 |

## EXHIBIT OF CERTIFICATES.

## TOTAL BUSINESS.

|  | <i>Number.</i> | <i>Amount.</i>  |
|--|----------------|-----------------|
| In force Dec. 31, of previous year.....                  | 18,216         | \$18,950,500 00 |
| Written or increased during year .....                   | 2,722          | 1,683,500 00    |
| Total .....  | 20,938         | \$20,634,000 00 |
| Terminated or decreased during year .....                | 2,624          | 1,909,250 00    |
| In force Dec. 31, 1909 .....                             | 18,314         | \$18,724,750 00 |
| Losses and claims unpaid Dec. 31, of previous year ..... | 15             | \$18,750 00     |
| Losses and claims incurred during year.....              | 309            | 404,750 00      |
| Total .....  | 324            | \$423,500 00    |
| Losses and claims paid and compromised during year.....  | 314            | 409,500 00      |
| Losses and claims unpaid Dec. 31, 1909 .....             | 10             | \$14,000 00     |

## BUSINESS IN MAINE.

|  | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|----------------|
| In force Dec. 31, of previous year.....                  | 2,819          | \$2,401,500 00 |
| Written or increased during year .....                   | 274            | 138,750 00     |
| Total .....  | 3,093          | \$2,540,250 00 |
| Terminated or decreased during year .....                | 337            | 257,500 00     |
| In force Dec. 31, 1909 .....                             | 2,706          | \$2,282,750 00 |
| Losses and claims unpaid Dec. 31, of previous year ..... | 2              | \$3,000 00     |
| Losses and claims incurred during year.....              | 53             | 63,000 00      |
| Total .....  | 55             | \$66,000 00    |
| Losses and claims paid and compromised during year.....  | 54             | 65,000 00      |
| Losses and claims unpaid Dec. 31, 1909 .....             | 1              | \$1,000 00     |
| Assessments collected during the year .....              |                | 60,218 61      |



UNITED ORDER OF THE PILGRIM FATHERS,  
LAWRENCE, MASS.

INCORPORATED IN 1879. COMMENCED BUSINESS IN 1879.

EDWIN O. FOSTER, *President.*

NATHAN CRARY, *Secretary.*

INCOME.

|                                     | <i>Mortuary.</i> | <i>Expense.</i> |              |
|-------------------------------------|------------------|-----------------|--------------|
| First year's assessments.....       | \$1,863 40       | -               |              |
| Subsequent years' assessments.....  | 514,273 61       | -               |              |
| Dues and per capita tax .....       | -                | \$19,233 20     |              |
| All other dues and assessments..... | -                | 38 50           |              |
| Receipts from members.....          | \$516,137 01     | \$19,271 70     | \$535,408 71 |
| Interest and rents.....             | 5,823 96         | 268 73          | 6,092 69     |
| Sale of lodge supplies .....        | -                | 674 98          |              |
| From other sources .....            | 350 00           | 407 87          | 1,432 85     |
| Total income.....                   |                  |                 | \$542,934 25 |
| Ledger assets Dec. 31, 1908.....    |                  |                 | 191,296 12   |
| Total .....                         |                  |                 | \$734,230 37 |

DISBURSEMENTS.

|  |              |
|--|--------------|
| Death claims .....                                     | \$552,000 00 |
| Commissions or fees paid deputies or organizers .....  | 14 32        |
| Salaries of deputies and organizers.....               | 439 60       |
| Salaries of officers and trustees .....                | 6,200 00     |
| Salaries and other compensation of committees .....    | 100 00       |
| Salaries of office employees.....                      | 1,604 30     |
| Subordinate medical examiners' salaries and fees ..... | 1 50         |
| Expenses of officers, trustees and committees .....    | 1,556 99     |
| Insurance department fees.....                         | 25 00        |
| Rent .....   | 548 00       |
| Advertising, printing and stationery .....             | 2,333 91     |
| Postage, express, telegraph and telephone .....        | 880 74       |
| Lodge supplies.....                                    | 226 29       |
| Official publication.....                              | 575 86       |
| Expense of supreme lodge meeting .....                 | 1,656 30     |
| Legal expenses .....                                   | 206 65       |
| Miscellaneous expenditures .....                       | 3,806 87     |
| Total disbursements.....                               | \$572,176 33 |
| Balance.....   | \$162,054 04 |

LEDGER ASSETS.

|  |              |
|--|--------------|
| Book value of bonds and stocks, excluding interest ..... | \$103,000 00 |
| Deposits in trust companies and banks, on interest.....  | 59,054 04    |
| Total ledger assets.....                                 | \$162,054 04 |

NON-LEDGER ASSETS.

|   |              |
|---|--------------|
| Interest accrued on bonds .....                       | \$1,666 66   |
| Market value of bonds and stocks over book value..... | 1,750 00     |
| Total admitted assets.....                            | \$165,470 70 |

## LIABILITIES.

|                                  |             |             |
|----------------------------------|-------------|-------------|
| Death claims due and unpaid..... | \$21,500 00 |             |
| resisted .....                   | 500 00      |             |
| reported, not adjusted.....      | 45,250 00   |             |
| Total liabilities.....           |             | \$67,250 00 |

## EXHIBIT OF CERTIFICATES.

## TOTAL BUSINESS.

|  | <i>Number.</i> | <i>Amount.</i>  |
|--|----------------|-----------------|
| In force Dec. 31, of previous year .....                 | 18,529         | \$25,243,000 00 |
| Written or increased during year .....                   | 596            | 415,750 00      |
| Total.....   | 19,125         | \$25,658,750 00 |
| Terminated or decreased during year.....                 | 843            | 1,017,250 00    |
| In force Dec. 31, 1909 .....                             | 18,282         | \$24,641,500 00 |
| Losses and claims unpaid Dec. 31, of previous year.....  | 41             | \$60,000 00     |
| Losses and claims incurred during year .....             | 362            | 559,250 00      |
| Total.....   | 403            | \$619,250 00    |
| Losses and claims paid and compromised during year ..... | 363            | 552,000 00      |
| Losses and claims unpaid Dec. 31, 1909.....              | 40             | \$67,250 00     |

## BUSINESS IN MAINE.

|   | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------|
| In force Dec. 31, of previous year .....                | 1,389          | \$1,843,750 00 |
| Written or increased during year .....                  | 21             | 13,250 00      |
| Total.....  | 1,410          | \$1,857,000 00 |
| Terminated or decreased during year.....                | 52             | 62,500 00      |
| In force Dec. 31, 1909.....                             | 1,358          | 1,794,500 00   |
| Losses and claims unpaid Dec. 31, of previous year..... | 2              | \$3,000 00     |
| Losses and claims incurred during year .....            | 25             | 35,500 00      |
| Total.....  | 27             | \$38,500 00    |
| Losses and claims paid and compromised during year..... | 25             | 34,500 00      |
| Losses and claims unpaid Dec. 31, 1909.....             | 2              | \$4,000 00     |
| Assessments collected during the year.....              |                | 39,796 50      |

WORKMEN'S BENEFIT ASSOCIATION,  
BOSTON, MASS.

INCORPORATED IN 1893. COMMENCED BUSINESS IN 1893.

WARD M. TENNEY, *President*. WALTER S. HALIBURTON, *Secretary*.

INCOME.

|                                      | <i>Mortuary.</i> | <i>Reserve.</i> | <i>Expense.</i> |              |
|--------------------------------------|------------------|-----------------|-----------------|--------------|
| Membership fees received.....        | -                | -               | \$404 00        |              |
| First year's assessments.....        | \$664 50         | 95 00           | 104 00          |              |
| Subsequent years' assessments....    | 63,519 00        | 5,209 50        | 16,048 00       |              |
| All other dues.....                  | -                | -               | 40 10           |              |
| Receipts from members                | \$64,183 50      | \$5,304 50      | \$16,596 10     | \$86,084 10  |
| Interest .....                       | -                | 1,614 30        | -               | 1,614 30     |
| From other sources.....              | -                | 295 34          | -               | 295 34       |
| Total income.....                    |                  |                 |                 | \$87,993 74  |
| Ledger assets December 31, 1908..... |                  |                 |                 | 54,460 81    |
| Total.....                           |                  |                 |                 | \$142,454 55 |

DISBURSEMENTS.

|   |              |
|---|--------------|
| Death claims.....   | \$89,000 00  |
| Commissions, fees and expenses paid deputies or organizers..... | 501 02       |
| Salaries of deputies and organizers.....                        | 2,188 00     |
| Salaries of officers.....                                       | 3,856 31     |
| Salaries and other compensation of committees.....              | 475 00       |
| Salaries of office employes.....                                | 2,214 00     |
| Supreme medical examiners' salaries and fees.....               | 125 00       |
| Subordinate medical examiners' salaries and fees.....           | 329 42       |
| Expenses of officers and committees.....                        | 183 20       |
| Insurance department fees.....                                  | 15 00        |
| Rent.....   | 999 96       |
| Advertising, printing and stationery.....                       | 685 55       |
| Postage, express, telegraph and telephone.....                  | 1,334 13     |
| Lodge supplies and subordinate lodge expense.....               | 1,955 96     |
| Expense of supreme lodge meeting.....                           | 262 95       |
| Furniture and fixtures.....                                     | 295 78       |
| Loss on sale or maturity of ledger assets.....                  | 1,202 52     |
| Miscellaneous expenditures.....                                 | 374 94       |
| Total disbursements.....  | \$105,998 74 |
| Balance.....  | \$36,455 81  |

LEDGER ASSETS.

|   |             |
|---|-------------|
| Book value of bonds, excluding interest.....            | \$33,914 00 |
| Deposits in trust companies and banks, on interest..... | 130 81      |
| Cash in office and bank, not on interest.....           | 2,411 00    |
| Total ledger assets.....                                | \$36,455 81 |

## NON-LEDGER ASSETS.

|  |  |                    |
|--|--|--------------------|
| Interest accrued on bonds.....                           |  | \$447 90           |
| Furniture, fixtures, safes, supplies and stationery..... |  | 4,000 00           |
| Gross assets.....  |  | <u>\$40,903 71</u> |

## DEDUCT ASSETS NOT ADMITTED.

|  |            |                    |
|--|------------|--------------------|
| Book value of bonds over market value.....               | \$2,994 00 |                    |
| Furniture, fixtures, safes, supplies and stationery..... | 4,000 00   | 6,994 00           |
| Total admitted assets.....                               |            | <u>\$33,909 71</u> |

## LIABILITIES.

|  |  |             |
|--|--|-------------|
| Death claims reported, not adjusted..... |  | \$10,500 00 |
|--|--|-------------|

## EXHIBIT OF CERTIFICATES.

## TOTAL BUSINESS.

|   | <i>Number.</i> | <i>Amount.</i>        |
|---|----------------|-----------------------|
| In force Dec. 31, of previous year.....                 | 5,508          | \$5,454,500 00        |
| Written or increased during the year.....               | 202            | 168,500 00            |
| Total.....  | 5,705          | <u>\$5,623,000 00</u> |
| Terminated or decreased during year.....                | 299            | 285,500 00            |
| In force Dec. 31, 1909.....                             | 5,406          | <u>5,337,500 00</u>   |
| Losses and claims unpaid Dec. 31, of previous year..... | 7              | \$7,000 00            |
| Losses and claims incurred during year.....             | 93             | 92,500 00             |
| Total.....  | 100            | <u>\$99,500 00</u>    |
| Losses and claims paid and compromised during year..... | 89             | 89,000 00             |
| Losses and claims unpaid Dec. 31, 1909.....             | 11             | <u>\$10,500 00</u>    |

## BUSINESS IN MAINE.

|   | <i>Number.</i> | <i>Amount.</i>      |
|---|----------------|---------------------|
| In force Dec. 31, of previous year.....                 | 199            | \$199,000 00        |
| Written or increased during year.....                   | 1              | 500 00              |
| Total.....  | 200            | <u>\$199,500 00</u> |
| Terminated or decreased during year.....                | 8              | 8,000 00            |
| In force Dec. 31, 1909.....                             | 192            | <u>\$191,500 00</u> |
| Losses and claims unpaid Dec. 31, of previous year..... | 1              | 1,000 00            |
| Losses and claims incurred during year.....             | 4              | 4,000 00            |
| Total.....  | 5              | <u>\$5,000 00</u>   |
| Losses and claims paid and comprised during year.....   | 5              | 5,000 00            |
| Assessments collected during the year.....              |                | 3,117 00            |

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MAINE ASSESSMENT INSURANCE COMPANIES.

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ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS,  
SHOWING THEIR CONDITION DECEMBER 31, 1909.

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FRATERNITIES HEALTH AND ACCIDENT ASSO-  
CIATION,  
RICHMOND, MAINE.

INCORPORATED IN 1905. COMMENCED BUSINESS IN 1906.

HENRY W. OAKES, *President*.

HENRY C. REED, *Secretary*.

INCOME.

|                                      |             |             |
|--------------------------------------|-------------|-------------|
| Membership fees.....                 | \$13,460 00 |             |
| Expense assessments.....             | 15,892 52   |             |
| Benefit assessments.....             | 29,514 66   |             |
| Transfer fees.....                   | 65 75       |             |
| Total paid by members.....           |             | \$58,932 93 |
| Interest from bonds and stocks.....  |             | 85 95       |
| Profit on sale of securities.....    |             | 341 75      |
| License fees.....                    |             | 138 00      |
| Total income.....                    |             | \$59,498 63 |
| Ledger assets December 31, 1908..... |             | 5,924 18    |
| Total.....                           |             | \$65,422 81 |

DISBURSEMENTS.

|  |             |             |
|--|-------------|-------------|
| Disability claims.....                                       | \$28,710 83 |             |
| Advance payments returned.....                               | 7 88        |             |
| Total paid to members.....                                   |             | \$28,718 71 |
| Membership fees retained by agents.....                      |             | 13,261 00   |
| Commissions to agents.....                                   |             | 2,297 10    |
| Commissions for collecting assessments.....                  |             | 2,270 13    |
| Salaries and allowances of managers and agents.....          |             | 50 00       |
| Salaries and other compensation of officers.....             |             | 6,090 80    |
| Salaries and other compensation of office employes.....      |             | 2,122 00    |
| Medical examiners.....                                       |             | 2 00        |
| Insurance department fees and licenses.....                  |             | 363 65      |
| Care of deposit with State Treasurer.....                    |             | 12 48       |
| Rent.....  |             | 104 13      |
| Postage, \$1,057.80; advertising and printing, \$915.83..... |             | 1,973 63    |
| Furniture.....   |             | 137 78      |
| Legal expenses.....  |             | 71 80       |
| Investigating and contesting claims.....                     |             | 86 95       |
| Borrowed money repaid.....                                   |             | 1,000 00    |
| Interest on borrowed money.....                              |             | 24 00       |
| Traveling expenses.....                                      |             | 296 56      |
| Miscellaneous expenditures.....                              |             | 198 32      |
| Total disbursements.....                                     |             | \$59,061 04 |
| Balance.....   |             | \$6,341 77  |

LEDGER ASSETS,

|   |          |            |  |
|---|----------|------------|--|
| Cost value of bonds and stocks :              |          |            |  |
| Portland & Rumford Falls R. R., 4%, 1934..... | \$500 00 |            |  |
| Japanese Imperials, 4½%, 1925.....            | 458 75   |            |  |
| 20 sh. Continental mill.....                  | 2,350 00 | \$3,308 75 |  |
| Cash in office and bank.....                  |          | 3,033 02   |  |
| Total ledger assets.....                      |          | \$6,341 77 |  |

NON-LEDGER ASSETS.

|  |  |            |
|--|--|------------|
| Interest due.....                            |  | \$17 08    |
| Furniture, fixtures, safes and supplies..... |  | 1,500 00   |
| Gross assets.....                            |  | \$7,858 85 |

DEDUCT ASSETS NOT ADMITTED.

|  |            |
|--|------------|
| Furniture, fixtures, safes and supplies..... | \$1,500 00 |
| Total admitted asset.....                    | \$6,358 85 |

LIABILITIES.

|   |            |
|---|------------|
| Disability claims in process of adjustment..... | \$205 00   |
| Claims resisted.....                            | 469 64     |
| Advance assessments.....                        | 450 00     |
| Total liabilities.....                          | \$1,124 64 |
| Balance to protect contracts.....               | \$5,234 21 |

Deposits held by State Treasurer of Maine for the protection of all policy holders.

|   |                   |
|---|-------------------|
| Bonds and stocks :                            | <i>Par Value.</i> |
| Portland & Rumford Falls R. R., 4%, 1934..... | \$500 00          |
| Japanese Imperials, 4½%, 1925.....            | 487 00            |
| 20 sh. Continental mill stock.....            | 2,000 00          |
|   | \$2,987 00        |

EXHIBIT OF POLICIES.

BUSINESS ALL IN MAINE.

|   | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------|
| Policies in force December 31, of previous year.....        | 3,050          | \$598,385 00   |
| Policies written and increased during the year.....         | 2,692          | 567,580 00     |
| Total.....  | 5,742          | \$1,165,965 00 |
| Policies decreased or terminated during the year.....       | 1,442          | 360,500 00     |
| Policies in force December 31, 1909.....                    | 4,300          | \$805,465 00   |
| Losses and claims unpaid December 31 of previous year.....  | 11             | \$942 14       |
| Losses and claims incurred during the year.....             | 973            | 28,915 83      |
| Total.....  | 984            | \$29,857 97    |
| Losses and claims paid and compromised during the year..... | 980            | 29,183 33      |
| Losses and claims unpaid December 31, 1909.....             | 4              | \$674 64       |

NATIONAL CASUALTY INSURANCE COMPANY,  
PORTLAND, MAINE.

INCORPORATED IN 1905. COMMENCED BUSINESS IN 1906.

NATT T. ABBOTT, *President.*

CHAS. F. HOOPER, *Secretary.*

INCOME.

|                                      |            |             |
|--------------------------------------|------------|-------------|
| Membership fees.....                 | \$5,154 00 |             |
| Expense assessments.....             | 10,146 77  |             |
| Benefit assessments.....             | 5,463 68   |             |
| Total paid by members.....           |            | \$20,764 43 |
| Interest.....                        |            | 179 31      |
| Rent.....                            |            | 12 50       |
| Received for borrowed money.....     |            | 25 00       |
| License fees.....                    |            | 6 00        |
| Total income.....                    |            | \$20,987 24 |
| Ledger assets December 31, 1908..... |            | 3,918 55    |
| Total.....                           |            | \$24,905 79 |

DISBURSEMENTS.

|  |          |             |
|--|----------|-------------|
| Death claims.....  | \$600 00 |             |
| Disability claims.....                                     | 6,274 30 |             |
| Advanced payments returned.....                            | 74 65    |             |
| Total paid to members.....                                 |          | \$6,948 95  |
| Membership fees retained by agents.....                    |          | 5,143 53    |
| Commissions to agents.....                                 |          | 351 90      |
| Commissions for collecting assessments.....                |          | 2,007 92    |
| Salaries and allowances of managers and agents.....        |          | 388 66      |
| Salaries of officers.....                                  |          | 1,175 00    |
| Salaries and other compensation of office employes.....    |          | 1,633 33    |
| Medical examiners.....                                     |          | 337 48      |
| Insurance department fees.....                             |          | 130 71      |
| Care of deposit with State Treasurer.....                  |          | 18 72       |
| Rent.....  |          | 547 00      |
| Postage, \$662.03; advertising and printing, \$473.65..... |          | 1,135 68    |
| Furniture and legal expenses.....                          |          | 217 55      |
| Investigating and contesting claims.....                   |          | 9 42        |
| Traveling expense.....                                     |          | 958 80      |
| Interest.....  |          | 73 40       |
| Agents' balances charged off.....                          |          | 696 32      |
| Miscellaneous expenditures.....                            |          | 469 91      |
| Total disbursements.....                                   |          | \$22,244 28 |
| Balance.....   |          | \$2,661 51  |



LEDGER ASSETS.

Cost value of bonds and stocks:

|  |            |            |
|--|------------|------------|
| St. Joseph Ry. Light, Heat & Power Co., 1st mtge. gold<br>5's, 1937..... | \$1,000 00 |            |
| Winchester, N. H., Nat'l Bank stock, 8 shares.....                       | 832 00     | \$1,832 00 |
| Cash in bank.....  |            | 529 51     |
| Agents' balances.....  |            | 300 00     |
| Total ledger assets.....   |            | \$2,661 51 |

NON-LEDGER ASSETS.

|  |            |
|--|------------|
| Furniture, fixtures, safes and supplies..... | \$260 00   |
| Gross assets.....                            | \$2,921 51 |

DEDUCT ASSETS NOT ADMITTED.

|  |          |            |
|--|----------|------------|
| Agents' balances.....                        | \$300 00 |            |
| Furniture, fixtures, safes and supplies..... | 260 00   | \$560 00   |
| Total admitted assets.....                   |          | \$2,361 51 |

LIABILITIES.

|  |            |
|--|------------|
| Disability claims adjusted, due and unpaid.....      | \$123 23   |
| Disability claims reported, estimated liability..... | 486 00     |
| Advance assessments.....                             | 403 00     |
| Borrowed money and interest thereon.....             | 1,040 00   |
| Total liabilities.....                               | \$2,112 23 |
| Balance to protect contracts.....                    | \$249 28   |

Deposits held by State Treasurer of Maine for the protection of all policy holders.

|  |                   |
|--|-------------------|
| Bonds and stocks:                                      | <i>Par Value.</i> |
| St. Joseph Ry. Light, Heat & Power Co., 5's, 1937..... | \$1,000 00        |
| 8 sh. Winchester (N. H.) Nat'l Bank stock.....         | 800 00            |
|  | \$1,800 00        |

EXHIBIT OF POLICIES.

BUSINESS ALL IN MAINE.

|   | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------|
| Policies in force December 31, of previous year.....  | 1,591          | \$476,050 00   |
| Policies written during the year.....                 | 1,675          | 547,457 00     |
| Total.....  | 3,266          | \$1,023,507 00 |
| Policies decreased or terminated during the year..... | 1,965          | 648,707 00     |
| Policies in force December 31, 1909.....              | 1,301          | \$374,800 00   |
| Claims unpaid December 31, of previous year.....      | 36             | \$714 10       |
| Claims incurred during the year.....                  | 392            | 6,829 43       |
| Total.....  | 428            | \$7,543 53     |
| Claims paid during the year.....                      | 400            | 6,874 30       |
| Claims unpaid December 31, 1909.....                  | 28             | \$669 23       |
| Policies terminated by death during the year.....     | 3              | 900 00         |

## PORTLAND CASUALTY COMPANY,

PORTLAND, MAINE.

INCORPORATED IN 1908. COMMENCED BUSINESS IN 1908.

CHARLES G. KEENE, *President.*N. H. HAMEL, *Secretary.*

## INCOME.

|                                      |            |             |
|--------------------------------------|------------|-------------|
| Membership fees.....                 | \$7,688 00 |             |
| Expense assessments.....             | 2,251 53   |             |
| Agency fund assessments.....         | 2,251 53   |             |
| Benefit assessments.....             | 4,503 06   |             |
| Policy fees.....                     | 115 05     |             |
| Total paid by members.....           |            | \$16,809 17 |
| Interest.....                        |            | 10 00       |
| Rent.....                            |            | 160 00      |
| Borrowed money.....                  |            | 5,493 31    |
| Total income.....                    |            | \$22,472 48 |
| Ledger assets December 31, 1908..... |            | 828 28      |
| Total.....                           |            | \$23,300 76 |

## DISBURSEMENTS.

|  |            |             |
|--|------------|-------------|
| Disability claims.....                                     | \$3,980 17 |             |
| Returned premiums.....                                     | 12 40      |             |
| Total paid to members.....                                 |            | \$3,992 57  |
| Membership fees retained by agents.....                    | 7,688 00   |             |
| Commissions to agents.....                                 | 43 86      |             |
| Commissions for collecting assessments.....                | 1,100 50   |             |
| Salaries and allowances of managers and agents.....        | 1,348 22   |             |
| Salaries of officers.....                                  | 1,455 00   |             |
| Salaries and other compensation of office employes.....    | 1,145 41   |             |
| Medical examiners.....                                     | 176 10     |             |
| Insurance department fees.....                             | 54 00      |             |
| Rent.....  | 853 20     |             |
| Postage, \$369.79; advertising and printing, \$306.71..... | 676 50     |             |
| Furniture, \$223.87; legal expenses, \$108.64.....         | 332 51     |             |
| Investigating and contesting claims.....                   | 33 95      |             |
| Borrowed money repaid.....                                 | 200 00     |             |
| Interest and discount.....                                 | 105 54     |             |
| Traveling expense.....                                     | 1,094 75   |             |
| Telephone and telegraph.....                               | 200 62     |             |
| Miscellaneous expenditures.....                            | 598 61     |             |
| Total disbursements.....                                   |            | \$21,099 34 |
| Balance.....   |            | \$2,201 42  |

## LEDGER ASSETS.

|   |          |            |
|---|----------|------------|
| Cost value of bonds:                              |          |            |
| Portland & Rumford Falls R. R. Co., 4%, 1914..... | \$503 83 |            |
| Cash in office.....                               | 482 83   |            |
| Agents' balances.....                             | 1,260 43 | \$2,247 09 |
| Deduct balances due agents.....                   |          | 45 67      |
| Total ledger assets.....                          |          | \$2,201 42 |

NON-LEDGER ASSETS.

|                                     |  |            |
|-------------------------------------|--|------------|
| Rents due .....                     |  | \$37 50    |
| Furniture, fixtures and safes.....  |  | 516 11     |
| Stationery and supplies .....       |  | 150 00     |
| Premiums in hand of collectors..... |  | 14 00      |
|                                     |  | <hr/>      |
| Gross assets.....                   |  | \$2,919 03 |

DEDUCT ASSETS NOT ADMITTED.

|                                      |          |            |
|--------------------------------------|----------|------------|
| Furniture, fixtures and safes.....   | \$516 11 |            |
| Stationery and supplies.....         | 150 00   |            |
| Agents' balances.....                | 1,260 43 |            |
| Bills receivable.....                | 37 50    |            |
| Premiums in hands of collectors..... | 14 00    | \$1,978 04 |
|                                      |          | <hr/>      |
| Total admitted assets. ....          |          | \$940 99   |

\*LIABILITIES

|  |  |          |
|--|--|----------|
| Disability claims reported, estimated liability..... |  | \$542 43 |
| Advance assessments.....                             |  | 129 41   |
|  |  | <hr/>    |
| Total liabilities.....                               |  | \$671 84 |
|  |  | <hr/>    |
| Balance to protect contracts.....                    |  | \$269 15 |

Deposits held by State Treasurer of Maine for the protection of all policyholders.

|  |                  |
|--|------------------|
| Bonds  | <i>Par Value</i> |
| Portland & Rumford Falls R. R. Co. 4%, 1914..... | \$500 00         |

EXHIBIT OF POLICIES

BUSINESS ALL IN MAINE

|   | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------|
| Policies in force December 31 of previous year.....   | 758            | \$202,785 00   |
| Policies written during the year.....                 | 2,779          | 269,682 00     |
| Total.....  | <hr/>          | <hr/>          |
|   | 3,537          | \$472,417 00   |
| Policies terminated or decreased during the year..... | 2,405          | 128,386 00     |
|   | <hr/>          | <hr/>          |
| Policies in force December 31, 1909.....              | 1,132          | \$344,031 00   |
| Claims unpaid December 31 of previous year.....       | 3              | \$30 92        |
| Claims incurred during the year.....                  | 292            | 4,491 68       |
| Total.....  | <hr/>          | <hr/>          |
|   | 295            | \$4,522 60     |
| Claims paid during the year.....                      | 253            | 3,980 17       |
|   | <hr/>          | <hr/>          |
| Claims unpaid December 31, 1909.....                  | 42             | \$542 43       |

\*\$5,293.31 advanced by officers and members was released to the company December 31, 1909.

PRUDENTIAL HEALTH AND ACCIDENT INSURANCE  
COMPANY,

BINGHAM, MAINE.

INCORPORATED IN 1909. COMMENCED BUSINESS IN 1909.

S. F. GREENE, *President.*

C. W. DUTTON, *Secretary.*

INCOME.

|                             |          |            |
|-----------------------------|----------|------------|
| Membership fees .....       | \$632 00 |            |
| Expense assessments .....   | 105 87   |            |
| Benefit assessments.....    | 105 87   |            |
| Total paid by members ..... |          | \$843 74   |
| *Borrowed money .....       |          | 700 00     |
| Total income.....           |          | \$1,543 74 |

DISBURSEMENTS.

|   |          |
|---|----------|
| Disability claims paid .....                              | \$116 70 |
| Membership fees retained by agents .....                  | 632 00   |
| Commissions for collecting assessments .....              | 31 75    |
| Insurance department licenses and fees .....              | 26 00    |
| Postage, \$15.00; advertising and printing, \$60.00 ..... | 75 60    |
| Miscellaneous expenditures .....                          | 28 47    |
| Total disbursements .....                                 | \$910 52 |
| Balance .....   | \$633 22 |

LEDGER ASSETS.

|   |          |
|---|----------|
| Cash in bank.....                         | \$133 22 |
| Cash deposited with State Treasurer ..... | 500 00   |
| Total admitted assets .....               | \$633 22 |

Deposits held by State Treasurer of Maine for protection of all policyholders,  
cash \$500.00.

EXHIBIT OF POLICIES.

BUSINESS ALL IN MAINE.

|   | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------|
| Policies written during the year .....                | 542            | -              |
| Policies terminated or decreased during the year..... | 342            | -              |
| Policies in force December 31, 1909.....              | 200            | -              |
| Claims incurred during the year.....                  | 9              | \$116 70       |
| Claims paid during the year .....                     | 9              | 116 70         |
|   |                | -              |

\*\$700.00 released to company by officers and directors December 31, 1909.

SAGAMORE HEALTH AND ACCIDENT ASSO-  
CIATION,

SANFORD, MAINE.

INCORPORATED IN 1908. COMMENCED BUSINESS IN 1908.

NATT T. ABBOTT, *President*.

CHAS. F. HOOPER, *Secretary*.

INCOME.

|                                      |            |             |
|--------------------------------------|------------|-------------|
| Membership fees.....                 | \$4,650 00 |             |
| Expense assessments.....             | 7,726 59   |             |
| Benefit assessments.....             | 6,321 75   |             |
| Total paid by members.....           |            | \$18,698 34 |
| Interest.....                        |            | 139 50      |
| Borrowed money.....                  |            | 1,552 13    |
| License fees.....                    |            | 4 00        |
| Total income.....                    |            | \$20,393 97 |
| Ledger assets December 31, 1908..... |            | 1,111 49    |
| Total.....                           |            | \$21,505 46 |

DISBURSEMENTS.

|  |            |             |
|--|------------|-------------|
| Disability claims.....                                     | \$6,809 35 |             |
| Advanced payments returned.....                            | 20 33      |             |
| Total paid to members.....                                 |            | \$6,829 68  |
| Membership fees retained by agents.....                    | 4,481 80   |             |
| Commissions to agents.....                                 | 113 26     |             |
| Commissions for collecting assessments.....                | 1,469 00   |             |
| Salaries and allowances of managers and agents.....        | 2,267 64   |             |
| Salaries and other compensation of officers.....           | 962 50     |             |
| Salaries and other compensation of office employes.....    | 768 01     |             |
| Medical examiners.....                                     | 45 75      |             |
| Insurance department fees.....                             | 128 55     |             |
| Rent.....  | 529 88     |             |
| Postage, \$384.09; advertising and printing, \$534.58..... | 918 67     |             |
| Furniture.....   | 245 94     |             |
| Legal expense.....   | 30 00      |             |
| Borrowed money repaid.....                                 | 1,024 04   |             |
| Interest.....  | 63 06      |             |
| Traveling expenses.....                                    | 598 15     |             |
| Agents' balances charged off.....                          | 100 00     |             |
| Miscellaneous expenditures.....                            | 281 97     |             |
| Total disbursements.....                                   |            | \$20,857 90 |
| Balance.....   |            | \$647 56    |

LEDGER ASSETS.

|                                  |  |          |
|----------------------------------|--|----------|
| Cost value of bonds:             |  |          |
| Town of Brookline, 1914, 4%..... |  | \$504 00 |
| Cash in office and bank.....     |  | 143 56   |
| Total ledger assets.....         |  | \$647 56 |

## NON-LEDGER ASSETS.

|   |                   |
|---|-------------------|
| Interest due and accrued .....                | \$10 00           |
| Furniture, fixtures, safes and supplies ..... | 513 61            |
| Gross assets .....                            | <u>\$1,171 17</u> |

## DEDUCT ASSETS NOT ADMITTED.

|   |                 |
|---|-----------------|
| Furniture, fixtures, safes and supplies ..... | \$513 61        |
| Total admitted assets .....                   | <u>\$657 56</u> |

## LIABILITIES.

|   |                   |
|---|-------------------|
| Disability claims adjusted .....                      | \$627 20          |
| Disability claims reported, estimated liability ..... | 899 00            |
| Advance assessments .....                             | 525 45            |
| Borrowed money .....                                  | 2,198 09          |
| Total liabilities .....                               | <u>\$4,249 74</u> |
| Excess of liabilities over admitted assets .....      | \$3,592 18        |

Deposits held by State Treasurer of Maine for the protection of all policyholders.

|   |                   |
|---|-------------------|
| Bond:                                       | <i>Par value.</i> |
| Brookline, (Mass.) Town of, 4's, 1914 ..... | \$500 00          |

## EXHIBIT OF POLICIES.

## BUSINESS ALL IN MAINE.

|  | <i>Number.</i> | <i>Amount.</i>    |
|--|----------------|-------------------|
| Policies in force December 31, of previous year .....        | 879            | \$194,075         |
| Policies written during the year .....                       | 1,550          | 359,195           |
| Total .....  | 2,429          | <u>\$553,270</u>  |
| Policies terminated or decreased during the year .....       | 693            | 137,600           |
| Policies in force December 31, 1909 .....                    | 1,736          | <u>\$415,670</u>  |
| Losses and claims unpaid December 31, of previous year ..... | 15             | \$223 25          |
| Losses and claims incurred during the year .....             | 357            | 8,112 30          |
| Total .....  | 372            | <u>\$8,335 55</u> |
| Losses and claims paid during the year .....                 | 328            | 6,809 35          |
| Losses and claims unpaid December 31, 1909 .....             | 44             | <u>\$1,526 20</u> |

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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, 1909.

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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.....                 | \$2,585 00 |             |
| Expense assessments.....             | 1,413 25   |             |
| Benefit assessments.....             | 3,952 75   |             |
| Total paid by members.....           |            | \$7,951 00  |
| Interest.....                        |            | 27 14       |
| Total income.....                    |            | \$7,978 14  |
| Ledger assets December 31, 1908..... |            | 2,075 95    |
| Total.....                           |            | \$10,054 09 |

## DISBURSEMENTS.

|   |            |            |
|---|------------|------------|
| Disability claims.....                                    | \$1,662 21 |            |
| Advanced payments returned.....                           | 10 00      |            |
| Total paid to members.....                                |            | \$1,672 21 |
| Membership fees retained by agents.....                   | 2,585 00   |            |
| Commissions to agents.....                                | 173 00     |            |
| Commissions for collecting assessments.....               | 138 30     |            |
| Salaries and other compensation of office employees.....  | 321 57     |            |
| Insurance licenses and fees.....                          | 178 00     |            |
| Rent.....   | 120 00     |            |
| Postage, \$65.00; advertising and printing, \$419.76..... | 484 76     |            |
| Legal expenses.....                                       | 50 00      |            |
| Miscellaneous expenditures.....                           | 61 24      |            |
| Total disbursements.....                                  |            | \$5,784 08 |
| Balance.....  |            | \$4,270 01 |

## LEDGER ASSETS.

|                          |            |
|--------------------------|------------|
| Cost value of bonds..... | \$1,560 00 |
| Cash in bank.....        | 2,710 01   |
| Total ledger assets..... | \$4,270 01 |

## NON-LEDGER ASSETS.

|   |            |
|---|------------|
| Interest due and accrued.....                         | \$90 00    |
| Market value of bonds and stocks over cost value..... | 20 00      |
| Total admitted assets.....                            | \$4,380 01 |

## LIABILITIES.

|  |            |
|--|------------|
| Disability claims reported, estimated liability..... | \$525 00   |
| Accounts due and accrued.....                        | 147 24     |
| Advance assessments.....                             | 342 00     |
| Total liabilities.....                               | \$1,014 24 |
| Balance to protect contracts.....                    | \$3,365 77 |



## EXHIBIT OF POLICIES.

|   | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------|
| Policies in force December 31, of previous year.....  | 503            | \$214,350 00   |
| Policies written during the year .....                | 517            | 325,918 50     |
| Total.....  | 1,020          | \$540,268 50   |
| Policies terminated or decreased during the year..... | 403            | 197,668 50     |
| Policies in force December 31, 1909.....              | 617            | \$342,600 00   |
| Claims incurred during the year.....                  | 55             | \$2,187 20     |
| Claims paid during the year.....                      | 48             | 1,662 24       |
| Claims unpaid December 31, 1909.....                  | 7              | \$525 00       |

## BUSINESS IN MAINE.

|  |    |             |
|--|----|-------------|
| Policies written during the year.....                  | 49 | \$27,000 00 |
| Policies terminated or decreased during the year.....  | 9  | 5,300 00    |
| Policies in force December 31, 1909.....               | 40 | \$21,700 00 |
| Claims incurred during the year.....                   | 3  | \$39 85     |
| Claims paid during the year.....                       | 3  | 39 85       |
| Premiums or assessments collected during the year..... |    | 257 54      |

## \*EQUITABLE ACCIDENT COMPANY,

BOSTON, MASS.

INCORPORATED IN 1891. COMMENCED BUSINESS IN 1892.

ALBERT C. SMITH, *President.*DAVID T. MONTAGUE, *Secretary.*

## INCOME.

|                                       |              |
|---------------------------------------|--------------|
| Membership fees.....                  | \$7,716 00   |
| Expense assessments.....              | 32,907 77    |
| Benefit assessments.....              | 36,360 84    |
| Total paid by members.....            | \$76,984 61  |
| Interest.....                         | 2,745 20     |
| Returned by claimants.....            | 36 40        |
| Cash in hands of State Treasurer..... | 680 00       |
| Total income.....                     | \$80,446 21  |
| Ledger assets December 31, 1908.....  | 192,477 81   |
| Total.....                            | \$172,924 02 |

## DISBURSEMENTS.

|                                 |             |
|---------------------------------|-------------|
| Death claims.....               | \$2,150 00  |
| Disability claims.....          | 26,484 05   |
| Advanced payments returned..... | 221 69      |
| Total paid to members.....      | \$28,855 74 |

\*Re-incorporated as a stock company.

Business of the assessment company transferred November 12, 1909. This statement covers the period from Jan. 1, 1909, to date of transfer.

|  |                    |
|--|--------------------|
| Membership fees retained by agents.....                        | \$7,716 00         |
| Commissions to agents.....                                     | 1,102 11           |
| Commissions for collecting assessments.....                    | 6,062 92           |
| Salaries of officers.....                                      | \$7,412 37         |
| Salaries and other compensation of office employes.....        | 7,573 00           |
| Taxes on premiums.....   | 343 00             |
| Insurance department licenses and fees.....                    | 406 39             |
| Rent.....  | 2,416 00           |
| Postage, \$1,428.54; advertising and printing, \$2,551.05..... | 3,979 59           |
| Legal expense.....   | 1,160 00           |
| Investigating and contesting claims.....                       | 2,208 98           |
| Traveling expense.....   | 954 47             |
| Miscellaneous expenditures.....                                | 2,441 02           |
| Total disbursements.....                                       | <u>\$72,631 59</u> |
| Balance.....   | \$100,292 43       |

## 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.....          | 15,063 68           |
| Cash in hands of State Treasurer..... | 680 00              |
| Total ledger assets.....              | <u>\$100,292 43</u> |

## NON-LEDGER ASSETS

|                                       |                     |
|---------------------------------------|---------------------|
| Interest accrued on mortgages.....    | \$ 33 40            |
| Interest accrued on other assets..... | 2,156 02            |
| Gross assets.....                     | <u>\$102,481 85</u> |

## DEDUCT ASSETS NOT ADMITTED.

|  |                     |
|--|---------------------|
| Cost of ledger assets over market value..... | \$1,782 50          |
| Total admitted assets.....                   | <u>\$100,699 35</u> |

## LIABILITIES.

|  |                    |
|--|--------------------|
| Indemnity claims, in process of adjustment.....      | \$700 00           |
| Disability claims reported, estimated liability..... | 6,854 24           |
| Disability claims resisted.....                      | 675 00             |
| Accounts due or accrued.....                         | 1,131 09           |
| Advance assessments.....                             | 1,694 10           |
| Unearned premiums.....                               | 7,272 85           |
| Total liabilities.....                               | <u>\$18,327 28</u> |
| Balance to protect contracts.....                    | \$82,372 07        |

## EXHIBIT OF POLICIES.

|   | <i>Number.</i> | <i>Amount.</i>         |
|---|----------------|------------------------|
| Policies in force December 31, of previous year.....  | 6,775          | \$9,526,450 00         |
| Policies written during the year.....                 | 2,107          | 842,225 00             |
| Total.....  | 8,882          | <u>\$10,368,675 00</u> |
| Policies terminated or decreased during the year..... | 3,155          | 1,730,435 00           |
| Policies in force November 12, 1909.....              | 5,727          | <u>\$8,638,240 00</u>  |
| Claims unpaid December 31, of previous year.....      | 57             | \$6,818 06             |
| Losses and claims incurred during the year.....       | 1,176          | 34,295 23              |
| Total.....  | 1,233          | <u>\$41,113 29</u>     |

|  |       |            |
|--|-------|------------|
| Claims paid and compromised during the year..... | 1,144 | 32,884 05  |
| Claims unpaid November 12, 1909.....             | 89    | \$8,229 24 |

BUSINESS IN MAINE.

|  |       |                |
|--|-------|----------------|
| Policies in force December 31, of previous year.....   | 1,063 | \$1,436,575 00 |
| Policies written during the year.....                  | 315   | 148,350 00     |
| Total.....   | 1,378 | \$1,584,925 00 |
| Policies terminated or decreased during the year.....  | 564   | 318,350 00     |
| Policies in force November 12, 1909.....               | 814   | \$1,266,575 00 |
| Claims unpaid December 31 of previous year.....        | 11    | \$400 00       |
| Claims incurred during the year.....                   | 165   | 11,407 98      |
| Total.....   | 176   | \$11,807 98    |
| Claims paid and compromised during the year.....       | 158   | 9,553 39       |
| Claims unpaid November 12, 1909.....                   | 18    | \$2,254 59     |
| Premiums or assessments collected during the year..... |       | 10,181 93      |

MASONIC MUTUAL ACCIDENT COMPANY,

SPRINGFIELD, MASS.

INCORPORATED IN 1901. COMMENCED BUSINESS IN 1902.

F. E RUSSELL, *President.*

S. W. MUNSELL, *Secretary.*

INCOME.

|                                       |             |             |
|---------------------------------------|-------------|-------------|
| Membership fees .....                 | \$10,780 00 |             |
| Expense assessments .....             | 11,771 05   |             |
| Benefit assessments .....             | 12,771 11   |             |
| Total paid by members .....           |             | \$35,322 16 |
| Interest .....                        |             | 422 31      |
| Total income.....                     |             | \$35,744 47 |
| Ledger assets December 31, 1908 ..... |             | 13,139 32   |
| Total .....                           |             | \$48,883 79 |

DISBURSEMENTS.

|  |          |            |
|--|----------|------------|
| Death claims .....                                       | \$550 00 |            |
| Disability claims .....                                  | 9,289 35 |            |
| Advanced payments returned .....                         | 33 91    |            |
| Total paid to members.....                               |          | \$9,873 26 |
| Membership fees retained by agents.....                  |          | 10,780 00  |
| Commissions paid to agents.....                          |          | 1,090 76   |
| Commissions for collecting assessments .....             |          | 1,290 22   |
| Salaries and allowances of managers and agents .....     |          | 360 29     |
| Salaries and other compensation of officers .....        |          | 4,565 20   |
| Salaries and other compensation of office employes ..... |          | 1,379 50   |
| Medical examiners .....                                  |          | 49 00      |

|  |             |
|--|-------------|
| Taxes on premiums, \$43.58; investments, \$5.00 .....      | \$48 58     |
| Insurance department fees .....                            | 264 00      |
| Rent .....   | 307 00      |
| Postage, \$532.41; advertising and printing, \$560.46..... | 1,092 87    |
| Furniture, \$102.32; legal expenses, \$97.80 .....         | 199 12      |
| Investigating and contesting claims.....                   | 294 17      |
| Traveling expense .....                                    | 639 72      |
| Advance payments returned, expense fund.....               | 33 92       |
| Miscellaneous expenditures .....                           | 454 88      |
| Total disbursements .....                                  | \$32,722 49 |
| Balance .....  | \$16,161 30 |

## LEDGER ASSETS.

|   |             |
|---|-------------|
| Cost value of bonds .....                               | \$4,090 00  |
| Cash in office and in bank.....                         | 11,815 30   |
| Deposited with Massachusetts State Treasurer .....      | 86 00       |
| Interest in hands of Massachusetts State Treasurer..... | 170 00      |
| Total ledger assets .....                               | \$16,161 30 |

## NON-LEDGER ASSETS.

|   |             |
|---|-------------|
| Interest accrued on bonds .....               | \$69 92     |
| Furniture, fixtures, safes and supplies ..... | 750 00      |
| Gross assets .....                            | \$16,981 22 |

## DEDUCT ASSETS NOT ADMITTED.

|   |          |             |
|---|----------|-------------|
| Furniture, fixtures, safes and supplies ..... | \$750 00 |             |
| Book value of bonds over market value .....   | 50 00    | \$800 00    |
| Total admitted assets .....                   |          | \$16,181 22 |

## LIABILITIES.

|  |             |
|--|-------------|
| Indemnity claims reported.....                       | \$175 00    |
| Disability claims reported, estimated liability..... | 1,119 47    |
| Accounts due or accrued .....                        | 100 00      |
| Advance assessments .....                            | 1,023 25    |
| Total liabilities .....                              | \$2,417 72  |
| Balance to protect contracts.....                    | \$13,763 50 |

## EXHIBIT OF POLICIES.

|   | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------|
| Policies in force December 31, of previous year ..... | 2,154          | \$758,975 00   |
| Policies written during the year .....                | 2,156          | 553,387 00     |
| Total .....   | 4,310          | \$1,312,362 00 |
| Policies decreased or terminated during the year..... | 1,600          | 427,817 00     |
| Policies in force Dec. 31, 1909 .....                 | 2,710          | \$884,545 00   |
| Claims unpaid December 31, of previous year .....     | 38             | \$1,639 98     |
| Claims incurred during the year.....                  | 417            | 9,493 84       |
| Total .....   | 455            | \$11,133 82    |
| Losses and claims paid during the year .....          | 421            | 9,839 35       |
| Claims unpaid December 31, 1909 .....                 | 34             | \$1,294 47     |

## BUSINESS IN MAINE.

|  |       |              |
|--|-------|--------------|
| Policies in force December 31, of previous year .....  | 665   | \$154,075 00 |
| Policies written during the year .....                 | 672   | 142,375 00   |
| Total .....  | 1,337 | \$296,450 00 |
| Policies decreased or terminated during the year ..... | 498   | 108,950 00   |
| Policies in force December 31, 1909 .....              | 839   | \$187,500 00 |
| Claims unpaid December 31, of previous year .....      | 17    | \$493 98     |
| Claims incurred during the year .....                  | 156   | 3,240 02     |
| Total .....  | 173   | \$3,734 00   |
| Claims paid during the year .....                      | 161   | 3,297 72     |
| Claims unpaid December 31, 1909 .....                  | 12    | \$496 28     |
| Premiums or assessments received during the year ..... |       | 6,516 58     |

## NEW ENGLAND CASUALTY COMPANY,

BOSTON, MASS.

INCORPORATED IN 1901. COMMENCED BUSINESS IN 1901.

D. F. DOHERTY, *President.*M. E. COUGHLIN, *Secretary.*

## INCOME.

|                                       |             |
|---------------------------------------|-------------|
| Membership fees .....                 | \$1,942 00  |
| Annual dues .....                     | 8,125 50    |
| Benefit assessments .....             | 8,238 00    |
| Total paid by members .....           | \$18,305 50 |
| Interest .....                        | 144 09      |
| Total income .....                    | \$18,449 59 |
| Ledger assets December 31, 1908 ..... | 5,230 89    |
| Total .....                           | \$23,680 48 |

## DISBURSEMENTS.

|   |             |
|---|-------------|
| Disability claims .....                                     | \$7,318 55  |
| Membership fees retained by agent .....                     | 1,942 00    |
| Commissions to agents .....                                 | 209 92      |
| Commissions for collecting assessments .....                | 1,379 18    |
| Salaries and allowances of managers and agents .....        | 585 00      |
| Salaries and other compensation of officers .....           | 3,450 00    |
| Salaries and other compensation of office employes .....    | 540 00      |
| Taxes on premiums .....                                     | 4 68        |
| Insurance department licenses and fees .....                | 94 59       |
| Rent .....  | 750 00      |
| Postage, \$378.73; advertising and printing, \$284.87 ..... | 663 60      |
| Legal expense .....   | 100 00      |
| Traveling expense .....                                     | 471 04      |
| Identification badges .....                                 | 46 35       |
| Miscellaneous expenditures .....                            | 92 33       |
| Total disbursements .....                                   | \$17,647 24 |
| Balance .....   | \$6,033 24  |

## LEDGER ASSETS.

|   |                   |
|---|-------------------|
| Cash in office and bank .....             | \$5,784 71        |
| Interest in hands of State Treasurer..... | 248 53            |
| Total admitted assets .....               | <u>\$6,033 24</u> |

## LIABILITIES.

|   |                   |
|---|-------------------|
| Disability claims adjusted, not yet due.....    | \$1,562 67        |
| Advance assessments and unearned premiums ..... | 411 25            |
| Taxes due or accrued.....                       | 8 30              |
| Total liabilities .....                         | <u>\$1,982 22</u> |
| Balance to protect contracts.....               | \$4,051 02        |

## EXHIBIT OF POLICIES.

|  | <i>Number.</i> | <i>Amount.</i>      |
|--|----------------|---------------------|
| Policies in force December 31, of previous year .....  | 1,477          | \$153,100 00        |
| Policies written during the year.....                  | 644            | 70,200 00           |
| Total .....  | 2,121          | <u>\$223,300 00</u> |
| Policies terminated or decreased during the year ..... | 591            | 55,100 00           |
| Policies in force December 31, 1909 .....              | 1,530          | <u>\$168,200 00</u> |
| Claims unpaid December 31, of previous year .....      | 18             | \$798 86            |
| Claims incurred during the year.....                   | 253            | 8,082 36            |
| Total .....  | 271            | <u>\$8,881 22</u>   |
| Losses and claims paid during the year.....            | 248            | 7,318 55            |
| Claims unpaid December 31, 1909 .....                  | 23             | <u>\$1,562 67</u>   |

## BUSINESS IN MAINE.

|  |    |                   |
|--|----|-------------------|
| Policies written during the year .....                 | 16 | \$2,100 00        |
| Policies terminated or decreased during the year ..... | 6  | 900 00            |
| Policies in force December 31, 1909 .....              | 10 | <u>\$1,200 00</u> |
| Premiums or assessments collected during the year..... |    | 39 00             |

## PEERLESS CASUALTY COMPANY,

KEENE, N. H.

INCORPORATED IN 1901. COMMENCED BUSINESS IN 1903.

WALTER G. BERRY, *President.*WM. F. PERRY, *Secretary.*

## INCOME.

|                                      |                     |
|--------------------------------------|---------------------|
| Membership fees.....                 | \$3,328 00          |
| Expense assessments.....             | 12,600 98           |
| Benefit assessments.....             | 18,901 46           |
| Total paid by members.....           | <u>\$34,830 44</u>  |
| Interest.....                        | 1,971 74            |
| Profit on sale of securities.....    | 435 86              |
| Increase of capital stock.....       | 75,000 00           |
| Total income.....                    | <u>\$112,238 04</u> |
| Ledger assets December 31, 1908..... | 37,311 83           |
| Total.....                           | <u>\$149,549 87</u> |

DISBURSEMENTS.

|   |           |              |
|---|-----------|--------------|
| Death claims.....   | \$500 00  |              |
| Disability claims.....  | 12,431 77 |              |
| Advanced payments returned.....                                 | 72 03     |              |
|   |           | <hr/>        |
| Total paid to members.....                                      |           | \$13,003 80  |
| Membership fees retained by agents.....                         |           | 3,229 90     |
| Commissions to agents.....                                      |           | 2,120 47     |
| Commissions for collecting assessments.....                     |           | 2,229 58     |
| Salaries and allowances of managers and agents.....             |           | 1,274 00     |
| Salaries and other compensation of officers and directors.....  |           | 4,800 00     |
| Salaries and other compensation of office employes.....         |           | 2,956 40     |
| Medical examiners.....  |           | 26 50        |
| Taxes on premiums.....  |           | 242 68       |
| Insurance department fees.....                                  |           | 250 00       |
| Taxes on investments.....                                       |           | 144 06       |
| Rent.....   |           | 600 00       |
| Postage, \$943.42; advertising and printing, \$320.15.....      |           | 1,763 57     |
| Furniture and supplies, \$101.29; legal expenses, \$145.37..... |           | 246 66       |
| Investigating and contesting claims.....                        |           | 11 85        |
| Traveling expenses.....   |           | 1,321 18     |
| Express, telegraph and telephone.....                           |           | 25 53        |
| Reinsurance.....  |           | 6 42         |
| Accrued interest.....   |           | 79 70        |
| Dividends on capital stock.....                                 |           | 2,500 00     |
| Miscellaneous expenditures.....                                 |           | 220 74       |
|   |           | <hr/>        |
| Total disbursements.....  |           | \$37,053 04  |
|   |           | <hr/>        |
| Balance.....  |           | \$112,496 83 |

LEDGER ASSETS.

|                                     |              |
|-------------------------------------|--------------|
| Mortgage loans on real estate.....  | \$18,450 00  |
| Loans secured by collateral.....    | 2,500 00     |
| Cost value of bonds and stocks..... | 43,932 81    |
| Cash in office and bank.....        | 47,258 05    |
| Agents' balances.....               | 355 97       |
|                                     | <hr/>        |
| Total ledger assets.....            | \$112,496 83 |

NON-LEDGER ASSETS.

|   |              |
|---|--------------|
| Interest due and accrued on mortgages.....            | \$170 50     |
| Interest due and accrued on other assets.....         | 127 46       |
| Market value of bonds and stocks over cost value..... | 914 69       |
| Furniture, fixtures, safes and supplies.....          | 600 00       |
|   | <hr/>        |
| Gross assets.....                                     | \$114,309 48 |

DEDUCT ASSETS NOT ADMITTED.

|  |          |              |
|--|----------|--------------|
| Furniture, fixtures, safes and supplies..... | \$600 00 |              |
| Agents' balances.....                        | 355 97   | \$955 97     |
|  | <hr/>    | <hr/>        |
| Total admitted assets.....                   |          | \$113,353 51 |

LIABILITIES.

|  |              |
|--|--------------|
| Disability claims reported, estimated liability..... | \$751 50     |
| Advance assessments.....                             | 1,206 72     |
| Capital stock.....                                   | 100,000 00   |
|  | <hr/>        |
| Total liabilities.....                               | \$101,958 22 |
|  | <hr/>        |
| Balance to protect contracts.....                    | \$11,395 29  |

## EXHIBIT OF POLICIES.

|   | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------|
| Policies in force December 31, of previous year.....        | 2,976          | \$911,100 00   |
| Policies written during the year.....                       | 1,511          | 587,200 00     |
| Total.....  | 4,487          | \$1,498,300 00 |
| Policies terminated or decreased during the year.....       | 1,937          | 758,030 00     |
| Policies in force December 31, 1909.....                    | 2,550          | \$740,250 00   |
| Losses and claims unpaid December 31, of previous year..... | 61             | \$1,607 16     |
| Losses and claims incurred during the year.....             | 687            | 12,076 11      |
| Total.....  | 748            | \$13,683 27    |
| Losses and claims paid during the year.....                 | 717            | 12,931 77      |
| Losses and claims unpaid December 31, 1909.....             | 31             | \$751 50       |

## BUSINESS IN MAINE.

|   |       |              |
|---|-------|--------------|
| Policies in force December 31, of previous year.....  | 1,403 | \$410,900 00 |
| Policies written during the year.....                 | 912   | 373,500 00   |
| Total.....  | 2,315 | \$784,400 00 |
| Policies terminated or decreased during the year..... | 812   | 314,650 00   |
| Policies in force December 31, 1909.....              | 1,503 | \$469,750 00 |
| Claims unpaid December 31, of previous year.....      | 30    | \$985 43     |
| Claims incurred during the year.....                  | 334   | 5,983 69     |
| Total.....  | 364   | \$6,969 12   |
| Claims paid during the year.....                      | 344   | 6,397 12     |
| Claims unpaid December 31, 1909.....                  | 20    | \$572 00     |
| Premiums or assessments collected during the year,    |       | \$4,669.81   |



## INDEX.

### A.

|  | PAGE  |
|--|-------|
| Aachen and Munich Fire Insurance Company, Germany.....                 | 308   |
| Abstracts of companies statements (See "Company Abstracts.")           |       |
| Ætna Accident and Liability Company, Conn.....                         | 560   |
| Ætna Insurance Company, Conn.....                                      | 138   |
| Ætna Life Insurance Company, Conn.....                                 | 450   |
| Ætna Life Insurance Company, Conn. (Accident Dep't).....               | 562   |
| Agricultural Insurance Company, N. Y.....                              | 141   |
| Alliance Insurance Company, Penn.....                                  | 143   |
| American Benefit Society, Mass.....                                    | 670   |
| American Bonding Company, Md.....                                      | 565   |
| American Central Insurance Company, Mo.....                            | 149   |
| American Credit-Indemnity Company, N. Y.....                           | 567   |
| American Insurance Company, N. J.....                                  | 146   |
| American Surety Company, N. Y.....                                     | 568a  |
| Ancient Order of United Workmen, Maine.....                            | 662   |
| Aroostook County Patrons Mutual Fire Insurance Company,<br>Maine ..... | 366   |
| Aroostook Mutual Fire Insurance Company, Maine.....                    | 367   |
| Assessment casualty companies of Maine.....                            | 713   |
| Assessment casualty companies of other states.....                     | 723   |
| Atlas Assurance Company, England.....                                  | 310   |
| Augusta Mutual Plate Glass Insurance Company, Maine.....               | 554   |
| Authorized companies, directory of.....                                | 10-17 |

### B.

|   |     |
|---|-----|
| Bankers Surety Company, Ohio.....                           | 569 |
| Boothbay Mutual Fire Insurance Company, Maine.....          | 368 |
| Boston Insurance Company, Mass.....                         | 151 |
| British America Assurance Company, Canada.....              | 312 |
| Brotherhood Accident Company, Mass.....                     | 672 |
| Brunswick Farmer's Mutual Fire Insurance Company, Maine.... | 369 |

### C.

|   |     |
|---|-----|
| Caledonian-American Insurance Company, N. Y.....                          | 154 |
| Caledonian Insurance Company, Scotland.....                               | 315 |
| Cape Elizabeth and Scarboro Mutual Fire Insurance Company,<br>Maine ..... | 370 |
| Capital Fire Insurance Company, N. H.....                                 | 156 |
| Casco Mutual Fire Insurance Company, Maine.....                           | 371 |

|   | PAGE  |
|---|-------|
| Casualty Company of America, N. Y.....                                      | 571   |
| Catholic Benevolent Legion, N. Y.....                                       | 674   |
| Catholic Order of Foresters, Ill.....                                       | 676   |
| Central National Fire Insurance Company, Ill.....                           | 158   |
| Citizens Insurance Company, Mo.....   | 160   |
| Citizens Mutual Fire Insurance Company, Maine.....                          | 372   |
| City of New York Insurance Company, N. Y.....                               | 163   |
| Columbia Insurance Company, N. J.....                                       | 165   |
| Columbian National Life Insurance Company, Mass.....                        | 454   |
| Columbian National Life Insurance Company, Mass. (Accident<br>Dep't.) ..... | 574   |
| Commerce Insurance Company, N. Y.....                                       | 167   |
| Commercial Union Assurance Company, England.....                            | 318   |
| Commercial Union Fire Insurance Company, N. Y.....                          | 169   |
| Commonwealth Insurance Company, N. Y.....                                   | 171   |
| Companies admitted .....  | 8     |
| Companies, Maine, incorporated and discontinued.....                        | 8     |
| Companies, directory of.....  | 10-17 |
| Companies discontinued .....  | 9     |
| Company abstracts:  |       |
| Stock marine companies of Maine.....  | 129   |
| Stock fire and marine companies of other states.....                        | 137   |
| Mutual fire companies of other states.....                                  | 291   |
| United States branches of fire and marine companies.....                    | 307   |
| Mutual fire companies of Maine.....   | 365   |
| Life insurance company of Maine.....  | 429   |
| Life insurance companies of other states.....                               | 449   |
| Miscellaneous companies of Maine.....                                       | 553   |
| Miscellaneous companies of other states and countries.....                  | 559   |
| Assessment casualty companies of Maine.....                                 | 713   |
| Assessment casualty companies of other states.....                          | 723   |
| Fraternal beneficiary organizations of Maine.....                           | 661   |
| Fraternal beneficiary organizations of other states.....                    | 669   |
| Connecticut Fire Insurance Company, Conn.....                               | 173   |
| Connecticut General Life Insurance Company, Conn.....                       | 459   |
| Connecticut Mutual Life Insurance Company, Conn.....                        | 463   |
| Continental Casualty Company, Ind.....                                      | 577   |
| Continental Insurance Company, N. Y.....                                    | 175   |
| Cumberland Mutual Fire Insurance Company, Maine.....                        | 373   |
| D.  |       |
| Danville Mutual Fire Insurance Company, Maine.....                          | 374   |
| Delaware Insurance Company, Penn.....                                       | 177   |
| Dirigo Mutual Fire Insurance Company, Maine.....                            | 375   |
| Dresden Mutual Fire Insurance Company, Maine.....                           | 376   |
| Dutchess Fire Insurance Company, N. Y.....                                  | 180   |

## E.

|   | PAGE    |
|---|---------|
| Eastern Casualty Company, Mass.....                         | 724     |
| Eastern Fire Insurance Company, N. J.....                   | 182     |
| Edgecomb Mutual Fire Insurance Company, Maine.....          | 377     |
| Eliot and Kittery Mutual Fire Insurance Company, Maine..... | 378     |
| Empire State Surety Company, N. Y.....                      | 579     |
| Employer's Liability Assurance Corporation, England.....    | 583     |
| Equitable Accident Company, Mass.....                       | 586-725 |
| Equitable Fire and Marine Insurance Company, R. I.....      | 184     |
| Equitable Life Assurance Society, N. Y.....                 | 467     |
| Equitable Mutual Fire Insurance Company, Maine.....         | 379     |
| Expenditures of insurance department.....                   | 5       |

## F.

|   |     |
|---|-----|
| Falmouth Mutual Fire Insurance Company, Maine.....                          | 381 |
| Farmington Mutual Fire Insurance Company, Maine.....                        | 382 |
| Fayette Mutual Fire Insurance Company, Maine.....                           | 383 |
| Federal Casualty Company, Mich.....   | 588 |
| Federal Insurance Company, N. J.....  | 186 |
| Fees and taxes paid the state since January 1, 1885.....                    | 6   |
| Fidelity and Casualty Company, N. Y.....                                    | 590 |
| Fidelity and Deposit Company, Md.....                                       | 593 |
| Fidelity Fire Insurance Company, N. Y.....                                  | 189 |
| Fidelity Mutual Life Insurance Company, Penn.....                           | 471 |
| Fidelity-Phenix Fire Insurance Company, N. Y.....                           | 191 |
| Financial statement of insurance department.....                            | 4   |
| Fire Association, Penn.....   | 192 |
| Fire insurance in Maine.....  | 7   |
| Fireman's Fund Insurance Company, Cal.....                                  | 195 |
| Firemen's Insurance Company, N. J.....                                      | 197 |
| Fires, investigation of.....  | 6   |
| Frankfort Marine, Accident and Plate Glass Insurance Company, Germany ..... | 596 |
| Franklin Fire Insurance Company, Penn.....                                  | 200 |
| Fraternal beneficiary organizations of Maine.....                           | 661 |
| Fraternal beneficiary organizations of other states.....                    | 669 |
| Fraternities Health and Accident Association, Maine.....                    | 714 |
| Freeport and Yarmouth Mutual Fire Insurance Company, Maine                  | 384 |
| Fryeburg Mutual Fire Insurance Company, Maine.....                          | 385 |

## G.

|  |     |
|--|-----|
| Gardiner and Richmond Mutual Fire Insurance Company, Maine     | 386 |
| General Accident Fire and Life Assurance Corporation, Scotland | 598 |
| German Alliance Insurance Company, N. Y.....                   | 202 |
| German American Insurance Company, N. Y.....                   | 204 |
| Germania Fire Insurance Company, N. Y.....                     | 207 |

|   | PAGE |
|---|------|
| Glens Falls Insurance Company, N. Y.....                      | 209  |
| Gorham Farmers Mutual Fire Insurance Company, Maine.....      | 387  |
| Granite State Fire Insurance Company, N. H.....               | 212  |
| Gray and New Gloucester Mutual Fire Insurance Company, Maine  | 388  |
| Great Eastern Casualty Company, N. Y.....                     | 601  |
| H.  |      |
| Hamburg Bremen Fire Insurance Company, Germany.....           | 321  |
| Hampden Mutual Fire Insurance Company, Maine.....             | 389  |
| Hancock Mutual Fire Insurance Company, Maine.....             | 390  |
| Hanover Fire Insurance Company, N. Y.....                     | 214  |
| Harpwell Mutual Fire Insurance Company, Maine.....            | 391  |
| Harrison Mutual Fire Insurance Company, Maine.....            | 392  |
| Hartford Fire Insurance Company, Conn.....                    | 217  |
| Hartford Steam Boiler Inspection and Insurance Company, Conn. | 603  |
| Holyoke Mutual Fire Insurance Company, Mass.....              | 292  |
| Home Insurance Company, N. Y.....                             | 220  |
| Home Life Insurance Company, N. Y.....                        | 475  |
| Homestead Mutual Fire Insurance Company, Maine.....           | 393  |
| I.  |      |
| Independent Order of Foresters, Canada.....                   | 678  |
| Insurance Company of North America, Penn.....                 | 223  |
| Investigation of fires.....                                   | 5    |
| J.  |      |
| Jay Mutual Fire Insurance Company, Maine.....                 | 395  |
| Jefferson Farmers Mutual Fire Insurance Company, Maine.....   | 396  |
| John Hancock Mutual Life Insurance Company, Mass.....         | 479  |
| K.  |      |
| Kennebunk Farmers Mutual Fire Insurance Company, Maine....    | 397  |
| Knights and Ladies of Honor, Ind.....                         | 681  |
| Knights of Columbus, Conn.....                                | 683  |
| Knights of Honor, Mo.....                                     | 685  |
| Knights of Pythias, Ill.....                                  | 687  |
| Knights of the Maccabees of the World, Mich.....              | 690  |
| L.  |      |
| Life insurance company of Maine.....                          | 429  |
| Life insurance companies of other states.....                 | 449  |
| Litchfield Mutual Fire Insurance Company, Maine.....          | 398  |
| Liverpool and London and Globe Insurance Company, England..   | 323  |
| Lloyds Plate Glass Insurance Company, N. Y.....               | 605  |
| London Assurance Corporation, England.....                    | 326  |
| London and Lancashire Fire Insurance Company, England.....    | 328  |
| Lovell Mutual Fire Insurance Company, Maine.....              | 399  |
| Loyal Protective Insurance Company, Mass.....                 | 607  |
| L'Union St. Jean Baptiste d'Amerique, R. I.....               | 692  |

## M.

|   | PAGE |
|---|------|
| Madawaska Mutual Fire Insurance Company, Maine.....                         | 400  |
| Maine Central Railroad Relief Association, Maine.....                       | 663  |
| Maine companies, incorporated and discontinued.....                         | 8    |
| Maine Farmers Mutual Fire Insurance Company, Maine.....                     | 401  |
| Maine Insurance Company, Maine.....   | 555  |
| Maine State Relief Association, Maine.....                                  | 665  |
| Mannheim Insurance Company, Germany.....                                    | 331  |
| Maryland Casualty Company, Md.....  | 609  |
| Masonic Mutual Accident Company, Mass.....                                  | 727  |
| Massachusetts Accident Company, Mass.....                                   | 612  |
| Massachusetts Bonding and Insurance Company, Mass.....                      | 614  |
| Massachusetts Mutual Life Insurance Company, Mass.....                      | 483  |
| Medomak Mutual Fire Insurance Company, Maine.....                           | 402  |
| Mercantile and Manufacturer's Mutual Fire Insurance Company,<br>Maine ..... | 404  |
| Mercantile Fire and Marine Insurance Company, Mass.....                     | 226  |
| Merchants Insurance Company, Maine.....                                     | 130  |
| Metropolitan Casualty Insurance Company, N. Y.....                          | 616  |
| Metropolitan Life Insurance Company, N. Y.....                              | 487  |
| Middlesex Mutual Fire Insurance Company, Mass.....                          | 294  |
| Miscellaneous companies of Maine.....                                       | 553  |
| Miscellaneous companies of other states and countries.....                  | 559  |
| Modern Woodmen of America, Ill.....   | 695  |
| Mutual Benefit Life Insurance Company, N. J.....                            | 496  |
| Mutual Fire Insurance Company, Maine.....                                   | 405  |
| Mutual fire companies of Maine.....   | 365  |
| Mutual fire companies of other states.....                                  | 291  |
| Mutual Life Insurance Company, N. Y.....                                    | 492  |

## N.

|  |     |
|--|-----|
| Narragansett Mutual Fire Insurance Company, Maine..... | 407 |
| National Casualty Company, Mich.....                   | 618 |
| National Casualty Insurance Company, Maine.....        | 716 |
| National Fire Insurance Company, Conn.....             | 228 |
| National Life Insurance Company, Vt.....               | 500 |
| National Surety Company, N. Y.....                     | 620 |
| National Union Fire Insurance Company, Penn.....       | 230 |
| New Amsterdam Casualty Company, N. Y.....              | 623 |
| Newburgh Mutual Fire Insurance Company, Maine.....     | 408 |
| New Brunswick Fire Insurance Company, N. J.....        | 233 |
| Newcastle Mutual Fire Insurance Company, Maine.....    | 409 |
| New England Casualty Company, Mass.....                | 729 |
| New England Mutual Life Insurance Company, Mass.....   | 504 |
| New England Order of Protection, Mass.....             | 697 |
| New Hampshire Fire Insurance Company, N. H.....        | 235 |

|  | PAGE |
|--|------|
| New Jersey Plate Glass Insurance Company, N. J.....                              | 626  |
| New Portland Mutual Fire Insurance Company, Maine.....                           | 410  |
| New York Life Insurance Company, N. Y.....                                       | 507  |
| New York Plate Glass Insurance Company, N. Y.....                                | 628  |
| Niagara Fire Insurance Company, N. Y.....  | 238  |
| North American Accident Insurance Company, Ill.....                              | 630  |
| North British and Mercantile Insurance Company, England.....                     | 333  |
| North British and Mercantile Insurance Company, N. Y.....                        | 240  |
| North Yarmouth Mutual Fire Insurance Company, Maine.....                         | 411  |
| Northern Assurance Company, England.....   | 335  |
| Northwestern Mutual Life Insurance Company, Wis.....                             | 512  |
| Norwich Union Fire Insurance Society, England.....                               | 338  |
| O.   |      |
| Ocean Accident and Guarantee Corporation, England.....                           | 632  |
| Odd Fellows Graded Mutual Relief Association, Maine.....                         | 667  |
| Old Colony Insurance Company, Mass.....  | 243  |
| Orient Insurance Company, Conn.....  | 245  |
| Oxford County Patrons of Husbandry Mutual Fire Insurance<br>Company, Maine ..... | 413  |
| P.   |      |
| Palatine Insurance Company, England.....   | 340  |
| Patrons Androskoggin Mutual Fire Insurance Company, Maine..                      | 414  |
| Peerless Casualty Company, N. H.....   | 730  |
| Pelican Assurance Company, N. Y.....   | 248  |
| Penn Mutual Life Insurance Company, Penn.....                                    | 516  |
| Pennsylvania Fire Insurance Company, Penn.....                                   | 250  |
| Phenix Insurance Company, N. Y.....  | 252  |
| Phenix Assurance Company, England.....   | 342  |
| Phenix Insurance Company, Conn.....  | 255  |
| Phenix Mutual Life Insurance Company, Conn.....                                  | 520  |
| Phenix Preferred Accident Insurance Company, Mich.....                           | 635  |
| Pine Tree State Mutual Fire Insurance Company, Maine.....                        | 415  |
| Pittston and Whitefield Mutual Fire Insurance Company, Maine..                   | 417  |
| Polish National Alliance of the U. S. of No. Amer., Ill.....                     | 699  |
| Portland Casualty Company, Maine.....  | 718  |
| Preferred Accident Insurance Company, N. Y.....                                  | 637  |
| Providence Mutual Fire Insurance Company, R. I.....                              | 296  |
| Providence Washington Insurance Company, R. I.....                               | 257  |
| Provident Life and Trust Company, Penn.....                                      | 524  |
| Prudential Health and Accident Insurance Company, Maine.....                     | 720  |
| Prudential Insurance Company of America, N. J.....                               | 527  |
| Prussian National Insurance Company, Germany.....                                | 345  |
| Q.   |      |
| Queen Insurance Company of America, N. Y.....                                    | 260  |
| Quincy Mutual Fire Insurance Company, Mass.....                                  | 298  |

R.

|   | PAGE |
|---|------|
| Receipts of insurance department.....         | 4    |
| Reliance Insurance Company, Penn.....         | 262  |
| Ridgely Protective Association, Mass.....     | 639  |
| Rochester German Insurance Company, N. Y..... | 265  |
| Royal Arcanum, Mass.....                      | 701  |
| Royal Exchange Assurance, England.....        | 349  |
| Royal Insurance Company, England.....         | 347  |
| Royal Neighbors of America, Ill.....          | 703  |

S.

|  |     |
|--|-----|
| Sagadahoc Mutual Fire Insurance Company, Maine.....          | 418 |
| Sagamore Health and Accident Association, Maine.....         | 721 |
| St. Paul Fire and Marine Insurance Company, Minn.....        | 277 |
| Scottish Union and National Insurance Company, Scotland..... | 352 |
| Security Insurance Company, Conn.....                        | 267 |
| Security Mutual Life Insurance Company, N. Y.....            | 532 |
| Shawnee Fire Insurance Company, Kansas.....                  | 270 |
| Societe des Artisans, Canada.....                            | 705 |
| Springfield Fire and Marine Insurance Company, Mass.....     | 272 |
| Spring Garden Insurance Company, Penn.....                   | 275 |
| Standard Accident Insurance Company, Mich.....               | 641 |
| State Fire Insurance Company, England.....                   | 354 |
| State Mutual Life Assurance Company, Mass.....               | 536 |

Statistical tables:

*Fire and Marine Companies.*

|   |    |
|---|----|
| Table No. 1. Maine business foreign fire companies 1868 to 1909 .....         | 19 |
| 2. Income, disbursements, premiums, losses and risks written during 1909..... | 20 |
| 3. Income during 1909.....  | 24 |
| 4. Disbursements during 1909.....   | 28 |
| 5. Assets December 31, 1909.....  | 32 |
| 6. Liabilities December 31, 1909.....   | 36 |
| 7. Risks and premiums.....  | 40 |
| 8. Maine business .....   | 44 |
| 9. Summary of gain and loss exhibit.....                                      | 48 |
| 10. Maine Mutual fire insurance companies.....                                | 52 |
| 11. Maine mutual fire insurance companies, income and expenditures .....      | 54 |

*Record of Fires.*

|   |    |
|---|----|
| 12. Record of fires during the year 1909.....                     | 56 |
| 13. Classes of property and causes of fires.....                  | 74 |
| 14. Classes, value, etc., of property destroyed during 1909 ..... | 81 |
| 15. Causes of fires in Maine during 1909.....                     | 88 |

*Special Insurance Brokers.*

|  | PAGE |
|--|------|
| Table No. 16. Business transacted by.....                                      | 89   |
| <i>Life Companies.</i>   |      |
| 17. Capital, assets, liabilities, surplus, income and disbursements .....      | 90   |
| 18. Income during 1909.....  | 91   |
| 19. Disbursements during 1909.....   | 92   |
| 20. Assets December 31, 1909.....  | 93   |
| 21. Liabilities December 31, 1909.....   | 95   |
| 22. Exhibit of policies.....   | 96   |
| 23. Policies terminated during 1909.....                                       | 98   |
| 24. Maine business .....   | 102  |
| 25. Summary of gain and loss exhibit.....                                      | 106  |
| <i>Miscellaneous Companies.</i>  |      |
| 26. Assets, liabilities, etc.....  | 107  |
| 27. Exhibit of premiums.....   | 109  |
| 28. Maine business .....   | 114  |
| <i>Assessment Companies.</i>   |      |
| 29. Income and disbursements.....  | 119  |
| 30. Assets and liabilities December 31, 1909.....                              | 120  |
| 31. Exhibit of policies.....   | 121  |
| 32. Maine business .....   | 122  |
| <i>Fraternal Beneficiary Organizations.</i>                                    |      |
| 33. Income and disbursements during 1909.....                                  | 124  |
| 34. Assets and liabilities December 31, 1909.....                              | 125  |
| 35. Exhibit of policies.....   | 126  |
| 36. Maine business .....   | 127  |
| Stock fire and marine companies of other states.....                           | 137  |
| Stock marine companies of Maine.....   | 129  |
| Subscribers at United States "Lloyds" Marine Insurance Underwriters, N. Y..... | 280  |
| Sun Insurance Office, England.....   | 356  |

## T.

|  |     |
|--|-----|
| Tables, statistical, (see Statistical Tables).           |     |
| Taxes and fees paid state since January 1, 1885.....     | 6   |
| Text .....   | 3   |
| Title Guaranty and Surety Company, Penn.....             | 644 |
| Traders and Mechanics Insurance Company, Mass.....       | 300 |
| Travelers Indemnity Company, Conn.....                   | 646 |
| Travelers Insurance Company, Conn. (Accident Dep't)..... | 649 |
| Travelers Insurance Company, Conn. (Life Dep't).....     | 540 |



INDEX.

741

U.

|  | PAGE |
|--|------|
| Union Central Life Insurance Company, Ohio.....              | 544  |
| Union Farmers Mutual Fire Insurance Company, Maine.....      | 419  |
| Union Insurance Company, Maine.....                          | 133  |
| Union Insurance Company, Penn.....                           | 282  |
| Union Marine Insurance Company, Ltd., England.....           | 359  |
| Union Mutual Life Insurance Company, Maine.....              | 430  |
| United Order of the Golden Cross, Tenn.....                  | 707  |
| United Order of the Pilgrim Fathers, Mass.....               | 709  |
| United States branches of fire and marine companies.....     | 307  |
| United States Casualty Company, N. Y.....                    | 652  |
| United States Fidelity and Guaranty Company, Md.....         | 655  |
| United States Health and Accident Insurance Company, Mich... | 657  |
| United States Life Insurance Company, N. Y.....              | 548  |

V.

|  |     |
|--|-----|
| Vermont Mutual Fire Insurance Company, Vt..... | 302 |
|--|-----|

W.

|  |     |
|--|-----|
| Warren Farmers Mutual Fire Insurance Company, Maine.....             | 420 |
| Wells Mutual Fire Insurance Company, Maine.....                      | 421 |
| West Bangor and Hermon Mutual Fire Insurance Company,<br>Maine ..... | 422 |
| West Gardiner Mutual Fire Insurance Company, Maine.....              | 423 |
| Westchester Fire Insurance Company, N. Y.....                        | 284 |
| Western Assurance Company, Canada.....                               | 361 |
| Western Insurance Company, Penn.....                                 | 286 |
| Williamsburgh City Fire Insurance Company, N. Y.....                 | 288 |
| Wilton Mutual Fire Insurance Company, Maine.....                     | 424 |
| Windham Mutual Fire Insurance Company, Maine.....                    | 425 |
| Woodmen's Casualty Company, Ind.....                                 | 659 |
| Woolwich Mutual Fire Insurance Company, Maine.....                   | 426 |
| Worcester Mutual Fire Insurance Company, Mass.....                   | 303 |
| Workmen's Benefit Association, Mass.....                             | 711 |

Y.

|   |     |
|---|-----|
| York County Mutual Fire Insurance Company, Maine..... | 427 |
|---|-----|