

# MAINE STATE LEGISLATURE

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PUBLIC DOCUMENTS OF MAINE

1911

BEING THE

ANNUAL REPORTS

OF THE VARIOUS

DEPARTMENTS AND INSTITUTIONS

For the Year 1910.

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VOLUME III.

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AUGUSTA  
KENNEBEC JOURNAL PRINT  
1911



FORTY-THIRD ANNUAL REPORT

OF THE

# INSURANCE COMMISSIONER

OF THE



STATE OF MAINE

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FOR THE YEAR ENDING DECEMBER 31, 1910.

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AUGUSTA  
KENNEBEC JOURNAL PRINT  
1911

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# STATE OF MAINE.

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

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Augusta, April 17, 1911.

*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-third Annual Report of this Department for the year ending December 31st, 1910.

### INSURANCE LEGISLATION.

The insurance laws of Maine were changed very little by the Maine Legislature of 1911. The most important insurance law enacted provides that the insured shall pay to the State Treasurer a tax of five per cent. of the gross premiums paid for insurance in companies unauthorized to do business in Maine. The justness of this law cannot be questioned. At the present time many large property owners in this State place their fire insurance, almost entirely, in unauthorized companies. The State receives neither taxes or fees from this business, except from that small part of it now written through special insurance brokers. This new law will force the best and strongest of these unauthorized companies to apply for admission to do business in Maine, which will result in larger revenue to the State and in increased security to the policy holders in such companies.

The Legislature wisely refused to increase the tax rate paid by authorized insurance companies from one and one-half per cent. upon premiums received to two per cent. I believe that the present rate of taxes levied by the State upon the business of authorized insurance companies is sufficiently high and I do not believe that any increase in the taxes or fees now paid by these companies would be just or wise.

### DEPARTMENT FINANCES.

The ~~insurance~~ department is not a charge upon the ordinary tax revenues of the State. It is supported by fees collected from insurance companies and from the insurance business, which fees are in addition

to the regular premium tax paid by insurance companies and special brokers direct to the Treasurer of State. During the year ending December 31st, 1910, the insurance department collected fees, which the Insurance Commissioner is required by law to charge, amounting to the sum of \$22,778.73; for the same period the department expenditures amounted to \$12,254.63, leaving a net surplus to the State of \$10,524.10; during the same period of time the Treasurer of State received taxes from all insurance companies and special brokers amounting to \$126,078.13, which together with the fees collected by the Insurance Commissioner makes a total of \$148,856.86 received by the State from insurance companies, agents and brokers for the year 1910, and a total net surplus to the State of \$136,602.23 above the cost of conducting its insurance department. Compared with the year 1909 these figures show a gain of \$9,485.51 in the total receipts from the insurance business and a gain of \$10,230.88 in the net surplus to the State above the expense of conducting the insurance department. During the last twenty-six years the total income of the State of Maine from the insurance business in taxes and fees has amounted to \$1,898,116.12 and of this amount \$1,217,279.65 has been received during the last ten years.

## RECEIPTS.

Licenses to companies .....	\$3,654 00	
Licenses to agents .....	15,695 00	
Certificates of examination .....	180 00	
Filing statements .....	1,720 00	
" charters .....	165 00	
" tax return .....	5 00	
Annual franchise tax .....	50 00	
School fund tax .....	50 00	
Approval of organization (Fraternal) .....	5 00	
Renewal of authority (Fraternal) .....	5 00	
Total received from companies .....		\$21,529 00
Licenses to brokers .....		990 00
Licenses to special brokers .....		120 00
Service of writs .....		40 00
Sale of reports .....		6 00
Copying records .....		5 00
Interest on deposits .....		88 73
Total receipts .....		\$22,778 73
Paid State Treasurer March 31, 1910 .....	\$3,785 84	
" " " June 30, 1910 .....	1,175 18	
" " " September 30, 1910 .....	16,530 62	
" " " December 31, 1910 .....	1,287 09	
Total paid State Treasurer .....		\$22,778 73

EXPENDITURES.

Salaries, commissioner and deputy .....	\$3,300 00
Salaries of clerks .....	895 00
Traveling expense .....	304 78
Printing .....	2,068 97
Binding .....	782 06
Postage .....	814 48
Freight and express .....	283 08
Telegraph and telephone .....	122 93
Stationery and office supplies .....	625 87
Reporting service .....	10 00
Valuation of securities .....	50 00
National convention .....	40 00
<b>Total .....</b>	<b>\$10,197 17</b>
Investigation of fires .....	\$2,057 46
Appropriation .....	2,000 00
<b>Deficiency .....</b>	<b>\$57 46</b>

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

	Fees.	TAXES.		Total receipts.
		Paid by companies.	Paid by special brokers.	
1885 .....	\$3,924 00	\$14,677 96	-	\$18,601 96
1886 .....	3,940 00	19,853 02	-	23,793 02
1887 .....	4,756 00	17,294 15	-	22,050 15
1888 .....	4,556 00	22,883 57	\$49 23	27,488 80
1889 .....	5,742 00	24,825 20	39 48	30,608 68
1890 .....	6,321 00	24,491 17	18 20	30,830 37
1891 .....	9,262 00	27,351 06	5 77	36,618 83
1892 .....	9,188 00	31,974 83	19 92	41,182 75
1893 .....	9,244 00	31,261 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 29	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 61	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 23	130,572 91
1907 .....	19,075 50	112,759 01	908 17	132,136 68
1908 .....	20,195 50	114,112 38	278 56	134,686 44
1909 .....	21,528 00	117,678 10	207 39	139,413 49
1910 .....	22,778 73	125,905 97	172 16	148,856 86

## 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		Incendiary.	Unknown.
	Fires.	Total Damage.		
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	1,842,860.00	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%
1910	2079	2,437,743.00	.48%	21.07%

\*May 26th to December 31st.

The total number of fires in Maine during the year 1910 was 2079. The total damage by fire to property in the State during the year 1910 amounted to \$2,437,743.00, an average loss of \$6,678.00 for each day of the year and of more than \$200,000.00 for each month. This annual loss was less by \$1,600,000.00 than the loss for 1908 and was \$100,000.00 less than the loss for 1909. The records of this department show that the average annual fire loss in Maine for the last ten years has been \$2,556,786.00. The population of Maine in the year 1910 was 742,371, the State experienced an average fire loss of \$3.28 per capita during the year. The above figures do not include losses by fire on the steamship Manhattan at Portland and on two vessels at Richmond; the total damage by fire on these three vessels is estimated at \$340,000.00. Property destroyed by forest fires, reported to the Forest Commissioner under the law of 1909, is not included in the above figures, these fires caused a loss estimated at \$2,841.00 for the year 1910.

Of the total number of fires 10 were of incendiary origin. The total value of property endangered by incendiary fires was \$27,416.00 and the damage on same was \$9,594.00. The total amount of insurance on property endangered by incendiary fires was \$17,980.00 and the insurance paid on same was \$2,758.00. Suspected incendiary fires during the year numbered 7, in which property valued at \$13,644.00 was endangered, with damages amounting to \$8,626.00, the insurance on this property amounted to \$7,300.00 and the insurance paid was \$3,247.00.

## FIRE INSURANCE IN MAINE.

The people of the State of Maine during the year 1910 paid fire insurance premiums and assessments amounting to the sum of \$3,039,026.12 in legally authorized companies, an average of more than \$4.00 for each inhabitant of the State; compared with 1909 these figures show an increase of \$152,853.26 for the year. The total fire losses paid by insurance companies for the year 1910 amounted to \$1,508,294.46, an average of \$2.00 for each inhabitant of Maine, compared with 1909 these figures show a decrease of \$206,657.88.

The fire insurance business in Maine for the year ending December 31st, 1910, as reported to this department, may be summarized as follows:

## RISKS WRITTEN.

Companies of other states and countries .....	\$187,814,949 08
Maine mutual companies .....	15,299,974 00
Special brokers .....	339,675 00
Total .....	\$203,454,598 08

## PREMIUMS RECEIVED.

Companies of other states and countries .....	\$2,837,721 75
Maine mutual companies .....	*201,304 37
Special brokers .....	9,052 68
Total .....	\$3,048,078 80

## LOSSES PAID.

Companies of other states and countries .....	\$1,335,122 25
Maine mutual companies .....	173,172 21
Total .....	\$1,508,294 46

As will be seen from the following tables, the losses incurred by the foreign fire insurance companies in Maine during 1910 amounted to \$1,412,350.35 and was 49.77 per cent of the premiums collected by the same companies during the same period.

\* Includes assessments on premium notes.

## COMPANIES OF MAINE.

The National Casualty Insurance Company of Portland ceased doing business in July, 1910. Action has begun for the purpose of liquidating the corporation.

The Sagamore Insurance Company incorporated September 11, 1909, has not yet been authorized to do business.

The Hunters' Protective Society of America of Van Buren, incorporated February 12, 1910, has not yet been authorized to issue policies.

## COMPANIES OF OTHER STATES AND COUNTRIES.

## ADMITTED DURING 1910.

## FIRE AND MARINE.

NAME OF COMPANY.	Location.	Cash Capital.
American Druggists Fire Insurance Company.....	Cincinnati, Ohio.....	\$200,000 00
Central National Fire Insurance Company.....	Chicago, Ill.....	200,000 00
Fidelity-Phenix Fire Insurance Co.....	New York, N. Y.....	2,500,000 00
Massachusetts Fire and Marine Insurance Co.....	Boston, Mass.....	500,000 00
Peoples National Fire Insurance Co.....	Wilmington, Del.....	1,000,000 00
Standard Fire Insurance Company.....	Hartford, Conn.....	500,000 00
Western Insurance Company.....	Pittsburgh, Pa.....	300,000 00

## MISCELLANEOUS.

Equitable Accident Company.....	Boston, Mass.....	100,000 00
London Guarantee and Accident Co. Ltd.....	London, England.....	300,000 00
New England Casualty Company.....	Boston, Mass.....	200,000 00
Peerless Casualty Company.....	Keene, N. H.....	100,000 00

## FRATERNAL.

Knights and Ladies of Honor.....	Indianapolis, Ind.....	-
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‡ Formerly an assessment company, admitted on stock plan.

## DISCONTINUED DURING 1910.

## FIRE.

Eastern Fire Insurance Company.....	Atlantic City, N. J.....	\$207,066 66
* Fidelity Fire Insurance Company.....	New York, N. Y.....	1,000,000 00
* Phenix Insurance Company.....	Brooklyn, N. Y.....	1,500,000 00
‡ Shawnee Fire Insurance Company.....	Topeka, Kansas.....	200,000 00

## MISCELLANEOUS.

Phoenix Preferred Accident Insurance Company..	Detroit, Mich.....	100,000 00
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## ASSESSMENT.

‡ New England Casualty Company.....	Boston, Mass.....	-
‡ Peerless Casualty Company.....	Keene, N. H.....	-

\* Consolidated as Fidelity-Phenix Fire Insurance Company.

‡ Reincorporated on stock plan.

‡ Business reinsured in the National Fire Insurance Company of Hartford, Conn., from September 20, 1910.



**THE FOLLOWING COMPANIES WERE AUTHORIZED TO  
TRANSACTION BUSINESS IN MAINE, APRIL 17, 1911.**

**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...Capé 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 .....Dirigo  
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  
Hamden Mutual Fire Insurance Company .....Hamden  
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.	
American Druggists' Fire Insurance Company.....	Cincinnati, Ohio
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.
Thomas H. Scotland, General Agent, Hartford, Conn.	
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.	
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.	
Massachusetts Fire and Marine Insurance Company.....	Boston, Mass.
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. Bush, Manager, 79 Kilby St., Boston, Mass.	
Peoples National Fire Insurance Company.....	Wilmington, Del.
Wakefield, Morley & Co., General Agents, Hartford, Conn.	
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.
Springfield Fire and Marine Insurance Company.....	Springfield, Mass.
Spring Garden Insurance Company.....	Philadelphia, Pa.
Herbert F. Blood, Special Agent, Boston, Mass.	
Standard Fire Insurance Company.....	Hartford, Conn.
St. Paul Fire and Marine Insurance Company.....	St. Paul, Minn.
Reed & Dunkle, General Agents, 71 Kilby St., Boston, Mass.	
Subscribers at United States "Lloyds".....	New York, N. Y.
Union Insurance Company.....	Philadelphia, Pa.
Ide & Sewall, General Agents, 4 Liberty Sq., Boston, Mass.	

United Firemen's Insurance Company.....Philadelphia, Pa.  
 Wakefield, Morley & Co., General Agents, Hartford, Conn.  
 Westchester Fire Insurance Company.....New York, N. Y.  
 Western Insurance Company .....Pittsburg, Pa.  
 Simpson, Campbell & Co., Managers, 47 Kilby St., Boston, Mass.  
 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.  
 Atlas Assurance Company, Limited.....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, Limited.....London, England  
 A. H. Wray, Manager, Corner Pine and William Sts., New York, N. Y.  
 Hamburg Bremen Fire Insurance Company.....Hamburg, Germany  
 F. O. Afeld, Manager, 123 William St., New York, N. Y.  
 Liverpool and London and Globe Insurance Co., Ltd. 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  
 F. Herrmann & Co., Managers, 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, Limited...Norwich, England  
 J. Montgomery Hare, Manager, 59 John St., New York, N. Y.  
 Palatine Insurance Company, Limited.....London, England  
 A. H. Wray, Manager, Corner Pine and William Sts., New York, N. Y.  
 Phenix Assurance Company, Limited.....London, England  
 Louis P. Bayard, } Joint Managers, 47 Cedar St., New York, N. Y.  
 Percival Beresford, }  
 Prussian National Insurance Company.....Stettin, Germany  
 Theo. W. Letton, Manager, Monadnock Block, Chicago, Ill.  
 Royal Insurance 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..Edinburg, Scotland  
 J. H. Brewster, Manager, 36 Pearl St., Hartford, Conn.

State Assurance Company, Limited.....	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
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## 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.
G. Waldon Smith, Manager for Maine, 57 Exchange St., Portland, Me.	
Connecticut Mutual Life Insurance Company.....	Hartford, Conn.
H. N. Fairbanks, 47 Main St., Bangor Me.	} General Agents.
Ernest E. Decker, 86 Exchange St., Portland, Me.	
Equitable Life Assurance Society.....	New York, N. Y.
F. H. Hazelton, Manager for Maine, 392 Congress St., Portland, Maine.	
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.	} Superintendents.
J. A. Martin, 73½ Front St., Bath, Me.	
E. P. Langley, 86 Lisbon St., Lewiston, Me.	
Chas. A. Bradley, 562 Congress St., Portland, Me.	
Mutual Life Insurance Company.....	New York, N. Y.
T. E. McDonald, Manager for Maine, First Nat'l Bank Bldg., Portland, Me.	
Mutual Benefit Life Insurance Company.....	Newark, N. J.
Chas. T. Hawes, Columbia Building, Bangor, Me.	} General Agents.
Walter DeC. Moore, 89 Market St., Portland, Me.,	
National Life Insurance Company.....	Montpelier, Vt.
Geo. P. Dewey, General Agent, 33 Exchange St., Portland, Me.	
New England Mutual Life Insurance Company.....	Boston, Mass.
Ira S. Sawyer, General Agent, Fidelity Building, 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, Portland, Me.,	} General Agents.
Wm. H. Taylor & Sons, 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, Fidelity Bldg., 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.	

Reliance Life Insurance Company.....Pittsburgh, Pa.  
 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 AND COUNTRIES.

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, } General Agents.  
     George G. Hay, Portland, }  
 American Credit-Indemnity Company.....New York, N. Y.  
 American Surety Company .....New York, N. Y.  
     E. F. Philbrick, Manager, 89 State St., Boston, Mass.  
 Bankers Surety Company.....Cleveland, O.  
 Casualty Company of America.....New York, N. Y.  
     O'Brien & Russell, Managers for Maine, 103 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, Ltd.....London, Eng.  
     Samuel Appleton, Manager, Boston, Mass.  
     Boothby & Bartlett, General Agents, Waterville, Me.  
 Equitable Accident Company.....Boston, Mass.  
 Federal Casualty Company.....Detroit, Mich.  
 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, Limited,  
     Perth, Scotland  
     Franklin J. Moore, Manager, 400 Walnut St., Philadelphia, Pa.  
 German Commercial Accident Company.....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.  
 London Guarantee and Accident Company, Limited...London, England  
     F. W. Lawson, Manager, 206 La Salle St., Chicago, Ill.  
 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 & Whiffen, 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 England Casualty Company.....	Boston, Mass.
New Jersey Fidelity and 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.....	Keene, N. H.
Preferred Accident Insurance Company....	New York, N. Y.
Ridgely Protective Association.....	Worcester, Mass.
Royal Indemnity Company.....	New York, N. Y.
Standard Accident Insurance Company.....	Detroit, Mich.
Harvey & Gledhill, State Agents, Auburn, Me.	
Title Guaranty and Surety Company.....	Scranton, Pa.
Travelers Indemnity Company.....	Hartford, Conn.
Travelers Insurance Company (Accident Dept.).....	Hartford, Conn.
G. M. Barney, State Agent, 36 Exchange St., Portland, Me.	
United States Casualty Company.....	New York, N. Y.
United States Fidelity and Guaranty Company.....	Baltimore, Md.
United States Health and Accident Insurance Company..	Saginaw, Mich.
Charles H. Nudd, Manager, Auburn, Me.	
Woodmen's Casualty Company.....	Indianapolis, Ind.
G. C. Woods, State Agent, Bangor, Me.	

#### MAINE ASSESSMENT COMPANIES.

Fraternities Health and Accident Association.....	Richmond
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.

#### 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.....	Indianapolis, Ind.
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 Pigrim 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, 1910.

The tabulations relating to record of fires in Maine during 1910 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,



*Insurance Commissioner.*



# STATISTICAL TABLES.

## TABLE No. 1.

**Maine Business of Foreign Fire Insurance Companies, 1868 to 1910.**

	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	483,158 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	559,641 10	1.35	54.09
1874.....	66,997,743 00	924,724 22	406,731 32	1.38	48.98
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.....	59,537,300 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.....	70,323,575 00	841,986 38	624,840 48	1.19	74.21
1883.....	75,246,359 00	951,428 87	617,822 94	1.26	64.98
1884.....	71,986,068 66	973,702 83	722,739 23	1.36	73.34
1885.....	69,843,755 85	988,488 77	539,652 46	1.41	54.59
1886.....	77,376,807 41	1,077,965 92	1,090,574 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.....	37,304,428 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 81	1,536,878 76	1,048,295 93	1.55	68.20
1895.....	102,211,026 35	1,576,489 60	848,949 29	1.54	53.85
1896.....	110,273,315 44	1,591,177 49	1,341,962 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	58.16
1903.....	143,115,138 77	2,142,954 52	1,420,324 69	1.50	66.28
1904.....	145,975,285 21	2,295,795 05	1,356,313 40	1.57	59.09
1905.....	145,161,939 74	2,376,834 05	1,288,676 52	1.63	54.22
1906.....	160,276,961 88	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	1,631,476 70	1.55	55.31
1910.....	187,814,949 08	2,837,721 75	1,335,122 25	1.51	47.05

\* Includes tornado business.

**TABLE No. 2.**  
**Income, Disbursements, Premiums, Losses, Admitted Assets, Surplus to Policy Holders and Risks Written During 1910.**

COMPANIES.	Income.	Disbursements.	Net premiums received.	Net losses paid.	Admitted assets.	Surplus to policy holders.	Gross risks written.	Gross premiums on risks written.
<b>MAINE STOCK COMPANIES.</b>								
Merchants .....	\$109,245 51	\$87,798 95	\$95,058 59	\$55,561 69	\$312,189 27	\$243,152 16	\$11,154,195 00	\$113,780 98
Union .....	162,677 86	133,636 21	143,528 14	83,117 73	500,809 06	407,874 26	10,865,183 00	188,043 67
<b>Total.....</b>	<b>\$271,923 37</b>	<b>\$221,434 16</b>	<b>\$238,581 73</b>	<b>\$138,679 42</b>	<b>\$812,998 33</b>	<b>\$651,026 42</b>	<b>\$22,019,378 00</b>	<b>\$301,824 65</b>
<b>STOCK COMPANIES OF OTHER STATES.</b>								
<b>Ætna.....</b>	<b>\$10,130,139 40</b>	<b>\$7,882,317 36</b>	<b>\$8,327,844 63</b>	<b>\$3,956,748 58</b>	<b>\$21,023,545 47</b>	<b>\$12,369,016 12</b>	<b>\$940,870,946 00</b>	<b>\$11,097,534 36</b>
Agricultural.....	1,889,534 09	1,556,112 02	1,685,573 77	746,843 45	3,761,805 29	1,700,599 27	238,524,700 00	2,521,806 41
Alliance .....	1,017,367 17	823,797 85	940,348 11	467,556 13	1,807,148 75	900,000 00	113,184,307 00	1,330,331 84
American (N. J.).....	3,968,758 34	3,374,886 01	3,608,526 22	1,675,371 18	9,043,082 44	3,620,399 13	462,604,555 00	4,373,999 85
American Central.....	2,913,064 84	2,624,054 15	2,673,372 49	1,335,172 15	5,713,724 94	2,891,339 85	326,786,022 00	3,950,487 50
American Druggists'.....	75,554 33	55,773 29	64,666 72	16,770 30	295,290 67	259,121 91	6,092,767 00	66,296 69
Boston .....	3,328,556 30	3,053,873 08	3,077,065 63	1,629,110 05	6,470,283 25	3,981,019 91	420,044,506 00	4,515,641 12
Caledonian-American.....	27,434 67	24,223 97	17,856 89	9,731 52	256,873 01	231,505 47	14,542,548 00	149,630 47
Capital.....	524,045 98	469,370 28	459,408 89	261,665 16	875,857 11	414,271 84	53,955,241 00	648,836 31
Central National.....	654,539 34	414,133 22	542,353 49	162,210 23	776,173 68	430,157 48	47,085,131 00	701,225 21
Citizens.....	599,934 83	564,497 48	569,401 86	315,346 83	882,037 70	364,523 79	188,405,623 00	2,197,764 19
City of New York.....	673,406 27	576,303 05	571,426 75	233,679 04	1,441,042 33	923,461 28	91,913,643 00	917,758 27
Columbia .....	327,964 46	242,081 06	301,634 40	127,677 60	777,821 19	626,643 67	123,455,595 00	897,223 08
Commerce.....	303,841 04	253,771 60	266,445 31	112,896 56	114,909 48	455,401 06	31,701,110 00	336,801 92
Commercial Union.....	378,997 82	297,481 61	351,200 19	157,697 46	860,006 25	452,754 80	52,932,540 00	592,451 71
Commonwealth.....	813,449 92	616,958 59	711,175 85	285,727 22	2,243,153 73	1,586,907 66	126,720,066 00	1,012,964 22
Connecticut.....	4,061,156 03	3,555,152 67	3,783,142 48	1,842,697 51	7,476,369 26	3,053,639 61	426,252,097 00	4,945,974 25
Continental.....	9,153,829 11	7,301,393 90	7,308,442 92	3,079,739 13	24,198,038 01	15,063,601 19	1,059,403,944 00	8,869,841 54
Delaware .....	1,672,651 66	1,656,530 77	1,582,120 90	928,550 50	2,227,945 74	566,844 66	204,169,003 00	2,377,945 61
Dutchess Fire.....	407,591 37	402,167 74	379,777 21	230,647 33	668,299 89	338,131 37	43,483,656 00	513,085 17

Eastern Fire.....	308,890 61	262,692 31	277,114 26	145,612 02	441,582 27	214,341 42	29,511,367 00	396,683 06
Equitable.....	990,781 50	973,665 98	933,257 00	548,309 87	1,869,086 89	491,098 39	98,648,121 00	1,229,806 31
Federal.....	1,422,552 15	1,281,778 74	1,332,388 37	650,550 25	2,759,275 81	1,594,707 33	1,286,767,979 00	3,398,637 68
Fidelity-Phenix.....	7,401,422 48	7,243,991 70	5,627,342 68	3,541,456 41	13,790,298 42	5,734,086 79	695,496,243 00	7,855,052 92
Fire Association.....	4,527,455 61	4,293,493 20	4,094,334 88	2,294,264 08	8,787,555 04	3,197,171 74	503,999,616 00	5,631,901 75
Fireman's Fund.....	5,946,677 31	4,653,286 34	5,002,233 99	2,585,877 64	8,070,629 43	3,886,380 63	915,618,117 00	8,491,964 90
Firemen's.....	2,724,045 44	2,263,694 10	2,173,480 63	986,932 51	6,121,382 27	3,841,939 41	222,596,321 00	3,012,806 34
Franklin.....	1,571,854 81	1,318,597 39	1,340,646 62	664,932 86	3,386,693 59	1,265,181 54	142,204,394 00	1,673,371 11
German Alliance.....	600,456 77	500,830 94	528,563 08	268,160 07	1,672,195 84	1,130,242 87	276,776,796 00	3,023,539 89
German American.....	8,068,704 14	6,757,010 57	7,150,197 66	3,479,108 61	17,170,112 08	9,042,399 99	1,182,067,410 00	11,542,975 98
Germania.....	3,254,149 83	2,983,820 67	2,975,857 10	1,282,706 49	6,648,971 67	3,021,740 21	382,648,686 00	3,879,221 25
Glens Falls.....	2,242,921 08	2,004,031 81	1,966,161 21	939,052 83	5,302,897 59	2,795,456 46	223,484,766 00	2,530,758 89
Granite State.....	644,415 01	575,263 76	600,004 63	330,585 70	1,158,785 74	525,064 98	64,536,263 00	838,880 22
Hanover.....	2,659,723 97	2,492,091 03	2,423,226 07	1,250,904 12	4,820,678 34	2,288,079 46	323,310,886 00	3,347,640 85
Hartford.....	16,812,910 90	15,195,270 42	15,789,688 87	8,323,706 94	24,363,634 99	8,923,967 33	1,735,566,397 00	20,091,557 67
Home.....	15,070,408 44	11,142,203 76	13,199,397 00	5,634,938 57	30,178,913 63	15,329,613 18	2,000,727,332 00	18,884,720 10
Insurance Co. of North America.....	10,144,466 41	8,371,627 00	8,990,711 83	4,630,019 73	16,040,265 42	7,622,333 93	1,429,663,980 00	12,381,000 37
Massachusetts.....	1,161,012 24	103,072 90	148,130 10	7,312 50	1,086,949 93	956,654 04	18,706,559 00	176,635 08
Mercantile.....	351,712 09	301,455 21	309,394 51	151,754 20	497,623 01	284,660 40	38,566,016 00	521,542 47
National.....	7,522,141 26	5,975,941 60	7,134,058 68	3,007,437 77	10,732,293 34	3,645,909 35	1,050,341,552 00	10,635,098 26
National Union.....	2,072,572 88	1,801,578 29	1,933,032 28	916,481 56	3,307,145 19	1,308,101 83	254,152,193 00	3,148,203 97
New Hampshire.....	2,446,677 90	2,098,913 23	2,213,374 29	1,089,811 89	5,553,270 70	2,778,330 82	248,121,167 00	2,756,089 05
Niagara.....	3,398,228 52	3,176,651 44	3,151,210 91	1,477,189 35	6,249,037 44	3,051,127 99	398,590,144 00	4,348,429 48
North British & Mercantile.....	537,572 60	429,953 81	572,355 48	199,504 68	1,652,580 13	1,162,798 53	118,425,743 00	828,114 33
Old Colony.....	546,580 41	535,929 45	513,835 33	332,532 65	875,265 57	482,740 89	72,581,823 00	901,161 55
Orient.....	1,505,750 74	1,405,277 19	1,383,566 78	646,748 81	3,094,693 37	1,640,375 70	195,773,475 00	2,126,874 17
Pelican.....	361,298 94	304,880 49	337,342 20	149,521 54	703,561 59	417,556 41	45,998,562 00	473,428 97
Pennsylvania.....	3,776,249 77	3,497,192 47	3,447,585 92	1,955,864 55	7,517,393 56	2,976,500 85	410,923,323 00	4,413,288 90
Peoples National.....	1,934,388 12	1,612,271 80	1,817,003 32	746,484 10	2,779,586 40	1,329,312 87	242,106,927 00	2,571,666 91
Phoenix (Conn.).....	5,440,550 25	4,576,955 16	5,027,169 14	2,273,453 16	10,737,657 32	5,655,131 25	734,809,715 00	6,810,312 45
Providence, Washington... ..	3,129,011 76	2,953,824 52	3,005,328 77	1,691,967 92	3,698,125 51	1,237,672 23	470,286,873 00	4,341,858 26
Queen.....	4,948,430 08	4,355,482 81	4,631,526 61	2,285,800 21	9,025,888 86	4,389,124 91	511,936,924 00	6,052,926 32
Relliance.....	1,133,671 48	994,637 62	1,011,283 31	491,764 93	1,862,032 48	683,452 86	124,306,159 00	1,514,226 61
Rochester German.....	1,747,843 93	1,631,217 99	1,584,896 35	809,305 48	2,643,098 60	1,086,913 87	197,163,751 00	2,385,015 45
Security.....	1,967,319 05	1,605,623 13	1,622,814 47	774,025 23	3,117,447 87	1,339,790 68	211,638,915 00	2,407,481 58

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.
Springfield.....	\$5,612,072 89	\$5,203,948 58	\$5,243,334 31	\$2,863,911 36	\$9,968,142 86	\$4,642,281 16	\$589,098,632 00	\$7,094,456 92
Spring Garden.....	2,708,125 28	2,428,889 79	2,561,036 03	1,437,133 80	3,889,241 30	838,944 00	285,074,878 42	3,862,439 13
Standard.....	180,309 03	98,080 36	157,301 12	17,259 49	1,046,093 27	937,321 05	24,142,116 00	214,453 41
St. Paul.....	5,299,244 07	4,483,540 69	5,016,032 76	2,619,992 35	7,086,020 58	2,546,541 40	622,140,354 00	6,640,614 29
Subscribers at U. S. "Lloyds"	1,638,458 33	1,699,623 92	1,603,856 19	1,109,081 65	1,427,133 38	596,477 61	622,069,117 00	3,053,968 63
Union.....	765,959 54	804,201 94	693,226 20	471,125 85	896,370 16	251,992 42	82,298,577 00	1,048,989 86
Westchester.....	2,765,809 26	2,528,195 42	2,588,762 96	1,384,082 93	4,470,296 09	1,732,654 88	339,921,335 00	3,784,534 79
Western Insurance.....	608,745 17	586,508 52	570,263 23	310,439 23	953,885 58	387,213 39	70,363,276 00	836,355 59
Williamsburg City.....	2,011,985 54	1,788,114 17	1,853,095 56	924,904 55	2,844,451 37	917,548 17	215,087,413 00	2,369,893 54
<b>Total.....</b>	<b>\$192,379,308 66</b>	<b>\$164,948,640 82</b>	<b>\$171,761,201 35</b>	<b>\$85,278,398 86</b>	<b>\$350,751,552 67</b>	<b>\$168,410,271 09</b>	<b>\$24,645,273,198 42</b>	<b>\$246,010,075 33</b>
<b>MUTUAL COMPANIES OF OTHER STATES.</b>								
Holyoke.....	\$258,836 86	\$221,417 81	\$190,214 89	\$65,930 48	\$1,012,736 82	\$672,773 58	\$13,998,613 00	\$200,749 03
Middlesex.....	221,280 19	198,654 58	185,898 07	51,412 37	665,023 76	312,068 93	13,844,678 00	207,357 06
Providence.....	133,370 86	91,817 19	100,848 03	23,334 16	760,941 15	553,332 10	9,773,823 00	108,091 87
Quincy.....	199,560 78	168,702 95	164,742 86	52,129 60	822,013 53	537,640 14	11,285,469 00	173,669 03
Traders & Mechanics.....	225,538 04	223,260 06	181,749 91	75,959 30	619,243 32	253,749 68	12,701,164 00	193,461 85
Vermont.....	444,598 30	486,707 72	48,609 84	363,795 40	326,883 58	246,093 21	29,908,852 00	68,159 00
Worcester.....	164,426 53	145,482 01	123,118 46	31,286 59	829,887 66	552,903 25	9,574,641 00	180,258 45
<b>Total.....</b>	<b>\$1,647,611 06</b>	<b>\$1,536,042 32</b>	<b>\$995,182 11</b>	<b>\$668,847 90</b>	<b>\$5,036,229 82</b>	<b>\$3,129,060 89</b>	<b>\$101,087,245 00</b>	<b>\$1,081,746 29</b>
<b>U. S. BRANCHES OF COMPANIES OF FOREIGN COUNTRIES.</b>								
Aachen & Munich.....	\$1,163,518 09	\$1,010,391 32	\$1,081,320 93	\$544,124 63	\$2,367,724 67	\$1,207,947 51	\$148,726,343 00	\$1,609,217 32
Atlas.....	1,923,674 23	1,594,031 73	1,827,352 17	853,742 18	2,489,018 15	765,612 62	236,461,637 00	2,370,564 80
British America.....	995,539 11	948,652 33	937,082 73	463,876 57	1,596,003 08	688,891 93	150,000,694 00	1,406,288 63
Caledonian.....	1,573,086 84	1,603,671 14	1,468,925 37	693,337 75	2,093,870 10	579,736 04	177,810,613 00	2,084,258 42
Commercial Union.....	5,685,160 60	5,413,280 60	4,823,593 60	2,671,894 45	7,490,308 32	2,628,840 61	1,093,827,180 00	6,973,327 59

Hamburg Bremen.....	1,465,062 77	1,431,647 28	1,390,848 82	742,694 60	1,985,139 12	663,442 80	165,751,428 00	2,084,372 66
Liverpool & London & Globe	8,558,018 20	8,588,379 33	8,001,143 94	3,853,468 91	13,745,408 63	5,155,974 57	1,378,568,006 00	13,978,337 29
London Assurance.....	2,895,262 92	2,575,628 65	2,561,091 24	1,231,571 83	3,665,813 16	1,195,075 68	524,133,264 00	3,806,175 31
London & Lancashire.....	2,932,998 34	2,666,922 79	2,476,584 81	1,069,428 89	4,102,036 57	1,438,120 20	416,040,161 06	3,886,849 34
Mannheim.....	1,363,641 83	1,354,542 24	1,226,006 79	762,046 24	701,746 06	266,124 22	392,767,976 00	2,050,394 25
North British & Mercantile..	5,092,558 29	4,813,464 52	4,798,661 57	2,237,953 24	8,314,062 91	3,625,485 44	786,996,986 00	6,719,670 27
Northern Assurance.....	3,611,691 89	3,275,802 14	3,101,986 49	1,379,540 77	5,197,097 06	1,337,929 69	426,550,173 00	4,613,328 61
Norwich Union.....	1,860,846 49	1,729,183 97	1,762,186 25	888,416 98	2,684,207 35	890,890 67	244,394,217 00	2,498,642 88
Palatine.....	2,020,428 48	1,876,759 91	1,702,901 31	1,013,330 02	3,342,758 13	1,559,380 89	219,462,343 00	2,491,991 16
Phoenix Assurance.....	2,633,831 97	2,360,642 94	2,496,270 31	1,251,456 87	3,672,334 56	1,348,188 97	346,212,740 00	3,543,892 00
Prussian National.....	1,113,255 56	1,073,581 04	1,043,481 54	546,055 74	1,803,796 00	621,103 61	145,043,628 00	1,636,325 94
Royal.....	8,494,475 81	8,196,835 86	7,647,497 40	3,564,515 90	11,534,555 06	2,852,039 04	1,051,075,119 00	10,978,741 55
Royal Exchange.....	1,515,136 62	1,497,759 01	1,430,154 95	748,232 10	2,220,861 61	766,641 26	229,914,185 00	2,318,723 80
Scottish Union & National..	2,322,432 92	1,852,238 43	2,046,112 18	1,038,835 26	5,260,071 57	3,093,169 77	354,706,478 00	3,490,877 50
State.....	148,094 36	144,066 32	127,498 77	67,156 64	428,235 48	311,623 38	21,333,316 00	246,041 24
Sun.....	3,228,450 07	3,051,903 62	3,050,567 42	1,447,322 55	4,367,762 05	1,279,675 91	359,376,176 00	3,877,800 37
Union Marine.....	948,335 68	932,863 65	821,552 48	587,242 97	662,711 01	422,756 30	284,342,751 00	1,671,542 56
Western Assurance.....	1,584,537 44	1,608,617 37	1,500,890 64	928,917 79	2,361,430 92	965,981 82	264,908,650 00	2,417,241 12
Total.....	\$63,125,133 51	\$59,440,886 69	\$57,318,711 71	\$28,590,662 88	\$92,092,451 47	\$34,164,632 93	\$9,418,404,604 00	\$86,605,104 65
Aggregate.....	\$257,423,976 60	\$226,147,003 99	\$230,313,676 90	\$114,676,589 06	\$448,693,232 29	\$206,354,991 33	\$34,186,784,425 42	\$333,998,750 92

**TABLE No. 3.**  
**Income During 1910.**

COMPANIES.	NET PREMIUMS.		INTEREST.				Rents.	All other sources.	Total income.
	Fire.	Marine.	Mortgages.	Collateral loans.	Bonds and stocks.	All other sources.			
<b>MAINE STOCK COMPANIES.</b>									
Merchants .....	-	\$95,053 59	\$1,280 00	\$786 00	\$9,336 50	\$439 42	-	\$2,400 00	\$109,245 51
Union .....	-	143,528 14	-	-	16,869 32	1,422 90	-	857 50	162,677 86
Total .....	-	\$238,581 73	\$1,280 00	\$786 00	\$26,205 82	\$1,862 32	-	\$3,257 50	\$271,923 87
<b>STOCK COMPANIES OF OTHER STATES.</b>									
Etna .....	\$7,651,844 37	\$676,000 26	-	-	\$728,624 57	\$30,902 54	\$20,000 00	\$1,022,767 66	\$10,180,139 40
Agricultural .....	1,685,573 77	-	\$34,432 89	\$18,904 60	94,569 55	6,726 85	2,500 00	46,826 43	1,889,534 09
Alliance .....	664,602 75	275,745 36	-	-	61,439 36	2,160 66	-	13,419 04	1,017,367 17
American (N. J.) .....	3,608,526 22	-	76,236 91	-	256,304 04	4,640 90	22,898 84	151 43	3,968,758 34
American Central .....	2,673,372 49	-	1,794 00	22,419 55	209,921 74	2,080 19	-	3,476 87	2,913,064 84
American Druggists' .....	64,666 72	-	-	-	10,548 96	208 74	15 00	114 91	75,554 33
Boston .....	1,602,349 18	1,574,216 45	30,701 97	4,854 93	202,366 95	7,659 27	212 00	5,696 15	3,328,556 30
Caledonian-American .....	17,856 89	-	-	-	9,505 00	72 78	-	-	27,434 67
Capital .....	459,408 89	-	4,917 83	628 34	27,014 02	466 16	6,238 60	25,372 14	524,045 98
Central National .....	542,353 49	-	-354 93	414 25	10,771 66	1,811 12	-	100,043 75	654,539 34
Citizens .....	569,324 24	77 62	5,750 61	-	23,101 29	1,681 07	-	-	599,934 83
City of New York .....	571,426 75	-	7,375 19	-	38,139 80	4,148 03	-	52,317 00	678,406 27
Columbia .....	-	301,634 40	-	-	24,523 88	1,796 18	-	-	327,954 46
Commerce .....	266,445 31	-	1,276 14	-	20,273 19	315 83	10,504 27	5,026 30	303,841 04
Commercial Union .....	351,200 19	-	-	-	27,305 83	491 80	-	-	378,997 82
Commonwealth .....	711,175 85	-	17,124 76	-	74,194 65	962 47	-	9,992 19	813,449 92
Connecticut .....	3,783,142 48	-	45,667 09	4,187 23	210,836 78	5,723 89	11,231 26	417 30	4,061,154 03
Continental .....	7,903,442 92	-	137 50	-	686,637 95	168,317 47	134,654 85	855,638 42	9,153,829 11
Delaware .....	1,582,120 90	-	4,689 02	173 61	63,609 66	699 83	15,359 10	5,999 54	1,672,651 66
Dutchess Fire .....	379,777 21	-	1,490 19	-	24,491 40	6 25	1,459 50	366 82	407,591 87

INSURANCE COMMISSIONER'S REPORT.

Eastern Fire .....	277,114 26	- -	14,504 86	718 41	5,341 16	3 10	-	10,709 32	308,390 61
Equitable .....	909,603 12	23,653 88	6,896 55	223 13	38,358 12	1,686 51	9,651 50	1,158 69	990,731 50
Federal .....	- 80	1,332,385 17	1,500 00	-	77,215 86	10,153 10	-	1,299 82	1,422,552 15
Fidelity-Phenix .....	5,627,342 68	-	27,225 00	-	353,315 63	73,227 21	7,293 00	1,303,018 96	7,401,422 48
Fire Association .....	4,094,334 88	-	119,480 28	7,819 66	231,855 26	6,916 76	25,346 08	41,702 69	4,527,455 61
Fireman's Fund .....	3,414,445 61	1,587,788 38	36,818 60	15,368 71	219,862 70	11,347 37	19,232 70	41,813 94	5,346,677 31
Firemen's .....	2,173,480 63	-	124,143 90	-	114,701 57	743 85	47,986 71	262,978 78	2,724,045 44
Franklin .....	1,340,646 62	-	2,464 50	-	106,562 87	1,406 69	8,185 00	110,590 13	1,571,854 81
German Alliance .....	528,563 08	-	2,811 11	-	59,914 63	255 25	-	8,112 70	600,466 77
German American .....	7,150,197 66	-	6,827 50	-	610,182 77	7,054 85	140,926 67	153,514 69	8,068,704 14
Germania .....	2,975,857 10	-	19,090 24	-	196,621 45	10,805 18	51,142 44	633 42	3,254,149 83
Glens Falls .....	1,966,161 21	-	88,539 83	-	133,945 59	12,848 32	4,391 00	37,035 13	2,242,921 08
Granite State .....	600,004 63	-	505 00	-	37,182 09	852 42	5,081 75	789 12	644,415 01
Hanover .....	2,423,226 07	-	175 00	-	130,337 41	3,201 47	74,399 45	28,384 57	2,659,723 97
Hartford .....	15,248,478 51	541,210 36	23,599 80	597 42	814,998 75	16,809 05	47,650 39	119,566 62	16,812,910 90
Home .....	12,570,927 72	628,469 28	3,267 58	-	1,040,687 79	21,835 31	171,601 48	633,614 28	15,070,403 44
Insurance Co. of North America .....	6,255,596 09	2,735,115 74	17,694 21	-	529,743 87	18,434 20	19,605 19	568,277 11	10,144,466 41
Massachusetts .....	148,130 10	-	-	-	9,201 04	3,331 10	-	1,000,350 00	1,161,012 24
Mercantile .....	309,394 51	-	2,800 24	-	11,047 72	500 15	-	27,969 47	351,712 09
National .....	7,138,058 68	-	24,785 18	-	323,436 10	9,118 72	13,765 09	12,977 49	7,522,141 26
National Union .....	1,933,032 28	-	35,966 35	7,764 08	84,934 44	6,855 13	-	4,520 60	2,072,572 88
New Hampshire .....	2,213,374 29	-	8,715 29	-	205,833 03	-	13,976 65	4,778 34	2,446,677 60
Niagara .....	3,151,210 91	-	31,937 92	-	205,175 84	8,669 39	-	1,284 46	3,398,228 52
North British & Mercantile .....	572,355 48	-	-	-	55,830 92	936 13	-	8,550 07	637,672 60
Old Colony .....	451,923 71	61,911 62	3,332 38	-	28,721 50	670 55	13 00	7 65	546,580 41
Orient .....	1,383,566 73	-	-	-	107,395 26	4,855 25	9,000 00	333 50	1,505,150 74
Pelican .....	337,342 20	-	-	-	22,853 61	662 51	-	440 62	361,293 94
Pennsylvania .....	3,447,585 92	-	10,345 48	10,399 09	260,207 20	2,751 77	8,725 00	36,235 31	3,776,249 77
Peoples National .....	1,817,003 32	-	25,398 75	9,677 46	67,745 85	10,612 99	-	3,954 75	1,934,888 12
Phoenix (Conn.) .....	5,027,169 14	-	2,604 86	751 56	372,492 78	14,182 59	13,189 50	10,159 82	5,440,550 25
Providence Washington .....	2,217,360 55	787,968 22	-	-	118,708 11	2,418 03	-	2,554 25	3,129,011 16
Queen .....	4,609,024 98	22,501 63	2,950 00	-	239,645 35	7,722 96	-	6,585 16	4,948,430 03
Relliance .....	1,011,283 31	-	5,363 33	-	49,988 21	1,821 32	8,960 17	56,253 64	1,133,671 48
Rochester German .....	1,584,895 35	-	10,433 95	409 00	55,180 66	9,250 84	75,024 51	12,739 62	1,747,843 93
Security .....	1,622,814 47	-	5,284 80	3,960 00	85,360 03	32 95	3,790 27	246,086 53	1,967,319 05

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.			
Springfield .....	\$5,243,334 31	-	\$37,565 91	\$300 00	\$301,530 65	\$7,286 91	\$15,000 00	\$7,055 11	\$5,612,072 89
Spring Garden .....	2,561,036 09	-	2,937 80	-	112,491 07	1,533 10	453 27	24,674 01	2,708,125 28
Standard .....	157,301 12	-	-	-	20,418 18	2,589 78	-	-	180,309 08
St. Paul .....	3,948,646 28	\$1,067,386 48	31,962 16	-	215,915 17	8,751 33	25,706 90	875 75	5,299,244 07
Subscribers at U. S. "Lloyds" .....	-	1,608,856 19	-	-	26,968 75	7,041 21	-	592 18	1,638,468 33
Union .....	693,226 20	-	-	613 97	27,774 12	522 93	8,002 99	35,819 33	765,959 54
Westchester.....	2,588,762 96	-	9,944 62	-	164,286 67	2,520 90	139 00	155 11	2,765,809 26
Western Insurance.....	570,263 23	-	9,407 73	-	27,966 47	537 74	-	580 00	608,745 17
Williamsburg City .....	1,853,095 56	-	17,776 53	-	65,103 51	10,386 51	4,371 25	61,252 18	2,011,985 54
<b>Total .....</b>	<b>\$158,541,280 31</b>	<b>13,219,921 04</b>	<b>\$1,005,702 41</b>	<b>\$110,124 40</b>	<b>\$10,838,209 49</b>	<b>\$563,014 46</b>	<b>1,057,693 68</b>	<b>\$7,043,362 87</b>	<b>\$192,379,308 66</b>
<b>MUTUAL COMPANIES OF OTHER STATES.</b>									
Holyoke .....	\$190,214 89	-	\$1,205 00	-	\$37,002 22	\$299 99	\$5,960 00	\$24,154 76	\$258,836 86
Middlesex.....	185,898 07	-	1,605 00	\$203 57	21,999 79	342 11	1,690 00	9,541 65	221,280 19
Providence.....	100,848 08	-	4,231 30	-	26,756 50	1,544 48	-	-	133,370 36
Quincy .....	164,742 86	-	3,188 50	5,874 31	21,471 16	636 95	1,451 85	2,195 15	199,560 78
Traders & Mechanics .....	181,749 91	-	2,647 31	684 00	21,595 00	79 19	2,063 00	16,719 63	225,538 04
Vermont .....	48,609 84	-	-	-	450 00	4,739 46	300 00	390,499 00	444,598 30
Worcester .....	123,118 46	-	10,318 89	22 50	18,105 55	1,319 29	10,953 21	588 63	164,426 53
<b>Total .....</b>	<b>\$995,182 11</b>	<b>-</b>	<b>\$23,186 00</b>	<b>\$6,784 38</b>	<b>\$147,380 22</b>	<b>\$8,961 47</b>	<b>\$22,418 06</b>	<b>\$443,698 82</b>	<b>\$1,647,611 06</b>
<b>U. S. BRANCHES OF COMPANIES OF FOREIGN COUNTRIES.</b>									
Aachen & Munich .....	\$1,081,320 93	-	-	-	\$72,738 91	\$4,169 43	-	\$5,238 82	\$1,163,518 09
Atlas .....	1,827,352 17	-	-	-	70,647 68	3,833 81	\$2,469 40	19,371 17	1,923,674 23
British America.....	937,064 00	\$18 73	-	-	53,865 24	4,085 73	-	505 41	995,539 11
Caledonian .....	1,468,925 37	-	-	-	51,404 91	1,299 55	48,321 49	3,135 52	1,573,086 84
Commercial Union.....	3,850,775 70	972,817 90	\$955 00	-	218,598 60	3,716 39	66,149 71	572,152 30	5,685,160 60



Hamburg Bremen.....	1,390,848 82	-	-	\$468 05	69,477 52	557 57	-	3,715 81	1,465,062 77
Liverpool & London & Globe.....	8,001,143 94	-	166,127 50	6 00	221,692 77	26,806 81	127,908 87	9,332 31	8,553,318 20
London Assurance.....	2,022,958 23	538,183 01	-	-	116,264 18	4,019 23	-	213,888 27	2,895,262 92
London & Lancashire.....	2,476,584 81	-	-	-	106,418 44	19,471 49	21,285 33	309,233 27	2,932,993 34
Mannheim.....	-	1,226,006 79	-	-	15,896 67	2,148 24	-	119,590 18	1,363,641 83
North British & Mercantile.....	4,793,661 57	-	-	-	294,566 12	3,238 12	-	1,092 48	5,092,558 29
Northern Assurance.....	3,101,986 49	-	-	-	163,636 39	3,977 92	9,000 00	333,091 09	3,611,691 89
Norwich Union.....	1,762,186 25	-	1,750 00	-	85,339 42	1,890 82	-	9,690 00	1,860,846 49
Palatine.....	1,702,901 31	-	-	-	113,888 35	2,016 59	-	196,622 23	2,020,423 48
Phoenix Assurance.....	2,496,270 31	-	-	-	110,928 03	3,169 60	-	23,464 03	2,633,831 97
Prussian National.....	1,043,481 54	-	-	-	62,180 93	530 55	-	7,062 54	1,113,255 56
Royal.....	7,449,663 33	197,829 07	23,867 03	-	206,335 06	7,762 55	370,896 18	236,117 59	8,494,475 81
Royal Exchange.....	1,419,332 28	10,822 67	-	-	79,738 50	430 13	-	4,752 99	1,515,136 62
Scottish Union & National.....	2,043,112 18	-	18,998 72	-	177,916 19	2,446 72	3,918 90	73,041 21	2,322,432 92
State.....	127,498 77	-	-	-	15,227 90	267 12	-	5,100 57	148,094 36
Sun.....	3,050,567 42	-	1,250 00	-	135,770 30	5,839 26	23,359 50	11,663 59	3,228,450 07
Union Marine.....	-	321,552 48	-	-	19,473 18	1,076 86	-	106,283 16	948,385 68
Western Assurance.....	1,222,078 03	278,312 61	-	-	75,565 60	8,131 20	-	-	1,584,587 44
Total.....	\$53,272,718 45	\$4,045,993 26	\$212,948 25	\$469 05	\$2,544,624 89	\$110,895 74	\$673,309 33	\$2,264,184 49	\$63,125,133 51
Aggregate.....	212,809,180 87	17,504,496 03	1,243,116 66	118,113 83	13,556,420 42	684,723 99	1,753,421 12	9,754,503 68	257,423,976 60

TABLE No. 4.  
Disbursements During 1910.

COMPANIES.	NET LOSSES.		Dividends.	Commis- sions.	Salaries.	Rents.	Taxes and fees.	All other disburse- ments.	Total disburse- ments.
	Fire.	Marine.							
<b>MAINE STOCK COMPANIES.</b>									
Merchants .....	-	\$55,561 69	\$11,960 00	\$11,844 19	\$5,200 00	\$400 00	\$1,029 60	\$1,803 47	\$87,798 95
Union .....	-	83,117 73	24,000 00	14,449 06	7,563 59	650 00	722 73	3,132 10	133,635 21
Total .....	-	\$138,679 42	\$35,960 00	\$26,293 25	\$12,763 59	\$1,050 00	\$1,752 33	\$4,935 57	\$221,434 16
<b>STOCK COMPANIES OF OTHER STATES.</b>									
Etina .....	\$3,570,117 70	\$386,630 88	\$373,864 30	\$1,567,018 77	\$647,096 38	\$42,459 47	\$226,399 05	\$569,230 81	\$7,882,817 36
Agricultural .....	746,843 45	-	75,000 00	376,638 47	171,765 53	4,639 59	53,369 90	127,814 08	1,556,112 02
Alliance .....	313,462 54	154,093 59	30,000 00	220,479 65	35,872 23	3,321 00	19,641 74	51,927 10	823,797 85
American, (N. J.) .....	1,675,371 18	-	201,049 79	910,344 20	242,097 20	14,151 46	98,103 19	233,763 99	3,374,886 01
American Central .....	1,335,172 15	-	240,000 00	485,299 73	239,480 19	12,069 70	76,771 58	235,260 80	2,624,054 15
American Druggists' .....	16,770 30	-	12,000 00	8,085 46	8,849 13	480 00	3,067 89	6,520 51	55,773 29
Boston .....	782,527 36	846,582 69	300,000 00	666,268 19	238,523 57	21,058 24	58,149 42	145,763 61	3,058,873 08
Caledonian-American .....	9,731 52	-	8,000 00	4,615 72	498 66	21 21	961 35	995 51	24,223 97
Capital .....	261,665 16	-	10,350 00	110,219 07	30,973 33	805 00	12,479 36	42,878 36	469,370 28
Central National .....	162,210 23	-	-	163,021 70	52,682 58	2,168 66	10,743 40	23,306 65	414,133 22
Citizens .....	315,346 83	-	22,000 00	99,499 83	63,184 72	3,440 23	23,212 66	32,813 21	564,497 48
City of New York .....	223,679 04	-	42,500 00	108,308 84	73,614 03	10,317 50	15,091 47	92,852 17	576,303 05
Columbia .....	-	127,677 60	-	83,697 32	15,339 50	598 50	7,077 59	7,690 55	242,081 06
Commerce .....	112,896 55	-	20,000 00	64,685 98	18,427 92	1,600 00	9,523 22	26,637 93	253,771 60
Commercial Union .....	157,697 46	-	20,000 00	80,941 67	10,731 70	-	9,905 84	18,204 94	297,481 61
Commonwealth .....	285,727 22	-	50,000 00	168,358 35	49,936 41	6,691 36	18,522 06	37,723 19	616,958 59
Connecticut .....	1,842,697 51	-	187,000 00	813,257 08	329,567 31	28,914 54	96,357 18	257,359 05	3,555,152 67
Continental .....	3,079,739 13	-	750,000 00	1,504,790 95	658,222 00	69,976 72	212,731 23	1,025,933 87	7,301,393 90
Delaware .....	928,550 50	-	60,000 00	425,178 25	93,012 89	12,373 02	42,119 17	95,296 94	1,656,530 77
Dutchess Fire .....	230,647 83	-	8,000 00	116,897 62	25,860 12	1,200 00	7,463 43	12,098 74	402,167 74

Eastern Fire.....	145,612 02	-	-	72,844 48	19,297 54	3,810 00	7,251 18	13,877 09	262,692 81
Equitable.....	531,510 95	16,798 92	24,000 00	210,421 47	89,661 59	8,169 48	25,440 61	67,662 91	973,665 93
Federal.....	62 52	650,487 73	80,000 00	428,667 81	7,873 53	-	35,337 66	29,849 49	1,231,778 74
Fidelity-Phenix.....	3,541,466 41	-	50,000 00	1,095,588 36	730,424 65	66,481 84	208,051 42	1,551,989 02	7,243,991 70
Fire Association.....	2,294,264 08	-	300,000 00	818,498 34	419,145 79	15,195 41	153,593 10	292,796 48	4,293,493 20
Fireman's Fund.....	1,664,919 17	920,958 47	225,000 00	841,244 01	536,884 89	32,231 54	132,324 89	299,723 37	4,653,286 34
Firemen's.....	966,932 51	-	180,000 00	558,423 57	142,637 83	8,725 00	68,968 01	318,007 18	2,263,694 10
Franklin.....	664,932 86	-	54,000 00	276,117 57	135,911 11	9,042 07	41,700 96	136,892 82	1,318,597 39
German Alliance.....	268,160 07	-	60,000 00	144,392 67	4,056 60	-	15,122 37	9,099 23	500,830 94
German American.....	3,479,108 61	-	450,000 00	1,294,946 09	661,181 71	65,830 19	189,190 34	616,753 63	6,757,101 57
Germany.....	1,282,706 49	-	180,000 00	674,828 65	253,361 62	32,339 58	98,004 99	417,579 34	2,933,320 67
Glens Falls.....	939,062 83	-	240,000 00	418,127 47	213,422 67	12,000 00	52,985 83	128,442 51	2,004,031 81
Granite State.....	330,585 70	-	20,000 00	132,219 90	35,814 37	3,293 99	17,396 43	36,453 37	575,263 76
Hanover.....	1,250,904 12	-	150,000 00	490,107 75	223,040 54	23,188 29	88,716 49	266,133 84	2,492,091 03
Hartford.....	8,168,116 16	155,590 78	300,000 00	2,909,587 56	1,479,592 16	101,303 10	474,355 66	1,106,225 10	15,195,270 42
Home.....	5,346,564 27	288,374 30	900,000 00	2,509,387 17	773,837 09	127,093 82	368,839 44	828,107 67	11,142,203 76
Insurance Co. of No. America.....	3,140,536 49	1,489,433 24	360,000 00	1,989,793 57	565,540 41	40,298 00	232,585 64	553,389 65	8,371,627 00
Massachusetts.....	7,812 50	-	-	34,561 94	19,213 46	2,011 10	2,033 73	37,440 17	103,072 90
Mercantile.....	151,754 20	-	-	69,854 72	44,732 06	6,156 41	8,240 85	20,716 97	301,455 21
National.....	3,007,437 77	-	200,000 00	1,270,016 09	746,367 40	18,935 53	216,140 89	517,043 92	5,975,941 60
National Union.....	916,481 56	-	81,000 00	376,001 91	218,858 46	11,475 21	72,735 93	125,025 22	1,801,578 29
New Hampshire.....	1,089,811 89	-	110,020 00	482,772 17	162,336 51	1,500 00	84,066 41	168,406 25	2,098,913 23
Niagara.....	1,477,189 35	-	475,000 00	592,961 30	308,367 76	36,189 42	98,454 01	193,499 60	3,176,651 44
North British & Mercantile.....	199,504 68	-	20,000 00	156,832 24	19,846 65	2,350 00	10,221 40	20,698 34	429,953 81
Old Colony.....	313,116 30	19,416 35	8,000 00	123,599 85	30,335 21	500 04	12,954 61	28,007 09	535,929 45
Orient.....	646,748 81	-	200,000 00	282,423 86	106,683 13	7,533 18	48,865 07	113,023 14	1,405,277 19
Pelican.....	149,521 54	-	20,000 00	81,942 84	16,147 41	2,269 11	8,727 09	26,272 50	304,880 49
Pennsylvania.....	1,965,864 55	-	206,250 00	829,946 32	209,321 95	20,219 41	103,414 90	172,175 34	3,497,192 47
Peoples National.....	746,484 10	-	50,000 00	600,365 59	89,511 77	2,625 00	49,262 65	74,022 69	1,612,271 80
Phenix (Conn.).....	2,273,453 16	-	329,360 00	963,976 66	533,362 57	20,404 83	144,960 57	311,437 37	4,576,955 16
Providence Washington.....	1,227,642 06	464,325 86	50,000 00	601,675 32	229,334 94	11,022 96	73,666 60	298,156 78	2,953,324 52
Queen.....	2,285,800 21	-	300,000 00	849,055 33	453,891 69	36,765 15	109,724 77	320,245 66	4,355,482 31
Reliance.....	491,764 93	-	38,853 98	254,478 36	101,117 51	7,500 00	38,679 07	62,243 77	994,637 62
Rochester German.....	809,305 48	-	70,000 00	384,055 46	150,365 73	9,343 90	48,845 35	159,032 07	1,631,217 93
Security.....	773,762 33	262 90	70,000 00	362,083 68	144,518 28	4,427 77	53,472 65	197,065 52	1,605,623 13
Springfield.....	2,963,911 36	-	200,000 00	1,023,621 05	553,833 30	31,900 08	170,004 13	355,673 61	5,203,948 53
Spring Garden.....	1,437,133 30	-	48,000 00	531,693 50	178,088 47	5,000 00	90,451 75	138,422 27	2,428,339 79
Standard.....	17,259 49	-	-	36,084 80	21,823 44	991 67	2,099 18	19,821 78	98,080 36
St. Paul.....	2,017,326 31	602,665 54	60,000 00	1,177,735 44	247,914 75	12,510 00	141,085 44	224,322 71	4,483,540 69
Subscribers at U. S. "Lloyds.".....	-	1,109,081 65	50,000 00	311,276 58	112,178 59	9,917 01	22,668 10	84,511 99	1,699,623 92

TABLE No. 4—Concluded.

COMPANIES.	NET LOSSES.		Dividends.	Commis- sions.	Salaries.	Rents.	Taxes and fees.	All other disburse- ments.	Total disburse- ments.
	Fire.	Marine.							
Union .....	\$471,125 86	-	\$12,000 00	\$158,924 55	\$69,096 42	\$2,918 57	\$17,642 77	\$72,498 78	\$304,201 94
Westchester .....	1,884,082 93	-	120,000 00	510,252 69	279,357 91	18,329 78	74,310 67	139,861 54	2,526,195 42
Western Insurance .....	310,489 23	-	24,000 00	152,978 60	40,270 85	6,499 75	15,858 34	36,462 25	586,508 52
Williamsburg City .....	924,904 55	-	50,000 00	444,538 17	190,917 47	25,706 25	44,215 10	107,837 63	1,788,114 17
Total .....	\$78,048,018 36	\$7,282,380 50	\$9,775,248 07	\$35,506,507 31	\$14,584,477 69	\$1,101,381 64	\$4,963,672 58	\$13,789,004 67	\$164,948,640 82
MUTUAL COMPANIES OF OTHER STATES.									
Holyoke .....	\$65,980 48	-	\$7,000 00	\$28,482 61	\$23,187 67	\$2,000 00	\$3,403 36	\$91,418 69	\$221,417 81
Middlesex .....	51,412 37	-	-	27,695 66	16,615 08	1,000 00	2,914 18	99,017 29	198,654 58
Providence .....	28,334 16	-	-	12,166 57	10,870 00	1,575 00	2,394 70	36,476 76	91,817 19
Quincy .....	52,129 60	-	-	25,003 61	16,542 45	800 00	3,229 15	70,998 24	168,702 95
Traders & Mechanics .....	75,959 30	-	-	27,133 76	20,237 18	1,720 60	3,115 51	95,094 31	223,280 06
Vermont .....	363,795 40	-	-	40,860 71	27,349 44	-	10,307 52	44,894 65	488,707 72
Worcester .....	31,286 59	-	-	17,849 42	16,690 22	1,800 00	4,126 21	73,729 57	145,482 01
Total .....	\$668,847 90	-	\$7,000 00	\$179,192 24	\$131,492 04	\$3,895 00	\$29,490 63	\$511,124 51	\$1,536,042 32
U. S. BRANCHES OF COMPANIES OF FOREIGN COUNTRIES.									
Aachen & Munich .....	\$544,124 63	-	-	\$233,975 23	\$114,853 85	\$6,721 48	\$31,475 57	\$79,240 56	\$1,010,391 32
Atlas .....	853,742 18	-	-	367,214 94	176,209 45	15,796 06	55,177 54	115,891 53	1,584,031 73
British America .....	468,404 46	\$472 11	-	214,982 30	100,542 18	1,987 55	35,113 00	127,200 73	948,652 33
Caledonian .....	693,337 75	-	-	343,619 61	117,633 74	8,806 36	43,133 61	297,140 07	1,503,671 14
Commercial Union .....	2,269,687 86	402,206 59	-	923,671 34	247,284 55	22,268 45	133,625 62	1,414,536 19	5,413,280 60
Hamburg Bremen .....	742,694 60	-	-	228,094 85	165,841 46	17,188 13	42,509 77	235,318 47	1,431,647 28
Liverpool & London & Globe .....	3,853,468 91	-	-	1,626,936 99	467,965 39	52,025 51	268,091 15	2,270,191 38	8,638,379 33
London Assurance .....	917,433 66	314,138 17	-	532,599 41	194,975 37	22,367 71	66,434 64	527,629 69	2,575,628 65
London & Lancashire .....	1,069,428 89	-	-	421,084 66	231,732 78	28,146 86	78,198 93	843,330 67	2,666,922 79
Mannheim .....	-	762,046 24	-	254,514 01	44,298 05	2,786 00	32,744 67	258,206 27	1,354,542 24

North British & Mercantile...	2,237,953 24	-	-	992,571 71	433,827 70	26,042 88	119,490 65	1,008,578 84	4,818,464 52
Northern Assurance.....	1,379,540 77	-	-	511,880 86	333,009 42	21,985 20	96,728 80	938,207 09	3,275,802 14
Norwich Union.....	888,416 98	-	-	320,707 21	217,781 26	18,536 88	57,600 09	228,141 55	1,729,138 87
Palatine.....	1,013,880 02	-	-	373,066 89	112,789 34	10,244 17	47,854 64	318,974 85	1,878,759 91
Phoenix Assurance.....	1,251,456 87	-	-	487,502 88	253,996 54	22,452 21	63,783 75	281,450 74	2,360,642 94
Prussian National.....	546,055 74	-	-	229,288 59	106,433 50	5,000 00	32,673 39	154,129 82	1,078,581 04
Royal.....	3,507,473 66	57,042 24	-	1,338,009 27	792,131 84	86,462 21	231,141 90	2,184,574 74	8,196,335 86
Royal Exchange.....	788,152 45	10,079 65	-	331,995 33	137,958 87	8,070 00	43,003 40	228,499 31	1,497,759 01
Scottish Union & National...	1,088,885 26	-	-	447,829 89	155,237 29	6,775 41	60,073 23	149,487 35	1,952,238 43
State.....	67,156 64	-	-	26,207 58	6,537 56	300 98	5,758 87	38,129 74	144,086 32
Sun.....	1,447,322 55	-	-	689,182 09	218,384 79	24,658 56	33,674 59	588,681 04	3,051,903 62
Union Marine.....	-	587,242 97	-	150,805 15	31,483 53	2,394 00	23,307 01	137,630 99	982,863 65
Western Assurance.....	669,033 69	259,884 10	-	306,118 70	174,263 15	5,339 87	45,845 57	148,133 29	1,608,517 87
Total.....	\$26,197,550 81	\$2,393,112 07	-	\$11,351,359 44	\$4,834,866 64	\$409,205 43	\$1,697,485 39	\$12,557,306 91	\$59,440,886 69
Aggregate.....	\$104,912,417 07	\$9,764,171 99	\$9,818,208 07	\$47,063,352 24	\$19,565,599 96	\$1,520,482 07	\$6,692,400 93	\$26,812,371 66	\$226,147,003 99

TABLE No. 5.  
Assets December 31, 1910.

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.
<b>MAINE STOCK COMPANIES</b>										
Merchants.....	-	\$32,000 00	\$18,400 00	\$192,623 30	\$25,161 11	\$24,172 20	\$1,294 66	\$18,588 00	-	\$312,189 27
Union.....	-	-	-	397,036 15	48,536 29	51,337 03	2,400 84	2,898 75	\$1,400 00	500,809 06
<b>Total.....</b>	<b>-</b>	<b>\$32,000 00</b>	<b>\$18,400 00</b>	<b>\$589,659 45</b>	<b>\$73,697 40</b>	<b>\$75,509 23</b>	<b>\$3,695 50</b>	<b>\$21,436 75</b>	<b>\$1,400 00</b>	<b>\$812,998 33</b>
<b>STOCK COMPANIES OF OTHER STATES.</b>										
Etna.....	\$588,207 93	-	-	\$15,852,049 66	\$1,605,460 37	\$1,396,583 36	\$91,200 56	1,706,176 09	\$216,132 50	\$21,023,545 47
Agricultural.....	39,191 62	\$721,414 11	\$316,614 91	2,109,361 91	288,834 00	272,634 19	38,895 04	1,145 02	26,285 51	3,761,805 29
Alliance.....	-	-	-	1,570,200 00	158,973 62	130,379 65	9,667 89	1,540 00	63,612 41	1,807,148 75
American (N. J.).....	468,000 00	1,615,205 25	-	6,001,370 34	226,150 85	798,702 32	76,228 86	-	143,075 18	9,045,082 44
American Central.....	-	29,900 00	461,900 00	4,371,010 98	254,394 59	569,637 90	25,848 04	44,837 58	48,849 15	5,713,724 94
American Druggists'.....	-	-	-	279,956 56	4,485 50	8,258 60	4,343 21	624 00	2,377 20	295,290 67
Boston.....	34,000 00	619,800 00	53,600 00	4,467,628 19	414,254 93	578,405 80	25,257 57	308,655 38	26,318 62	6,470,283 25
Caledonian-American.....	-	-	-	235,416 49	5,115 82	13,603 43	2,223 33	6,722 18	6,208 24	256,873 01
Capital.....	86,171 62	98,702 05	12,700 00	572,888 38	34,064 20	66,708 36	4,557 47	6,036 65	5,971 62	875,857 11
Central National.....	-	128,260 00	9,500 00	406,498 79	93,070 86	128,861 08	8,931 69	8,408 96	12,357 70	776,178 68
Citizens.....	-	102,700 00	-	564,351 25	118,273 86	100,337 88	9,987 05	249 19	13,911 53	882,037 70
City of New York.....	-	246,000 00	-	1,409,214 13	35,110 62	122,656 24	7,165 83	-	79,104 49	1,441,042 33
Columbia.....	-	-	-	715,267 27	21,409 92	77,998 57	7,523 72	10,000 00	54,333 29	777,821 19
Commerce.....	75,000 00	29,650 00	-	543,592 00	26,573 46	36,456 08	4,106 45	75 00	453 51	714,909 48
Commercial Union.....	-	-	-	735,032 07	54,200 25	104,554 66	5,662 00	-	39,442 73	860,006 25
Commonwealth.....	-	337,500 00	-	1,762,799 34	25,778 95	101,071 01	10,968 54	12,250 66	2,214 77	2,248,153 73
Connecticut.....	192,200 00	909,050 00	109,000 00	5,502,679 78	409,899 49	408,297 22	40,991 25	-	95,748 48	7,476,369 26
Continental.....	1,200,000 00	2,700 00	-	18,390,580 00	3,389,125 49	1,049,710 37	184,426 42	3,429 45	21,933 72	24,198,038 01
Delaware.....	200,000 00	102,000 00	4,000 00	1,393,745 76	82,843 33	445,271 89	20,017 25	400 00	25,332 49	2,227,945 74
Dutchess Fire.....	15,000 00	40,800 00	-	582,323 71	14,501 70	62,317 83	2,300 93	1,380 29	324 57	668,299 89

Eastern Fire.....	-	192,730 00	12,500 00	142,962 50	43,685 05	51,938 78	4,562 68	2,724 86	9,571 60	441,532 27
Equitable.....	110,000 00	130,850 00	8,600 00	885,675 00	48,661 46	159,061 21	6,215 71	76,755 00	1,781 49	1,865,086 89
Federal.....	-	30,000 00	-	1,984,830 71	422,407 13	389,865 20	25,226 55	26,814 22	118,868 10	2,756,275 81
Fidelity-Phenix.....	67,500 00	544,500 00	-	10,498,085 00	1,517,120 03	1,002,515 31	96,785 50	165,961 46	102,168 88	13,790,298 42
Fire Association.....	442,514 96	2,111,464 99	127,882 00	4,947,937 34	451,235 82	607,530 97	108,376 38	7,353 23	36,740 65	8,767,555 04
Fireman's Fund.....	557,442 39	695,425 00	338,000 00	4,941,407 52	435,859 08	1,049,346 14	75,803 69	40,877 48	63,531 87	8,070,629 43
Firemen's.....	800,000 00	2,485,550 00	-	1,629,550 00	72,823 82	321,302 11	46,538 73	770,022 50	4,704 89	6,121,382 27
Franklin.....	146,444 53	40,335 00	-	2,775,060 39	95,044 00	262,907 63	37,719 42	17,925 72	38,743 10	3,336,693 59
German Alliance.....	-	54,000 00	-	1,532,402 42	36,823 87	133,055 47	4,616 50	-	88,702 42	1,672,195 84
German American.....	1,851,408 21	137,000 00	-	14,049,088 96	554,897 70	1,361,191 14	53,607 68	19,814 67	856,891 28	17,170,112 08
Germania.....	750,000 00	389,000 00	-	4,479,923 86	640,107 83	486,713 62	33,123 75	-	129,897 39	6,648,971 67
Glens Falls.....	37,058 43	1,775,185 00	-	2,547,174 29	681,205 69	255,860 80	40,130 25	-	33,716 87	5,302,897 59
Granite State.....	46,954 28	10,100 00	-	951,937 83	75,129 53	93,278 49	5,500 84	302 61	24,417 84	1,158,785 74
Hanover.....	906,581 06	3,500 00	-	3,061,896 48	188,916 11	380,358 95	30,689 24	254,513 70	5,757 20	4,820,678 34
Hartford.....	791,824 16	465,166 67	10,000 00	18,819,692 24	1,216,461 83	2,407,025 74	240,644 43	485,311 51	72,491 59	24,365,634 99
Home.....	1,150,000 00	48,300 00	-	24,050,956 79	2,823,450 84	1,846,860 26	-	404,805 10	145,459 36	30,178,913 63
Insurance Co. of North America	315,380 00	288,275 00	-	12,454,776 92	1,401,982 95	1,445,983 66	69,207 75	106,178 24	41,519 10	16,040,265 42
Massachusetts.....	-	-	-	843,114 24	162,719 18	52,005 92	6,189 91	23,020 68	100 00	1,086,949 93
Mercantile.....	-	67,300 00	-	335,018 25	31,753 60	52,578 59	4,673 58	6,387 33	588 34	497,623 01
National.....	644,103 43	1,470,175 00	-	7,134,361 48	398,990 34	804,361 86	87,917 56	282,825 82	25,442 15	10,792,293 34
National Union.....	4,464 34	634,475 00	145,000 00	1,839,644 51	208,451 15	468,737 83	22,134 96	-	15,762 60	3,307,145 19
New Hampshire.....	114,100 00	137,600 00	-	4,043,134 82	245,260 28	323,193 60	44,643 46	645,838 54	5,553,270 70	5,553,270 70
Niagara.....	-	717,000 00	-	4,498,281 86	322,993 09	505,524 33	20,296 24	195,169 14	5,227 22	6,249,037 44
North British & Mercantile.....	-	-	-	1,644,483 52	10,530 53	61,420 43	13,995 00	500 00	78,349 35	1,652,580 13
Old Colony.....	1,289 53	53,000 00	-	716,332 51	33,943 28	68,120 88	3,185 00	661 49	1,222 12	875,265 57
Orient.....	167,686 38	-	-	2,453,042 61	252,306 59	249,498 81	30,712 49	5,339 47	63,892 98	3,094,693 37
Pelican.....	-	-	-	592,795 45	54,635 97	49,813 87	5,951 10	885 15	519 95	708,561 59
Pennsylvania.....	189,377 07	197,000 00	173,106 98	6,292,413 18	172,169 29	599,278 63	33,687 65	-	180,639 24	7,517,393 56
Peoples National.....	-	566,850 00	217,625 00	1,553,434 25	156,338 11	254,942 05	32,766 15	21 25	1,840 41	2,779,586 40
Phoenix (Conn.).....	130,091 14	50,350 00	14,200 00	7,872,241 39	737,817 20	802,832 55	87,714 49	1,054,598 71	12,188 16	10,737,657 32
Providence Washington.....	-	-	-	2,126,700 00	188,641 63	497,069 85	19,721 22	862,134 99	1,142 18	3,693,125 51
Queen.....	-	65,000 00	-	7,822,146 15	362,569 89	754,253 89	71,949 38	591 88	50,625 33	9,025,888 86
Reliance.....	129,527 04	116,000 00	-	1,278,905 00	115,045 83	219,341 89	17,007 27	2,090 00	15,877 55	1,862,032 48
Rochester German.....	793,135 67	233,665 00	-	1,054,830 41	90,646 43	241,062 54	12,631 83	9,036 02	1,909 30	2,643,098 60
Security.....	190,133 40	156,200 00	77,460 00	2,272,786 98	71,472 45	269,638 81	14,122 43	68,920 48	3,276 68	3,117,447 87

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.
Springfield.....	\$300,000 00	\$1,317,820 00	\$6,000 00	\$6,342,352 77	\$475,285 04	\$889,743 91	\$57,826 13	\$590,597 23	\$11,982 22	\$9,968,142 86
Spring Garden.....	52,646 77	48,308 00	-	2,743,704 79	177,375 39	405,986 14	31,655 97	-	70,435 76	3,889,241 80
Standard.....	-	-	-	961,762 18	32,909 34	39,681 34	11,740 41	9,000 00	9,000 00	1,046,093 27
St. Paul.....	320,410 22	573,800 00	-	5,324,477 11	356,584 73	523,353 71	43,486 85	16,525 87	122,617 91	7,036,020 58
Subscribers at U. S. "Lloyds".....	-	-	-	678,425 00	269,216 72	496,340 18	8,129 16	16,455 95	41,433 63	1,427,133 38
Union.....	106,500 00	-	12,800 00	623,428 01	30,785 33	129,340 36	2,891 67	12,455 80	21,831 01	896,370 16
Westchester.....	9,603 55	168,150 00	-	3,918,479 13	114,615 94	370,777 20	3,195 90	-	119,525 63	4,470,296 09
Western Insurance.....	-	132,100 00	1,390 46	659,594 28	64,701 55	93,517 10	9,236 65	5,600 57	12,305 03	953,886 58
Williamsburg City.....	90,000 00	302,100 00	-	1,884,763 94	413,290 13	331,797 87	17,736 01	5,158 78	200,395 36	2,844,451 37
Total.....	14,113,942 73	21,392,756 07	2,106,769 35	254,330,478 68	23,729,388 56	23,281,109 06	2,229,223 77	8,299,105 90	3,731,221 45	350,751,552 67
MUTUAL COMPANIES OF OTHER STATES.										
Holyoke.....	\$47,000 00	\$24,000 00	-	\$308,264 00	\$47,119 59	\$27,530 88	\$12,022 76	\$46,999 59	\$200 00	\$1,012,736 82
Middlesex.....	25,947 80	32,100 00	-	509,420 89	55,781 95	14,500 40	6,967 87	20,304 85	-	665,023 76
Providence.....	-	70,650 00	-	588,003 62	43,338 94	9,972 16	734 46	48,058 38	316 41	760,941 15
Quincy.....	17,256 00	80,279 33	\$113,000 00	490,312 11	33,907 62	16,151 68	6,370 44	66,807 89	2,071 54	822,013 53
Traders & Mechanics.....	15,230 09	47,577 60	17,100 00	431,100 00	2,365 23	12,766 62	3,710 99	89,571 90	1,179 11	619,243 32
Vermont.....	50,000 00	-	-	10,250 00	126,463 35	139,670 23	-	-	-	326,388 58
Worcester.....	100,000 00	208,600 00	450 00	480,000 00	30,807 57	7,320 19	10,799 90	12,600 00	20,690 00	829,887 66
Total.....	\$256,433 89	\$463,206 93	\$130,550 00	\$3,317,350 62	\$340,234 25	\$227,912 16	\$40,606 42	\$284,342 61	\$24,457 06	\$5,036,229 82
U. S. BRANCHES OF COMPANIES OF FOREIGN COUNTRIES.										
Aachen & Munich.....	-	-	-	\$2,113,400 38	\$149,834 18	\$161,559 41	\$24,350 82	-	\$31,420 12	\$2,367,724 67
Atlas.....	\$33,878 81	-	-	2,085,145 04	186,391 95	308,232 34	20,010 32	\$4,216 60	198,856 91	2,489,018 15
British America.....	-	-	-	1,339,648 20	157,831 58	140,304 59	19,536 23	1 15	61,863 67	1,596,003 08
Caledonian.....	439,510 58	-	-	1,251,169 17	156,106 20	210,817 63	8,521 67	87,936 03	55,191 17	2,098,370 10
Commercial Union.....	698,163 62	\$23,000 00	-	5,057,909 28	396,537 92	1,192,187 01	77,589 06	189,836 38	144,414 95	7,490,808 32



Hamburg Bremen.....	-	-	-	1,725,641 22	46,166 14	202,868 04	23,646 05	-	13,182 33	1,985,189 12
Liverpool & London & Globe..	1,454,558 30	3,575,392 19	100 00	5,693,437 97	1,370,005 58	1,777,684 28	103,676 24	61,847 82	291,293 85	13,745,408 53
London Assurance.....	-	-	-	3,110,969 46	176,768 38	442,395 73	37,430 41	8,626 11	110,366 93	3,655,813 16
London & Lancashire.....	300,000 00	-	-	2,657,965 80	681,631 95	474,010 66	39,348 42	68,687 10	119,607 36	4,102,086 57
Mannheim.....	-	-	-	534,592 64	12,746 86	191,594 42	4,983 30	10,000 00	52,171 16	701,746 06
North British & Mercantile....	-	-	-	7,917,929 42	100,978 87	812,815 13	84,345 72	2,581 00	604,587 23	8,314,062 91
Northern Assurance.....	115,000 00	-	-	4,410,836 91	250,814 02	536,040 49	43,361 13	62,992 81	221,948 30	5,197,097 06
Norwich Union.....	-	35,000 00	-	2,044,546 54	292,513 96	282,634 71	21,117 07	13,003 26	4,608 19	2,684,207 35
Palatine.....	-	-	-	2,874,752 87	127,066 16	369,096 64	32,600 00	-	60,757 54	3,342,758 13
Phoenix Assurance.....	-	-	-	3,015,584 75	165,552 80	447,738 62	43,983 78	2,991 55	3,516 94	3,672,394 56
Prussian National.....	-	-	-	1,538,111 71	71,674 48	244,021 19	14,072 67	-	64,084 05	1,803,796 00
Royal.....	4,174,399 61	408,100 00	-	5,225,335 43	390,864 20	1,313,947 85	85,003 41	54,519 34	103,114 78	11,534,555 06
Royal Exchange.....	-	-	-	1,990,996 76	57,022 84	254,369 10	23,146 87	572 62	105,746 58	2,220,861 61
Scottish Union & National.....	41,926 55	312,525 00	-	4,606,447 18	130,263 18	368,911 51	70,452 25	-	270,454 10	5,260,671 57
State.....	-	-	-	420,067 40	18,978 46	28,776 52	3,921 66	-	43,508 56	428,235 48
Sun.....	290,637 79	25,000 00	-	3,262,331 76	321,423 56	451,068 48	44,257 03	-	26,956 57	4,367,762 05
Union Marine.....	-	-	-	565,156 97	34,252 12	84,413 00	5,848 33	445 35	27,404 76	682,711 01
Western Assurance.....	-	-	-	1,921,137 36	239,171 38	208,687 98	21,633 80	7,881 61	37,081 21	2,361,430 92
Total.....	\$ 7,598,575 26	\$4,374,017 19	\$100 00	\$65,363,104 22	\$5,524,646 77	10,504,675 33	\$352,836 24	\$576,138 73	2,701,642 27	\$92,092,451 47
Aggregate.....	21,968,951 88	26,261,980 19	2,255,819 35	323,600,592 97	29,668,016 98	39,089,205 78	3,126,361 93	9,181,023 99	6,458,720 78	448,693,232 29

TABLE No. 6.  
Liabilities December 31, 1910.

COMPANIES.	Net unpaid losses.	Unearned premiums.	All other liabilities.	Total liabilities except capital.	Capital.	Surplus over all liabilities.	Surplus to policy holders.
<b>MAINE STOCK COMPANIES.</b>							
Merchants.....	\$21,005 00	\$47,992 11	\$40 00	\$69,037 11	\$100,000 00	\$143,152 16	\$243,152 16
Union.....	23,039 04	67,595 76	2,300 00	92,934 80	200,000 00	207,874 26	407,874 26
Total.....	\$44,044 04	\$115,587 87	\$2,340 00	\$161,971 91	\$300,000 00	\$351,026 42	\$651,026 42
<b>STOCK COMPANIES OF OTHER STATES.</b>							
Etna.....	\$639,801 37	\$7,323,103 38	\$391,624 60	\$8,654,529 35	\$5,000,000 00	\$7,369,016 12	\$12,369,016 12
Agricultural.....	183,776 75	1,767,214 00	160,215 27	2,061,206 02	500,000 00	1,200,599 27	1,700,599 27
Alliance.....	103,436 00	594,080 93	209,631 82	907,148 75	500,000 00	400,000 00	900,000 00
American (N. J.).....	309,579 27	4,658,041 75	560,062 29	5,422,683 31	1,000,000 00	2,620,399 13	3,620,399 13
American Central.....	289,971 59	2,398,061 96	189,351 55	2,822,385 09	2,000,000 00	891,399 85	2,891,399 85
American Druggists'.....	-	33,420 76	2,748 00	36,168 76	200,000 00	59,121 91	259,121 91
Boston.....	403,408 39	1,945,097 71	140,757 24	2,489,263 34	1,000,000 00	2,981,019 91	3,981,019 91
Caledonian-American.....	1,757 34	16,201 75	7,408 45	25,367 54	200,000 00	31,505 47	231,505 47
Capital.....	57,907 97	374,951 74	28,725 56	461,585 27	200,000 00	214,271 84	414,271 84
Central National.....	24,076 77	281,970 80	39,968 63	346,016 20	300,000 00	130,157 48	430,157 48
Citizens.....	51,755 28	458,911 38	6,842 25	517,508 91	200,000 00	164,528 79	364,528 79
City of New York.....	31,527 81	432,318 81	53,734 93	517,581 05	500,000 00	423,461 28	923,461 28
Columbia.....	8,147 18	137,530 34	5,500 00	151,177 52	400,000 00	226,643 67	626,643 67
Commerce.....	28,378 04	227,975 47	8,154 91	259,508 42	200,000 00	255,401 06	455,401 06
Commercial Union.....	37,970 09	316,875 56	52,406 00	407,251 65	200,000 00	252,754 60	452,754 60
Commonwealth.....	47,376 19	601,869 88	12,000 00	661,246 07	500,000 00	1,086,907 66	1,586,907 66
Connecticut.....	344,556 66	4,028,181 99	50,000 00	4,422,738 65	1,000,000 00	2,053,630 61	3,053,630 61
Continental.....	526,062 26	7,917,551 92	690,832 64	9,134,436 82	2,000,000 00	13,063,601 19	15,063,601 19
Delaware.....	184,938 00	1,288,404 78	187,758 30	1,661,101 08	400,000 00	166,844 66	566,844 66
Dutchess Fire.....	37,615 33	285,688 03	6,915 16	330,188 52	200,000 00	138,131 37	338,131 37

Eastern Fire.....	40,400 69	187,930 86	18,859 86	227,190 85	200,000 00	14,841 42	214,841 42
Equitable.....	89,211 51	787,728 99	21,000 00	877,988 50	400,000 00	91,098 89	491,098 89
Federal.....	910,910 09	540,228 55	813,431 84	1,164,568 48	1,000,000 00	594,707 33	1,594,707 33
Fidelity-Phenix.....	581,255 37	6,510,468 24	964,488 02	8,056,211 68	2,500,000 00	8,284,086 79	5,784,086 79
Fire Association.....	333,097 69	3,560,801 44	1,676,484 17	5,570,888 80	750,000 00	2,447,171 74	3,197,171 74
Fireman's Fund.....	462,617 52	3,390,181 28	391,500 00	4,184,248 80	1,500,000 00	2,386,380 63	3,886,380 63
Firemen's.....	210,766 46	2,037,952 60	80,723 80	2,279,442 86	1,000,000 00	2,841,939 41	3,841,939 41
Franklin.....	166,898 36	1,099,932 18	804,686 51	2,071,512 05	500,000 00	765,181 54	1,265,181 54
German Alliance.....	78,498 00	418,896 26	49,558 77	541,952 97	400,000 00	730,242 87	1,180,242 87
German American.....	720,892 20	6,917,452 64	489,867 25	8,127,712 09	1,500,000 00	7,542,399 99	9,042,399 99
Germania.....	235,708 21	3,268,548 26	122,974 99	3,627,231 46	1,000,000 00	2,021,740 21	3,021,740 21
Glens Falls.....	186,327 05	2,149,988 12	221,180 96	2,507,441 13	200,000 00	2,595,456 46	2,795,456 46
Granite State.....	66,331 94	541,227 33	26,161 49	688,720 76	200,000 00	325,064 98	525,064 98
Hanover.....	212,060 86	2,210,667 15	109,880 87	2,582,598 88	1,000,000 00	1,288,079 46	2,288,079 46
Hartford.....	1,454,926 59	13,784,741 07	200,000 00	15,489,667 66	2,000,000 00	6,923,967 33	8,923,967 33
Home.....	1,168,315 74	11,645,873 00	2,085,111 71	14,849,800 45	3,000,000 00	12,329,618 18	15,329,618 18
Insurance Co. of North America.....	1,099,500 00	6,379,416 23	989,015 26	8,417,931 49	4,000,000 00	3,622,333 93	7,622,333 93
Massachusetts.....	8,535 70	119,067 98	2,702 21	130,295 89	500,000 00	456,654 04	565,654 04
Mercantile.....	31,743 74	175,484 88	5,733 99	212,962 61	200,000 00	84,660 40	284,660 40
National.....	646,089 21	6,075,294 78	425,000 00	7,146,383 99	1,000,000 00	2,645,909 35	3,645,909 35
National Union.....	144,881 54	1,804,161 82	50,000 00	1,999,043 36	900,000 00	408,101 83	1,308,101 83
New Hampshire.....	218,454 36	2,004,495 08	551,990 44	2,774,939 88	1,200,000 00	1,578,330 82	2,778,330 82
Niagara.....	321,179 62	2,777,577 98	99,151 85	3,197,909 45	1,000,000 00	2,051,127 99	3,051,127 99
North British & Mercantile.....	46,782 41	431,999 19	11,000 00	489,781 60	200,000 00	962,798 53	1,162,798 53
Old Colony.....	47,988 16	335,279 20	9,257 32	392,524 68	400,000 00	82,740 89	482,740 89
Orient.....	98,691 16	1,304,628 95	50,997 56	1,454,317 67	500,000 00	1,140,375 70	1,640,375 70
Pelican.....	27,365 00	251,001 76	7,638 42	286,005 18	200,000 00	217,556 41	417,556 41
Pennsylvania.....	383,922 63	3,211,473 50	945,496 58	4,540,892 71	750,000 00	2,226,500 85	2,976,500 85
Peoples National.....	149,685 69	1,261,503 37	39,084 47	1,450,273 53	1,000,000 00	329,312 87	1,329,312 87
Phenix (Conn.).....	582,060 06	4,325,466 01	175,000 00	5,082,526 07	2,000,000 00	3,655,131 25	5,655,131 25
Providence Washington.....	287,028 49	2,118,424 79	50,000 00	2,455,453 28	500,000 00	737,672 23	1,237,672 23
Queen.....	421,309 33	4,009,955 46	205,499 16	4,636,763 95	1,000,000 00	3,389,124 91	4,389,124 91
Reliance.....	128,435 96	892,531 49	157,562 18	1,178,579 62	400,000 00	283,452 86	683,452 86
Rochester German.....	160,613 35	1,363,071 38	32,500 00	1,556,184 73	500,000 00	586,913 87	1,086,913 87
Security.....	178,949 24	1,556,840 71	41,867 24	1,777,657 19	700,000 00	639,790 68	1,339,790 68

TABLE 6—Concluded.

COMPANIES.	Net unpaid losses.	Unearned premiums.	All other liabilities.	Total liabilities except capital.	Capital.	Surplus over all liabilities.	Surplus to policy holders.
Springfield.....	\$458,070 20	\$4,575,478 94	\$294,312 56	\$5,525,861 70	\$2,000,000 00	\$2,642,281 16	\$4,642,281 16
Spring Garden.....	368,646 65	1,850,681 55	335,970 10	2,550,297 30	400,000 00	438,944 00	888,944 00
Standard.....	9,897 19	96,875 03	2,500 00	108,772 22	500,000 00	437,321 05	987,321 05
St. Paul.....	353,860 94	4,057,506 09	78,112 15	4,489,479 18	500,000 00	2,046,541 40	2,546,541 40
Subscribers at U. S. "Lloyds".....	63,209 26	508,084 02	259,362 49	830,655 77	100,000 00	496,477 61	596,477 61
Union.....	89,074 75	522,479 70	32,823 29	644,377 74	200,000 00	51,992 42	251,992 42
Westchester.....	247,761 56	2,429,879 65	60,000 00	2,737,641 21	300,000 00	1,432,654 88	1,732,654 88
Western Insurance.....	51,576 72	506,348 21	8,747 26	566,672 19	300,000 00	87,213 39	387,213 39
Williamsburg City.....	180,412 65	1,710,604 10	35,886 45	1,926,908 20	250,000 00	667,548 17	917,548 17
<b>Total.....</b>	<b>\$16,322,960 08</b>	<b>\$150,640,612 74</b>	<b>\$15,877,708 76</b>	<b>\$182,341,281 58</b>	<b>\$55,150,000 00</b>	<b>\$113,280,271 09</b>	<b>\$168,410,271 09</b>
<b>MUTUAL COMPANIES OF OTHER STATES.</b>							
Holyoke.....	\$3,927 37	\$315,713 77	\$20,322 10	\$339,963 24	\$100,000 00	\$572,773 58	\$672,773 58
Middlesex.....	2,076 44	347,484 85	3,393 54	352,954 83	-	312,068 93	312,068 93
Providence.....	756 66	196,086 66	10,315 73	207,109 05	-	553,832 10	553,832 10
Quincy.....	1,442 39	280,356 43	2,574 57	284,373 39	-	537,640 14	537,640 14
Traders & Mechanics.....	3,756 78	342,672 69	19,064 17	365,498 64	-	253,749 68	253,749 68
Vermont.....	11,129 00	51,161 37	18,000 00	80,290 37	-	246,093 21	246,093 21
Worcester.....	1,600 00	271,795 67	3,588 74	276,984 41	-	552,903 25	552,903 25
<b>Total.....</b>	<b>\$24,688 64</b>	<b>\$1,805,221 44</b>	<b>\$77,258 85</b>	<b>\$1,907,168 93</b>	<b>\$100,000 00</b>	<b>\$3,029,060 89</b>	<b>\$3,129,060 89</b>
<b>U. S. BRANCHES OF COMPANIES OF FOREIGN COUNTRIES.</b>							
Aachen & Munich.....	\$121,573 69	\$1,018,205 56	\$19,997 91	\$1,159,777 16	\$200,000 00	\$1,007,947 51	\$1,207,947 51
Atlas.....	144,184 53	1,506,836 21	72,394 79	1,723,405 53	200,000 00	565,612 62	765,612 62
British America.....	104,120 79	787,846 94	15,143 42	907,111 15	200,000 00	488,691 93	688,691 93
Caledonian.....	140,433 08	1,326,748 52	51,950 46	1,519,134 06	200,000 00	379,736 04	579,736 04
Commercial Union.....	582,344 31	3,307,780 79	471,842 61	4,361,967 71	200,000 00	2,428,840 61	2,628,840 61

Hamburg Bremen.....	132,600 00	1,154,792 98	34,303 34	1,321,696 32	200,000 00	463,442 80	663,442 80
Liverpool & London & Globe.....	797,822 97	7,147,790 43	643,820 56	8,589,433 96	200,000 00	4,955,974 57	5,155,974 57
London Assurance.....	299,768 14	2,049,888 05	121,081 29	2,470,737 48	200,000 00	995,075 68	1,196,075 68
London & Lancashire.....	198,882 51	2,365,206 47	99,827 39	2,663,916 37	200,000 00	1,288,120 20	1,438,120 20
Mannheim.....	112,774 70	297,347 14	25,500 00	485,621 84	200,000 00	66,124 22	266,124 22
North British & Mercantile.....	421,330 99	4,144,436 14	122,810 34	4,688,577 47	200,000 00	3,425,485 44	3,625,485 44
Northern Assurance.....	348,527 16	2,824,993 76	185,646 45	3,359 167 37	200,000 00	1,637,929 69	1,837,929 69
Norwich Union.....	158,619 16	1,565,760 66	68,936 86	1,793,316 68	200,000 00	690,890 67	890,890 67
Palatine.....	138,493 37	1,533,047 93	111,835 94	1,788,377 24	200,000 00	1,359,380 89	1,559,380 89
Phoenix Assurance.....	222,436 00	2,028,248 64	73,460 95	2,324,145 59	200,000 00	1,148,188,97	1,348,188 97
Prussian National.....	87,981 40	1,068,367 33	26,343 66	1,182,692 39	200,000 00	421,103 61	621,103 61
Royal.....	734,948 76	7,380,634 29	566,982 97	8,682,516 02	200,000 00	2,652,039 04	2,852,039 04
Royal Exchange.....	147,122 89	1,260,154 49	46,942 97	1,454,220 35	200,000 00	566,641 26	766,641 26
Scottish Union & National.....	229,194 54	1,897,707 26	40,000 00	2,166,901 80	200,000 00	2,893,169 77	3,093,169 77
State.....	11,494 60	101,117 50	4,000 00	116,612 10	200,000 00	111,623 38	311,623 38
Sun.....	245,393 39	2,751,067 00	91,625 75	3,088,086 14	200,000 00	1,079,675 91	1,279,675 91
Union Marine.....	115,826 22	103,628 49	20,500 00	239,954 71	200,000 00	222,756 30	422,756 30
Western Assurance.....	178,436 64	1,190,947 20	26,065 26	1,395,449 10	200,000 00	765,981 82	965,981 82
Total.....	\$5,674,311 84	\$49,312,553 78	\$2,940,952 92	\$57,927,818 54	\$4,600,000 00	\$29,564,632 93	\$34,164,632 93
Aggregate.....	\$22,066,004 60	\$201,873,975 83	\$18,398,260 53	\$242,338,240 96	\$60,150,000 00	\$146,204,991 33	\$206,354,991 33

INSURANCE COMMISSIONER'S REPORT.

TABLE No. 7.  
Risks and Premiums.

COMPANIES.	IN FORCE DEC. 31, 1909.		WRITTEN.		TERMINATED.		REINSURED.		IN FORCE DEC. 31, 1910.	
	Risks.	Premiums.	Risks.	Premiums.	Risks.	Premiums.	Risks.	Premiums.	Risks.	Premiums.
<b>MAINE STOCK COMPANIES.</b>										
Merchants (Marine).....	\$801,575 00	\$54,082 76	\$11,154,195 00	\$113,780 98	\$11,171,026 00	\$119,821 63	-	-	\$784,744 00	\$47,992 11
Union (Marine).....	825,429 00	65,945 47	10,865,183 00	188,043 67	10,605,185 00	184,393 38	-	-	1,085,427 00	67,595 76
<b>Total.....</b>	<b>\$1,627,004 00</b>	<b>\$117,978 23</b>	<b>\$22,019,378 00</b>	<b>\$301,824 65</b>	<b>\$21,776,211 00</b>	<b>\$304,215 01</b>	<b>-</b>	<b>-</b>	<b>\$1,870,171 00</b>	<b>\$115,587 87</b>
<b>STOCK COMPANIES OF OTHER STATES.</b>										
Etna { Fire.....	\$1,182,517,025 00	\$14,202,130 45	\$829,005,049 00	\$10,017,644 54	\$723,848,100 00	\$9,191,089 78	\$186,670,008 00	\$1,587,058 65	\$1,151,008,966 00	\$13,441,626 56
Marine.....	20,470,394 00	618,150 48	111,865,897 00	1,079,889 82	100,932,465 00	918,907 21	7,602,406 00	258,967 44	23,901,420 00	520,165 65
Agricultural.....	366,090,000 00	3,729,402 00	238,524,700 00	2,521,808 41	214,855,200 00	2,313,181 41	47,626,000 00	532,720 00	342,133,500 00	3,406,309 00
Alliance { Fire.....	76,706,017 00	949,654 97	76,249,014 00	917,724 18	65,327,101 00	817,229 86	10,387,982 00	136,484 44	77,239,948 00	918,664 80
Marine.....	6,873,123 00	228,014 37	36,935,293 00	412,607 71	33,720,045 00	384,411 82	1,077,104 00	25,491 73	9,011,267 00	230,718 53
American (N. J.).....	838,351,533 00	8,992,181 92	462,804,555 00	4,873,999 85	386,550,129 00	4,259,644 33	65,827,718 00	745,485 33	848,578,241 00	8,861,061 61
American Central.....	445,398,055 00	5,145,946 63	326,786,022 00	3,950,487 50	287,437,485 00	3,619,763 35	71,867,237 00	876,987 40	412,879,355 00	4,599,683 38
American Druggists.....	4,070,202 00	47,921 49	6,092,767 00	66,296 69	4,150,983 00	47,921 57	-	-	6,011,986 00	66,296 61
Boston { Fire.....	293,123,830 00	2,871,191 73	245,188,636 00	2,462,137 90	205,970,144 00	2,067,841 44	72,794,191 00	715,364 89	264,548,131 00	2,550,123 30
Marine.....	36,124,740 00	1,079,902 54	174,855,870 00	2,053,503 22	171,953,276 00	1,977,064 29	1,460,787 00	49,487 79	37,566,547 00	1,106,853 68
Caledonian-American.....	14,350,552 00	141,966 10	14,542,548 00	149,630 47	11,856,455 00	119,471 46	14,279,474 00	142,926 38	2,757,171 00	29,198 78
Capital.....	73,497,093 00	853,271 53	53,955,241 00	648,836 31	50,064,652 00	622,880 82	12,437,932 00	159,672 77	64,959,750 00	724,554 25
Central National.....	8,428,676 00	116,473 93	47,035,131 00	701,225 21	15,540,226 00	294,821 93	4,443,698 00	55,975 02	35,479,883 00	466,902 19
Citizens { Fire.....	228,931,359 00	2,906,677 97	188,362,596 00	2,197,557 21	184,048,389 00	2,207,505 59	161,856,246 00	2,018,646 59	71,359,320 00	878,088 00
Marine.....	-	-	43,027 00	206 98	43,027 00	206 98	-	-	-	-
City of New York.....	84,424,137 00	807,564 63	91,913,643 00	917,753 27	68,872,674 00	671,755 53	27,441,222 00	265,956 91	80,023,884 00	787,605 46
Columbia (Marine).....	47,414,677 00	552,631 85	123,455,595 00	897,223 08	111,852,965 00	788,455 17	42,380,833 00	389,201 20	16,636,474 00	272,198 56
Commerce.....	45,417,336 00	451,039 83	31,701,110 00	336,801 92	32,076,845 00	316,180 00	3,527,104 00	37,479 55	41,514,497 00	434,182 20
Commercial Union.....	59,747,071 00	677,038 84	52,932,540 00	592,451 71	44,921,407 00	508,526 08	14,305,817 00	171,101 33	53,452,387 00	589,908 14
Commonwealth.....	116,667,748 00	1,016,322 74	126,720,066 00	1,012,964 22	100,276,177 00	793,496 43	19,018,905 00	141,740 26	124,092,732 00	1,094,050 27
Connecticut.....	690,962,701 00	7,957,070 42	426,252,097 00	4,945,974 25	361,623,669 00	4,384,700 89	67,455,402 00	826,656 61	688,135,727 00	7,691,687 17
Continental.....	1,406,640,153 00	14,784,567 49	1,059,403,944 00	8,869,841 54	954,923,523 00	7,689,902 77	72,756,892 00	862,670 49	1,498,363,682 00	15,101,835 77
Delaware.....	256,059,294 00	2,946,639 18	204,169,003 00	2,377,945 51	197,045,237 00	2,312,350 72	35,016,067 00	402,561 95	228,166,993 00	2,509,672 02
Dutchess.....	56,039,439 00	637,679 42	43,483,656 00	513,085 17	43,915,963 00	532,683 21	4,795,194 00	57,971 83	50,811,938 00	580,109 55

Eastern	29,505,026 00	405,059 84	29,511,367 00	396,633 06	28,789,727 00	406,699 50	6,958,958 00	79,812 61	28,272,708 00	315,180 79
Equitable { Fire	135,454,789 00	1,576,391 86	97,786,197 00	1,203,897 35	91,588,715 00	1,161,943 76	12,733,963 00	145,855 79	128,918,808 00	1,473,589 66
Equitable { Marine	333,838 00	21,472 04	861,924 00	25,908 96	827,547 00	26,197 84	5,500 00	397 50	862,715 00	20,786 16
Federal (Marine)	66,874,171 00	915,265 96	1,236,767,979 00	3,398,637 63	1,077,757,735 00	2,371,458 48	81,856,545 00	926,184 55	144,027,870 00	1,016,260 56
Fidelity-Phenix	1,357,560,636 00	15,328,030 54	695,496,243 00	7,855,052 92	799,724,317 00	9,088,058 84	104,140,167 00	1,071,301 75	1,149,192,395 00	13,028,722 87
Fire Association	648,875,814 00	7,211,876 06	603,999,616 00	5,631,901 75	463,384,894 00	5,427,464 94	56,985,933 00	620,762 01	632,564,603 00	6,796,550 86
Fireman's Fund { Fire	484,243,697 00	6,011,196 91	396,365,239 00	4,833,917 66	355,664,953 00	4,484,231 36	59,309,714 00	766,414 32	465,634,269 00	5,594,463 89
Fireman's Fund { Marine	59,334,881 00	1,756,643 53	519,252,378 00	3,658,047 24	498,779,027 00	3,348,044 06	39,148,660 00	1,133,013 13	40,680,082 00	933,633 58
Firemen's	348,997,587 00	3,515,241 28	222,596,321 00	3,012,806 34	163,875,325 00	2,533,388 63	28,027,710 00	330,840 74	379,690,823 00	3,863,818 20
Franklin	174,928,598 00	1,979,823 67	142,204,394 00	1,673,371 11	109,398,648 00	1,428,317 46	9,818,994 00	112,882 28	197,915,350 00	2,111,995 04
German Alliance	349,424,278 00	3,680,863 54	276,776,796 00	3,023,539 89	252,118,339 00	2,796,525 05	286,047,434 00	3,037,084 38	79,040,801 00	810,794 02
German American	1,682,349,781 00	15,891,231 99	1,162,067,410 00	11,542,975 98	1,112,456,047 00	10,992,364 42	352,774,696 00	3,296,777 95	1,399,186,398 00	13,134,565 60
Germania	702,529,462 00	6,794,276 73	382,648,686 00	3,879,221 25	361,290,368 00	3,656,098 06	60,165,523 00	652,849 81	663,722,257 00	6,364,550 09
Glens Falls	399,475,000 00	4,230,533 62	228,484,766 00	2,580,758 89	208,826,417 00	2,370,403 38	27,521,019 00	311,928 31	391,612,330 00	4,133,954 87
Granite State	62,710,043 00	1,188,338 56	64,535,263 00	888,880 22	56,642,425 00	780,579 37	13,438,780 00	190,408 11	87,165,101 00	1,056,236 30
Hanover	455,317,383 50	4,670,551 10	329,310,886 00	3,947,640 85	300,220,570 04	3,117,532 59	64,922,850 29	628,246 97	413,484,849 17	4,272,412 39
Hartford { Fire	2,141,140,881 00	25,153,111 09	1,701,167,157 00	19,415,663 16	1,516,384,758 00	18,127,091 22	85,700,263 00	564,904 18	2,239,623,017 00	25,876,778 85
Hartford { Marine	7,640,055 00	186,970 24	34,399,240 00	675,894 51	20,205,320 00	350,833 98	-	-	21,833,975 00	512,028 77
Home { Fire	2,162,553,732 00	21,120,079 00	1,926,234,060 00	17,856,969 38	1,658,161,487 00	15,371,265 38	332,950,218 00	2,571,591 00	2,097,676,087 00	21,034,192 00
Home { Marine	24,835,247 00	643,741 00	74,493,272 00	1,027,750 72	65,956,388 00	836,733 72	5,796,822 00	147,701 00	27,575,809 00	687,057 00
Ins.Co.of N.America { Fire	936,347,416 00	11,181,661 40	669,936,846 00	8,035,342 35	597,861,249 00	7,384,897 02	88,634,344 00	897,553 91	919,888,669 00	10,934,552 82
Ins.Co.of N.America { Marine	60,405,461 00	1,593,293 73	759,827,134 00	4,845,658 02	747,908,737 00	4,343,773 24	5,984,304 00	154,798 17	66,341,504 00	1,440,375 34
Massachusetts	55,956,434 00	698,648 82	18,706,559 00	176,635 08	1,998,282 00	16,712 20	1,585,246 00	14,259 51	15,123,031 00	145,663 37
Mercantile	55,956,434 00	698,648 82	38,566,016 00	521,542 47	36,956,587 00	511,671 24	33,259,280 00	389,477 98	24,306,983 00	819,042 07
National	1,031,299,923 00	11,432,434 77	1,050,341,552 00	10,635,098 26	772,698,833 00	7,347,538 43	265,753,211 00	2,942,184 67	1,043,189,381 00	11,777,809 98
National Union	298,691,183 00	3,638,479 14	254,152,193 00	3,148,203 97	206,690,720 00	2,600,326 04	67,795,637 00	838,798 94	278,357,019 00	3,347,558 13
New Hampshire	340,886,563 00	3,897,773 74	248,121,167 00	2,756,039 05	218,696,514 00	2,517,717 92	27,159,300 00	298,369 00	343,151,916 00	3,337,676 87
Niagara	577,622,712 00	5,936,275 82	398,590,144 00	4,348,429 48	372,362,328 00	4,105,161 92	74,940,848 00	779,968 28	528,909,680 00	5,399,574 60
North British & Mercantile	109,443,066 00	824,270 38	118,425,748 00	828,114 33	101,547,530 00	686,326 85	163,425 90	107,894,197 00	107,894,197 00	797,731 96
Old Colony { Fire	68,446,127 00	804,599 28	67,694,551 00	787,600 02	62,895,701 00	761,800 81	17,308,072 00	216,509 66	55,936,905 00	613,888 83
Old Colony { Marine	559,186 00	14,855 16	4,887,272 00	113,561 53	2,573,816 00	51,479 56	1,166,581 00	28,419 09	1,706,111 00	48,518 04
Orient	257,413,432 00	2,863,879 45	195,773,475 00	2,126,874 17	175,688,425 00	2,001,055 45	41,767,052 00	472,113 05	235,731,430 00	2,517,585 12
Pelican	50,366,216 00	509,807 97	45,998,562 00	473,428 97	40,336,243 00	428,926 94	6,650,421 00	78,743 46	49,378,114 00	476,566 54
Pennsylvania	601,857,889 00	6,513,118 38	410,923,328 00	4,413,288 90	375,440,724 00	4,153,063 42	52,758,405 00	505,425 76	584,582,088 00	6,267,918 10
Peoples National Fire	132,534,680 00	1,352,487 66	242,106,927 00	2,571,666 91	128,845,564 00	1,319,420 87	29,497,772 00	382,274 79	216,298,271 00	2,272,458 91
Phenix (Conn.)	869,271,425 00	9,028,488 69	734,809,715 00	6,810,312 45	670,568,379 00	6,571,921 59	85,498,363 00	898,364 65	848,014,398 00	8,368,509 90

TABLE No. 7—Concluded.

COMPANIES.	IN FORCE DEC. 31, 1909.		WRITTEN.		TERMINATED.		REINSURED.		IN FORCE DEC. 31, 1910.	
	Risks.	Premiums.	Risks.	Premiums.	Risks.	Premiums.	Risks.	Premiums.	Risks.	Premiums.
Providence Wash- ington { Fire.....	\$368,615,350 00	\$4,002,920 28	\$301,051,275 00	\$3,201,253 37	\$268,758,586 00	\$2,924,590 34	\$62,604,067 00	\$706,728 79	\$388,308,982 00	\$3,572,854 52
{ Marine.....	16,557,859 00	416,810 19	169,235,598 00	1,140,604 89	160,920,661 00	942,212 61	2,440,892 00	82,979 96	22,481,904 00	532,222 51
Queen { Fire.....	680,470,571 00	7,907,966 47	508,020,464 00	6,023,690 07	459,844,096 00	5,658,213 34	52,590,461 00	621,588 05	676,066,479 00	7,657,856 15
{ Marine.....	—	—	3,916,460 00	23,236 25	3,272,735 00	16,379 82	—	—	643,725 00	6,856 43
Reliance.....	154,642,782 00	1,797,849 46	124,306,159 00	1,514,226 61	106,741,927 00	1,306,478 40	22,873,488 00	283,033 65	149,333,581 00	1,722,564 02
Rochester German.....	242,222,882 00	2,840,897 11	197,163,751 00	2,385,015 45	171,167,637 00	2,140,867 45	39,832,054 00	517,667 43	228,386,942 00	2,567,387 68
Security.....	277,759,879 00	3,101,696 91	211,638,915 00	2,407,481 58	185,070,531 00	2,150,615 00	34,059,967 00	437,539 13	270,268,296 00	2,921,024 36
Springfield.....	798,452,439 00	9,841,267 85	589,093,632 00	7,094,456 92	540,249,089 00	6,654,190 87	83,442,839 00	1,002,576 48	763,854,143 00	8,778,957 42
Spring Garden.....	287,778,216 43	3,554,904 39	295,074,878 42	3,862,439 13	254,526,539 87	3,350,181 04	41,202,006 29	549,628 06	287,124,548 69	3,517,534 42
Standard.....	—	—	24,142,116 00	214,453 41	3,832,950 00	30,605 08	3,664,667 00	32,282 62	16,644,499 00	151,566 71
St. Paul { Fire.....	550,541,026 00	7,288,769 66	365,862,894 00	5,023,978 29	315,859,975 00	4,596,420 66	40,586,614 00	530,907 59	559,957,331 00	7,186,419 70
{ Marine.....	8,378,220 00	282,390 22	256,277,460 00	1,616,636 00	243,384,536 00	1,291,050 12	2,130,889 00	90,685 22	19,140,206 00	517,260 88
Subscribers at U. S. "Lloyds" (Marine).....	57,597,095 00	637,462 79	622,069,117 00	3,053,968 63	587,345,535 00	2,860,645 73	41,930,379 00	322,701 67	50,390,474 00	508,064 02
Union.....	91,763,367 00	1,127,985 85	82,298,577 00	1,048,989 36	79,893,377 00	1,011,798 78	11,624,709 00	156,904 72	82,603,498 00	1,008,971 76
Westchester.....	514,076,890 00	5,256,820 10	339,921,335 00	3,734,594 79	324,683,927 00	3,598,980 29	67,928,297 00	741,456 09	461,396,001 00	4,650,968 51
Western Insurance.....	91,237,824 00	1,026,345 08	70,363,276 00	836,355 59	61,559,527 00	739,998 46	13,526,271 00	161,308 53	36,515,302 00	960,953 68
Williamsburg City.....	303,393,151 00	3,160,128 72	215,037,413 00	2,383,893 54	182,911,186 00	2,020,656 36	29,224,308 00	330,801 18	306,265,070 00	3,192,564 72
Total { Fire.....	27,108,550,671 93	297,035,868 94	20,516,129,182 42	222,486,740 14	18,149,843,184 91	200,902,888 37	3,667,148,077 58	39,083,207 42	25,807,693,591 86	279,536,513 29
{ Marine.....	413,418,947 00	8,947,574 10	4,129,144,016 00	23,523,335 19	3,827,431,738 00	20,507,861 13	232,981,642 00	3,610,028 45	482,149,583 00	8,353,019 71
MUTUAL COMPANIES OF OTHER STATES.										
Holyoke.....	\$44,866,299 00	\$650,264 25	\$13,998,613 00	\$200,749 03	\$13,748,974 00	\$203,999 83	\$801,892 00	\$10,421 85	\$44,314,046 00	\$636,591 60
Middlesex.....	48,354,596 00	712,808 92	13,844,678 00	207,357 06	13,232,400 00	201,599 90	1,468,406 00	22,478 06	47,498,468 00	696,083 02
Providence.....	82,591,202 00	359,363 55	9,773,828 00	108,091 87	8,489,788 00	91,170 64	354,403 00	4,044 99	33,520,844 00	372,289 79
Quincy.....	35,497,167 00	532,761 28	11,285,469 00	173,669 03	10,279,076 00	157,691 63	—	—	36,508,560 00	548,738 68
Traders and Mechanics.....	52,019,619 00	760,311 77	12,701,164 00	193,461 85	13,559,731 76	208,033 42	821,566 00	9,382 89	50,339,485 24	736,357 31
Vermont.....	85,414,112 00	98,357 14	29,908,852 00	68,159 00	25,442,757 00	64,193 40	1,448,462 00	3,362 88	88,431,745 00	98,959 86
Worcester.....	40,630,624 00	550,924 59	9,574,641 00	130,258 45	9,877,892 00	135,500 93	18,500 00	234 60	40,308,873 00	545,447 51
Total.....	\$339,373,619 00	\$3,664,786 50	\$101,087,245 00	\$1,081,746 29	\$94,680,613 76	\$1,062,189 75	\$4,913,229 00	\$49,925 27	\$340,917,021 24	\$3,634,417 77





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

COMPANIES.	RISKS WRITTEN.		PREMIUMS RECEIVED.		LOSSES PAID.		LOSSES INCURRED.	
	1909.	1910.	1909.	1910.	1909.	1910.	1909.	1910.
<b>MAINE STOCK COMPANIES.</b>								
Merchants (Marine).....	\$10,159,288 00	\$11,154,195 00	\$66,833 78	\$79,849 49	\$40,076 57	\$44,852 71	\$40,076 57	\$44,852 71
Union (Marine).....	3,678,738 00	8,545,452 00	94,881 54	104,436 28	90,227 36	67,497 48	86,223 62	89,511 77
Total.....	\$13,838,026 00	\$19,699,647 00	\$161,715 32	\$183,785 77	\$130,303 93	\$111,850 19	\$126,300 19	\$133,864 48
<b>STOCK COMPANIES OF OTHER STATES.</b>								
Etna } Fire.....	\$10,185,241 00	\$10,507,318 00	\$172,415 56	\$176,176 56	\$99,719 09	\$75,908 40	\$105,498 73	\$76,865 27
Marine.....	107,365 00	132,393 00	2,372 83	3,347 74	883 89	276 35	883 89	276 35
Agricultural.....	1,388,300 00	1,469,550 00	20,503 83	20,503 12	8,066 18	6,895 62	7,693 66	6,796 74
Alliance } Fire.....	894,544 00	891,588 00	15,710 32	15,535 42	6,371 08	11,237 05	6,410 06	12,820 05
Marine.....	77,700 00	68,100 00	4,367 64	4,209 27	3,782 60	710 15	986 51	1,710 15
American (N. J.).....	889,942 00	478,948 00	14,243 30	9,071 54	14,670 97	7,240 54	14,945 61	6,244 43
American Central.....	1,686,323 00	1,540,598 00	25,865 25	23,849 46	10,478 19	11,974 68	13,477 51	12,769 55
American Druggists' } Fire.....	-	28,950 00	-	469 45	-	-	-	-
Marine.....	2,568,408 00	2,698,437 00	41,763 05	45,742 43	20,102 07	18,812 62	25,276 39	11,273 10
Poston } Fire.....	1,304,828 00	1,077,937 00	20,170 83	17,631 17	8,598 36	2,890 08	9,993 36	3,593 08
Marine.....	72,243 00	59,525 00	920 36	886 94	139 64	536 94	600 00	-
Caledonian-American.....	1,481,703 00	1,262,494 00	26,149 78	24,812 53	20,709 39	13,966 73	21,445 73	19,119 84
Capital.....	-	588,843 00	-	10,807 37	-	3,353 41	-	4,313 41
Central National.....	-	-	-	-	-	-	-	-
Citizens.....	510,699 00	533,968 00	8,631 72	8,895 27	1,912 27	5,356 88	1,918 27	5,755 00
City of New York.....	389,047 00	490,536 00	7,058 33	7,346 61	2,676 98	7,431 44	5,022 98	5,060 44
Columbia (Marine).....	120,800 00	168,682 00	3,251 52	3,489 69	124 08	154 65	124 08	154 65
Commerce.....	488,983 00	569,519 00	6,876 36	8,171 11	2,716 91	4,205 16	2,955 66	3,927 66
Commercial Union.....	159,725 00	150,788 00	2,054 08	2,151 92	9 46	280 90	9 46	280 90
Commonwealth.....	468,070 00	525,624 00	5,898 39	7,290 44	818 23	2,088 05	1,803 12	1,228 16
Connecticut.....	3,037,100 00	2,880,000 00	48,593 61	45,502 91	38,250 78	24,339 17	36,027 47	27,036 34
Continental.....	4,281,399 00	5,203,595 00	71,184 45	83,194 88	40,163 83	24,556 03	41,005 03	26,789 53
Delaware.....	631,290 00	681,920 00	10,610 10	10,978 77	5,052 14	5,794 97	5,536 14	6,990 43
Dixie.....	*-441,446 00	-	1,390 05	-	5,071 18	-	5,534 74	-
Dutchess.....	568,551 00	464,714 00	11,421 17	9,841 10	12,302 17	3,060 51	12,803 67	2,753 76
Eastern.....	409,221 00	155,394 00	8,377 03	3,479 44	3,615 93	2,603 62	4,765 93	1,154 99

INSURANCE COMMISSIONER'S REPORT.

Equitable { Fire.....	889,174 00	887,635 00	16,324 43	17,068 23	11,301 32	11,356 19	12,327 47	10,469 90
Marine.....	†-137,484 00	17,900 00	1,157 00	498 51	112 15	2,008 32	37 15	2,008 32
Federal (Marine).....	8,400 00	292,860 00	85 68	2,173 68	-	558 84	-	558 84
Fidelity Fire.....	795,463 00	-	13,068 98	-	-	-	-	-
Fidelity-Phoenix.....	-	3,769,654 00	-	55,582 69	-	29,695 32	-	32,579 75
Fire Association.....	3,731,286 00	3,795,242 00	63,382 93	63,294 04	30,433 01	30,406 80	28,903 39	30,448 13
Fireman's Fund { Fire.....	3,081,137 53	3,257,291 15	39,374 33	39,833 50	29,818 08	20,871 41	26,601 88	26,352 23
Marine.....	824,027 00	1,474,693 00	1,970 02	1,143 04	54 60	28 00	54 60	28 00
Firemen's.....	2,350,432 38	2,502,938 00	37,243 60	35,765 85	32,142 32	21,624 65	39,669 62	17,528 26
Franklin.....	1,060,292 34	1,305,096 17	16,237 56	20,849 60	4,243 73	10,310 85	5,692 29	11,087 25
German Alliance.....	266,865 00	280,466 00	3,625 66	3,833 91	620 76	846 91	725 76	736 91
German American.....	4,837,196 00	5,110,578 00	76,811 52	79,107 87	43,788 64	36,652 30	43,454 64	35,159 86
Germany.....	1,147,768 00	1,148,873 00	16,591 81	16,545 13	5,093 08	8,532 29	6,110 58	15,178 54
Glens Falls.....	449,674 00	583,975 00	7,375 41	8,385 83	3,379 27	4,558 53	4,383 27	5,249 36
Granite State.....	5,464,563 00	5,655,335 00	98,346 20	98,137 34	51,232 38	47,410 26	51,782 21	53,143 89
Hanover.....	1,419,020 00	1,360,996 00	21,038 95	19,949 97	11,266 98	9,908 74	11,085 39	10,895 13
Hartford { Fire.....	10,714,343 00	11,797,642 00	160,462 79	165,632 57	74,466 95	75,230 62	74,932 22	82,662 20
Marine.....	36,450 00	26,560 00	931 15	262 20	-	359 70	-	359 70
Home { Fire.....	11,067,926 00	11,924,392 00	132,848 92	138,078 15	111,268 76	61,020 08	99,472 69	74,956 35
Marine.....	72,550 00	44,425 00	1,563 02	1,156 20	-	-	-	-
Insurance Co. of North America { Fire.....	7,838,257 00	7,838,841 00	144,941 13	140,770 62	71,111 91	65,522 28	72,421 94	69,973 64
Marine.....	363,111 00	325,331 00	13,573 91	12,488 35	4,916 50	9,335 61	5,233 50	8,335 61
Massachusetts.....	-	136,890 00	-	1,890 02	-	-	-	-
Mercantile.....	571,795 00	828,627 00	9,485 87	12,229 64	2,853 18	6,992 68	2,285 83	6,607 94
National.....	5,212,769 00	5,477,557 00	71,754 91	84,236 74	35,765 12	40,549 02	37,639 99	41,794 43
National Union.....	850,700 00	835,993 00	11,368 19	11,084 08	1,268 72	8,706 04	1,280 39	8,694 37
New Brunswick.....	210,065 00	-	3,701 31	-	1,758 46	-	1,758 46	-
New Hampshire.....	3,131,440 00	2,922,093 00	55,575 32	50,041 36	39,293 18	23,725 11	40,111 95	20,799 44
Niagara.....	2,591,906 00	2,402,648 00	44,743 34	42,030 90	25,122 55	18,854 50	25,324 63	18,806 33
North British & Mercantile.....	316,656 00	407,509 00	5,137 42	5,909 79	927 53	1,141 70	1,088 53	2,686 70
Old Colony { Fire.....	640,764 00	670,779 00	12,567 44	10,730 48	10,368 74	5,180 70	11,411 86	4,155 75
Marine.....	-	6,991 00	-	173 95	-	-	-	67 50
Orient.....	1,590,473 00	1,556,816 00	26,138 71	24,757 20	15,095 48	8,575 96	13,578 48	*10,338 96
Pelican.....	60,523 00	58,400 00	773 45	728 95	10 26	40 15	4 26	378 15
Pennsylvania.....	2,010,258 41	2,538,859 07	24,874 09	28,290 99	15,643 69	11,370 79	18,854 59	11,841 02
Peoples National Fire.....	-	1,274,101 00	-	11,331 70	-	937 35	-	2,249 85
Phoenix (N. Y.).....	3,333,906 00	-	47,988 58	-	34,211 57	-	32,371 41	-
Phoenix (Conn.).....	8,894,251 00	7,291,813 00	100,597 37	102,100 26	65,667 25	48,080 38	70,439 52	47,846 06
Providence Washington { Fire.....	2,646,064 00	2,852,039 00	41,245 88	44,719 24	22,998 51	20,619 50	23,922 23	19,932 38
Marine.....	1,071,799 00	976,634 00	14,671 50	22,371 67	5,682 46	4,584 90	5,685 46	5,119 30

\* Maine business reinsured.

† Written \$16,950.00.

Cancelled and reinsured \$154,484.00.

TABLE No. 8—Concluded.

COMPANIES.	RISKS WRITTEN.		PREMIUMS RECEIVED.		LOSSES PAID.		LOSSES INCURRED.	
	1909.	1910.	1909.	1910.	1909.	1910.	1909.	1910.
Queen { Fire.....	\$2,284,508 00	\$2,459,282 00	\$37,112 44	\$88,871 09	\$20,172 38	\$8,887 65	\$15,831 76	\$14,701 07
{ Marine.....	-	2,600 00	-	70 00	-	-	-	-
Reliance.....	226,825 00	343,517 00	3,978 18	5,007 28	2,554 16	2,308 68	3,294 16	1,553 68
Rochester German.....	256,630 00	343,825 00	3,635 87	4,857 54	797 77	145 29	797 77	145 29
Security.....	822,570 00	893,829 00	13,659 01	14,697 56	5,973 21	7,125 60	4,854 74	7,539 68
Shawnee.....	967,720 00	-	18,297 94	-	2,670 38	-	3,766 74	-
Springfield.....	3,283,909 00	3,889,745 00	52,097 42	51,958 21	37,006 97	28,798 45	39,877 70	24,731 48
Spring Garden.....	2,453,217 89	2,486,361 73	42,741 43	49,395 85	14,278 53	28,874 79	14,701 40	32,221 18
Standard.....	-	165,472 00	-	2,636 06	-	1,081 33	-	1,081 33
St. Paul { Fire.....	1,109,117 00	1,231,042 00	19,748 21	20,825 73	10,440 43	8,647 40	10,306 47	9,790 26
{ Marine.....	535,599 00	668,285 00	2,962 97	12,793 08	9,858 42	877 71	282 92	1,177 71
Subscribers at U. S. "Lloyds" (Marine).....	163,720 00	251,278 00	650 56	1,739 23	-	72 79	-	72 79
Union.....	711,488 00	734,789 00	12,011 74	11,554 58	8,838 59	6,846 89	9,338 45	7,612 69
Westchester.....	1,629,248 00	1,733,178 00	24,841 79	25,536 67	10,171 32	9,668 67	11,276 94	10,664 66
Western Insurance.....	-	197,200 00	-	2,692 20	-	6 20	-	36 00
Williamsburg City.....	999,953 00	1,094,400 00	13,063 48	13,299 61	10,283 43	12,249 94	7,436 86	11,455 60
Total { Fire.....	\$129,589,555 55	\$136,708,453 12	\$2,043,555 40	\$2,088,406 28	\$1,171,487 27	\$972,314 67	\$1,195,587 20	\$1,024,286 20
{ Marine.....	4,543,865 00	5,535,169 00	67,708 66	83,547 78	34,013 06	21,856 50	23,281 47	23,459 00
MUTUAL COMPANIES OF OTHER STATES.								
Holyoke.....	\$1,557,999 00	\$1,658,209 00	\$22,142 04	\$24,466 27	\$9,171 14	\$9,642 40	\$11,821 14	\$10,040 05
Middlesex.....	793,951 00	943,731 00	11,955 23	14,778 44	7,082 38	2,766 94	7,050 66	2,773 14
Providence.....	294,400 00	363,425 00	3,181 89	3,990 00	422 96	1,727 34	422 96	1,727 34
Quincy.....	1,260,000 00	1,418,492 00	21,376 43	24,098 23	3,759 79	6,233 18	5,133 29	7,248 18
Traders & Mechanics.....	1,205,119 00	1,310,153 00	18,729 61	21,239 71	7,444 78	10,641 39	7,444 78	12,504 78
Vermont.....	1,043,776 00	1,002,368 00	24,302 57	31,913 89	22,329 05	23,406 40	25,829 05	27,516 40
Worcester.....	168,700 00	107,350 00	2,500 64	1,696 30	-	840 78	-	840 78
Total.....	\$6,323,945 00	\$6,803,728 00	\$104,188 41	\$122,182 84	\$50,210 10	\$55,258 38	\$57,701 88	\$62,650 62

U. S. BRANCHES OF COMPANIES OF FOREIGN COUNTRIES.								
Aachen & Munich.....	\$210,353 00	\$320,075 00	\$3,785 98	\$4,613 46	\$5,888 20	\$1,704 29	\$5,133 20	\$1,714 29
Atlas.....	901,001 00	1,013,906 00	14,839 35	16,510 10	10,405 55	6,621 84	7,799 55	8,799 84
British America.....	625,970 00	665,427 00	10,282 71	10,683 30	5,600 61	6,881 45	4,004 57	8,151 55
Caledonian.....	1,145,973 00	1,089,226 00	18,480 42	17,192 95	6,615 05	14,547 63	10,320 29	11,807 84
Commercial Union { Fire.....	3,484,582 00	4,172,456 00	45,357 58	47,024 80	19,220 48	27,414 75	20,525 85	26,754 38
{ Marine.....	237,339 00	972,297 00	329 48	457 01	-	-	-	-
Hamburg Bremen.....	2,379,954 00	2,497,534 00	41,678 32	43,303 00	28,798 97	20,224 47	24,703 97	22,179 47
Liverpool & London & Globe.....	8,233,318 00	9,254,275 00	98,609 48	107,226 61	44,350 18	34,705 41	39,448 18	37,025 41
London Assurance.....	2,112,488 00	2,029,823 00	31,505 17	29,842 34	20,578 21	10,865 62	19,865 21	13,048 62
London & Lancashire.....	2,231,750 00	2,168,604 00	35,140 25	33,881 58	19,222 28	25,489 96	17,143 28	28,748 96
Mannheim (Marine).....	379,567 00	789,158 00	13,357 78	12,306 25	8,286 18	5,322 14	8,236 18	6,494 21
North British & Mercantile.....	4,426,131 00	4,343,711 00	63,119 51	61,973 40	24,970 64	32,312 84	23,676 64	31,769 84
Northern Assurance.....	2,014,288 00	1,889,829 00	31,533 84	27,319 12	11,030 78	13,916 53	9,391 28	17,697 28
Norwich Union.....	1,257,717 00	1,415,874 00	18,806 99	21,890 02	7,408 78	8,093 59	5,870 38	8,877 82
Palatine.....	709,902 00	630,410 00	10,097 02	8,005 37	3,598 99	2,019 23	3,848 99	1,769 23
Phoenix Assurance.....	888,479 00	933,376 00	14,682 12	14,496 24	7,724 66	7,599 61	7,506 66	8,985 61
Prussian National.....	614,690 00	540,261 00	9,147 04	8,317 44	2,288 42	7,047 50	3,213 94	6,065 28
Royal.....	5,105,024 97	5,311,353 96	85,604 07	86,137 60	54,064 01	42,063 27	44,092 01	45,404 92
Royal Exchange.....	1,136,457 00	1,070,359 00	18,402 27	17,856 17	6,615 43	9,408 71	6,665 43	8,408 71
Scottish Union & National.....	1,500,544 00	1,472,015 00	24,640 77	23,740 53	12,226 71	13,277 38	11,270 38	14,073 97
State.....	91,778 00	100,775 00	1,703 75	1,762 24	-	571 08	-	571 08
Sun.....	2,186,189 00	1,795,030 00	29,362 86	27,883 74	11,920 77	11,417 70	12,170 08	14,070 98
Union Marine (Marine).....	-	287,649 00	-	3,447 12	-	-	-	-
Western Assurance { Fire.....	1,429,205 00	1,648,448 00	14,606 32	17,472 62	7,255 61	11,416 34	2,748 93	9,488 45
{ Marine.....	218,550 00	839,123 00	7,053 05	5,335 59	11,577 79	4,995 39	11,577 79	5,245 39
Total { Fire.....	\$42,685,793 97	\$44,302,767 96	\$621,385 82	\$627,132 63	\$309,779 33	\$307,549 20	\$278,398 82	\$325,413 53
{ Marine.....	835,456 00	2,938,227 00	20,740 31	21,545 97	19,863 97	10,317 53	19,813 97	11,739 60
Aggregate { Fire.....	\$178,599,294 52	\$187,814,949 08	\$2,769,129 63	\$2,837,721 75	\$1,581,476 70	\$1,335,122 25	\$1,531,687 90	\$1,412,350 85
{ Marine.....	19,217,847 00	28,178,043 00	250,164 29	288,879 62	184,180 96	144,024 22	169,395 63	169,063 08

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

COMPANIES.	UNDERWRITING.			INVESTMENTS.			*Miscellaneous gains.	Dividends to stockholders.	*Net gain in surplus during 1910.
	Premium income earned.	Losses and expenses.	*Gain in surplus.	Income earned.	Expenses and losses.	*Gain in surplus.			
<b>MAINE STOCK COMPANIES.</b>									
Merchants .....	\$100,825 75	\$84,192 98	\$16,682 82	\$16,251 59	\$3,792 53	\$12,459 06	-	\$12,000 00	\$17,091 88
Union .....	189,027 85	116,298 85	22,734 00	20,698 87	535 40	20,163 47	-	124,000 00	-81,102 53
<b>Total .....</b>	<b>\$289,853 60</b>	<b>\$200,486 78</b>	<b>\$89,366 82</b>	<b>\$36,950 46</b>	<b>\$4,327 93</b>	<b>\$32,622 53</b>	<b>-</b>	<b>\$186,000 00</b>	<b>-\$64,010 65</b>
<b>STOCK COMPANIES OF OTHER STATES.</b>									
<i>Etna</i> .....	\$7,630,672 99	\$6,759,348 20	\$871,324 79	\$787,210 71	\$504,061 48	\$283,149 23	\$901,702 06	\$749,864 80	\$1,306,311 78
Agricultural .....	1,653,064 87	1,481,273 49	171,781 38	204,198 39	119,712 56	84,486 83	-37,909 00	75,000 00	143,353 21
Alliance .....	895,640 83	779,651 48	115,989 35	75,920 01	19,339 06	56,580 95	-11,680 81	30,000 00	180,909 49
American (N. J.) .....	3,442,211 47	3,210,253 57	231,957 90	960,237 86	126,758 83	233,484 03	-98 00	200,000 00	265,343 93
American Central .....	2,499,457 16	2,492,140 59	7,316 57	240,856 29	120,252 30	120,603 99	-	240,000 00	-112,079 44
American Druggists' .....	55,408 64	42,050 39	13,358 25	11,115 98	3,747 83	7,368 15	19 76	12,000 00	8,746 16
Boston .....	2,958,892 94	2,816,459 49	142,433 45	248,670 00	93,819 94	154,850 06	-	350,000 00	-52,716 49
Caledonian-American .....	11,922 90	15,967 76	-4,044 86	9,577 78	5,854 27	4,223 51	500 00	8,000 00	-7,321 35
Capital .....	465,775 93	437,908 79	27,872 14	40,565 57	24,184 98	16,380 59	-	10,350 00	33,902 73
Central National .....	309,352 51	429,679 68	-120,327 17	17,721 43	2,187 81	15,533 62	100,000 00	12,000 00	-16,793 55
Citizens .....	527,735 86	553,051 85	-25,315 99	30,651 61	8,831 93	21,819 68	-	22,000 00	-25,496 31
City of New York .....	437,237 92	484,825 95	-47,588 03	55,516 19	92,015 43	-36,499 24	-	50,000 00	-134,037 27
Columbia .....	260,777 22	243,463 96	17,313 26	27,180 47	11,755 97	15,424 50	-	-	32,737 76
Commerce .....	254,565 93	226,726 69	27,839 24	37,868 23	18,600 87	19,267 36	-	20,000 00	27,106 60
Commercial Union .....	311,083 21	277,012 10	34,021 11	28,337 58	16,766 59	11,570 99	10,000 00	20,000 00	55,592 10
Commonwealth .....	629,489 92	569,817 71	59,672 21	104,749 40	62,024 85	42,724 55	-	50,000 00	52,396 76
Connecticut .....	3,604,910 46	3,387,284 88	217,676 08	279,500 78	84,488 37	195,012 41	-	180,000 00	252,688 49
Continental .....	6,784,282 87	6,119,776 23	664,486 64	1,867,299 12	660,969 21	1,206,329 91	-102,094 00	1,750,000 00	18,722 55
Delaware .....	1,597,308 59	1,608,879 69	-11,571 10	89,237 88	58,125 23	31,142 65	-	60,000 00	-40,423 45
Dutchess Fire .....	391,171 41	386,769 11	4,402 30	27,782 77	23,231 55	4,551 22	130 00	8,000 00	1,083 52

Eastern Fire .....	190,821 28	248,438 87	-48,617 09	20,245 59	1,855 24	18,410 35	2,905 07	-	-27,301 67
Equitable .....	924,395 86	955,723 89	-31,328 03	57,569 94	31,064 05	26,475 89	-	24,000 00	-28,852 14
Federal .....	1,137,086 27	1,146,085 81	-8,949 54	94,432 86	28,079 88	66,952 98	-	80,000 00	-22,596 56
Fidelity-Phenix .....	6,674,289 94	5,997,703 93	676,586 01	1,863,823 81	1,733,682 77	130,141 04	-54,591 03	50,000 00	702,136 02
Fire Association .....	3,984,202 21	3,890,677 99	93,524 22	426,559 71	93,329 82	333,230 39	-	300,000 00	126,754 61
Fireman's Fund .....	4,785,599 67	4,491,286 24	294,313 43	353,674 63	81,464 34	272,210 29	30,000 00	225,000 00	371,523 72
Fireman's .....	1,884,604 25	1,930,752 07	-46,147 82	429,049 66	100,744 16	323,305 50	-	180,000 00	102,157 68
Franklin .....	1,211,916 36	1,271,161 23	-59,244 87	160,446 96	73,045 89	87,401 07	100,600 00	54,000 00	74,756 20
German Alliance .....	544,078 55	434,517 21	109,561 34	69,617 69	19,767 07	49,850 62	-	60,000 00	99,411 96
German American .....	7,277,489 56	6,096,875 56	1,180,614 00	795,851 74	424,276 96	371,574 78	-	450,000 00	1,102,188 78
Germania .....	2,948,127 91	2,662,504 03	285,623 88	283,017 95	375,479 06	-92,461 11	158 42	180,000 00	13,321 19
Glens Falls .....	1,923,859 33	1,773,841 97	154,527 36	289,178 61	63,175 30	226,003 31	20,000 00	240,000 00	160,530 67
Granite State .....	574,752 48	549,059 43	25,693 05	43,460 90	23,354 38	20,106 52	-	30,000 00	15,799 57
Hanover .....	2,321,164 22	2,261,854 79	59,309 43	236,889 65	174,693 52	62,196 13	-	150,000 00	-28,494 44
Hartford .....	14,719,199 70	14,218,495 23	500,704 47	981,149 78	544,179 65	436,970 13	72,545 23	800,000 00	210,219 83
Home .....	12,094,820 47	10,492,796 37	1,602,024 10	1,869,520 97	1,124,768 85	744,752 12	-300,000 00	900,000 00	1,146,776 22
Insurance Co. of North America .....	8,646,018 10	8,194,164 25	451,853 85	646,883 38	194,179 97	452,703 41	500,541 07	360,000 00	1,045,098 33
Massachusetts .....	29,072 12	113,399 15	-84,327 03	41,642 73	661 66	40,981 07	†500,000 00	-	456,654 04
Mercantile .....	302,867 89	306,878 97	-4,011 08	15,185 61	7,037 09	8,148 52	-	-	4,137 44
National .....	5,746,568 84	5,876,639 93	-130,071 09	471,235 01	250,548 58	220,686 43	-85,000 00	200,000 00	-194,394 66
National Union .....	1,687,180 10	1,736,743 83	-49,563 73	139,089 35	35,661 46	103,427 90	-	81,000 00	-27,135 83
New Hampshire .....	2,097,501 35	1,957,484 95	140,016 40	237,275 69	139,025 50	98,250 19	-	170,000 00	68,266 59
Niagara .....	3,126,023 53	2,789,278 63	336,744 90	224,812 72	329,738 53	-104,925 81	-	475,000 00	-243,180 91
North British & Mercantile .....	524,690 88	422,053 08	102,637 80	68,995 12	73,546 55	-4,551 43	-	20,000 00	78,086 37
Old Colony .....	491,042 41	521,752 55	-30,710 24	32,624 19	17,821 42	14,802 77	-	8,000 00	-23,907 47
Orient .....	1,340,733 39	1,179,993 82	160,739 57	127,416 93	23,121 88	104,295 05	25,900 00	200,000 00	90,094 62
Pelican .....	311,015 50	278,114 38	32,901 12	24,290 06	9,405 70	14,884 36	-	20,000 00	27,785 48
Pennsylvania .....	3,324,533 11	3,312,108 20	12,424 91	308,693 27	88,688 76	220,004 51	-	206,250 00	26,179 42
Peoples National .....	1,298,820 34	1,625,649 81	-326,828 97	118,750 49	17,381 42	101,369 07	-	50,000 00	-275,459 90
Phenix (Conn.) .....	5,005,056 86	4,351,325 21	653,731 65	426,828 62	162,906 40	263,922 22	-	329,360 00	583,239 87
Providence Washington .....	2,314,427 39	2,755,905 90	58,521 49	200,065 72	142,705 15	57,860 57	-	50,000 00	65,882 06
Queen .....	4,393,963 84	4,106,968 38	286,995 46	322,464 62	214,709 40	107,755 22	-	300,000 00	94,750 68
Relliance .....	966,504 38	969,293 38	-2,789 00	69,212 30	17,476 77	51,735 53	50,000 00	38,853 98	60,092 55
Rochester German .....	1,471,969 79	1,519,894 09	-47,924 30	163,158 77	110,600 91	57,557 86	-	85,000 00	-75,366 44
Security .....	1,461,036 70	1,534,126 61	-73,089 81	100,156 99	35,039 03	65,117 96	200,060 40	70,000 00	122,988 55

\* Minus sign indicates loss.

† Premium on capital stock.

TABLE No. 9—Concluded.

COMPANIES.	UNDERWRITING.			INVESTMENTS.			*Miscellaneous gains.	Dividends to stockholders.	*Net gain in surplus during 1910.
	Premium income earned.	Losses and expenses.	*Gain in surplus.	Income earned.	Expenses and losses.	*Gain in surplus.			
Springfield .....	\$5,024,387 29	\$5,049,983 17	-\$25,595 88	\$367,231 72	\$217,416 21	\$149,815 51	-	\$200,000 00	-\$75,780 37
Spring Garden .....	2,337,285 00	2,448,797 79	-111,512 79	140,414 10	77,977 70	62,436 40	-	48,000 00	-97,076 39
Standard .....	60,426 09	109,045 04	-48,618 95	28,508 58	932 51	27,576 07	-	-	-21,042 88
St. Paul .....	4,731,213 20	4,434,823 74	296,389 46	290,117 10	121,589 58	168,527 52	-	60,000 00	404,916 98
Subscribers at U. S. "Lloyds" .....	1,446,603 59	1,457,323 61	-10,720 02	35,118 80	8,635 11	26,483 69	-	50,000 00	-34,236 33
Union .....	677,605 53	761,546 98	-83,941 40	37,277 49	14,357 32	22,920 17	-	12,000 00	-73,021 23
Westchester .....	2,601,886 90	2,420,557 12	181,329 78	177,543 93	237,999 09	-60,455 16	-	120,000 00	874 62
Western Insurance .....	521,206 11	559,400 24	-38,194 13	51,406 22	2,871 29	48,584 93	-	24,000 00	-18,659 20
Williamsburg City .....	1,679,913 83	1,737,452 34	-57,538 51	160,754 49	176,189 86	-15,435 37	-	50,000 00	-122,973 88
<b>Total .....</b>	<b>\$162,050,405 75</b>	<b>\$153,274,714 83</b>	<b>\$8,775,690 92</b>	<b>\$17,550,872 01</b>	<b>\$9,677,418 85</b>	<b>\$7,873,453 16</b>	<b>\$1,922,809 17</b>	<b>\$10,777,678 28</b>	<b>\$7,794,274 97</b>
U. S. BRANCHES OF COMPANIES OF FOREIGN COUNTRIES.									
Aachen & Munich .....	\$1,063,084 07	\$1,014,434 03	\$48,650 04	\$78,575 00	\$32,386 25	\$46,188 75	\$3,664 32	-	\$98,503 11
Atlas .....	1,710,991 16	1,605,492 85	105,498 31	79,563 71	76,607 90	2,955 91	18,738 69	-	127,192 91
British America .....	958,481 52	894,874 64	63,606 88	57,600 45	10,033 82	47,566 63	-71,488 00	-	34,685 51
Caledonian .....	1,415,701 00	1,301,265 26	114,435 74	104,909 39	85,220 52	19,688 87	-180,103 56	-	-45,978 95
Commercial Union .....	4,440,608 10	4,108,420 06	332,188 04	303,715 22	150,874 27	152,840 95	-504,626 58	-	-19,597 59
Hamburg Bremen .....	1,369,661 88	1,338,783 42	30,878 46	71,937 31	58,634 16	13,303 15	-111,419 47	-	-67,237 86
Liverpool & London & Globe .....	8,011,197 73	6,802,063 05	1,209,134 68	552,352 59	340,602 67	211,749 92	-1,727,958 44	-	-307,073 84
London Assurance .....	2,406,287 62	2,251,109 36	155,178 26	122,750 08	60,951 59	61,798 49	-171,592 61	-	45,334 14
London & Lancashire .....	2,364,278 04	2,096,679 91	267,598 13	147,262 17	68,758 85	78,503 82	-299,090 24	-	47,011 71
Mannheim .....	1,190,242 70	1,199,491 70	-9,249 00	18,994 91	7,939 65	11,055 26	-100,237 16	-	-98,430 90
North British & Mercantile .....	4,811,322 62	4,148,507 25	662,815 37	304,023 37	219,767 97	84,255 40	-699,194 92	-	47,875 85
Northern Assurance .....	2,947,012 38	2,575,866 08	371,146 25	178,711 26	77,417 72	101,293 54	-390,604 07	-	81,835 72
Norwich Union .....	1,801,747 37	1,622,543 70	179,203 67	88,980 24	46,597 03	42,383 21	-100,564 09	-	121,022 79
Palatine .....	1,640,427 52	1,475,902 58	164,524 94	125,761 01	72,002 56	53,758 45	25,731 32	-	244,014 71
Phoenix Assurance .....	2,357,580 87	2,306,496 46	51,084 41	122,661 53	68,714 72	53,946 81	-5,881 92	-	99,149 30



Prussian National .....	996,315 39	968,906 14	27,409 25	70,797 89	41,396 00	29,401 89	-50,000 00	-	6,811 14
Royal .....	7,431,272 53	6,665,652 01	765,620 52	611,851 98	309,333 54	302,518 44	-1,227,020 86	-	-158,881 90
Royal Exchange .....	1,400,295 08	1,380,784 28	19,510 80	79,958 19	19,101 46	60,856 73	-132,068 98	-	-51,701 45
Scottish Union & National .....	2,077,390 65	1,867,194 43	210,196 22	213,997 28	81,127 07	132,870 21	67,907 50	-	410,973 93
State .....	114,436 90	120,848 45	-6,411 55	15,637 52	6,565 48	9,072 04	-23,504 39	-	-20,843 90
Sun .....	2,949,792 95	2,646,478 93	303,314 02	174,660 23	69,838 45	104,821 78	-383,679 61	-	24,456 19
Union Marine .....	891,384 89	854,014 47	37,370 42	36,251 70	21,730 84	14,520 86	-22,940 87	-	28,950 41
Western Assurance .....	1,595,787 88	1,502,224 63	93,563 25	94,035 26	3,674 91	90,360 35	-59,144 44	-	124,779 16
<b>Total .....</b>	<b>\$55,940,300 80</b>	<b>\$50,748,033 69</b>	<b>\$5,192,267 11</b>	<b>\$3,654,988 29</b>	<b>\$1,929,276 83</b>	<b>\$1,725,711 46</b>	<b>-6,145,078 38</b>	<b>-</b>	<b>\$772,900 19</b>

\* 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, 1910.	Cash premiums received.	Assessments received.	Losses paid.
Aroostook County Patrons.....	\$187,508 42	\$1,324 97	\$188,828 39	\$12,327 88	\$928,135 00	\$565,201 72	\$4,521,103 00	\$2,351 03	\$2,189 91	\$9,779 00
Aroostook Mutual.....	41,458 04	2,020 08	43,478 12	4,424 32	221,270 00	88,870 00	374,800 00	2,488 65	2,637 76	4,759 26
Boothbay.....	9,570 11	540 54	10,110 65	-	47,900 00	40,135 00	131,160 00	194 30	-	8 10
Brunswick Farmers.....	13,503 71	261 96	13,765 67	-	53,300 00	64,300 00	243,500 00	109 18	62 28	4 00
Cape Elizabeth & Scarborough.....	8,820 35	25 15	8,845 50	200 00	44,100 00	50,500 00	97,850 00	458 40	-	1,738 33
Casco.....	5,606 50	23	5,606 73	10 00	10,375 00	10,750 00	55,885 00	-	-	-
Citizens.....	7,809 46	939 53	8,748 99	-	49,150 00	41,750 00	136,758 00	146 51	-	2 60
Cumberland.....	28,815 12	101 20	28,916 32	-	72,474 00	60,764 00	387,999 00	213 97	-	286 00
Danville.....	7,864 54	275 22	8,139 76	-	23,255 00	25,310 00	140,009 00	83 71	-	75 00
Dirigo.....	364,062 23	25,379 36	389,441 59	4,626 75	2,257,275 50	1,984,681 46	5,693,887 69	15,415 28	9,663 67	14,543 95
Dresden.....	9,544 55	146 99	9,691 54	-	50,320 00	20,825 00	205,750 00	125 94	-	42 87
Edgecomb.....	7,770 54	251 25	8,021 79	-	38,800 00	42,550 00	105,115 00	210 00	590 84	1,611 55
Ellot & Kittery.....	75,880 61	5,189 53	80,870 14	4,746 00	230,845 00	156,750 00	1,469,761 00	401 61	944 24	2,443 86
Equitable.....	84,315 02	5,574 23	89,889 30	11,617 79	516,290 00	216,525 00	990,110 52	1,577 12	1,976 56	4,643 96
Falmouth.....	46,697 24	754 03	47,451 27	405 00	145,400 00	151,015 00	476,204 00	437 17	8 37	445 00
Farmington.....	21,255 84	583 53	21,839 37	10 06	84,385 00	85,100 00	221,415 00	337 44	-	20 00
Fayette.....	7,258 46	526 31	7,784 77	4 00	19,825 00	14,960 00	67,360 00	76 50	-	12 00
Freeport & Yarmouth.....	26,737 46	108 09	26,845 55	207 00	85,300 00	67,525 00	572,005 00	170 60	-	210 20
Fryeburg.....	18,422 65	54 63	18,477 28	15 00	128,350 00	115,000 00	527,575 00	-	3,626 43	3,462 00
Gardiner & Richmond.....	23,774 94	321 87	24,096 81	175 00	82,175 00	71,050 00	303,975 00	204 19	847 82	1,275 00
Gorham Farmers.....	14,195 85	398 91	14,594 76	-	45,360 00	96,281 50	212,878 50	-	4,031 63	4,045 00
Gray & New Gloucester.....	37,081 45	3,196 31	40,277 76	2,037 00	194,525 00	185,925 00	378,525 00	612 08	-	27 52
Hampden.....	56,147 22	754 98	56,902 20	-	203,375 00	181,975 00	562,675 00	-	1,238 50	885 00
Hancock.....	81,977 87	4,331 29	86,309 16	14,123 04	743,255 00	615,090 00	1,315,357 00	3,022 54	7,868 21	9,862 93
Harpswell.....	14,202 86	190 96	14,393 82	-	47,126 00	45,227 33	248,081 12	148 98	-	626 99

Harrison.....	47,639 75	1,477 05	49,116 80	-	254,620 00	238,140 00	1,022,925 00	1,434 75	4,707 32	5,508 21
Homestead.....	137,271 00	22,545 28	159,816 28	10,604 57	15,650 00	722,500 00	1,077,560 00	777 76	8,050 35	6,566 58
Jay.....	13,093 43	339 75	13,433 18	-	66,025 00	59,990 00	245,675 00	209 88	709 70	660 00
Jefferson Farmers.....	5,967 80	2,224 65	8,192 45	-	22,988 00	26,300 00	127,363 00	141 87	-	-
Kennebunk Farmers.....	24,991 00	1,253 79	26,244 79	-	42,050 00	43,950 00	271,875 00	420 50	-	350 00
Litchfield.....	11,257 11	41 79	11,298 90	4 00	76,977 00	68,437 00	212,502 00	82 94	411 67	525 00
Lovell.....	5,903 65	96 66	5,400 31	-	22,720 00	16,005 00	88,880 00	29 30	-	75
Madawaska.....	81,815 57	4,068 75	85,884 32	3,572 90	388,850 00	10,650 00	942,115 00	1,146 22	2,003 99	1,960 73
Maine Farmers.....	221,880 30	5,246 01	227,126 31	10,470 65	781,829 00	500,294 44	2,543,927 79	2,698 36	14,150 94	13,856 61
Medomak.....	18,362 23	416 60	18,778 83	50 00	115,450 00	126,225 00	444,453 00	458 20	456 17	1,871 17
Mercantile & Manufacturers ...	176,431 74	23,033 80	199,465 54	4,866 94	1,529,359 00	1,526,184 00	1,471,609 00	* 6,101 38	20,139 34	18,177 75
Mutual.....	13,592 75	134,252 53	147,845 28	5,798 38	406,465 00	386,480 00	1,197,545 00	4,559 94	-	6,670 00
Narragansett.....	46,375 03	5,810 18	52,185 21	-	389,541 00	256,674 00	790,592 70	4,020 55	678 56	825 17
Newburg.....	13,009 99	82 02	13,092 01	-	53,825 00	50,175 00	126,925 00	9 00	79 51	-
Newcastle.....	4,785 46	128 89	4,914 35	-	12,650 00	24,200 00	72,625 00	63 25	72 80	80 00
New Portland.....	17,282 30	665 82	17,948 12	321 00	102,425 00	92,500 00	176,350 00	204 85	-	50 00
North Yarmouth.....	17,684 81	388 05	18,072 86	-	70,082 00	57,540 00	354,836 50	164 10	-	5 00
Oxford County Patrons.....	170,275 00	2,126 64	172,401 64	5,314 51	937,476 00	680,903 00	4,129,618 00	2,459 04	12,944 72	13,253 11
Patrons Androscoggin.....	317,139 63	724 40	317,864 03	2,074 00	1,916,255 00	1,615,006 00	8,132,398 00	4,946 50	19,453 07	23,305 40
Pine Tree State.....	52,115 22	5,682 38	57,797 60	3,176 68	168,250 00	154,630 00	593,278 00	630 99	4,262 70	3,490 70
Pittston & Whitefield.....	29,677 62	255 24	29,932 86	300 00	73,250 00	67,337 50	381,360 00	226 14	19 24	18 50
Sagadahoc.....	10,065 72	161 07	10,226 79	5 00	36,800 00	34,275 00	138,275 00	124 68	1,025 03	1,220 00
Union Farmers.....	9,914 30	457 57	9,371 87	-	23,850 00	29,950 00	91,900 00	71 55	-	-
Warren Farmers.....	11,370 27	3,282 50	14,652 77	8 00	59,250 00	52,000 00	235,533 00	*305 39	-	3 00
Wells.....	8,624 70	203 20	8,827 90	760 16	30,475 00	38,250 00	195,945 75	53 79	43 49	-
West Bangor & Hermon.....	19,838 47	301 89	20,140 36	100 00	72,850 00	63,720 00	199,775 00	-	224 87	200 00
West Gardiner.....	6,905 97	149 01	7,054 98	-	76,250 00	67,300 00	145,090 00	79 14	359 34	355 54
Wilton.....	18,386 32	543 98	18,930 30	-	56,675 00	58,190 00	288,075 00	106 23	547 30	178 86
Windham.....	22,106 76	452 73	22,559 49	10 75	82,346 50	87,221 60	302,256 40	143 34	-	442 00
Woolwich.....	11,854 79	844 54	12,699 33	-	31,825 00	30,625 00	176,175 00	123 18	1,210 04	1,210 04
York County.....	269,631 90	2,004 62	271,636 52	6,840 00	1,060,550 00	810,052 00	3,063,361 00	3,179 81	10,310 17	11,627 97
<b>Total.....</b>	<b>\$3,013,726 63</b>	<b>\$272,562 59</b>	<b>\$3,286,289 22</b>	<b>\$110,206 38</b>	<b>\$15,299,974 00</b>	<b>\$12,987,765 55</b>	<b>\$48,680,537 97</b>	<b>\$63,757 83</b>	<b>\$137,546 54</b>	<b>\$173,172 21</b>

\*Includes policy fees.

**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.....	\$2,351 03	-	\$2,189 91	\$8,715 98	\$13,256 87	\$9,779 00	\$1,000 00	\$4,473 46	\$15,252 46
Aroostook Mutual.....	2,488 65	-	2,637 76	2,500 00	7,626 41	4,759 26	1,040 81	3,059 61	8,859 68
Boothbay.....	194 30	\$26 00	-	14 54	234 84	8 10	36 38	9 38	53 86
Brunswick Farmers.....	109 18	34 00	62 28	-	205 46	4 00	84 00	16 40	104 40
Cape Elizabeth & Scarboro.....	458 40	-	-	59 80	518 20	1,738 33	50 00	22 25	1,810 58
Casco.....	-	15 00	-	-	15 00	-	15 00	25	15 25
Citizens.....	146 51	66 00	-	29 52	242 03	2 60	66 00	26 92	95 52
Cumberland.....	213 97	73 00	-	62 99	349 96	286 00	58 99	77 42	422 41
Danville.....	83 71	29 00	-	10 13	122 84	75 00	22 50	6 00	103 50
Dirigo.....	15,415 28	637 00	9,663 67	743 69	26,459 64	14,543 95	5,411 86	4,619 99	24,575 80
Dresden.....	125 94	28 00	-	4 70	158 64	42 87	-	50 55	93 42
Edgecomb.....	210 60	22 50	590 84	14 32	837 66	1,611 55	38 50	15 17	1,665 22
Ellot & Kittery.....	401 61	-	944 24	1,700 00	3,045 85	2,443 86	1,200 00	481 78	4,125 64
Equitable.....	1,577 12	581 00	1,976 56	4,807 50	8,942 18	4,643 96	622 50	1,862 43	7,072 89
Falmouth.....	437 17	142 50	8 37	11 72	599 76	445 00	134 50	53 61	633 11
Farmington.....	337 44	43 50	-	16 15	397 09	20 00	103 50	29 36	152 86
Fayette.....	76 50	11 50	-	15 78	103 78	12 00	14 50	10 86	36 86
Freeport & Yarmouth.....	170 60	47 00	-	200 00	417 60	210 20	122 50	48 32	381 02
Fryeburg.....	-	138 00	3,626 43	251 89	4,016 32	3,462 00	147 00	385 58	3,994 58
Gardiner & Richmond.....	204 19	110 00	847 82	622 25	1,784 26	1,275 00	54 00	735 44	2,064 44
Gorham Farmers.....	-	33 00	4,031 63	10 28	4,074 91	4,045 00	33 00	171 40	4,249 40
Gray & New Gloucester.....	612 08	89 50	-	52 62	754 20	27 52	128 50	105 79	261 81
Hampden.....	-	122 50	1,238 50	12 85	1,373 85	835 00	101 50	41 27	977 77
Hancock.....	3,022 54	738 00	7,868 21	8,416 98	20,095 73	9,862 93	437 00	10,309 75	20,609 68
Harpwell.....	148 98	13 00	-	4 86	166 84	626 99	50 40	19 48	696 87

## INSURANCE COMMISSIONER'S REPORT.

Harrison	1,434 75	233 00	4,707 32	111 20	6,486 27	5,508 21	689 79	464 08	6,662 08
Homestead	777 76	-	8,050 35	3,955 82	12,783 98	6,566 58	1,745 50	4,310 35	12,622 43
Jay	209 88	62 00	709 70	6 67	988 25	660 00	111 30	50 38	821 68
Jefferson Farmers	141 87	20 50	-	83 63	246 00	-	20 50	51 78	72 28
Kennebunk Farmers	420 50	17 00	-	45 85	483 35	350 00	50 00	20 25	420 25
Litchfield	82 94	45 50	411 67	-	540 11	525 00	72 80	13 56	611 36
Lovell	29 30	9 00	-	-	38 30	75	18 00	2 78	21 53
Madawaska	1,146 22	1,012 08	2,003 99	2,600 00	6,762 29	1,960 73	1,171 00	3,509 49	6,641 22
Maine Farmers	2,698 36	400 00	14,150 94	10,032 93	27,282 23	13,856 61	1,004 10	11,047 53	25,908 24
Medomak	458 20	70 50	456 17	-	984 87	1,871 17	80 77	71 12	2,023 06
Mercantile & Manufacturers	*6,101 38	-	20,139 34	862 73	27,103 45	18,177 75	2,154 80	6,327 11	26,659 66
Mutual	4,559 94	-	-	14,199 96	18,759 90	6,670 00	1,435 00	11,686 55	19,791 55
Narragansett	4,020 55	115 50	678 56	127 29	4,941 90	825 17	1,127 34	579 51	2,532 02
Newburg	9 00	36 00	79 51	-	124 51	-	73 25	14 65	87 90
Newcastle	63 25	7 00	72 80	-	143 05	80 00	7 00	20 42	107 42
New Portland	204 85	98 00	-	15 33	318 18	50 00	111 75	31 70	193 45
North Yarmouth	164 10	37 50	-	4 42	206 02	5 00	78 25	7 51	90 76
Oxford County Patrons	2,459 04	-	12,944 72	6,778 33	22,182 09	13,253 11	623 13	7,325 11	21,206 35
Patrons Androscoggin	4,946 50	-	19,453 07	4,250 65	28,650 22	23,305 40	1,350 28	4,775 20	29,430 88
Pine Tree State	630 99	-	4,262 70	1,846 96	6,739 65	3,490 70	207 00	3,355 51	7,053 21
Pittston & Whitefield	226 14	-	19 24	-	245 38	18 50	32 00	29 95	80 45
Sagadahoc	124 68	54 00	1,025 08	40 14	1,243 85	1,220 00	23 90	65 22	1,309 12
Union Farmers	71 55	31 00	-	-	102 55	-	10 00	36 21	46 21
Warren Farmers	*305 39	-	-	107 18	412 57	3 00	88 00	4 06	95 06
Wells	53 79	15 00	43 49	-	112 28	-	45 00	115 51	160 51
West Bangor & Hermon	-	120 00	224 87	-	244 87	200 00	60 50	33 60	294 10
West Gardiner	79 14	45 00	359 34	2 78	486 26	355 54	72 00	34 20	461 74
Wilton	106 23	31 00	547 30	5 25	689 78	178 86	84 00	2 98	285 82
Windham	143 34	33 50	-	16 93	193 77	442 00	52 25	12 20	506 45
Woolwich	123 18	27 75	1,210 04	27 52	1,388 49	1,210 04	49 75	22 28	1,282 07
York County	3,179 81	483 00	10,310 17	12,246 49	26,219 47	11,627 97	1,753 52	12,906 37	26,287 86
Total	\$63,757 83	\$6,053 83	\$137,546 54	\$85,645 56	\$293,003 76	\$173,172 21	\$25,380 42	\$98,503 12	\$292,055 75

\* Includes policy fees.

**TABLE No. 12.**  
**Record of Fires During the Year 1910.**

	Population 1900.	Number of fires.	BUILDING.				CONTENTS.			
			Estimated value.	Damage.	Insurance upon.	Insurance paid.	Estimated value.	Damage.	Insurance upon.	Insurance paid.
Abbot.....	716	3	\$2,885 00	\$1,700 00	\$1,800 00	\$915 00	\$575 00	\$575 00	\$400 00	\$290 00
Acton.....	778	3	1,800 00	1,800 00	1,200 00	1,200 00	350 00	285 00	-	-
Addison.....	1,059	0	-	-	-	-	-	-	-	-
Albany.....	588	5	3,525 00	1,565 00	2,450 00	840 00	1,400 00	1,375 00	400 00	400 00
Albion.....	878	2	1,300 00	480 00	450 00	-	175 00	175 00	-	-
Alexander.....	333	0	-	-	-	-	-	-	-	-
Alfred.....	937	2	5,000 00	75 00	4,800 00	75 00	1,000 00	75 00	-	-
Allagash Pl.....	190	0	-	-	-	-	-	-	-	-
Alna.....	444	0	-	-	-	-	-	-	-	-
Alton.....	314	1	1,400 00	1,400 00	825 00	800 00	250 00	125 00	150 00	100 00
Amherst.....	364	0	-	-	-	-	-	-	-	-
Amity.....	404	0	-	-	-	-	-	-	-	-
Andover.....	727	1	800 00	800 00	500 00	500 00	500 00	500 00	-	-
Anson.....	1,880	8	27,542 00	16,791 00	21,633 00	14,147 00	14,913 00	6,277 00	11,850 00	4,384 00
Appleton.....	975	3	5,204 00	4,784 00	3,400 00	2,980 00	1,550 00	925 00	500 00	400 00
Argyle.....	320	1	3,000 00	20 00	2,000 00	20 00	-	-	-	-
Arrowsic.....	180	0	-	-	-	-	-	-	-	-
Ashland.....	1,080	3	5,900 00	2,446 00	3,500 00	1,546 00	9,085 00	2,484 00	7,200 00	780 00
Athens.....	896	0	-	-	-	-	-	-	-	-
Atkinson.....	495	0	-	-	-	-	-	-	-	-
Auburn.....	12,951	68	*501,692 00	*20,378 00	*470,790 00	*13,873 00	64,472 00	15,101 00	41,825 00	5,649 00
Augusta.....	11,688	51	†410,137 00	†14,425 00	†463,050 00	†11,146 00	80,993 00	2,803 00	63,950 00	1,777 00
Aurora.....	152	0	-	-	-	-	-	-	-	-
Aurora.....	448	0	-	-	-	-	-	-	-	-
Avon.....	215	1	366 00	366 00	350 00	350 00	1,909 00	1,871 00	2,000 00	1,871 00
Baileyville.....	215	1	366 00	366 00	350 00	350 00	1,909 00	1,871 00	2,000 00	1,871 00

Baldwin	821	0	-	-	-	-	-	-	-	-	-	-
Bancroft	318	0	-	-	-	-	-	-	-	-	-	-
Bangor	21,850	119	508,656 00	33,929 00	358,705 00	22,529 00	483,350 00	133,710 00	380,183 00	98,533 00	-	-
Baring	231	0	-	-	-	-	-	-	-	-	-	-
Barnard Pl.	98	0	-	-	-	-	-	-	-	-	-	-
Bath	10,477	40	78,025 00	12,881 00	60,275 00	4,724 00	38,344 00	9,203 00	31,384 00	8,068 00	-	-
Beddington	86	0	-	-	-	-	-	-	-	-	-	-
Belfast	4,615	11	47,290 00	967 00	41,900 00	837 00	16,130 00	1,347 00	5,800 00	753 00	-	-
Belgrade	1,058	2	2,950 00	1,368 00	2,300 00	1,118 00	1,400 00	1,400 00	665 00	700 00	265 00	-
Belmont	352	5	4,200 00	1,525 00	1,975 00	375 00	1,200 00	926 00	100 00	26 00	-	-
Benedicta	350	1	2,750 00	2,750 00	1,800 00	1,800 00	500 00	100 00	-	-	-	-
Benton	1,097	1	600 00	600 00	400 00	400 00	200 00	200 00	107 00	107 00	-	-
Berwick	2,280	5	119,400 00	16,444 00	115,134 00	14,198 00	400 00	350 00	-	-	-	-
Bethel	1,885	4	15,200 00	1,126 00	18,600 00	1,126 00	10,000 00	950 00	8,000 00	550 00	-	-
Biddeford	16,145	53	222,648 00	17,647 00	120,797 00	11,308 00	70,252 00	8,425 00	51,355 00	4,765 00	-	-
Bigelow Pl.	57	1	850 00	850 00	600 00	600 00	200 00	66 00	100 00	66 00	-	-
Bingham	841	3	5,775 00	2,641 00	3,700 00	1,541 00	2,500 00	385 00	1,900 00	285 00	-	-
Blaine	954	6	4,404 00	3,814 00	1,650 00	1,310 00	3,300 00	2,311 00	1,100 00	692 00	-	-
Blanchard	248	0	-	-	-	-	-	-	-	-	-	-
Bluehill	1,828	5	\$11,336 00	\$8,706 00	\$9,086 00	\$7,704 00	2,785 00	2,020 00	1,918 00	1,686 00	-	-
Boothbay	1,766	3	2,300 00	2,300 00	1,000 00	1,000 00	1,150 00	554 00	500 00	254 00	-	-
Boothbay Harbor	1,926	5	5,262 00	1,495 00	3,950 00	1,448 00	2,200 00	782 00	1,200 00	262 00	-	-
Bowdoin	937	1	1,100 00	1,100 00	650 00	650 00	484 00	484 00	250 00	250 00	-	-
Bowdoinham	1,305	3	5,711 00	2,716 00	1,700 00	1,205 00	1,150 00	1,150 00	-	-	-	-
Bowerbank	66	0	-	-	-	-	-	-	-	-	-	-
Bradford	954	3	5,800 00	5,800 00	4,500 00	2,500 00	1,850 00	900 00	600 00	-	-	-
Bradley	682	1	600 00	25 00	400 00	25 00	-	-	-	-	-	-
Bremen	657	1	500 00	50 00	400 00	50 00	-	-	-	-	-	-
Brewer	4,385	12	11,750 00	303 00	10,100 00	282 00	8,250 00	334 00	4,150 00	334 00	-	-
Bridgewater	1,179	1	500 00	500 00	375 00	375 00	250 00	110 00	160 00	110 00	-	-
Bridgton	2,368	11	29,900 00	6,858 00	22,000 00	4,058 00	3,132 00	535 00	2,050 00	385 00	-	-
Brighton Pl.	368	0	-	-	-	-	-	-	-	-	-	-
Bristol	2,572	3	1,900 00	1,115 00	1,200 00	415 00	545 00	545 00	100 00	100 00	-	-
Brooklin	936	5	9,800 00	6,333 00	5,600 00	3,483 00	4,400 00	3,507 00	1,900 00	1,807 00	-	-
Brooks	669	1	1,000 00	1,000 00	700 00	700 00	350 00	300 00	-	-	-	-

\* Includes contents of shoe factory.

† Includes contents.

‡ Includes blanket policy.

§ Includes contents of church.

¶ Includes contents of hotel.

TABLE No. 12—Continued.

	Population 1900.	Number of fires.	BUILDING.				CONTENTS.			
			Estimated value.	Damage.	Insurance upon.	Insurance paid.	Estimated value.	Damage.	Insurance upon.	Insurance paid.
Brooksville.....	1,171	0	-	-	-	-	-	-	-	-
Brookton.....	285	0	-	-	-	-	-	-	-	-
Brownfield.....	1,019	0	-	-	-	-	-	-	-	-
Brownville.....	1,570	6	\$51,258 00	\$47,189 00	\$16,620 00	\$14,981 00	\$45,590 00	\$41,226 00	\$24,950 00	\$23,265 00
Brunswick.....	6,806	20	\$55,415 00	\$18,296 00	\$48,000 00	\$16,078 00	50,485 00	25,412 00	32,600 00	18,968 00
Buckfield.....	1,139	1	3,000 00	3,000 00	1,200 00	1,200 00	2,000 00	2,000 00	-	-
Bucksport.....	2,339	13	29,101 00	12,591 00	17,220 00	5,010 00	15,460 00	3,654 00	12,500 00	2,832 00
Burlington.....	394	0	-	-	-	-	-	-	-	-
Burnham.....	766	4	2,350 00	485 00	1,700 00	135 00	-	-	-	-
Buxton.....	1,838	3	1,300 00	1,300 00	300 00	-	625 00	625 00	-	-
Byron.....	204	0	-	-	-	-	-	-	-	-
Calais.....	7,655	17	22,248 00	2,592 00	15,700 00	1,478 00	10,797 00	2,779 00	5,450 00	1,175 00
Cambridge.....	364	0	-	-	-	-	-	-	-	-
Camden.....	2,825	13	76,861 00	5,323 00	57,860 00	3,721 00	18,192 00	4,483 00	14,025 00	4,340 00
Canaan.....	977	4	5,800 00	3,075 00	3,650 00	1,975 00	3,856 00	493 00	3,775 00	418 00
Canton.....	946	4	4,100 00	2,908 00	3,300 00	2,358 00	2,428 00	2,107 00	1,800 00	1,700 00
Cape Elizabeth.....	887	4	57,400 00	27,005 00	38,050 00	1,673 00	12,540 00	10,330 00	7,100 00	600 00
Caratunk Pl.....	218	0	-	-	-	-	-	-	-	-
Caribou.....	4,758	24	55,048 00	23,250 00	41,251 00	17,122 00	46,469 00	11,202 00	35,659 00	9,524 00
Carmel.....	932	1	900 00	75 00	600 00	75 00	-	-	-	-
Carroll.....	487	1	2,000 00	5 00	850 00	5 00	-	-	-	-
Carthage.....	334	0	-	-	-	-	-	-	-	-
Cary Pl.....	400	0	-	-	-	-	-	-	-	-
Casco.....	783	1	3,200 00	25 00	1,600 00	25 00	-	-	-	-
Castine.....	925	1	400 00	15 00	200 00	15 00	-	-	-	-



Castle Hill.....	567	3	1,900 00	910 00	650 00	10 00	1,800 00	1,600 00	-	-
Caswell Pl.....	368	0	-	-	-	-	-	-	-	-
Centerville.....	91	0	-	-	-	-	-	-	-	-
Chapman Pl.....	285	0	-	-	-	-	-	-	-	-
Charleston.....	842	3	7,400 00	6,510 00	4,000 00	3,510 00	2,055 00	1,955 00	500 00	500 00
Charlotte.....	315	1	400 00	400 00	-	-	75 00	75 00	-	-
Chelsea.....	3,092	4	7,200 00	2,843 00	3,900 00	943 00	750 00	550 00	750 00	550 00
Cherryfield.....	1,859	4	3,586 00	2,993 00	1,700 00	1,457 00	1,810 00	1,549 00	900 00	708 00
Chester.....	363	1	500 00	500 00	-	-	150 00	149 00	-	-
Chesterville.....	709	3	2,900 00	1,450 00	1,200 00	450 00	1,000 00	1,000 00	-	-
China.....	1,380	10	10,450 00	6,298 00	6,825 00	2,790 00	12,150 00	7,925 00	3,775 00	2,114 00
Clifton.....	236	0	-	-	-	-	-	-	-	-
Clinton.....	1,398	4	5,850 00	665 00	3,850 00	447 00	-	-	-	-
Codyville Pl.....	68	0	-	-	-	-	-	-	-	-
Columbia.....	516	0	-	-	-	-	-	-	-	-
Columbia Falls.....	569	2	4,000 00	4,000 00	1,500 00	1,500 00	1,900 00	1,100 00	300 00	300 00
Concord.....	291	1	1,000 00	1,000 00	400 00	400 00	200 00	200 00	-	-
Connor Pl.....	453	0	-	-	-	-	-	-	-	-
Cooper.....	207	0	-	-	-	-	-	-	-	-
Coplin Pl.....	70	0	-	-	-	-	-	-	-	-
Corinna.....	1,170	3	17,625 00	5,204 00	10,100 00	3,194 00	1,500 00	1,500 00	1,000 00	1,000 00
Corinth.....	1,042	4	4,800 00	1,588 00	2,425 00	593 00	1,400 00	1,222 00	125 00	22 00
Cornish.....	984	1	600 00	105 00	400 00	105 00	600 00	400 00	-	-
Cornville.....	689	2	525 00	525 00	650 00	525 00	500 00	15 00	500 00	15 00
Cranberry Isles.....	347	0	-	-	-	-	-	-	-	-
Crawford.....	112	0	-	-	-	-	-	-	-	-
Criehaven Pl.....	47	0	-	-	-	-	-	-	-	-
Crystal.....	370	1	6,210 00	6,210 00	5,000 00	4,750 00	11,998 00	11,998 00	12,500 00	10,998 00
Cumberland.....	1,404	2	4,500 00	525 00	3,000 00	25 00	900 00	300 00	-	-
Cushing.....	604	0	-	-	-	-	-	-	-	-
Cutler.....	565	0	-	-	-	-	-	-	-	-
Cyr Pl.....	502	0	-	-	-	-	-	-	-	-
Dallas Pl.....	172	0	-	-	-	-	-	-	-	-
Damariscotta.....	876	4	1,950 00	223 00	1,900 00	173 00	300 00	300 00	-	-
Danforth.....	1,092	4	8,933 00	7,000 00	6,100 00	5,267 00	12,281 00	5,222 00	6,600 00	4,920 00

‡ Includes contents of knitting mill.

INSURANCE COMMISSIONER'S REPORT.

TABLE No. 12—Continued.

	Population 1900.	Number of fires.	BUILDING.				CONTENTS.				
			Estimated value.	Damage.	Insurance upon.	Insurance paid.	Estimated value.	Damage.	Insurance upon.	Insurance paid.	
Dayton.....	478	1	\$2,000 00	\$2,000 00	\$1,200 00	\$1,200 00	\$500 00	\$300 00	-	-	-
Dead River Pl.....	91	0	-	-	-	-	-	-	-	-	-
Deblois.....	73	0	-	-	-	-	-	-	-	-	-
Dedham.....	327	0	-	-	-	-	-	-	-	-	-
Deer Island.....	9	1	2,286 00	2,286 00	1,500 00	1,500 00	-	-	-	-	-
Deer Isle.....	2,047	3	8,000 00	402 00	3,000 00	402 00	-	-	-	-	-
Denmark.....	634	3	11,201 00	9,209 00	3,400 00	2,208 00	4,335 00	4,335 00	\$1,600 00	\$1,600 00	\$1,600 00
Dennistown Pl.....	96	0	-	-	-	-	-	-	-	-	-
Dennysville.....	482	2	4,500 00	40 00	2,600 00	40 00	3,750 00	49 00	2,750 00	49 00	49 00
Detroit.....	527	2	5,700 00	4,259 00	3,550 00	2,709 00	2,605 00	988 00	850 00	488 00	488 00
Dexter.....	2,941	14	51,850 00	4,251 00	49,675 00	3,030 00	2,264 00	949 00	1,400 00	269 00	269 00
Dixfield.....	1,052	3	7,200 00	4,255 00	4,900 00	1,955 00	2,250 00	2,250 00	700 00	700 00	700 00
Dixmont.....	843	1	100 00	100 00	-	-	400 00	400 00	-	-	-
Dover.....	1,889	4	8,425 00	1,993 00	6,250 00	1,468 00	5,775 00	2,228 00	4,500 00	1,868 00	1,868 00
Dresden.....	882	0	-	-	-	-	-	-	-	-	-
Drew Pl.....	120	0	-	-	-	-	-	-	-	-	-
Durham.....	1,230	1	500 00	10 00	350 00	10 00	-	-	-	-	-
Dyer Brook.....	280	1	2,500 00	400 00	1,500 00	400 00	-	-	-	-	-
Eagle Lake Pl.....	406	0	-	-	-	-	-	-	-	-	-
Eastbrook.....	248	0	-	-	-	-	-	-	-	-	-
East Livermore.....	2,129	10	86,000 00	37,911 00	57,200 00	31,595 00	67,440 00	37,904 00	51,550 00	36,161 00	36,161 00
East Machias.....	1,521	3	4,000 00	20 00	2,300 00	20 00	**600 00	22 00	200 00	12 00	12 00
East Millinocket.....	1,600	1	2,800 00	1,900 00	2,500 00	1,900 00	500 00	400 00	-	-	-
Easton.....	1,215	5	14,672 00	13,197 00	9,400 00	8,415 00	28,225 00	21,794 00	19,600 00	15,968 00	15,968 00
Eastport.....	5,311	7	1,550 00	166 00	1,350 00	166 00	6,300 00	51 00	5,300 00	51 00	51 00

## INSURANCE COMMISSIONER'S REPORT.

Eddington.....	663	2	2,200 00	420 00	2,100 00	20 00	525 00	80 00	400 00	5 00
Eden.....	4,379	20	67,937 00	26,812 00	55,630 00	16,785 00	30,155 00	14,180 00	21,100 00	10,775 00
Edgecomb.....	607	2	1,200 00	417 00	900 00	117 00	150 00	50 00	-	-
Edinburg.....	65	0	-	-	-	-	-	-	-	-
Edmunds.....	492	3	1,900 00	925 00	1,000 00	25 00	400 00	400 00	-	-
Elliot.....	1,458	2	2,300 00	25 00	2,300 00	25 00	800 00	7 00	500 00	7 00
Elliotsville Pl.....	86	0	-	-	-	-	-	-	-	-
Ellsworth.....	4,297	24	51,943 00	15,207 00	35,397 00	10,287 00	32,680 00	11,469 00	21,625 00	8,792 00
Emden.....	567	2	6,396 00	496 00	4,200 00	300 00	-	-	-	-
Enfield.....	1,082	3	4,900 00	685 00	3,100 00	685 00	1,100 00	318 00	400 00	18 00
Etna.....	527	1	1,000 00	100 00	700 00	-	400 00	25 00	200 00	-
Eustis.....	436	0	-	-	-	-	-	-	-	-
Exeter.....	879	2	4,608 00	3,128 00	1,500 00	720 00	-	-	-	-
Fairfield.....	3,878	8	32,300 00	6,373 00	26,700 00	5,473 00	8,117 00	2,871 00	5,100 00	1,795 00
Falmouth.....	1,511	3	1,700 00	804 00	1,150 00	122 00	850 00	477 00	650 00	22 00
Farmingdale.....	848	1	400 00	400 00	400 00	400 00	200 00	200 00	-	-
Farmington.....	3,288	6	8,500 00	104 00	6,150 00	104 00	2,200 00	100 00	2,000 00	100 00
Fayette.....	560	1	800 00	800 00	400 00	400 00	200 00	200 00	100 00	100 00
Flagstaff Pl.....	115	0	-	-	-	-	-	-	-	-
Forest City.....	151	0	-	-	-	-	-	-	-	-
Fort Fairfield.....	4,181	6	23,600 00	10,381 00	12,250 00	1,123 00	3,700 00	2,515 00	1,800 00	566 00
Fort Kent.....	2,528	0	-	-	-	-	-	-	-	-
Foxcroft.....	1,629	5	5,400 00	1,633 00	3,100 00	933 00	1,600 00	912 00	600 00	12 00
Frankfort.....	1,211	3	3,338 00	3,338 00	2,700 00	2,650 00	875 00	640 00	600 00	415 00
Franklin.....	1,201	4	3,200 00	2,005 00	2,450 00	1,255 00	500 00	227 00	50 00	27 00
Freedom.....	479	0	-	-	-	-	-	-	-	-
Freeman.....	397	0	-	-	-	-	-	-	-	-
Freeport.....	2,339	6	4,760 00	660 00	3,200 00	250 00	-	-	-	-
Frenchville.....	1,316	0	-	-	-	-	-	-	-	-
Friendship.....	814	1	-	-	-	-	200 00	25 00	200 00	25 00
Fryeburg.....	1,376	1	2,500 00	2,500 00	1,300 00	1,300 00	400 00	400 00	200 00	200 00
Gardiner.....	5,501	27	121,381 00	8,724 00	102,950 00	7,502 00	44,508 00	5,985 00	32,425 00	4,645 00
Garfield Pl.....	111	0	-	-	-	-	-	-	-	-
Garland.....	857	3	3,150 00	655 00	2,200 00	505 00	800 00	368 00	250 00	249 00
Georgetown.....	799	4	4,700 00	4,600 00	3,500 00	3,400 00	1,500 00	1,150 00	500 00	500 00

1 Unorganized, Piscataquis County.

\*\* Total not ascertained.

TABLE [No. 12—Continued.

	Population 1900.	Number of fires.	BUILDING.				CONTENTS.			
			Estimated value.	Damage.	Insurance upon.	Insurance paid.	Estimated value.	Damage.	Insurance upon.	Insurance paid.
Gilead .....	340	1	\$1,500 00	\$1,500 00	\$1,000 00	\$1,000 00	\$100 00	\$100 00	-	-
Glenburn .....	461	0	-	-	-	-	-	-	-	-
Glenwood Pl. ....	178	0	-	-	-	-	-	-	-	-
Gorham .....	2,540	3	6,000 00	6,000 00	3,200 00	1,200 00	3,500 00	3,200 00	\$200 00	\$200 00
Gouldsborough ..	1,259	3	3,465 00	1,925 00	1,950 00	410 00	346 00	346 00	100 00	100 00
Grafton .....	81	0	-	-	-	-	-	-	-	-
Grand Falls Pl. ..	52	0	-	-	-	-	-	-	-	-
Grand Isle .....	1,104	1	-	-	-	-	2,000 00	40 00	2,000 00	40 00
Grand Lake Stream Pl.	221	1	500 00	500 00	-	-	400 00	400 00	-	-
Gray .....	388	3	††5,550 00	††3,375 00	††4,100 00	††2,395 00	20 00	20 00	-	-
Greenbush .....	586	2	4,160 00	4,160 00	-	-	3,200 00	3,200 00	1,000 00	-
Greene .....	826	0	-	-	-	-	-	-	-	-
Greenfield .....	160	2	1,900 00	1,040 00	700 00	40 00	350 00	350 00	-	-
Greenville Pl. ....	57	0	-	-	-	-	-	-	-	-
Greenville .....	1,117	5	10,200 00	3,498 00	6,950 00	2,592 00	2,100 00	645 00	1,100 00	645 00
Greenwood .....	741	2	1,300 00	325 00	850 00	275 00	100 00	100 00	-	-
Gulford .....	1,544	5	7,600 00	97 00	6,600 00	97 00	-	-	-	-
Hallowell .....	2,714	8	4,000 00	224 00	4,000 00	224 00	5,100 00	202 00	4,900 00	202 00
Hamlin Pl. ....	574	0	-	-	-	-	-	-	-	-
Hammond Pl. ....	116	0	-	-	-	-	-	-	-	-
Hampden .....	2,182	5	10,700 00	10,700 00	5,400 00	4,364 00	6,175 00	2,947 00	5,875 00	2,897 00
Hancock .....	900	1	600 00	600 00	300 00	300 00	200 00	200 00	-	-
Hanover .....	214	1	750 00	750 00	300 00	300 00	-	-	-	-
Harmony .....	571	1	2,800 00	1,820 00	2,000 00	1,020 00	3,800 00	547 00	3,200 00	247 00
Harpwell .....	1,750	5	11,550 00	3,195 00	6,850 00	1,795 00	3,710 00	1,067 00	2,350 00	907 00

Harrington.....	1,165	3	4,100 00	282 00	2,450 00	228 00	1,075 00	87 00	550 00	56 00
Harrison.....	969	2	2,800 00	23 00	1,200 00	23 00	-	-	-	-
Hartford.....	660	2	2,700 00	310 00	1,600 00	10 00	150 00	150 00	-	-
Hartland.....	1,115	5	11,250 00	2,950 00	8,680 00	2,117 00	4,940 00	1,296 00	4,800 00	1,221 00
Haynesville.....	316	0	-	-	-	-	-	-	-	-
Hebron.....	494	2	2,700 00	45 00	2,200 00	45 00	-	-	-	-
Hermion.....	1,183	2	1,800 00	1,300 00	700 00	700 00	500 00	500 00	-	-
Hersey.....	199	1	4,000 00	15 00	2,000 00	15 00	-	-	-	-
Hiram.....	1,015	1	1,600 00	13 00	1,000 00	13 00	-	-	-	-
Highland Pl.....	67	0	-	-	-	-	-	-	-	-
Hodgdon.....	1,130	6	7,600 00	3,211 00	3,325 00	461 00	650 00	210 00	275 00	210 00
Holden.....	602	3	7,200 00	327 00	2,200 00	27 00	769 00	759 00	400 00	400 00
Hollis.....	1,274	4	13,700 00	45 00	7,450 00	45 00	2,500 00	55 00	2,350 00	55 00
Hope.....	599	0	-	-	-	-	-	-	-	-
Houlton.....	4,686	25	71,067 00	12,617 00	46,175 00	8,462 00	148,882 00	64,880 00	55,528 00	22,106 00
Howland.....	519	2	1,000 00	1,000 00	500 00	500 00	1,200 00	1,000 00	200 00	200 00
Hudson.....	480	0	-	-	-	-	-	-	-	-
Hurricane Isle.....	257	0	-	-	-	-	-	-	-	-
2 Indian Stream Township.....	1	1	-	-	-	-	550 00	25 00	500 00	25 00
Industry.....	553	0	-	-	-	-	-	-	-	-
Island Falls.....	1,063	2	13,792 00	7,694 00	6,900 00	3,252 00	6,428 00	6,248 00	3,100 00	2,960 00
Isle au Haut.....	182	0	-	-	-	-	-	-	-	-
Islesboro.....	923	4	21,192 00	13,845 00	15,600 00	11,453 00	3,950 00	457 00	2,700 00	457 00
Jackman Pl.....	352	1	14,480 00	6,547 00	9,533 00	3,082 00	4,800 00	4,840 00	1,717 00	1,247 00
Jackson.....	439	1	1,500 00	11 00	1,000 00	11 00	-	-	-	-
Jay.....	2,758	7	7,550 00	4,509 00	4,875 00	1,960 00	2,400 00	2,000 00	1,110 00	710 00
Jefferson.....	1,155	0	-	-	-	-	-	-	-	-
Jonesborough.....	606	3	4,100 00	2,075 00	3,425 00	575 00	1,900 00	1,425 00	300 00	25 00
Jonesport.....	2,124	6	19,619 00	12,601 00	16,250 00	11,786 00	3,000 00	75 00	1,500 00	75 00
1 Katahdin Iron Works.....	114	1	575 00	575 00	300 00	300 00	2,300 00	448 00	2,800 00	448 00
Kenduskeag.....	423	1	1,000 00	5 00	1,000 00	5 00	-	-	-	-
Kennebunk.....	3,228	12	24,723 00	3,831 00	16,700 00	3,268 00	9,108 00	2,144 00	4,900 00	1,944 00
Kennebunkport.....	2,123	8	14,194 00	13,754 00	11,300 00	11,942 00	4,712 00	3,412 00	2,950 00	2,400 00
Kingfield.....	693	1	350 00	238 00	300 00	238 00	500 00	262 00	400 00	262 00

1Unorganized, Piscataquis Co. 2Unorganized, Somerset Co. ††Includes contents of saw mill. †Includes contents. ††Includes blanket policy.

INSURANCE COMMISSIONER'S REPORT.

TABLE No. 12—Continued.

	Population 1900.	Number of fires.	BUILDING.				CONTENTS.			
			Estimated value.	Damage.	Insurance upon.	Insurance paid.	Estimated value.	Damage.	Insurance upon.	Insurance paid.
Kingman.....	936	4	\$27,346 00	\$10,336 00	\$20,475 00	\$7,084 00	\$19,745 00	\$8,542 00	\$14,370 00	\$6,456 00
Kingsbury Pl.....	106	0	-	-	-	-	-	-	-	-
Kittery.....	2,872	6	15,467 00	5,873 00	10,850 00	3,744 00	4,964 00	2,900 00	1,550 00	1,265 00
Knox.....	558	2	3,400 00	22 00	1,500 00	22 00	300 00	13 00	300 00	13 00
Kossuth Pl.....	46	0	-	-	-	-	-	-	-	-
Lagrange.....	574	1	1,000 00	50 00	700 00	35 00	-	-	-	-
Lake View Pl.....	173	0	-	-	-	-	-	-	-	-
Lakeville Pl.....	129	0	-	-	-	-	-	-	-	-
Lambert Lake Pl.....	113	0	-	-	-	-	-	-	-	-
Lamoine.....	594	3	6,023 00	5,033 00	3,300 00	2,510 00	1,400 00	700 00	400 00	400 00
Lang Pl.....	87	0	-	-	-	-	-	-	-	-
Lebanon.....	1,335	0	-	-	-	-	-	-	-	-
Lee.....	801	0	-	-	-	-	-	-	-	-
Leeds.....	1,065	2	800 00	507 00	200 00	7 00	200 00	45 00	100 00	5 00
Levant.....	789	2	5,800 00	2,808 00	5,275 00	8 00	1,300 00	1,300 00	1,225 00	-
Lewiston.....	23,761	124	453,307 00	43,895 00	277,898 00	29,144 00	440,415 00	52,024 00	322,778 00	39,337 00
Lexington Pl.....	231	0	-	-	-	-	-	-	-	-
Liberty.....	737	2	1,300 00	308 00	650 00	8 00	200 00	200 00	-	-
Lilly Bay.....	5	1	6,500 00	5,700 00	5,000 00	2,000 00	-	-	-	-
Limerick.....	874	3	3,000 00	125 00	2,300 00	125 00	2,000 00	5 00	1,400 00	5 00
Limestone.....	1,131	4	8,733 00	5,272 00	5,100 00	3,139 00	4,756 00	2,505 00	5,000 00	2,505 00
Limington.....	1,001	1	1,834 00	1,048 00	1,600 00	650 00	750 00	8 00	400 00	8 00
Lincoln.....	1,731	1	2,700 00	10 00	1,700 00	10 00	-	-	-	-
Lincoln Pl.....	73	1	3,500 00	37 00	1,800 00	37 00	-	-	-	-
Lincolnville.....	1,223	1	1,600 00	1,600 00	1,200 00	1,200 00	500 00	460 00	-	-

Linneus.....	884	3	2,250 00	70 00	1,375 00	70 00	-	-	-	-	-	-
Lisbon.....	3,603	9	15,800 00	1,804 00	13,600 00	1,404 00	4,000 00	887 00	3,000 00	728 00	-	-
Litchfield.....	1,057	0	-	-	-	-	-	-	-	-	-	-
Littleton.....	956	2	1,200 00	1,200 00	800 00	800 00	450 00	450 00	-	-	-	-
Livermore.....	1,125	1	1,300 00	1,300 00	900 00	900 00	250 00	162 00	200 00	162 00	-	-
Long Island Pl.....	174	0	-	-	-	-	-	-	-	-	-	-
Lovell.....	693	1	1,500 00	5 00	1,500 00	5 00	-	-	-	-	-	-
Lowell.....	300	0	-	-	-	-	-	-	-	-	-	-
Lowelltown.....	90	0	-	-	-	-	-	-	-	-	-	-
Lubec.....	3,005	3	2,854 00	886 00	2,800 00	832 00	1,700 00	266 00	1,500 00	216 00	-	-
Ludlow.....	394	1	250 00	20 00	150 00	20 00	-	-	-	-	-	-
Lyman.....	687	1	1,000 00	35 00	800 00	35 00	150 00	10 00	-	-	-	-
Machias.....	2,082	8	21,490 00	4,280 00	15,350 00	1,290 00	10,290 00	3,846 00	7,000 00	2,356 00	-	-
Machiasport.....	1,218	2	1,500 00	240 00	900 00	240 00	907 00	433 00	800 00	433 00	-	-
Macwahoc Pl.....	153	0	-	-	-	-	-	-	-	-	-	-
Madawaska.....	1,698	0	-	-	-	-	-	-	-	-	-	-
Madison.....	2,764	6	19,073 00	1,474 00	17,350 00	1,351 00	7,451 00	4,105 00	6,500 00	556 00	-	-
Madrid.....	326	0	-	-	-	-	-	-	-	-	-	-
Magalloway Pl.....	77	0	-	-	-	-	-	-	-	-	-	-
Manchester.....	518	1	-	-	-	-	500 00	13 00	500 00	13 00	-	-
Mapleton.....	853	1	1,100 00	1,100 00	700 00	700 00	476 00	476 00	375 00	375 00	-	-
Mariaville.....	218	0	-	-	-	-	-	-	-	-	-	-
Marion.....	95	0	-	-	-	-	-	-	-	-	-	-
Marshfield.....	227	1	-	-	-	-	600 00	15 00	600 00	15 00	-	-
Mars Hill.....	1,183	2	3,500 00	60 00	2,500 00	10 00	-	-	-	-	-	-
Masardis.....	438	2	2,800 00	84 00	1,900 00	83 00	700 00	199 00	350 00	199 00	-	-
Mason.....	67	0	-	-	-	-	-	-	-	-	-	-
Matinecus Isle.....	184	0	-	-	-	-	-	-	-	-	-	-
Mattawamkeag.....	527	0	-	-	-	-	-	-	-	-	-	-
Mattamiscontis.....	28	0	-	-	-	-	-	-	-	-	-	-
Maxfield.....	115	0	-	-	-	-	-	-	-	-	-	-
Mayfield Pl.....	89	0	-	-	-	-	-	-	-	-	-	-
Mechanic Falls.....	1,687	3	2,600 00	60 00	1,350 00	25 00	-	-	-	-	-	-
Meddybemps.....	154	1	1,200 00	1,200 00	750 00	750 00	1,150 00	952 00	780 00	652 00	-	-
Medford.....	282	0	-	-	-	-	-	-	-	-	-	-

1 Unorganized, Piscataquis County.





Newburgh	784	0	-	-	-	-	-	-	-	-	-	-
New Canada Pl.	419	0	-	-	-	-	-	-	-	-	-	-
Newcastle	1,075	0	-	-	-	-	-	-	-	-	-	-
Newfield	676	1	1,000 00	225 00	600 00	225 00	2,900 00	507 00	2,450 00	457 00	-	-
New Gloucester	1,162	4	8,400 00	4,815 00	5,400 00	2,000 00	3,800 00	2,550 00	-	-	-	-
New Limerick	600	1	1,400 00	80 00	800 00	80 00	-	-	-	-	-	-
Newport	1,588	5	9,600 00	482 00	6,500 00	892 00	7,200 00	1,612 00	6,100 00	920 00	-	-
New Portland	913	2	2,500 00	510 00	600 00	260 00	300 00	125 00	50 00	50 00	-	-
Newry	286	2	2,500 00	2,500 00	-	-	3,500 00	3,500 00	-	-	-	-
New Sharon	946	1	700 00	15 00	700 00	15 00	-	-	-	-	-	-
New Sweden	837	1	7,808 00	7,808 00	4,300 00	3,800 00	9,553 00	9,553 00	9,000 00	7,990 00	-	-
New Vineyard	584	2	1,900 00	55 00	1,050 00	55 00	-	-	-	-	-	-
Nobleborough	810	1	500 00	500 00	300 00	300 00	200 00	200 00	-	-	-	-
Norridgewock	1,495	2	3,300 00	15 00	2,700 00	15 00	-	-	-	-	-	-
North Berwick	1,748	6	11,500 00	5,133 00	7,400 00	1,991 00	5,050 00	106 00	4,500 00	39 00	-	-
Northfield	126	0	-	-	-	-	-	-	-	-	-	-
North Haven	551	2	1,500 00	25 00	1,500 00	25 00	1,000 00	36 00	900 00	36 00	-	-
Northport	545	1	1,000 00	35 00	500 00	35 00	500 00	10 00	500 00	10 00	-	-
North Yarmouth	642	0	-	-	-	-	-	-	-	-	-	-
Norway	2,902	6	12,100 00	97 00	8,300 00	97 00	900 00	23 00	300 00	8 00	-	-
No. 8 Pl.	17	0	-	-	-	-	-	-	-	-	-	-
No. 10 R. 3.	46	1	1,607 00	1,607 00	1,100 00	1,100 00	100 00	64 00	100 00	64 00	-	-
No. 14 Pl.	77	0	-	-	-	-	-	-	-	-	-	-
No. 21 Pl.	58	0	-	-	-	-	-	-	-	-	-	-
No. 23 Pl.	86	0	-	-	-	-	-	-	-	-	-	-
No. 33 Pl.	82	0	-	-	-	-	-	-	-	-	-	-
Oakfield	860	1	725 00	725 00	440 00	440 00	-	-	-	-	-	-
Oakland	1,913	6	12,385 00	3,272 00	9,650 00	1,911 00	1,000 00	412 00	600 00	412 00	-	-
Old Orchard	964	7	40,776 00	19,236 00	27,100 00	4,102 00	5,100 00	4,175 00	2,400 00	975 00	-	-
Old Town	5,763	20	23,835 00	6,088 00	17,650 00	3,061 00	15,108 00	4,122 00	12,050 00	3,429 00	-	-
Orient	208	0	-	-	-	-	-	-	-	-	-	-
Orland	1,251	3	2,150 00	1,664 00	1,650 00	1,164 00	783 00	436 00	700 00	353 00	-	-
Orneville	325	0	-	-	-	-	-	-	-	-	-	-
Orono	3,257	14	††359,994 00	††107,112 00	††209,000 00	††80,453 00	9,446 00	3,684 00	6,400 00	2,664 00	-	-
Orrington	1,266	3	4,000 00	7 00	3,200 00	7 00	800 00	10 00	800 00	10 00	-	-

‡ Unorganized, Washington County.

† Includes contents.

†† Includes contents of box mill.

TABLE No. 12—Continued.

	Population 1900.	Number of Ares.	BUILDING.				CONTENTS.			
			Estimated value.	Damage.	Insurance upon.	Insurance paid.	Estimated value.	Damage.	Insurance upon.	Insurance paid.
Otis.....	152	0	-	-	-	-	-	-	-	-
Otisfield.....	728	3	\$2,900 00	\$2,900 00	\$800 00	\$800 00	\$2,000 00	\$1,575 00	\$350 00	\$325 00
Oxbow Pl.....	153	0	-	-	-	-	-	-	-	-
Oxford.....	1,331	2	2,650 00	575 00	2,275 00	200 00	150 00	150 00	50 00	50 00
Palermo.....	757	2	4,900 00	3,060 00	150 00	50 00	-	-	-	-
Palmyra.....	915	0	-	-	-	-	-	-	-	-
Paris.....	3,225	8	39,750 00	3,105 00	29,000 00	3,105 00	7,130 00	1,231 00	3,850 00	999 00
Parkman.....	718	1	900 00	55 00	500 00	55 00	-	-	-	-
Parsonsfield.....	1,181	3	5,100 00	2,563 00	3,500 00	1,518 00	900 00	750 00	300 00	300 00
Passadumkeag.....	409	0	-	-	-	-	-	-	-	-
Patten.....	1,172	4	8,500 00	621 00	4,250 00	621 00	600 00	500 00	500 00	500 00
Pembroke.....	1,652	0	-	-	-	-	-	-	-	-
Penobscot.....	1,156	2	1,691 00	1,691 00	950 00	950 00	500 00	300 00	50 00	50 00
Perham.....	580	0	-	-	-	-	-	-	-	-
Perkins.....	61	1	800 00	800 00	400 00	400 00	-	-	-	-
Perkins Pl.....	63	0	-	-	-	-	-	-	-	-
Perry.....	1,245	0	-	-	-	-	-	-	-	-
Peru.....	773	3	4,200 00	61 00	2,300 00	61 00	500 00	29 00	200 00	29 00
Phillips.....	1,399	7	54,550 00	46,805 00	51,300 00	23,949 00	1,123 00	338 00	800 00	292 00
Phippsburg.....	1,254	3	5,459 00	1,971 00	2,600 00	1,312 00	1,700 00	924 00	1,200 00	724 00
Pittsfield.....	2,891	13	22,612 00	1,983 00	14,925 00	1,696 00	4,250 00	452 00	3,450 00	452 00
Pittston.....	1,177	1	500 00	500 00	-	-	-	-	-	-
Pleasant Ridge Pl.....	114	0	-	-	-	-	-	-	-	-
Plymouth.....	658	1	1,800 00	37 00	800 00	37 00	400 00	20 00	150 00	-
Poland.....	1,648	4	8,300 00	4,672 00	5,100 00	2,672 00	1,500 00	1,000 00	-	-

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Portage Lake Pl.....	241	3	8,900 00	8,600 00	4,500 00	2,615 00	2,100 00	1,000 00	450 00	350 00
Porter.....	886	1	1,000 00	5 00	800 00	5 00	-	-	-	-
Portland.....	50,145	251	1,510,300 00	76,660 00	1,085,947 00	61,686 00	454,040 00	70,191 00	348,858 00	59,252 00
Pownal.....	592	0	-	-	-	-	-	-	-	-
Prentiss.....	502	0	-	-	-	-	-	-	-	-
Presque Isle.....	3,804	21	59,304 00	10,238 00	48,200 00	8,334 00	45,601 00	12,236 00	38,100 00	10,743 00
Princeton.....	1,094	2	5,689 00	2,472 00	3,600 00	1,733 00	1,414 00	833 00	1,050 00	819 00
Prospect.....	648	2	8,000 00	2,200 00	2,500 00	1,500 00	990 00	780 00	-	-
Randolph.....	1,077	5	3,358 00	2,546 00	2,667 00	2,057 00	4,478 00	2,376 00	2,000 00	1,782 00
Rangeley.....	961	1	2,000 00	2,000 00	1,000 00	1,000 00	500 00	500 00	-	-
Rangeley Pl.....	98	0	-	-	-	-	-	-	-	-
Raymond.....	823	4	7,135 00	4,458 00	4,900 00	2,073 00	800 00	475 00	50 00	-
Readfield.....	994	2	3,500 00	2,500 00	2,650 00	350 00	1,150 00	850 00	582 00	82 00
Redington.....	113	0	-	-	-	-	-	-	-	-
Reed Pl.....	399	0	-	-	-	-	-	-	-	-
Richmond.....	2,049	5	108,250 00	101,817 00	1,600 00	267 00	25,200 00	25,018 00	200 00	18 00
Ripley.....	449	0	-	-	-	-	-	-	-	-
Robbinston.....	844	1	8,000 00	8,000 00	-	-	500 00	500 00	-	-
Rockland.....	8,150	32	61,000 00	1,796 00	51,400 00	1,481 00	19,814 00	887 00	17,800 00	553 00
Rockport.....	2,314	9	6,640 00	4,486 00	5,400 00	3,291 00	2,094 00	1,560 00	1,500 00	960 00
Rome.....	420	0	-	-	-	-	-	-	-	-
Roque Bluffs.....	168	0	-	-	-	-	-	-	-	-
Roxbury.....	238	0	-	-	-	-	-	-	-	-
Rumford.....	3,770	28	70,177 00	6,798 00	44,175 00	4,515 00	20,290 00	8,561 00	17,050 00	2,976 00
Saco.....	6,122	17	46,437 00	6,069 00	35,600 00	4,554 00	21,398 00	6,303 00	15,550 00	5,307 00
Salem.....	195	0	-	-	-	-	-	-	-	-
Sandy River Pl.....	80	0	-	-	-	-	-	-	-	-
Sanford.....	6,078	21	59,231 00	5,862 00	46,400 00	2,347 00	39,688 00	4,441 00	21,350 00	1,987 00
Sangerville.....	1,294	2	4,300 00	40 00	3,000 00	40 00	750 00	24 00	500 00	24 00
Scarboro.....	1,865	5	10,700 00	2,187 00	7,600 00	1,767 00	3,950 00	915 00	2,850 00	215 00
Searsmont.....	949	1	1,200 00	1,200 00	1,000 00	-	800 00	800 00	-	-
Searsport.....	1,349	10	1146,600 00	15,916 00	1182,500 00	14,756 00	3,175 00	770 00	1,350 00	270 00
Sebago.....	576	1	500 00	450 00	500 00	450 00	806 00	806 00	500 00	500 00
Sebec.....	593	2	2,900 00	725 00	2,200 00	500 00	1,200 00	1,200 00	500 00	500 00
Seboeis Pl.....	96	1	804 00	804 00	700 00	700 00	-	-	-	-

† Includes contents.

TABLE No. 12 - Continued.

	Population 1900.	Number of fires.	BUILDING.				CONTENTS.			
			Estimated value.	Damage.	Insurance upon.	Insurance paid.	Estimated value.	Damage.	Insurance upon.	Insurance paid.
Sedgwick.....	902	0	-	-	-	-	-	-	-	-
Shapleigh.....	947	4	\$3,180 00	\$3,180 00	\$1,850 00	\$1,850 00	\$1,496 00	\$771 00	\$800 00	\$425 00
Sherman.....	980	0	-	-	-	-	-	-	-	-
Shirley.....	248	0	-	-	-	-	-	-	-	-
Sidney.....	1,068	2	†1,015 00	†515 00	†950 00	†425 00	-	-	-	-
Silver Ridge Pl.....	168	0	-	-	-	-	-	-	-	-
Skowhegan.....	5,180	23	96,800 00	10,149 00	79,075 00	9,649 00	32,690 00	7,238 00	27,325 00	6,627 00
Smithfield.....	449	0	-	-	-	-	-	-	-	-
Smyrna.....	411	2	5,638 00	5,638 00	5,600 00	3,671 00	9,016 00	8,941 00	4,600 00	2,850 00
Solon.....	996	1	2,000 00	2,000 00	1,200 00	1,200 00	150 00	150 00	100 00	100 00
Somerville.....	374	0	-	-	-	-	-	-	-	-
Sorrento.....	117	0	-	-	-	-	-	-	-	-
South Berwick.....	3,188	0	-	-	-	-	-	-	-	-
Southport.....	527	1	-	-	-	-	500 00	7 00	150 00	7 00
South Portland.....	6,287	23	49,836 00	10,484 00	36,800 00	10,198 00	12,455 00	3,764 00	8,050 00	2,064 00
South Thomaston.....	1,426	4	6,685 00	5,674 00	4,900 00	3,539 00	2,415 00	1,617 00	1,300 00	902 00
Southwest Harbor.....	700	1	2,635 00	1,060 00	2,100 00	825 00	-	-	-	-
Springfield.....	532	0	-	-	-	-	-	-	-	-
Stacyville Pl.....	347	1	3,000 00	15 00	1,200 00	15 00	-	-	-	-
Standish.....	1,504	3	†4,000 00	†143 00	†2,800 00	†143 00	1,000 00	125 00	800 00	125 00
Starks.....	636	1	1,000 00	80 00	700 00	30 00	-	-	-	-
Stetson.....	508	0	-	-	-	-	-	-	-	-
Steuben.....	901	3	4,375 00	1,190 00	4,000 00	803 00	250 00	200 00	-	-
Stockholm Pl.....	191	1	3,000 00	6 00	995 00	6 00	-	-	-	-
Stockton Springs.....	872	1	400 00	7 00	400 00	7 00	200 00	3 00	200 00	3 00

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Stoneham .....	284	0	-	-	-	-	-	-	-	-	-	-
Stonington .....	1,648	9	25,155 00	11,820 00	15,450 00	4,115 00	5,968 00	4,847 00	2,550 00	-	-	2,495 00
Stow .....	270	0	-	-	-	-	-	-	-	-	-	-
Strong .....	687	1	500 00	500 00	-	-	200 00	200 00	-	-	-	-
St. Agatha .....	1,896	0	-	-	-	-	-	-	-	-	-	-
St. Albans .....	1,087	4	9,000 00	8,215 00	2,225 00	1,440 00	2,708 00	2,445 00	615 00	-	-	589 00
St. Francis Pl. ....	568	0	-	-	-	-	-	-	-	-	-	-
St. George .....	2,206	3	8,500 00	1,545 00	3,100 00	45 00	-	-	-	-	-	-
St. John Pl. ....	371	0	-	-	-	-	-	-	-	-	-	-
Sullivan .....	1,084	0	-	-	-	-	-	-	-	-	-	-
Summer .....	802	4	5,400 00	3,950 00	3,700 00	2,750 00	1,000 00	1,000 00	300 00	-	-	300 00
Surry .....	900	2	1,700 00	510 00	700 00	10 00	150 00	150 00	-	-	-	-
Swans Island .....	758	0	-	-	-	-	-	-	-	-	-	-
Swanville .....	502	0	-	-	-	-	-	-	-	-	-	-
Sweden .....	282	1	500 00	500 00	250 00	250 00	200 00	150 00	-	-	-	-
Talmage .....	93	0	-	-	-	-	-	-	-	-	-	-
Temple .....	394	0	-	-	-	-	-	-	-	-	-	-
The Forks Pl. ....	157	0	-	-	-	-	-	-	-	-	-	-
Thomaston .....	2,688	3	4,200 00	41 00	2,300 00	41 00	3,500 00	33 00	1,000 00	-	-	33 00
Thorndike .....	497	1	250 00	15 00	-	-	-	-	-	-	-	-
Togus .....	-	0	-	-	-	-	-	-	-	-	-	-
Topsfield .....	282	0	-	-	-	-	-	-	-	-	-	-
Topsham .....	2,097	1	1,000 00	16 00	800 00	18 00	-	-	-	-	-	-
†Township A, Range 7 .....	16	1	2,500 00	2,500 00	-	-	1,500 00	1,500 00	-	-	-	-
†Township 1, Range 9 .....	-	1	750 00	66 00	500 00	68 00	900 00	17 00	600 00	-	-	17 00
‡Township 7, Range 3 .....	34	1	2,000 00	2,000 00	250 00	250 00	4,558 00	4,558 00	750 00	-	-	750 00
Tremont .....	2,010	1	1,500 00	150 00	900 00	150 00	400 00	75 00	-	-	-	-
Trenton .....	459	0	-	-	-	-	-	-	-	-	-	-
Trescott .....	468	0	-	-	-	-	-	-	-	-	-	-
Troy .....	766	1	2,300 00	2,300 00	1,500 00	1,500 00	-	-	-	-	-	-
Turner .....	1,842	0	-	-	-	-	-	-	-	-	-	-
Union .....	1,248	1	-	-	-	-	600 00	20 00	500 00	-	-	20 00
Unity .....	877	3	4,780 00	1,880 00	2,600 00	650 00	1,220 00	589 00	700 00	-	-	469 00
Unity Pl. ....	50	0	-	-	-	-	-	-	-	-	-	-
Upton .....	242	1	2,000 00	2,000 00	1,750 00	750 00	3,000 00	3,000 00	1,250 00	-	-	750 00

†Unorganized, Piscataquis Co.

‡Unorganized, Penobscot Co.

‡Unorganized, Aroostook Co.

† Includes contents.

TABLE No. 12—Concluded.

	Population 1900.	Number of fires.	BUILDING.				CONTENTS.			
			Estimated value.	Damage.	Insurance upon	Insurance paid.	Estimated value.	Damage.	Insurance upon.	Insurance paid.
Van Buren.....	1,878	5	\$5,460 00	\$1,853 00	\$3,700 00	\$1,093 00	\$2,560 00	\$1,515 00	\$760 00	\$5 00
Vanceboro.....	550	0	-	-	-	-	-	-	-	-
Vassalborough.....	2,062	2	6,875 00	2,350 00	4,200 00	1,175 00	857 00	857 00	750 00	599 00
Veazie.....	555	2	5,000 00	35 00	2,950 00	23 00	500 00	11 00	500 00	11 00
Verona.....	234	0	-	-	-	-	-	-	-	-
Vienna.....	406	0	-	-	-	-	-	-	-	-
Vinalhaven.....	2,358	3	3,300 00	173 00	2,800 00	173 00	1,500 00	64 00	800 00	64 00
Wade Pl.....	271	0	-	-	-	-	-	-	-	-
Waite.....	135	0	-	-	-	-	-	-	-	-
Waldo.....	463	0	-	-	-	-	-	-	-	-
Waldoborough.....	3,145	4	5,400 00	839 00	2,800 00	539 00	750 00	107 00	450 00	107 00
Wales.....	436	0	-	-	-	-	-	-	-	-
Wallgrass Pl.....	784	0	-	-	-	-	-	-	-	-
Waltham.....	192	0	-	-	-	-	-	-	-	-
Warren.....	2,069	7	19,000 00	1,263 00	10,750 00	961 00	1,400 00	410 00	500 00	185 00
Washburn.....	1,225	2	6,842 00	4,848 00	3,100 00	2,306 00	2,407 00	1,714 00	1,600 00	1,430 00
Washington.....	1,019	2	4,200 00	4,200 00	2,350 00	2,350 00	1,882 00	1,807 00	650 00	650 00
Waterboro.....	1,169	3	2,618 00	858 00	1,800 00	540 00	395 00	395 00	200 00	200 00
Waterford.....	917	3	5,000 00	173 00	2,725 00	173 00	-	-	-	-
Waterville.....	9,477	44	114,057 00	27,316 00	90,823 00	19,123 00	106,006 00	24,633 00	84,970 00	16,360 00
Wayne.....	707	2	2,000 00	150 00	1,000 00	-	100 00	25 00	-	-
Webster.....	1,131	0	-	-	-	-	-	-	-	-
Webster Pl.....	124	0	-	-	-	-	-	-	-	-
Weid.....	733	0	-	-	-	-	-	-	-	-
Wellington.....	413	0	-	-	-	-	-	-	-	-

INSURANCE COMMISSIONER'S REPORT.

Wells.....	2,007	5	18,705 00	4,549 00	9,550 00	2,849 00	8,011 00	2,780 00	6,800 00	2,865 00
Wesley.....	198	2	2,300 00	2,000 00	1,000 00	1,000 00	600 00	600 00	-	-
West Bath.....	291	2	1,900 00	1,211 00	1,400 00	811 00	500 00	500 00	-	-
Westbrook.....	7,283	15	†40,000 00	†4,685 00	†313,100 00	†2,860 00	56,200 00	1,348 00	5,100 00	1,188 00
Westfield.....	259	1	2,200 00	22 00	1,400 00	22 00	200 00	10 00	100 00	10 00
West Forks Pl.....	160	0	-	-	-	-	-	-	-	-
West Gardiner.....	693	0	-	-	-	-	-	-	-	-
Westmanland Pl.....	100	0	-	-	-	-	-	-	-	-
Weston.....	367	1	1,850 00	815 00	1,200 00	565 00	300 00	800 00	-	-
Westport.....	380	0	-	-	-	-	-	-	-	-
Whitefield.....	1,156	1	300 00	300 00	150 00	150 00	374 00	374 00	200 00	200 00
Whiting.....	399	1	500 00	6 00	500 00	6 00	-	-	-	-
Whitneyville.....	424	2	3,150 00	170 00	800 00	20 00	-	-	-	-
Willimantic.....	419	2	1,200 00	925 00	900 00	525 00	1,000 00	1,000 00	900 00	817 00
Williamsburg.....	117	0	-	-	-	-	-	-	-	-
Wilton.....	1,647	3	1,400 00	14 00	1,400 00	14 00	400 00	8 00	400 00	8 00
Windham.....	1,929	2	3,000 00	2,040 00	2,500 00	40 00	3,900 00	2,099 00	2,300 00	2,099 00
Windsor.....	782	3	2,900 00	2,038 00	1,600 00	1,012 00	2,500 00	316 00	800 00	16 00
Winn.....	688	0	-	-	-	-	-	-	-	-
Winslow.....	2,277	10	15,450 00	4,440 00	11,890 00	1,440 00	5,923 00	3,374 00	2,810 00	1,566 00
Winter Harbor.....	571	2	1,385 00	1,160 00	900 00	875 00	691 00	591 00	100 00	100 00
Winterport.....	1,623	2	2,050 00	1,568 00	1,550 00	68 00	1,650 00	537 00	1,050 00	37 00
Winterville Pl.....	124	0	-	-	-	-	-	-	-	-
Winthrop.....	2,088	5	8,800 00	1,731 00	6,150 00	1,131 00	1,400 00	375 00	800 00	375 00
Wiscasset.....	1,273	1	1,000 00	25 00	900 00	25 00	-	-	-	-
Woodland.....	1,096	2	3,000 00	3,000 00	800 00	800 00	2,200 00	2,100 00	-	-
Woodstock.....	815	1	800 00	800 00	500 00	500 00	250 00	100 00	-	-
Woodville.....	160	0	-	-	-	-	-	-	-	-
Woodwich.....	880	1	2,450 00	2,150 00	2,450 00	2,150 00	-	-	-	-
Yarmouth.....	2,274	6	8,850 00	791 00	8,425 00	566 00	700 00	220 00	300 00	20 00
York.....	2,668	4	25,000 00	480 00	15,100 00	444 00	3,411 00	1,360 00	5,968 00	360 00
*§Total.....	-	2,079	\$7,468,726 00	\$1,508,154 00	\$6,115,086 00	\$831,389 00	\$3,166,402 00	\$984,569 00	\$2,157,987 00	\$561,944 00

\* Not included in this are the losses by fire on the steamer Manhattan at Portland and two vessels at Richmond; total value estimated, \$340,000.00; damage \$340,000.00; insurance, \$253,900.00. †Includes contents. ‡Includes blanket policy.

§ Forest fires destroying property to the amount of \$2,841.00 as reported to the Forest Commissioner under the law of 1909, are not included in this table.

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

PROPERTY.	Number.	Construc- tion.	CAUSES OF FIRES.
Almshouse .....	1	Wood	Lightning, 1.
Amusement halls .....	2	Wood	Exposure, 2.
Automobiles .....	9		Unknown, 1; fireworks, 1; caught from gasolene, 3; explosion of gasolene, 3; back fire, 1.
Awnings .....	3		Spark from engine, 1; smoking, 1; ex- posure, 1.
Axe factory .....	1	Wood	Unclassified, 1.
Bakeries .....	4	Wood	Defective chimney, 1; caught from oven, 1; spark from chimney, 2;
Bakery and dwelling ..	1	Brick	exposure, 1.
Bakery and hall .....	1	Wood	Unknown, 1.
Banks .....	1	Wood	Unknown, 1.
Banks .....	2	Brick	Match, 1; exposure, 1.
Barber shops .....	3	Wood	Unknown, 2; smoking, 1; exposure, 1.
Barber shops .....	1	Unknown	
Barber shop and pool room .....	1	Wood	Exposure, 1.
Barns and stables .....	92	Wood	Windstorm, 1; unknown, 23; spontane- ous combustion, 1; spark from loco- motive, 2; spark from chimney, 3; smoking, 4; set by boy, 1; overturn- ed lantern, 1; lightning, 37; incendi- ary (suspected) 1; fireworks, 1; explosion of lantern, 1; defective wires, 1; caught from chimney, 1; defective chimney, 1; children play- ing with matches, 2; caught from oil stove, 1; caught from lamp, 1; grass fire, 1; brush fire, 1; rubbish fire, 1; ashes, 1; exposures, 6.
Barns and stables .....	1	Unknown	Unknown, 1; exposures, 6.
Bath houses .....	7	Wood	Unknown, 1.
Beef house .....	1	Wood	Unknown, 1.
Billiard hall and barber shop .....	1	Wood	Exposure, 1.
Bindery .....	1	Brick	Exposure, 1.
Blacksmith shop .....	4	Wood	Unknown, 2; spark from chimney, 1; exposure, 1.
Blacksmith shop, dwell- ing and stable .....	1	Unknown	Exposure, 1.
Boarding houses .....	11	Wood	Lightning, 1; caught from chimney, 1; defective chimney, 1; children play- ing with matches, 1; overheated stovepipe, 1; boiling over of kettle of fat, 1; ashes, 1; unknown, 2; smoking, 1; caught from match, 1; exposure, 1.
Boarding houses .....	1	Brick	Unknown, 1; caught from match, 1.
Boat houses .....	2	Wood	Unclassified, 1; unknown, 4; caught from boiler, 1; overheated pipes, 1; cinder, 1; caught from gasolene, 2; explosion of gasolene, 1; back fire, 1; boiling over of kettle of fat, 1.
Boats .....	11	Unknown	Unknown, 2.
Boats .....	2	Wood	Incendiary, 1.
Box mills .....	2	Wood	Explosion of kenosene, 1; unknown, 1; smoking, 1; overheated stove, 1;
Broom factory .....	1	Wood	caught from match, 1.
Camps .....	5	Wood	Spark from chimney, 1.
Canning factory .....	1	Wood	Spark from locomotive, 1.
Carpenter shop .....	1	Wood	Burning out of chimney, 1.
Carpenter, paint and shoe shop .....	1	Wood	Unknown, 1.
Carriage and paint shop Carriage factory .....	1	Wood	Spark from chimney, 1.



TABLE No. 13---Continued.

PROPERTY.	Number.	Construc- tion.	CAUSES OF FIRES.
Cars .....	4	Wood	Electric wires, 1; caught from stove, 1; caught from oil heater, 1; unknown, 1.
Cement factories .....	2	Wood	Unknown, 2.
Churches .....	10	Wood	Unknown, 3; lightning, 5; caught from lamp, 1; overheated furnace, 1; caught from furnace, 1; caught from candle, 1.
}	2	Brick	
Cigar store .....	1	Wood	Unknown, 1.
Clothespin factory ....	1	Wood	Unknown, 1.
Clothing stores .....	4	Wood	Unknown, 1; caught from gasoline, 1; defective chimney, 1; ashes, 1; exposures, 3.
}	3	Brick	
Club rooms .....	1	Wood	Overturned lamp, 1; exposure, 1.
}	1	Brick	
Coal sheds .....	1	Wood	Spark from locomotive, 1.
Cobbler shop .....	1	Wood	Unknown, 1.
College and school build- ings .....	7	Wood	Lightning, 1; unknown, 4; caught from stove, 1; overheated furnace pipe, 1; spark from chimney, 1; overheated stove, 1; overheated chimney, 1.
}	3	Brick	
Comb factory .....	1	Wood	Plumber's torch, 1.
Confectionery stores ..	4	Wood	Caught from oil stove, 1; caught from matches, 2; unknown, 1; exposure, 1.
}	1	Brick	
Cooper shop .....	1	Wood	Spark, 1.
}	1	Brick	
Cotton mills .....	3	Brick	Spontaneous combustion, 2; overheated bearing, 1; friction, 1.
Creamery .....	1	Wood	Lightning, 1.
Drug stores .....	3	Wood	Spark from chimney, 1; smoking, 1; overheated stove, 1; exposures, 2; boiling over of kettle of chocolate, 1.
}	3	Brick	
Drug stores and dwlgs.	2	Wood	Caught from furnace, 1; overheated chimney, 1.
Dry goods store .....	1	Brick	Exposure, 1.
Dry houses .....	2	Wood	Unknown, 1; exposure, 1.
}	1232	Wood	
Dwellings .....	48	Brick	Unknown, 170; exposures, 75; caught from lamp, 36; overheated lamp, 3; overheated furnace, 7; defective furnace, 1; caught from heaters and furnaces, 12; overheated pipes, 2; sparks, 12; caught from gas stove, 6; caught from gas heater, 1; caught from gas jet, 16; caught from candle, 15; overheated boiler, 1; caught from alcohol lamp, 7; explosion of alcohol, 1; defective alcohol lamp, 1; burning out of chimneys, 79; explosion of kerosene, 2; building fire with kerosene, 1; grass fire, 3; brush fire, 3; sparks from rubbish fires, 5; boiling over of kettle of fat, 6; ashes, 19; unclassified, 3; thawing pipes, 4; sun's rays through glass globe, 1; spontaneous combustion, 8; sparks from stove, 20; sparks from matches, 16; sparks from locomotive, 3; sparks from engine, 3; sparks from joss stick, 1; sparks from chimney, 40; smoking, 25; slaking lime, 1; set by boys, 1; overturned lamp, 22; overheated stove, 28; overheated chimneys, 36; caught from stoves, 36; mice and matches, 1; caught from matches, 48; defective chimneys and fues.
}	9	Unknown	
}	1	Cement	
}	1	Concrete	
}	1	Stone	

TABLE No. 13---Continued.

PROPERTY.	Number.	Construction.	CAUSES OF FIRES.
Dwellings—Concluded ..			127; children playing with matches, 55; caught from chimneys, 67; sparks from fireplace, 12; fireworks, 6; celluloid comb and lamp, 1; caught from fireplace, 6; overheated stove funnel, 6; incendiary, 3; incendiary (suspected), 3; caught from stove funnel, 6; overturned stove, 1; friction, 1; overturned oil stove, 1; fumigating, 3; caught from oil stove, 6; flat iron, 3; overheated oil stove, 1; lightning, 129; explosion of stove, 2; explosion of powder, 1; explosion of oil stoves, 12; explosion of oil heater, 1; explosion of lamps, 42; caught from gasoline, 2; caught from naphtha, 1; explosion of gasoline, 1; defective wiring, 1; electric lamp, 1; electric wires, 4; electric irons, 6.
Dwelling and barber shop .....	1	Wood	Exposure, 1.
Dwelling and bath house .....	1	Wood	Tramp, 1.
Dwelling and green house .....	1	Wood	Spark from chimney, 1.
Dwelling, barns and stables .....	107	Wood	Unknown, 25; spontaneous combustion, 1; spark from chimney, 3; caught from chimney, 8; smoking, 1; overturned lantern, 1; overheated stove, 2; overheated chimney, 1; rats and matches, 1; caught from match, 1; lightning, 20; defective fireplace, 1; explosion of lamp, 5; explosion of gasoline, 1; electric light, 1; defective chimneys and flues, 3; children playing with matches, 5; caught from stove, 1; caught from lamp, 1; burning out of chimney, 4; grass fire, 1; brush fire, 1; rubbish fire, 1; bonfire, 1; ashes, 2; exposures, 10.
Dwellings and halls....	3	Wood	Unknown, 1; incendiary, 1; caught from lamp, 1.
Dyehouse, stores and hall .....	1	Wood	Defective chimney, 1.
Engine house .....	1	Wood	Exposure, 1.
Factories .....	1	Wood	Defective chimney, 1; unknown, 1.
Farm buildings .....	98	Wood	Lightning, 18; incendiary, 2; incendiary, (suspected) 1; defective chimneys, 10; caught from chimneys, 3; children playing with matches, 2; caught from stoves, 3; caught from lantern, 1; caught from furnace, 1; burning out of chimneys, 4; forest fire, 1; grass fire, 2; brush fire, 1; windstorm, 1; unknown, 22; unclassified, 1; spontaneous combustion 2; spark from engine, 1; spark from chimney, 5; spark, 1; smoking, 1; set by boy, 1; overturned lantern, 1; overheated stove, 3; overheated chimney, 4.
Fish market and dwelling .....	1	Wood	Unknown, 1.
Garage .....	2	Wood	Overheated stove, 1; exposure, 1.
General stores .....	5	Wood	Unknown, 1; fireworks, 1; explosion of lamp, 1; burning out of chimney, 2.
General store and dwelling .....	1	Wood	Unknown, 1.
Grain stores .....	2	Wood	Exposures, 2.

TABLE No. 13--Continued.

PROPERTY.	Number.	Construction.	CAUSES OF FIRES.
Grist mill .....	1	Wood	Hot box, 1.
Grist mill, store and sail loft .....	1	Wood	Unknown, 1.
Grocery stores .....	3	Wood	Caught from stove, 1; smoking, 1; caught from match, 1.
Grocery store and dwell- ing .....	4	Wood	Incendiary, 1; defective chimney, 1; smoking, 1; unknown, 1.
Grocery store and hotel	1	Brick	Caught from match, 1.
Grocery store and offices	1	Wood	Defective chimney, 1.
Halls .....	9	Wood	Incendiary (suspected), 1; explosion of varnish, 1; unknown, 5; smoking, 1;
	1	Brick	caught from matches, 2.
Harness shop .....	1	Wood	Unknown, 1.
Hen houses .....	5	Wood	Unknown, 2; explosion of lamp, 2; overheated brooder lamp, 1.
Hospital .....	1	Brick	Explosion of stove, 1.
Hotels .....	27	Wood	Burning out of chimney, 1; unknown, 10; caught from candle, 1; spark from chimney, 1; smoking, 5; over- heated stove 1; overheated flue, 3; caught from match, 1; exposures, 2;
	5	Brick	lightning, 2; caught from chimney, 1; defective chimney, 3; overheated stove funnel, 1.
Hotels and stables ....	5	Wood	Unknown, 2; defective chimney, 1; caught from chimney, 1; exposure, 1.
Icehouses .....	2	Wood	Spark from engine, 1; unknown, 1.
Junk shops .....	2	Wood	Spontaneous combustion, 2.
Knitting mill .....	1	Wood	Spark from locomotive, 1.
Laundries .....	4	Wood	Spontaneous combustion, 1; spark from smokestack, 1; unknown, 1; explo- sion of gasolene, 1; caught from lamp, 1.
	1	Brick	Spark from furnace, 1; exposure, 1.
Libraries .....	2	Brick	Unknown, 2.
Lumber .....			Spark from forge, 1; spark from chim- ney, 1; unknown, 2; explosion of gasolene, 1.
Machine shop .....	5	Wood	Unknown, 1; lightning, 1.
Mills .....	2	Wood	Exposure, 1.
Millinery store .....	1	Wood	Exposure, 1.
Moccasin factory, stores and offices .....	1	Brick	Unknown, 1.
Novelty store .....	1	Wood	Exposure, 1.
Offices .....	5	Wood	Exposure, 1; overheated stove, 1; caught from match, 1; spark from engine, 2; caught from alcohol lamp, 1; unknown, 2; spark from chim- ney, 1.
	4	Brick	Spark from locomotive, 1; spark from match, 1.
Offices and dwellings ..	2	Brick	Unknown, 1.
Office, storehouse and dwelling .....	1	Wood	Spontaneous combustion, 1; exposure, 1.
Paint shops .....	2	Wood	Unknown, 1; friction, 2; caught from boiler, 1.
Paper and pulp mill ..	1	Wood	Unknown, 1.
	3	Brick	Smoking, 1.
Pawn shop .....	1	Brick	Unknown, 1.
Photograph studio ..	1	Brick	Unknown, 1.
Photograph studio and jewelry shop .....	1	Wood	Exposure, 1.
Pickle factory .....	1	Wood	Tramps, 1.
Planing mill .....	1	Wood	Spark, 1; unknown, 1.
Plumber shops .....	1	Brick	Unknown, 1.
	1	Wood	Unknown, 2; overheated stove, 1; lightning, 4; defective wiring, 1; defective chimney, 2; caught from stove, 1; burning out of chimney, 1; exposures, 3.
Plumber shop and res- taurant .....	1	Wood	
Potato houses .....	15	Wood	

TABLE No. 13---Continued.

PROPERTY.	Number.	Construction.	CAUSES OF FIRES.		
Printing offices .....	2	Brick	Unknown, 1; overheated kettle of metal, 1; exposure, 1.		
Railroad stations .....				1 Wood	
Restaurants .....	4	Wood	Unknown, 3; exposure, 1. Smoking, 1; electric iron, 1; unknown, 4; defective flue, 1; caught from gasolene stove, 1; boiling over of kettle of fat, 1.		
Sawmills .....				28	
Sawmill, dry house and boarding house .....	1	Wood	Hot box, 1; hot bearing, 1; unknown, 13; caught from engine, 1; sparks from smokestack, 2; overheated smokestack, 1; caught from boiler, 2; smoking, 1; lightning, 1.		
Sheds .....	3	Wood	Unknown, 1. Spark from rubbish fire, 1; set by boys, 1; boiling over of kettle of tar, 1.		
Shirt factory .....	1	Brick	Spontaneous combustion, 1.		
Shoe factory .....	1	Brick	Unknown, 1.		
Shoe store .....	1	Wood	Unknown, 1.		
Shoe store and barber shop .....	1	Wood	Defective chimney, 1.		
Shop .....	1	Wood	Lightning, 1.		
Slaughter house .....	1	Wood	Incendiary (suspected), 1.		
Stationery store .....	1	Brick	Set by boy, 1.		
Storehouses .....	28	Wood	Caught from chimney, 1; boys and matches, 1; children playing with matches, 1; caught from oil stove, 1; caught from furnace, 1; unknown, 8; caught from stove, 1; tramps, 3; spontaneous combustion, 1; spark from locomotive, 3; sparks from engine, 1; sparks, 1; exposures, 9.		
				3	Brick
Storehouse and coal sheds .....	1	Brick	Friction, 1.		
Storehouse and dwelling.	1	Wood	Unknown, 1.		
Stores (unclassified) ...	80	Wood	Overturned gas heater, 1; caught from gas stove, 2; caught from gas jet, 1; caught from alcohol lamp, 1; burning out of chimneys, 1; forest fire, 1; boiling over of kettle of fat, 1; caught from heater, 1; caught from lamp, 2; defective chimneys and flues, 4; caught from chimney, 1; overheated electric iron, 1; explosion of gas stove, 1; caught from stove, 3; overheated funnel, 1; fireworks, 2; explosion of lamps, 2; explosion of lantern, 1; explosion of gasolene 3; defective wires, 1; overheated stoves, 4; caught from matches, 4; rats and matches, 2; lightning, 1; sparks, 2; smoking, 8; spontaneous combustion, 4; spark from match, 1; spark from chimney, 1; unknown, 20; explosion of lamps, 4; exposures, 49; caught from oil stove, 1.		
				52	Brick
Stores and bakeries ....	1	Wood	Caught from lamp, 1; children playing with matches, 1.		
Store and barber shop ..	1	Brick	Unknown, 1.		
Store, barber shop and bowling alley .....	1	Wood	Unknown, 1.		
Store and carpenter shop	1	Wood	Spark from locomotive, 1.		
Stores and cigar factories .....	1	Brick	Exposures, 2.		

TABLE No. 13---Continued.

PROPERTY.	Number.	Construction.	CAUSES OF FIRES.
Stores and dwellings ...	79	Wood	Caught from lamp, 1; defective furnace, 1; caught from oil stove, 1; caught from furnace, 1; caught from furnace pipe, 1; caught from candle, 1; burning out of chimneys, 2; defective chimneys, 3; defective wiring, 1; fireworks, 2; rats and matches, 1; caught from matches, 5; ashes, 2; children playing with matches, 5; caught from stove funnel, 2; overheated stove funnel, 1; caught from stove, 4; explosion of lamp, 1; spark from match, 1; spark from engine, 1; spark from chimney, 1; unclassified, 2; spark, 1; smoking, 9; overturned lamp, 1; unknown, 22; exposures, 21.
	15	Brick	
Stores, dwellings and stables .....	3	Wood	Unknown, 2; caught from chimney, 1.
Stores, dwellings and storehouse .....	1	Wood	Unknown, 1.
Store and farm buildings	1	Wood	Caught from match, 1.
Stores and halls .....	7	Wood	Children playing with matches, 1; caught from lamp, 1; spontaneous combustion, 1; unknown, 3; exposures, 3
	2	Brick	
Stores, halls and dwellings .....	2	Wood	Unknown, 2.
Stores and hotels .....	2	Wood	Defective wiring, 1; spontaneous combustion, 2; incendiary, 1.
	2	Brick	
Stores and offices .....	6	Wood	Defective chimney, 1; caught from stove, 1; overheated furnace, 1; caught from gas jet, 1; unknown, 5.
	3	Brick	
Stores, offices, bank and hall .....	1	Brick	Unknown, 1.
Stores, offices and dwellings .....	1	Wood	Sparks from matches, 2; exposure, 1.
	2	Brick	
Stores, offices and halls	2	Wood	Unknown, 1; smoking, 1; exposure, 1.
	1	Brick	
Stores, offices, hall and dwelling .....	1	Brick	Spark from stove, 1.
Stores, offices and opera-house .....	1	Brick	Unknown, 1.
Store and post-office .....	1	Wood	Unknown, 1.
Store and restaurant .....	1	Wood	Unknown, 1.
Store, restaurant, dwelling and stable .....	1	Wood	Unknown, 1.
Stores, restaurant and pool room .....	1	Brick	Unknown, 1.
Stores and storehouses..	2	Wood	Smoking, 1; unknown, 1.
Summer cottages .....	37	Wood	
	1	Concrete	Unknown, 14; spark from stove, 1; spark from chimney, 1; smoking, 2; overheated stove, 2; lightning, 1; incendiary, 1; fireworks, 1; spark from fireplace, 1; defective fireplace, 1; caught from fireplace, 2; explosion, of lamp, 1; defective chimney, 1; exposures, 5; ashes, 1; caught from lamp, 1; brush fire, 1; caught from stove funnel, 1.
Summer cottage and stable .....	1	Wood	Exposure, 1.

TABLE No. 13---Concluded.

PROPERTY.	Number.	Construction.	CAUSES OF FIRES.
Summer hotels .....	5	Wood	Overheated fireplace, 1; defective wiring, 1; caught from electric lamp, 1; defective chimney, 1; unknown, 1.
Tailor shop .....	1	Brick	Explosion of naphtha, 1.
Tent .....	1	Brick	Smoking, 1.
Turkish baths and dwelling .....	1	Brick	Overturned candle, 1.
Unclassified .....	1	Unknown	-
Undertaking rooms .....	1	Wood	Caught from gas stove, 1.
Wood sheds .....	2	Wood	Exposure, 1.
Wood working shops .....	2	Wood	Set by boys, 1; unknown, 1.
Woolen mills .....	4	Wood	Lightning, 1; sparks from stove, 1.
			Spontaneous combustion, 1; caught in picker, 2; lightning, 1.

**TABLE No. 14.**  
**Showing Classes, Value, Etc., of Property Destroyed During 1910.**

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.
Almshouse.....	0	1	\$5,000 00	\$35 00	\$3,000 00	\$35 00	0	0	-	-	-	-
Amusement halls (exposures)...	0	2	10,000 00	337 00	7,500 00	337 00	0	1	\$850 00	\$65 00	\$700 00	\$65 00
Automobiles.....	1	7	11,900 00	4,528 00	10,650 00	511 00	0	1	1,200 00	700 00	1,000 00	700 00
Awnings.....	0	0	-	-	-	-	0	2	1,100 00	10 00	900 00	10 00
Exposure.....	0	0	-	-	-	-	0	1	1,200 00	5 00	1,200 00	5 00
Axe factory.....	0	1	350 00	238 00	300 00	238 00	0	1	500 00	262 00	400 00	262 00
Bakeries.....	0	3	8,000 00	354 00	5,600 00	354 00	0	3	5,064 00	468 00	3,700 00	468 00
Exposure.....	0	1	3,000 00	65 00	2,500 00	65 00	0	1	934 00	50 00	500 00	50 00
Bakery and dwelling.....	1	0	500 00	500 00	250 00	250 00	0	1	600 00	130 00	500 00	130 00
Bakery and hall.....	1	0	3,500 00	3,500 00	2,000 00	2,000 00	1	0	1,600 00	1,600 00	700 00	700 00
Bank.....	0	0	-	-	-	-	0	1	1,600 00	8 00	1,600 00	4 00
Exposure.....	0	1	15,000 00	112 00	10,500 00	112 00	0	1	600 00	7 00	500 00	7 00
Barber shops.....	0	3	925 00	584 00	750 00	489 00	0	3	1,132 00	788 00	850 00	544 00
Exposure.....	0	0	-	-	-	-	0	1	450 00	60 00	450 00	60 00
Barber shop and pool room (exposure).....	0	1	300 00	11 00	300 00	11 00	0	1	175 00	27 00	175 00	27 00
Barns and stables.....	43	43	97,157 00	57,431 00	*149,075 00	25,024 00	34	12	53,683 00	32,186 00	29,492 00	11,429 00
Exposures.....	1	5	3,350 00	2,045 00	1,900 00	1,595 00	1	2	3,122 00	1,980 00	1,200 00	874 00
Bath house.....	1	0	250 00	250 00	-	-	0	0	-	-	-	-
Exposures.....	6	0	420 00	420 00	-	-	0	0	-	-	-	-
Beef house.....	0	1	12,000 00	218 00	10,700 00	14 00	0	0	-	-	-	-
Billiard hall and barber shop (exposure).....	0	1	1,400 00	213 00	600 00	213 00	0	0	-	-	-	-
Bindery (exposure).....	0	1	18,000 00	12 00	12,000 00	10 00	0	0	-	-	-	-
Blacksmith shops.....	2	1	2,800 00	2,125 00	1,450 00	1,450 00	0	2	3,280 00	2,548 00	2,700 00	2,237 00
Exposure.....	0	1	1,088 00	920 00	1,000 00	980 00	0	0	-	-	-	-
Blacksmith shop, dwelling and stable (exposure).....	1	0	2,046 00	2,046 00	1,400 00	1,400 00	0	0	-	-	-	-

\* Blanket insurance included.

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.
Boarding houses.....	0	8	\$26,250 00	\$1,845 00	\$16,480 00	\$1,745 00	0	10	\$10,574 00	\$599 00	\$8,800 00	\$579 00
Exposure.....	0	1	4,000 00	50 00	4,000 00	50 00	0	0	-	-	-	-
Boat houses.....	2	0	1,115 00	1,115 00	750 00	750 00	1	0	631 00	631 00	500 00	500 00
Boats.....	2	10	81,313 00	8,967 00	29,000 00	3,454 00	0	2	450 00	15 00	400 00	15 00
Box mills.....	0	2	†104,144 00	†102,944 00	†90,000 00	†78,250 00	0	1	1,500 00	700 00	-	-
Broom factory.....	0	0	-	-	-	-	0	1	600 00	34 00	330 00	34 00
Camps.....	4	0	2,175 00	2,175 00	60 00	60 00	4	1	1,125 00	600 00	525 00	50 00
Canning factory.....	0	1	2,500 00	20 00	2,500 00	20 00	0	0	-	-	-	-
Carpenter shop.....	0	1	500 00	450 00	450 00	450 00	0	1	200 00	185 00	200 00	185 00
Carpenter, paint and shoe shop.	0	1	1,200 00	20 00	670 00	-	0	0	-	-	-	-
Carriage and paint shop.....	0	1	1,750 00	1,280 00	1,400 00	1,280 00	0	1	3,110 00	2,572 00	2,625 00	2,572 00
Carriage factory.....	0	1	1,200 00	75 00	1,000 00	75 00	0	0	-	-	-	-
Cars.....	0	1	7,189 00	3,419 00	*416,650 00	3,362 00	0	3	13,978 00	326 00	13,978 00	326 00
Cement factories.....	2	0	3,280 00	3,280 00	100 00	100 00	1	1	2,610 00	2,585 00	600 00	585 00
Churches.....	1	11	†92,900 00	†15,994 00	†58,434 00	†4,457 00	1	2	2,750 00	1,147 00	1,000 00	147 00
Cigar store.....	1	0	300 00	300 00	-	-	0	1	3,613 00	3,516 00	3,000 00	3,000 00
Clothespin factory.....	1	0	46,000 00	46,000 00	46,000 00	23,394 00	1	0	182 00	182 00	200 00	182 00
Clothing stores.....	0	2	17,000 00	1,407 00	10,000 00	1,407 00	0	4	24,916 00	10,039 00	23,120 00	9,756 00
Exposures.....	0	1	2,500 00	275 00	1,000 00	275 00	0	3	30,267 00	5,912 00	25,300 00	5,251 00
Club rooms.....	3	1	800 00	25 00	-	-	0	1	300 00	15 00	-	-
Exposure.....	0	1	6,000 00	100 00	5,000 00	70 00	0	1	2,700 00	74 00	1,700 00	74 00
Coal sheds.....	0	1	2,400 00	82 00	2,000 00	82 00	0	1	6,750 00	60 00	6,750 00	60 00
Cobbler shop.....	1	0	125 00	125 00	200 00	125 00	0	0	-	-	-	-
College and school buildings.....	1	8	247,400 00	4,356 00	115,495 00	2,006 00	1	1	3,500 00	508 00	3,200 00	108 00
Comb factory.....	0	1	1,000 00	306 00	400 00	153 00	0	1	685 00	223 00	400 00	205 00



## INSURANCE COMMISSIONER'S REPORT.

Confectionery stores.....	0	1	500 00	475 00	500 00	475 00	0	4	6,600 00	663 00	6,000 00	663 00
Exposure.....	0	1	1,250 00	566 00	1,250 00	566 00	0	1	2,600 00	740 00	1,000 00	723 00
Cooper shop.....	1	0	400 00	400 00	-	-	1	0	600 00	600 00	-	-
Cotton mills.....	1	1	1,500 00	600 00	- †	500 00	2	2	1,121 00	1,216 00	- †	1,024 00
Creamery.....	0	1	20,000 00	46 00	17,520 00	46 00	0	0	-	-	-	-
Drug stores.....	0	4	23,000 00	1,225 00	16,250 00	1,225 00	0	3	18,088 00	5,542 00	10,000 00	3,942 00
Exposures.....	0	2	1,700 00	91 00	1,700 00	91 00	0	1	3,000 00	30 00	3,000 00	30 00
Drug stores and dwellings.....	0	2	6,000 00	1,287 00	4,700 00	1,212 00	0	2	9,995 00	2,582 00	8,000 00	1,521 00
Dry goods store (exposure).....	0	0	-	-	-	-	0	1	40,000 00	975 00	36,000 00	975 00
Dry house.....	1	0	2,000 00	2,000 00	-	-	1	0	2,000 00	2,000 00	-	-
Exposure.....	0	1	1,800 00	856 00	1,500 00	856 00	1	0	1,026 00	1,026 00	2,000 00	1,026 00
Dwellings.....	162	873	2,283,773 00	338,035 00	1,685,432 00	220,606 00	70	612	661,000 00	121,956 00	447,730 00	70,435 00
Exposures.....	8	65	138,995 00	22,010 00	99,795 00	14,490 00	1	17	11,103 00	2,221 00	6,600 00	1,035 00
Dwelling and barber shop (exposure).....	0	1	2,000 00	125 00	2,000 00	125 00	0	1	1,170 00	40 00	1,170 00	40 00
Dwelling and bath house.....	1	0	1,800 00	1,800 00	950 00	950 00	1	0	800 00	800 00	400 00	400 00
Dwelling and green house.....	0	1	2,100 00	22 00	2,100 00	21 00	0	1	900 00	54 00	900 00	54 00
Dwellings, barns and stables.....	32	62	177,388 00	73,221 00	130,543 00	45,210 00	12	45	52,274 00	25,234 00	27,505 00	11,992 00
Exposures.....	2	8	25,955 00	4,753 00	17,300 00	2,968 00	0	8	7,205 00	1,081 00	4,600 00	741 00
Dwellings and halls.....	1	2	6,800 00	3,915 00	6,300 00	1,915 00	0	2	1,300 00	500 00	600 00	-
Dyehouse, stores and hall.....	0	1	3,500 00	553 00	2,800 00	553 00	0	1	2,673 00	622 00	2,050 00	622 00
Engine house (exposure).....	1	0	3,000 00	3,000 00	1,000 00	1,000 00	0	0	-	-	-	-
Factories.....	0	2	3,000 00	1,600 00	1,000 00	1,000 00	0	1	20,000 00	7,500 00	7,500 00	1,500 00
Farm buildings.....	71	27	161,082 00	119,671 00	87,665 00	52,704 00	33	33	42,888 00	34,474 00	12,097 00	6,846 00
Fish market and dwellings.....	0	1	2,500 00	425 00	2,500 00	425 00	0	1	1,650 00	55 00	1,500 00	55 00
Garage.....	0	1	300 00	43 00	250 00	43 00	0	0	-	-	-	-
Exposure.....	0	1	3,800 00	1,798 00	2,100 00	198 00	0	1	3,276 00	465 00	1,000 00	365 00
General stores.....	1	2	4,178 00	2,138 00	3,150 00	1,610 00	1	4	35,306 00	1,610 00	23,950 00	1,299 00
General store and dwelling.....	1	0	2,500 00	2,500 00	3,500 00	1,571 00	1	0	8,000 00	8,000 00	4,000 00	2,250 00
Grain stores (exposure).....	0	1	8,000 00	50 00	5,000 00	40 00	0	2	8,700 00	210 00	7,500 00	210 00
Grist mill.....	0	1	600 00	3 00	600 00	3 00	0	1	760 00	5 00	760 00	5 00
Grist mill, store and sail loft.....	1	0	8,000 00	8,000 00	-	-	0	1	5,126 00	5,026 00	5,104 00	4,594 00
Grocery stores.....	0	2	3,100 00	140 00	2,900 00	- 15 00	0	3	4,750 00	255 00	4,200 00	255 00
Grocery stores and dwellings.....	1	3	14,785 00	2,418 00	11,800 00	2,332 00	1	2	4,905 00	2,935 00	3,950 00	2,310 00
Grocery store and hotel.....	0	1	20,000 00	48 00	14,500 00	46 00	0	1	2,500 00	10 00	2,000 00	10 00
Grocery store and offices.....	0	1	2,000 00	1,000 00	1,000 00	-	0	1,500 00	893 00	1,000 00	746 00	

† Blanket policy not ascertained

\* Blanket insurance included.

† 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.
Halls.....	3	7	\$48,100 00	\$11,526 00	\$31,700 00	\$2,711 00	3	2	\$1,375 00	\$895 00	\$700 00	\$220 00
Harness shop.....	0	1	400 00	280 00	300 00	280 00	1	0	300 00	300 00	-	-
Hen houses.....	4	1	915 00	880 00	550 00	515 00	3	1	2,375 00	1,371 00	1,000 00	502 00
Hospital.....	0	1	3,000 00	75 00	3,000 00	75 00	0	1	2,000 00	45 00	2,000 00	45 00
Hotels.....	3	19	435,310 00	26,240 00	245,863 00	16,190 00	2	20	114,618 00	21,379 00	94,537 00	14,606 00
Exposures.....	1	1	14,500 00	4,867 00	11,500 00	367 00	0	1	3,700 00	100 00	3,000 00	100 00
Hotels and stables.....	2	2	20,328 00	18,256 00	14,500 00	12,637 00	1	2	5,098 00	4,872 00	3,000 00	3,000 00
Exposure.....	1	0	3,646 00	3,646 00	3,500 00	3,500 00	0	1	1,000 00	850 00	1,000 00	850 00
Ice houses.....	2	0	105,000 00	105,000 00	2,000 00	1,964 00	1	1	30,000 00	27,500 00	5,000 00	2,500 00
Junk shops.....	1	1	3,100 00	6,100 00	5,750 00	5,750 00	0	2	4,500 00	1,911 00	2,500 00	1,811 00
Knitting mill.....	0	1	†11,565 00	†10,618 00	†10,500 00	†10,500 00	0	0	-	-	-	-
Laundries.....	0	4	3,700 00	91 00	8,800 00	87 00	0	1	10,000 00	66 00	3,600 00	67 00
Library.....	0	1	25,000 00	44 00	10,000 00	44 00	0	0	-	-	-	-
Exposure.....	0	1	25,000 00	100 00	10,000 00	100 00	0	0	-	-	-	-
Lumber.....	0	0	-	-	-	-	0	2	6,411 00	660 00	3,263 00	660 00
Machine shops.....	2	3	14,126 00	4,409 00	12,350 00	1,822 00	0	3	4,875 00	2,800 00	2,500 00	1,288 00
Mills.....	2	0	1,000 00	1,000 00	-	-	2	0	1,500 00	1,500 00	-	-
Millinery store (exposure).....	0	0	-	-	-	-	0	1	860 00	98 00	700 00	98 00
Moccasin factory, stores and offices.....	0	1	50,000 00	10,351 00	24,000 00	1,295 00	0	1	138,494 00	78,001 00	98,500 00	40,865 00
Novelty store (exposure).....	0	1	667 00	567 00	500 00	488 00	0	1	400 00	150 00	-	-
Offices.....	0	7	62,500 00	874 00	48,900 00	59 00	0	2	2,300 00	34 00	2,120 00	34 00
Exposure.....	0	1	20,000 00	10 00	15,000 00	10 00	0	1	4,000 00	90 00	3,500 00	90 00
Offices and dwellings.....	0	0	-	-	-	-	0	2	3,000 00	208 00	2,700 00	208 00
Office, storehouse and dwelling.....	1	0	500 00	500 00	200 00	200 00	0	1	1,000 00	800 00	1,000 00	800 00
Paint shop.....	0	1	2,500 00	112 00	2,000 00	112 00	0	1	1,400 00	275 00	1,200 00	275 00
Exposure.....	0	1	2,000 00	779 00	1,600 00	779 00	0	1	390 00	250 00	410 00	250 00

Paper and pulp mills.....	0	8	†299,000 00	†5,074 00	†223,500 00	†2,910 00	0	1	50,000 00	100 00	†	-
Pawn shops.....	0	1	6,000 00	32 00	5,000 00	32 00	0	1	1,600 00	178 00	1,000 00	178 00
Photograph studio.....	0	0	-	-	-	-	0	1	1,200 00	22 00	1,000 00	22 00
Photograph studio and jewelry shop.....	1	0	1,035 00	1,035 00	800 00	800 00	0	0	-	-	-	-
Pickle factory (exposure).....	0	1	5,000 00	50 00	4,000 00	50 00	0	0	-	-	-	-
Planing mill.....	0	1	4,025 00	3,838 00	4,026 00	3,838 00	0	1	7,563 00	4,268 00	4,474 00	4,268 00
Plumber shops.....	0	1	1,000 00	950 00	1,000 00	950 00	0	2	2,950 00	2,077 00	2,500 00	1,184 00
Plumber shop and restaurant..	0	1	6,000 00	721 00	4,000 00	721 00	0	1	2,100 00	333 00	1,825 00	333 00
Potato houses.....	4	7	28,072 00	9,587 00	21,100 00	7,915 00	3	4	39,878 00	15,901 00	39,000 00	12,676 00
Exposures.....	3	10	7,314 00	7,314 00	5,200 00	4,690 00	1	1	16,751 00	18,576 00	14,000 00	13,424 00
Printing offices.....	0	2	†62,000 00	†888 00	†55,600 00	†888 00	0	1	10,184 00	2,790 00	3,800 00	2,790 00
Exposure.....	0	0	-	-	-	-	0	1	12,000 00	50 00	3,100 00	50 00
Railroad stations.....	3	0	4,945 00	4,945 00	4,525 00	3,100 00	1	2	1,700 00	1,479 00	800 00	379 00
Exposure.....	1	0	1,500 00	1,500 00	-	-	0	1	800 00	840 00	750 00	280 00
Restaurants.....	0	5	151,850 00	3,538 00	132,900 00	1,958 00	0	7	19,100 00	1,249 00	15,050 00	899 00
Saw mills.....	17	6	†70,455 00	†58,422 00	†47,411 00	†31,890 00	7	12	68,214 00	49,815 00	31,568 00	23,557 00
Saw mill, dry house and boarding house.....	1	0	4,000 00	4,000 00	-	-	1	0	3,000 00	3,000 00	1,000 00	-
Sheds.....	1	1	3,365 00	307 00	3,200 00	242 00	1	1	35 00	25 00	-	-
Shirt factory.....	0	0	-	-	-	-	0	1	154,960 00	778 00	146,000 00	645 00
Shoe factory.....	0	1	†350,000 00	†421 00	†350,000 00	†421 00	0	0	-	-	-	-
Shoe store.....	0	1	800 00	175 00	800 00	175 00	0	1	400 00	164 00	400 00	164 00
Shoe store and barber shop.....	0	1	5,000 00	25 00	3,000 00	25 00	0	0	-	-	-	-
Shop.....	0	1	400 00	205 00	250 00	205 00	1	0	75 00	75 00	50 00	50 00
Slaughter house.....	0	1	800 00	600 00	600 00	-	0	1	1,000 00	735 00	1,000 00	-
Stationery store.....	0	1	24,000 00	7,903 00	20,000 00	7,803 00	0	1	20,452 00	18,580 00	19,500 00	18,580 00
Storehouses.....	5	16	†52,726 00	†15,856 00	†*314,918 00	†11,692 00	3	11	148,012 00	68,703 00	33,050 00	26,065 00
Exposures.....	5	4	17,954 00	10,010 00	11,600 00	5,256 00	3	2	16,575 00	14,573 00	14,000 00	10,573 00
Storehouse and coal sheds.....	1	0	85,000 00	35,000 00	6,500 00	6,500 00	1	0	15,000 00	15,000 00	4,000 00	3,542 00
Storehouse and dwelling.....	1	0	1,260 00	1,260 00	500 00	500 00	1	0	1,500 00	1,500 00	-	-
Stores (unclassified).....	6	57	371,983 00	27,718 00	257,980 00	20,255 00	4	58	248,300 00	43,737 00	190,530 00	34,638 00
Exposures.....	2	83	194,708 00	7,648 00	132,467 00	6,157 00	2	28	275,160 00	20,165 00	204,191 00	14,850 00

†Includes contents.

\*Blanket insurance included.

‡Blanket policy not ascertained.

INSURANCE COMMISSIONER'S REPORT.

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.
Stores and bakeries.....	0	2	\$32,000 00	\$539 00	\$25,700 00	\$539 00	0	1	\$3,200 00	\$1,439 00	\$2,700 00	\$1,439 00
Store and barber shop.....	1	0	600 00	600 00	500 00	500 00	0	1	1,000 00	352 00	800 00	392 00
Store, barber shop and bowling alley.....	0	1	12,000 00	4,000 00	9 800 00	4,000 00	0	1	14,810 00	2,716 00	12,600 00	2,716 00
Store and carpenter shop.....	0	1	800 00	48 00	800 00	48 00	0	0	-	-	-	-
Store and cigar factories (exposures).....	0	0	-	-	-	-	0	2	15,041 00	998 00	12,400 00	998 00
Stores and dwelling.....	7	58	273,192 00	46,947 00	191,662 00	31,264 00	4	49	150,370 00	53,436 00	110,853 00	43,404 00
Exposures.....	4	14	88,742 00	10,271 00	59,000 00	8,091 00	1	10	44,333 00	9,657 00	31,095 00	6,982 00
Stores, dwellings and stables.....	3	0	9,600 00	9,600 00	7,375 00	4,100 00	2	1	5,950 00	5,550 00	2,725 00	1,457 00
Stores, dwellings and storehouse.....	0	1	3,500 00	982 00	3,000 00	982 00	0	1	5,400 00	1,262 00	4,800 00	1,262 00
Stores and farm buildings.....	0	1	2,000 00	100 00	1,000 00	100 00	0	0	-	-	-	-
Stores and halls.....	1	5	43,670 00	10,436 00	34,900 00	8,765 00	1	3	15,233 00	10,080 00	13,350 00	8,865 00
Exposures.....	0	3	4,700 00	588 00	3,500 00	588 00	0	1	200 00	59 00	200 00	59 00
Stores, halls and dwellings.....	1	1	9,000 00	5,700 00	4,500 00	1,600 00	0	2	7,500 00	2,905 00	4,700 00	2,821 00
Stores and hotels.....	0	4	280,000 00	5,293 00	208,800 00	5,279 00	0	4	32,639 00	4,911 00	23,750 00	3,836 00
Stores and offices.....	1	8	65,500 00	11,364 00	37,647 00	8,964 00	0	9	105,026 00	40,199 00	74,250 00	35,379 00
Stores, offices, bank and hall...	0	1	45,000 00	35,000 00	29,500 00	29,500 00	0	1	45,000 00	28,000 00	32,750 00	27,557 00
Stores, offices and dwelling.....	0	0	-	-	-	-	0	2	1,150 00	8 00	825 00	8 00
Exposure.....	0	1	4,000 00	220 00	3,250 00	220 00	0	1	2,500 00	10 00	1,680 00	-
Stores, offices and halls.....	0	2	35,000 00	4,425 00	31,000 00	4,425 00	0	2	26,798 00	7,375 00	20,600 00	7,038 00
Exposure.....	0	1	5,500 00	160 00	4,750 00	160 00	0	0	-	-	-	-
Stores, offices, hall & dwelling..	0	1	8,000 00	197 00	8,000 00	197 00	0	1	3,100 00	881 00	3,100 00	881 00
Store, offices and opera house..	0	1	32,000 00	744 00	28,800 00	743 00	0	1	15,205 00	639 00	14,250 00	624 00
Store and post office.....	1	0	3,500 00	3,500 00	-	-	1	0	2,800 00	2,800 00	1,500 00	1,400 00
Store and restaurant.....	0	1	3,000 00	500 00	1,000 00	500 00	0	1	5,500 00	1,484 00	4,000 00	1,484 00
Store, restaurant, dwelling and stable.....	1	0	2,000 00	2,000 00	800 00	800 00	0	1	1,907 00	1,614 00	1,600 00	1,430 00

Store, restaurant and pool room	0	1	5,500 00	3,500 00	4,000 00	1,750 00	0	1	8,824 00	4,975 00	3,500 00	2,300 00
Stores and storehouses.....	1	0	800 00	800 00	500 00	500 00	1	1	3,203 00	1,411 00	2,150 00	1,125 00
Summer cottages.....	17	15	†64,409 00	†40,667 00	†47,350 00	†12,720 00	9	7	14,630 00	10,356 00	10,050 00	1,326 00
Exposure.....	0	5	26,350 00	1,088 00	18,350 00	406 00	0	3	2,700 00	440 00	1,700 00	15 00
Summer cottage and stable (exposure).....	1	0	900 00	900 00	900 00	900 00	0	0	-	-	-	-
Summer hotel.....	1	3	24,051 00	8,286 00	19,500 00	7,219 00	1	3	9,062 00	3,137 00	5,500 00	2,805 00
Tailor shop.....	0	1	30,000 00	70 00	22,000 00	70 00	0	1	1,100 00	250 00	600 00	250 00
Tent.....	1	0	15 00	15 00	-	-	0	0	-	-	-	-
Turkish baths and dwelling.....	0	1	9,000 00	18 00	8,000 00	18 00	0	0	-	-	-	-
Unclassified.....	0	0	-	-	-	-	0	1	500 00	8 00	500 00	8 00
Undertaking rooms (exposure).....	0	1	500 00	20 00	300 00	-	0	0	-	-	-	-
Wood sheds.....	1	0	396 00	396 00	200 00	200 00	0	1	400 00	30 00	275 00	30 00
Wood working shops.....	0	2	16,800 00	27 00	11,500 00	27 00	0	0	-	-	-	-
Woolen mills.....	1	3	76,357 00	13,684 00	63,593 00	10,356 00	1	1	22,281 00	14,067 00	13,250 00	9,243 00
*†Total.....	478	1544	\$7,468,726 00	\$1,503,154 00	\$6,115,036 00	\$831,589 00	233	1124	\$3,166,402 00	\$984,589 00	\$2,157,987 00	\$561,944 00

\*Not included in this are the losses by fire on the Steamer Manhattan at Portland and two vessels at Richmond; total value, estimated, \$340,000.00; damage, \$340,000.00; insurance, \$253,900.00.

† Includes contents.

‡ Forest fires destroying property to the amount of \$2,841.00 as reported to the Forest Commissioner under the law of 1909, are not included in this table

TABLE No. 15.  
Causes of Fires in Maine During the Year 1910.

Causes of Fires.	Number of fires.	Total loss.	Partial loss.	Estimated value of property.	Damage.
Ashes .....	27	0	27	\$95,962 00	\$7,864 00
Boiling over of kettle.....	12	1	11	53,865 00	627 00
Bonfires.....	9	0	9	16,275 00	1,457 00
Brush, grass and forest fires.....	16	6	10	21,304 00	15,711 00
Building fire with kerosene.....	4	2	2	7,730 00	759 00
Burning out of chimneys.....	95	4	91	240,431 00	9,832 00
Caught from alcohol lamp.....	11	0	11	31,400 00	254 00
Caught from boiler.....	5	2	3	26,058 00	10,422 00
Caught from candle.....	19	0	19	54,540 00	880 00
Caught from gas jet.....	18	0	18	108,565 00	2,756 00
Caught from stove.....	11	0	11	30,350 00	150 00
Caught from gasoline stoves and engines.....	5	0	5	80,300 00	881 00
Caught from heaters and furnaces.....	33	1	32	305,331 00	70,607 00
Caught from lamps and lantern.....	51	1	50	134,800 00	7,185 00
Caught from oil stoves.....	14	0	14	43,466 00	7,576 00
Caught from oven.....	1	0	1	12,662 00	2,371 00
Caught from stove.....	54	2	52	155,945 00	22,692 00
Caught from stove funnels.....	19	1	18	43,588 00	6,798 00
Caught in picker.....	2	1	1	32,223 00	3,610 00
Celluloid comb and lamp.....	1	0	1	500 00	5 00
Children playing with matches.....	74	7	67	217,023 00	26,637 00
Defective chimneys and flues.....	262	81	231	813,218 00	300,467 00
Electric iron.....	8	0	8	21,200 00	865 00
Electric wires.....	15	0	15	213,427 00	26,111 00
Explosion of gasoline and naphtha.....	20	1	19	90,524 00	11,484 00
Explosion of lamps and lanterns.....	57	4	53	153,135 00	11,401 00
Explosion of oil stoves.....	13	0	13	33,100 00	1,646 00
Explosion of powder.....	1	0	1	1,900 00	70 00
Explosion of stoves.....	3	0	3	10,600 00	177 00
Explosion of varnish.....	1	0	1	2,000 00	15 00
Fireplace, caught from.....	24	1	23	168,300 00	8,856 00
Fireworks.....	14	0	14	64,928 00	10,988 00
Flat irons.....	3	0	3	4,200 00	30 00
Fumigating.....	3	0	3	3,225 00	63 00
Hot bearing (friction).....	9	0	9	119,550 00	59,243 00
Incendary.....	10	4	6	27,416 00	9,595 00
Incendary (suspected).....	7	3	4	15,644 00	8,626 00
Lightning.....	227	36	191	546,635 00	125,463 00
Matches.....	71	2	69	254,344 00	4,483 00
Nice and matches.....	5	0	5	33,982 00	1,565 00
Overheated brooder lamp.....	1	0	1	2,520 00	1,516 00
Overheated chimneys, flues and smokestacks.....	47	1	46	143,566 00	16,299 00
Overheated kettle of metal.....	1	0	1	55,000 00	30 00
Overheated pipes.....	2	0	2	15,300 00	55 00
Overheated stoves.....	46	4	42	131,831 00	25,626 00
Overturned lamps and lanterns.....	27	1	26	53,241 00	11,075 00
Plumber's torch.....	1	0	1	1,685 00	529 00
Set by boys.....	6	2	4	131,057 00	28,307 00
Slaking lime.....	1	0	1	2,000 00	200 00
Smoking.....	69	2	67	287,403 00	8,746 00
Sparks (unclassified).....	20	1	19	63,550 00	6,570 00
Sparks from chimneys and smokestacks.....	68	8	60	165,313 00	25,447 00
Spark from forge.....	1	0	1	2,300 00	7 00
Sparks from joss stick.....	1	0	1	5,000 00	58 00
Sparks from locomotives and engines.....	24	4	20	181,821 00	143,615 00
Sparks from matches.....	21	0	21	43,950 00	656 00
Sparks from stoves.....	23	0	23	43,037 00	1,692 00
Spontaneous combustion.....	28	3	25	699,239 00	120,265 00
Sun's rays through glass globe.....	1	0	1	10,000 00	21 00
Thawing pipes.....	4	1	3	20,400 00	745 00
Tramps.....	5	1	4	27,497 00	14,885 00
Unclassified.....	8	2	6	13,030 00	1,508 00
Unknown.....	438	105	333	4,291,082 00	1,250,019 00
Wind storms.....	2	0	2	1,550 00	55 00
*†Total.....	2,079	244	1,835	\$10,635,123 00	\$2,437,743 00

\* Not included in this are the losses by fire on the Steamer Manhattan at Portland and two vessels at Richmond; total value estimated, \$340,000.00, damage \$340,000.00; insurance \$253,900.00.

† Forest fires destroying property to the amount of \$2,841.00 as reported to the Forest Commissioner under the law of 1909, are not included in this table.

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

NAME.	Location.	Date of License.	Risks written.	Premiums.
Boothby, L. T. & Son Co.....	Waterville.....	December 1, 1910.....	\$59,600 00	\$2,530 25
Curran, William F.....	Bangor.....	February 1, 1910.....	107,500 00	1,374 49
Dennett, Carl P.....	Bangor.....	April 29, 1910.....	7,000 00	175 00
Jones, E. C. & Co.....	Portland.....	September 28, 1910.....	37,750 00	1,307 63
Macomber, Farr & Whitten.....	Augusta.....	January 3, 1910.....	100,000 00	2,325 26
Plummer, Frank H.....	Portland.....	June 3, 1910.....	27,825 00	1,340 05
Total.....	.....	.....	\$339,675 00	\$9,052 68

**TABLE No. 17.**  
**Income, Disbursements, Assets, Liabilities and Surplus December 31, 1910.**

COMPANIES.	Ledger assets December 31, 1909.	Income.	Disbursements.	Admitted assets.	Liabilities.	Surplus to policy holders.
<b>MAINE COMPANY.</b>						
Union Mutual.....	\$15,620,763 57	\$3,059,123 45	\$1,975,120 72	\$17,170,964 81	\$15,618,241 26	\$1,552,723 55
<b>COMPANIES OF OTHER STATES.</b>						
Etna.....	*\$92,711,677 29	\$15,315,667 95	\$12,203,305 19	*\$101,018,142 96	*\$90,916,142 10	*\$10,102,000 86
Columbian National.....	\$5,143,474 42	1,485,551 82	967,173 49	\$5,686,486 47	\$4,206,486 47	*1,480,000 00
Connecticut General.....	8,656,063 15	2,033,083 02	1,223,303 33	9,907,052 59	8,660,036 11	1,247,016 48
Connecticut Mutual.....	63,383,032 02	9,640,404 82	8,934,865 98	63,398,643 27	64,827,803 14	3,570,840 13
Equitable.....	476,823,382 24	76,289,493 13	65,506,928 47	485,192,957 33	478,932,905 66	6,260,051 67
Fidelity Mutual.....	19,384,463 06	5,827,616 08	3,577,541 33	21,673,571 02	20,857,332 03	\$16,238 99
Home.....	23,184,349 50	4,869,273 56	3,384,518 63	24,896,912 79	23,109,764 66	1,727,143 13
John Hancock.....	62,546,779 69	23,925,223 11	15,994,220 77	72,656,258 96	65,940,462 61	6,715,796 35
Massachusetts Mutual.....	53,497,163 19	11,913,759 41	7,286,555 64	59,625,226 36	55,013,574 27	4,611,652 09
Metropolitan.....	269,971,968 85	90,779,839 43	55,059,081 63	310,587,057 25	283,246,250 36	27,340,806 89
Mutual.....	535,319,316 08	83,981,241 89	66,346,555 86	568,741,101 98	568,741,101 98	-
Mutual Benefit.....	125,086,266 36	26,224,462 18	18,432,379 40	137,602,579 29	132,169,799 62	5,432,779 67
National.....	45,827,524 71	8,873,548 63	5,908,439 14	50,438,517 08	48,474,164 62	1,964,352 46
New England Mutual.....	49,399,992 78	9,638,087 52	6,501,841 02	54,422,643 60	50,108,449 79	4,314,193 81
New York.....	589,604,609 41	107,986,541 64	66,388,876 50	637,876,567 14	637,876,567 14	-
Northwestern Mutual.....	257,501,469 73	51,979,892 23	39,983,393 16	273,813,036 55	267,723,158 47	6,089,878 08
Penn Mutual.....	105,653,311 90	24,431,257 50	16,178,651 89	116,863,021 49	112,191,640 36	4,611,381 13
Phoenix Mutual.....	27,227,724 00	6,299,251 02	4,207,577 77	30,117,245 20	28,983,461 25	1,133,784 15
Provident Life & Trust.....	65,790,936 25	12,174,844 70	9,302,299 40	73,210,641 52	64,239,058 72	8,971,582 80
Prudential.....	192,791,926 11	74,257,635 01	46,498,380 36	226,715,391 11	208,074,619 04	18,640,772 07
Security Mutual.....	5,239,052 57	1,835,783 41	1,531,205 29	5,728,063 42	5,318,549 43	409,513 99
Travelers.....	*68,288,282 12	10,239,778 45	6,056,107 42	*74,563,150 29	*64,277,826 17	*10,285,324 12
Union Central.....	71,462,653 55	15,428,456 35	8,931,945 09	81,234,785 14	78,014,094 20	3,220,690 94
United States.....	8,454,373 86	2,031,422 54	2,027,186 61	8,533,432 28	8,030,607 25	502,825 03
Total.....	\$3,224,955,347 74	\$677,492,118 40	\$472,438,338 40	\$3,499,382,485 29	\$3,369,933,855 45	\$129,448,629 84
Aggregate.....	\$3,240,573,111 81	\$680,551,241 85	\$474,413,459 12	\$3,516,553,450 10	\$3,385,552,096 71	\$131,001,353 89

\* Includes accident department.



**TABLE No. 18.**  
**Income During 1910.**

COMPANIES.	PREMIUMS.		Consideration for supplementary contracts.	Interest and rents.	All other.	Total income.
	New.	Renewal.				
<b>MAINE COMPANY.</b>						
Union Mutual.....	\$204,779 56	\$2,084,498 60	\$26,234 40	\$715,223 66	\$78,392 23	\$3,059,123 45
<b>COMPANIES OF OTHER STATES.</b>						
Aetna.....	\$1,445,937 28	\$9,238,683 64	\$44,039 02	\$4,400,455 16	\$186,552 85	\$15,315,667 95
Columbian National.....	173,768 68	1,094,967 00	-	212,277 65	4,538 49	1,485,551 82
Connecticut General.....	253,816 06	1,333,448 02	-	461,933 99	13,887 95	2,063,086 02
Connecticut Mutual.....	686,142 79	5,491,875 50	5,677 95	3,055,173 15	421,535 43	9,640,404 82
Equitable.....	7,129,354 91	46,080,809 11	357,763 60	21,839,301 30	932,264 21	76,289,493 13
Fidelity Mutual.....	490,155 14	4,212,527 11	53,014 24	1,029,050 47	42,869 12	5,827,616 08
Home.....	676,789 92	2,948,137 46	53,603 00	1,151,763 57	38,979 61	4,869,273 56
John Hancock.....	1,420,149 80	19,323,944 21	48,258 00	3,087,056 95	46,804 16	23,925,223 11
Massachusetts Mutual.....	1,141,967 45	7,805,820 49	160,014 09	2,585,019 24	210,938 14	11,913,759 41
Metropolitan.....	5,150,515 48	*71,672,276 11	39,207 75	13,508,374 53	409,465 56	90,779,839 43
Mutual.....	7,581,806 10	46,243,006 93	483,541 07	25,620,409 09	4,047,478 80	83,981,241 89
Mutual Benefit.....	3,003,365 69	16,686,527 56	420,323 76	6,092,915 80	16,324 37	26,224,462 18
National.....	1,846,207 17	5,229,502 21	56,193 00	2,221,873 78	19,772 47	8,373,543 63
New England Mutual.....	1,005,291 59	6,325,044 31	76,192 00	2,143,703 46	87,856 16	9,638,087 82
New York.....	7,989,939 22	72,363,472 16	160,060 51	26,737,297 80	675,771 95	107,986,541 64
Northwestern Mutual.....	5,197,454 93	33,679,623 60	443,697 14	12,584,597 81	69,518 75	51,979,892 23
Penn Mutual.....	3,162,352 21	15,367,543 69	335,436 29	5,469,805 56	96,119 75	24,431,257 50
Phoenix Mutual.....	848,811 29	3,915,337 04	13,574 20	1,442,542 40	78,936 09	6,299,251 02
Provident Life & Trust.....	1,449,735 55	7,256,180 20	28,014 95	3,337,471 41	103,442 59	12,174,844 70
Prudential.....	4,602,192 86	†60,413,000 32	163,481 52	9,052,477 88	26,482 43	74,257,635 01
Security Mutual.....	202,857 45	1,377,046 74	2,000 00	250,695 80	3,133 42	1,835,783 41
Travelers.....	1,059,267 81	6,107,359 60	411,921 00	2,615,556 33	46,573 71	10,239,778 45
Union Central.....	1,537,037 75	8,956,296 47	137,540 88	4,633,369 05	164,212 20	15,428,456 35
United States.....	74,705 48	831,850 30	22,282 00	434,716 91	667,887 85	2,031,422 54
Total.....	\$57,614,622 61	\$453,904,329 68	\$3,524,930 97	\$154,037,839 09	\$3,410,396 05	\$677,492,118 40
Aggregate.....	\$57,819,402 17	\$455,988,823 28	\$3,551,165 37	\$154,753,062 75	\$3,488,788 28	\$680,551,241 85

\* Includes \$48,931,897.10, industrial premiums.

† Includes \$40,595,416.40, industrial premiums.

**TABLE No. 19.**  
**Disbursements During 1910.**

COMPANIES.	Losses and matured endowments.	Annuities.	Surrender values.	Dividends to policy holders.	Commis- sions.	Salaries, medical examina- tions and inspections.	Taxes and fees.	All other.	Total disburse- ments.
<b>MAINE COMPANY.</b>									
Union Mutual.....	\$940,484 83	\$1,985 45	\$216,424 96	\$145,967 48	\$184,194 05	\$158,233 64	\$61,888 55	\$265,991 76	\$1,975,120 72
<b>COMPANIES OF OTHER STATES.</b>									
Etna.....	\$6,599,849 46	\$32,963 14	\$1,887,578 21	\$961,882 77	\$927,442 07	\$567,859 38	\$431,924 07	\$793,806 14	\$12,203,305 19
Columbian National.....	250,118 75	553 84	140,533 82	46,447 97	93,589 44	214,012 47	19,504 10	202,413 60	967,173 49
Connecticut General.....	525,053 68	3,488 86	185,065 97	126,413 40	184,137 00	106,074 21	30,077 33	69,002 88	1,229,308 33
Connecticut Mutual.....	4,738,535 12	23,449 36	962,999 80	1,407,124 48	541,204 56	301,406 06	338,192 86	621,953 94	8,984,865 98
Equitable.....	27,730,072 52	1,169,615 74	13,644,824 78	10,575,166 92	4,633,783 97	3,235,467 19	1,100,021 14	3,412,986 21	65,506,928 47
Fidelity Mutual.....	1,595,771 61	5,052 08	523,990 04	185,320 53	373,132 82	373,551 50	130,541 64	390,181 19	3,577,541 36
Home.....	1,309,064 28	51,553 66	676,806 85	443,775 75	390,961 19	231,672 45	73,759 18	166,925 27	3,384,518 63
John Hancock.....	6,346,958 49	-	1,225,457 33	1,770,994 13	3,435,045 51	2,052,966 00	335,574 52	827,224 79	15,994,220 77
Massachusetts Mutual.....	2,812,437 64	-	942,332 81	1,537,804 24	869,996 54	412,944 34	186,116 14	525,423 93	7,286,555 64
Metropolitan.....	22,641,790 00	128,591 47	2,068,264 60	6,413,229 38	2,966,891 99	15,836,686 41	1,413,655 76	3,591,972 02	55,059,081 63
Mutual.....	30,484,089 62	2,658,888 10	11,063,230 55	12,301,769 73	2,697,320 44	3,406,826 08	1,174,162 28	2,560,319 11	66,346,555 86
Mutual Benefit.....	8,133,203 00	167,348 98	2,719,325 15	3,262,086 36	2,110,080 83	658,014 22	521,809 25	860,511 61	18,432,379 40
National.....	2,319,148 65	369,102 14	1,083,456 24	771,254 39	635,824 82	305,405 12	185,209 40	239,038 38	5,908,439 14
New England Mutual.....	2,869,954 00	-	748,691 83	1,255,531 69	723,620 05	425,082 92	195,281 28	283,679 25	6,501,841 02
New York.....	30,194,965 10	1,659,508 48	13,084,647 08	8,625,322 48	4,248,842 72	3,880,783 90	1,220,454 33	3,474,352 41	66,888,376 50
Northwestern Mutual.....	12,508,397 29	83,524 40	8,429,547 88	11,848,429 82	3,994,792 08	1,056,548 59	974,411 19	1,087,741 91	39,983,399 16
Penn Mutual.....	7,218,782 82	\$23,902 09	2,228,187 99	2,079,984 55	2,017,182 23	668,655 64	568,069 41	1,073,887 51	16,178,651 89
Phoenix Mutual.....	1,752,794 36	17,572 15	628,815 32	592,559 08	477,121 17	360,245 70	140,917 30	237,642 69	4,207,577 40
Provident Life & Trust.....	4,446,835 02	94,337 89	1,026,433 72	1,312,163 63	759,665 34	512,340 06	172,303 72	97,720 02	9,302,259 40
Prudential.....	17,974,255 47	98,610 71	3,213,470 95	3,015,339 42	10,432,881 92	7,473,647 08	1,586,646 76	2,703,528 05	46,498,380 36
Security Mutual.....	575,088 26	487 89	265,015 26	56,203 11	212,410 39	191,306 57	35,590 33	195,163 48	1,531,205 29
Travelers.....	2,965,303 25	31,048 96	592,871 22	57,482 65	672,263 34	489,877 37	146,507 73	1,100,752 90	6,056,107 42
Union Central.....	3,651,827 26	22,472 39	895,675 18	1,815,094 60	1,041,148 05	474,438 60	216,431 33	814,857 68	8,981,945 09
United States.....	564,572 23	17,155 21	376,443 25	76,079 47	73,186 05	102,943 16	17,997 09	798,031 20	2,027,186 61
<b>Total.....</b>	<b>\$200,208,817 88</b>	<b>\$6,957,721 99</b>	<b>\$68,613,665 63</b>	<b>\$70,533,960 55</b>	<b>\$44,508,303 47</b>	<b>\$43,388,754 92</b>	<b>\$11,215,098 14</b>	<b>\$27,009,015 82</b>	<b>\$472,488,338 40</b>
<b>Aggregate.....</b>	<b>\$201,149,302 71</b>	<b>\$6,959,657 44</b>	<b>\$68,830,090 59</b>	<b>\$70,682,928 03</b>	<b>\$44,692,497 52</b>	<b>\$43,546,988 56</b>	<b>\$11,276,986 69</b>	<b>\$27,275,007 58</b>	<b>\$474,413,459 12</b>

**TABLE No. 20.**  
**Assets December 31, 1910.**

COMPANIES.	Real estate.	Mortgages.	Collateral loans.	Loans on company's policies.	Premium notes.	Bonds and stocks.	Cash in office and banks.	All other ledger assets.
<b>MAINE COMPANY.</b>								
Union Mutual .....	\$956,782 37	\$1,261,964 03	\$1,076,188 76	\$1,467,238 54	\$111,127 24	\$11,601,404 47	\$227,527 40	\$2,533 49
<b>COMPANIES OF OTHER STATES.</b>								
Aetna .....	\$597,001 31	\$46,731,662 22	\$1,320,470 76	\$8,160,414 00	\$164,735 36	\$30,016,431 51	\$3,072,191 14	*\$6,157,643 43
Columbian National .....	-	1,468,100 00	-	572,857 40	97,131 94	3,169,210 47	272,639 61	*86,584 70
Connecticut General .....	252,395 00	5,189,965 60	-	1,020,569 21	74,741 73	2,835,600 75	116,819 65	-246 10
Connecticut Mutual .....	5,289,748 27	29,360,833 19	-	4,779,231 55	281,281 42	25,602,154 75	1,087,990 37	687,381 31
Equitable .....	28,979,200 66	99,138,123 36	336,750 00	65,250,554 62	-	279,679,764 00	9,908,623 09	3,323,031 17
Fidelity Mutual .....	1,331,202 28	5,728,181 71	236,091 68	6,023,738 53	407,537 15	7,203,454 17	273,243 89	431,093 37
Home .....	1,643,609 81	7,015,415 00	-	2,819,626 00	607,788 02	12,173,022 93	392,072 57	17,570 10
John Hancock .....	4,532,753 03	24,671,020 66	-	4,593,185 70	295,778 49	34,697,597 66	1,663,829 64	23,616 75
Massachusetts Mutual .....	1,092,491 75	21,077,162 00	-	7,650,368 69	869,754 07	26,550,844 17	883,746 28	-
Metropolitan .....	24,116,301 56	126,589,828 62	-	13,065,064 81	985,806 22	136,827,847 80	3,890,104 45	217,773 19
Mutual .....	24,985,611 76	140,618,618 50	-	70,953,535 55	-	311,839,734 82	4,099,576 65	457,424 83
Mutual Benefit .....	3,066,090 71	64,795,625 00	2,650,000 00	18,596,222 12	5,662,061 00	36,755,340 71	1,330,964 15	22,045 45
National .....	359,300 00	22,006,615 03	-	6,108,821 67	1,804,672 33	17,753,650 60	758,090 29	1,483 78
New England Mutual .....	2,541,066 00	11,541,100 00	633,300 00	6,542,024 68	704,958 96	30,035,407 00	538,382 64	-
New York .....	11,554,601 09	92,523,123 00	200,000 00	99,737,917 78	4,578,992 59	413,530,908 58	8,904,629 84	172,101 67
Northwestern Mutual .....	2,217,776 68	150,739,680 45	-	40,005,496 19	559,634 26	74,135,161 01	1,824,160 41	16,059 80
Penn Mutual .....	1,929,456 32	47,061,800 33	2,014,700 00	15,711,980 00	2,848,734 12	41,426,158 87	2,607,394 81	305,694 56
Phoenix Mutual .....	730,852 00	17,624,998 23	-	3,660,098 22	105,812 42	6,580,290 75	609,672 91	7,772 67
Provident Life & Trust .....	1,447,344 47	20,047,417 99	1,099,090 97	7,865,454 00	2,123 87	38,044,035 88	158,014 37	-
Prudential .....	16,315,917 93	49,366,100 71	4,266,000 00	12,879,896 60	1,930,551 63	126,915,774 25	8,884,734 85	2,205 79
Security Mutual .....	733,106 55	971,966 93	-	1,501,214 40	34,572 84	2,008,469 75	276,255 07	18,045 65
Travelers .....	1,222,333 16	22,623,010 81	-	7,373,736 47	379 60	24,557,438 53	667,304 23	*16,606,615 35
Union Central .....	482,308 32	62,727,953 33	-	12,011,463 53	2,085,735 49	25,000 00	676,198 44	-
United States .....	277,668 15	3,577,425 00	-	1,313,106 37	51,901 00	3,089,869 97	142,210 19	1,429 11
<b>Total</b> .....	<b>\$135,699,141 01</b>	<b>\$1,073,180,733 22</b>	<b>\$12,756,403 41</b>	<b>\$418,206,572 09</b>	<b>\$24,104,684 51</b>	<b>\$1,685,453,168 43</b>	<b>\$53,034,149 59</b>	<b>\$28,555,326 58</b>
<b>Aggregate</b> .....	<b>\$136,655,923 38</b>	<b>\$1,074,442,697 25</b>	<b>\$13,832,592 17</b>	<b>\$419,673,810 63</b>	<b>\$24,215,611 75</b>	<b>\$1,697,054,572 95</b>	<b>\$53,261,676 99</b>	<b>\$28,557,360 07</b>

\* Includes accident department.

INSURANCE COMMISSIONER'S REPORT.

TABLE No. 20—Concluded.

COMPANIES.	Interest and rents due and accrued.	Market value of real estate over book value.	Market value of bonds and stocks over book value.	Net uncollected and deferred premiums.	All other non-ledger assets.	Gross assets.	Less assets not admitted.	Admitted assets.
<b>MAINE COMPANY.</b>								
Union Mutual.....	\$205,791 84	-	\$5,151 16	\$260,978 85	-	\$17,176,687 65	\$5,722 84	\$17,170,964 81
<b>COMPANIES OF OTHER STATES.</b>								
Aetna.....	\$1,702,455 71	-	\$2,490,236 79	\$995,512 21	*\$92,472 82	*\$101,501,227 26	*\$483,084 80	*\$101,018,142 96
Columbian National.....	61,590 67	-	-	154,441 28	-	*5,872,556 07	*186,069 60	*5,686,486 47
Connecticut General.....	155,847 73	-	24,626 48	239,579 17	-	9,909,399 22	2,346 63	9,907,052 59
Connecticut Mutual.....	1,219,989 50	-	-	526,782 38	-	68,835,342 74	436,699 47	68,398,643 27
Equitable.....	4,113,266 01	-	-	5,014,105 57	125,000 00	495,863,318 48	10,670,361 15	485,192,957 33
Fidelity Mutual.....	285,788 92	\$54,997 72	-	395,816 95	-	22,371,091 37	697,520 35	21,673,571 02
Home.....	195,251 59	-	-	350,293 58	-	25,214,649 60	377,736 81	24,836,912 79
John Hancock.....	1,038,371 96	-	-	1,587,896 76	-	73,104,050 65	447,731 69	72,656,258 96
Massachusetts Mutual.....	866,978 81	508 25	-	1,085,057 51	31,000 00	60,057,911 03	432,684 67	59,625,226 36
Metropolitan.....	3,857,777 72	-	-	6,207,200 14	1,325 00	315,759,029 51	5,171,972 26	310,587,057 25
Mutual.....	4,141,880 91	1,076,827 77	6,738,140 86	3,942,548 80	-	568,853,900 45	112,798 47	568,741,101 98
Mutual Benefit.....	2,587,449 44	-	501,711 69	1,659,609 32	-	137,627,119 59	24,540 30	137,602,579 29
National.....	1,048,297 63	-	-	691,672 50	-	50,532,604 33	94,087 25	50,438,517 08
New England Mutual.....	668,134 74	-	820,203 00	398,066 58	-	54,422,643 60	-	54,422,643 60
New York.....	7,273,548 02	-	-	7,317,558 67	-	645,793,376 24	7,916,809 10	637,876,567 14
Northwestern Mutual.....	4,338,010 79	-	-	2,943,862 77	-	276,779,842 36	2,966,805 81	273,813,036 55
Penn Mutual.....	1,397,233 53	-	-	1,952,254 56	11,563 96	117,266,969 56	463,948 07	116,803,021 49
Phoenix Mutual.....	427,255 10	-	20,884 85	358,071 80	-	30,125,609 00	8,363 60	30,117,245 40
Prudential Life & Trust.....	916,338 71	-	2,546,480 12	1,084,341 14	-	73,210,641 52	-	73,210,641 52
Prudential.....	2,832,072 79	-	-	4,529,871 60	68,254 11	227,981,379 26	1,265,988 15	226,715,391 11
Security Mutual.....	63,496 45	-	-	220,020 34	-	5,827,147 48	99,084 06	5,728,063 42
Travelers.....	737,266 41	-	-	948,551 94	*333,726 43	*75,081,968 03	*518,217 74	*74,563,150 29
Union Central.....	2,804,382 26	-	250 00	476,327 20	-	81,240,124 27	5,339 18	81,234,785 14
United States.....	92,490 22	7,331 85	-	67,163 52	-	8,625,595 38	92,163 10	8,533,432 28
Total.....	\$42,824,570 12	\$1,139,665 59	\$13,142,533 79	\$43,096,606 29	\$663,342 32	\$3,531,856,397 00	\$32,474,411 71	\$3,499,382,485 29
Aggregate.....	\$43,030,361 46	\$1,139,665 59	\$13,147,684 95	\$43,357,585 14	\$663,342 32	\$3,549,033,584 65	\$32,480,134 55	\$3,516,553,450 10

\* Includes accident department.

**TABLE No. 21.**  
**Liabilities December 31, 1910.**

COMPANIES.	Net reserve.	Supple- mentary contracts.	POLICY CLAIMS.			Dividends due policy holders.	All other liabilities.	Cash capital.	Surplus.	Total liabilities.
			Due and unpaid.	Not due.	Resisted.					
MAINE COMPANY. Union Mutual.....	\$15,334,336 00	\$62,817 00	\$4,629 77	\$137,570 47	-	\$15,404 27	\$63,483 75	-	\$1,552,723 55	\$17,170,964 81
COMPANIES OF OTHER STATES.										
Aetna.....	\$82,745,810 00	\$296,394 00	\$63,659 41	\$150,084 00	\$42,618 04	\$1,858,901 33	*\$5,759,175 32	*\$2,000,000 00	*\$3,102,000 86	*\$101,018,142 96
Columbian National.....	4,044,086 00	15,937 00	420 66	22,192 50	2,960 50	7,037 94	*113,851 87	*1,000,000 00	*480,000 00	*5,686,486 47
Connecticut General.....	8,464,782 00	-	1,948 00	19,140 00	-	93,152 10	81,614 01	300,000 00	947,016 48	9,907,052 59
Connecticut Mutual.....	62,409,792 00	19,362 79	60,162 11	254,906 71	5,882 00	1,687,102 92	390,594 61	-	3,570,840 13	68,398,643 27
Equitable.....	400,001,107 00	2,128,991 00	590,588 30	2,082,023 05	153,369 00	70,535,764 45	3,441,362 86	100,000 00	6,160,051 67	485,192,957 33
Fidelity Mutual.....	19,149,440 00	319,722 94	-	145,480 00	27,340 00	1,029,948 98	185,400 11	-	816,238 99	21,673,571 02
Home.....	22,506,522 00	184,806 00	15,926 13	122,767 77	6,000 00	22,570 07	251,172 69	125,000 00	1,602,148 13	24,836,912 79
John Hancock.....	61,276,163 00	215,841 00	9,985 00	160,783 25	24,443 44	2,427,180 70	1,826,061 22	-	6,715,796 35	72,656,258 96
Massachusetts Mutual.....	52,459,347 00	451,814 23	1,769 00	231,343 00	-	1,649,321 12	219,979 92	-	4,611,652 09	59,625,226 36
Metropolitan.....	270,380,929 00	121,827 00	-	553,390 72	76,732 86	3,403,453 99	3,709,326 79	2,000,000 00	25,340,806 89	310,587,057 25
Mutual.....	461,834,185 00	2,762,340 14	823,752 60	2,222,855 57	596,684 04	89,608,512 24	10,952,772 89	-	-	568,741,101 98
Mutual Benefit.....	123,421,003 00	1,577,935 70	43,963 00	555,710 80	49,734 90	3,646,977 39	2,874,474 83	-	5,482,779 67	137,602,579 29
National.....	42,818,974 00	132,713 00	15,221 60	49,325 13	10,000 00	5,030,842 53	417,088 36	-	1,964,352 46	50,438,517 08
New England Mutual.....	47,510,796 96	281,664 60	71,402 59	254,648 48	-	1,753,428 29	236,508 87	-	4,314,193 81	54,422,643 60
New York.....	528,222,129 00	2,460,909 25	482,545 28	2,846,742 41	278,295 89	87,515,637 36	16,070,207 97	-	-	637,876,567 14
Northwestern Mutual.....	239,889,354 00	2,227,191 90	99,507 73	538,603 41	161,160 14	24,326,953 51	480,387 78	-	6,089,878 08	273,813,086 55
Penn Mutual.....	94,041,003 00	2,104,358 00	-	414,870 81	2,000 00	11,403,013 44	4,225,495 11	-	4,611,881 13	116,803,021 49
Phoenix Mutual.....	27,703,784 00	34,689 00	18,919 00	43,501 85	-	958,185 22	224,382 12	-	1,133,784 15	30,117,245 40
Provident Life & Trust.....	162,034,319 00	535,674 00	58,063 48	185,213 00	10,000 00	891,305 23	224,484 01	1,000,000 00	7,971,582 80	73,210,641 52
Prudential.....	176,910,097 00	583,673 99	35,446 35	1,159,913 58	74,334 20	24,005,205 74	5,305,948 18	2,000,000 00	16,640,772 07	226,715,391 11
Security Mutual.....	4,998,524 00	22,689 00	1,035 40	40,400 85	9,400 00	120,661 23	125,838 95	-	409,513 99	5,728,063 42
Travelers.....	49,345,715 00	3,468,712 00	3,873 50	172,150 74	17,000 00	171,467 19	*10,598,907 74	*2,500,000 00	*7,785,324 12	*74,563,150 29
Union Central.....	64,573,045 00	852,454 00	16,734 00	141,700 24	21,189 58	11,708,433 39	700,537 99	500,000 00	2,720,690 94	81,234,785 14
United States.....	7,780,234 00	65,268 00	260 00	93,939 77	12,533 00	19,491 96	58,880 52	284,000 00	238,822 03	8,533,432 28
Total.....	\$2,915,021,545 96	\$20,864,968 54	\$2,414,583 18	\$12,461,677 64	\$1,521,777 59	\$348,374,548 32	\$68,774,754 22	\$11,789,000 00	\$117,659,629 84	\$3,499,382,485 29
Aggregate.....	\$2,930,355,881 96	\$20,927,785 54	\$2,419,212 95	\$12,599,248 11	\$1,521,777 59	\$348,889,952 59	\$68,838,237 97	\$11,789,000 00	\$119,212,353 39	\$3,516,553,450 10

\*includes accident department.

TABLE No. 22.  
Exhibit of Policies.

COMPANIES.	POLICIES IN FORCE DEC. 31, 1909.		POLICIES ISSUED.		POLICIES TERMINATED.		POLICIES IN FORCE DEC. 31, 1910.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
<b>MAINE COMPANY.</b>								
Union Mutual.....	42,955	\$60,684,200 00	2,783	\$4,664,933 00	2,606	\$4,003,775 00	43,132	\$61,345,358 00
<b>COMPANIES OF OTHER STATES.</b>								
Etna.....	165,560	\$293,523,232 86	20,507	\$35,993,750 28	15,859	\$22,414,334 11	170,208	\$307,102,649 03
Columbian National.....	11,207	36,866,746 70	2,247	8,051,497 80	1,768	5,687,955 50	11,686	37,220,289 00
Connecticut General.....	25,462	44,568,663 75	3,596	8,350,961 00	1,523	3,875,252 82	27,535	49,044,371 93
Connecticut Mutual.....	77,369	184,547,858 21	7,005	17,381,684 80	4,277	10,789,706 29	80,097	191,089,776 72
Equitable.....	513,328	1,335,347,979 00	39,400	111,881,126 00	33,210	99,570,413 00	519,518	1,347,158,692 00
Fidelity Mutual.....	59,801	124,666,815 00	5,954	13,447,136 00	5,181	11,895,107 00	60,574	126,218,844 00
Home.....	49,099	52,532,533 00	5,339	14,952,113 00	3,569	7,269,633 00	50,869	100,214,968 00
John Hancock.....	185,066	220,907,561 00	24,578	41,690,235 00	10,710	19,192,099 00	149,024	243,305,747 00
Massachusetts Mutual.....	107,753	242,415,512 00	13,112	33,166,025 00	4,999	13,064,299 00	115,866	262,497,238 00
Metropolitan.....	736,472	606,703,701 00	175,629	168,243,756 00	89,121	71,700,193 00	822,980	703,252,264 00
Mutual.....	645,328	1,441,323,848 00	48,270	120,733,166 00	38,915	98,082,618 00	654,633	1,464,024,396 00
Mutual Benefit.....	213,571	502,179,900 00	26,867	69,025,796 00	11,847	27,547,469 00	223,591	543,658,197 00
National.....	81,797	159,187,877 00	8,618	19,292,348 00	5,241	11,218,999 00	85,174	167,261,226 00
New England Mutual.....	33,223	197,492,772 00	9,967	27,485,361 00	4,158	11,248,457 00	39,032	213,730,176 00
New York.....	961,590	2,002,809,227 00	70,635	170,966,371 00	56,176	133,935,067 00	996,049	2,089,663,031 00
Northwestern Mutual.....	403,614	1,012,899,095 00	41,793	123,091,736 00	19,926	55,851,123 00	425,481	1,080,139,708 00
Penn Mutual.....	184,315	477,733,113 00	19,842	67,747,384 00	12,692	39,367,435 00	191,435	498,563,062 00
Phoenix Mutual.....	63,431	118,503,588 00	7,742	16,438,308 00	3,331	8,591,280 00	67,342	126,350,616 00
Provident Life & Trust.....	80,492	214,509,255 00	10,968	33,320,351 00	4,971	15,379,680 00	86,489	232,749,676 00
Prudential.....	550,716	635,052,785 00	113,787	137,230,956 00	58,035	64,377,409 00	611,468	707,906,332 00

Security Mutual.....	26,828	47,521,015 00	3,394	6,977,971 00	2,708	5,269,570 00	27,519	49,229,416 00
Travelers.....	85,432	209,300,774 00	12,844	84,190,294 00	6,477	14,568,832 00	91,799	228,892,238 00
Union Central.....	148,258	284,906,828 00	14,019	84,821,809 00	7,290	16,715,357 00	154,987	308,018,280 00
United States.....	16,669	80,987,780 00	1,059	2,118,291 00	1,723	3,521,129 00	16,005	29,579,892 00
<b>Total.....</b>	<b>5,446,371</b>	<b>\$10,510,428,409 52</b>	<b>692,272</b>	<b>\$1,814,369,451 88</b>	<b>404,202</b>	<b>\$771,731,777 72</b>	<b>5,784,441</b>	<b>\$11,058,066,083 68</b>
<b>Aggregate.....</b>	<b>5,489,326</b>	<b>\$10,571,112,609 52</b>	<b>695,055</b>	<b>\$1,819,034,884 88</b>	<b>406,808</b>	<b>\$775,785,552 72</b>	<b>5,777,578</b>	<b>\$11,114,411,441 68</b>
<b>INDUSTRIAL.</b>								
Columbian National.....	3,223	\$478,596 00	5	\$6,964 00	334	\$50,366 00	2,894	\$480,194 00
John Hancock.....	1,334,692	302,547,364 00	406,811	67,828,646 00	306,397	47,365,392 00	1,941,108	323,010,618 00
Metropolitan.....	9,885,207	1,435,247,999 00	1,691,860	264,658,941 00	1,111,998	187,307,816 00	10,465,074	1,512,599,124 00
Prudential.....	8,295,427	1,049,808,021 00	2,165,108	324,808,772 00	1,503,365	231,264,776 00	8,957,170	1,143,852,017 00
<b>Total.....</b>	<b>20,018,549</b>	<b>\$2,788,076,980 00</b>	<b>4,263,784</b>	<b>\$657,308,323 00</b>	<b>2,916,089</b>	<b>\$465,968,350 00</b>	<b>21,366,244</b>	<b>\$2,979,391,953 00</b>

TABLE No. 23.  
Policies Terminated During 1910.

COMPANIES.	DEATH.		MATURITY.		EXPIRY.		SURRENDER.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
MAINE COMPANY.								
Union Mutual.....	470	\$764,217 00	160	\$208,127 00	718	\$1,017,679 00	484	\$645,888 00
COMPANIES OF OTHER STATES.								
Etna.....	2,254	\$3,888,322 72	1,844	\$2,716,146 00	5,280	\$1,744,387 00	3,119	\$5,787,687 65
Columbian National.....	71	202,951 00	-	-	16	50,582 00	817	1,251,407 00
Connecticut General.....	183	309,920 00	196	218,282 00	90	182,749 00	391	731,988 00
Connecticut Mutual.....	1,691	4,456,440 00	179	354,505 80	33	96,911 20	1,225	3,024,747 29
Equitable.....	6,358	20,079,390 00	2,744	8,403,080 00	680	3,366,879 00	14,626	39,213,520 00
Fidelity Mutual.....	667	1,618,522 00	28	30,680 00	396	826,785 00	1,253	2,560,782 00
Home.....	542	981,879 00	134	337,088 00	33	63,913 00	1,481	2,675,600 00
John Hancock.....	1,087	1,997,558 00	94	165,780 00	23	56,075 00	2,443	3,037,919 00
Massachusetts Mutual.....	1,014	2,636,023 00	140	296,867 00	12	20,315 00	1,582	4,368,720 00
Metropolitan.....	6,179	5,048,412 00	1,265	881,532 00	125	268,296 00	21,685	17,905,900 00
Mutual.....	7,808	22,680,022 00	2,307	7,463,203 00	468	3,619,468 00	16,064	36,462,861 00
Mutual Benefit.....	2,343	6,569,008 00	698	1,690,565 00	3,789	7,092,604 00	3,097	7,868,348 00
National.....	667	1,593,273 00	392	693,043 00	581	1,012,479 00	1,583	3,530,999 00
New England Mutual.....	861	2,380,881 00	212	580,916 00	411	1,420,714 00	1,218	2,431,639 00
New York.....	9,591	23,653,269 00	2,603	6,405,553 00	7,978	21,062,761 00	19,932	42,290,132 00
Northwestern Mutual.....	3,543	10,067,688 00	964	2,598,134 00	228	1,512,978 00	8,863	21,189,200 00
Penn Mutual.....	1,796	5,459,229 00	721	1,749,448 00	1,785	4,013,456 00	3,269	10,143,102 00
Phoenix Mutual.....	801	1,576,914 00	147	282,914 00	245	333,088 00	947	2,108,225 00
Provident Life & Trust.....	591	1,907,126 00	931	2,675,083 00	-	-	1,393	3,751,235 00
Prudential.....	4,465	5,780,271 00	563	471,567 00	25,039	25,941,972 00	4,933	6,568,160 00



Security Mutual.....	310	603,075 00	1	1,000 00	34	54,690 00	329	639,802 00
Travelers.....	894	2,212,962 00	347	756,546 00	239	538,495 00	1,584	4,056,290 00
Union Central.....	1,192	2,536,864 00	1,066	1,806,411 00	806	1,599,554 00	1,039	2,751,906 00
United States.....	265	559,027 00	40	74,335 00	279	572,542 00	460	812,471 00
Total.....	55,178	\$128,818,126 72	18,116	\$40,652,678 80	48,570	\$75,451,598 20	112,893	\$225,162,590 94
Aggregate.....	55,643	\$129,582,343 72	18,276	\$40,866,805 80	49,288	\$76,469,272 20	113,267	\$225,808,428 94
INDUSTRIAL.								
Columbian National.....	104	\$16,540 00	-	-	-	-	151	\$24,435 00
John Hancock.....	27,670	4,289,856 00	20	\$2,334 00	159	\$39,750 00	25,369	5,080,084 00
Metropolitan.....	143,599	16,514,567 00	2,627	197,280 00	1,054	43,330 00	48,158	7,520,211 00
Prudential.....	112,173	12,257,265 00	266	18,539 00	645	23,557 00	11,720	276,856 00
Total.....	283,546	\$33,058,228 00	2,913	\$218,153 00	1,858	\$106,637 00	85,398	\$12,901,586 00

TABLE No. 23 - Concluded.

COMPANIES.	LAPSE.		DECREASE.		TOTAL TERMINATED.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.
<b>MAINE COMPANY.</b>						
Union Mutual.....	798	\$1,226,892 00	31	\$141,022 00	2,606	\$4,008,775 00
<b>COMPANIES OF OTHER STATES.</b>						
Etna.....	3,360	\$7,407,248 00	2	\$870,542 74	15,859	\$22,414,334 11
Columbian National.....	1,364	3,736,598 00	-	447,367 50	1,768	5,687,956 50
Connecticut General.....	668	2,230,672 00	-	201,641 82	1,523	3,375,252 82
Connecticut Mutual.....	1,149	2,226,326 00	-	630,836 00	4,277	10,789,766 29
Equitable.....	8,802	23,421,358 00	-	5,083,191 00	33,210	99,570,413 00
Fidelity Mutual.....	2,833	6,335,649 00	4	522,739 00	5,181	11,895,107 00
Home.....	1,379	2,768,924 00	-	442,279 00	3,569	7,269,693 00
John Hancock.....	6,942	10,142,250 00	121	3,792,517 00	10,710	19,192,099 00
Massachusetts Mutual.....	2,251	4,802,185 00	-	960,189 00	4,999	13,084,299 00
Metropolitan.....	59,867	46,637,636 00	-	958,417 00	89,121	71,700,193 00
Mutual.....	11,768	24,899,559 00	-	2,907,505 00	38,915	98,032,618 00
Mutual Benefit.....	1,920	3,726,588 00	-	600,356 00	11,847	27,547,469 00
National.....	1,641	3,357,934 00	377	1,031,271 00	5,241	11,218,999 00
New England Mutual.....	1,456	3,237,880 00	-	1,196,427 00	4,158	11,248,457 00
New York.....	16,072	32,480,088 00	-	8,041,264 00	56,176	138,983,067 00
Northwestern Mutual.....	6,328	16,165,270 00	-	4,297,853 00	19,926	55,851,123 00
Penn Mutual.....	5,121	15,764,633 00	-	2,387,567 00	12,692	39,967,435 00
Phoenix Mutual.....	1,691	3,783,522 00	-	506,667 00	3,831	8,591,280 00
Provident Life & Trust.....	2,056	5,837,079 00	-	1,159,407 00	4,971	15,379,930 00
Prudential.....	23,035	24,312,496 00	-	1,302,943 00	58,035	64,377,409 00

Security Mutual.....	2,029	3,847,973 00	-	123,090 00	2,708	5,269,570 00
Travelers.....	3,413	7,034,539 00	-	-	6,477	14,598,832 00
Union Central.....	3,187	7,350,880 00	-	669,762 00	7,290	16,715,357 00
United States.....	682	1,405,083 00	17	97,671 00	1,723	3,521,129 00
<b>Total</b> .....	<b>168,989</b>	<b>\$262,962,345 00</b>	<b>521</b>	<b>\$38,684,443 06</b>	<b>404,202</b>	<b>\$771,731,777 72</b>
<b>Aggregate</b> .....	<b>169,782</b>	<b>\$264,189,237 00</b>	<b>552</b>	<b>\$38,825,465 06</b>	<b>406,808</b>	<b>\$775,735,552 72</b>
<b>INDUSTRIAL.</b>						
Columbian National.....	79	\$9,391 00	-	-	334	\$50,366 00
John Hancock.....	247,179	37,973,368 00	-	-	300,397	47,365,392 00
Metropolitan.....	916,555	155,257,037 00	-	\$7,775,391 00	1,111,993	187,307,816 00
Prudential.....	1,378,561	206,567,372 00	-	12,121,187 00	1,503,365	231,264,776 00
<b>Total</b> .....	<b>2,542,374</b>	<b>\$399,807,168 00</b>	<b>-</b>	<b>\$19,896,578 00</b>	<b>2,916,089</b>	<b>\$465,988,350 00</b>

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

COMPANIES.	POLICIES ISSUED.				POLICIES TERMINATED.			
	1909.		1910.		1909.		1910.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
<b>MAINE COMPANY.</b>								
Union Mutual.....	469	\$563,063 12	610	\$779,599 71	626	\$671,774 05	593	\$660,168 08
<b>COMPANIES OF OTHER STATES.</b>								
Etna.....	164	\$271,083 00	165	\$236,920 00	184	\$256,282 00	177	\$208,682 00
Columbian National.....	42	53,708 00	44	55,877 00	33	76,310 00	33	69,100 00
Connecticut General.....	73	160,400 00	93	173,166 00	16	21,816 00	29	47,180 00
Connecticut Mutual.....	331	468,403 00	319	491,942 00	199	355,397 00	184	302,963 00
Equitable.....	408	1,081,815 00	350	789,510 00	318	897,252 00	339	787,076 00
Fidelity Mutual.....	123	169,585 00	177	235,439 00	32	38,161 00	66	98,900 00
Home.....	75	125,519 46	147	228,425 00	51	86,779 46	66	88,650 00
John Hancock.....	106	147,500 00	138	198,513 00	30	68,841 00	20	31,598 00
Manhattan.....	5	5,310 00	-	-	3	3,310 00	-	-
Massachusetts Mutual.....	149	323,774 00	160	406,240 00	92	141,694 00	77	127,135 00
Metropolitan.....	1,950	1,508,135 00	2,167	1,726,165 00	1,086	678,306 00	990	725,892 00
Mutual.....	406	707,105 60	464	816,032 60	396	788,842 40	440	752,735 00
Mutual Benefit.....	305	525,821 00	316	601,974 00	210	294,471 00	193	262,448 00
National.....	129	198,816 49	147	206,816 74	112	140,447 34	85	114,187 92
New England Mutual.....	215	367,647 00	305	531,814 00	170	234,276 00	118	214,991 00
New York.....	410	559,895 00	472	748,364 00	316	516,142 00	307	587,987 00
Northwestern Mutual.....	335	463,500 00	361	582,100 00	248	363,746 00	277	427,294 00
Penn Mutual.....	358	571,232 00	423	685,389 00	315	335,121 00	201	307,180 00
Phoenix Mutual.....	49	76,634 00	41	70,674 00	63	85,085 00	43	64,081 00
Provident Life & Trust.....	162	319,259 00	178	354,608 00	108	211,460 00	77	146,772 00

Prudential.....	961	937,797 00	1,313	1,433,803 00	211	194,354 00	446	435,142 00
Security Mutual.....	23	30,942 00	25	27,089 00	22	24,778 00	18	16,850 00
State Mutual.....	51	88,270 00	-	-	31	63,515 00	-	-
Travelers.....	109	179,735 00	131	222,877 00	101	134,535 00	88	146,997 00
Union Central.....	6	12,500 00	2	7,000 00	22	35,989 00	15	24,190 00
United States.....	2	2,000 00	4	4,052 00	6	5,500 00	9	8,280 00
<b>Total.....</b>	<b>6,947</b>	<b>\$9,301,336 55</b>	<b>7,942</b>	<b>\$10,835,786 34</b>	<b>4,325</b>	<b>\$6,051,810 20</b>	<b>4,293</b>	<b>\$5,996,210 92</b>
<b>Aggregate.....</b>	<b>7,416</b>	<b>\$9,864,399 67</b>	<b>8,552</b>	<b>\$11,615,386 05</b>	<b>4,951</b>	<b>\$6,723,584 25</b>	<b>4,886</b>	<b>\$6,656,379 00</b>
<b>INDUSTRIAL.</b>								
Metropolitan.....	14,085	\$2,565,114 00	15,014	\$2,696,182 00	8,717	\$1,617,532 00	9,048	\$1,345,681 00
Prudential.....	13,476	1,975,328 00	15,066	2,305,144 00	5,735	859,733 00	9,853	1,511,719 00
<b>Total.....</b>	<b>27,561</b>	<b>\$4,540,442 00</b>	<b>30,080</b>	<b>\$5,001,326 00</b>	<b>14,452</b>	<b>\$2,477,265 00</b>	<b>18,901</b>	<b>\$3,357,400 00</b>

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TABLE No. 24—Concluded.

COMPANIES.	POLICIES IN FORCE DECEMBER 31.				PREMIUMS RECEIVED.		LOSSES AND CLAIMS PAID.	
	1909.		1910.		1909.	1910.	1909.	1910.
	Number.	Amount.	Number.	Amount.				
MAINE COMPANY.								
Union Mutual.....	10,062	\$10,917,323 79	10,079	\$11,096,755 42	\$486,949 25	\$484,546 29	\$148,228 25	\$138,913 64
COMPANIES OF OTHER STATES.								
Aetna.....	1,602	\$2,154,514 00	1,590	\$2,182,752 00	\$60,885 95	\$59,079 92	\$100,600 00	\$92,138 00
Columbian National.....	140	392,624 00	151	379,401 00	11,630 54	11,611 65	1,000 00	-
Connecticut General.....	286	472,166 00	350	598,202 00	16,713 63	21,627 47	-	4,000 00
Connecticut Mutual.....	2,504	3,636,281 00	2,639	3,875,260 00	123,568 68	132,378 90	148,698 00	89,349 00
Equitable.....	7,600	11,469,513 00	7,611	11,471,947 00	406,343 23	414,849 23	92,634 82	107,185 64
Fidelity Mutual.....	328	494,719 00	439	631,258 00	13,556 65	20,743 73	-	2,000 00
Home.....	577	772,463 00	658	912,239 00	32,103 82	33,151 81	1,131 46	4,000 00
John Hancock.....	377	552,521 00	495	729,436 00	19,398 04	24,671 30	15,591 00	1,000 00
Manhattan.....	178	235,022 00	-	-	3,089 16	-	-	-
Massachusetts Mutual.....	1,944	3,087,271 00	2,027	3,366,376 00	117,158 47	122,499 37	53,360 00	40,387 00
Metropolitan.....	9,200	6,329,913 00	10,377	7,390,186 00	281,958 56	314,371 33	34,373 00	51,978 00
Mutual.....	6,460	10,823,798 20	6,434	10,887,095 80	413,531 59	408,085 53	346,735 40	284,833 00
Mutual Benefit.....	4,402	6,062,138 00	4,125	6,401,664 00	212,400 40	219,675 02	104,339 00	94,749 00
National.....	1,467	2,026,842 96	1,529	2,119,471 78	74,270 11	75,898 37	18,048 21	15,018 00
New England Mutual.....	2,340	3,857,343 00	2,532	4,174,166 00	126,833 36	132,459 22	49,324 28	59,112 00
New York.....	5,632	7,954,947 00	5,847	8,115,324 00	299,504 86	303,501 99	118,066 03	143,698 61
Northwestern Mutual.....	4,808	7,671,311 00	4,892	7,826,117 00	280,044 90	294,588 98	141,581 98	136,641 00
Penn Mutual.....	3,259	4,650,593 00	3,481	5,029,842 00	164,907 30	190,408 29	49,027 00	28,115 00
Phoenix Mutual.....	1,011	1,131,543 00	1,009	1,138,136 00	44,640 58	44,466 92	48,422 80	30,373 65
Provident Life & Trnst.....	1,203	2,036,436 00	1,307	2,264,287 00	74,731 19	77,106 55	30,017 00	27,783 00

Prudential.....	2,383	2,332,550 00	3,250	3,331,211 00	98,566 04	119,054 06	14,519 22	11,964 43	
Security Mutual.....	237	298,186 00	244	308,425 00	10,852 58	10,784 35	1,000 00	4,000 00	
State Mutual.....	382	668,490 00	-	-	23,496 81	-	15,527 94	-	
Travelers.....	1,573	2,280,223 00	1,616	2,356,108 00	79,676 90	77,411 58	50,928 32	41,191 60	
Union Central.....	446	700,636 00	433	683,446 00	27,460 24	23,101 05	7,900 00	1,000 00	
United States.....	65	71,750 00	60	67,522 00	1,466 92	1,754 73	1,110 00	1,230 00	
<b>Total.....</b>	<b>60,057</b>	<b>\$82,243,809 16</b>	<b>63,146</b>	<b>\$86,179,872 58</b>	<b>\$3,013,290 46</b>	<b>\$3,138,381 73</b>	<b>\$1,489,484 66</b>	<b>\$1,271,804 98</b>	
Aggregate.....	70,119	\$93,161,132 95	73,225	\$97,216,623 00	\$3,450,229 71	\$3,572,928 02	\$1,587,712 91	\$1,410,718 57	
<b>INDUSTRIAL.</b>									
Metropolitan.....	74,133	\$11,982,335 00	80,099	\$12,832,836 00	\$381,660 81	\$411,387 50	\$100,497 17	\$123,521 73	
Prudential.....	20,386	2,882,759 00	25,549	3,676,184 00	82,101 39	121,713 81	18,861 28	28,011 73	
<b>Total.....</b>	<b>94,469</b>	<b>\$14,865,094 00</b>	<b>105,648</b>	<b>\$16,509,020 00</b>	<b>\$463,762 20</b>	<b>\$533,101 31</b>	<b>\$119,358 45</b>	<b>\$151,533 46</b>	

TABLE No. 25.  
Summary of Gain and Loss Exhibit, 1910.

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.	*Annul-ties.						
<b>MAINE COMPANY.</b>									
Union Mutual.....	\$55,238 53	\$148,561 84	-\$1,015 92	\$53,828 11	\$135,940 11	-\$20,315 73	\$361 17	\$149,505 17	\$223,087 94
<b>COMPANIES OF OTHER STATES.</b>									
Aetna.....	-\$43,840 77	\$1,082,202 50	-\$3,787 14	\$255,849 77	\$1,417,528 03	\$394,101 24	-\$263,074 00	\$2,174,564 60	\$604,415 03
Columbian National.....	-173,192 99	205,425 60	-108 63	64,498 69	83,080 60	11,318 69	-67,402 88	113,735 95	9,883 13
Connecticut General.....	-83,896 69	221,779 32	1,855 43	37,965 30	120,931 03	25,521 12	777 96	130,596 93	194,396 54
Connecticut Mutual.....	51,332 69	574,976 92	16,256 35	96,786 06	640,891 88	-632,026 28	120,952 20	1,468,822 40	-599,653 58
Equitable.....	2,681,832 46	2,923,730 74	-73,365 00	1,524,244 62	6,132,087 57	-6,118,861 91	1,341,577 42	10,574,988 29	-2,168,692 39
Fidelity Mutual.....	46,332 93	201,627 27	2,004 19	93,929 68	288,578 10	-136,002 00	-23,646 19	560,463 46	-87,639 48
Home.....	19,228 64	288,585 40	-700 66	121,957 45	242,875 91	-249,233 30	-43,601 70	464,162 72	-85,100 98
John Hancock.....	1,685,740 63	350,858 07	-	375,811 73	884,937 11	-506,276 90	-315,094 89	1,419,331 98	556,643 77
Massachusetts Mutual.....	526,596 47	1,073,412 48	-	120,776 04	556,132 84	-418,451 48	-1,892 58	1,803,851 81	52,720 66
Metropolitan.....	2,283,233 37	858,028 84	-27,534 47	2,995,002 46	3,161,182 87	-1,831,106 23	-459,057 98	7,555,774 83	-626,025 97
Mutual.....	3,804,835 20	3,382,121 13	187,764 34	996,174 76	8,541,074 12	-6,329,348 12	1,938,432 93	12,521,054 36	-
Mutual Benefit.....	301,273 27	2,003,831 80	-24,457 98	154,814 85	1,571,305 96	-550,538 97	-634,300 93	3,033,692 15	-211,714 15
National.....	3,297 56	621,762 59	-49,363 87	73,079 43	655,443 59	-189,076 91	-3,964 11	1,065,575 92	80,607 41
New England Mutual.....	283,815 56	847,884 95	-	39,351 86	396,191 25	-280,144 12	174 00	1,288,930 54	43,322 96
New York.....	6,491,080 00	4,843,798 00	63,994 00	1,473,424 00	9,882,078 00	-5,056,683 00	-8,723,993 00	8,973,998 00	-
Northwestern Mutual.....	2,186,209 21	4,660,719 58	11,499 13	178,183 71	3,620,007 10	-1,173,607 41	145 13	9,146,763 43	286,393 02
Penn Mutual.....	789,820 08	1,524,280 80	-85,471 79	208,208 34	1,686,417 30	-660,796 79	-250,560 91	3,066,047 81	155,349 22
Phoenix Mutual.....	-63,818 94	412,791 98	962 00	91,771 46	355,376 85	-100,059 17	806 29	694,615 71	3,214 76
Provident Life & Trust.....	-197,582 77	1,079,485 97	-12,078 47	98,072 05	969,039 13	-789,614 11	55,167 87	1,438,183 25	-235,593 58
Prudential.....	2,003,095 43	2,005,878 47	-10,052 81	2,174,978 44	3,223,776 07	-2,201,607 32	-	6,644,131 86	551,936 42
Security Mutual.....	-155,149 76	145,962 23	-135 89	32,374 49	57,369 15	-22,504 69	-57,146 97	115,643 77	-114,875 21
Travelers.....	-618,695 37	820,533 87	-3,030 96	297,437 78	697,857 81	-418,298 42	8,884 62	211,435 57	573,303 76
Union Central.....	179,774 38	1,166,629 47	12,454 61	103,247 59	1,963,350 85	19,295 31	127,497 40	2,733,241 96	839,008 15
United States.....	-34,504 39	59,302 97	-844 72	24,448 69	92,986 10	-34,504 79	-4,733 43	93,352 12	3,798 31
<b>Total.....</b>	<b>\$21,316,315 70</b>	<b>\$31,355,640 95</b>	<b>\$857 66</b>	<b>\$11,687,888 30</b>	<b>\$47,250,504 22</b>	<b>-\$27,338,505 56</b>	<b>-\$7,253,754 05</b>	<b>\$77,682,849 42</b>	<b>-\$163,902 20</b>

\* Minus sign indicates loss.



TABLE No. 26.

Capital, Assets, Liabilities, Surplus, Premiums, 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	-	\$1,579 49	\$88 45	\$1,491 04	\$2,563 11	\$2,611 60	\$1,096 42	\$2,284 70
Maine Insurance Company.....	\$100,000 00	157,314 34	40,708 93	116,605 41	81,280 77	88,399 91	33,823 91	84,686 78
<b>Total.....</b>	<b>\$100,000 00</b>	<b>\$158,899 83</b>	<b>\$40,797 38</b>	<b>\$118,096 45</b>	<b>\$83,793 88</b>	<b>\$91,011 51</b>	<b>\$34,920 33</b>	<b>\$86,971 48</b>
COMPANIES OF OTHER STATES AND COUNTRIES.								
Etna Accident and Liability Company.....	\$500,000 00	\$987,963 33	\$280,234 58	\$707,728 75	\$428,953 34	\$464,068 97	\$177,606 57	\$362,310 19
Etna Life Insurance Company (Accident Dept).	*2,000,000 00	*101,018,142 96	*90,916,142 10	*10,102,000 86	6,010,880 48	6,200,156 37	2,768,384 83	5,808,646 69
American Bonding Company.....	750,000 00	2,624,927 63	1,138,303 56	1,486,624 07	1,271,725 06	1,364,067 75	294,545 79	1,224,662 52
American Credit-Indemnity Company.....	350,000 00	1,426,481 63	796,458 31	690,023 32	801,518 90	867,130 85	608,634 72	1,017,692 03
American Surety Company.....	2,500,000 00	8,243,629 06	2,340,163 09	5,903,365 97	2,443,611 98	3,089,560 70	8,395 10	2,261,844 16
Bankers Surety Company.....	500,000 00	993,453 15	403,823 04	589,630 11	590,934 75	626,436 06	187,108 38	574,805 33
Casualty Company of America.....	750,000 00	2,616,722 06	1,616,540 31	1,000,181 75	2,216,173 68	2,412,243 63	921,535 05	1,916,596 18
Columbian National Life Insurance Company (Accident Dept).....	*1,000,000 00	*5,686,486 47	*4,206,486 47	*1,480,000 00	98,876 83	98,876 83	44,051 21	104,205 46
Continental Casualty Company.....	300,000 00	2,082,078 45	1,345,289 51	736,788 94	3,083,404 20	3,257,158 24	1,255,962 03	3,063,957 53
Empire State Surety Company.....	500,000 00	1,236,186 42	600,684 76	635,501 66	742,998 18	826,205 99	301,813 56	921,504 09
Employers Liability Assurance Corporation.....	350,000 00	5,688,403 64	3,594,041 24	2,094,362 40	4,486,143 45	4,662,205 97	1,729,720 85	4,088,473 32
Equitable Accident Company.....	100,000 00	200,137 24	23,511 63	176,625 61	76,954 20	96,245 53	30,221 51	96,012 05
Federal Casualty Company.....	200,000 00	300,174 50	88,481 75	261,692 75	345,320 87	391,435 82	139,871 23	358,405 61
Fidelity and Casualty Company.....	1,000,000 00	9,859,430 25	6,913,734 41	2,945,695 84	7,553,917 97	8,112,315 98	2,777,500 14	7,330,122 07
Fidelity and Deposit Company.....	2,000,000 00	6,778,805 52	2,272,333 52	4,506,472 00	2,662,234 87	2,962,158 68	552,245 76	2,306,240 31
Frankfort Marine Accident & Plate Glass Ins. Co.	250,000 00	1,473,042 21	1,002,745 80	470,296 41	1,136,838 77	1,195,717 10	612,114 31	1,186,926 16
General Accident F. & L. Assurance Corporation	250,000 00	2,619,354 16	1,973,185 23	646,168 93	3,082,627 82	3,235,618 59	1,326,519 69	2,390,098 48
Great Eastern Casualty Company.....	250,000 00	718,610 01	284,219 41	434,390 60	582,688 45	663,608 42	177,978 51	546,196 70
Hartford Steam Boiler Inspection & Ins. Co.....	1,000,000 00	4,867,547 28	2,228,579 97	2,638,937 31	1,363,184 27	1,594,137 91	127,803 61	1,404,008 85
Lloyds Plate Glass Insurance Company.....	250,000 00	918,159 33	358,469 01	559,700 32	519,078 15	568,284 41	180,572 32	535,854 65

\* Includes life department.

TABLE No. 26—Concluded.

COMPANIES.	Cash capital.	Admitted assets.	Liabilities except capital.	Surplus to policy holders.	Net premiums.	Total income.	Losses.	Total disbursements.
London Guarantee and Accident Company.....	\$500,000 00	\$3,106,964 93	\$2,232,774 92	\$324,190 01	\$2,830,500 32	\$3,115,012 73	\$1,033,318 94	\$2,580,216 96
Loyal Protective Insurance Company.....	100,000 00	330,597 86	156,996 25	173,661 60	476,217 73	530,961 94	273,227 06	476,402 63
Maryland Casualty Company.....	1,000,000 00	5,724,271 36	3,581,453 12	2,142,818 24	4,488,755 63	4,722,534 54	1,651,293 37	4,196,058 35
Massachusetts Accident Company.....	100,000 00	180,068 76	59,849 10	120,219 66	270,890 82	323,737 13	103,557 99	309,270 27
Massachusetts Bonding and Insurance Company	500,000 00	1,314,144 03	535,516 79	778,627 24	668,156 98	702,262 18	50,801 31	447,582 51
Metropolitan Casualty Insurance Company.....	200,000 00	331,267 34	468,854 52	362,413 32	794,560 42	819,352 96	269,508 58	776,711 74
National Casualty Company.....	200,000 00	302,523 37	49,515 02	253,013 35	732,007 90	792,203 53	272,331 06	842,406 80
National Surety Company.....	1,500,000 00	5,204,485 49	2,604,834 59	2,599,650 90	2,897,811 21	3,277,451 99	652,072 53	2,183,279 85
New Amsterdam Casualty Company.....	314,400 00	1,105,330 49	673,833 33	431,497 11	892,224 33	931,921 73	370,995 23	893,362 61
New England Casualty Company.....	200,000 00	264,840 56	21,039 36	243,801 20	32,047 12	95,612 77	10,209 61	42,766 24
New Jersey Fidelity and P. G. Insurance Co....	300,000 00	645,051 25	258,827 09	386,224 17	411,496 88	436,201 13	165,800 27	392,048 75
New York Plate Glass Insurance Co.....	200,000 00	927,841 91	391,469 11	536,372 80	592,191 11	634,050 32	217,714 81	574,895 33
North American Accident Insurance Company.....	200,000 00	721,451 25	212,389 63	509,061 57	1,019,434 93	1,151,826 28	341,297 99	1,109,933 45
Ocean Accident and Guaranty Corporation.....	350,000 00	4,415,333 40	3,139,537 70	1,275,745 70	3,312,741 17	3,455,022 05	1,173,671 81	2,869,646 63
Peerless Casualty Company.....	100,000 00	115,386 57	3,811 43	111,575 14	38,102 75	51,158 17	13,988 52	47,197 55
Preferred Accident Insurance Company.....	350,000 00	2,124,158 05	907,415 48	1,216,742 57	1,393,230 39	1,461,147 45	527,947 72	1,300,363 07
Ridgely Protective Association.....	100,000 00	325,219 48	56,540 26	268,679 22	290,471 19	327,274 68	158,762 68	800,846 67
Standard Accident Insurance Company.....	500,000 00	3,821,634 72	1,994,296 19	1,827,338 53	2,568,565 95	2,770,491 72	1,052,965 48	2,443,516 29
Title Guaranty and Surety Company.....	1,000,000 00	2,060,636 40	791,833 45	1,268,802 95	934,890 28	1,175,623 85	341,445 35	1,310,631 75
Travelers Indemnity Company.....	1,000,000 00	1,660,105 00	395,779 24	1,264,325 76	469,229 40	746,252 47	160,426 35	424,715 11
Travelers Insurance Company (Accident Dept.)..	*2,500,000 00	*74,563,150 29	*61,277,826 17	*10,285,324 12	10,005,137 29	10,624,936 67	4,127,525 87	10,085,066 57
United States Casualty Company.....	500,000 00	2,825,823 31	1,325,823 31	1,300,000 00	1,794,031 27	1,901,714 81	752,600 28	1,748,105 48
United States Fidelity and Guaranty Company..	2,000,000 00	6,042,167 77	3,154,840 72	2,887,327 05	3,776,143 63	4,095,753 36	842,676 03	3,176,842 97
United States Health and Accident Ins. Co.....	300,000 00	966,478 31	271,446 09	695,032 22	1,015,683 49	1,202,431 16	444,443 69	1,104,126 82
Woodmen's Casualty Company.....	100,000 00	174,633 52	33,340 47	141,293 05	259,310 63	267,005 06	103,172 44	252,611 11
<b>Total</b> .....	<b>\$23,914,400 00</b>	<b>\$279,893,261 23</b>	<b>\$209,983,256 15</b>	<b>\$69,910,005 08</b>	<b>\$81,451,948 54</b>	<b>\$88,289,574 53</b>	<b>\$29,363,812 14</b>	<b>\$77,775,717 94</b>
<b>Aggregate</b> .....	<b>\$29,014,400 00</b>	<b>\$280,052,156 06</b>	<b>\$210,024,053 53</b>	<b>\$70,028,101 53</b>	<b>\$81,535,742 42</b>	<b>\$88,380,586 04</b>	<b>\$29,403,732 47</b>	<b>\$77,862,689 42</b>

\* Includes life department.

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

COMPANIES.	In force December 31, 1909.	Written.	Terminated.	Reinsured.	In force December 31, 1910.	
<b>MAINE COMPANIES.</b>						
Augusta Mutual Plate Glass, Plate Glass.....	\$2,369 87	\$2,733 68	\$2,540 44	-	\$2,563 11	
Maine Insurance { Accident †.....	62,815 60	118,896 98	117,024 71	\$5,768 70	58,919 17	
{ Plate Glass.....	363 35	-	363 35	-	-	
<b>COMPANIES OF OTHER STATES AND COUNTRIES.</b>						
Aetna Accident and Liability {	Plate Glass.....	\$30,016 95	\$72,393 06	\$44,915 90	-	\$57,494 11
	Burglary and Theft.....	57,347 73	117,345 92	69,861 50	\$9,308 06	95,524 09
	Fly Wheel.....	2,280 61	3,190 18	2,052 00	-	3,418 79
	Automobile Property Damage.....	171,029 73	369,638 90	279,391 17	-	261,277 46
Aetna Life {	Accident.....	1,392,293 17	2,061,087 01	2,051,787 21	4,067 65	1,397,525 32
	Health.....	299,464 56	467,512 31	420,799 63	1,880 00	344,297 24
	Liability.....	2,387,731 77	4,820,422 93	4,544,278 35	37 50	2,663,838 85
	Workmen's Collective.....	11,961 50	50,848 07	49,417 33	-	13,392 24
American Bonding {	Fidelity.....	274,391 65	325,875 18	310,990 50	14,442 94	274,833 39
	Surety.....	812,236 70	992,758 55	868,813 92	72,237 90	863,943 43
American Credit, Credit {	Burglary and Theft.....	226,827 32	262,322 84	222,419 19	30,432 96	236,298 01
American Surety {	Fidelity.....	1,061,150 36	857,422 29	1,175,854 96	-	742,717 62
{ Surety.....	997,330 77	1,189,193 33	1,215,710 55	-	970,813 55	
Bankers Surety, Fidelity* {	Surety.....	1,606,470 18	1,766,753 61	1,659,899 71	-	1,713,324 08
{ Fidelity*.....	446,181 82	675,722 75	595,017 02	36,650 22	490,237 33	
Casualty Company of America {	Accident.....	289,563 87	488,911 83	442,771 66	18,107 64	317,596 40
	Liability.....	849,883 98	2,001,451 42	1,594,716 17	14,028 26	1,242,590 97
	Plate Glass.....	168,855 56	230,435 19	210,657 94	-	188,642 81
	Steam Boiler.....	238,312 09	166,284 62	156,821 83	698 58	247,076 30
	Fly Wheel.....	13,603 67	17,607 83	12,260 12	-	18,951 38
	Workmen's Collective.....	30,490 18	66,956 42	76,808 02	-	20,638 58
{	Installment.....	-	43,935 27	43,935 27	-	-
Columbian National Life {	Accident.....	51,389 85	89,955 35	80,656 71	2,782 22	57,906 27
	Health.....	25,001 35	36,742 32	38,340 60	751 21	23,651 86

† Includes Health.

\* Includes Surety.

TABLE No. 27—Continued.

COMPANIES.		In force December 31, 1909.	Written.	Terminated.	Reinsured.	In force December 31, 1910.
Continental Casualty	Accident.....	\$1,532,379 60	\$3,106,704 23	\$3,192,721 03	\$20,994 03	\$1,425,368 77
	Health.....	102,614 20	741,943 75	727,285 25	-	117,272 70
Empire State	Accident.....	71,330 85	95,271 43	109,124 72	57,477 56	-
	Health.....	35,785 53	56,074 14	61,353 29	30,506 38	-
	Liability.....	209,987 07	365,998 85	358,382 92	217,602 50	-
	Fidelity.....	114,237 42	140,999 38	132,377 36	13,341 09	109,518 36
	Surety.....	386,536 61	441,818 32	461,043 22	39,134 82	338,176 89
	Plate Glass.....	82,828 71	75,605 14	70,762 54	87,671 31	-
	Steam Boiler.....	10,757 54	1,900 65	3,149 92	9,508 27	-
	Burglary and Theft.....	116,288 01	140,313 72	123,676 17	15,307 12	117,618 44
	Sprinkler.....	8,101 21	2,763 87	3,440 61	7,424 47	-
	Workmen's Collective.....	1,547 58	5,511 98	6,600 06	459 50	-
Employer's Liability	Accident.....	219,677 73	292,583 90	266,036 78	367 50	245,857 85
	Health.....	50,305 50	90,948 27	70,391 21	70 00	70,792 56
	Liability.....	2,657,324 85	4,120,694 25	3,654,536 40	117 96	3,123,364 24
	Fidelity.....	98,744 97	144,637 17	123,290 60	393 75	114,697 79
	Steam Boiler.....	17,055 12	15,597 20	7,097 96	-	25,554 36
	Burglary and Theft.....	103,710 08	94,438 12	78,857 38	1,180 95	118,109 87
Equitable Accident, Accident	Automobile Property Damage.....	155,154 95	377,301 04	247,514 48	-	284,941 51
	Workmen's Collective.....	22,577 71	59,661 27	46,978 91	-	35,260 07
	Federal Casualty, Accident.....	13,673 75	77,668 97	72,701 50	62 59	18,573 63
Fidelity and Casualty	Accident.....	1,991,218 28	2,737,878 84	2,701,439 55	116 95	2,027,540 62
	Health.....	1,141,861 21	1,658,367 90	1,602,031 99	-	1,198,197 12
	Liability.....	1,863,069 44	3,112,593 55	2,672,033 64	294 96	2,303,359 39
	Fidelity.....	361,053 33	345,316 17	415,849 54	2,337 50	287,582 46
	Surety.....	-	242,249 82	45,512 79	9,508 00	137,234 08
	Plate Glass.....	392,251 90	525,284 01	490,597 23	172 43	417,766 20
	Steam Boiler.....	805,918 82	535,961 66	555,297 35	112 50	796,470 63
	Burglary and Theft.....	774,550 27	730,953 21	757,550 56	3,776 95	744,166 97
	Fly Wheel.....	179,796 22	116,943 48	108,819 94	-	187,919 76
	Workmen's Collective.....	20,924 34	28,182 96	26,914 41	-	22,192 89

Fidelity and Deposit	Accident	-	59,988 13	1,492 78	470 48	57,974 87
	Health	-	26,765 08	746 67	140 00	25,868 41
	Fidelity*	2,848,277 85	2,995,467 25	2,641,678 07	167,251 95	2,474,805 08
	Burglary and Theft.	-	10,780 70	1,699 76	65 64	9,015 30
	Plate Glass	-	97,118 97	1,859 90	-	95,259 07
Frankfort Marine, Accident	Accident†	45,848 03	154,173 50	142,725 09	5,323 41	51,973 03
	Liability	684,323 10	1,052,421 16	1,052,105 78	1,670 49	682,967 99
	Burglary and Theft.	34,876 08	41,855 08	84,734 28	8,880 11	33,066 72
	Workmen's Collective.	39,215 40	75,423 99	75,171 69	-	39,467 76
General Accident (Scotland)	Health	486,642 13	1,163,133 66	1,228,419 35	14,737 69	359,618 75
	Accident	133,131 04	477,880 75	458,144 78	6,816 14	151,550 87
	Liability	927,426 51	1,586,106 37	1,446,135 01	2,706 15	1,080,643 72
	Burglary and Theft.	218,895 66	203,453 06	204,922 86	23,471 85	193,454 51
	Automobile Property Damage	278,040 47	558,225 98	447,979 42	-	388,287 08
Great Eastern	Accident	203,164 36	431,353 67	414,862 50	14,540*01	205,115 52
	Health	67,680 28	206,591 34	181,913 28	205 00	92,153 34
	Plate Glass	-	34,798 52	10,778 01	-	24,020 51
	Burglary and Theft.	-	72,581 82	15,839 91	2,921 14	58,820 77
Hartford Steam Boiler	Steam Boiler	3,704,996 93	1,496,011 70	1,422,596 90	-	3,778,411 73
	Fly Wheel	4,860 58	37,175 85	3,364 51	-	38,671 92
Lloyds Plate Glass, Plate Glass		542,767 73	589,879 19	564,951 00	-	567,695 92
London Guarantee and Accident	Accident	69,954 50	102,671 23	89,579 66	3,930 69	79,115 38
	Health	5,678 55	14,064 19	9,590 79	499 13	9,652 82
	Liability	1,290,210 83	2,463,532 30	2,316,281 15	5,705 35	1,431,756 63
	Steam Boiler	29,076 32	37,968 25	10,998 90	-	56,045 67
	Burglary and Theft.	62,450 55	94,216 67	58,968 13	11,931 85	85,772 24
	Credit	155,502 93	349,231 66	202,412 61	-	302,321 98
	Automobile Property Damage	12,164 43	45,905 74	22,271 *8	-	35,798 89
Loyal Protective, Accident†	Workmen's Collective.	38,361 69	148,126 45	145,420 65	-	41,067 39
		114,431 00	477,615 50	464,492 50	-	127,554 00
Maryland Casualty	Accident	675,140 86	928,924 27	913,184 59	32,823 10	658,057 44
	Health	242,222 00	338,803 41	327,551 01	9,026 03	244,448 37
	Liability	1,415,194 27	2,754,617 85	2,528,577 15	2,204 46	1,639,030 51
	Fidelity	-	13,857 58	673 17	545 00	12,639 41
	Surety	-	60,369 98	4,049 73	1,642 84	54,677 41
	Plate Glass	280,020 57	351,338 39	338,261 49	19 58	293,077 89
	Steam Boiler	437,232 13	306,026 73	258,235 93	-	485,022 93
	Burglary and Theft.	409,786 63	380,462 04	362,136 88	6,554 08	421,557 76
	Sprinkler	183,558 07	225,915 30	206,163 95	942 61	202,366 81
	Physician's Defense	24,030 36	37,102 72	28,660 24	-	32,472 84
	Fly Wheel	34,763 68	30,995 18	22,596 21	-	43,152 55
	Automobile Property Damage	28,250 01	57,149 96	41,348 96	-	44,051 01
Workmen's Collective.	17,374 40	61,764 18	51,983 95	1,241 54	15,913 09	

\* Includes Surety.

† Includes Health.

TABLE No. 27—Continued.

COMPANIES.	In force December 31, 1909.	Written.	Terminated.	Reinsured.	In force December 31, 1910.
Massachusetts Accident { Accident †.....	\$61,852 00	\$276,952 00	\$269,143 00	\$1,397 00	\$68,264 00
{ Fidelity.....	157,901 61	247,258 68	196,556 11	17,417 56	191,186 62
Massachusetts Bonding { Surety.....	292,688 75	471,702 14	358,418 94	67,968 95	338,603 00
{ Burglary and Theft.....	106,742 43	134,335 04	98,707 21	23,560 55	123,909 71
Metropolitan Casualty { Accident.....	100,211 96	171,096 16	133,023 45	1,406 07	136,878 60
{ Health.....	21,415 80	54,434 59	28,460 55	790 30	46,599 54
{ Plate Glass.....	495,246 33	691,911 35	570,107 48	-	617,050 20
National Casualty, (Michigan), Accident †.....	6,701 63	758,120 33	754,342 01	-	10,490 00
National Surety { Fidelity.....	879,071 69	1,379,114 27	1,231,169 51	42,184 51	984,831 94
{ Surety.....	1,412,611 06	1,950,319 33	1,675,972 68	162,145 45	1,524,812 31
{ Burglary and Theft.....	490,051 85	490,126 55	415,223 38	86,446 52	478,508 50
New Amsterdam { Accident.....	128,216 72	205,774 28	193,586 10	671 47	139,733 43
{ Health.....	43,760 36	72,879 73	68,091 26	-	48,548 83
{ Liability.....	307,206 79	649,260 91	544,784 55	5,213 69	406,469 46
{ Plate Glass.....	108,180 08	154,445 54	147,179 61	338 00	115,103 01
{ Burglary and Theft.....	161,575 90	170,209 60	146,965 13	23,674 85	161,145 52
{ Workmen's Collective.....	1,882 81	3,788 51	1,678 06	-	3,993 26
New England Casualty { Accident.....	-	9,743 44	140 93	362 98	9,239 53
{ Health.....	-	8,948 22	133 50	-	8,814 72
{ Liability.....	-	29,165 06	3,801 08	25,363 98	-
{ Automobile Property Damage.....	-	16,035 39	2,042 52	-	13,992 87
New Jersey Fidelity and Plate Glass { Accident.....	-	703 32	50 00	69 40	583 92
{ Plate Glass.....	323,730 59	406,676 36	384,721 78	450 26	345,234 91
{ Burglary and Theft.....	75,047 01	87,545 62	80,332 67	6,670 25	75,589 71
New York Plate Glass, Plate Glass.....	543,047 75	735,765 19	648,544 04	-	630,268 90
North American Accident, Accident.....	205,458 22	1,089,133 38	1,072,943 16	4,504 76	217,188 68

Ocean Accident	Accident.....	268,596 05	388,448 52	372,016 72	9,886 13	275,141 72
	Health.....	53,719 81	92,456 39	84,627 99	80 00	61,467 71
	Liability.....	1,242,540 78	2,383,930 14	2,400,446 13	1,115 66	1,224,909 13
	Fidelity.....	4,901 38	19,936 27	7,001 77	-	17,835 88
	Plate Glass.....	29,585 42	50,390 03	40,158 95	-	39,816 50
	Steam Boiler.....	116,802 44	100,798 92	81,988 08	156 67	134,047 61
	Burglary and Theft.....	216,181 53	265,401 77	200,252 58	40,812 99	240,517 73
	Credit.....	493,079 00	585,785 24	543,775 25	-	475,088 99
Peerless Casualty, Accident †	Automobile Property Damage.....	59,427 70	183,383 36	119,142 04	-	123,669 02
	Workmen's Collective.....	24,814 15	43,989 54	59,540 61	-	8,763 08
Preferred Accident	Accident.....	2,868 07	38,195 91	39,107 33	-	1,956 65
	Health.....	985,236 50	1,294,516 69	1,292,166 06	3,524 85	994,062 28
Ridgely Protective, Accident †	Accident.....	225,900 50	322,499 88	280,631 83	246 25	267,422 30
	Health.....	72,156 00	280,735 32	266,809 07	-	86,082 25
Standard Accident	Accident.....	737,032 72	1,452,389 83	1,370,753 82	14,032 19	804,636 54
	Health.....	111,848 69	188,527 31	168,871 61	-	131,504 39
	Liability.....	831,061 38	1,340,325 15	1,181,826 27	7,679 09	981,881 17
	Automobile Property Damage.....	29,476 90	100,419 90	52,418 99	-	77,477 81
	Workmen's Collective.....	15,605 42	47,146 06	41,681 78	-	21,069 70
Title Guaranty and Surety	Surety.....	968,229 15	1,212,113 30	1,265,269 80	216,533 18	698,539 47
	Title.....	6,185 57	3,043 75	62 50	-	9,166 82
Travelers	Accident.....	2,874,657 11	4,319,897 94	4,086,738 80	38,101 00	3,069,715 25
	Health.....	401,131 42	611,019 84	557,930 80	5,169 02	449,051 44
	Liability.....	3,847,250 89	6,661,328 52	5,786,131 33	1,100 00	4,721,348 08
	Workmen's Collective.....	10,972 28	87,074 73	91,077 83	-	6,969 18
Travelers Indemnity	Accident.....	14,358 74	25,268 42	17,511 12	-	22,116 04
	Health.....	1,641 44	2,948 35	2,265 77	-	2,324 02
	Liability.....	258 80	1,355 35	258 80	-	1,355 35
	Steam Boiler.....	202,895 28	156,840 90	126,337 40	808 79	232,589 99
	Fly Wheel.....	27,969 74	19,359 52	12,884 62	3,736 72	30,107 92
Automobile Property Damage.....	131,197 66	411,450 86	237,067 65	-	305,590 87	
United States Casualty	Accident.....	475,166 85	743,762 30	708,749 99	7,525 08	502,654 08
	Health.....	170,323 38	311,820 72	280,658 78	2,551 35	198,939 94
	Liability.....	626,990 02	1,121,382 75	1,080,398 86	846 53	717,132 33
	Steam Boiler.....	74,178 46	55,776 11	55,731 33	50 50	75,132 44
	Burglary and Theft.....	66,751 83	84,115 62	69,708 01	4,554 68	76,604 81
	Sprinkler.....	49,675 59	52,176 06	63,207 88	-	38,643 77
	Workmen's Collective.....	7,479 00	13,919 10	15,371 02	-	5,527 08

† Includes Health.

TABLE No. 27—Concluded.

COMPANIES.		In force December 31, 1909.	Written.	Terminated.	Reinsured.	In force December 31, 1910.
United States Fidelity and Guaranty	Accident.....	-	\$23,226 26	\$2,568 57	\$1,912 98	\$18,744 71
	Health.....	-	12,195 42	1,905 95	1,005 46	9,284 01
	Liability.....	-	160,164 16	25,113 47	56 67	134,984 02
	Fidelity *.....	\$3,065,620 43	3,852,379 67	3,478,940 87	114,780 83	3,324,278 40
	Fly Wheel.....	-	849 11	-	206 90	642 21
	Plate Glass.....	-	17,744 95	1,760 94	-	15,984 01
	Steam Boiler.....	-	8,030 90	1,463 98	30 00	6,536 92
	Burglary and Theft.....	355,442 58	384,712 69	321,428 16	22,884 44	345,842 67
	Automobile Property Damage.....	-	5,721 77	41 00	-	5,630 77
Workmen's Collective.....	-	2,354 75	-	-	2,354 75	
United States Health and Accident, Accident †.....	189,474 56	1,178,079 74	1,118,950 21	-	248,604 09	
Woodmen's Casualty, Accident †.....	39,748 05	260,501 63	262,335 33	-	37,414 35	
Total	Accident.....	\$13,336,639 36	\$25,246,111 37	\$24,596,687 21	\$264,964 13	\$13,721,099 39
	Health.....	3,134,391 12	5,793,413 91	5,366,726 54	59,236 30	3,501,842 19
	Liability.....	19,140,459 98	34,634,745 22	31,133,850 06	285,743 25	22,355,611 89
	Fidelity.....	8,742,712 92	11,269,747 71	10,349,255 07	409,945 35	9,253,260 21
	Surety.....	5,478,772 45	7,133,085 10	6,328,980 79	568,566 14	5,719,310 62
	Plate Glass.....	2,999,264 81	4,036,539 57	3,537,170 65	88,651 58	3,409,982 15
	Steam Boiler.....	5,637,225 13	2,881,192 64	2,630,709 88	12,769 31	5,824,938 58
	Burglary and Theft.....	3,476,025 51	3,715,170 02	3,258,337 76	322,434 44	3,610,423 33
	Credit.....	1,649,732 29	1,792,439 19	1,922,042 82	-	1,520,128 66
	Sprinkler.....	241,334 87	280,855 23	272,812 44	8,367 08	241,010 58
	Title.....	6,185 57	3,043 75	62 50	-	9,166 82
	Fly Wheel.....	262,664 40	226,121 15	161,977 40	3,943 62	322,864 53
	Automobile Property Damage.....	864,741 85	2,125,232 90	1,449,207 51	-	1,540,787 24
	Workmen's Collective.....	242,706 36	684,748 01	689,144 26	1,701 04	236,609 07
Installment.....	-	43,935 27	43,935 27	-	-	
Physician's Defense.....	24,030 36	37,102 72	23,660 24	-	32,472 84	
Aggregate.....	\$65,236,886 98	\$99,908,483 76	\$91,819,560 40	\$2,026,322 24	\$71,299,488 10	

\* Includes Surety.

† Includes Health.



**TABLE No. 28.**  
**Maine Business—Miscellaneous Companies.**

COMPANIES.	PREMIUMS RECEIVED.		LOSSES PAID.	
	1909.	1910.	1909.	1910.
<b>MAINE COMPANIES.</b>				
Augusta Mutual Plate Glass, Plate Glass.....	\$2,369 87	\$2,563 11	\$970 80	\$1,096 42
Maine Insurance { Accident.....	47,349 36	174,859 31	12,812 97	132,844 83
{ Health.....	28,310 39	-	10,800 81	-
{ Plate Glass.....	-99 06	-	115 69	-
<b>COMPANIES OF OTHER STATES AND COUNTRIES.</b>				
Etna Accident and Liability { Plate Glass.....	\$311 94	\$328 12	\$3 25	-
{ Burglary and Theft.....	44 02	208 38	-	-
{ Automobile Property Damage.....	302 57	755 01	-	-
Etna Life { Accident.....	3,857 38	5,156 33	1,073 13	\$370 78
{ Health.....	602 08	1,320 50	253 63	40 42
{ Liability.....	13,986 22	17,363 92	10,059 28	5,899 04
{ Workmen's Collective.....	5,033 26	7,793 38	2,266 36	1,858 73
American Bonding { Fidelity*.....	3,439 15	3,357 33	115 74	-
{ Burglary and Theft.....	120 49	147 79	-	-
American Credit, Credit.....	11,062 00	6,715 00	5,037 88	350 00
American Surety { Fidelity.....	2,567 82	2,731 92	592 38	-
{ Surety.....	5,157 75	3,382 20	-	-
Bankers Surety, Fidelity*.....	589 19	546 65	98 23	-
Casualty Company of America { Accident.....	3,224 34	4,146 07	1,089 28	2,483 04
{ Liability.....	29,767 50	37,390 91	21,162 37	15,782 34
{ Plate Glass.....	588 89	552 53	117 50	216 73
{ Steam Boiler.....	3,182 36	3,270 24	-	-
{ Fly Wheel.....	16 50	9 90	-	-
{ Automobile Property Damage.....	-	2,118 95	-	-
{ Workmen's Collective.....	17,050 34	23,584 69	16,269 74	12,557 45
Columbian National Life { Accident.....	1,603 11	1,357 12	-	37 00
{ Health.....	198 00	77 00	-	19 57

\* Includes Surety.

† Includes Health.

TABLE No. 28—Continued.

COMPANIES.		PREMIUMS RECEIVED.		LOSSES PAID.	
		1909.	1910.	1909.	1910.
Continental Casualty	Accident.....	\$10,555 78	\$9,132 45	\$4,849 28	\$3,512 10
	Health.....	5,668 50	4,947 45	1,016 20	946 27
Empire State	Accident.....	71 62	91 97	-	-
	Health.....	69 48	19 00	-	-
	Liability.....	46 80	9 76	-	-
	Fidelity.....	350 90	416 74	-	-
	Surety.....	580 58	865 11	441 91	-
	Plate Glass.....	223 20	-38 19	32 90	32 25
	Steam Boiler.....	57 78	47 95	-	-
Employers Liability	Burglary and Theft.....	45 30	-	-	-
	Sprinkler.....	176 00	-70 40	-	-
Employers Liability	Accident.....	5,800 10	5,234 15	2,283 09	1,208 40
	Health.....	1,759 89	1,723 17	982 44	181 42
	Liability.....	31,177 16	50,061 46	15,605 79	22,571 96
	Fidelity.....	2,513 01	2,462 57	-	-
	Steam Boiler.....	814 50	1,019 43	-	-
	Burglary and Theft.....	1,440 30	1,308 70	-	-
Equitable Accident, Accident	Automobile Property Damage.....	1,131 26	1,544 52	348 40	292 55
	Workmen's Collective.....	99 45	91 25	39 00	-
Federal Casualty, Accident	Accident.....	-	10,632 20	-	4,246 25
Federal Casualty, Accident	Accident.....	4,845 58	4,507 47	1,951 90	2,488 89
Fidelity and Casualty	Accident.....	8,697 44	8,716 70	7,997 58	891 23
	Health.....	4,569 02	4,812 84	1,209 27	1,377 43
	Liability.....	15,658 15	17,651 43	10,194 30	4,358 88
	Fidelity.....	835 57	773 92	-	3,300 00
	Surety.....	-	5 00	-	-
	Plate Glass.....	1,024 01	1,195 68	154 26	290 64
	Steam Boiler.....	6,160 01	5,931 08	207 46	22 05
Fidelity and Casualty	Burglary and Theft.....	2,773 55	2,306 34	-	258 59
	Fly Wheel.....	376 87	307 07	710 00	9,733 26

Fidelity and Deposit	Accident.....	-	25 00	-	-
	Fidelity.....	2,662 33	*6,928 01	4,000 00	*1,397 77
	Surety.....	2,658 75	-	-	-
Frankfort Marine, Accident	Accident.....	676 31	1,049 31	524 39	1,809 33
	Liability.....	2,482 27	2,111 08	59 94	790 29
	Burglary and Theft.....	76 08	75 00	5 50	-
General Accident, Scotland	Accident.....	9,796 37	8,364 56	5,007 80	2,518 86
	Health.....	3,265 46	3,584 71	1,669 26	1,079 50
	Liability.....	6,042 43	4,660 36	1,115 04	1,060 76
	Burglary and Theft.....	188 96	160 11	-	-
	Automobile Property Damage.....	463 80	704 80	20 85	84 42
Great Eastern	Accident.....	7,969 74	5,556 69	3,023 99	2,218 32
	Health.....	3,936 62	3,679 48	2,041 27	1,164 52
Hartford Steam Boiler	Steam Boiler.....	8,269 62	9,075 59	75 00	337 17
	Fly Wheel.....	206 76	-	-	-
Lloyds Plate Glass, Plate Glass.....		2,316 10	2,260 30	710 57	810 47
London Guarantee and Accident	Liability.....	-	771 45	-	-
	Credit.....	-	300 00	-	-
	Automobile Property Damage.....	-	13 00	-	-
Loyal Protective, Accident.....		12,754 50	54,689 50	6,488 82	34,050 75
Maryland Casualty	Accident.....	3,445 15	3,295 44	1,797 56	2,698 88
	Health.....	1,360 20	1,320 41	381 08	411 23
	Liability.....	10,608 18	12,053 30	2,419 72	6,510 68
	Fidelity.....	-	15 00	-	-
	Surety.....	-	220 00	-	-
	Plate Glass.....	2,002 26	1,591 90	476 27	809 55
	Steam Boiler.....	1,662 56	1,082 01	-	-
	Burglary and Theft.....	1,087 38	983 63	-	76
	Sprinkler.....	188 58	565 58	10 00	-
	Fly Wheel.....	31 67	46 67	-	-
	Automobile Property Damage.....	255 00	480 55	28 47	22 72
	Workmen's Collective.....	55 57	55 57	-	-
Physician's Defense.....	-	1,273 28	-	-	
Massachusetts Accident, Accident.....		18,423 18	19,996 45	9,321 99	8,498 71
Massachusetts Bonding	Fidelity.....	1,435 51	1,589 41	-	-
	Surety.....	857 55	1,417 17	-	-
	Burglary and Theft.....	776 74	-59 46	-	-

† Includes Health.

\* Includes Surety.

TABLE No. 28—Concluded.

COMPANIES.	PREMIUMS RECEIVED.		LOSSES PAID.	
	1909.	1910.	1909.	1910.
Metropolitan Casualty { Accident.....	\$185 21	\$105 00	-	-
{ Plate Glass.....	2,414 67	1,805 42	\$369 97	\$499 81
National Casualty (Michigan) Accident.....	6,335 70	4,578 11	2,204 04	1,980 17
{ Fidelity.....	5,468 20	5,088 75	714 98	961 43
National Surety { Surety.....	3,990 75	4,891 43	-	2,761 85
{ Burglary and Theft.....	849 90	208 73	1,900 00	-
{ Accident.....	431 88	273 50	-	-
New Amsterdam { Health.....	119 00	81 50	76 30	68 33
{ Liability.....	167 48	149 55	1 78	482 49
{ Plate Glass.....	149 35	133 74	19 72	96 46
{ Burglary and Theft.....	43 25	36 25	-	3 75
New Jersey Fidelity & Plate Glass { Plate Glass.....	1,429 93	1,466 38	343 10	282 64
{ Burglary and Theft.....	25 00	17 50	-	-
New York Plate Glass, Plate Glass.....	1,078 79	1,166 66	705 38	270 41
North American Accident, Accident.....	2,807 41	2,098 28	1,080 92	693 62
{ Accident.....	632 00	689 25	54 78	205 12
{ Health.....	115 00	122 50	-	-
{ Liability.....	1,067 84	946 36	1,307 70	1,189 68
Ocean Accident { Steam Boiler.....	19 00	188 78	-	-
{ Burglary and Theft.....	604 56	58 66	-	-
{ Credit.....	-	340 00	710 74	48 28
{ Automobile Property Damage.....	108 98	10 96	-	-
Peerless Casualty, Accident.....	-	5,968 95	-	1,792 67
Phoenix Preferred, Accident.....	70 80	-	102 40	-
Preferred Accident { Accident.....	8,610 79	8,297 12	2,700 88	3,059 30
{ Health.....	1,831 00	2,026 00	257 83	499 41
Ridgely Protective, Accident.....	3,166 10	3,939 00	1,805 94	2,476 72
Standard Accident { Accident.....	6,778 10	11,023 74	2,311 03	3,612 62
{ Health.....	299 00	285 15	10 00	68 03
{ Liability.....	1,262 00	1,434 66	288 00	80 80
{ Automobile Property Damage.....	81 95	136 12	-	-
Title Guaranty and Surety, Surety.....	268 58	452 67	-	-

Travelers	{	Accident.....	34,616 15	34,616 73	9,915 12	8,962 28
		Health.....	4,845 81	5,254 24	1,970 02	1,853 89
		Liability.....	32,868 75	31,094 55	5,895 25	9,616 52
		Workmen's Collective.....	219 60	257 22	-	-
Travelers Indemnity	{	Accident.....	15 00	121 91	-	-
		Steam Boiler.....	97 60	594 13	-	-
		Fly Wheel.....	96 23	108 88	-	-
		Automobile Property Damage.....	921 48	1,258 02	20 20	454 80
United States Casualty	{	Accident.....	3,684 19	3,063 27	1,541 71	300 59
		Health.....	1,096 14	814 06	279 19	441 05
		Liability.....	2,361 53	2,763 19	1,100 37	3,989 31
		Steam Boiler.....	412 06	1,133 87	-	-
		Burglary and Theft.....	72 50	100 72	-	-
United States Fidelity and Guaranty	{	Liability.....	-	1,988 63	-	-
		Fidelity*.....	7,347 94	8,063 49	122 74	-
		Burglary and Theft.....	598 79	479 01	394 50	48 00
United States Health and Accident, Accident	{	.....	26,788 65	20,996 96	10,890 42	7,467 78
		.....	13,466 05	13,651 40	785 87	1,384 50
Woodmen's Casualty	{	Accident.....	-	-	890 31	572 23
		Health.....	-	-	-	-
Total	{	Accident.....	\$236,561 94	\$316,223 94	\$91,691 14	\$131,812 74
		Health.....	58,045 34	30,068 01	21,761 26	8,723 10
		Liability.....	147,491 31	180,389 56	69,209 54	72,332 75
		Fidelity.....	27,209 62	31,863 79	5,644 07	5,659 20
		Surety.....	13,408 96	11,233 58	441 91	2,761 85
		Plate Glass.....	13,809 95	13,025 65	4,019 41	4,405 38
		Steam Boiler.....	20,875 94	22,343 08	282 46	359 22
		Burglary and Theft.....	8,654 77	6,031 36	2,290 00	311 10
		Credit.....	11,062 00	7,355 00	5,748 62	398 28
		Sprinkler.....	364 58	495 18	10 00	-
		Fly Wheel.....	728 03	472 02	710 00	9,738 26
		Automobile Property Damage.....	3,245 09	7,021 93	417 92	854 49
		Workmen's Collective.....	22,458 22	31,782 11	18,575 10	14,416 18
Physician's Defense.....	-	1,273 28	-	-		
Aggregate.....		\$563,710 75	\$659,578 49	\$220,801 43	\$251,767 56	

\* Includes Surety.

† Includes Health.

**TABLE No. 29.**  
**Summary of Gain and Loss Exhibit—Miscellaneous Companies.**

COMPANIES.	UNDERWRITING.			INVESTMENTS.			†Miscellaneous gains.	Dividends to stockholders.	†Net gain in surplus during 1910.
	Premium income earned.	Losses and expenses.	†Gain in surplus.	Income earned.	Expenses and losses.	†Gain in surplus.			
<b>MAINE COMPANIES.</b>									
Augusta Mutual Plate Glass Insurance Co...	\$2,611 60	\$2,373 15	\$238 45	-	-	-	-	-	\$238 45
Maine Insurance Company.....	75,873 70	76,906 39	-1,032 69	\$5,954 78	\$456 61	\$5,498 17	\$4,465 48	-	4,465 48
<b>Total .....</b>	<b>\$78,485 30</b>	<b>\$79,279 54</b>	<b>-\$794 24</b>	<b>\$5,954 78</b>	<b>\$456 61</b>	<b>\$5,498 17</b>	<b>\$4,465 48</b>	<b>-</b>	<b>\$4,708 93</b>
<b>COMPANIES OF OTHER STATES AND COUNTRIES.</b>									
Etna Accident and Liability Company.....	\$345,394 13	\$355,434 63	-\$10,040 50	\$37,704 92	\$8,112 70	\$29,592 22	-	\$20,000 00	-\$448 28
Etna Life Insurance Co. (Accident Dept.)...	5,755,279 89	5,990,903 62	-235,623 73	195,867 15	35,115 80	160,751 35	-	100,000 00	-174,872 38
American Bonding Company.....	1,162,464 70	1,077,738 40	84,726 30	92,955 22	68,209 40	24,745 82	-	120,000 00	-10,527 88
American Credit-Indemnity Company.....	903,509 47	709,424 03	194,085 44	63,836 18	36,405 80	27,430 38	-	3,500 00	218,015 82
American Surety Company.....	2,341,989 17	1,730,045 05	611,944 12	538,876 30	485,293 77	53,582 53	-\$15,000 00	375,000 00	275,526 65
Bankers Surety Company.....	528,102 10	524,672 65	3,429 45	35,724 52	16,718 19	19,006 33	-	-	22,435 78
Casualty Company of America.....	1,925,042 19	1,915,495 07	9,547 12	72,527 67	61,018 32	11,509 35	125,000 00	30,000 00	116,056 47
Columbian National Life Insurance Company (Accident Department).....	99,118 04	99,432 14	-314 10	-	-	-	-	-	-314 10
Continental Casualty Company.....	3,084,151 87	2,942,491 33	141,660 54	69,720 09	12,965 30	56,754 79	-100,000 00	60,000 00	38,415 33
Empire State Surety Company.....	925,390 69	888,124 14	37,266 55	47,363 08	51,364 74	-3,991 66	-	-	33,274 89
Employers Liability Assurance Corporation..	4,147,723 70	3,711,513 03	436,210 67	183,771 42	74,529 52	109,241 90	-363,072 16	-	182,380 41
Equitable Accident Company.....	73,884 52	76,676 49	-2,791 97	8,092 53	3,384 24	4,708 34	-	8,000 00	-6,083 63
Federal Casualty Company.....	345,388 06	299,973 45	45,409 61	16,714 41	4,437 50	12,276 91	-	120,000 00	-62,313 48
Fidelity and Casualty Company.....	7,080,489 87	7,347,829 40	-267,339 53	405,587 53	511,710 02	-106,122 49	13,701 73	180,000 00	-539,760 29
Fidelity and Deposit Company.....	2,290,063 82	2,029,662 81	200,401 01	283,386 62	170,959 96	112,426 66	-	320,000 00	-7,172 33

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Frankfort Marine Accident & Plate Glass Insurance Company.....	1,119,714 56	1,345,487 02	-225,772 46	48,770 45	13,039 96	35,730 49	159,486 36	-	-	-30,555 61
General Accident F. & L. Assurance Corp....	2,969,349 89	2,661,413 89	287,936 44	82,339 70	49,691 78	38,637 92	-298,787 98	-	-	27,786 38
Great Eastern Casualty Company.....	514,930 74	510,464 83	4,465 91	24,606 46	21,852 36	2,754 10	-	20,000 00	-	-12,779 99
Hartford Steam Boiler Inspection & Ins. Co..	1,330,194 63	1,272,971 77	57,162 86	211,918 17	99,298 84	112,624 83	-3,313 66	120,000 00	-	46,473 53
Lloyds Plate Glass Insurance Company.....	469,546 81	483,326 67	-13,779 86	47,592 84	54,750 11	-7,157 77	-	50,000 00	-	-70,987 63
London Guarantee and Accident Company..	2,590,665 19	2,513,761 82	76,903 37	90,118 70	35,927 87	54,190 83	64,787 54	-	-	195,881 74
Loyal Protective Insurance Company.....	467,557 25	456,734 60	10,822 65	10,115 09	891 70	9,223 89	-	-	-	20,046 04
Maryland Casualty Company.....	4,219,031 65	4,088,515 95	130,515 70	235,305 18	147,688 03	87,617 15	-	410,000 00	-	-191,867 15
Massachusetts Accident Company.....	273,525 25	263,372 57	10,152 68	5,738 41	4,181 42	1,556 99	-	10,000 00	-	1,709 67
Massachusetts Bonding and Insurance Co....	603,948 11	521,499 50	82,448 61	36,000 44	17,814 24	18,186 20	-	30,000 00	-	70,634 81
Metropolitan Casualty Insurance Company..	701,947 69	744,953 92	-43,006 23	25,338 74	25,579 61	-240 27	20,000 00	20,000 00	-	-43,246 50
National Casualty Company.....	731,656 07	682,840 61	48,815 46	10,548 52	1,099 87	9,448 65	-3,330 00	116,000 00	-	-61,065 89
National Surety Company.....	2,508,639 62	2,316,318 88	192,320 74	135,729 91	75,821 26	59,908 65	250,000 00	340,000 00	-	162,229 39
New Amsterdam Casualty Company.....	823,849 74	873,823 38	-49,973 64	40,489 76	41,347 12	-857 36	-25,000 00	25,152 00	-	-100,983 00
New England Casualty Company.....	23,768 55	43,192 57	-19,424 02	7,677 90	271 88	7,406 02	*51,322 16	-	-	39,304 16
New Jersey Fidelity and P. G. Insurance Co..	392,657 16	378,734 35	13,922 81	26,076 56	2,167 73	23,908 83	-	116,000 00	-	-78,168 36
New York Plate Glass Insurance Co.....	552,272 50	555,562 25	-3,289 75	41,681 59	55,955 19	-14,273 60	-	32,000 00	-	-49,563 35
North American Accident Insurance Co....	1,012,869 39	976,015 62	36,853 77	31,317 22	5,523 10	25,794 12	-	40,000 00	-	22,647 89
Ocean Accident and Guarantee Corporation.	3,233,075 39	3,071,797 03	161,278 36	147,792 13	34,053 98	113,738 15	-269,324 45	-	-	5,692 06
Peerless Casualty Company.....	37,587 21	37,420 37	166 84	5,341 09	2,578 08	2,763 01	-	2,750 00	-	179 85
Preferred Accident Insurance Company.....	1,378,806 72	1,153,538 47	225,268 25	71,895 42	27,105 69	44,789 73	-	84,000 00	-	186,057 98
Ridgely Protective Association.....	278,013 27	272,304 15	5,709 12	10,420 23	4,197 70	3,642 53	80 70	5,000 00	-	9,432 35
Standard Accident Insurance Company.....	2,396,374 06	2,339,418 85	56,955 21	155,329 75	54,296 50	101,033 25	50,000 00	60,000 00	-	147,988 46
Title Guaranty and Surety Company.....	974,075 61	972,558 83	1,516 78	94,497 19	52,461 41	42,035 78	-	100,000 00	-	-56,447 44
Travelers Indemnity Company.....	356,413 81	455,661 27	-99,247 46	40,947 34	11,701 99	29,245 35	*250,000 00	-	-	179,997 89
Travelers Insurance Co. (Accident Dept.)....	9,349,135 37	8,943,905 07	405,230 30	610,956 86	646,406 96	-35,450 10	-87,443 07	500,000 00	-	-217,662 87
United States Casualty Company.....	1,657,452 45	1,606,899 70	50,552 75	106,028 12	91,752 37	14,275 75	-14,828 50	50,000 00	-	9,432 35
United States Fidelity and Guaranty Co....	3,482,652 76	3,019,052 86	463,599 90	208,399 33	160,657 20	47,742 13	23,177 48	160,000 00	-	374,519 51
United States Health and Accident Ins. Co..	976,349 12	923,434 48	52,914 64	45,444 76	8,519 59	36,925 17	-	36,000 00	-	55,839 81
Woodmen's Casualty Company.....	259,832 92	238,929 34	20,903 58	8,179 15	712 80	7,466 35	-	10,000 00	-	18,369 98
<b>Total.....</b>	<b>\$76,633,820 65</b>	<b>\$73,443,326 36</b>	<b>\$3,190,494 29</b>	<b>\$4,671,134 20</b>	<b>\$3,281,556 00</b>	<b>\$1,389,578 20</b>	<b>-\$172,543 85</b>	<b>\$3,673,402 00</b>	<b>\$734,126 64</b>	

\* Includes premium on capital stock.

† Minus sign indicates loss.

**TABLE No. 30.**  
**Income and Disbursements During 1910—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.										
Fraternities Health and Accident Ass'n.....	\$72,093 05	\$177 76	\$82 00	\$72,352 81	\$42,784 45	\$17,306 95	\$7,899 25	\$661 56	\$3,505 92	\$72,158 13
National Casualty Insurance Co.....	7,398 23	100 19	603 38	8,096 80	4,287 45	1,469 87	1,721 82	148 29	1,228 94	8,861 37
Portland Casualty Co.....	16,650 88	20 00	2,537 00	19,207 88	6,734 52	6,230 50	3,189 24	188 25	3,012 62	19,355 13
Prudential Health and Accident Ins. Co.....	5,966 50	2 07	-	5,968 57	1,521 75	3,731 30	98 50	65 11	375 87	5,787 53
Sagamore Health and Accident Ass'n.....	35,167 16	20 00	1,002 00	36,189 16	12,863 26	11,721 96	5,370 76	278 72	3,606 63	33,841 33
Total.....	\$137,270 32	\$320 02	\$4,224 38	\$141,815 22	\$68,191 43	\$40,460 58	\$18,274 57	\$1,341 03	\$11,724 98	\$139,993 49
COMPANIES OF OTHER STATES.										
Eastern Casualty Company.....	\$15,512 00	\$234 75	-	\$15,746 75	\$4,282 59	\$6,416 58	\$432 65	\$326 00	\$893 28	\$12,351 10
Masonic Mutual Accident Company.....	47,052 69	474 91	-	47,527 60	13,011 65	17,837 89	8,011 94	549 03	3,853 92	43,314 43
Total.....	\$62,564 69	\$709 66	-	\$63,274 35	\$17,294 24	\$24,304 47	\$3,444 59	\$875 03	\$4,747 20	\$55,665 53
Aggregate.....	\$199,835 51	\$1,029 68	\$4,224 38	\$205,089 57	\$85,485 67	\$64,765 05	\$26,719 16	\$2,216 96	\$16,472 18	\$195,659 02



**TABLE No. 31.**  
**Assets and Liabilities December 31, 1910—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.									
Fraternal Health and Accident Ass'n.....	\$6,536 45	\$1,608 44	\$1,550 00	\$6,594 89	-	-	\$345 45	\$345 45	\$6,249 44
National Casualty Insurance Co.....	1,906 94	-	59 43	1,947 51	\$380 50	\$278 75	1,624 09	2,283 34	-435 83
Portland Casualty Co.....	839 41	564 00	564 00	839 41	1,538 00	-	114 20	1,652 20	-812 79
Prudential Health and Accident Ins. Co.....	814 26	-	-	814 26	99 00	-	190 00	289 00	525 26
Sagamore Health and Accident Ass'n.....	2,995 39	1,082 00	800 00	3,227 39	787 18	61 17	813 75	1,162 10	2,065 29
Total.....	\$13,092 45	\$3,204 44	\$2,973 43	\$13,823 46	\$2,804 68	\$339 92	\$2,587 49	\$5,732 09	\$7,591 37
COMPANIES OF OTHER STATES.									
Eastern Casualty Company.....	\$7,665 66	\$70 00	\$56 25	\$7,679 41	\$485 71	\$26 81	\$726 00	\$1,238 52	\$6,440 89
Masonic Mutual Accident Company.....	20,374 47	1,001 27	1,123 00	20,252 74	1,658 98	277 94	1,588 76	3,525 68	16,727 06
Total.....	\$28,040 13	\$1,071 27	\$1,179 25	\$27,982 15	\$2,144 69	\$304 75	\$2,314 76	\$4,764 20	\$23,167 95
Aggregate.....	\$41,132 58	\$4,275 71	\$4,152 68	\$41,255 61	\$4,949 37	\$644 67	\$4,902 25	\$10,496 29	\$30,759 32

**TABLE No. 32.**  
**Exhibit of Policies—Assessment Accident Companies.**

COMPANIES.	IN FORCE DECEMBER 31, 1909.		WRITTEN.		TERMINATED.		IN FORCE DECEMBER 31, 1910.		Premiums or assess- ments received during 1910.	Losses and claims incurred during 1910.
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.		
<b>MAINE COMPANIES.</b>										
Fraternal Health and Accident Ass'n.....	4,300	\$805,465 00	2,295	\$548,925 00	1,845	\$553,390 00	4,750	\$801,000 00	\$60,559 55	\$42,258 90
National Casualty Insurance Co.....	1,301	374,800 00	166	47,808 00	1,467	422,608 00	-	-	6,895 23	3,924 05
Portland Casualty Co.....	1,132	344,031 00	1,603	400,750 00	1,842	521,531 00	898	223,250 00	11,729 49	7,323 34
Prudential Health and Accident Ins. Co.....	200	40,000 00	1,112	229,300 00	674	134,800 00	638	134,500 00	2,630 50	1,620 00
Sagamore Health and Accident Ass'n.....	1,736	415,670 00	2,714	831,223 00	1,682	568,113 00	2,768	678,780 00	27,025 16	12,099 42
<b>Total.....</b>	<b>8,669</b>	<b>\$1,979,966 00</b>	<b>7,890</b>	<b>\$2,058,006 00</b>	<b>7,510</b>	<b>\$2,200,442 00</b>	<b>9,049</b>	<b>\$1,837,530 00</b>	<b>\$108,839 93</b>	<b>\$67,225 71</b>
<b>COMPANIES OF OTHER STATES.</b>										
Eastern Casualty Company.....	617	\$342,600 00	1,106	\$669,300 00	609	\$384,400 00	1,114	\$627,500 00	\$9,982 00	\$4,321 38
Masonic Mutual Accident Company.....	2,710	884,545 00	2,831	836,667 00	2,005	587,212 00	3,536	1,134,000 00	32,897 69	13,323 91
<b>Total.....</b>	<b>3,327</b>	<b>\$1,227,145 00</b>	<b>3,937</b>	<b>\$1,505,967 00</b>	<b>2,614</b>	<b>\$971,612 00</b>	<b>4,650</b>	<b>\$1,761,500 00</b>	<b>\$42,879 69</b>	<b>\$17,645 29</b>
<b>Aggregate.....</b>	<b>11,996</b>	<b>\$3,207,111 00</b>	<b>11,827</b>	<b>\$3,563,973 00</b>	<b>10,124</b>	<b>\$3,172,054 00</b>	<b>13,699</b>	<b>\$3,599,030 00</b>	<b>\$151,719 62</b>	<b>\$84,871 00</b>

**TABLE No. 33.**  
**Maine Business—Assessment Accident Companies.**

COMPANIES.	POLICIES ISSUED.				POLICIES TERMINATED.			
	1909.		1910.		1909.		1910.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
<b>MAINE COMPANIES.</b>								
Fraternal Health & Accident Ass'n., Richmond....	2,692	\$567,580	2,295	\$548,925	1,442	\$360,500	1,845	\$553,390
National Casualty Insurance Co., Portland.....	1,675	547,457	166	47,808	1,965	648,707	1,467	422,608
Portland Casualty Company, Portland.....	2,779	269,682	1,603	400,750	2,405	128,386	1,842	521,531
Prudential Health & Accident Ins. Co., Bingham....	542	-	1,112	229,300	342	-	674	134,800
Sagamore Health & Accident Ass'n. Sanford.....	1,550	359,195	2,714	831,223	693	137,600	1,682	568,113
<b>Total.....</b>	<b>9,238</b>	<b>\$1,743,914</b>	<b>7,890</b>	<b>\$2,058,006</b>	<b>6,847</b>	<b>\$1,275,193</b>	<b>7,510</b>	<b>\$2,200,442</b>
<b>COMPANIES OF OTHER STATES.</b>								
Eastern Casualty Company, Boston.....	49	\$27,000	742	\$422,150	9	\$5,300	151	\$90,950
Equitable Accident Company, Boston.....	315	148,350	-	-	564	318,350	-	-
Masonic Mutual Accident Co., Springfield.....	672	142,375	352	77,500	498	108,950	506	106,125
New England Casualty Co., Boston.....	16	2,100	-	-	6	900	-	-
Peerless Casualty Company, Keene, N. H.....	912	373,500	-	-	812	314,650	-	-
<b>Total.....</b>	<b>1,964</b>	<b>\$693,325</b>	<b>1,094</b>	<b>\$499,650</b>	<b>1,889</b>	<b>\$748,150</b>	<b>657</b>	<b>\$197,075</b>
<b>Aggregate.....</b>	<b>11,202</b>	<b>\$2,437,239</b>	<b>8,984</b>	<b>\$2,557,656</b>	<b>8,736</b>	<b>\$2,023,343</b>	<b>8,167</b>	<b>\$2,397,517</b>

TABLE No. 33—Concluded.

COMPANIES.	POLICIES IN FORCE DEC. 31.				PREMIUMS AND ASSESSMENTS RECEIVED.		LOSSES AND CLAIMS PAID.	
	1909.		1910.		1909.	1910.	1909.	1910.
	Number.	Amount.	Number.	Amount.				
MAINE COMPANIES.								
Fraternal Health & Accident Ass'n., Richmond....	4,300	\$805,465	4,750	\$801,000	\$58,932 93	\$60,559 55	\$28,710 83	\$42,766 40
National Casualty Insurance Co., Portland.....	1,301	374,800	-	-	20,764 43	6,695 23	6,874 30	4,271 28
Portland Casualty Company, Portland.....	1,132	344,081	893	223,250	16,809 17	11,729 49	3,980 17	6,327 77
Prudential Health & Accident Ins. Co., Bingham....	200	40,000	638	134,500	843 74	2,630 50	116 70	1,521 00
Sagamore Health & Accident Ass'n., Sanford.....	1,736	415,670	2,768	678,780	18,698 34	27,025 16	6,809 35	12,838 44
Total.....	8,669	\$1,979,966	9,049	\$1,837,530	\$116,048 61	\$108,839 93	\$46,491 35	\$67,724 89
COMPANIES OF OTHER STATES.								
Eastern Casualty Company, Boston.....	40	\$21,700	631	\$352,900	\$257 50	\$2,332 50	\$39 85	\$1,372 99
Equitable Accident Company, Boston.....	*814	*1,266,575	-	-	10,181 93	-	9,553 89	-
Masonic Mutual Accident Co., Springfield .....	839	187,500	685	158,875	6,516 58	7,101 50	3,297 72	3,446 09
New England Casualty Co., Boston.....	10	1,200	-	-	39 00	-	-	-
Peerless Casualty Company, Keene, N. H.....	1,503	469,750	-	-	4,669 81	-	6,397 12	-
Total.....	3,206	\$1,946,725	1,316	\$511,775	\$21,664 82	\$9,934 00	\$19,238 08	\$4,819 08
Aggregate.....	11,875	\$3,926,691	10,365	\$2,349,305	\$137,713 43	\$118,773 93	\$65,729 43	\$72,543 97

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

**TABLE No. 34.**  
**Income and Disbursements During 1910—Fraternal Beneficiary Organizations.**

COMPANIES.	INCOME.				DISBURSEMENTS.					
	From members.	Interest and rents.	All other sources.	Total income.	Losses and claims.	Commissions.	Salaries.	Medical examiners fees.	All other disbursements.	Total disbursements.
<b>MAINE COMPANIES.</b>										
Ancient Order of United Workmen .....	\$144,813 24	\$6,135 95	\$33 25	\$150,982 44	\$132,980 88	-	\$4,588 24	\$62 75	\$5,459 53	\$143,091 40
Maine Central R. R. Relief Association.....	27,650 00	1,320 75	-	28,970 75	29,334 00	-	600 00	-	365 15	30,299 15
Maine State Relief Association.....	14,258 10	3,245 78	350 01	17,853 89	12,544 00	-	1,110 85	-	510 42	14,165 27
Odd Fellows Graded Mut. Relief Ass'n.....	31,376 18	199 95	-	31,576 13	31,949 00	-	2,516 97	-	1,518 57	35,984 54
<b>Total.....</b>	<b>\$218,097 52</b>	<b>\$10,902 43</b>	<b>\$383 26</b>	<b>\$229,383 21</b>	<b>\$206,807 88</b>	<b>-</b>	<b>\$8,816 06</b>	<b>\$62 75</b>	<b>\$7,853 67</b>	<b>\$223,540 36</b>
<b>COMPANIES OF OTHER STATES.</b>										
American Benefit Society.....	\$79,515 72	\$2,198 77	\$296 73	\$82,011 22	\$70,000 00	\$498 00	\$4,022 20	\$997 57	\$3,761 96	\$79,279 73
Brotherhood Accident Company.....	200,268 04	1,252 80	-	201,520 84	118,767 23	14,538 00	44,949 54	226 00	17,704 47	196,185 24
Catholic Benevolent Legion.....	739,127 51	16,185 78	1,769 50	757,082 79	706,042 53	19 90	11,947 20	-	8,191 48	726,201 11
Catholic Order of Foresters.....	1,604,048 42	93,127 87	12,657 31	1,709,833 60	1,261,631 69	7,566 94	64,569 08	-	53,941 43	1,387,709 14
Independent Order of Foresters.....	4,420,324 01	699,875 67	2,060 95	5,122,260 53	2,737,643 07	45,409 33	375,871 15	-	99,149 15	3,258,072 70
Knights and Ladies of Honor.....	1,788,313 78	19,229 96	5,213 66	1,812,757 40	1,668,266 94	50,603 60	49,483 73	4,000 00	32,682 46	1,805,036 73
Knights of Columbus.....	1,013,692 46	125,034 51	43,929 81	1,182,656 78	571,772 78	-	42,941 10	5,291 00	181,172 59	801,177 47
Knights of Honor.....	1,726,688 23	5,306 79	756 77	1,732,751 79	1,478,352 75	-	47,669 67	1,500 00	17,127 33	1,544,649 75
Knights of Pythias.....	2,654,704 65	141,301 89	284 51	2,796,291 05	1,864,729 35	117,335 80	64,696 43	18,800 00	199,979 58	2,265,547 16
Knights of the Maccabees of the World.....	4,627,648 39	409,005 91	12,674 82	5,049,329 12	3,545,242 96	125,950 96	321,065 79	6,101 30	174,512 97	4,172,873 98
L'Union St. Jean Baptiste d'Amerique.....	188,607 28	20,200 72	3,958 81	212,766 81	82,111 68	5,827 59	13,301 80	1,235 00	38,354 56	140,830 63
Modern Woodmen of America.....	13,603,643 51	185,946 42	189,417 02	13,979,006 95	10,857,084 55	-	637,010 82	33,006 26	739,035 54	12,266,137 17
New England Order of Protection.....	998,611 85	1,775 82	3,197 65	1,003,584 32	946,730 00	5,633 00	16,414 30	3,025 50	58,453 09	1,030,255 89
Polish National Alliance.....	660,673 03	41,145 40	1,502 04	703,320 47	340,139 77	1,505 50	15,788 49	1,558 60	119,581 19	478,568 56
Royal Arcanum.....	8,238,622 30	268,528 73	6,679 47	8,513,830 50	8,121,830 59	-	113,801 00	4,500 00	103,606 06	8,343,637 65
Royal Neighbors of America.....	1,383,533 54	11,723 05	27,359 32	1,422,615 91	1,047,874 35	50,656 74	64,092 02	454 75	111,383 15	1,274,461 01
Societe des Artisans.....	541,005 08	61,524 84	4,653 53	607,183 45	402,914 29	344 00	20,802 64	1,783 55	40,360 73	466,205 21
United Order of the Golden Cross.....	465,409 90	4,864 06	8,926 29	479,200 25	421,796 37	2,065 58	30,233 38	1,272 00	14,292 33	469,665 16
United Order of the Pilgrim Fathers.....	516,628 87	5,070 11	-1,649 72	523,348 70	537,000 00	-	8,262 50	-	11,900 86	556,563 36
Workmen's Benefit Association.....	93,147 32	1,342 86	-	94,490 18	76,500 00	696 23	9,249 00	598 45	6,572 49	93,616 17
<b>Total.....</b>	<b>\$45,539,213 89</b>	<b>\$2,114,641 36</b>	<b>\$327,067 91</b>	<b>\$48,080,923 16</b>	<b>\$36,856,430 90</b>	<b>\$428,651 17</b>	<b>\$1,956,171 84</b>	<b>\$84,355 98</b>	<b>\$2,031,063 92</b>	<b>\$41,356,673 81</b>
<b>Aggregate.....</b>	<b>\$45,807,311 41</b>	<b>\$2,125,543 79</b>	<b>\$327,451 17</b>	<b>\$48,260,306 37</b>	<b>\$37,063,238 78</b>	<b>\$428,651 17</b>	<b>\$1,964,987 90</b>	<b>\$84,418 73</b>	<b>\$2,038,917 59</b>	<b>\$41,580,214 17</b>

**TABLE No. 35.**  
**Assets and Liabilities December 31, 1910—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.	
<b>MAINE COMPANIES.</b>								
Ancient Order of United Workmen.....	\$153,627 02	-	-	\$153,627 02	\$9,324 00	-	-	\$9,324 00
Maine Central R. R. Relief Association.....	26,662 70	-	-	26,662 70	3,340 00	-	-	3,340 00
Maine State Relief Association.....	55,518 41	\$40 09	\$40 00	55,518 41	1,261 95	-	\$98 00	1,359 95
Odd Fellows Graded Mutual Relief Ass'n.....	7,691 91	2,392 00	-	10,083 91	8,145 00	\$313 76	77 70	8,536 46
<b>Total.....</b>	<b>\$243,500 04</b>	<b>\$2,432 00</b>	<b>\$40 00</b>	<b>\$245,892 04</b>	<b>\$22,070 95</b>	<b>\$313 76</b>	<b>\$175 70</b>	<b>22,560 41</b>
<b>COMPANIES OF OTHER STATES.</b>								
American Benefit Society.....	\$66,144 92	\$1,468 48	\$1,239 83	\$66,373 57	\$9,000 00	\$45 83	\$476 97	\$9,522 80
Brotherhood Accident Company.....	72,394 57	3,232 41	1,932 50	73,694 48	16,008 30	188 33	3,390 00	19,581 63
Catholic Benevolent Legion.....	425,467 96	404,120 97	391,000 73	438,528 20	66,250 00	1,010 22	81 84	67,292 06
Catholic Order of Foresters.....	2,521,409 45	50,765 58	40,809 70	2,531,365 83	141,923 32	-	567 46	142,490 78
Independent Order of Foresters.....	16,504,276 71	251,636 61	32,115 81	16,723,798 01	1,075,622 01	3,484 66	7,979 94	1,087,086 51
Knights and Ladies of Honor.....	512,817 69	168,383 39	10,335 99	670,865 09	214,874 98	288 56	-	215,163 54
Knights of Columbus.....	3,326,950 79	60,852 54	194,960 52	3,192,842 81	101,666 63	4,153 00	-	105,819 68
Knights of Honor.....	220,005 02	145,761 50	4,560 24	361,266 76	469,613 46	-	4 25	469,617 71
Knights of Pythias.....	3,446,886 59	85,074 45	41,120 21	3,490,340 83	198,500 00	86,345 63	2,228,705 76	2,468,551 39
Knights of the Maccabees of the World.....	9,829,088 16	651,938 60	16,438 50	10,467,955 26	834,579 90	27,215 09	-	861,794 99
L'Union St. Jean Baptiste d'Amerique.....	360,274 44	31,616 77	61,939 56	329,951 65	5,710 44	1,031 05	1,543 52	8,285 01
Modern Woodmen of America.....	7,670,385 18	1,554,315 66	571,763 73	8,652,987 11	1,404,276 30	72,547 39	-	1,476,823 69
New England Order of Protection.....	50,028 14	71,000 00	-	121,028 14	109,000 00	61 70	-	109,061 70
Polish National Alliance.....	1,019,865 57	73,291 79	53,276 52	1,039,860 84	144,984 61	-	44,464 28	189,438 89
Royal Arcanum.....	6,875,309 69	861,328 26	335,278 25	7,401,859 70	942,231 61	1,546 17	742 60	944,520 38
Royal Neighbors of America.....	623,417 82	123,920 83	2,346 20	749,992 45	217,750 00	15,000 00	180 00	232,930 00
Societe des Artisans.....	1,487,740 84	47,569 63	34,435 03	1,500,875 44	18,400 00	-	2,602 80	21,002 80
United Order of the Golden Cross.....	161,477 03	37,486 32	3,960 00	195,003 35	16,250 00	942 85	4,753 82	21,946 67
United Order of the Pilgrim Fathers.....	128,839 38	1,707 44	-	130,546 82	91,000 00	881 65	-	91,881 65
Workmen's Benefit Association.....	37,329 82	3,465 40	6,775 54	34,019 68	12,000 00	272 62	-	12,272 62
<b>Total.....</b>	<b>\$55,339,609 77</b>	<b>\$4,638,951 63</b>	<b>\$1,804,348 36</b>	<b>\$58,169,213 04</b>	<b>\$6,089,636 61</b>	<b>\$165,014 65</b>	<b>\$2,295,433 24</b>	<b>\$8,550,084 50</b>
<b>Aggregate.....</b>	<b>\$55,583,109 81</b>	<b>\$4,636,383 63</b>	<b>\$1,804,388 36</b>	<b>\$58,415,105 08</b>	<b>\$6,111,707 56</b>	<b>\$165,328 41</b>	<b>\$2,295,608 94</b>	<b>\$8,572,644 91</b>

**TABLE No 36.**  
**Exhibit of Policies—Fraternal Beneficiary Organizations.**

COMPANIES.	IN FORCE DECEMBER 31, 1909.		WRITTEN.		TERMINATED.		IN FORCE DECEMBER 31, 1910.		Mortuary and disability assessments received during 1910.	Losses and claims incurred during 1910.
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.		
<b>MAINE COMPANIES.</b>										
Ancient Order of United Workmen.....	4,147	\$6,554,587 00	89	\$80,000 00	414	\$708,070 00	3,822	\$5,926,517 00	\$114,152 12	\$188,670 54
Maine Central R. R. Relief Association....	1,623	-	38	-	83	-	1,578	-	20,065 00	28,392 00
Maine State Relief Association.....	730	962,911 00	-	-	30	36,815 00	700	926,096 00	12,800 00	13,702 00
Odd Fellows Graded Mut. Relief Ass'n....	1,176	1,363,470 00	17	17,715 00	273	474,180 00	920	907,055 00	31,859 18	27,295 00
<b>Total .....</b>	<b>7,676</b>	<b>\$8,880,968 00</b>	<b>144</b>	<b>\$97,715 00</b>	<b>800</b>	<b>\$1,219,015 00</b>	<b>7,020</b>	<b>\$7,759,668 00</b>	<b>\$178,376 30</b>	<b>\$208,059 54</b>
<b>COMPANIES OF OTHER STATES.</b>										
American Benefit Society.....	6,186	\$5,618,500 00	412	\$288,000 00	439	\$336,500 00	6,159	\$5,570,000 00	\$69,287 46	\$74,500 00
Brotherhood Accident Company.....	14,753	1,475,300 00	4,890	489,000 00	3,568	366,800 00	16,075	1,607,500 00	127,011 72	104,069 43
Catholic Benevolent Legion.....	16,726	20,482,000 00	431	311,250 00	1,001	1,279,250 00	16,156	19,514,000 00	721,934 45	737,315 86
Catholic Order of Foresters.....	137,479	141,820,500 00	13,435	12,560,500 00	6,270	6,184,000 00	144,644	148,197,000 00	1,484,938 28	1,253,750 00
Independent Order of Foresters.....	233,030	239,241,845 00	26,721	20,962,378 00	23,242	20,083,234 00	236,509	240,170,989 00	3,990,325 99	2,913,425 91
Knights and Ladies of Honor.....	82,920	79,810,000 00	5,768	3,604,750 00	15,611	12,416,500 00	73,077	70,998,250 00	1,650,843 93	1,623,099 86
Knights of Columbus.....	74,509	77,452,000 00	3,584	9,667,000 00	3,568	3,732,000 00	79,925	83,387,000 00	828,994 84	621,021 50
Knights of Honor.....	20,460	32,334,350 00	1,774	1,727,750 00	3,210	4,188,300 00	19,024	29,873,800 00	1,652,700 33	1,472,025 00
Knights of Pythias.....	74,006	111,365,000 00	13,216	17,313,205 00	15,443	22,540,500 00	71,779	106,137,705 00	2,203,599 53	1,964,000 00
Knights of the Maccabees of the World..	269,014	334,975,426 14	28,242	27,880,500 00	25,855	29,390,719 14	270,401	333,525,207 00	4,128,349 08	3,977,573 76
L'Union St. Jean Baptiste d'Amerique..	23,877	8,648,575 00	4,892	1,382,520 00	3,089	877,995 00	24,680	9,153,100 00	152,982 27	85,722 12
Modern Woodmen of America.....	1,045,369	1,666,487,000 00	149,267	204,596,000 00	65,331	84,985,000 00	1,129,805	1,786,098,000 00	12,180,056 45	11,076,750 00
New England Order of Protection.....	61,085	79,229,000 00	8,904	7,969,500 00	4,813	4,717,500 00	65,176	82,481,000 00	920,339 30	992,000 00
Polish National Alliance.....	57,419	31,479,900 00	14,746	8,456,700 00	4,660	2,521,100 00	67,505	37,415,500 00	548,155 19	396,300 00
Royal Arcanum.....	242,928	493,306,529 85	15,460	21,189,500 00	12,930	24,598,301 86	245,458	489,897,727 99	8,084,466 70	8,338,667 41
Royal Neighbors of America.....	179,906	192,109,000 00	35,977	37,454,750 00	6,010	6,551,250 00	209,873	223,012,500 00	1,143,794 69	1,148,750 00
Societe des Artisans.....	35,324	30,437,450 00	3,123	2,081,800 00	1,877	1,351,150 00	36,570	31,168,100 00	476,895 86	408,718 29
United Order of the Golden Cross.....	18,314	18,724,750 00	2,082	1,261,020 60	2,533	1,981,770 60	17,863	18,004,000 00	424,336 96	427,770 60
United Order of the Pilgrim Fathers....	18,282	24,641,500 00	5,111	358,750 00	837	1,122,750 00	17,956	23,987,500 00	497,288 47	561,250 00
Workmen's Benefit Association.....	5,406	5,337,500 00	281	206,000 00	951	936,000 00	4,726	4,607,500 00	76,626 50	78,000 00
<b>Total .....</b>	<b>2,616,493</b>	<b>\$3,594,976,125 99</b>	<b>339,116</b>	<b>\$379,760,873 60</b>	<b>202,248</b>	<b>\$229,930,620 60</b>	<b>2,753,361</b>	<b>\$3,744,806,378 99</b>	<b>\$41,363,928 50</b>	<b>\$38,254,709 74</b>
<b>Aggregate .....</b>	<b>2,624,169</b>	<b>\$3,603,857,093 99</b>	<b>339,260</b>	<b>\$379,858,588 60</b>	<b>203,048</b>	<b>\$231,149,635 60</b>	<b>2,760,381</b>	<b>\$3,752,566,046 99</b>	<b>\$41,542,304 80</b>	<b>\$38,462,769 28</b>

TABLE No 37.

Maine Business—Fraternal Beneficiary Organizations.

COMPANIES.	POLICIES ISSUED.				POLICIES TERMINATED.			
	1909.		1910.		1909.		1910.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
<b>MAINE COMPANIES.</b>								
Ancient Order of United Workmen.....	62	\$58,000 00	89	\$80,000 00	619	\$868,458 00	414	\$708,070 00
Maine Central R. R. Relief Association.....	97	-	35	-	63	-	72	-
Maine State Relief Association.....	-	-	-	-	32	39,825 00	30	36,815 00
Odd Fellows Graded Mutual Relief Association.....	4	4,835 00	17	17,715 00	401	539,015 00	273	474,130 00
Total.....	163	\$62,835 00	141	\$97,715 00	1,115	\$1,447,298 00	789	\$1,219,015 00
<b>COMPANIES OF OTHER STATES.</b>								
American Benefit Society.....	35	\$24,250 00	71	\$63,500 00	83	\$70,750 00	80	\$63,500 00
Brotherhood Accident Company.....	79	7,900 00	109	10,900 00	3	300 00	32	3,200 00
Catholic Benevolent Legion.....	-	-	-	-	1	3,000 00	2	4,000 00
Catholic Order of Foresters.....	179	182,000 00	219	153,000 00	26	24,000 00	94	87,000 00
Independent Order of Foresters.....	291	214,750 00	578	471,000 00	769	675,010 00	664	509,087 00
Knights and Ladies of Honor.....	-	-	57	32,250 00	-	-	17	11,250 00
Knights of Columbus.....	86	88,000 00	59	65,000 00	38	38,000 00	33	34,000 00
Knights of Honor.....	41	27,250 00	24	18,000 00	41	41,750 00	28	27,500 00
Knights of Pythias.....	98	101,500 00	40	33,500 00	153	162,500 00	75	87,500 00
Knights of the Maccabees of the World.....	1,002	804,500 00	824	660,000 00	957	777,825 00	718	567,000 00
L'Union St. Jean Baptiste d' Amerique.....	1,091	326,850 00	551	140,450 00	542	100,950 00	557	180,200 00
Modern Woodmen of America.....	1,065	1,180,000 00	973	1,174,500 00	617	667,000 00	576	625,000 00
New England Order of Protection.....	910	860,500 00	836	750,500 00	394	421,500 00	563	576,500 00
Polish National Alliance.....	-	-	37	-	-	-	15	-
Royal Arcanum.....	72	98,000 00	128	154,000 00	60	122,242 88	56	99,009 05
Royal Neighbors of America.....	310	300,000 00	309	291,750 00	47	40,500 00	70	69,000 00
Societe des Artisans.....	339	166,300 00	156	84,650 00	160	81,450 00	191	103,950 00
United Order of the Golden Cross.....	274	138,750 00	364	202,250 00	387	257,500 00	351	215,000 00
United Order of the Pilgrim Fathers.....	21	13,250 00	8	5,500 00	52	62,500 00	55	73,500 00
Workmen's Benefit Association.....	1	500 00	-	-	8	8,000 00	38	37,500 00
Total.....	5,894	\$4,534,300 00	5,343	\$4,310,750 00	4,338	\$3,554,777 88	4,215	\$3,378,696 05
Aggregate.....	6,057	\$4,597,185 00	5,484	\$4,408,465 00	5,453	\$5,002,075 88	5,004	\$4,592,711 05



TABLE No. 37—Concluded.

COMPANIES.	POLICIES IN FORCE DECEMBER 31.				PREMIUMS AND ASSESSMENTS RECEIVED.		LOSSES AND CLAIMS PAID.	
	1909.		1910.		1909.	1910.	1909.	1910
	Number.	Amount.	Number.	Amount.				
<b>MAINE COMPANIES.</b>								
Ancient Order of United Workmen.....	4,147	\$ 6,554,587 00	3,822	\$5,926,517 00	\$188,046 29	\$144,813 24	\$129,839 83	\$132,980 88
Maine Central R. R. Relief Association.....	1,509	-	1,472	-	21,800 08	24,279 00	19,772 00	26,909 00
Maine State Relief Association.....	730	962,911 00	700	926,096 00	14,711 00	14,258 10	11,698 00	12,544 00
Odd Fellows Graded Mutual Relief Association.....	1,176	1,363,470 00	920	907,055 00	35,684 00	31,376 18	31,130 00	34,730 00
<b>Total.....</b>	<b>7,562</b>	<b>\$8,880,968 00</b>	<b>6,914</b>	<b>\$7,759,668 00</b>	<b>\$210,241 37</b>	<b>\$214,726 52</b>	<b>\$192,439 83</b>	<b>\$207,163 88</b>
<b>COMPANIES OF OTHER STATES.</b>								
American Benefit Society.....	1,392	\$1,221,250 00	1,383	\$1,221,250 00	\$14,240 68	\$15,796 92	\$16,500 00	\$17,750 00
Brotherhood Accident Company.....	76	7,800 00	153	15,300 00	924 00	1,861 00	204 19	640 21
Catholic Benevolent Legion.....	12	15,000 00	10	11,000 00	581 82	469 38	1,000 00	3,678 58
Catholic Order of Foresters.....	2,586	2,642,000 00	2,711	2,708,000 00	25,852 41	26,079 76	15,000 00	9,000 00
Independent Order of Foresters.....	5,722	4,683,310 00	5,636	4,645,223 00	97,705 67	95,125 65	48,469 10	56,607 15
Knights and Ladies of Honor.....	-	-	40	21,000 00	-	100 40	-	-
Knights of Columbus.....	875	888,000 00	901	919,000 00	9,671 94	11,543 60	9,000 00	4,000 00
Knights of Honor.....	83	120,500 00	79	111,000 00	9,178 33	9,505 69	11,000 00	5,000 00
Knights of Pythias.....	422	490,500 00	387	435,500 00	13,146 83	11,241 81	2,000 00	18,500 00
Knights of the Maccabees of the World.....	4,043	3,574,750 00	4,149	3,667,750 00	62,719 40	64,529 52	31,689 00	39,687 14
L'Union St. Jean Baptiste d' Amerique.....	2,747	841,400 00	2,741	801,650 00	15,973 06	20,394 83	6,603 98	2,700 00
Modern Woodmen of America.....	7,163	9,159,000 00	7,560	9,708,500 00	72,354 31	77,383 21	33,900 00	47,500 00
New England Order of Protection.....	6,963	8,730,500 00	7,236	8,904,500 00	101,144 12	112,018 77	114,000 00	103,500 00
Polish National Alliance.....	20	-	42	-	-	61 82	-	-
Royal Arcanum.....	934	1,660,039 57	1,006	1,715,030 52	30,971 64	31,005 89	29,407 29	21,479 22
Royal Neighbors of America.....	1,427	1,361,750 00	1,666	1,584,500 00	8,368 54	10,020 94	2,000 00	12,000 00
Societe des Artisans.....	1,468	983,100 00	1,433	963,800 00	18,233 90	18,692 64	8,960 17	9,362 45
United Order of the Golden Cross.....	2,706	2,282,750 00	2,719	2,270,000 00	60,218 61	60,655 74	65,000 00	43,500 00
United Order of the Pilgrim Fathers.....	1,358	1,794,500 00	1,311	1,725,500 00	39,796 50	39,659 16	34,500 00	53,000 00
Workmen's Benefit Association.....	192	191,500 00	154	154,000 00	3,117 00	3,186 00	5,000 00	5,000 00
<b>Total.....</b>	<b>40,189</b>	<b>\$40,647,449 57</b>	<b>41,317</b>	<b>\$41,584,503 52</b>	<b>\$588,698 76</b>	<b>\$609,312 23</b>	<b>\$439,233 73</b>	<b>\$452,904 75</b>
<b>Aggregate.....</b>	<b>47,751</b>	<b>\$49,528,417 57</b>	<b>48,231</b>	<b>\$49,344,171 52</b>	<b>\$793,940 13</b>	<b>\$824,038 75</b>	<b>\$631,673 56</b>	<b>\$660,068 63</b>



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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, 1910.

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# MERCHANTS INSURANCE COMPANY,

BANGOR, MAINE.

INCORPORATED IN 1885. COMMENCED BUSINESS IN 1886.

WILLIAM B. SNOW, *President.*

C. D. PEARSON, *Secretary.*

Cash Capital, \$100,000.

## INCOME.

Gross premiums (Marine).....	\$118,780 98	
Deduct reinsurance and return premiums .....	18,727 89	
Net premiums .....		\$95,053 59
Interest on mortgage loans .....	\$1,280 00	
Interest on collateral loans.....	786 00	
Interest on bonds and dividends on stocks.....	9,386 50	
Interest on deposits.....	425 41	
Interest from all other sources.....	14 01	11,791 92
Profit on sale or maturity of ledger assets.....		2,400 00
Total income.....		\$109,245 51
Ledger assets Dec. 31, 1909.....		272,758 05
Total.....		\$382,003 56

## DISBURSEMENTS.

Gross amount paid for losses (Marine) .....	\$62,798 71	
Deduct salvage, reinsurance and discount .....	7,282 02	
Net amount paid for losses.....		\$55,561 69
Commissions or brokerage.....		11,844 19
Salaries, fees and other charges of officers and employes.....		5,200 00
Rents.....		400 00
Advertising, printing and stationery .....		140 60
Postage, telegrams, telephone and express .....		263 98
Underwriters' boards and tariff associations.....		770 79
State taxes on premiums .....		579 24
Insurance department licenses and fees.....		32 00
All other licenses, fees and taxes.....		418 36
Miscellaneous expenditures .....		359 61
Interest or dividends to stockholders .....		11,960 00
Agents' balances charged off .....		268 49
Total disbursements .....		\$87,798 95
Balance .....		\$294,204 61

LEDGER ASSETS.

Mortgage loans on real estate.....	\$32,000 00
Loans secured by collateral.....	18,400 00
Book value of bonds and stocks, excluding interest.....	192,623 30
Cash in office and in bank.....	25,161 11
Agents' balances.....	7,109 75
Bills receivable taken for marine and inland risks.....	17,062 45
Accrued interest.....	1,848 00
Total ledger assets.....	<u>\$294,204 61</u>

NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	\$1,294 66
Market value of bonds and stocks over book value.....	16,690 00
Total admitted assets.....	<u>\$812,189 27</u>

LIABILITIES.

Losses in process of adjustment, or in suspense.....	\$21,005 00
Unearned premiums on outstanding risks.....	47,992 11
Dividends remaining unpaid.....	40 00
Cash capital.....	\$100,000 00
Surplus over all liabilities.....	143,152 16
Surplus to policy holders.....	248,152 16
Total liabilities.....	<u>\$812,189 27</u>

RISKS AND PREMIUMS.

	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1909.....	\$801,575	\$54,032 76
Written during the year.....	11,154,195	118,780 98
Total.....	<u>\$11,955,770</u>	<u>\$167,813 74</u>
Expired and terminated.....	11,171,026	119,821 63
In force at end of the year.....	\$784,744	\$47,992 11

BUSINESS IN MAINE.

	<i>Marine.</i>
Risks written.....	\$11,154,195 00
Premiums received.....	79,349 49
Losses paid.....	44,852 71
Losses incurred.....	44,327 71

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 Co., 1933, 4%.....	5,000 00	5,000 00	5,000 00
Bangor & Aroostook Railroad Co., 1943, 5%.....	10,000 00	10,000 00	10,800 00
Baltimore & Ohio Railroad Co., 1925, 3½%.....	10,000 00	10,000 00	9,000 00
Buffalo, Rochester & Pittsburg R. R. Co., 1920, 4½%.....	11,000 00	11,000 00	11,110 00
Baltimore, Chesapeake & Atlantic R. R. Co., 1934, 5%.....	5,000 00	5,000 00	5,400 00
Lehigh Valley R. R. Co., 1923, 6%.....	1,000 00	1,000 00	1,190 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., 1923, 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	7,280 00
Aurora, Elgin & Chicago Railway Co., 1941, 5%.....	7,000 00	7,000 00	7,000 00
Oregon Electric Railway Co., 1933, 5%.....	2,925 00	3,000 00	3,000 00
Milwaukee Electric Railway & Light Co., 1926, 5%.....	2,000 00	2,000 00	2,120 00
Milwaukee Light, Heat & Traction Co., 1929, 5%.....	5,000 00	5,000 00	5,250 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	2,000 00

Detroit City Gas Co., 1923, 5% .....	\$5,000 00	\$5,000 00	\$5,060 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	3,080 00
Terre Haute Traction Light Co., 1944, 5% .....	3,000 00	3,000 00	3,000 00
Minneapolis & St. Paul Railway Co., 1923, 5% .....	5,250 00	5,000 00	5,250 00
Washington Water Power Co., 1939, 5% .....	5,175 00	5,000 00	5,175 00
Western Union Telegraph Co., funding and real estate, 1950, 4½% .....	5,000 00	5,600 00	4,800 00
U. S. Steel Corporation S. F. 2d Mtg., 1963, 5% .....	5,000 00	5,000 00	5,200 00
American Agricultural Chemical Co., 1923, 5% .....	5,050 00	5,000 00	5,125 00
Bangor Gas Light Co., 1941, 5% .....	5,000 00	5,000 00	5,100 00
Township of Wamego, Kansas, 1915, 6% .....	1,000 00	1,000 00	1,040 00
City of Galveston, 1923, 5% .....	5,000 00	5,000 00	5,000 00
City of Newark, Ohio, 1917, 5% .....	5,000 00	5,000 00	5,250 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 Kansas City, Kansas, 1939, 4½% .....	3,123 30	3,000 00	3,123 30
City of Brewer, Maine, 1914, 4% .....	2,000 00	2,000 00	2,000 00
<b>Total</b> .....	<b>\$159,923 30</b>	<b>\$159,400 00</b>	<b>\$161,463 30</b>

## SCHEDULE OF STOCKS OWNED BY THE COMPANY.

	<i>Book Value.</i>	<i>Par Value.</i>	<i>Market Value.</i>
European & North American Railway Co., 200 sh...	\$20,000 00	\$20,000 00	\$26,000 00
Union Insurance Co., Bangor, 48 sh .....	4,800 00	4,800 00	8,400 00
First National Bank, Bangor, 69 sh .....	6,900 00	6,900 00	10,350 00
Eastern Trust and Banking Co., Bangor, 10 sh .....	1,000 00	1,000 00	3,100 00
<b>Total</b> .....	<b>\$32,700 00</b>	<b>\$32,700 00</b>	<b>\$47,850 00</b>

## 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	9,620 00	7,400 00
First National Bank, Bangor, stock .....	6,500 00	9,750 00	6,500 00
Eastern Trust & Banking Co., Bangor, stock .....	1,400 00	4,340 00	1,500 00
Merrill Trust Co., Bangor, stock .....	1,000 00	1,500 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
<b>Total</b> .....	<b>\$18,800 00</b>	<b>\$28,750 00</b>	<b>\$18,400 00</b>

UNION INSURANCE COMPANY,  
BANGOR, MAINE.

INCORPORATED IN 1862. COMMENCED BUSINESS IN 1862.

A. F. STETSON, *President.*

A. W. STAPLES, *Secretary.*

\* Cash Capital, \$200,000.

INCOME.

Gross premiums (Marine).....	\$188,048 67	
Deduct reinsurance and return premiums.....	44,515 58	
Net premiums.....		\$143,528 14
Interest on bonds and dividends on stocks.....	\$16,869 82	
Interest on deposits.....	1,058 17	
Interest from all other sources.....	364 73	18,292 22
Profit on sale or maturity of ledger assets.....		857 50
Total income.....		\$162,677 86
Ledger assets Dec. 31, 1909.....		467,866 82
Total.....		\$680,544 68

DISBURSEMENTS.

Gross amount paid for losses (Marine).....	\$100,445 76	
Deduct salvage, reinsurance and discount.....	17,828 08	
Net amount paid for losses.....		\$82,617 68
Commissions or brokerage.....		14,449 06
Miscellaneous expenses of local agencies.....		198 57
Salaries, fees and other charges of officers and employes.....		7,568 59
Rents.....		650 00
Advertising, printing and stationery.....		284 51
Postage, telegrams, telephone and express.....		612 71
Underwriters' boards and tariff associations.....		15 00
Inspections and surveys.....		150 00
State taxes on premiums.....		682 98
Insurance department licenses and fees.....		59 80
Miscellaneous expenditures.....		1,826 81
Interest or dividends to stockholders.....		24,000 00
Loss on sale or maturity of ledger assets.....		50 00
Total disbursements.....		\$133,685 21
Balance.....		\$496,909 47

LEDGER ASSETS.

Book value of bonds and stocks, excluding interest.....	\$397,086 15
Cash in office and in bank.....	48,536 29
Bills receivable taken for marine and inland risks.....	25,149 19
Due from agents and others.....	26,187 84
Total ledger assets.....	\$496,909 47

\* Capital stock increased during 1910 by a stock dividend of \$100,000.00.

## NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$2,400 84
Market value of bonds and stocks over book value.....	2,898 75
Gross assets.....	\$502,209 06

## DEDUCT ASSETS NOT ADMITTED.

Doubtful accounts.....	\$1,400 00
Total admitted assets.....	\$500,809 06

## LIABILITIES.

Losses in process of adjustment, or in suspense.....	\$23,039 04
Unearned premiums on outstanding risks.....	67,595 76
State, county and municipal taxes due or accrued.....	2,300 00
Cash capital.....	\$200,000 00
Surplus over all liabilities.....	207,874 26
Surplus to policy holders.....	407,874 26
Total liabilities.....	\$500,809 06

## RISKS AND PREMIUMS.

	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1909.....	\$825,429	\$63,945 47
Written during the year.....	10,865 183	188,043 67
Total.....	\$11,690,612	\$251,989 14
Expired and terminated.....	10,605,185	184,393 38
In force at end of the year.....	\$1,085,427	\$67,595 76

## BUSINESS IN MAINE.

	<i>Marine.</i>
Risks written.....	\$8,545,452 00
Premiums received.....	104,436 28
Losses paid.....	67,497 48
Losses incurred.....	89,511 77

## 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, 1917, 5 %.....	10,200 00	10,000 00	10,000 00
Atchison, 1995, 4 %.....	11,731 25	19,000 00	19,000 00
Lexington, 1911, 6 %.....	11,000 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, 4 ½ %.....	5,275 00	5,000 00	5,000 00
Bay City, 1916, 5 %.....	10,215 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 %.....	11,597 50	2,000 00	2,000 00
City of Duluth, 1923, 4 %.....		5,000 00	5,000 00
City of Duluth, 1914, 4 ½ %.....		4,000 00	4,000 00
Buffalo, Rochester & Pittsburg R. R. Co., 1920, 4 ½ %...	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
County of Penobscot, 1914 and 1916, 3 ½ %.....	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., 1925, 3 1/2 %	\$13,617 90	\$15,000 00	\$13,617 90
Sault St. Marie, 1921, 4 %	5,250 00	5,000 00	5,000 00
Port Huron, Michigan, 1911, 5 %	8,180 00	2,000 00	2,000 00
Port Huron, Michigan, 1922, 4 %		6,000 00	6,000 00
Terminal (St. Louis), 1953, 4 %	10,000 00	10,000 00	10,000 00
Metropolitan Crosstown Railway Co., 1920, 5 %	5,450 00	5,000 00	5,000 00
City of Omaha, Neb., 1924, 4 1/2 %	10,750 00	10,000 00	10,000 00
St. Louis Iron Mountain & Southern Ry. Co., 1933, 4 %	9,500 00	10,000 00	9,200 00
Western Maryland, R. R. Co., 1952, 4 %	11,960 00	13,000 00	11,050 00
Montreal Light, Heat and Power Co., 1932, 4 1/2 %	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., 1912, 5 %	5,237 50	5,000 00	5,000 00
Western Union Telegraph Co., 1950, 4 1/2 %	10,500 00	10,000 00	10,000 00
Chicago, Burlington & Quincy R. R. Co., 1949, 3 1/2 %	4,725 00	5,000 00	4,725 00
Schenectady Railway Co., 1941, 4 1/2 %	5,400 00	5,000 00	5,000 00
Auburn & Syracuse Electric 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., 1925, 4 1/2 %	8,172 50	3,000 00	3,000 00
City of South Omaha, Neb., 1920, 5 1/2 %		5,000 00	5,150 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
Boston & Worcester St. Ry. Co., 1923, 4 1/2 %	4,900 00	5,000 00	4,900 00
Central Electric Railway Co., 1914, 5 %	4,987 50	5,000 00	4,987 50
City of Billingham, 1926, 5 %	5,225 00	5,000 00	5,225 00
The Tri-City Railway & Light Co., 1923, 5 %	4,850 00	5,000 00	4,850 00
The Topeka Railway Co., 1930, 5 %	4,925 00	5,000 00	4,925 00
City of Pittston, Pa., 1926, 4 1/2 %	5,134 50	5,000 00	5,134 50
City of Kansas City, Kansas, 1940, 4 1/2 %	10,413 75	10,000 00	10,420 00
City of Boulder, Col., 1925, 5 %	5,200 00	5,000 00	5,200 00
City of Cheyenne, Wyoming, 1940, 5 %	5,200 00	5,000 00	5,200 00
City of Pueblo, Col., 1914, 4 1/2 %	5,000 00	5,000 00	5,000 00
<b>Total</b>	<b>\$369,116 15</b>	<b>\$370,000 00</b>	<b>\$367,434 90</b>

SCHEDULE OF STOCKS OWNED BY THE COMPANY.

	<i>Book</i>	<i>Par</i>	<i>Market</i>
	<i>Value.</i>	<i>Value.</i>	<i>Value.</i>
European & North American Railway Co.	\$27,920 00	\$25,000 00	\$32,500 00



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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, 1910.

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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, \$5,000,000.

## INCOME.

	<i>Fire.</i>	<i>Marine.</i>	
Gross premiums.....	\$10,017,644 54	\$1,079,889 82	
Deduct reinsurance and return premiums.....	2,365,800 17	408,889 56	
Net premiums.....	<u>\$7,651,844 37</u>	<u>\$676,000 26</u>	\$8,327,844 63
Deposit premiums on perpetual risks .....			5,212 00
Interest on bonds and dividends on stocks .....		\$728,624 57	
Interest on deposits.....		30,821 34	
Interest from all other sources.....		81 20	
Rents—including company's own occupancy.....		<u>20,000 00</u>	779,527 11
Conscience fund.....			904 00
Tax on real estate recovered from State of Connecticut.....			9,200 00
Premium on capital stock .....			1,000,000 00
Agents' balances previously charged off.....			6 95
Profit on sale or maturity of ledger assets.....			7,444 71
Total income.....			<u>\$10,130,139 40</u>
Ledger assets Dec. 31, 1909.....			17,194,979 28
Total.....			<u>\$27,325,118 68</u>

## DISBURSEMENTS.

	<i>Fire.</i>	<i>Marine.</i>	
Gross amount paid for losses.....	\$4,408,729 55	\$586,149 24	
Deduct salvage, reinsurance and discount.....	838,611 85	199,518 36	
Net amount paid for losses.....	<u>\$3,570,117 70</u>	<u>\$386,630 88</u>	\$3,956,748 58
Adjustment and settlement of losses.....			42,313 60
Commissions or brokerage.....			1,567,018 77
Salaries and expenses of special and general agents.....			291,401 15
Salaries, fees and other charges of officers and employes.....			355,695 23
Rents—including company's own occupancy.....			42,459 47
Advertising, printing and stationery .....			83,289 35
Postage, telegrams, telephone and express.....			64,891 60
Legal expenses.....			10,980 59
Furniture and fixtures.....			8,881 81
Maps, including corrections .....			14,146 79
Underwriters' boards and tariff associations .....			89,331 05
Fire department, patrol and salvage corps expenses .....			14,003 50

ÆTNA INSURANCE COMPANY.

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Inspections and surveys .....	\$40,519 18	
Repairs and expenses on real estate.....	2,994 71	
Taxes on real estate .....	10,666 50	
State taxes on premiums.....	117,787 28	
Insurance department licenses and fees.....	25,860 20	
All other licenses, fees and taxes .....	72,585 07	
Miscellaneous expenditures.....	81,223 12	
Munich Re-Insurance Co., reserve fund and interest.....	120,057 59	
Deposit premiums returned.....	2,896 28	
Interest or dividends to stockholders.....	749,864 90	
Stockholders tax.....	124,000 00	
Agents' balances charged off.....	2,047 66	
Loss on sale or maturity of ledger assets.....	41,663 98	
Total disbursements .....	<u>\$7,882,817 86</u>	
Balance.....		<u>\$19,442,301 32</u>

LEDGER ASSETS.

Book value of real estate.....	\$588,207 93	
Book value of bonds and stocks, excluding interest.....	15,852,049 66	
Cash in office and in bank .....	1,605,460 37	
Agents' balances .....	1,396,583 36	
Total ledger assets .....		<u>\$19,442,301 32</u>

NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$90,825 56	
Interest accrued on other assets.....	375 00	\$91,200 56
Market value of bonds and stocks over book value.....		<u>1,706,176 09</u>
Gross assets.....		<u>\$21,239,677 97</u>

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$2,924 57	
Book value of real estate over market value.....	213,207 93	<u>\$216,132 50</u>
Total admitted assets.....		<u>\$21,023,545 47</u>

LIABILITIES.

Losses adjusted and unpaid .....	\$125,597 62	
Losses in process of adjustment, or in suspense.....	688,304 08	
Losses resisted.....	30,471 00	
Total claims for losses .....	<u>\$844,372 70</u>	
Deduct reinsurance .....	204,571 33	
Net amount of unpaid losses .....		<u>\$639,801 37</u>
Unearned premiums on outstanding risks.....		7,823,103 88
Reclaimable on perpetual fire policies.....		101,115 19
Salaries and other miscellaneous expenses due or accrued.....		1,000 00
State, county and municipal taxes due or accrued.....		140,000 00
Munich Re-Insurance Co. contract .....		449,509 41
Cash capital.....	\$5,000,000 00	
Surplus over all liabilities.....		<u>7,369,016 12</u>
Surplus to policy holders .....		<u>12,369,016 12</u>
Total liabilities.....		<u>\$21,023,545 47</u>

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1909.....	\$1,182,517,025	\$14,202,180 45	\$20,470,894	\$618,150 48
Written during the year .....	823,005,049	10,017,644 54	111,865,897	1,079,889 82
<b>Total .....</b>	<b>\$2,011,522,074</b>	<b>\$24,219,774 99</b>	<b>\$132,336,291</b>	<b>\$1,698,040 80</b>
Expired and terminated.....	723,848,100	9,191,089 78	100,932,465	918,907 21
In force at end of the year.....	\$1,287,673,974	\$15,028,685 21	\$31,403,826	\$779,133 09
Deduct amount reinsured .....	136,670,008	1,587,058 65	7,602,406	258,967 44
<b>Net amount in force.....</b>	<b>\$1,151,003,966</b>	<b>\$13,441,626 56</b>	<b>\$23,801,420</b>	<b>\$520,165 65</b>

Perpetual risks not included above, \$4,544,863.00; premiums on same, \$106,437.04.

## 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 .....	\$202,793	\$218,540 50
Georgia .....	10,000	163,801 42
Virginia .....	50,000	100,905 76
Arizona .....	15,000	18,668 30
New Mexico .....	10,000	9,425 95

## BUSINESS IN MAINE.

	<i>Fire.</i>	<i>Marine.</i>
Risks written.....	\$10,507,218 00	\$132,893 00
Premiums received.....	176,176 56	3,347 74
Losses paid .....	75,908 40	276 85
Losses incurred.....	76,365 27	276 85

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).....	\$2,521,808 41	
Deduct reinsurance and return premiums.....	886,284 64	
Net premiums.....		\$1,685,573 77
Interest on mortgage loans.....	\$34,482 89	
Interest on collateral loans.....	18,904 60	
Interest on bonds and dividends on stocks.....	94,569 55	
Interest on deposits.....	5,295 88	
Interest from all other sources.....	1,481 02	
Rents—including company's own occupancy.....	2,500 00	157,183 89
Conscience money.....		445 00
Real estate previously charged off.....		300 00
Agents' balances previously charged off.....		2 20
Profit on sale or maturity of ledger assets.....		44,155 96
Increase in book value of ledger assets.....		1,923 27
Total income.....		\$1,889,534 09
Ledger assets Dec. 31, 1909.....		3,414,628 67
Total.....		\$5,304,162 76

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$963,007 84	
Deduct salvage, reinsurance and discount.....	216,164 39	
Net amount paid for losses.....		\$746,843 45
Adjustment and settlement of losses.....		30,956 18
Commissions or brokerage.....		376,638 47
Miscellaneous expenses of local agencies.....		3,647 27
Salaries and expenses of special and general agents.....		117,500 26
Salaries, fees and other charges of officers and employes.....		54,265 27
Rents—including company's own occupancy.....		4,680 59
Advertising, printing and stationery.....		20,839 28
Postage, telegrams, telephoné and express.....		16,246 20
Legal expenses.....		841 71
Furniture and fixtures.....		1,825 99
Maps, including corrections.....		4,583 78
Underwriters' boards and tariff associations.....		25,256 57
Fire department, patrol and salvage corps expenses.....		11,976 48
Inspections and surveys.....		3,787 95
Repairs and expenses on real estate.....		941 81

Taxes on real estate.....	\$821 53	
State taxes on premiums.....	33,662 95	
Insurance department licenses and fees.....	9,204 01	
All other licenses, fees and taxes.....	9,681 41	
Miscellaneous expenditures.....	3,406 54	
Interest or dividends to stockholders.....	75,000 00	
Agents' balances charged off.....	1,880 07	
Loss on sale or maturity of ledger assets.....	1,436 49	
Decrease in book value of ledger assets.....	687 76	
Total disbursements.....	\$1,556,112 02	
Balance.....	\$3,748,050 74	

## LEDGER ASSETS.

Book value of real estate.....	\$39,191 62	
Mortgage loans on real estate.....	721,414 11	
Loans secured by collateral.....	816,614 91	
Book value of bonds and stocks, excluding interest.....	2,109,361 91	
Cash in office and in bank.....	288,834 00	
Agents' balances.....	272,634 19	
Total ledger assets.....	\$3,748,050 74	

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$8,898 23	
Interest accrued on bonds.....	20,647 78	
Interest due and accrued on collateral loans.....	8,771 25	
Interest accrued on other assets.....	577 78	\$38,895 04
Due for reinsurance on losses paid.....		1,145 02
Gross assets.....		\$3,788,090 80

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$3,329 98	
Book value of ledger assets over market value.....	22,955 53	\$26,285 51
Total admitted assets.....		\$3,761,805 29

## LIABILITIES.

Losses adjusted and unpaid.....	\$40,070 90	
Losses in process of adjustment, or in suspense.....	106,846 70	
Losses resisted.....	19,658 25	
Total claims for losses.....	\$166,075 85	
Deduct reinsurance.....	32,299 10	
Net amount of unpaid losses.....		\$133,776 75
Unearned premiums on outstanding risks.....		1,767,214 00
Salaries and other miscellaneous expenses due or accrued.....		5,517 88
Federal, state, county and municipal taxes due or accrued.....		35,000 00
Due for reinsurance.....		19,697 39
Reserve for contingencies.....		100,000 00
Cash capital.....	\$500,000 00	
Surplus over all liabilities.....	1,200,599 27	
Surplus to policy holders.....		1,700,599 27
Total liabilities.....		\$3,761,805 29



RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1909.....	\$366,090,000	\$3,729,402 00
Written during the year.....	238,524,700	2,521,808 41
<b>Total.....</b>	<b>\$604,614,700</b>	<b>\$6,251,210 41</b>
Expired and terminated.....	214,855,200	2,313,181 41
In force at end of the year.....	\$389,759,500	\$3,988,029 00
Deduct amount reinsured.....	47,626,000	532,720 00
<b>Net amount in force.....</b>	<b>\$342,133,500</b>	<b>\$3,405,809 00</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>
Virginia.....	\$27,000	\$31,080 90
North Carolina.....	10,000	13,485 00
Georgia.....	10,000	28,215 50
Florida.....	11,000	11,470 90

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,459,550 00
Premiums received.....	20,503 12
Losses paid.....	6,895 62
Losses incurred.....	6,796 74

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.....	\$917,724 13	\$412,607 71	
Deduct reinsurance and return premiums.....	258,121 38	136,862 35	
<b>Net premiums.....</b>	<b>\$664,602 75</b>	<b>\$275,745 36</b>	<b>\$940,348 11</b>
Deposit premiums on perpetual risks.....			1,490 15
Interest on bonds and dividends on stocks.....		\$61,499 36	
Interest on deposits.....		2,083 18	
Interest from all other sources.....		77 48	68,600 02
Perpetual premiums earned.....			2 50
Agents' balances previously charged off.....			1 39
Profit on sale or maturity of ledger assets.....			11,925 00
<b>Total income.....</b>			<b>\$1,017,867 17</b>
Ledger assets Dec. 31, 1909.....			1,670,983 95
<b>Total.....</b>			<b>\$2,688,851 12</b>

## DISBURSEMENTS.

	<i>Fire.</i>	<i>Marine.</i>	
Gross amount paid for losses .....	\$366,104 42	\$198,121 63	
Deduct salvage and reinsurance .....	52,641 88	44,028 04	
Net amount paid for losses .....	<u>\$313,462 54</u>	<u>\$154,093 59</u>	\$467,556 13
Adjustment and settlement of losses.....			5,171 45
Commissions or brokerage .....			220,479 65
Miscellaneous expenses of local agencies.....			9,579 19
Salaries and expenses of special and general agents .....			8,273 27
Salaries, fees and other charges of officers and employes .....			27,598 96
Rents .....			3,321 00
Advertising, printing and stationery .....			7,164 62
Postage, telegrams, telephone and express.....			4,354 36
Legal expenses .....			2,543 59
Furniture and fixtures .....			104 30
Maps, including corrections .....			1,124 47
Underwriters' boards and tariff associations .....			6,810 97
Fire department, patrol and salvage corps expenses.....			1,242 61
Inspections and surveys.....			555 28
State taxes on premiums.....			11,747 60
Insurance department licenses and fees.....			3,890 05
All other licenses, fees and taxes.....			4,504 09
Miscellaneous expenditures.....			1,445 45
Deposit premiums returned.....			170 00
Interest or dividends to stockholders.....			30,000 00
Interest paid scrip holders.....			11,660 81
Total disbursements.....			<u>\$828,797 85</u>
Balance .....			<u>\$1,859,553 27</u>

## LEDGER ASSETS.

Book value of bonds and stocks, excluding interest.....	\$1,570,200 00
Cash in office and in bank .....	158,973 62
Agents' balances .....	129,421 98
Bills receivable taken for marine and inland risks.....	958 87
Total ledger assets .....	<u>\$1,859,553 27</u>

## NON-LEDGER ASSETS.

Interest accrued on bonds .....	\$9,667 89
Salvage claims .....	1,540 00
Gross assets .....	<u>\$1,870,761 16</u>

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$359 91
Book value of bonds and stocks over market value .....	69,252 50
Total admitted assets .....	<u>\$63,612 41</u>
	<u>\$1,807,148 75</u>

## LIABILITIES.

Losses adjusted and unpaid .....	\$1,073 00
Losses in process of adjustment, or in suspense. ....	107,700 00
Losses resisted.....	2,500 00
Total claims for losses.....	<u>\$111,273 00</u>
Deduct reinsurance .....	7,837 00
Net amount of unpaid losses.....	<u>\$103,436 00</u>
Unearned premiums on outstanding risks.....	594,080 93
Reclaimable on perpetual fire policies.....	11,136 83

State, county and municipal taxes due or accrued.....		\$6,600 00
Commissions and other charges due agents and brokers.....		12,750 00
Due for reinsurance.....		2,753 91
Reserve held by company for redemption of scrip .....		176,391 08
Cash capital.....	\$500,000 00	
Surplus over all liabilities.....	400,000 00	
		<hr/>
Surplus to policy holders .....		900,000 00
Total liabilities.....		<hr/> \$1,807,148 75

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1909 .....	\$76,706,017	\$949,654 97	\$6,873,123	\$228,014 37
Written during the year.....	76,249,014	917,724 13	36,935,293	412,607 71
Total.....	<hr/> \$152,955,031	<hr/> \$1,867,379 10	<hr/> \$43,808,416	<hr/> \$640,622 08
Expired and terminated .....	65,327,101	817,229 86	33,720,045	384,411 82
In force at end of the year.....	<hr/> \$87,627,930	<hr/> \$1,050,149 24	<hr/> \$10,088,371	<hr/> \$256,210 26
Deduct amount reinsured.....	10,387,982	136,484 44	1,077,104	25,491 73
Net amount in force.....	<hr/> \$77,239,948	<hr/> \$918,664 80	<hr/> \$9,011,267	<hr/> \$230,718 53

Perpetual risks not included above, \$389,800.00; premiums on same, \$12,374.25.

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Georgia.....	\$10,000	\$1,000

BUSINESS IN MAINE.

	<i>Fire.</i>	<i>Marine.</i>
Risks written.....	\$891,588 00	\$68,100 00
Premiums received.....	15,585 42	4,209 27
Losses paid .....	11,257 05	710 15
Losses incurred.....	12,820 05	1,710 15

## 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).....	\$4,873,999 85	
Deduct reinsurance and return premiums.....	1,265,478 63	
Net premiums.....		\$3,608,526 22
Interest on mortgage loans.....	\$76,236 91	
Interest on bonds and dividends on stocks.....	256,304 04	
Interest on deposits.....	2,770 42	
Interest from all other sources.....	1,870 48	
Rents—including company's own occupancy.....	22,898 84	360,080 69
Agents' balances previously charged off.....		151 43
Total income.....		\$3,968,758 34
Ledger assets Dec. 31, 1909.....		8,516,056 43
Total.....		\$12,484,814 77

## DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$1,947,642 46	
Deduct salvage and reinsurance.....	272,271 28	
Net amount paid for losses.....		\$1,675,371 18
Adjustment and settlement of losses.....		44,439 17
Commissions or brokerage.....		910,344 20
Salaries and expenses of special and general agents.....		96,573 72
Salaries, fees and other charges of officers and employes.....		145,523 48
Rents—including company's own occupancy.....		14,151 46
Advertising, printing and stationery.....		28,856 33
Postage, telegrams, telephone and express.....		27,368 15
Legal expenses.....		1,357 83
Furniture and fixtures.....		3,012 85
Maps, including corrections.....		7,840 76
Underwriters' boards and tariff associations.....		19,850 36
Fire department, patrol and salvage corps expenses.....		29,575 24
Inspections and surveys.....		20,075 04
Repairs and expenses on real estate.....		1,025 52
Taxes on real estate.....		6,813 22
State taxes on premiums.....		57,870 46
Insurance department licenses and fees.....		13,248 42
All other licenses, fees and taxes.....		15,176 09

AMERICAN INSURANCE COMPANY.

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Auditing.....	\$2,196 05
Maintenance of office building.....	9,633 54
Collecting premium notes.....	4,503 77
Miscellaneous expenditures.....	7,639 58
Interest or dividends to stockholders.....	200,991 79
Interest or dividends to policy holders.....	58 00
Agents' balances charged off.....	2,019 45
Decrease in book value of ledger assets.....	24,370 35
<b>Total disbursements.....</b>	<b>\$3,374,886 01</b>
<b>Balance.....</b>	<b>\$9,109,928 76</b>

LEDGER ASSETS.

Book value of real estate.....	\$468,000 00
Mortgage loans on real estate.....	1,615,205 25
Book value of bonds and stocks, excluding interest.....	6,001,870 34
Cash in office and in bank.....	226,150 85
Agents' balances.....	501,870 56
Bills receivable taken for fire risks.....	296,831 76
<b>Total ledger assets.....</b>	<b>\$9,109,928 76</b>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$21,061 63	
Interest due and accrued on bonds.....	55,167 23	\$76,228 86
<b>Gross assets.....</b>	<b>\$9,186,157 62</b>	

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$1,120 11	
Bills receivable, past due, taken for fire risks.....	33,019 73	
Book value of bonds and stocks over market value.....	108,935 34	\$143,075 18
<b>Total admitted assets.....</b>	<b>\$9,043,082 44</b>	

LIABILITIES.

Losses in process of adjustment, or in suspense.....	\$360,617 77	
Losses resisted.....	13,127 97	
<b>Total claims for losses.....</b>	<b>\$373,745 74</b>	
Deduct reinsurance.....	64,166 47	
<b>Net amount of unpaid losses.....</b>	<b>\$309,579 27</b>	
Unearned premiums on outstanding risks.....	4,553,041 75	
Dividends remaining unpaid.....	50,098 00	
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.....	168,464 29	
Federal tax.....	6,000 00	
Special reserve fund under laws of New Jersey.....	300,000 00	
Cash capital.....	\$1,000,000 00	
Surplus over all liabilities.....	2,620,399 13	
<b>Surplus to policy holders.....</b>	<b>3,620,399 13</b>	
<b>Total Liabilities.....</b>	<b>\$9,043,082 44</b>	

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1909.....	\$838,351 583	\$8,992,181 92
Written during the year .....	462,604 555	4,878,999 85
Total .....	<u>\$1,300,956,088</u>	<u>\$13,866,181 77</u>
Expired and terminated.....	886,550,129	4,259,644 88
In force at end of the year.....	\$914,405,959	\$9,606,536 94
Deduct amount reinsured.....	65,827,718	745,485 38
Net amount in force.....	<u>\$848,578,241</u>	<u>\$8,861,051 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>
Virginia.....	\$50,000	\$21,811 46
Georgia.....	10,000	19,718 88

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$478,348
Premiums received.....	*9,071 54
Losses paid.....	7,240 54
Losses incurred.....	6,244 43

\*\$1,449.54 reinsurance in unauthorized companies has been deducted from gross premiums in computing this item.

## AMERICAN CENTRAL INSURANCE COMPANY,

ST. LOUIS, MO.

INCORPORATED IN 1858. COMMENCED BUSINESS IN 1858.

EDWARD T. CAMPBELL, *President.*B. G. CHAPMAN, JR., *Secretary.*

Cash Capital, \$2,000,000.

## INCOME.

Gross premiums (Fire).....	\$3,950,487 50	
Deduct reinsurance and return premiums.....	1,277,115 01	
Net premiums.....		\$2,673,372 49
Interest on mortgage loans.....	\$1,794 00	
Interest on collateral loans.....	22,419 55	
Interest on bonds and dividends on stocks.....	209,921 74	
Interest from all other sources.....	2,080 19	296,215 48
Unclaimed dividends.....		37 50
Profit on sale or maturity of ledger assets.....		3,489 37
Total income.....		\$2,913,064 84
Ledger assets Dec. 31, 1909.....		5,398,688 84
Total.....		\$8,311,753 18

## DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$1,713,840 77	
Deduct salvage and reinsurance.....	378,668 32	
Net amount paid for losses.....		\$1,335,172 15
Adjustment and settlement of losses.....		19,048 61
Commissions or brokerage.....		485,299 73
Miscellaneous expenses of local agencies.....		92,178 13
Salaries and expenses of special and general agents.....		147,527 50
Salaries, fees and other charges of officers and employes.....		91,952 69
Rents.....		12,069 70
Advertising, printing and stationery.....		28,021 43
Postage, telegrams, telephone and express.....		25,820 55
Legal expenses.....		4,171 68
Furniture and fixtures.....		4,295 84
Maps, including corrections.....		9,297 27
Underwriters' boards and tariff associations.....		29,951 70
Fire department, patrol and salvage corps expenses.....		5,400 37
Inspections and surveys.....		15,700 22
State taxes on premiums.....		44,603 03
Insurance department licenses and fees.....		32,068 55

All other licenses, fees and taxes.....	\$100 00
Interest or dividends to stockholders.....	240,000 00
Loss on sale or maturity of ledger assets.....	1,875 00
Total disbursements.....	\$2,624,054 15
Balance.....	\$5,687,699 08

## LEDGER ASSETS.

Mortgage loans on real estate.....	\$29,900 00
Loans secured by collateral.....	461,900 00
Book value of bonds and stocks, excluding interest.....	4,371,010 98
Cash in office and in bank.....	254,394 59
Agents' balances.....	567,872 55
Bills receivable taken for fire risks.....	1,815 35
Other ledger assets.....	805 56
Total ledger assets.....	\$5,687,699 08

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$358 80
Interest due and accrued on bonds.....	24,609 24
Interest due and accrued on collateral loans.....	875 00
Market value of bonds and stocks over book value.....	44,092 02
Gross assets.....	\$5,757,574 09

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$43,849 15
Total admitted assets.....	\$5,713,724 94

## LIABILITIES.

Losses adjusted and unpaid.....	\$88,057 22
Losses in process of adjustment, or in suspense.....	288,847 05
Losses resisted.....	28,332 50
Total claims for losses.....	\$405,236 77
Deduct reinsurance.....	115,265 18
Net amount of unpaid losses.....	\$289,971 59
Unearned premiums on outstanding risks.....	2,393,061 95
Dividends remaining unpaid.....	808 48
Salaries and other miscellaneous expenses due or accrued.....	3,362 19
State, county and municipal taxes due or accrued.....	50,000 00
Commissions and other charges due agents and brokers.....	85,180 88
Cash capital.....	\$2,000,000 00
Surplus over all liabilities.....	891,339 85
Surplus to policy holders.....	2,891,339 85
Total liabilities.....	\$5,713,724 94

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1909.....	\$445,399,055	\$5,145,946 63
Written during the year.....	326,786,022	3,950,487 50
Total.....	\$772,184,077	\$9,096,434 13
Expired and terminated.....	287,487,485	3,619,763 85
In force at end of the year.....	\$484,746,592	\$5,476,670 78
Deduct amount reinsured.....	71,867,237	876,987 40
Net amount in force.....	\$412,879,355	\$4,599,683 38



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	\$45,466 27
Manitoba.....	15,000	21,455 58
New Mexico.....	10,000	14,615 24
* South Carolina.....	10,000	10,647 44
Virginia.....	50,000	23,268 21

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,540,598 00
Premiums received.....	23,849 46
Losses paid.....	11,974 68
Losses incurred.....	12,769 55

\* The Newberry, South Carolina, school district bonds are not a special deposit, but are held by the company.

AMERICAN DRUGGISTS' FIRE INSURANCE  
COMPANY,  
CINCINNATI, OHIO.

INCORPORATED IN 1906. COMMENCED BUSINESS IN 1907.

CHAS. H. AVERY, *President.*

FRANK H. FREERICKS, *Secretary.*

Cash Capital, \$200,000.

INCOME.

Gross premiums (Fire).....	\$66,296 69	
Deduct return premiums.....	1,629 97	
Net premiums.....		\$64,666 72
Interest on bonds.....	\$10,548 96	
Interest on deposits.....	208 74	
Rents.....	15 00	10,772 70
Stock transfer fee.....		11 25
Claim included in 1909, withdrawn in 1910.....		19 76
Agents' balances previously charged off.....		37 50
Increase in book value of ledger assets.....		46 40
Total income.....		\$75,554 83
Ledger assets Dec. 31, 1909.....		273,543 62
Total.....		\$349,097 95

DISBURSEMENTS.

Amount paid for losses (Fire).....	\$16,770 80
Adjustment and settlement of losses.....	642 49
Commissions or brokerage.....	8,085 46
Salaries and expenses of special and general agents.....	816 18
Salaries, fees and other charges of officers and employes.....	8,533 00
Rents.....	480 00
Advertising, printing and stationery.....	3,107 88
Postage, telegrams, telephone and express.....	1,050 09
Fire department, patrol and salvage corps expenses.....	88 55
State taxes on premiums.....	1,087 91
Insurance department licenses and fees.....	1,615 82
All other licenses, fees and taxes.....	414 16
Miscellaneous expenditures.....	655 60
Interest or dividends to stockholders.....	12,000 00
Agents' balances charged off.....	100 00
Decrease in book value of ledger assets.....	875 95
<b>Total disbursements.....</b>	<b>\$55,773 29</b>
<b>Balance.....</b>	<b>\$293,324 66</b>

LEDGER ASSETS.

Book value of bonds excluding interest.....	\$279,956 56
Cash in office and in bank.....	4,485 50
Agents' balances.....	8,258 60
Office furniture and fixtures.....	624 00
<b>Total ledger assets.....</b>	<b>\$293,324 66</b>

NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$4,838 17	
Interest accrued on other assets.....	5 04	\$4,843 21
<b>Gross assets.....</b>		<b>\$297,667 87</b>

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes.....	\$624 00	
Book value of bonds over market value.....	1,759 20	\$2,377 20
<b>Total admitted assets.....</b>		<b>\$295,290 67</b>

LIABILITIES.

Unearned premiums on outstanding risks.....	\$38,420 76
Salaries and other miscellaneous expenses due or accrued.....	491 66
State, county and municipal taxes due or accrued.....	1,185 41
Commissions and other charges due agents and brokers.....	1,070 93
Cash capital.....	\$200,000 00
Surplus over all liabilities.....	59,121 91
<b>Surplus to policy holders.....</b>	<b>259,121 91</b>
<b>Total liabilities.....</b>	<b>\$295,290 67</b>

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1909.....	\$4,070 202	\$47,921 49
Written during the year.....	6,092,767	66,296 69
<b>Total.....</b>	<b>\$10,162,969</b>	<b>\$114,218 18</b>
Expired and terminated.....	4,150,963	47,921 57
<b>In force at end of the year.....</b>	<b>\$6,011,986</b>	<b>\$66,296 61</b>

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$28,950 00
Premiums received.....	469 45

## BOSTON INSURANCE COMPANY,

BOSTON, MASS.

INCORPORATED IN 1873. COMMENCED BUSINESS IN 1874.

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

Cash Capital, \$1,000,000.

## INCOME.

	<i>Fire.</i>	<i>Marine.</i>	
Gross premiums.....	\$2,462,137 90	\$2,053,503 22	
Deduct reinsurance and return premiums.....	959,288 72	479,286 77	
Net premiums.....	\$1,502,849 18	\$1,574,216 45	\$3,077,065 63
Interest on mortgage loans.....		\$80,701 97	
Interest on collateral loans.....		4,854 33	
Interest on bonds and dividends on stocks.....		202,366 95	
Interest on deposits.....		6,700 79	
Interest from all other sources.....		958 48	
Rents.....		212 00	245,794 52
Profit on home office agency.....			1,420 25
Profit on exchange, foreign remittances.....			435 52
From all other sources.....			2,857 32
Agents' balances previously charged off.....			384 40
Profit on sale or maturity of ledger assets.....			598 66
Total income.....			\$3,328,556 30
Ledger assets' Dec. 31, 1909.....			5,899,825 70
Total.....			\$9,228,382 00

## DISBURSEMENTS.

	<i>Fire.</i>	<i>Marine.</i>	
Gross amount paid for losses.....	\$1,060,655 26	\$1,093,765 59	
Deduct salvage, reinsurance and discount.....	278,127 90	247,182 90	
Net amount paid for losses.....	\$782,527 36	\$846,582 69	\$1,629,110 05
Adjustment and settlement of losses.....			27,408 99
Commissions or brokerage.....			666,268 19
Miscellaneous expenses of local agencies.....			13,457 87
Salaries and expenses of special and general agents.....			61,161 26
Salaries, fees and other charges of officers and employes.....			177,362 31
Rents.....			21,058 24
Advertising, printing and stationery.....			22,121 33

Postage, telegrams, telephone and express.....	\$11,128 66
Legal expenses.....	3,218 74
Furniture and fixtures.....	2,487 59
Maps, including corrections.....	4,196 11
Underwriters' boards and tariff associations.....	17,570 42
Fire department, patrol and salvage corps expenses.....	16,187 46
Inspections and surveys.....	4,278 69
Repairs and expenses on real estate.....	396 21
Taxes on real estate.....	759 50
State taxes on premiums.....	33,263 01
Insurance department licenses and fees.....	10,165 58
All other licenses, fees and taxes.....	13,961 38
Contingent salvage.....	3,627 50
Interest on prepayment of marine premiums and contingent salvage.....	685 81
Investment expense.....	27 00
Miscellaneous expenditures.....	16,612 36
Interest or dividends to stockholders.....	300,000 00
Agents' balances charged off.....	2,388 82
Total disbursements.....	<u>\$8,053,873 08</u>
Balance.....	<u>\$6,169,508 92</u>

## LEDGER ASSETS.

Book value of real estate.....	\$34,000 00
Mortgage loans on real estate.....	619,800 00
Loans secured by collateral.....	53,600 00
Book value of bonds and stocks, excluding interest.....	4,467,628 19
Cash in office and in bank.....	414,254 93
Agents' balances.....	516,744 11
Bills receivable taken for marine and inland risks.....	61,309 66
Bills receivable taken for fire risks.....	352 13
Notes receivable.....	900 00
Deposited with fire boards.....	700 00
Atlantic Mutual script.....	220 00
Total ledger assets.....	<u>\$6,169,508 92</u>

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$5,731 99	
Interest accrued on bonds.....	19,448 58	
Interest due and accrued on collateral loans.....	77 00	\$25,257 57
Market value of bonds and stocks over book value.....		301,716 81
Reinsurance return premiums.....		118 57
Gross assets.....		<u>\$6,496,601 87</u>

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$19,078 13	
Bills receivable, past due, taken for marine, inland and fire risks.....	3,540 49	
Deposited with fire boards.....	700 00	
Collateral loan disallowed.....	3,000 00	\$26,318 62
Total admitted assets.....		<u>\$6,470,283 25</u>

## LIABILITIES.

Losses adjusted and unpaid.....	\$17,890 81
Losses in process of adjustment, or in suspense.....	429,718 52
Losses resisted.....	43,099 48
Total claims for losses.....	\$490,708 76
Deduct reinsurance.....	87,300 87
Net amount of unpaid losses.....	\$403,408 39
Unearned premiums on outstanding risks.....	1,945,097 71
Dividends remaining unpaid.....	50,000 00
Salaries and other miscellaneous expenses due or accrued.....	2,858 23
State, county and municipal taxes due or accrued.....	26,890 00
Commissions and other charges due agents and brokers.....	61,509 01
Cash capital.....	\$1,000,000 00
Surplus over all liabilities.....	2,981,019 91
Surplus to policy holders.....	3,981,019 91
Total liabilities.....	\$6,470,283 25

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1909.....	\$298,123,830	\$2,871,191 73	\$36,124,740	\$1,079,902 54
Written during the year.....	245,188,686	2,462,187 90	174,855,870	2,063,563 22
Total.....	\$543,312,466	\$5,333,329 63	\$210,980,610	\$3,133,405 76
Expired and terminated.....	205,970,144	2,067,841 44	171,953,276	1,977,064 29
In force at end of the year.....	\$337,342,322	\$3,265,488 19	\$39,027,334	\$1,156,341 47
Deduct amount reinsured.....	72,794,191	715,364 89	1,460,787	49,487 79
Net amount in force.....	\$264,548,131	\$2,550,123 30	\$37,566,547	\$1,106,853 68

## SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Georgia.....	\$10,000	\$2,192 72

## BUSINESS IN MAINE.

	<i>Fire.</i>	<i>Marine.</i>
Risks written.....	\$2,698,437	\$10,779 37
Premiums received.....	45,472 43	17,631 17
Losses paid.....	18,812 62	2,890 08
Losses incurred.....	11,273 10	3,590 08

## 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).....	\$149,830 47	
Deduct reinsurance and return premiums.....	131,773 58	
Net premiums.....		\$17,856 89
Interest on bonds and dividends on stocks.....	\$9,505 00	
Interest on deposits.....	72 78	9,577 78
Total income.....		\$27,434 67
Ledger assets Dec. 31, 1909.....		257,647 22
Total.....		\$285,081 89

## DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$60,816 25	
Deduct salvage, reinsurance and discount.....	51,084 73	
Net amount paid for losses.....		\$9,731 52
Adjustment and settlement of losses.....		527 53
Commissions or brokerage.....		4,615 72
Salaries and expenses of special and general agents.....		44 90
Salaries, fees and other charges of officers and employes.....		453 76
Rents.....		21 21
Advertising, printing and stationery.....		114 08
Postage, telegrams, telephone and express.....		93 36
Furniture and fixtures.....		75
Maps, including corrections.....		40 07
Underwriters' boards and tariff associations.....		132 81
Fire department, patrol and salvage corps expenses.....		35 63
Inspections and surveys.....		24 94
State taxes on premiums.....		256 74
Insurance department licenses and fees.....		76 03
All other licenses, fees and taxes.....		28 58
Miscellaneous expenditures.....		26 34
Interest or dividends to stockholders.....		8,000 00
Total disbursements.....		\$24,223 97
Balance.....		\$260,857 92

LEDGER ASSETS.

Book value of bonds and stocks, excluding interest.....	\$235,416	49
Cash in bank.....	5,115	82
Agents' balances.....	13,603	43
Due for reinsurance on losses paid.....	6,722	18
<b>Total ledger assets.....</b>	<b>\$260,857</b>	<b>92</b>

NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	\$2,223	33
Gross assets.....	\$263,081	25

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1. last.....	\$91	75
Book value of bonds and stocks over market value.....	6,116	49
<b>Total admitted assets.....</b>	<b>\$6,208</b>	<b>24</b>
		<b>\$256,873</b>

LIABILITIES.

Losses adjusted and unpaid.....	\$1,210	33
Losses in process of adjustment, or in suspense.....	10,157	25
Losses resisted.....	268	07
<b>Total claims for losses.....</b>	<b>\$11,635</b>	<b>65</b>
Deduct reinsurance.....	9,878	31
<b>Net amount of unpaid losses.....</b>	<b>\$1,757</b>	<b>34</b>
Unearned premiums on outstanding risks.....	16,201	75
Salaries and other miscellaneous expenses due or accrued.....	100	00
State, county and municipal taxes due or accrued.....	200	00
Due for reinsurance.....	6,608	45
Reserve for contingencies.....	500	00
Cash capital.....	\$200,000	00
Surplus over all liabilities.....	31,505	47
<b>Surplus to policy holders.....</b>	<b>281,505</b>	<b>47</b>
<b>Total liabilities.....</b>	<b>\$256,873</b>	<b>01</b>

RISKS AND PREMIUMS.

	<i>Fire. Premiums.</i>	
In force December 31, 1909.....	\$14,350,552	\$141,966 10
Written during the year.....	14,542,548	149,630 47
<b>Total.....</b>	<b>\$28,893,100</b>	<b>\$291,596 57</b>
Expired and terminated.....	11,856,455	119,471 46
In force at end of the year.....	\$17,036,645	\$172,125 11
Deduct amount reinsured.....	14,279,474	142,926 33
<b>Net amount in force.....</b>	<b>\$2,757,171</b>	<b>\$29,198 78</b>

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$59,525 00
Premiums received.....	886 94
Losses paid.....	586 94

## 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).....	\$648,886 31	
Deduct reinsurance and return premiums.....	189,427 42	
Net premiums.....		\$459,408 89
Interest on mortgage loans.....	\$4,917 88	
Interest on collateral loans.....	628 34	
Interest on bonds and dividends on stocks.....	27,014 02	
Interest on deposits.....	466 16	
Rents.....	6,238 60	39,264 95
Securities previously charged off.....		100 00
Borrowed money.....		23,000 00
Agents' balances previously charged off.....		35 04
Profit on sale or maturity of ledger assets.....		2,287 10
Total income.....		\$524,045 98
Ledger assets Dec. 31, 1909.....		816,558 91
Total.....		\$1,340,604 89

## DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$308,455 59	
Deduct salvage, reinsurance and discount.....	46,790 41	
Net amount paid for losses.....		\$261,665 16
Adjustment and settlement of losses.....		2,777 75
Commissions or brokerage.....		110,219 07
Miscellaneous expenses of local agencies.....		1,159 83
Salaries and expenses of special and general agents.....		15,429 89
Salaries, fees and other charges of officers and employes.....		15,543 94
Rents.....		805 00
Advertising, printing and stationery.....		2,547 54
Postage, telegrams, telephone and express.....		1,180 04
Legal expenses.....		251 64
Furniture and fixtures.....		29 43
Maps, including corrections.....		452 65
Underwriters' boards and tariff associations.....		2,890 92
Fire department, patrol and salvage corps expenses.....		4,402 72
Inspections and surveys.....		248 66
Repairs and expenses on real estate.....		1,967 33
Taxes on real estate.....		1,044 98
State taxes on premiums.....		5,788 42
Insurance department licenses and fees.....		2,518 18



All other licenses, fees and taxes.....	\$3,187 78
Borrowed money repaid.....	23,000 00
Interest on borrowed money.....	57 07
Miscellaneous expenditures.....	508 39
Interest or dividends to stockholders.....	10,350 00
Agents' balances charged off.....	289 89
Loss on sale or maturity of ledger assets.....	245 00
Decrease in book value of ledger assets.....	875 00
Total disbursements.....	<u>\$469,370 28</u>
Balance.....	\$871,284 61

## LEDGER ASSETS.

Book value of real estate.....	\$86,171 62
Mortgage loans on real estate.....	98,702 05
Loans secured by collateral.....	12,700 00
Book value of bonds and stocks, excluding interest.....	572,888 38
Cash in office and in bank.....	34,064 20
Agents' balances.....	66,708 86
Total ledger assets.....	<u>\$871,284 61</u>

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$1,215 42	
Interest accrued on bonds.....	2,370 11	
Interest accrued on collateral loans.....	117 82	
Interest accrued on other assets.....	872 54	
Rents due and accrued on company's property.....	481 58	\$4,557 47
Market value of bonds and stocks over book value.....	5,155 11	
Due for reinsurance on losses paid.....	881 54	
Gross assets.....		<u>\$881,828 73</u>

## DEDUCT ASSETS NOT ADMITTED.

Book value of real estate over market value.....	\$5,971 62
Total admitted assets.....	<u>\$875,857 11</u>

## LIABILITIES.

Losses adjusted and unpaid.....	\$27,018 34	
Losses in process of adjustment, or in suspense.....	46,287 05	
Total claims for losses.....	<u>\$73,300 39</u>	
Deduct reinsurance.....	15,892 42	
Net amount of unpaid losses.....		\$57,907 97
Unearned premiums on outstanding risks.....		374,951 74
Salaries and other miscellaneous expenses due or accrued.....		18,725 56
State, county and municipal taxes due or accrued.....		10,000 00
Cash capital.....	\$200,000 00	
Surplus over all liabilities.....	<u>214,271 84</u>	
Surplus to policy holders.....		414,271 84
Total liabilities.....		<u>\$875,857 11</u>

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1909.....	\$73,497,098	\$858,271 58
Written during the year.....	53,955,241	648,896 81
Total.....	<u>\$127,452,334</u>	<u>\$1,507,107 84</u>
Expired and terminated.....	50,054,652	622,880 82
In force at end of the year.....	\$77,897,682	\$884,227 02
Deduct amount reinsured.....	12,437,982	159,672 77
Net amount in force.....	<u>\$64,959,750</u>	<u>\$724,554 25</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	\$4,410 42

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,262,494 00
Premiums received.....	24,812 53
Losses paid.....	13,966 78
Losses incurred.....	19,119 84

## CENTRAL NATIONAL FIRE INSURANCE COMPANY,

CHICAGO, ILL.

INCORPORATED IN 1909. COMMENCED BUSINESS IN 1909.

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

Cash Capital, \$300,000.

## INCOME.

Gross premiums (Fire).....	\$701,225 21	
Deduct reinsurance and return premiums.....	158,871 72	
Net premiums.....		\$542,353 49
Interest on mortgage loans.....	-\$354 93	
Interest on collateral loans.....	414 25	
Interest on bonds and dividends on stocks.....	10,771 66	
Interest on deposits.....	1,248 30	
Interest from all other sources.....	62 82	12,142 10
Premium on capital stock.....		100,000 00
Profit on sale or maturity of ledger assets.....		43 75
Total income.....		<u>\$654,589 34</u>
Ledger assets Dec. 31, 1909.....	\$430,959 61	
Increase of capital during 1910.....	100,000 00	590,959 61
Total.....		<u>\$1,185,498 95</u>

## DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$190,107 64	
Deduct salvage, reinsurance and discount.....	27,897 41	
Net amount paid for losses.....		\$162,210 23
Adjustment and settlement of losses.....		1,880 75
Commissions or brokerage.....		163,021 70
Salaries and expenses of special and general agents.....		19,643 18
Salaries, fees and other charges of officers and employes.....		33,039 42
Rents.....		2,168 66
Advertising, printing and stationery.....		6,735 55
Postage, telegrams, telephone and express.....		5,060 09
Legal expenses.....		1,796 28
Furniture and fixtures.....		1,714 10
Maps, including corrections.....		1,046 58
Underwriters' boards and tariff associations.....		1,825 44
Fire department, patrol and salvage corps expenses.....		764 57
Inspections and surveys.....		912 00
State taxes on premiums.....		4,889 61
Insurance department licenses and fees.....		5,853 79
Miscellaneous expenditures.....		1,304 76
Loss on sale or maturity of ledger assets.....		266 53
Total disbursements.....		<u>\$414,133 22</u>
Balance.....		\$771,365 78

## LEDGER ASSETS.

Mortgage loans on real estate.....	\$123,260 00	
Loans secured by collateral.....	9,500 00	
Book value of bonds and stocks, excluding interest.....	406,498 79	
Cash in office and in bank.....	98,070 86	
Agents' balances.....	91,451 67	
Bills receivable taken for fire risks.....	37,409 81	
Premium on mortgages purchased.....	175 00	
Total ledger assets.....		<u>\$771,365 78</u>

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$3,933 68	
Interest accrued on bonds.....	4,964 96	
Interest accrued on other assets.....	33 05	\$8,931 69
Furniture, fixtures and maps.....		5,365 51
Due for reinsurance on losses paid.....		2,868 45
Gross assets.....		<u>\$788,531 38</u>

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and maps.....	\$5,365 51	
Agents' balances, representing business written prior to Oct. 1, last.....	4,268 82	
Bills receivable, past due, taken for fire risks.....	574 99	
Book value of bonds and stocks over market value.....	2,148 38	\$12,357 70
Total admitted assets.....		<u>\$776,173 86</u>

## LIABILITIES.

Losses in process of adjustment, or in suspense .....	\$29,823 46	
Deduct reinsurance .....	5,746 69	
Net amount of unpaid losses .....		\$24,076 77
Unearned premiums on outstanding risks .....		281,970 80
Dividends to stockholders remaining unpaid .....		12,000 00
Salaries and other miscellaneous expenses due or accrued .....		511 83
State, county and municipal taxes due or accrued .....		8,000 00
Due for reinsurance .....		19,456 80
Cash capital .....	\$300,000 00	
Surplus over all liabilities .....	130,157 48	
Surplus to policy holders .....		430,157 48
Total liabilities .....		\$776,173 68

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1909 .....	\$8,428,676	\$116,473 93
Written during the year .....	47,085,131	701,225 21
Total .....	\$55,463,807	\$817,699 14
Expired and terminated .....	15,540,226	294,821 93
In force at end of the year .....	\$39,923,581	\$522,877 21
Deduct amount reinsured .....	4,443,698	55,975 02
Net amount in force .....	\$35,479,883	\$466,902 19

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written .....	\$588,843 00
Premiums received .....	* 10,807 37
Losses paid .....	3,353 41
Losses incurred .....	4,313 41

\* \$1,113.72 paid for reinsurance in companies not authorized in Maine has been deducted from gross premiums in computing this item.

## CITIZENS INSURANCE COMPANY,

ST. LOUIS, MO.

INCORPORATED IN 1837. COMMENCED BUSINESS IN 1837.

CHAS. E. CHASE, *President.*P. O. CROCKER, *Secretary.*

Cash Capital, \$200,000.

## INCOME.

	<i>Fire.</i>	<i>Marine.</i>	
Gross premiums.....	\$2,197,557 21	\$206 98	
Deduct reinsurance and return premiums.....	1,628,232 97	129 86	
Net premiums.....	\$569,324 24	\$77 62	\$569,401 86
Interest on mortgage loans.....		\$5,750 61	
Interest on bonds and dividends on stocks.....		23,101 29	
Interest on deposits.....	1,681 07		30,532 97
Total income.....			\$599,934 88
Ledger assets Dec. 31, 1909.....			850,275 64
Total.....			\$1,450,210 47

## DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$1,141,372 86	
Deduct salvage, reinsurance and discount.....	826,026 03	
Net amount paid for losses.....		\$315,346 83
Adjustment and settlement of losses.....		5,550 07
Commissions or brokerage.....		99,499 83
Salaries and expenses of special and general agents.....		50,720 93
Salaries, fees and other charges of officers and employes.....		17,463 79
Rents.....		3,440 23
Advertising, printing and stationery.....		4,224 75
Postage, telegrams, telephone and express.....		6,949 87
Legal expenses.....		303 83
Furniture and fixtures.....		352 43
Maps, including corrections.....		591 99
Underwriters' boards and tariff associations.....		6,462 06
Fire department, patrol and salvage corps expenses.....		2,971 85
Inspections and surveys.....		4,528 71
State taxes on premiums.....		12,770 73
Insurance department licenses and fees.....		4,882 04
All other licenses, fees and taxes.....		5,559 89
Miscellaneous expenditures.....		335 28
Interest or dividends to stockholders.....		22,000 00
Agents' balances charged off.....		42 37
Total disbursements.....		\$564,497 48
Balance.....		\$885,712 99

## CITIZENS INSURANCE COMPANY.

## LEDGER ASSETS

Mortgage loans on real estate.....		\$102,700 00
Book value of bonds and stocks, excluding interest.....		564,351 25
Cash in office and in bank.....		118,273 86
Agents' balances.....		100,887 88
Total ledger assets.....		<u>\$885,712 99</u>

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$860 00	
Interest accrued on bonds.....	8,805 00	
Interest due on other assets.....	322 05	\$9,987 05
Due for reinsurance on losses paid.....		249 19
Gross assets.....		<u>\$895,949 23</u>

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$887 78	
Book value of bonds and stocks over market value.....	13,073 75	\$13,911 53
Total admitted assets.....		<u>\$882,037 70</u>

## LIABILITIES.

Losses adjusted and unpaid.....	\$40,633 05	
Losses in process of adjustment, or in suspense.....	139,380 92	
Losses resisted.....	10,196 49	
Total claims for losses.....	<u>\$190,210 46</u>	
Deduct reinsurance.....	138,455 18	
Net amount of unpaid losses.....		\$51,755 28
Unearned premiums on outstanding risks.....		458,911 38
Salaries and other miscellaneous expenses due or accrued.....		1,152 25
State, county and municipal taxes due or accrued.....		5,690 00
Cash capital.....	\$200,000 00	
Surplus over all liabilities.....	164,528 79	
Surplus to policy holders.....		<u>\$64,528 79</u>
Total liabilities.....		<u>\$882,037 70</u>

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1909.....	\$228,901,359	\$2,906,677 97	-	-
Written during the year.....	188,362,596	2,197,557 21	\$43,027	\$206 98
Total.....	<u>\$417,263,955</u>	<u>\$5,104,235 18</u>	<u>\$43,027</u>	<u>\$206 98</u>
Expired and terminated.....	184,048,389	2,207,505 59	43,027	206 98
In force at end of the year.....	\$233,215,566	\$2,896,729 59	-	-
Deduct amount reinsured.....	161,856,246	2,018,646 59	-	-
Net amount in force.....	<u>\$71,359,320</u>	<u>\$878,083 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	\$28,282 21
Virginia.....	10,500	18,472 66

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$533,968 00
Premiums received.....	8,895 27
Losses paid.....	5,356 88
Losses incurred.....	5,755 00

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).....	\$917,753 27	
Deduct reinsurance and return premiums .....	346,826 52	
Net premiums.....		\$571,426 75
Interest on mortgage loans.....	\$7,375 19	
Interest on bonds and dividends on stocks.....	38,139 80	
Interest on deposits.....	4,148 08	49,662 52
Loan .....		50,000 00
Profit on sale or maturity of ledger assets.....		2,317 00
Total income.....		\$678,406 27
Ledger assets Dec. 31, 1909.....		1,415,877 77
Total .....		\$2,093,284 04

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$302,502 46	
Deduct salvage, reinsurance and discount .....	68,823 42	
Net amount paid for losses .....		\$233,679 04
Adjustment and settlement of losses .....		4,756 23
Commissions or brokerage.....		108,308 84
Salaries and expenses of special and general agents.....		21,949 85
Salaries, fees and other charges of officers and employes.....		51,664 68
Rents.....		10,317 50
Advertising, printing and stationery.....		8,108 93
Postage, telegrams, telephone and express.....		6,340 17
Legal expenses.....		625 79
Furniture and fixtures.....		658 32
Maps, including corrections .....		6,395 83
Underwriters' boards and tariff associations.....		3,887 88
Fire department, patrol and salvage corps expenses.....		3,486 08
Inspections and surveys.....		1,276 68
State taxes on premiums.....		8,240 77
Insurance department licenses and fees .....		5,200 27
All other licenses, fees and taxes.....		1,590 43
Collateral loan and interest .....		50,483 33
Miscellaneous expenditures.....		3,716 87

Interest or dividends to stockholders .....	\$42,500 00
Agents' balances charged off .....	599 85
Loss on sale or maturity of ledger assets .....	3,066 26
Total disbursements .....	\$576,308 05
Balance .....	\$1,512,980 99

## LEDGER ASSETS.

Mortgage loans on real estate .....	\$246,000 00
Book value of bonds and stocks, excluding interest .....	1,109,214 13
Cash in office and in bank .....	85,110 62
Agents' balances .....	122,656 24
Total ledger assets .....	\$1,512,980 99

## NON-LEDGER ASSETS.

Interest accrued on mortgages .....	\$1,957 50	
Interest accrued on bonds .....	5,208 83	\$7,165 83
Gross assets .....		\$1,520,146 82

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last .....	\$1,440 36	
Book value of bonds and stocks over market value .....	77,664 13	\$79,104 49
Total admitted assets .....		\$1,441,042 83

## LIABILITIES.

Losses adjusted and unpaid .....	\$750 00	
Losses in process of adjustment, or in suspense .....	57,135 00	
Losses resisted .....	5,875 00	
Total claims for losses .....	\$63,760 00	
Deduct reinsurance .....	32,232 19	
Net amount of unpaid losses .....		\$31,527 81
Unearned premiums on outstanding risks .....		432,318 31
Dividends remaining unpaid .....		12,500 00
Salaries and other miscellaneous expenses due or accrued .....		500 00
State, county and municipal taxes due or accrued .....		3,000 00
Due for reinsurance .....		37,734 93
Cash capital .....	\$500,000 00	
Surplus over all liabilities .....	423,461 28	
Surplus to policy holders .....		923,461 28
Total liabilities .....		\$1,441,042 83

## RISKS AND PREMIUMS.

	Fire.	Premiums.
In force December 31, 1909 .....	\$84,424,137	\$807,564 63
Written during the year .....	91,913,643	917,753 27
Total .....	\$176,337,780	\$1,725,317 90
Expired and terminated .....	68,872,674	671,755 53
In force at end of the year .....	\$107,465,106	\$1,053,562 37
Deduct amount reinsured .....	27,441,222	265,956 91
Net amount in force .....	\$80,023,884	\$787,605 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	\$6,988 26

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written .....	\$490,586 00
Premiums received .....	7,846 61
Losses paid.....	7,431 44
Losses incurred.....	5,080 44

## 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).....	\$897,223 08	
Deduct reinsurance and return premiums .....	595,588 68	
Net premiums .....		\$301,634 40
Interest on bonds .....	\$24,523 88	
Interest on deposits .....	1,496 18	
Interest from all other sources.....	300 00	26,320 06
Total income.....		\$327,954 46
Ledger assets Dec. 31, 1909.....		738,802 86
Total .....		\$1,066,756 28

## DISBURSEMENTS.

Gross amount paid for losses (Marine).....	\$316,802 02	
Deduct salvage and reinsurance.....	189,124 42	
Net amount paid for losses.....		\$127,677 60
Commissions or brokerage.....		83,697 32
Miscellaneous expenses of local agencies .....		1,034 89
Expenses of special and general agents.....		6,655 13
Salaries, fees and other charges of officers and employes.....		8,684 37

Rents.....	\$598 50
Advertising, printing and stationery.....	2,213 20
Postage, telegrams, telephone and express.....	622 91
Legal expenses.....	504 98
Furniture and fixtures.....	121 57
Underwriters' boards and tariff associations.....	678 32
Inspections and surveys.....	508 11
State taxes on premiums.....	5,862 65
Insurance department licenses and fees.....	1,214 94
Investment expense.....	62 50
Agents' balances charged off.....	49 74
Decrease in book value of ledger assets.....	1,899 33
Total disbursements.....	<u>\$242,081 06</u>
Balance.....	<u>\$824,675 76</u>

## LEDGER ASSETS.

Book value of bonds, excluding interest.....	\$715,267 97
Cash in bank.....	21,409 92
Agents' balances.....	77,998 57
Cash deposit in Ontario.....	10,000 00
Total ledger assets.....	<u>\$824,675 76</u>

## NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$7,466 22	
Interest accrued on other assets.....	62 50	\$7,528 72
Gross assets.....		<u>\$832,204 48</u>

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$8,021 02	
Book value of bonds over market value.....	46,362 27	\$54,383 29
Total admitted assets.....		<u>\$777,821 19</u>

## LIABILITIES.

Losses in process of adjustment, or in suspense.....		\$8,147 18
Unearned premiums on outstanding risks.....		137,530 34
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.....	226,643 67	
Surplus to policy holders.....		<u>626,643 67</u>
Total liabilities.....		<u>\$777,821 19</u>

## RISKS AND PREMIUMS.

	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1909.....	\$47,414,677	\$552,631 85
Written during the year.....	123,455,595	897,223 08
Total.....	<u>\$170,870,272</u>	<u>\$1,449,854 93</u>
Expired and terminated.....	111,852,965	788,455 17
In force at end of the year.....	\$59,017,307	\$661,399 76
Deduct amount reinsured.....	42,380,833	389,201 20
Net amount in force.....	<u>\$16,636,474</u>	<u>\$272,198 56</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>
Ontario.....	\$30,000	\$13,986 48

BUSINESS IN MAINE.

	<i>Marine.</i>
Risks written .....	\$168,682 00
Premiums received.....	3,489 69
Losses paid.....	154 65
Losses incurred.....	154 65

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).....	\$336,801 92	
Deduct reinsurance and return premiums.....	70,356 61	
Net premiums.....		\$266,445 31
Interest on mortgage loans.....	\$1,276 14	
Interest on bonds and dividends on stocks.....	20,273 19	
Interest on deposits.....	315 83	
Rents—including company's own occupancy.....	10,504 27	32,369 43
Conscience money.....		26 30
Increase in book value of ledger assets.....		5,000 00
Total income.....		\$308,841 04
Ledger assets Dec. 31, 1909.....		661,202 10
Total.....		\$965,043 14

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$122,470 06	
Deduct salvage, reinsurance and discount.....	9,573 51	
Net amount paid for losses.....		\$112,896 55
Adjustment and settlement of losses.....		2,260 69
Commissions or brokerage.....		64,685 98
Salaries and expenses of special and general agents.....		5,527 28
Salaries, fees and other charges of officers and employes.....		12,900 64
Rents—including company's own occupancy.....		1,600 00

Advertising, printing and stationery.....	\$4,687 64
Postage, telegrams, telephone and express.....	2,149 41
Legal expenses.....	402 05
Furniture and fixtures.....	265 25
Maps, including corrections.....	1,309 85
Underwriters' boards and tariff associations.....	1,752 69
Fire department, patrol and salvage corps expenses.....	1,806 27
Inspections and surveys.....	506 50
Repairs and expenses on real estate.....	4,319 96
Taxes on real estate.....	1,889 28
State taxes on premiums.....	5,874 42
Insurance department licenses and fees.....	1,759 52
Examination by insurance department.....	552 62
Interest or dividends to stockholders.....	20,000 00
Loss on sale or maturity of ledger assets.....	6,625 00
Total disbursements.....	<u>\$253,771 60</u>
Balance.....	\$711,271 54

## LEDGER ASSETS.

Book value of real estate.....	\$75,000 00
Mortgage loans on real estate.....	29,650 00
Book value of bonds and stocks, excluding interest.....	543,592 00
Cash in office and in bank.....	26,578 46
Agents' balances.....	86,456 08
Total ledger assets.....	<u>\$711,271 54</u>

## NON-LEDGER ASSETS.

Interest due on mortgages.....	\$125 00
Interest accrued on bonds.....	3,608 95
Rents accrued on company's property.....	372 50
Market value of bonds and stocks over book value.....	75 00
Gross assets.....	<u>\$715,452 99</u>

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$543 51
Total admitted assets.....	<u>\$714,909 48</u>

## LIABILITIES.

Losses adjusted and unpaid.....	\$3,166 59
Losses in process of adjustment, or in suspense.....	17,688 00
Losses resisted.....	3,853 45
Total claims for losses.....	<u>\$24,208 04</u>
Deduct reinsurance.....	830 00
Net amount of unpaid losses.....	\$23,378 04
Unearned premiums on outstanding risks.....	227,975 47
Salaries and other miscellaneous expenses due or accrued.....	2,300 00
State, county and municipal taxes due or accrued.....	4,200 00
Commissions and other charges due agents and brokers.....	300 00
Due for reinsurance.....	1,354 91
Cash capital.....	\$200,000 00
Surplus over all liabilities.....	<u>255,401 06</u>
Surplus to policy holders.....	455,401 06
Total liabilities.....	<u>\$714,909 48</u>

COMMERCIAL UNION FIRE INSURANCE COMPANY. 173

RISKS AND PREMIUMS.

	<i>Fire. Premiums.</i>	
In force December 31, 1909.....	\$45,417,336	\$451,089 83
Written during the year.....	31,701,110	336,801 92
<b>Total.....</b>	<b>\$77,118 446</b>	<b>\$787,841 75</b>
Expired and terminated.....	32,076,845	316,180 00
In force at end of the year.....	\$45,041,601	\$471,661 75
Deduct amount reinsured.....	3,527,104	37,479 55
<b>Net amount in force.....</b>	<b>\$41,514,497</b>	<b>\$434,182 20</b>

BUSINESS IN MAINE.

	<i>Fire.</i>	
Risks written.....	\$569,519 00	
Premiums received.....	* 8,171 11	
Losses paid.....	4,205 16	
Losses incurred.....	3,927 66	

\*\$877.24 paid for reinsurance in companies not authorized in Maine has been deducted from gross premiums in computing this item.

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COMMERCIAL UNION FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

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INCORPORATED IN 1890. COMMENCED BUSINESS IN 1891.

A. H. WRAY, *President.*

C. J. HOLMAN, *Secretary.*

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Cash Capital, \$200,000.

INCOME.

Gross premiums (Fire).....	\$592,451 71	
Deduct reinsurance and return premiums.....	241,251 52	
<b>Net premiums.....</b>	<b>\$351,200 19</b>	
Interest on bonds and dividends on stocks.....	\$27,905 83	
Interest on deposits.....	491 80	27,797 63
<b>Total income.....</b>	<b>\$378,997 82</b>	
Ledger assets Dec. 31, 1909.....		812,270 77
<b>Total.....</b>	<b>\$1,191,268 59</b>	

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$219,339 23	
Deduct salvage and reinsurance.....	61,641 77	
Net amount paid for losses.....		\$157,697 46
Adjustment and settlement of losses.....		3,188 24
Commissions or brokerage.....		80,941 67
Expenses of special and general agents.....		5,348 65
Salaries, fees and other charges of officers and employes.....		5,383 05
Advertising, printing and stationery.....		2,548 49
Postage, telegrams, telephone and express.....		1,543 17
Maps, including corrections.....		414 90
Underwriters' boards and tariff associations.....		4,055 49
Fire department, patrol and salvage corps expenses.....		4,080 05
Inspections and surveys.....		848 66
State taxes on premiums.....		5,121 21
Insurance department licenses and fees.....		2,291 74
All other licenses, fees and taxes.....		2,492 89
Exchange.....		338 40
Interest or dividends to stockholders.....		20,000 00
Loss on sale or maturity of ledger assets.....		41 67
Decrease in book value of ledger assets.....		1,195 87
Total disbursements.....		\$297,481 61
Balance.....		\$898,786 98

LEDGER ASSETS.

Book value of bonds and stocks, excluding interest.....	\$785,082 07
Cash in office and in bank.....	54,200 25
Agents' balances.....	104,554 66
Total ledger assets.....	\$898,786 98

NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$5,662 00
Gross assets.....	\$899,448 98

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$2,381 66	
Book value of bonds and stocks over market value.....	37,111 07	\$39,442 73
Total admitted assets.....		\$860,006 25

LIABILITIES.

Losses adjusted and unpaid.....	\$8,140 00
Losses in process of adjustment, or in suspense.....	33,585 00
Losses resisted.....	6,181 00
Total claims for losses.....	\$47,856 00
Deduct reinsurance.....	9,885 91
Net amount of unpaid losses.....	\$37,970 09
Unearned premiums on outstanding risks.....	316,875 56
Salaries and other miscellaneous expenses due or accrued.....	510 00
State, county and municipal taxes due or accrued.....	6,000 00
Commissions and other charges due agents and brokers.....	9,808 00
Due for return premiums and reinsurance.....	16,588 00
Reserve for contingencies.....	20,000 00
Cash capital.....	\$200,000 00
Surplus over all liabilities.....	252,754 60
Surplus to policy holders.....	452,754 60
Total liabilities.....	\$860,006 25

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1909.....	\$69,747.07	\$677,093 84
Written during the year.....	52,932,540	592,451 71
<b>Total.....</b>	<b>\$112,679,611</b>	<b>\$1,269,535 55</b>
Expired and terminated.....	44,921,407	508,526 08
In force at end of the year.....	\$67,758,204	\$761,009 47
Deduct amount reinsured.....	14,305,817	171,101 33
<b>Net amount in force.....</b>	<b>\$53,452,387</b>	<b>\$589,908 14</b>

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$150,788 00
Premiums received.....	2,151 92
Losses paid.....	280 90
Losses incurred.....	280 90

## COMMONWEALTH INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1886. COMMENCED BUSINESS IN 1886.

E. G. RICHARDS, *President.*CHARLES E. CASE, *Secretary.*

Cash Capital, \$500,000.

## INCOME.

Gross premiums (Fire).....	\$1,012,964 22	
Deduct reinsurance and return premiums .....	301,788 37	
<b>Net premiums.....</b>		<b>\$711,175 85</b>
Interest on mortgage loans.....	\$17,124 76	
Interest on bonds and dividends on stocks.....	74,194 65	
Interest on deposits .....	956 00	
Interest from all other sources.....	6 47	92,281 88
Profit on sale or maturity of ledger assets.....		9,992 19
<b>Total income.....</b>		<b>\$813,449 97</b>
Ledger assets Dec. 31, 1909.....		2,080,657 97
<b>Total .....</b>		<b>\$2,844,107 89</b>

## DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$329,397 14
Deduct salvage and reinsurance.....	43,669 92
<b>Net amount paid for losses .....</b>	<b>\$285,727 22</b>

Adjustment and settlement of losses.....	\$4,024 22
Commissions or brokerage.....	168,858 85
Miscellaneous expenses of local agencies.....	2,740 71
Salaries and expenses of special and general agents.....	28,374 87
Salaries, fees and other charges of officers and employes.....	26,562 04
Rents.....	6,691 36
Advertising, printing and stationery.....	6,729 30
Postage, telegrams, telephone and express.....	4,552 55
Legal expenses.....	1,102 50
Furniture and fixtures.....	1,051 65
Maps, including corrections.....	102 22
Underwriters' boards and tariff associations.....	6,914 33
Fire department, patrol and salvage corps expenses.....	6,013 64
Inspections and surveys.....	1,861 45
State taxes on premiums.....	10,505 80
Insurance department licenses and fees.....	4,052 02
All other licenses, fees and taxes.....	3,964 24
Interest or dividends to stockholders.....	50,000 00
Loss on sale or maturity of ledger assets.....	2,515 62
Decrease in book value of ledger assets.....	115 00
Total disbursements.....	<u>\$616,958 59</u>
Balance.....	<u>\$2,227,149 30</u>

## LEDGER ASSETS.

Mortgage loans on real estate.....	\$337,500 00
Book value of bonds and stocks, excluding interest.....	1,762,799 34
Cash in office and in bank.....	25,778 95
Agents' balances.....	101,071 01
Total ledger assets.....	<u>\$2,227,149 30</u>

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$2,525 20	
Interest accrued on bonds.....	8,443 34	\$10,968 54
Market value of bonds and stocks over book value.....		12,250 66
Gross assets.....		<u>\$2,250,368 50</u>

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$2,214 77
Total admitted assets.....	<u>\$2,248,153 73</u>

## LIABILITIES.

Losses adjusted and unpaid.....	\$4,525 27
Losses in process of adjustment, or in suspense.....	40,474 00
Losses resisted.....	6,310 26
Total claims for losses.....	<u>\$51,309 53</u>
Deduct reinsurance.....	3,933 34
Net amount of unpaid losses.....	\$47,376 19
Unearned premiums on outstanding risks.....	601,869 88
State, county and municipal taxes due or accrued.....	12,000 00
Cash capital.....	\$500,000 00
Surplus over all liabilities.....	1,086,907 66
Surplus to policy holders.....	<u>1,586,907 66</u>
Total liabilities.....	<u>\$2,248,153 73</u>



## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1909.....	\$116,667.748	\$1,016,322 74
Written during the year .....	126,720.066	1,012,964 22
<b>Total .....</b>	<b>\$243,387.814</b>	<b>\$2,029,286 96</b>
Expired and terminated.....	100,276.177	793,496 43
In force at end of the year.....	\$143,111.637	\$1,235,790 53
Deduct amount reinsured .....	19,018,905	141,740 26
<b>Net amount in force .....</b>	<b>\$124,092.732</b>	<b>\$1,094,050 27</b>

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$525,624 00
Premiums received.....	7,290 44
Losses paid.....	2,088 05
Losses incurred.....	1,228 16

## 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).....	\$4,945,974 25	
Deduct reinsurance and return premiums.....	1,162,831 77	
<b>Net premiums.....</b>	<b>3,783,142 48</b>	
Interest on mortgage loans.....	\$45,667 09	
Interest on collateral loans.....	4,137 23	
Interest on bonds and dividends on stocks.....	210,836 78	
Interest on deposits.....	4,539 87	
Interest from all other sources.....	1,184 02	
Rents—including company's own occupancy.....	11,231 26	277,596 25
Agents' balances previously charged off.....		167 30
Profit on sale or maturity of ledger assets.....		250 00
<b>Total income.....</b>	<b>\$4,061,156 03</b>	
Ledger assets Dec 31, 1909.....		7,025,123 13
<b>Total .....</b>	<b>\$11,086,279 16</b>	

## DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$2,137,130 36	
Deduct salvage, reinsurance and discount.....	294,482 85	
Net amount paid for losses.....		\$1,842,647 51
Adjustment and settlement of losses.....		29,263 29
Commissions or brokerage.....		813,257 08
Miscellaneous expenses of local agencies.....		19,481 57
Salaries and expenses of special and general agents.....		136,768 41
Salaries, fees and other charges of officers and employes.....		192,798 90
Rents—including company's own occupancy.....		28,914 54
Advertising, printing and stationery.....		47,263 98
Postage, telegrams, telephone and express.....		19,480 88
Legal expenses.....		8,029 07
Furniture and fixtures.....		7,343 22
Maps, including corrections.....		9,610 46
Underwriters' boards and tariff associations.....		20,482 18
Fire department, patrol and salvage corps expenses.....		28,369 18
Inspections and surveys.....		22,783 80
Repairs and expenses on real estate.....		1,364 99
Taxes on real estate.....		2,534 14
State taxes on premiums.....		63,232 63
Insurance department licenses and fees.....		18,443 48
All other licenses, fees and taxes.....		11,746 93
Interest or dividends to stockholders.....		160,000 00
Stockholders tax.....		27,000 00
Agents' balances charged off.....		1,601 72
Loss on sale or maturity of ledger assets.....		21,010 31
Decrease in book value of ledger assets.....		20,375 00
Total disbursements.....		\$3,555,152 67
Balance.....		\$7,531,126 49

## LEDGER ASSETS.

Book value of real estate.....	\$192,200 00
Mortgage loans on real estate.....	909,050 00
Loans secured by collateral.....	109,000 00
Book value of bonds and stocks, excluding interest.....	5,502,679 78
Cash in office and in bank.....	409,899 49
Agents' balances.....	367,785 42
Bills receivable taken for fire risks.....	40,511 80
Total ledger assets.....	\$7,531,126 49

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$10,204 89
Interest accrued on bonds.....	29,918 94
Interest accrued on collateral loans.....	867 42
Gross assets.....	\$40,991 25
	\$7,572,117 74

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$3,353 45
Bills receivable, past due, taken for fire risks.....	14,717 25
Book value of bonds and stocks over market value.....	77,677 78
Total admitted assets.....	\$95,748 48
	\$7,476,369 26

## LIABILITIES.

Losses adjusted and unpaid.....	\$95,030 77	
Losses in process of adjustment, or in suspense.....	286,008 65	
Losses resisted.....	47,553 70	
Total claims for losses.....	\$428,593 12	
Deduct reinsurance.....	84,086 46	
Net amount of unpaid losses.....		\$344,556 66
Unearned premiums on outstanding risks.....		4,023,181 99
State, county and municipal taxes due or accrued.....		50,000 00
Cash capital.....	\$1,000,000 00	
Surplus over all liabilities.....	2,053,630 61	
Surplus to policy holders.....		3,053,630 61
Total liabilities.....		\$7,476,369 26

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1909.....	\$690,962,701	\$7,957,070 42
Written during the year.....	426,252,097	4,945,974 25
Total.....	\$1,117,214,798	\$12,903,044 67
Expired and terminated.....	361,623,669	4,384,700 89
In force at end of the year.....	\$755,591,129	\$8,518,343 78
Deduct amount reinsured.....	67,455,402	826,656 61
Net amount in force.....	\$688,135,727	\$7,691,687 17

## 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	\$123,587 39
Georgia.....	10,000	19,507 25
New Mexico.....	10,000	18,273 67

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$2,880,000 00
Premiums received.....	45,502 91
Losses paid.....	24,339 17
Losses incurred.....	27,086 34

## CONTINENTAL INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

HENRY EVANS, *President.*

C. R. TUTTLE,	} <i>Secretaries.</i>
J. A. SWINNERTON,	
HUGH RANKIN, F. R. MILLARD,	

\*Cash Capital, \$2,000,000.

## INCOME.

Gross premiums (Fire).....	\$8,869,841 54	
Deduct reinsurance and return premiums.....	1,561,898 62	
Net premiums.....		\$7,308,442 92
Interest on mortgage loans .....	\$187 50	
Interest on bonds and dividends on stocks.....	686,687 95	
Interest on deposits .....	167,813 75	
Interest from all other sources.....	1,003 72	
Rents—including company's own occupancy .....	184,654 85	989,747 77
First Bulgarian Insurance Co. reserve .....		7,903 42
Suspense account .....		50 00
Profit on sale or maturity of ledger assets.....		533,883 00
Increase in book value of ledger assets.....		314,302 00
Total income.....		\$9,163,829 11
Ledger assets Dec. 31, 1909 .....		22,179,680 65
Total .....		\$31,833,509 76

## DISBURSEMENTS.

Gross amount paid for losses (Fire) .....	\$3,405,474 59
Deduct salvage, reinsurance and discount .....	325,785 46
Net amount paid for losses.....	\$3,079,739-13
Adjustment and settlement of losses.....	99,618 57
Commissions or brokerage.....	1,504,790 95
Miscellaneous expenses of local agencies .....	8,917 67
Salaries and expenses of special and general agents.....	212,621 12
Salaries, fees and other charges of officers and employes.....	445,600 88
Rents—including company's own occupancy.....	69,976 72
Advertising, printing and stationery .....	82,559 17
Postage, telegrams, telephone and express .....	67,740 19
Legal expenses.....	2,069 20
Furniture and fixtures .....	6,593 67
Maps, including corrections .....	16,646 44
Underwriters' boards and tariff associations .....	73,563 04
Fire department, patrol and salvage corps expenses.....	18,156 69
Inspections and surveys.....	8,606 22
Repairs and expenses on real estate.....	85,390 02

\* Capital stock increased during 1910 by a stock dividend of \$1,000,000.00.

Taxes on real estate .....	\$22,340 71
State taxes on premiums .....	128,502 68
Insurance department licenses and fees.....	33,249 90
All other licenses, fees and taxes.....	28,687 94
Mercantile agencies and subscriptions.....	7,632 59
Exchange .....	9,685 92
Miscellaneous expenditures .....	3,730 96
Interest or dividends to stockholders .....	750,000 00
Cash paid for redemption of scrip .....	3 00
Agents' balances charged off .....	10,466 52
Loss on sale or maturity of ledger assets .....	17,661 00
Decrease in book value of ledger assets .....	561,898 00
<b>Total disbursements .....</b>	<b>\$7,301,393 90</b>
<b>Balance .....</b>	<b>\$24,032,115 86</b>

## 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.....	18,390,590 00
Cash in office and in bank .....	3,389,125 49
Agents' balances .....	983,457 67
Bills receivable taken for fire risks .....	66,252 70
<b>Total ledger assets .....</b>	<b>\$24,032,115 86</b>

## NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	\$35,210 40	
Interest accrued on other assets.....	268 77	
Declared dividends on stocks (transfer books closed).....	148,947 25	\$184,426 42
Due for reinsurance on losses paid .....		3,429 45
<b>Gross assets .....</b>		<b>\$24,219,971 73</b>

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances representing business written prior to Oct. 1, last .....	\$4,196 54	
Bills receivable past due, taken for fire risks .....	17,737 18	\$21,933 72
<b>Total admitted assets .....</b>		<b>\$24,198,038 01</b>

## LIABILITIES.

Losses in process of adjustment or in suspense.....	\$560,150 27	
Losses rested .....	40,900 00	
<b>Total claims for losses.....</b>	<b>\$601,050 27</b>	
Deduct reinsurance .....	74,998 01	
<b>Net amount of unpaid losses.....</b>		<b>\$526,052 26</b>
Unearned premiums on outstanding risks .....	7,917,551 92	
Unpaid scrip .....	26,793 00	
Interest due or accrued on scrip .....	6,068 40	
Salaries and other miscellaneous expenses due or accrued.....	29,000 00	
State, county and municipal taxes due or accrued.....	135,000 00	
Commissions and other charges due agents and brokers.....	102,788 87	
Due for reinsurance .....	31,188 95	
First Bulgarian Insurance Co. reserve and interest.....	7,993 42	
Special reserve for commissions on reinsurance .....	102,000 00	
Reserve for contingencies .....	250,000 00	
Cash capital .....	\$2,000,000 00	
Surplus over all liabilities.....	13,068,601 19	
<b>Surplus to policy holders .....</b>		<b>15,063,601 19</b>
<b>Total liabilities .....</b>		<b>\$24,198,038 01</b>

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1909 .....	\$1,406,640,163	\$14,784,567 49
Written during the year .....	1,059,408,944	8,869,841 54
Total .....	\$2,466,044,097	\$23,654,409 03
Expired and terminated .....	954,923,523	7,689,902 77
In force at end of the year .....	\$1,511,120,574	\$15,964,506 26
Deduct amount reinsured .....	72,756,892	862,670 49
Net amount in force .....	\$1,438,363,682	\$15,101,835 77

## SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Canada .....	\$53,000	\$3,599 99
Georgia .....	10,000	183,804 03
New Mexico .....	10,000	11,490 10
Virginia .....	50,000	110,123 07

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written .....	\$5,203,595 00
Premiums received .....	83,194 88
Losses paid .....	24,556 08
Losses incurred .....	26,789 53

## 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) .....	\$2,377,945 51	
Deduct reinsurance and return premiums .....	795,824 61	
Net premiums .....		\$1,582,120 90
Deposit premiums on perpetual risks .....		3,372 15
Interest on mortgage loans .....	\$4,689 02	
Interest on collateral loans .....	173 61	
Interest on bonds and dividends on stocks .....	63,609 66	
Interest on deposits .....	699 88	
Rents—including company's own occupancy .....	15,359 10	84,531 22
Agents' balances previously charged off .....		100 60
Profit on sale or maturity of ledger assets .....		2,526 79
Total income .....		\$1,672,651 66
Ledger assets Dec. 31, 1909 .....		2,217,140 09
Total .....		\$3,889,791 75

## DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$1,082,426 14	
Deduct salvage, reinsurance and discount.....	103,875 64	
Net amount paid for losses.....		\$928,550 50
Adjustment and settlement of losses.....		20,547 92
Commissions or brokerage.....		425,178 25
Salaries and expenses of special and general agents.....		47,301 88
Salaries, fees and other charges of officers and employes.....		45,711 01
Rents—including company's own occupancy.....		12,373 02
Advertising, printing and stationery.....		14,850 50
Postage, telegrams, telephone and express.....		9,709 13
Legal expenses.....		407 00
Furniture and fixtures.....		1,468 50
Maps, including corrections.....		4,644 62
Underwriters' boards and tariff associations.....		20,004 99
Fire department, patrol and salvage corps expenses.....		7,691 94
Inspections and surveys.....		1,796 21
Repairs and expenses on real estate.....		4,735 65
Taxes on real estate.....		2,024 10
State taxes on premiums.....		27,940 40
Insurance department licenses and fees.....		9,497 67
All other licenses, fees and taxes.....		2,647 00
Deposit premiums returned.....		3,270 94
Interest or dividends to stockholders.....		60,000 00
Agents' balances charged off.....		2,091 84
Loss on sale or maturity of ledger assets.....		3,578 01
Decrease in book value of ledger assets.....		499 66
Total disbursements.....		\$1,656,530, 77
Balance.....		\$2,233,260 98

## LEDGER ASSETS.

Book value of real estate.....		\$200,000 00
Mortgage loans on real estate.....		102,000 00
Loans secured by collateral.....		4,000 00
Book value of bonds and stocks, excluding interest.....		1,398,745 76
Cash in office and in bank.....		82,843 33
Agents' balances.....		445,271 89
Cash in hands of special agents.....		300 00
Cash in hands of Philadelphia Underwriters' Association.....		100 00
Total ledger assets.....		\$2,233,260 98

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$1,322 23	
Interest accrued on bonds.....	18,000 85	
Interest accrued on collateral loans.....	44 00	
Rents accrued on company's property.....	650 17	\$20,017 25
Gross assets.....		\$2,253,278 23

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$6,567 23	
Book value of bonds and stocks over market value.....	18,765 26	\$25,332 49
Total admitted assets.....		\$2,227,945 74

## LIABILITIES.

Losses adjusted and unpaid.....	\$2,121 65	
Losses in process of adjustment, or in suspense.....	211,021 35	
Losses resisted.....	15,250 00	
<b>Total claims for losses.....</b>	<b>\$228,393 00</b>	
Deduct reinsurance.....	43,455 00	
<b>Net amount of unpaid losses.....</b>	<b>\$184,938 00</b>	
Unearned premiums on outstanding risks.....	1,238,404 78	
Reclaimable on perpetual fire policies.....	127,876 65	
Salaries and other miscellaneous expenses due or accrued.....	1,297 72	
State, county and municipal taxes due or accrued.....	12,000 00	
Commissions and other charges due agents and brokers.....	46,583 93	
Cash capital.....	\$400,000 00	
Surplus over all liabilities.....	166,844 66	
<b>Surplus to policy holders.....</b>	<b>566,844 66</b>	
<b>Total liabilities.....</b>	<b>\$2,227,945 74</b>	

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1909.....	\$256,059,294	\$2,846,639 18
Written during the year.....	204,169,008	2,377,945 51
<b>Total.....</b>	<b>\$460,228,297</b>	<b>\$5,224,584 69</b>
Expired and terminated.....	197,045,237	2,312,350 72
<b>In force at end of the year.....</b>	<b>\$263,183,060</b>	<b>\$2,912,283 97</b>
Deduct amount reinsured.....	35,016,067	402,561 95
<b>Net amount in force.....</b>	<b>\$228,166,993</b>	<b>\$2,509,672 02</b>
Perpetual risks not included above, \$4,923,610; premiums on same, \$141,737.32.		

## 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.....	\$10,000	\$2,450 00
Georgia.....	10,000	10,217 00
Virginia.....	20,000	8,551 00

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$681,920 00
Premiums received.....	10,978 77
Losses paid.....	5,794 97
Losses incurred.....	6,990 43



## DUTCHESS FIRE INSURANCE COMPANY,

POUGHKEEPSIE, N. Y.

INCORPORATED IN 1906. COMMENCED BUSINESS IN 1906.

L. H. VAIL, *President.*FRANK L. GARDNER, *Secretary.*

## Cash Capital, \$200,000.

## INCOME.

Gross premiums (Fire) .....	\$513,085 17	
Deduct reinsurance and return premiums .....	183,307 96	
Net premiums .....		\$379,777 21
Interest on mortgage loans .....	\$1,490 19	
Interest on bonds and dividends on stocks .....	24,491 40	
Interest from all other sources .....	6 25	
Rents—including company's own occupancy .....	1,459 50	27,447 34
Conscience fund .....		130 00
Agents' balances previously charged off .....		28 63
Profit on sale or maturity of ledger assets .....		208 19
Total income .....		\$407,591 37
Ledger assets Dec. 31, 1909 .....		659,519 61
Total .....		\$1,067,110 98

## DISBURSEMENTS.

Gross amount paid for losses (Fire) .....	\$258,002 95	
Deduct salvage, reinsurance and discount .....	27,355 12	
Net amount paid for losses .....		\$230,647 83
Adjustment and settlement of losses .....		3,670 62
Commissions or brokerage .....		116,897 62
Salaries and expenses of special and general agents .....		6,801 82
Salaries, fees and other charges of officers and employes .....		19,058 80
Rents—including company's own occupancy .....		1,200 00
Advertising, printing and stationery .....		1,113 62
Postage, telegrams, telephone and express .....		1,757 57
Legal expenses .....		195 71
Furniture and fixtures .....		25 04
Maps, including corrections .....		805 82
Underwriters' boards and tariff associations .....		2,782 54
Fire department, patrol and salvage corps expenses .....		773 09
Repairs and expenses on real estate .....		275 49
Taxes on real estate .....		283 80
State taxes on premiums .....		4,723 14
Insurance department licenses and fees .....		2,418 58
All other licenses, fees and taxes .....		37 91
Miscellaneous expenditures .....		601 39
Interest or dividends to stockholders .....		8,000 00
Agents' balances charged off .....		22 85
Loss on sale or maturity of ledger assets .....		75 00
Total disbursements .....		\$402,167 74
Balance .....		\$664,943 24

## LEDGER ASSETS.

Book value of real estate.....		\$15,000 00
Mortgage loans on real estate.....		40,800 00
Book value of bonds and stocks, excluding interest.....		532,823 71
Cash in office and in bank.....		14,501 70
Agents' balances.....		62,317 83
Total ledger assets.....		<u>\$664,943 24</u>

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$108 41	
Interest accrued on bonds.....	2,192 52	\$2,300 93
Market value of bonds and stocks over book value.....		1,380 29
Gross assets.....		<u>\$668,624 46</u>

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last. ....		\$324 57
Total admitted assets.....		<u>\$668,299 89</u>

## LIABILITIES.

Losses adjusted and unpaid.....	\$8,581 86	
Losses in process of adjustment, or in suspense.....	31,006 41	
Losses resisted.....	1,143 87	
Total claims for losses.....	<u>\$40,731 94</u>	
Deduct reinsurance.....	3,116 61	
Net amount of unpaid losses.....		\$37,615 33
Unearned premiums on outstanding risks.....		285,638 03
Salaries and other miscellaneous expenses due or accrued.....		1,631 00
State, county and municipal taxes due or accrued.....		3,382 29
Due for reinsurance.....		1,901 87
Cash capital.....	\$200,000 00	
Surplus over all liabilities.....	<u>138,131 37</u>	
Surplus to policy holders.....		338,131 37
Total liabilities.....		<u>\$668,299 89</u>

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1909.....	\$56,039,439	\$637,679 42
Written during the year.....	43,483,656	513,085 17
Total.....	<u>\$99,523,095</u>	<u>\$1,150,764 59</u>
Expired and terminated.....	43,915,963	532,683 21
In force at end of the year.....	\$55,607,132	\$618,081 33
Deduct amount reinsured.....	4,795,194	57,971 83
Net amount in force.....	<u>\$50,811,938</u>	<u>\$560,109 55</u>

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$464,714 00
Premiums received.....	9,841 10
Losses paid.....	3,060 51
Losses incurred.....	2,753 76

## \*EASTERN FIRE INSURANCE COMPANY,

ATLANTIC CITY, N. J.

INCORPORATED IN 1902. COMMENCED BUSINESS IN 1902.

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

## Cash Capital, \$200,000.

## INCOME.

Gross premiums (Fire).....	\$396,633 06	
Deduct reinsurance and return premiums.....	119,518 80	
Net premiums.....		\$277,114 26
Interest on mortgage loans.....	\$14,504 86	
Interest on collateral loans.....	718 41	
Interest on bonds.....	5,341 16	
Interest from all other sources.....	3 10	20,567 08
Sale of maps and cases.....		955 07
Premium on capital stock.....		1,950 00
Advance payments on capital stock.....		7,800 00
Agents' balances previously charged off.....		4 25
Total income.....		\$308,390 61
Ledger assets Dec. 31, 1909.....		898,118 08
Total.....		\$706,508 64

## DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$215,156 58	
Deduct salvage and reinsurance.....	69,544 56	
Net amount paid for losses.....		\$145,612 02
Adjustment and settlement of losses.....		3,113 99
Commissions or brokerage.....		72,844 48
Miscellaneous expenses of local agencies.....		484 63
Salaries and expenses of special and general agents.....		4,680 78
Salaries, fees and other charges of officers and employes.....		14,666 81
Rents.....		3,810 00
Advertising, printing and stationery.....		899 91
Postage, telegrams, telephone and express.....		1,902 33
Legal expenses.....		812 38
Underwriters' boards and tariff associations.....		2,405 94
Fire department, patrol and salvage corps expenses.....		1,013 60
Inspections and surveys.....		780 45
State taxes on premiums.....		6,178 88
Insurance department licenses and fees.....		787 79
All other licenses, fees and taxes.....		284 51
Interest.....		333 34
Miscellaneous expenditures.....		730 52
Decrease in book value of ledger assets.....		1,400 00
Total disbursements.....		\$262,692 31
Balance.....		\$443,816 33

\*License not renewed July 1, 1910, at the request of the company.

## LEDGER ASSETS.

Mortgage loans on real estate.....		\$192,730 00
Loans secured by collateral.....		12,500 00
Book value of bonds, excluding interest.....		142,962 50
Cash in office and in bank.....		43,685 05
Agents' balances.....		51,938 78
Total ledger assets.....		<u>\$443,816 33</u>

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$2,490 47	
Interest accrued on bonds.....	2,072 21	\$4,562 68
Market value of bonds over book value.....		2,171 50
Due for reinsurance on losses paid.....		553 36
Gross assets.....		<u>\$451,103 87</u>

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$9,571 60	
Total admitted assets.....		<u>\$441,532 27</u>

## LIABILITIES.

Losses adjusted and unpaid.....	\$14,072 00	
Losses in process of adjustment, or in suspense.....	32,723 25	
Losses resisted.....	1,912 50	
Total claims for losses.....	<u>\$48,707 76</u>	
Deduct reinsurance.....	8,307 13	
Net amount of unpaid losses.....		\$40,400 63
Unearned premiums on outstanding risks.....		167,930 36
State, county and municipal taxes due or accrued.....		2,642 37
Commissions and other charges due agents and brokers.....		1,200 00
Interest on collateral loans paid in advance.....		150 33
Payments in advance on increase of capital.....		14,866 66
Cash capital.....	\$200 000 00	
Surplus over all liabilities.....	14,341 42	
Surplus to policy holders.....		214,341 42
Total liabilities.....		<u>\$441,532 27</u>

## RISKS AND PREMIUMS.

	<i>Fire. Premiums.</i>	
In force December 31, 1909.....	\$29,506,026	\$405,059 84
Written during the year.....	29,511,367	396,633 06
Total.....	<u>\$59,016,393</u>	<u>\$801,692 90</u>
Expired and terminated.....	28,789,727	406,699 50
In force at end of the year.....	\$30,226,666	\$394,993 40
Deduct amount reinsured.....	6,953,958	79,812 61
Net amount in force.....	<u>\$23,272,708</u>	<u>\$315,180 79</u>

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$155,394 00
Premiums received.....	3,479 44
Losses paid.....	2,603 62
Losses incurred.....	1,154 99

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.....	\$1,203,897 35	\$25,908 96	
Deduct reinsurance and return premiums.....	294,294 23	2,255 08	
Net Premiums .....	<u>\$909,603 12</u>	<u>\$23,653 88</u>	\$933,257 00
Interest on mortgage loans.....		\$6,396 55	
Interest on collateral loans .....		223 13	
Interest on bonds and dividends on stocks .....		38,358 12	
Interest on deposits.....		1,683 41	
Interest from all other sources.....		3 10	
Rents—including company's own occupancy.....		<u>9,651 50</u>	56,315 81
Agent's balances previously charged off.....			13 79
Increase in book value of ledger assets.....			<u>1,144 90</u>
Total income.....			\$990,781 50
Ledger assets Dec. 31, 1909 .....			<u>1,270,782 10</u>
Total .....			\$2,261,513 60

DISBURSEMENTS.

	<i>Fire.</i>	<i>Marine.</i>	
Gross amount paid for losses.....	\$589,397 13	\$17,206 50	
Deduct salvage, reinsurance and discount.....	57,886 13	407 58	
Net amount paid for losses.....	<u>\$531,510 95</u>	<u>\$16,798 92</u>	\$548,309 87
Adjustment and settlement of losses.....			9,091 01
Commissions or brokerage.....			210,421 47
Salaries and expenses of special and general agents.....			39,342 28
Salaries, fees and other charges of officers and employes.....			50,319 21
Rents—including company's own occupancy.....			8,169 48
Advertising, printing and stationery.....			16,274 21
Postage, telegrams, telephone and express.....			9,558 09
Legal expenses.....			53 87
Furniture and fixtures.....			1,120 19
Maps, including corrections.....			3,086 15

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Underwriters' boards and tariff associations.....	\$7,843 82
Fire department, patrol and salvage corps expenses.....	7,511 03
Inspections and surveys.....	3,383 50
Repairs and expenses on real estate.....	4,052 01
Taxes on real estate.....	1,967 13
State taxes on premiums.....	15,023 84
Insurance department licenses and fees.....	4,958 26
All other licenses, fees and taxes.....	3,486 38
Interest allowed on marine premiums.....	347 65
Miscellaneous expenditures.....	1,514 62
Interest or dividends to stockholders.....	24,000 00
Agents' balances charged off.....	270 13
Loss on sale or maturity of ledger assets.....	1,650 00
Decrease in book value of ledger assets.....	1,907 13
	<hr/>
Total disbursements.....	\$973,665 93
Balance.....	\$1,287 847 67

LEDGER ASSETS.

Book value of real estate.....	\$110,000 00
Mortgage loans on real estate.....	130,850 00
Loans secured by collateral.....	3,600 00
Book value of bonds and stocks, excluding interest.....	835,675 00
Cash in office and in bank.....	43,661 46
Agents' balances.....	155,900 21
Bills receivable taken for marine and inland risks.....	2,261 00
	<hr/>
Total ledger assets.....	\$1,287,847 67

NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$5,538 21	
Interest accrued on collateral loans.....	77 50	
Rents accrued on company's property.....	600 00	\$6,215 71
	<hr/>	
Market value of bonds and stocks over book value.....		76,755 00
		<hr/>
Gross assets.....		\$1,370,818 38

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$1,781 49
	<hr/>
Total admitted assets.....	\$1,369,036 89

LIABILITIES.

Losses adjusted and unpaid.....	\$11,845 77
Losses in process of adjustment, or in suspense.....	71,423 37
Losses resisted.....	12,532 86
	<hr/>
Total claims for losses.....	\$95,802 00
Deduct reinsurance.....	6,590 49
	<hr/>
Net amount of unpaid losses.....	\$89,211 51
Unearned premiums on outstanding risks.....	767,726 99
Salaries and other miscellaneous expenses due or accrued.....	1,000 00
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.....	91,098 39
	<hr/>
Surplus to policy holders.....	491,098 39
	<hr/>
Total liabilities.....	\$1,369,036 89

FEDERAL INSURANCE COMPANY.

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RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1909.....	\$185,454,789	\$1,576,391 86	\$333,838	\$21,472 04
Written during the year.....	97,786,197	1,208,897 35	861,924	25,908 96
<b>Total.....</b>	<b>\$233,240,986</b>	<b>\$2,780,289 21</b>	<b>\$1,195,762</b>	<b>\$47,381 00</b>
Expired and terminated.....	91,588,715	1,161,343 76	827,547	26,197 34
In force at end of the year.....	\$141,652 271	\$1,618,945 45	\$368,215	\$21,183 66
Deduct amount reinsured.....	12,733,963	145,355 79	5,500	397 50
<b>Net amount in force....</b>	<b>\$128,918,308</b>	<b>\$1,473,589 66</b>	<b>\$362,715</b>	<b>\$20,786 16</b>

BUSINESS IN MAINE.

	<i>Fire.</i>	<i>Marine.</i>
Risks written.....	\$887,635 00	\$17,900 00
Premiums received.....	17,068 23	498 51
Losses paid.....	11,356 19	2,008 32
Losses incurred.....	10,469 90	2,008 32

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 .....	-	\$3,398,637 63	
Deduct reinsurance and return premiums.....	\$1 80	2,066,252 46	
<b>Net premiums .....</b>	<b>\$-1 80</b>	<b>\$1,332,385 17</b>	<b>\$1,332,383 37</b>
Interest on mortgage loans .....		\$1,500 00	
Interest on bonds and dividends on stocks.....		77,215 86	
Interest on deposits .....		9,512 14	
Interest from all other sources.....		640 96	88,868 96
Stock transfer stamps .....			1 00
Increase in book value of ledger assets .....			1,298 82
<b>Total income.....</b>			<b>\$1,422,552 15</b>
Ledger assets Dec. 31, 1909.....			2,635,829 68
<b>Total .....</b>			<b>\$4,058,881 78</b>

## DISBURSEMENTS.

	<i>Fire.</i>	<i>Marine.</i>	
Gross amount paid for losses .....	\$1,129 52	\$1,976,244 21	
Deduct salvage and reinsurance .....	1,067 00	1,325,756 48	
Net amount paid for losses .....	\$62 52	\$650,487 73	\$650,550 25
Adjustment and settlement of losses .....			8,006 00
Commissions or brokerage .....			428,667 81
Salaries and expenses of special and general agents .....			2,717 51
Salaries, fees and other charges of officers and employes .....			4,656 02
Advertising, printing and stationery .....			3,879 61
Postage, telegrams, telephone and express .....			7,223 82
Legal expenses .....			1,685 76
Underwriters' boards and tariff associations .....			406 77
Inspections and surveys .....			3,673 59
State taxes on premiums .....			29,275 33
Insurance department licenses and fees .....			3,298 99
All other licenses, fees and taxes .....			2,768 84
Miscellaneous expenditures .....			3,955 22
Interest or dividends to stockholders .....			80,000 00
Agents' balances charged off .....			1,873 97
Loss on sale or maturity of ledger assets .....			218 47
Decrease in book value of ledger assets .....			4,426 28
Total disbursements .....			<u>\$1,281,778 74</u>
Balance .....			<u>\$2,826,608 04</u>

## LEDGER ASSETS.

Mortgage loans on real estate .....	\$90,000 00
Book value of bonds and stocks, excluding interest .....	1,984,330 71
Cash in office and in bank .....	422 407 13
Agents' balances .....	389,815 20
Bills receivable taken for marine and inland risks .....	50 00
Total ledger assets .....	<u>\$2,826,608 04</u>

## NON-LEDGER ASSETS.

Interest accrued on mortgages .....	\$121 67	
Interest due and accrued on bonds .....	25,104 98	\$25,226 65
Due for reinsurance on losses paid .....		26,814 22
Gross assets .....		<u>\$2,878,143 91</u>

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last .....	\$44,407 39	
Bills receivable, past due, taken for marine risks .....	50 00	
Book value of ledger assets over market value .....	74,410 71	\$118,868 10
Total admitted assets .....		<u>\$2,759,275 81</u>

## LIABILITIES.

Losses adjusted and unpaid .....	\$9,810 09	
Losses in process of adjustment or in suspense .....	\$22,740 00	
Total claims for losses .....	\$392,550 09	
Deduct reinsurance .....	21,640 00	
Net amount of unpaid losses .....		\$310,910 09
Unearned premiums on outstanding risks .....		540,226 55
Dividends remaining unpaid .....		40,000 00
Salaries and other miscellaneous expenses due or accrued .....		1,500 00



FEDERAL INSURANCE COMPANY.

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State, county and municipal taxes due or accrued .....	\$35,000 00
Commissions and other charges due agents and brokers.....	38,895 75
Due for return premiums and reinsurance.....	198,036 09
Cash capital .....	\$1,000,000 00
Surplus over all liabilities.....	594,707 33
Surplus to policy holders .....	1,594,707 33
Total liabilities.....	\$2,759,275 81

RISKS AND PREMIUMS.

	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1909 .....	\$66,874,171	\$915,265 96
Written during the year .....	1,236,767,979	3,398,637 63
Total.....	\$1,303,642,150	\$4,313,903 59
Expired and terminated.....	1,077,757,735	2,371,458 48
In force at end of the year.....	\$225,884,415	\$1,942,445 11
Deduct amount reinsured .....	81,856,545	926,184 55
Net amount in force .....	\$144,027,870	\$1,016,260 56

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.....	\$292,860 00
Premiums received .....	2,173 68
Losses paid .....	558 84
Losses incurred .....	558 84

## FIDELITY-PHENIX FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1910. COMMENCED BUSINESS IN 1910.

HENRY EVANS, *President*.

C. R. STREET,	} <i>Secretaries.</i>
JAMES A. SWINNERTON,	
HUGH RANKIN,	
F. R. MILLARD,	

Cash Capital, \$2,500,000.

## INCOME.

Gross premiums (Fire).....	\$7,855,052 92	
Deduct reinsurance and return premiums.....	2,227,710 24	
Net premiums.....		\$5,627,342 68
Interest on mortgage loans.....	\$27,225 00	
Interest on bonds and dividends on stocks.....	358,315 63	
Interest on deposits.....	72,175 28	
Interest from all other sources.....	1,051 93	
Rents—including company's own occupancy.....	7,293 00	466,060 84
Recoveries on life insurance policies, Geo. P. Sheldon.....		11,723 90
First Bulgarian Insurance Co. deposit.....		15,893 50
Agents' balances previously charged off.....		986 38
Profit on sale or maturity of ledger assets.....		82,554 69
Increase in book value of ledger assets.....		1,197,360 49
Total income.....		\$7,401,422 48
Ledger assets Dec. 31, 1909.....		13,487,311 44
Total.....		\$20,888,733 92

## DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$3,984,257 67	
Deduct salvage, reinsurance and discount.....	\$442,801 26	
Net amount paid for losses.....		\$3,541,456 41
Adjustment and settlement of losses.....		118,819 92
Commissions or brokerage.....		1,095,588 36
Miscellaneous expenses of local agencies.....		1,858 96
Salaries and expenses of special and general agents.....		288,194 11
Salaries, fees and other charges of officers and employes.....		442,230 54
Rents—including company's own occupancy.....		66,481 84
Advertising, printing and stationery.....		81,978 12
Postage, telegrams, telephone and express.....		61,710 10
Legal expenses.....		10,172 67
Furniture and fixtures.....		18,581 84
Maps, including corrections.....		19,451 27
Underwriters' boards and tariff associations.....		68,512 91
Fire department, patrol and salvage corps expenses.....		12,866 89

Inspections and surveys.....	\$25,617 84
Repairs and expenses on real estate.....	2,775 65
Taxes on real estate.....	1,906 78
State taxes on premiums.....	131,156 49
Insurance department licenses and fees.....	57,399 18
All other licenses, fees and taxes.....	13,188 97
G. P. Sheldon and H. C. Stockdell accounts charged off.....	56,592 50
Auditing.....	26,688 55
Exchange.....	9,731 90
Miscellaneous expenditures.....	10,558 80
Interest or dividends to stockholders.....	50,000 00
Agents' balances charged off.....	1,474 30
Loss on sale or maturity of ledger assets.....	363,088 45
Decrease in book value of ledger assets.....	661,514 35
<b>Total disbursements.....</b>	<b>\$7,243,991 70</b>
<b>Balance.....</b>	<b>\$13,644,742 22</b>

LEDGER ASSETS.

Book value of real estate.....	\$67,500 00
Mortgage loans on real estate.....	544,500 00
Book value of bonds and stocks, excluding interest.....	10,498,085 00
Cash in office and in bank.....	1,517,120 03
Agents' balances.....	775,138 85
Bills receivable taken for fire risks.....	227,376 46
Chicago suspense account.....	125 00
Citizens' Insurance Company.....	14,896 88
<b>Total ledger assets,.....</b>	<b>\$13,644,742 22</b>

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$4,708 34
Interest due and accrued on bonds.....	17,822 52
Interest accrued on other assets.....	100 14
Rents due on company's property.....	18 00
<b>Declared dividends on stocks (transfer books closed).....</b>	<b>74,136 50</b>
<b>Estimated equity in other securities.....</b>	<b>147,950 00</b>
<b>Due for reinsurance on losses paid.....</b>	<b>2,989 58</b>
<b>Gross assets.....</b>	<b>\$13,892,467 30</b>

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$35,035 35
Bills receivable, past due, taken for fire risks.....	37,111 65
Suspense account.....	125 00
Citizens Insurance Company.....	14,896 88
Mortgage loans.....	15,000 00
<b>Total admitted assets.....</b>	<b>\$13,790,298 42</b>

LIABILITIES.

Losses in process of adjustment, or in suspense.....	\$588,747 26
Losses resisted.....	78,730 00
<b>Total claims for losses.....</b>	<b>\$662,477 26</b>
<b>Deduct reinsurance.....</b>	<b>81,221 89</b>
<b>Net amount of unpaid losses.....</b>	<b>\$581,255 37</b>
<b>Unearned premiums on outstanding risks.....</b>	<b>6,510,468 24</b>
<b>Salaries and other miscellaneous expenses due or accrued.....</b>	<b>53,594 05</b>
<b>State, county and municipal taxes due or accrued.....</b>	<b>125,000 00</b>
<b>Commissions and other charges due agents and brokers.....</b>	<b>22,379 30</b>

Due for return premiums and reinsurance.....	\$7,994 31
Unearned premium reserve for commissions on reinsurance.....	100,000 00
First Bulgarian Insurance Co. reserve and interest.....	15,520 86
Reserve for contested liabilities from Sheldon transaction.....	640,000 00
Cash capital.....	\$2,500,000 00
Surplus over all liabilities.....	3,234,086 79
Surplus to policy holders.....	5,784,086 79
Total liabilities.....	\$18,790,298 42

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1909.....	\$1,857,560,686	\$15,328,090 54
Written during the year.....	695,496,248	7,855,052 92
Total.....	\$2,053,056,879	\$23,183,083 46
Expired and terminated.....	799,724,317	9,088,058 84
In force at end of the year.....	\$1,253,332,562	\$14,095,024 62
Deduct amount reinsured.....	104,140,167	1,071,301 75
Net amount in force.....	\$1,149,192,395	\$13,023,722 8

## 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.....	\$252,300	\$219,098 74
Georgia.....	30,000	188,894 88
New Mexico.....	10,000	11,143 71
Virginia.....	57,000	77,114 76

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$3,769,654 00
Premiums received.....	55,582 69
Losses paid.....	29,695 32
Losses incurred.....	82,579 75

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) .....	\$5,631,901 75	
Deduct reinsurance and return premiums .....	1,537,566 87	
Net premiums .....		\$4,094,334 88
Deposit premiums on perpetual risks .....		27,265 29
Interest on mortgage loans .....	\$119,480 28	
Interest on collateral loans .....	7,819 66	
Interest on bonds and dividends on stocks .....	231,855 26	
Interest on deposits .....	6,279 54	
Interest from all other sources .....	637 22	
Rents—including company's own occupancy .....	25,346 08	391,418 04
Earned deposit premiums .....		4,787 97
Agents' balances previously charged off .....		485 84
Profit on sale or maturity of ledger assets .....		9,163 59
<b>Total income .....</b>		<b>\$4,527,455 61</b>
Ledger assets Dec. 31, 1909 .....		8,454,603 67
<b>Total .....</b>		<b>\$12,982,059 28</b>

DISBURSEMENTS.

Gross amount paid for losses (Fire) .....	\$2,690,245 05	
Deduct salvage, reinsurance and discount .....	395,980 97	
Net amount paid for losses .....		\$2,294,264 08
Adjustment and settlement of losses .....		85,637 97
Commissions or brokerage .....		818,498 34
Miscellaneous expenses of local agencies .....		13,595 75
Salaries and expenses of special and general agents .....		263,098 62
Salaries, fees and other charges of officers and employes .....		156,107 17
Rents—including company's own occupancy .....		15,195 41
Advertising, printing and stationery .....		34,300 96
Postage, telegrams, telephone and express .....		37,767 55
Legal expenses .....		649 48
Furniture and fixtures .....		290 47
Maps, including corrections .....		12,904 42
Underwriters' boards and tariff associations .....		53,635 84
Fire department, patrol and salvage corps expenses .....		12,405 80
Inspections and surveys .....		16,320 92
Repairs and expenses on real estate .....		7,283 25

Taxes on real estate.....	\$5,748 32
State taxes on premiums.....	98,879 10
Insurance department licenses and fees.....	30,955 33
All other licenses, fees and taxes.....	23,010 85
Commission on sale and purchase of securities.....	140 88
Deposit premiums returned.....	55,458 89
Interest or dividends to stockholders.....	300,000 00
Agents' balances charged off.....	1,494 53
Loss on sale or maturity of ledger assets.....	10,910 32
Total disbursements.....	<u>\$4,293,493 20</u>
Balance.....	\$8,688,566 08

## LEDGER ASSETS.

Book value of real estate.....	\$442,514 96
Mortgage loans on real estate.....	2,111,464 99
Loans secured by collateral.....	127,882 00
Book value of bonds and stocks, excluding interest.....	4,947,937 34
Cash in office and in bank.....	451,235 82
Agents' balances.....	607,580 97
Total ledger assets.....	<u>\$8,688,566 08</u>

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$34,895 55	
Interest due and accrued on bonds.....	69,501 22	
Interest due and accrued on collateral loans.....	456 43	
Rents due and accrued on company's property.....	3,523 18	\$108,376 38
Due for reinsurance on losses paid.....		7,353 23
Gross assets.....		<u>\$8,804,295 69</u>

## 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 Oct. 1, last.....	2,875 10	
Book value of ledger assets over market value.....	22,980 55	\$36,740 65
Total admitted assets.....		<u>\$8,767,555 04</u>

## LIABILITIES.

Losses adjusted and unpaid.....	\$88,420 21	
Losses in process of adjustment, or in suspense.....	275,925 60	
Losses resisted.....	38,653 55	
Total claims for losses.....	<u>\$402,999 36</u>	
Deduct reinsurance.....	69,901 67	
Net amount of unpaid losses.....		\$333,097 69
Unearned premiums on outstanding risks.....		3,560,801 44
Reclaimable on perpetual fire policies.....		1,637,336 83
State, county and municipal taxes due or accrued.....		32,923 00
Due for reinsurance.....		6,224 34
Cash capital.....	\$750,000 00	
Surplus over all liabilities.....	<u>2,447,171 74</u>	
Surplus to policy holders.....		3,197,171 74
Total liabilities.....		<u>\$8,767,555 04</u>

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1909.....	\$648,875,814	\$7,211,876 06
Written during the year.....	508,999,616	5,681,901 75
Total.....	<u>\$1,152,875,430</u>	<u>\$12,843,777 81</u>
Expired and terminated.....	463,884,894	5,427,464 94
In force at end of the year.....	<u>\$689,490,536</u>	<u>\$7,416,312 87</u>
Deduct amount reinsured.....	56,985,938	620,762 01
Net amount in force.....	<u>\$632,554,603</u>	<u>\$6,795,550 86</u>

Perpetual risks not included above, \$78,981,647.00; premiums on same, \$1,790,882.56.

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	\$58,885 29
Georgia.....	10,000	90,432 64
New Mexico.....	21,000	14,948 26

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$3,796,242 00
Premiums received.....	63,294 04
Losses paid.....	30,406 80
Losses incurred.....	30,448 13

FIREMAN'S FUND INSURANCE COMPANY,

SAN FRANCISCO, CAL.

INCORPORATED IN 1863. COMMENCED BUSINESS IN 1863.

WILLIAM J. DUTTON, *President.*

LOUIS WEINMANN, *Secretary.*

Cash Capital, \$1,500,000.

INCOME.

	<i>Fire.</i>	<i>Marine.</i>	
Gross premiums.....	\$4,833,917 66	\$3,658,047 24	
Deduct reinsurance and return premiums.....	1,419,472 05	2,070,258 86	
Net premiums.....	<u>\$3,414,445 61</u>	<u>\$1,587,788 38</u>	\$5,002,233 99
Interest on mortgage loans.....		\$36,818 60	
Interest on collateral loans.....		15,368 71	
Interest on bonds and dividends on stocks.....		219,862 70	
Interest on deposits.....		8,427 52	
Interest from all other sources.....		2,919 85	
Rents—including company's own occupancy.....	19,232 00		302,629 38
Agents' balances previously charged off.....			491 44
Profit on sale or maturity of ledger assets.....			<u>41,322 50</u>
Total income.....			<u>\$5,346,677 31</u>
Ledger assets Dec. 31, 1909.....			7,864,966 64
Total.....			<u>\$12,711,643 95</u>

## DISBURSEMENTS.

	<i>Fire.</i>	<i>Marine.</i>	
Gross amount paid for losses.....	\$2,006,238 88	\$2,806,180 75	
Deduct salvage and reinsurance.....	343,319 71	1,085,222 28	
Net amount paid for losses.....	<u>\$1,664,919 17</u>	<u>\$920,958 47</u>	\$2,585,877 64
Adjustment and settlement of losses.....			45,133 77
Commissions or brokerage.....			841,244 01
Miscellaneous expenses of local agencies.....			18,859 54
Salaries and expenses of special and general agents.....			328,268 95
Salaries, fees and other charges of officers and employes.....			208,615 94
Rents—including company's own occupancy.....			32,231 54
Advertising, printing and stationery.....			77,130 64
Postage, telegrams, telephone and express.....			35,989 45
Legal expenses.....			4,667 02
Furniture and fixtures.....			3,767 57
Maps, including corrections.....			10,983 32
Underwriters' boards and tariff associations.....			57,087 42
Fire department, patrol and salvage corps expenses.....			18,823 41
Inspections and surveys.....			21,635 28
Repairs and expenses on real estate.....			934 33
Taxes on real estate.....			5,709 56
State taxes on premiums.....			86,232 21
Insurance department licenses and fees.....			26,107 16
All other licenses, fees and taxes.....			14,275 96
Charities and donations.....			1,370 05
Interest or dividends to stockholders.....			225,000 00
Agents' balances charged off.....			16 97
Loss on sale or maturity of ledger assets.....			8,384 60
Total disbursements.....			<u>\$4,653,286 34</u>
Balance.....			<u>\$8,058,357 61</u>

## LEDGER ASSETS.

Book value of real estate.....	\$557,442 39
Mortgage loans on real estate.....	695,425 00
Loans secured by collateral.....	338,000 00
Book value of bonds and stocks, excluding interest.....	4,941,407 52
Cash in office and in bank.....	485,889 08
Agents' balances.....	1,025,089 23
Bills receivable taken for marine and inland risks.....	24,256 91
Cash in hands of London correspondents.....	40,877 48
Total ledger assets.....	<u>\$8,058,357 61</u>

## NON-LEDGER ASSETS

Interest due and accrued on mortgages.....	\$2,458 65	
Interest accrued on bonds.....	72,519 30	
Interest accrued on collateral loans.....	825 74	\$75,803 69
Gross assets.....		<u>\$8,134,161 30</u>

## DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to Oct. 1, last.....	\$39,797 25	
Book value of ledger assets over market value.....	23,784 62	\$63,531 87
Total admitted assets.....		<u>\$8,070,629 43</u>



LIABILITIES.

Losses adjusted and unpaid.....	\$47,186 10	
Losses in process of adjustment, or in suspense.....	594,801 75	
Losses resisted.....	55,595 57	
<b>Total claims for losses.....</b>	<b>\$697,583 42</b>	
Deduct reinsurance.....	234,965 90	
<b>Net amount of unpaid losses.....</b>	<b>\$462,617 52</b>	
Unearned premiums on outstanding risks.....	3,330,181 28	
Salaries and other miscellaneous expenses due or accrued.....	6,500 00	
State, county and municipal taxes due or accrued.....	100,000 00	
Commissions and other charges due agents and brokers.....	180,000 00	
Earned quarterly dividend to December 31, 1910.....	45,000 00	
Cash capital.....	\$1,500,000 00	
Surplus over all liabilities.....	2,386,380 63	
<b>Surplus to policy holders.....</b>	<b>3,886,380 63</b>	
<b>Total liabilities.....</b>	<b>\$8,070,629 43</b>	

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1909.....	\$484,243,697	\$6,011,196 91	\$59,354,881	\$1,756,643 58
Written during the year.....	396,365,239	4,833,917 66	519,252,378	3,658,047 24
<b>Total.....</b>	<b>\$880,608,936</b>	<b>\$10,845,114 57</b>	<b>\$578,607,259</b>	<b>\$5,414,690 77</b>
Expired and terminated.....	355,664,953	4,484,231 36	498,779,027	3,348,044 06
In force at end of the year.....	\$524,943,983	\$6,360,883 21	\$79,828,782	\$2,066,646 71
Deduct amount reinsured.....	59,309,714	766,414 32	39,148,650	1,183,018 13
<b>Net amount in force.....</b>	<b>\$465,634,269</b>	<b>\$5,594,468 89</b>	<b>\$40,680,082</b>	<b>\$833,633 58</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>
Virginia.....	\$50,000	\$62,676 65
Georgia.....	10,000	73,796 98
New Mexico.....	10,000	30,473 20

BUSINESS IN MAINE.

	<i>Fire.</i>	<i>Marine.</i>
Risks written.....	\$3,257,291 15	\$1,474,693 00
Premiums received.....	39,883 50	1,143 04
Losses paid.....	20,871 41	28 00
Losses incurred.....	26,352 23	28 00

## FIREMEN'S INSURANCE COMPANY,

NEWARK, N. J.

INCORPORATED IN 1855. COMMENCED BUSINESS IN 1855.

DANIEL H. DUNHAM, *President.*ALBERT H. HASSINGER, *Secretary.*

Cash Capital, \$1,000,000.

## INCOME.

Gross premiums (Fire).....	\$3,012,806 34	
Deduct reinsurance and return premiums.....	889,325 71	
Net premiums.....		\$2,173,480 63
Interest on mortgage loans.....	\$124,143 90	
Interest on bonds and dividends on stocks.....	114,701 57	
Interest on deposits.....	748 85	
Rents—including company's own occupancy.....	47,996 71	287,586 08
Borrowed money.....		135,000 00
Increase in book value of ledger assets.....		127,978 78
Total income.....		\$2,724,045 44
Ledger assets Dec. 31, 1909.....		4,849,174 59
Total.....		\$7,573,220 03

## DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$1,082,884 52	
Deduct salvage and reinsurance.....	95,952 01	
Net amount paid for losses.....		\$986,932 51
Adjustment and settlement of losses.....		22,414 77
Commissions or brokerage.....		558,423 57
Miscellaneous expenses of local agencies.....		7,741 65
Salaries and expenses of special and general agents.....		47,596 62
Salaries, fees and other charges of officers and employes.....		95,041 21
Rents—including company's own occupancy.....		8,725 00
Advertising, printing and stationery.....		26,015 69
Postage, telegrams, telephone and express.....		12,385 94
Legal expenses.....		812 50
Furniture and fixtures.....		33,772 66
Maps, including corrections.....		21,887 76
Underwriters' boards and tariff associations.....		18,793 11
Fire department, patrol and salvage corps expenses.....		12,408 42
Inspections and surveys.....		2,684 49

Repairs and expenses on real estate.....	\$18,668 88
Taxes on real estate .....	14,258 82
State taxes on premiums.....	38,639 17
Insurance department licenses and fees.....	13,461 87
All other licenses, fees and taxes.....	2,618 15
Borrowed money.....	135,000 00
Interest on borrowed money.....	2,502 08
Auditors fees.....	800 00
Interest or dividends to stockholders.....	180,000 00
Cash paid for redemption of scrip .....	17 00
Interest paid scrip holders.....	5 97
Agents' balances charged off .....	2,146 26
<b>Total disbursements .....</b>	<b>\$2,263,694 10</b>
<b>Balance .....</b>	<b>\$5,309,525 93</b>

## LEDGER ASSETS.

Book value of real estate.....	\$800,000 00
Mortgage loans on real estate.....	2,485,850 00
Book value of bonds and stocks, excluding interest.....	1,629,550 00
Cash in office and in bank.....	72,823 82
Agents' balances.....	321,302 11
<b>Total ledger assets .....</b>	<b>\$5,309,525 93</b>

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages .....	\$92,659 61	
Interest accrued on bonds .....	18,766 61	
Rents due on company's property .....	112 51	\$46,538 73
Market value of bonds and stocks over book value .....		770,022 50
<b>Gross assets .....</b>		<b>\$6,126,087 16</b>

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$4,704 89
<b>Total admitted assets .....</b>	<b>\$6,121,382 27</b>

## LIABILITIES.

Losses adjusted and unpaid.....	\$35,174 73
Losses in process of adjustment or in suspense.....	182,280 62
Losses resisted .....	22,386 18
<b>Total claims for losses.....</b>	<b>\$239,841 53</b>
Deduct reinsurance .....	29,075 07
<b>Net amount of unpaid losses.....</b>	<b>\$210,766 46</b>
Unearned premiums on outstanding risks.....	2,087,952 60
Unpaid scrip .....	2,336 92
Salaries and other miscellaneous expenses due or accrued.....	500 00
State, county and municipal taxes due or accrued.....	23,686 88
Commissions and other charges due agents and brokers.....	4,200 00
Cash capital .....	\$1,000,000 00
Surplus over all liabilities .....	2,841,939 41
<b>Surplus to policy holders .....</b>	<b>3,841,939 41</b>
<b>Total liabilities.....</b>	<b>\$6,121,382 27</b>

## FRANKLIN FIRE INSURANCE COMPANY.

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1909.....	\$348,997,537	\$3,515,241 28
Written during the year .....	222,596,321	3,012,806 34
<b>Total .....</b>	<b>\$571,593,858</b>	<b>\$6,528,047 62</b>
Expired and terminated .....	163,875,325	2,333,388 68
In force at end of the year .....	\$407,718,538	\$4,194,658 94
Deduct amount reinsured.....	28,027,710	330,840 74
<b>Net amount in force.....</b>	<b>\$379,690,828</b>	<b>\$3,863,818 20</b>

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written .....	\$2,502,968 00
Premiums received .....	35,765 85
Losses paid .....	21,624 65
Losses incurred .....	17,528 26

## FRANKLIN FIRE INSURANCE COMPANY,

PHILADELPHIA, PENN.

INCORPORATED IN 1829. COMMENCED BUSINESS IN 1829.

ALFRED E. DUNCAN, *President.*EDGAR P. LUCE, *Secretary.*

Cash Capital, \$500,000.

## INCOME.

Gross premiums (Fire).....	\$1,673,371 11	
Deduct reinsurance and return premiums.....	332,724 49	
<b>Net premiums.....</b>		<b>\$1,340,646 62</b>
Deposit premiums on perpetual risks.....		7,158 63
Interest on mortgage loans.....	\$2,464 50	
Interest on bonds and dividends on stocks .....	108,562 87	
Interest on deposits.....	1,405 69	
Rents—including company's own occupancy.....	8,185 00	120,618 06
Transfer fees .....		721 50
Exchange of bonds.....		260 00
Premium on capital stock.....		100,800 00
Profit on sale or maturity of ledger assets.....		1,850 00
<b>Total income.....</b>		<b>\$1,571,854 81</b>
Ledger assets Dec. 31, 1909.....	\$2,965,534 13	
Increase of capital during 1910.....	100,000 00	3,066,534 13
<b>Total.....</b>		<b>\$4,638,388 94</b>

## DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$707,869 41	
Deduct salvage and reinsurance .....	42,936 55	
Net amount paid for losses.....		\$664,932 86
Adjustment and settlement of losses .....		10,312 01
Commissions on brokerage.....		276,117 57
Miscellaneous expenses of local agencies .....		6,152 55
Salaries and expenses of special and general agents.....		58,574 44
Salaries, fees and other charges of officers and employes.....		77,336 67
Rents—including company's own occupancy.....		9,042 07
Advertising, printing and stationery.....		13,474 69
Postage, telegrams, telephone and express.....		11,925 70
Legal expenses .....		159 56
Furniture and fixtures.....		7,639 80
Maps, including corrections.....		9,908 42
Underwriter's boards and tariff associations.....		13,658 00
Fire department, patrol and salvage corps expenses .....		3,443 31
Inspections and surveys .....		4,013 95
Repairs and expenses on real estate.....		4,956 92
Taxes on real estate .....		2,229 08
State taxes on premiums .....		23,788 62
Insurance department licenses and fees.....		8,407 85
All other licenses, fees and taxes.....		7,275 46
Reinsurance deposit account.....		616 50
Miscellaneous expenditures.....		5,575 34
Deposit premiums returned.....		26,456 51
Interest or dividends to stockholders.....		54,000 00
Interest paid on subscription to new capital stock.....		1,977 86
Agents' balances charged off.....		511 45
Loss on sale or maturity of ledger assets.....		8,143 45
Decrease in book value of ledger assets .....		7,966 80
Total disbursements.....		<u>\$1,318,597 39</u>
Balance .....		<u>\$3,319,791 55</u>

## LEDGER ASSETS.

Book value of real estate.....		\$146,444 53
Mortgage loans on real estate.....		40,335 00
Book value of bonds and stocks, excluding interest .....		2,775,060 39
Cash in office and in bank.....		95,044 00
Agents' balances.....		262,907 63
Total ledger assets.....		<u>\$3,319,791 55</u>

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$695 02	
Interest accrued on bonds.....	37,024 40	\$37,719 42
Market value of real estate over book value.....		16,555 47
Due for reinsurance on perpetual policies .....		1,370 25
Gross assets.....		<u>\$3,376,486 69</u>

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$5,897 71	
Book value of ledger assets over market value.....	32,845 99	\$38,743 10
Total admitted assets.....		<u>\$3,336,693 59</u>

## LIABILITIES.

Losses adjusted and unpaid.....	\$36,104 08	
Losses in process of adjustment, or in suspense.....	128,486 07	
Losses resisted.....	17,052 28	
<b>Total claims for losses.....</b>	<b>\$181,642 43</b>	
Deduct reinsurance.....	14,749 07	
<b>Net amount of unpaid losses.....</b>	<b>\$166,893 36</b>	
Unearned premiums on outstanding risks.....	1,099,932 18	
Reclaimable on perpetual fire policies.....	739,159 67	
Salaries and other miscellaneous expenses due or accrued.....	618 00	
State, county and municipal taxes due or accrued.....	19,359 38	
Commissions and other charges due agents and brokers.....	26,329 15	
Due for return premiums and reinsurance.....	19,220 31	
Cash capital.....	\$500,000 00	
Surplus over all liabilities.....	765,181 54	
<b>Surplus to policy holders.....</b>	<b>1,265,181 54</b>	
<b>Total liabilities.....</b>	<b>\$3,336,693 59</b>	

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1909.....	\$174,928,598	\$1,979,823 67
Written during the year.....	142,204,394	1,673,371 11
<b>Total.....</b>	<b>\$317,132,992</b>	<b>\$3,653,194 78</b>
Expired and terminated.....	109,398,648	1,422,317 46
In force at end of the year.....	\$207,734,344	\$2,224,877 32
Deduct amount reinsured.....	9,818,994	112,882 28
<b>Net amount in force.....</b>	<b>\$197,915,350</b>	<b>\$2,111,995 04</b>
Perpetual risks not included above, \$38,864,520; premiums on same, \$807,796.16.		

## 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.....	\$20,000 00	\$13,555 84

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,305,096 17
Premiums received.....	20,849 60
Losses paid.....	10,310 85
Losses incurred.....	11,087 25

## 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).....	\$3,023,539 89	
Deduct reinsurance and return premiums .....	2,494,976 81	
Net premiums.....		\$528,563 08
Interest on mortgage loans.....	\$2,811 11	
Interest on bonds and dividends on stocks.....	59,914 63	
Interest on deposits.....	255 25	62,980 99
Profit on sale or maturity of ledger assets.....		8,912 70
Total income .....		\$600,456 77
Ledger assets Dec. 31, 1909.....		1,656,655 93
Total.....		\$2,257,112 70

## DISBURSEMENTS.

Gross amount paid for losses (Fire) .....	\$1,225,657 23	
Deduct salvage and reinsurance .....	957,497 16	
Net amount paid for losses.....		\$268,160 07
Adjustment and settlement of losses.....		4,767 12
Commissions or brokerage.....		144,392 67
Salaries, fees and other charges of officers and employes .....		4,056 60
Fire department, patrol and salvage corps expenses .....		3,302 73
State taxes on premiums.....		9,866 15
Insurance department licenses and fees.....		2,250 72
All other licenses, fees and taxes .....		3,005 50
Interest or dividends to stockholders.....		60,000 00
Loss on sale or maturity of ledger assets.....		1,029 88
Total disbursements.....		\$500,830 94
Balance .....		\$1,756,281 76

## LEDGER ASSETS.

Mortgage loans on real estate.....		\$54,000 00
Book value of bonds and stocks, excluding interest.....		1,582,402 42
Cash in office and in bank .....		36,823 87
Agents' balances .....		133,055 47
Total ledger assets .....		\$1,756,281 76

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$340 00	
Interest accrued on bonds.....	4,278 50	\$4,616 50
Gross assets.....		\$1,760,898 26

## DEDUCT ASSETS NOT ADMITTED.

Book value of bonds and stocks over market value.....		\$88,702 42
Total admitted assets.....		\$1,672,195 84

## LIABILITIES.

Losses adjusted and unpaid.....	\$53,999 00	
Losses in process of adjustment, or in suspense.....	207,376 00	
Losses resisted.....	32,255 00	
Total claims for losses.....	\$298,630 00	
Deduct reinsurance.....	215,132 00	
Net amount of unpaid losses.....		\$78,498 00
Unearned premiums on outstanding risks.....		413,896 26
State, county and municipal taxes due or accrued.....		10,000 00
Commissions and other charges due agents and brokers.....		39,558 71
Cash capital.....	\$400,000 00	
Surplus over all liabilities.....	780,242 87	
Surplus to policy holders.....		1,130,242 87
Total liabilities.....		\$1,672,195 84

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1909.....	\$349,424,278	\$3,680,863 54
Written during the year.....	276,776,796	3,023,539 89
Total.....	\$626,201,074	\$6,704,403 43
Expired and terminated.....	252,113,339	2,796,525 05
In force at end of the year.....	\$374,087,735	\$3,907,878 38
Deduct amount reinsured.....	295,047,434	3,097,084 36
Net amount in force.....	\$79,040,301	\$810,794 02

## SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Georgia.....	\$10,000	\$28,817 30
Virginia.....	20,000	31,496 86

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$280,466 00
Premiums received.....	3,893 91
Losses paid.....	846 91
Losses incurred.....	736 91



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).....	\$11,542,975 98	
Deduct reinsurance and return premiums.....	4,892,778 32	
Net premiums.....		\$7,150,197 66
Interest on mortgage loans.....	\$6,827 50	
Interest on bonds and dividends on stocks.....	610,182 77	
Interest on deposits.....	6,766 50	
Interest from all other sources.....	288 85	
Rents—including company's own occupancy.....	140,926 67	764,991 79
Premiums on business placed with other companies.....		15,605 59
Borrowed money.....		100,000 00
Agents' balances previously charged off.....		2,001 79
Profit on sale or maturity of ledger assets.....		35,907 81
Total income.....		\$8,068,704 14
Ledger assets Dec. 31, 1909.....		16,661,702 11
Total.....		\$24,780,406 25

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$4,799,942 56	
Deduct salvage and reinsurance.....	1,320,833 95	
Net amount paid for losses.....		\$3,479,108 61
Adjustment and settlement of losses.....		92,311 65
Commissions or brokerage.....		1,294,946 09
Miscellaneous expenses of local agencies.....		880 59
Salaries and expenses of special and general agents.....		363,877 09
Salaries, fees and other charges of officers and employes.....		297,304 62
Rents—including company's own occupancy.....		65,880 19
Advertising, printing and stationery.....		77,028 08
Postage, telegrams, telephone and express.....		71,919 61
Legal expenses.....		5,982 36
Furniture and fixtures.....		10,380 48
Maps, including corrections.....		15,580 64
Underwriters' boards and tariff associations.....		72,865 72
Fire department, patrol and salvage corps expenses.....		40,520 10
Inspections and surveys.....		54,988 56
Repairs and expenses on real estate.....		88,675 77
Taxes on real estate.....		19,968 20

State taxes on premiums.....	\$118,395 19
Insurance department licenses and fees.....	25,956 80
All other licenses, fees and taxes.....	29,870 15
Borrowed money repaid.....	100,000 00
Interest on borrowed money.....	549 30
Depreciation of furniture and fixtures.....	9,907 33
Miscellaneous expenditures.....	7,747 69
Interest or dividends to stockholders.....	450,000 00
Agents' balances charged off.....	5,204 86
Loss on sale or maturity of ledger assets.....	12,180 94
Securities charged off.....	200 00
Total disbursements.....	\$6,757,010 57
Balance.....	\$17,973,395 68

## LEDGER ASSETS.

Book value of real estate.....	\$1,851,403 21
Mortgage loans on real estate.....	137,000 00
Book value of bonds and stocks, excluding interest.....	14,049,088 96
Cash in office and in bank.....	554,897 70
Agents' balances.....	1,361,191 14
Furniture, fixtures and safes.....	19,814 67
Total ledger assets.....	\$17,973,395 68

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$2,158 50
Interest accrued on bonds.....	49,171 00
Interest accrued on other assets.....	550 00
Rents due on company's property.....	1,728 18
Gross assets.....	\$53,607 68
	\$18,027,003 36

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes.....	\$19,814 67
Agents' balances, representing business written prior to Oct. 1, last.....	12,712 65
Book value of ledger assets over market value.....	824,368 96
Total admitted assets.....	\$856,891 28
	\$17,170,112 08

## LIABILITIES.

Losses adjusted and unpaid.....	\$106,536 00
Losses in process of adjustment or in suspense.....	916,442 00
Losses resisted.....	84,565 00
Total claims for losses.....	\$1,107,543 00
Deduct reinsurance.....	387,150 80
Net amount of unpaid losses.....	\$720,392 20
Unearned premiums on outstanding risks.....	6,917,452 64
Salaries and other miscellaneous expenses due or accrued.....	6,707 62
State, county and municipal taxes due or accrued.....	125,000 00
Commissions and other charges due agents and brokers.....	41,850 53
Due for return premiums and reinsurance.....	296,747 71
Rents paid in advance.....	755 75
Premiums on business placed with other companies.....	15,605 59
Real estate taxes.....	3,200 00
Cash capital.....	\$1,500,000 00
Surplus over all liabilities.....	7,542,399 99
Surplus to policy holders.....	9,042,399 99
Total liabilities.....	\$17,170,112 08

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1909.....	\$1,682,349,731	\$15,881,231 99
Written during the year.....	1,182,067,410	11,542,975 98
Total.....	<u>\$2,864,417,141</u>	<u>\$27,424,207 97</u>
Expired and terminated.....	1,112,456,047	10,992,864 42
In force at end of the year.....	\$1,751,961,094	\$16,431,343 55
Deduct amount reinsured.....	352,774,696	3,296,777 95
Net amount in force.....	<u>\$1,399,186,398</u>	<u>\$13,134,565 60</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	\$113,066 60
Virginia.....	45,000	79,493 66
New Mexico.....	10,000	23,722 48
Canada.....	161,100	152,904 99

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$5,110,578 00
Premiums received.....	79,107 87
Losses paid.....	36,652 30
Losses incurred.....	35,159 86

## 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).....	\$3,879,221 25	
Deduct reinsurance and return premiums.....	903,364 15	
Net premiums.....		\$2,975,857 10
Interest on mortgage loans.....	\$19,090 24	
Interest on bonds and dividends on stocks.....	196,621 45	
Interest on deposits.....	10,680 69	
Interest from all other sources.....	124 49	
Rents—including company's own occupancy.....	51,142 44	277,659 31
Increase in reserve held for reinsurance company.....		143 42
Conscience money received.....		15 00
Securities previously charged off.....		450 00
Agents' balances previously charged off.....		25 00
Total income.....		<u>\$3,254,149 83</u>
Ledger assets Dec. 31, 1909.....		6,425,416 15
Total.....		<u>\$9,679,565 98</u>

## DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$1,557,609 40
Deduct salvage, reinsurance and discount .....	274,902 91
Net amount paid for losses .....	\$1,282,706 49
Adjustment and settlement of losses .....	74,568 88
Commissions or brokerage .....	674,828 65
Miscellaneous expenses of local agencies .....	96,449 30
Salaries and expenses of special and general agents.....	120,718 90
Salaries, fees and other charges of officers and employes.....	182,642 72
Rents—including company's own occupancy .....	82,389 58
Advertising, printing and stationery .....	20,846 08
Postage, telegrams, telephone and express.....	28,282 61
Legal expenses.....	1,780 46
Furniture and fixtures.....	4,843 73
Maps, including corrections .....	8,316 99
Underwriters' boards and tariff associations .....	14,823 07
Fire department, patrol and salvage corps expenses.....	22,146 61
Inspections and surveys .....	23,112 86
Repairs and expenses on real estate.....	14,395 86
Taxes on real estate .....	11,074 77
State taxes on premiums.....	58,077 71
Insurance department licenses and fees .....	14,240 18
All other licenses, fees and taxes.....	14,612 33
Interest on reserve held for reinsurance company.....	981 17
Appraisal of mortgaged property and other expenses in connection with investments .....	505 00
Securities charged off.....	89,100 00
Exchange .....	3,332 27
Certified accountants .....	2,618 25
Miscellaneous expenditures .....	5,734 23
Interest or dividends to stockholders.....	180,000 00
Agents' balances charged off .....	5,162 17
Loss on sale or maturity of ledger assets .....	6,477 50
Decrease in book value of ledger assets .....	108 30
Total disbursements .....	\$2,983,820 67
Balance .....	\$6,745,745 31

## LEDGER ASSETS.

Book value of real estate.....	\$750,000 00
Mortgage loans on real estate .....	389,000 00
Book value of bonds and stocks, excluding interest .....	4,479,923 86
Cash in office and in bank.....	640,107 83
Agents' balances.....	486,718 62
Total ledger assets .....	\$6,745,745 31

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$7,454 74
Interest accrued on bonds .....	25,277 35
Rents due and accrued on company's property .....	391 66
Gross assets .....	\$33,123 75
	\$6,778,869 06

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last .....	\$5,110 23
Book value of bonds and stocks over market value.....	124,787 11
Total admitted assets .....	\$6,648,971 67

## LIABILITIES.

Losses adjusted and unpaid.....	\$129,634 35	
Losses in process of adjustment, or in suspense .....	127,157 98	
Losses resisted.....	31,183 28	
<b>Total claims for losses.....</b>	<b>\$287,975 61</b>	
Deduct reinsurance .....	52,267 40	
<b>Net amount of unpaid losses.....</b>	<b>\$235,708 21</b>	
Unearned premiums on outstanding risks.....		3,268,548 26
Salaries and other miscellaneous expenses due or accrued.....		23,750 10
State, county and municipal taxes due or accrued.....		40,000 00
Commissions and other charges due agents and brokers.....		6,876 88
Due for return premiums and reinsurance.....		27,719 44
Held for reinsurance company .....		24,628 57
Cash capital.....	\$1,000,000 00	
Surplus over all liabilities.....	2,021,740 21	
<b>Surplus to policy holders .....</b>	<b>3,021,740 21</b>	
<b>Total liabilities .....</b>	<b>\$6,648,971 67</b>	

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1909 .....	\$702,529,462	\$6,794,276 73
Written during the year .....	382,648,686	3,879,221 25
<b>Total .....</b>	<b>\$1,085,178,148</b>	<b>\$10,673,497 98</b>
Expired and terminated .....	361,290,368	3,656,098 08
<b>In force at end of the year .....</b>	<b>\$723,887,780</b>	<b>\$7,017,399 90</b>
Deduct amount reinsured.....	60,165,523	652,349 81
<b>Net amount in force .....</b>	<b>\$663,722,257</b>	<b>\$6,364,550 09</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	\$67,089 95
Virginia.....	52,100	55,173 80
New Mexico.....	10,000	8,324 06
Manitoba.....	10,000	2,130 67

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written .....	\$1,148,873 00
Premiums received .....	16,545 13
Losses paid.....	8,532 92
Losses incurred .....	15,178 54

## 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).....	\$2,530,758 89	
Deduct reinsurance and return premiums .....	564,597 68	
Net premiums.....		\$1,966,161 21
Interest on mortgage loans .....	\$88,539 83	
Interest on bonds and dividends on stocks.....	133,945 59	
Interest on deposits .....	12,235 53	
Interest from all other sources.....	612 79	
Rents—including company's own occupancy.....	4,391 00	239,724 74
Trust Co. in liquidation.....		9,000 00
Sale of rights.....		2,220 00
Profit and loss.....		256 22
Agents' balances previously charged off.....		258 91
Profit on sale or maturity of ledger assets .....		6,300 00
Increase in book value of ledger assets .....		19,000 00
Total income .....		\$2,242,921 08
Ledger assets Dec. 31, 1909.....		5,057,594 44
Total.....		\$7,300,515 52

## DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$1,041,205 90	
Deduct salvage, reinsurance and discount .....	102,153 07	
Net amount paid for losses.....		\$939,052 83
Adjustment and settlement of losses .....		32,706 91
Commissions or brokerage.....		418,127 47
Miscellaneous expenses of local agencies .....		57 99
Salaries and expenses of special and general agents.....		155,312 55
Salaries, fees and other charges of officers and employes .....		58,110 12
Rents—including company's own occupancy .....		12,000 00
Advertising, printing and stationery .....		21,259 22
Postage, telegrams, telephone and express.....		21,129 73
Legal expenses.....		1,331 75
Furniture and fixtures.....		841 25
Maps, including corrections .....		5,417 90
Underwriters' boards and tariff associations .....		15,156 98

Fire department, patrol and salvage corps expenses.....	\$8,777 52
Inspections and surveys .....	9,388 20
Repairs and expenses on real estate.....	237 97
Taxes on real estate .....	778 47
State taxes on premiums.....	30,209 17
Insurance department licenses and fees.....	11,323 90
All other licenses, fees and taxes.....	10,679 29
Profit and loss.....	42 32
Interest on mortgage .....	601 50
Miscellaneous expenditures .....	10,957 80
Interest or dividends to stockholders.....	240,000 00
Agents' balances charged off .....	185 47
Decrease in book value of ledger assets .....	400 00
<b>Total disbursements .....</b>	<b>\$2,004,081 31</b>
<b>Balance .....</b>	<b>\$5,296,484 21</b>

LEDGER ASSETS.

Book value of real estate .....	\$37,058 43
Mortgage loans on real estate .....	1,775,185 00
Book value of bonds and stocks, excluding interest .....	2,547,174 29
Cash in office and in bank .....	681,205 69
Agents' balances.....	255,860 80
<b>Total ledger assets .....</b>	<b>\$5,296,484 21</b>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages .....	\$11,060 54
Interest due and accrued on bonds.....	26,428 06
Interest accrued on deposits.....	2,491 65
Rents due on company's property .....	150 00
<b>Gross assets .....</b>	<b>\$40,130 25</b>
<b>Total .....</b>	<b>\$5,336,614 46</b>

DEDUCT ASSETS NOT ADMITTED.

Agents' balances representing business written prior to Oct. 1, last .....	\$8,500 80
Book value of bonds and stocks over market value .....	25,216 07
<b>Total admitted assets .....</b>	<b>\$33,716 87</b>
<b>Total .....</b>	<b>\$5,302,897 59</b>

LIABILITIES.

Losses adjusted and unpaid.....	\$41,759 71
Losses in process of adjustment, or in suspense .....	125,257 49
Losses resisted.....	5,500 00
<b>Total claims for losses.....</b>	<b>\$172,517 20</b>
Deduct reinsurance .....	36,190 15
<b>Net amount of unpaid losses.....</b>	<b>\$136,327 05</b>
Unearned premiums on outstanding risks .....	2,149,988 12
Dividends remaining unpaid.....	160,000 00
Salaries and other miscellaneous expenses due or accrued.....	4,280 70
State, county and municipal taxes due or accrued .....	33,500 00
Commissions and other charges due agents and brokers .....	20,000 00
Due for reinsurance .....	3,400 26
Cash capital .....	\$200,000 00
Surplus over all liabilities.....	2,595,456 46
<b>Surplus to policy holders .....</b>	<b>2,795,456 46</b>
<b>Total liabilities .....</b>	<b>\$5,302,897 59</b>

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1909.....	\$399,475,000	\$4,290,533 82
Written during the year.....	228,484,766	2,590,758 89
Total.....	<u>\$627,959,766</u>	<u>\$6,821,292 51</u>
Expired and terminated.....	208,826,417	2,370,409 33
In force at end of the year.....	\$419,133,349	\$4,450,883 18
Deduct amount reinsured.....	27,521,019	311,923 81
Net amount in force.....	<u>\$391,612,330</u>	<u>\$4,138,954 87</u>

## SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Georgia.....	\$25,000	\$31,126 51
Virginia.....	11,000	25,166 83
Oregon.....	25,000	10,196 15

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$583,975 00
Premiums received.....	*8,385 33
Losses paid.....	4,558 53
Losses incurred.....	5,249 86

\* \$410.68 paid for reinsurance in companies not authorized in Maine has been deducted from gross premiums in computing this item.

## 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).....	\$338,880 22	
Deduct reinsurance, and return premiums.....	238,875 59	
Net premiums.....		\$600,004 63
Interest on mortgage loans.....	\$505 00	
Interest on bonds and dividends on stocks.....	37,182 09	
Interest on deposits.....	852 42	
Rents—including company's own occupancy.....	5,081 75	48,621 26
Agents' balances previously charged off.....		17 62
Profit on sale or maturity of ledger assets.....		521 50
Increase in book value of ledger assets.....		250 00
Total income.....		<u>\$664,415 01</u>
Ledger assets Dec. 31, 1909.....		1,108,248 88
Total.....		<u>\$1,752,663 89</u>



## DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$410,751 77	
Deduct salvage, reinsurance and discount . . . . .	80,166 07	
Net amount paid for losses . . . . .		\$330,585 70
Adjustment and settlement of losses . . . . .		4,485 90
Commissions or brokerage . . . . .		132,219 90
Miscellaneous expenses of local agencies . . . . .		213 65
Salaries of special and general agents . . . . .		10,871 87
Salaries, fees and other charges of officers and employes . . . . .		24,442 50
Rents—including company's own occupancy . . . . .		3,293 99
Advertising, printing and stationery . . . . .		5,857 12
Postage, telegrams, telephone and express . . . . .		4,886 00
Legal expenses . . . . .		356 81
Furniture and fixtures . . . . .		515 96
Maps, including corrections . . . . .		1,777 94
Underwriters' boards and tariff associations . . . . .		5,495 13
Fire department, patrol and salvage corps expenses . . . . .		2,485 04
Inspections and surveys . . . . .		7,587 91
Repairs and expenses on real estate . . . . .		1,000 30
Taxes on real estate . . . . .		883 59
State taxes on premiums . . . . .		10,390 72
Insurance department licenses and fees . . . . .		3,293 40
All other licenses, fees and taxes . . . . .		2,828 72
Miscellaneous expenditures . . . . .		1,612 00
Interest or dividends to stockholders . . . . .		20,000 00
Agents' balances charged off . . . . .		73 36
Decrease in book value of ledger assets . . . . .		206 25
Total disbursements . . . . .		\$575,263 76
Balance . . . . .		\$1,177,400 13

## LEDGER ASSETS.

Book value of real estate . . . . .		\$46,954 23
Mortgage loans on real estate . . . . .		10,100 00
Book value of bonds and stocks, excluding interest . . . . .		951,937 83
Cash in office and in bank . . . . .		75,129 53
Agents' balances . . . . .		93,278 49
Total ledger assets . . . . .		\$1,177,400 13

## NON-LEDGER ASSETS.

Interest accrued on mortgages . . . . .	\$143 00	
Interest accrued on bonds . . . . .	5,088 26	
Rents accrued on company's property . . . . .	319 58	\$5,500 84
Due for reinsurance on losses paid . . . . .		302 61
Gross assets . . . . .		\$1,183,203 58

## DEDUCT ASSETS NOT ADMITTED.

Agent's balances, representing business written prior to Oct. 1, last . . . . .	\$129 23	
Book value of ledger assets over market value . . . . .	24,268 61	\$24,417 84
Total admitted assets . . . . .		\$1,158,785 74

## LIABILITIES.

Losses adjusted and unpaid.....	\$33,886 21	
Losses in process of adjustment, or in suspense.....	40,125 92	
Losses resisted.....	4,165 00	
Total claims for losses .....	\$77,677 13	
Deduct reinsurance.....	11,845 19	
Net amount of unpaid losses.....		\$66,831 94
Unearned premiums on outstanding risks.....		541,227 38
Dividends remaining unpaid.....		10,000 00
Salaries and other miscellaneous expenses due or accrued.....		1,804 53
State, county and municipal taxes due or accrued.....		8,613 59
Due for reinsurance.....		5,743 37
Cash capital.....	\$200,000 00	
Surplus over all liabilities.....	325,064 98	
Surplus to policy holders.....		525,064 98
Total liabilities.....		\$1,158,785 74

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1909.....	\$92,710,043	\$1,188,338 56
Written during the year.....	64,536,263	838,880 22
Total.....	\$157,246,306	\$2,027,218 78
Expired and terminated.....	56,642,425	780,579 37
In force at end of the year.....	\$100,608,881	\$1,246,639 41
Deduct amount reinsured.....	18,438,780	190,403 11
Net amount in force.....	\$87,165,101	\$1,056,236 30

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$5,655,335 00
Premiums received.....	98,137 34
Losses paid.....	47,410 26
Losses incurred.....	53,148 89

## 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).....	\$3,347,640 85	
Deduct reinsurance and return premiums.....	924,414 78	
Net premiums.....		\$2,423,226 07
Interest on mortgage loans.....	\$175 00	
Interest on bonds and dividends on stocks.....	130,337 41	
Interest on deposits.....	2,999 87	
Interest from all other sources.....	201 60	
Rents—including company's own occupancy.....	74,399 45	208,113 83
Agents' balances previously charged off.....		1,033 70
Profit on sale or maturity of ledger assets.....		27,350 87
Total income.....		\$2,659,723 97
Ledger assets Dec. 31, 1909.....		4,373,619 66
Total.....		\$7,033,343 63

## DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$1,478,304 55	
Deduct salvage, reinsurance and discount.....	227,400 43	
Net amount paid for losses.....		\$1,250,904 12
Adjustment and settlement of losses.....		92,190 34
Commissions or brokerage.....		490,107 75
Salaries and expenses of special and general agents.....		112,873 49
Salaries, fees and other charges of officers and employes.....		110,167 05
Rents—including company's own occupancy.....		23,188 29
Advertising, printing and stationery.....		32,056 15
Postage, telegrams, telephone and express.....		26,101 29
Legal expenses.....		1,296 76
Furniture and fixtures.....		1,526 63
Maps, including corrections.....		9,952 70
Underwriters' boards and tariff associations.....		24,398 87
Fire department, patrol and salvage corps expenses.....		17,126 30
Inspections and surveys.....		23,615 28
Repairs and expenses on real estate.....		28,989 04
Taxes on real estate.....		14,734 70
State taxes on premiums.....		45,397 58
Insurance department licenses and fees.....		16,616 65

All other licenses, fees and taxes.....	\$11,967 56
Miscellaneous expenditures.....	7,425 58
Interest or dividends to stockholders.....	150,000 00
Agents' balances charged off.....	56 45
Loss on sale or maturity of ledger assets.....	1,838 75
Decrease in book value of ledger assets.....	59 75
Total disbursements.....	<u>\$2,492,091 08</u>
Balance.....	\$4,541,252 60

## LEDGER ASSETS.

Book value of real estate.....	\$906,581 06
Mortgage loans on real estate.....	3,530 00
Book value of bonds and stocks, excluding interest.....	3,061,896 48
Cash in office and in bank.....	188,916 11
Agents' balances.....	880,358 95
Total ledger assets.....	<u>\$4,541,252 60</u>

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$14 58
Interest accrued on bonds.....	30,232 97
Interest due on other assets.....	208 64
Rents due on company's property.....	218 05
Market value of real estate over book value.....	222,891 94
Market value of bonds and stocks over book value.....	13,407 52
Due for reinsurance on losses paid.....	18,214 24
Gross assets.....	<u>\$4,826,435 54</u>

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$5,757 20
Total admitted assets.....	<u>\$4,820,678 34</u>

## LIABILITIES.

Losses adjusted and unpaid.....	\$59,299 68
Losses in process of adjustment, or in suspense.....	165,899 89
Losses resisted.....	26,735 97
Total claims for losses.....	<u>\$251,935 04</u>
Deduct reinsurance.....	89,884 18
Net amount of unpaid losses.....	\$212,050 86
Unearned premiums on outstanding risks.....	2,210,667 15
Salaries and other miscellaneous expenses due or accrued.....	8,477 79
State, county and municipal taxes due or accrued.....	45,000 00
Commissions and other charges due agents and brokers.....	8,459 92
Due for return premiums and reinsurance.....	44,860 76
Rents paid in advance.....	3,082 40
Cash capital.....	\$1,000,000 00
Surplus over all liabilities.....	1,288,079 46
Surplus to policy holders.....	<u>\$2,288,079 46</u>
Total liabilities.....	<u>\$4,820,678 34</u>

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1909.....	\$455,317,383 50	\$4,670,551 10
Written during the year.....	323,310,886 00	3,347,640 85
<b>Total.....</b>	<b>\$778,628,269 50</b>	<b>\$8,018,191 95</b>
Expired and terminated.....	800,220,570 04	3,117,532 59
In force at end of the year.....	\$478,407,699 46	\$4,900,659 86
Deduct amount reinsured.....	64,922,850 29	628,246 97
<b>Net amount in force.....</b>	<b>\$413,484,849 17</b>	<b>\$4,272,412 89</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	\$26,785 70
Virginia.....	50,000	39,674 43

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,360,996 00
Premiums received.....	19,949 97
Losses paid.....	9,808 74
Losses incurred.....	10,395 13

## HARTFORD FIRE INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1810. COMMENCED BUSINESS IN 1810.

CHAS. E. CHASE, *President.*FRED'K SAMSON, *Secretary.*

Cash Capital, \$2,000,000.

## INCOME.

	<i>Fire.</i>	<i>Marine.</i>
Gross premiums.....	\$19,415,663 16	\$675,894 51
Deduct reinsurance and return premiums.....	4,167,184 65	134,684 15
<b>Net premiums.....</b>	<b>\$15,248,478 51</b>	<b>\$541,210 36</b>
Interest on mortgage loans.....		\$23,599 80
Interest on collateral loans.....		597 42
Interest on bonds and dividends on stocks.....		814,998 75
Interest on deposits.....		16,809 05
Rents—including company's own occupancy.....	47,650 39	908,655 41
Conscience money.....		850 00
Premium on exchange of bonds.....		1,997 50
Rent on property previously sold.....		147 80
Received from reinsuring companies under treaty.....		72,545 23
Agents' balances previously charged off.....		239 56
Profit on sale or maturity of ledger assets.....		49,787 08
<b>Total income.....</b>		<b>\$16,812,910 90</b>
Ledger assets Dec. 31, 1909.....		22,096,080 16
<b>Total.....</b>		<b>\$38,908,991 06</b>

## DISBURSEMENTS.

	<i>Fire.</i>	<i>Marine.</i>	
Gross amount paid for losses.....	\$9,497,573 51	\$169,220 99	
Deduct salvage and reinsurance.....	1,329,457 35	13,630 21	
Net amount paid for losses.....	<u>\$8,168,116 16</u>	<u>\$155,590 78</u>	\$8,323,706 94
Adjustment and settlement of losses.....			146,310 76
Commissions or brokerage.....			2,909,587 56
Salaries and expenses of special and general agents.....			846,839 07
Salaries, fees and other charges of officers and employes.....			632,753 09
Rents—including company's own occupancy.....			101,803 10
Advertising, printing and stationery.....			290,516 66
Postage, telegrams, telephone and express.....			141,329 21
Legal expenses.....			12,800 15
Furniture and fixtures.....			20,510 61
Maps, including corrections.....			34,081 67
Underwriters' boards and tariff associations.....			191,741 66
Fire department, patrol and salvage corps expenses.....			77,695 79
Inspections and surveys.....			58,297 76
Repairs and expenses on real estate.....			21,055 15
Taxes on real estate.....			11,323 63
State taxes on premiums.....			251,200 08
Insurance department licenses and fees.....			50,402 30
All other licenses, fees and taxes.....			161,429 55
Interest on reserve held for reinsurance companies.....			13,134 17
Assessment on Ontario Bank stock.....			4,116 67
Miscellaneous expenditures.....			17,335 78
Interest or dividends to stockholders.....			800,000 00
Agents' balances charged off.....			7,444 56
Loss on sale or maturity of ledger assets.....			23,661 00
Decrease in book value of ledger assets.....			46,193 50
Total disbursements.....			<u>\$15,195,270 42</u>
Balance.....			<u>\$23,713,670 64</u>

## LEDGER ASSETS.

Book value of real estate.....	\$791,824 16
Mortgage loans on real estate.....	465,166 67
Loans secured by collateral.....	10,000 00
Book value of bonds and stocks, excluding interest.....	18,819,692 24
Cash in office and in bank.....	1,216,461 83
Agents' balances.....	2,407,025 74
Balance due on sale of real estate.....	3,500 00
Total ledger assets.....	<u>\$23,713,670 64</u>

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$4,464 58
Interest accrued on bonds.....	234,529 51
Interest accrued on collateral loans.....	255 13
Rents accrued on company's property.....	<u>1,395 21</u>
Market value of real estate over book value.....	2,275 84
Market value of bonds and stocks over book value.....	<u>479,535 67</u>
Gross assets.....	<u>\$24,436,126 58</u>

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$72,491 59
Total admitted assets.....	<u>\$24,363,634 99</u>

LIABILITIES,

Losses adjusted and unpaid.....	\$500,751 51	
Losses in process of adjustment, or in suspense.....	974,679 74	
Losses resisted.....	129,238 33	
Total claims for losses.....	<u>\$1,604,669 58</u>	
Deduct reinsurance.....	149,742 99	
Net amount of unpaid losses.....		\$1,454,926 59
Unearned premiums on outstanding risks.....		13,784,741 07
State, county and municipal taxes due or accrued.....		200,000 00
Cash capital.....	\$2,000,000 00	
Surplus over all liabilities.....	<u>6,923,967 33</u>	
Surplus to policy holders.....		<u>8,923,967 33</u>
Total liabilities.....		<u>\$24,363,634 99</u>

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1909.....	\$2,141,140,881	\$25,153,111 09	\$7,640,055	\$186,970 24
Written during the year.....	<u>1,701,167,157</u>	<u>19,415,663 16</u>	<u>34,399,240</u>	<u>675,894 51</u>
Total.....	<u>\$3,842,308,038</u>	<u>\$44,568,774 25</u>	<u>\$42,039,295</u>	<u>\$862,864 75</u>
Expired and terminated.....	1,516,984,758	18,127,091 22	20,205,320	350,835 98
In force at end of the year.....	<u>\$2,325,323,280</u>	<u>\$26,441,683 03</u>	<u>\$21,833,975</u>	<u>\$512,028 77</u>
Deduct amount reinsured.....	85,700,263	564,904 18	-	-
Net amount in force.....	<u>\$2,239,623,017</u>	<u>\$25,876,778 85</u>	<u>\$21,833,975</u>	<u>\$512,028 77</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.....	\$576,078 31	\$611,128 65
Georgia.....	10,000 00	278,449 06
New Mexico.....	10,000 00	232,776 30
Virginia.....	52,500 00	53,530 14

BUSINESS IN MAINE.

	<i>Fire.</i>	<i>Marine.</i>
Risks written.....	\$11,797,642 00	\$26,560 00
Premiums received.....	165,632 57	262 20
Losses paid.....	75,230 62	359 70
Losses incurred.....	82,662 20	359 70

## HOME INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

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

Cash Capital, \$3,000,000.

## INCOME.

	<i>Fire.</i>	<i>Marine.</i>	
Gross premiums .....	\$17,856,969 38	\$1,027,750 72	
Deduct reinsurance and return premiums.....	5,286,041 66	899,281 44	
Net premiums.....	\$12,570,927 72	\$628,469 28	\$13,199,397 00
Interest on mortgage loans .....		\$8,267 58	
Interest on bonds and dividends on stocks .....		1,040,687 79	
Interest on deposits .....		19,747 86	
Interest from all other sources.....		2,087 95	
Rents—including company's own occupancy.....		171,801 48	1,287,892 16
Profit and loss.....			1,509 92
Agents' balances previously charged off .....			1,267 75
Profit on sale or maturity of ledger assets .....			680,896 61
Total income.....			\$15,070,408 44
Ledger assets Dec. 31, 1909.....			26,332,229 10
Total .....			\$41,402,632 54

## DISBURSEMENTS.

	<i>Fire.</i>	<i>Marine.</i>	
Gross amount paid for losses.....	\$6,984,035 24	\$418,477 67	
Deduct salvage and reinsurance .....	1,637,470 97	125,103 37	
Net amount paid for losses.....	\$5,346,564 27	\$288,374 30	\$5,634,938 57
Adjustment and settlement of losses.....			129,371 29
Commissions or brokerage.....			2,509,387 17
Salaries and expenses of special and general agents.....			360,961 33
Salaries, fees and other charges of officers and employes.....			412,875 76
Rents—including company's own occupancy.....			127,093 82
Advertising, printing and stationery.....			215,480 63
Postage, telegrams, telephone and express.....			109,007 51
Legal expenses.....			3,570 15
Furniture and fixtures.....			11,485 28
Maps, including corrections .....			16,513 57
Underwriters' boards and tariff associations .....			93,044 03
Fire department, patrol and salvage corps expenses.....			86,713 86
Inspections and surveys .....			70,014 67
Repairs and expenses on real estate.....			39,549 17



Taxes on real estate .....	\$54,960 04
State taxes on premiums .....	265,151 17
Insurance department licenses and fees.....	89,030 50
All other licenses, fees and taxes.....	9,697 73
Traveling expenses .....	5,422 69
Exchange .....	14,476 76
Profit and loss.....	217 72
Miscellaneous expenditures .....	52,007 67
Interest or dividends to stockholders .....	900,000 00
Agents' balances charged off .....	3,006 22
Loss on sale or maturity of ledger assets .....	511 45
Decrease in book value of ledger assets .....	33,715 00
Total disbursements .....	<u>\$11,142,203 67</u>
Balance .....	<u>\$30,260,428 78</u>

## LEDGER ASSETS.

Book value of real estate.....	\$1,150,000 00
Mortgage loans on real estate .....	48,300 00
Book value of bonds and stocks, excluding interest .....	24,050,956 79
Cash in office and in bank .....	2,823,450 84
Agents' balances .....	1,794,489 80
Bills receivable taken for fire risks .....	52,370 46
Counter and office premiums uncollected.....	340,860 89
Total ledger assets .....	<u>\$30,260,428 78</u>

## NON-LEDGER ASSETS.

Market value of bonds and stocks over book value .....	\$63,944 21
Gross assets .....	<u>\$30,324,372 99</u>

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last .....	\$93,088 90	
Bills receivable, past due, taken for fire risks .....	52,370 46	\$145,459 36
Total admitted assets .....		<u>\$30,178,913 63</u>

## LIABILITIES.

Losses adjusted and unpaid.....	\$223,482 15
Losses in process of adjustment, or in suspense .....	1,387,159 23
Losses resisted.....	79,586 74
Total claims for losses.....	<u>\$1,690,178 12</u>
Deduct reinsurance .....	521,862 38
Net amount of unpaid losses.....	\$1,168,315 74
Unearned premiums on outstanding risks .....	11,645,873 00
Salaries and other miscellaneous expenses due or accrued.....	100,000 00
State, county and municipal taxes due or accrued.....	200,000 00
Commissions and other charges due agents and brokers .....	67,813 14
Due for reinsurance.....	167,298 57
Conflagration reserve.....	1,500,000 00
Cash capital .....	\$3,000,000 00
Surplus over all liabilities.....	<u>12,329,613 18</u>
Surplus to policy holders .....	<u>15,329,613 18</u>
Total liabilities .....	<u>\$30,178,913 63</u>

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1909.....	\$2,162,553,732	\$21,120,079 00	\$24,835,247	\$643,741 00
Written during the year.....	1,926,234,060	17,856,969 38	74,493,272	1,027,750 72
Total .....	\$4,088,787,792	\$38,977,048 38	\$99,328,519	\$1,671,491 72
Expired and terminated.....	1,658,161,487	15,371,265 38	65,956,388	836,733 72
In force at end of year.....	\$2,430,626,305	\$23,605,783 00	\$33,372,131	\$384,758 00
Deduct amount reinsured .....	332,950,218	2,571,591 00	5,796,822	147,701 00
Net amount in force .	\$2,097,676,087	\$21,034,192 00	\$27,575,309	\$387,057 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	\$186,175 76
Georgia.....	10,000'00	216,529 30
Oregon.....	25,000 00	91,085 20
New Mexico.....	10,000 00	16,919 00
Canada.....	293,333 33	380,011 12
Mexico.....	25,000 00	77,402 00
Cuba.....	75,000 00	91,294 00

## BUSINESS IN MAINE.

	<i>Fire.</i>	<i>Marine.</i>
Risks written.....	\$11,924,392 00	\$44,425 00
Premiums received .....	138,078 15	1,156 20
Losses paid.....	61,020 08	-
Losses incurred .....	74,956 35	-

## INSURANCE COMPANY OF NORTH AMERICA.

PHILADELPHIA, PENN.

INCORPORATED IN 1794. COMMENCED BUSINESS IN 1792.

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

Cash Capital, \$4,000,000.

## INCOME.

	<i>Fire</i>	<i>Marine.</i>	
Gross premiums .....	\$3,085,342 35	\$4,345,658 02	
Deduct reinsurance and return premiums .....	1,779,746 26	1,610,542 28	
Net premiums .....	\$6,255,596 09	\$2,735,115 74	\$8,990,711 83
Deposit premiums on perpetual risks .....			11,073 48
Interest on mortgage loans .....		\$17,694 21	
Interest on bonds and dividends on stocks .....		529,743 87	
Interest on deposits .....		17,742 10	
Interest from all other sources .....		692 10	
Rents—including company's own occupancy .....		19,605 19	585,477 47
Perpetual permits, transfer fees and earned deposits .....			2,678 69
Conscience money received .....			75 09
Profit from sale of unsubscribed shares .....			541 07
Premium on capital stock .....			500,000 00
Agent's balances previously charged off .....			806 37
Profit on sale or maturity of ledger assets .....			53,102 50
Total income .....			\$10,144,466 41
Ledger assets Dec. 31, 1909 .....		\$13,133,559 12	
Increase of capital during 1910 .....		1,000,000 00	14,133,559 12
Total .....			\$24,278,025 53

## DISBURSEMENTS.

	<i>Fire.</i>	<i>Marine.</i>	
Gross amount paid for losses .....	\$3,484,198 76	\$2,394,874 95	
Deduct salvage and reinsurance .....	343,612 27	905,441 71	
Net amount paid for losses .....	\$3,140,586 49	\$1,489,433 24	\$4,630,019 73
Adjustment and settlement of losses .....			67,669 97
Commissions or brokerage .....			1,989,733 57
Miscellaneous expenses of local agencies .....			150,291 20
Salaries and expenses of special and general agents .....			382,665 20
Salaries, fees and other charges of officers and employes .....			182,875 21
Rents—including company's own occupancy .....			40,298 00
Advertising, printing and stationery .....			89,858 11
Postage, telegrams, telephone and express .....			54,742 42
Legal expenses .....			11,602 05
Furniture and fixtures .....			16,259 67

Maps, including corrections.....	\$14,414 67	
Underwriters' boards and tariff associations.....	50,208 24	
Fire department, patrol and salvage corps expenses.....	15,941 20	
Inspections and surveys.....	32,315 98	
Repairs and expenses on real estate.....	3,321 71	
Taxes on real estate.....	3,860 80	
State taxes on premiums.....	158,358 99	
Insurance department licenses and fees.....	30,613 43	
All other licenses, fees and taxes.....	89,752 42	
Home office management expenses.....	16,376 66	
Deposit premiums returned.....	21,894 18	
Interest or dividends to stockholders.....	360,000 00	
Agents' balances charged off.....	8,371 32	
Loss on sale or maturity of ledger assets.....	600 00	
Decrease in book value of ledger assets.....	522 27	
Total disbursements.....	<u>\$8,371,327 00</u>	
Balance.....	<u>\$15,906,398 53</u>	

## LEDGER ASSETS.

Book value of real estate.....	\$815,380 00	
Mortgage loans on real estate.....	288,275 00	
Book value of bonds and stocks, excluding interest.....	12,454,776 92	
Cash in office and in bank.....	1,401,982 95	
Agents' balances.....	1,419,440 52	
Bills receivable taken for marine and inland risks.....	26,543 14	
Total ledger assets.....	<u>\$15,906,398 53</u>	

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$2,540 80	
Interest accrued on bonds.....	66,666 95	\$69,207 75
Due for reinsurance on losses paid.....		35,678 24
Salvage claims.....		70,500 00
Gross assets.....		<u>\$16,081,784 52</u>

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$31,646 24	
Book value of bonds and stocks over market value.....	9,872 86	\$41,519 10
Total admitted assets.....		<u>\$16,040,265 42</u>

## LIABILITIES.

Losses adjusted and unpaid.....	\$106,526 11	
Losses in process of adjustment, or in suspense.....	1,000,212 57	
Losses resisted.....	25,396 32	
Total claims for losses.....	<u>\$1,132,135 00</u>	
Deduct reinsurance.....	32,635 00	
Net amount of unpaid losses.....		\$1,099,500 00
Unearned premiums on outstanding risks.....		6,379,416 23
Reclaimable on perpetual fire policies.....		746,438 51
State, county and municipal taxes due or accrued.....		90,000 00
Commissions and other charges due agents and brokers.....		80,000 00
Due for return premiums and reinsurance.....		22,576 75
Cash capital.....	\$4,000,000 00	
Surplus over all liabilities.....	3,622,333 93	
Surplus to policy holders.....		<u>7,622,333 93</u>
Total liabilities.....		<u>\$16,040,265 42</u>

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1909.....	\$986,347,416	\$11,181,681 40	\$60,405,461	\$1,598,298 78
Written during the year.....	669,836,846	8,085,342 85	759,827,134	4,845,658 02
Total.....	\$1,606,184,262	\$19,217,008 75	\$820,282,595	\$5,988,951 75
Expired and terminated.....	597,661,249	7,384,897 02	747,906,787	4,343,778 24
In force at end of the year.....	\$1,008,523,013	\$11,832,106 73	\$72,325 808	\$1,595,173 51
Deduct amount reinsured.....	88,634,344	897,553 91	5,984,304	154,798 17
Net amount in force.....	\$919,888,669	\$10,934,552 82	\$66,341,504	\$1,440,375 34
Perpetual risks not included above, \$31,883,705.79; premiums on same, \$823,258.92.				

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Georgia.....	\$10,000	\$68,578 00
New Mexico.....	20,000	23,540 31
Virginia.....	53,000	58,445 48
Canada.....	273,040	198,795 66

BUSINESS IN MAINE.

	<i>Fire.</i>	<i>Marine.</i>
Risks written.....	\$7,838,841 00	\$325,831 00
Premiums received.....	140,770 62	12,488 35
Losses paid.....	65,522 28	9,335 61
Losses incurred.....	69,973 64	8,335 61

MASSACHUSETTS FIRE AND MARINE INSURANCE COMPANY,

BOSTON, MASS.

INCORPORATED IN 1910. COMMENCED BUSINESS IN 1910.

EVERETT C. BENTON, *President.*

WALTER ADLARD, *Secretary.*

Cash Capital, \$500,000.

INCOME.

Gross premiums (Fire).....	\$176,635 08	
Deduct reinsurance and return premiums.....	28,504 98	
Net premiums.....		\$148,130 10
Interest on bonds and dividends on stocks.....	\$9,201 04	
Interest on deposits.....	3,330 33	
Interest from all other sources.....	77	12,532 14
Rent from sub-lease.....		350 00
Sale of capital stock.....		500,000 00
Premium on capital stock.....		500,000 00
Total income.....		\$1,161,012 24

230 MASSACHUSETTS FIRE AND MARINE INSURANCE CO.

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$10,363 13	
Deduct salvage and reinsurance.....	2,550 63	
	<hr/>	
Net amount paid for losses.....		\$7,812 50
Adjustment and settlement of losses.....		74 09
Commissions or brokerage.....		34,561 94
Miscellaneous expenses of local agencies.....		745 80
Salaries and expenses of special and general agents.....		5,993 81
Salaries, fees and other charges of officers and employes.....		13,219 65
Rents.....		2,011 10
Advertising, printing and stationery.....		9,047 00
Postage, telegrams, telephone and express.....		1,249 41
Legal expenses.....		11 96
Furniture and fixtures.....		3,219 58
Maps, including corrections.....		8,117 10
Underwriters' boards and tariff associations.....		16 11
Inspections and surveys.....		450 99
Repairs and expenses on real estate.....		4,712 06
Insurance department licenses and fees.....		1,849 33
All other licenses, fees and taxes.....		184 40
Expense of organization.....		9,000 00
Miscellaneous expenditures.....		796 07
		<hr/>
Total disbursements.....		\$103,072 90
Balance.....		\$1,057,939 34

LEDGER ASSETS

Book value of bonds and stocks, excluding interest.....	\$843,114 24
Cash in office and in bank.....	162,719 18
Agents' balances.....	52,005 92
Philadelphia fire underwriters' association deposit.....	100 00
	<hr/>
Total ledger assets.....	\$1,057,939 34

NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	\$6,035 65	
Interest accrued on special deposit.....	154 86	\$6,189 91
	<hr/>	
Market value of bonds and stocks over book value.....		22,920 68
		<hr/>
Gross assets.....		\$1,087,049 93

DEDUCT ASSETS NOT ADMITTED.

Philadelphia fire underwriters' association deposit.....	\$100 00
	<hr/>
Total admitted assets.....	\$1,086,949 93

LIABILITIES.

Losses adjusted and unpaid.....	\$5,457 58
Losses in process of adjustment, or in suspense.....	3,500 00
	<hr/>
Total claims for losses.....	\$8,957 58
Deduct reinsurance.....	421 88
	<hr/>
Net amount of unpaid losses.....	\$8,535 70
Unearned premiums on outstanding risks.....	119,057 98
Salaries and other miscellaneous expenses due or accrued.....	952 21
State, county and municipal taxes due or accrued.....	1,750 00
Cash capital.....	\$500,000 00
Surplus over all liabilities.....	456,654 04
	<hr/>
Surplus to policy holders.....	956,654 04
	<hr/>
Total liabilities.....	\$1,086,949 93

MERCANTILE FIRE AND MARINE INSURANCE COMPANY. 231

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
Written during the year.....	\$18,706,559	\$176,635 08
Expired and terminated.....	1,998,282	16,712 20
In force at end of the year.....	<u>\$16,708 277</u>	<u>\$159,922 88</u>
Deduct amount reinsured.....	1,585,246	14,259 51
Net amount in force.....	<u>\$15,123,031</u>	<u>\$145,663 37</u>

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$136,890 00
Premiums received.....	1,890 02

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).....	\$521,542 47	
Deduct reinsurance and return premiums.....	212,147 96	
Net premiums.....		\$309,394 51
Interest on mortgage loans.....	\$2,800 24	
Interest on bonds and dividends on stocks.....	11,047 72	
Interest on deposits.....	500 15	14,348 11
Profit from general agency.....		<u>27,969 47</u>
Total income.....		<u>\$351,712 09</u>
Ledger assets Dec. 31, 1909.....		<u>436,893 56</u>
Total.....		<u>\$788,605 65</u>

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$258,762 30
Deduct salvage, reinsurance and discount.....	<u>107,008 10</u>
Net amount paid for losses.....	\$151,754 20
Adjustment and settlement of losses.....	2,404 72
Commissions or brokerage.....	69,854 72
Miscellaneous expenses of local agencies.....	1,056 65

232 MERCANTILE FIRE AND MARINE INSURANCE COMPANY.

Salaries and expenses of special and general agents.....	\$10,764 80
Salaries, fees and other charges of officers and employes.....	33,967 26
Rents.....	6,166 41
Advertising, printing and stationery.....	4,170 88
Postage, telegrams, telephone and express.....	4,090 66
Legal expenses.....	48 93
Furniture and fixtures.....	1,028 88
Maps, including corrections.....	1,176 51
Underwriters' boards and tariff associations.....	1,907 27
Fire department, patrol and salvage corps expenses.....	1,385 89
Inspections and surveys.....	2,012 58
State taxes on premiums.....	4,448 87
Insurance department licenses and fees.....	2,675 76
All other licenses, fees and taxes.....	1,116 22
Miscellaneous expenditures.....	1,494 05
Total disbursements.....	<u>\$901,465 21</u>
Balance.....	<u>\$487,150 44</u>

LEDGER ASSETS.

Mortgage loans on real estate.....	\$67,800 00
Book value of bonds and stocks, excluding interest.....	335,018 25
Cash in office and in bank.....	31,753 60
Agents' balances.....	52,578 59
Total ledger assets.....	<u>\$487,150 44</u>

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$552 80	
Interest accrued on bonds.....	4,120 78	\$4,673 58
Market value of bonds and stocks over book value.....		4,411 75
Profit from general agency.....		1,975 58
Gross assets.....		<u>\$498,211 35</u>

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$588 94
Total admitted assets.....	<u>\$497,623 01</u>

LIABILITIES.

Losses in process of adjustment, or in suspense.....	\$44,362 54
Losses resisted.....	12,155 88
Total claims for losses.....	<u>\$56,518 42</u>
Deduct reinsurance.....	24,774 68
Net amount of unpaid losses.....	\$31,743 74
Unearned premiums on outstanding risks.....	175,484 88
Salaries and other miscellaneous expenses due or accrued.....	1,074 32
State, county and municipal taxes due or accrued.....	4,659 67
Cash capital.....	\$200,000 00
Surplus over all liabilities.....	84,660 40
Surplus to policy holders.....	<u>284,660 40</u>
Total liabilities.....	<u>\$497,623 01</u>



RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1909.....	\$55,956,884	\$698,648 82
Written during the year.....	38,566,016	521,542 47
<b>Total.....</b>	<b>\$94,522,850</b>	<b>\$1,220,191 29</b>
Expired and terminated.....	36,956,587	511,671 24
<b>In force at end of the year.....</b>	<b>\$57,566,263</b>	<b>\$708,520 05</b>
Deduct amount reinsured.....	33,259,280	389,477 98
<b>Net amount in force.....</b>	<b>\$24,306,983</b>	<b>\$319,042 07</b>

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$328,627 00
Premiums received.....	12,229 64
Losses paid.....	6,992 63
Losses incurred.....	6,607 94

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NATIONAL FIRE INSURANCE COMPANY,

HARTFORD, CONN.

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INCORPORATED IN 1869. COMMENCED BUSINESS IN 1871.

JAMES NICHOLS, *President.*

B. R. STILLMAN, *Secretary.*

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Cash Capital, \$1,000,000.

INCOME.

Gross premiums (Fire).....	\$10,635,098 26	
Deduct reinsurance and return premiums.....	3,497,039 58	
<b>Net premiums.....</b>		<b>\$7,138,058 68</b>
Interest on mortgage loans.....	\$24,785 18	
Interest on bonds and dividends on stocks.....	323,436 10	
Interest on deposits.....	8,373 24	
Interest from all other sources.....	740 48	
Rents.....	13,765 09	871,105 09
Conscience fund.....		10 00
Agents' balances previously charged off.....		755 13
Profit on sale or maturity of ledger assets.....		12,212 36
<b>Total income.....</b>		<b>\$7,522,141 26</b>
Ledger assets Dec. 31, 1909.....		8,900,792 45
<b>Total.....</b>		<b>\$16,422,933 71</b>

## DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$4,31,928 92
Deduct salvage and reinsurance .....	<u>1,304,491 15</u>
Net amount paid for losses .....	\$3,007,437 77
Adjustment and settlement of losses .....	84,711 89
Commissions or brokerage.....	1,270,016 09
Miscellaneous expenses of local agencies .....	6,757 54
Salaries and expenses of special and general agents .....	592,045 08
Salaries, fees and other charges of officers and employes .....	154,322 32
Rents.....	18,935 53
Advertising, printing and stationery .....	58,336 97
Postage, telegrams, telephone and express .....	61,300 03
Legal expenses.....	9,442 41
Furniture and fixtures.....	42,209 04
Maps, including corrections .....	14,170 80
Underwriters' boards and tariff associations .....	74,525 99
Fire department, patrol and salvage corps expenses.....	48,803 13
Inspections and surveys .....	14,582 79
Repairs and expenses on real estate.....	7,460 67
Taxes on real estate.....	5,895 66
State taxes on premiums .....	127,710 75
Insurance department licenses and fees.....	20,761 78
All other licenses, fees and taxes .....	61,772 70
Traveling expenses .....	3,948 33
Miscellaneous expenditures .....	125,408 24
Interest or dividends to stockholders .....	200,000 00
Agents' balances charged off .....	256 71
Loss on sale or maturity of ledger assets .....	<u>15,129 33</u>
Total disbursements .....	\$5,975,941 60
Balance .....	\$10,446,992 11

## LEDGER ASSETS.

Book value of real estate .....	\$644,103 43
Mortgage loans on real estate .....	1,470,175 00
Book value of bonds and stocks, excluding interest .....	7,134,361 48
Cash in office and in bank .....	393,990 34
Agents' balances.....	<u>804,361 86</u>
Total ledger assets .....	\$10,446,992 11

## NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$37,917 56
Market value of real estate over book value.....	13,637 26
Market value of bonds and stocks over book value .....	<u>269,188 56</u>
Gross assets .....	\$10,817,735 49

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$25,442 15
Total admitted assets .....	<u>\$10,792,293 34</u>

LIABILITIES.

Losses adjusted and unpaid .....	\$163,615 99	
Losses in process of adjustment or in suspense .....	716,687 29	
Losses resisted.....	68,137 03	
Total claims for losses.....	<u>\$948,440 31</u>	
Deduct reinsurance .....	302,351 10	
Net amount of unpaid losses.....		\$646,089 21
Unearned premiums on outstanding risks.....		6,075,294 78
State, county and municipal taxes due or accrued.....		125,000 00
Reserve for contingencies .....		300,000 00
Cash capital .....	\$1,000,000 00	
Surplus over all liabilities.....	<u>2,645,909 35</u>	
Surplus to policy holders .....		3,645,909 35
Total liabilities.....		<u>\$10,792,293 34</u>

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1909 .....	\$1,031,299,923	\$11,432,434 77
Written during the year.....	1,050,341,552	10,685,098 26
Total.....	<u>\$2,081,641,475</u>	<u>\$22,067,533 03</u>
Expired and terminated .....	772,698,883	7,347 538 43
In force at end of the year .....	<u>\$1,308,942,592</u>	<u>\$14,719,994 60</u>
Deduct amount reinsured.....	265,753,211	2,942,184 67
Net amount in force.....	<u>\$1,043,189,381</u>	<u>\$11,777,809 93</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 00	\$138,725 33
Georgia.....	10,000 00	47,861 90
New Mexico.....	10,000 00	22,064 42
Virginia .....	50,000 00	48,505 24

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$5,477,557 00
Premiums received .....	* 84,236 74
Losses paid.....	40,549 02
Losses incurred .....	41,794 43

\*\$2,285.50 paid for reinsurance in companies not authorized in Maine has been deducted from gross premiums in computing this item.

NATIONAL UNION FIRE INSURANCE COMPANY,  
PITTSBURG, PENN.

INCORPORATED IN 1901. COMMENCED BUSINESS IN 1901.

E. E. COLE, *President.*

B. D. COLE, *Secretary.*

Cash Capital, \$900,000.

INCOME.

Gross premiums (Fire).....	\$3,148,208 97	
Deduct reinsurance and return premiums.....	1,215,171 69	
Net premiums.....		\$1,933,032 28
Interest on mortgage loans.....	\$35,966 35	
Interest on collateral loans.....	7,764 08	
Interest on bonds and dividends on stocks.....	84,984 44	
Interest on deposits.....	4,973 66	
Interest from all other sources.....	1,381 47	135,020 00
Income from unlisted assets.....		90 00
Agents' balances previously charged off.....		344 60
Profit on sale or maturity of ledger assets.....		4,086 00
<b>Total income.....</b>		<b>\$2,072,572 88</b>
Ledger assets Dec. 31, 1909.....		3,029,773 24
<b>Total.....</b>		<b>\$5,102,351 12</b>

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$1,248,474 64	
Deduct salvage, reinsurance and discount.....	331,993 08	
Net amount paid for losses.....		\$916,481 56
Adjustment and settlement of losses.....		24,804 00
Commissions or brokerage.....		376,001 91
Miscellaneous expenses of local agencies.....		11,393 09
Salaries and expenses of special and general agents.....		129,094 76
Salaries, fees and other charges of officers and employes.....		89,763 70
Rents.....		11,475 21
Advertising, printing and stationery.....		24,151 29
Postage, telegrams, telephone and express.....		10,920 47
Legal expenses.....		1,107 19
Furniture and fixtures.....		2,894 70
Maps, including corrections.....		10,081 48
Underwriters' boards and tariff associations.....		21,000 00
Fire department, patrol and salvage corps expenses.....		8,565 66
Inspections and surveys.....		4,282 33
State taxes on premiums.....		46,162 50
Insurance department licenses and fees.....		15,762 45

All other licenses, fees and taxes.....	\$10,810 98
Southern adjustment bureau stock charged off.....	100 00
Interest or dividends to stockholders.....	81,000 00
Agents' balances charged off.....	2,787 01
Loss on sale or maturity of ledger assets.....	2,987 50
Total disbursements.....	<u>\$1,501,578 29</u>
Balance.....	\$3,800,772 83

LEDGER ASSETS.

Book value of real estate.....	\$4,464 84
Mortgage loans on real estate.....	684,475 00
Loans secured by collateral.....	145,000 00
Book value of bonds and stocks, excluding interest.....	1,839,644 51
Cash in office and in bank.....	208,451 15
Agents' balances.....	435,167 71
Bills receivable taken for fire risks.....	33,570 12
Total ledger assets.....	<u>\$3,800,772 83</u>

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$10,758 89	
Interest accrued on bonds.....	9,800 89	
Interest accrued on collateral loans.....	1,576 18	\$22,134 96
Gross assets.....		<u>\$3,822,907 79</u>

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$5,659 56	
Bills receivable, past due, taken for fire risks.....	8,983 03	
Book value of bonds and stocks over market value.....	1,120 01	\$15,762 60
Total admitted assets.....		<u>\$3,807,145 19</u>

LIABILITIES.

Losses adjusted and unpaid.....	\$24,788 17	
Losses in process of adjustment, or in suspense.....	142,475 86	
Losses resisted.....	34,844 67	
Total claims for losses.....	<u>\$202,058 20</u>	
Deduct reinsurance.....	57,176 66	
Net amount of unpaid losses.....		\$144,881 54
Unearned premiums on outstanding risks.....		1,804,161 82
State, county and municipal taxes due or accrued.....		50,000 00
Cash capital.....	\$900,000 00	
Surplus over all liabilities.....	408,101 83	
Surplus to policy holders.....		<u>1,808,101 83</u>
Total liabilities.....		<u>\$3,807,145 19</u>

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1909.....	\$298,691,183	\$3,638,479 14
Written during the year.....	254,152,193	3,148,203 97
Total.....	<u>\$552,843,376</u>	<u>\$6,786,683 11</u>
Expired and terminated.....	206,690,720	2,600,326 04
In force at end of the year.....	<u>\$346,152,656</u>	<u>\$4,186,357 07</u>
Deduct amount reinsured.....	67,795,687	888,798 94
Net amount in force.....	<u>\$278,357,019</u>	<u>\$3,347,558 13</u>

238 NEW HAMPSHIRE FIRE INSURANCE COMPANY.

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Georgia.....	\$10,000	\$30,263 66
Virginia.....	45,000	38,492 79
Manitoba.....	10,000	13,273 16

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$835,993 00
Premiums received.....	11,084 08
Losses paid.....	8,706 04
Losses incurred.....	8,694 37

NEW HAMPSHIRE FIRE INSURANCE COMPANY,

MANCHESTER, N. H.

INCORPORATED IN 1869. COMMENCED BUSINESS IN 1870.

FRANK W. SARGEANT, <i>President.</i>	FRANK E. MARTIN, LEWIS W. CROCKETT, WILLIAM B. BURPEE, } <i>Secretaries.</i>
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Cash Capital, \$1,200,000.

INCOME.

Gross premiums (Fire).....	\$2,756,089 05	
Deduct reinsurance and return premiums.....	542,664 76	
Net premiums.....		\$2,213,374 29
Interest on mortgage loans.....	88,715 29	
Interest on bonds and dividends on stocks.....	205,833 03	
Rents—including company's own occupancy.....	13,976 65	228,524 97
Premium on capital stock.....		4 00
Agents' balances previously charged off.....		349 34
Profit on sale or maturity of ledger assets.....		4,425 00
Total income.....		\$2,446,677 60
Ledger assets Dec. 31, 1909.....	\$4,415,524 33	
Increase of capital during 1910.....	100,000 00	4,515,524 33
Total.....		\$6,962,201 93

## DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$1,279,223 06	
Deduct salvage, reinsurance and discount.....	189,411 17	
Net amount paid for losses.....		\$1,089,811 89
Adjustment and settlement of losses.....		13,347 66
Commissions or brokerage.....		493,772 17
Miscellaneous expenses of local agencies.....		23,743 68
Salaries and expenses of special and general agents.....		98,761 64
Salaries, fees and other charges of officers and employes.....		63,574 87
Rents—including company's own occupancy.....		1,500 00
Advertising, printing and stationery.....		20,043 82
Postage, telegrams, telephone and express.....		6,185 71
Legal expenses.....		2,853 56
Maps, including corrections.....		7,544 88
Underwriters' boards and tariff associations.....		19,324 29
Fire department, patrol and salvage corps expenses.....		1,666 99
Inspections and surveys.....		12,229 45
Repairs and expenses on real estate.....		8,432 55
Taxes on real estate.....		3,604 80
State taxes on premiums.....		53,513 73
Insurance department licenses and fees.....		9,543 82
All other licenses, fees and taxes.....		17,404 56
Note charged off.....		1,000 00
Miscellaneous expenditures.....		12,689 60
Interest or dividends to stockholders.....		110,020 00
Agents' balances charged off.....		492 18
Decrease in book value of ledger assets.....		38,851 88
Total disbursements.....		\$2,098,913 23
Balance.....		\$4,863,288 70

## LEDGER ASSETS.

Book value of real estate.....		\$114,100 00
Mortgage loans on real estate.....		137,600 00
Book value of bonds and stocks, excluding interest.....		4,043,134 82
Cash in office and in bank.....		245,260 28
Agents' balances.....		323,193 60
Total ledger assets.....		\$4,863,288 70

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$1,814 24	
Interest accrued on bonds.....	42,829 22	\$44,643 46
Market value of real estate over book value.....		7,150 00
Market value of bonds and stocks over book value.....		638,188 54
Total admitted assets.....		\$5,553,270 70

## LIABILITIES.

Losses adjusted and unpaid.....	\$52,858 40	
Losses in process of adjustment, or in suspense.....	211,703 40	
Losses resisted.....	13,577 00	
Total claims for losses.....	\$278,138 80	
Deduct reinsurance.....	59,684 44	
Net amount of unpaid losses.....		\$218,454 36
Unearned premiums on outstanding risks.....		2,004,495 08

Dividends remaining unpaid.....		\$60,000 00
Salaries and other miscellaneous expenses due or accrued.....		20,000 00
State, county and municipal taxes due or accrued.....		65,000 00
Due for return premiums and reinsurance.....		56,990 44
Reserve for contingent liabilities.....		250,000 00
Sinking fund for office building.....		100,000 00
Cash capital.....	\$1,200,000 00	
Surplus over all liabilities.....	1,578,830 82	
Surplus to policy holders.....		2,778,330 82
Total liabilities.....		\$5,553,270 70

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1909.....	\$340,886 563	\$3,897,778 74
Written during the year.....	248,121 167	2,756,039 05
Total.....	\$589,007,730	\$6,653,817 79
Expired and terminated.....	218,696,514	2,517,771 92
In force at end of the year.....	\$370,311,216	\$4,186,045 87
Deduct amount reinsured.....	27,159,300	298,369 00
Net amount in force.....	\$343,151,916	\$3,887,676 87

## 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	\$30,763 98
Virginia.....	50,000	19,148 43

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$2,922,093 00
Premiums received.....	*50,041 36
Losses paid.....	23,725 11
Losses incurred.....	20,799 44

\*\$2,621.96 paid for reinsurance in companies not authorized in Maine has been deducted from gross premiums in computing this item.



NIAGARA FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1850. COMMENCED BUSINESS IN 1850.

HAROLD HERRICK, *President.*

GEORGE W. DEWEY, *Secretary.*

Cash Capital, \$1,000,000.

INCOME.

Gross premiums (Fire).....	\$4,332,341 21	
Deduct reinsurance and return premiums.....	1,181,130 30	
Net premiums.....		\$3,151,210 91
Interest on mortgage loans.....	\$31,937 92	
Interest on bonds and dividends on stocks.....	205,175 84	
Interest on deposits.....	8,344 17	
Interest from all other sources.....	325 22	245,783 15
Premium on capital stock.....		1,200 00
Agents' balances previously charged off.....		34 46
Total income.....		\$3,398,228 52
Ledger assets Dec. 31, 1909.....	\$5,567,222 20	
Increase of capital during 1910.....	250,000 00	5,817,222 20
Total.....		\$9,215,450 72

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$1,614,407 50	
Deduct salvage, reinsurance and discount.....	187,218 15	
Net amount paid for losses.....		\$1,427,189 35
Adjustment and settlement of losses.....		36,985 19
Commissions or brokerage.....		592,961 30
Miscellaneous expenses of local agencies.....		2,254 14
Salaries and expenses of special and general agents.....		115,228 36
Salaries, fees and other charges of officers and employes.....		193,129 40
Rents.....		36,189 42
Advertising, printing and stationery.....		32,030 50
Postage, telegrams, telephone and express.....		28,551 88
Legal expenses.....		5,876 30
Furniture and fixtures.....		2,508 80
Maps, including corrections.....		9,751 73
Underwriters' boards and tariff associations.....		26,841 18
Fire department, patrol and salvage corps expenses.....		12,203 34
Inspections and surveys.....		16,961 92
State taxes on premiums.....		67,524 14
Insurance department licenses and fees.....		13,282 87
All other licenses, fees and taxes.....		12,647 00
Miscellaneous expenditures.....		19,415 51
Interest or dividends to stockholders.....		475,000 00
Agents' balances charged off.....		122 11
Total disbursements.....		\$3,176,651 44
Balance.....		\$6,038,799 28

## LEDGER ASSETS.

Mortgage loans on real estate.....		\$717,000 00
Book value of bonds and stocks, excluding interest.....		4,493,281 86
Cash in office and in bank.....		322,993 09
Agents' balances.....		505,524 83
Total ledger assets.....		<u>\$6,038,799 28</u>

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$7,853 04	
Interest accrued on bonds.....	11,457 07	
Interest accrued on other assets.....	986 13	\$20,296 24
Market value of bonds and stocks over book value.....		195,169 14
Gross assets.....		<u>\$6,254,264 66</u>

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....		\$5,227 22
Total admitted assets.....		<u>\$6,249,037 44</u>

## LIABILITIES.

Losses adjusted and unpaid.....	\$668 48	
Losses in process of adjustment, or in suspense.....	349,205 19	
Losses resisted.....	33,821 45	
Total claims for losses.....	<u>\$383,695 12</u>	
Deduct reinsurance.....	62,515 50	
Net amount of unpaid losses.....		\$321,179 62
Unearned premiums on outstanding risks.....		2,777,577 98
Salaries and other miscellaneous expenses due or accrued.....		2,791 06
Federal, state, county and municipal taxes due or accrued.....		49,124 71
Commissions and other charges due agents and brokers.....		12,500 00
Due for reinsurance.....		34,736 08
Cash capital.....	\$1,000,000 00	
Surplus over all liabilities.....	2,051,127 99	
Surplus to policy holders.....		3,051,127 99
Total liabilities.....		<u>\$6,249,037 44</u>

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1909.....	\$577,622,712	\$5,936,275 32
Written during the year.....	398,590,144	4,348,429 48
Total.....	<u>\$976,212,856</u>	<u>\$10,284,704 80</u>
Expired and terminated.....	372,862,328	4,105,161 92
In force at end of the year.....	\$603,850,528	\$6,179,542 88
Deduct amount reinsured.....	74,940,848	779,968 28
Net amount in force.....	<u>\$528,909,680</u>	<u>\$5,399,574 60</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	\$19,616 10
Virginia.....	50,000	19,975 84
New Mexico.....	10,000	11,740 90

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$2,402,648 00
Premiums received.....	42,080 90
Losses paid.....	18,854 50
Losses incurred.....	18,806 88

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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).....	\$828,114 33	
Deduct reinsurance and return premiums .....	255,758 85	
Net premiums.....		\$572,355 48
Interest on bonds and dividends on stocks .....	\$55,890 92	
Interest on deposits .....	893 03	
Interest from all other sources.....	48 10	56,767 05
Sale of rights .....		1,619 90
Profit on sale or maturity of ledger assets.....		6,980 17
Total income .....		\$687,672 60
Ledger assets Dec. 31, 1909.....		1,509,215 19
Total.....		\$2,146,887 79

## DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$273,251 26	
Deduct salvage and reinsurance.....	73,746 58	
		<hr/>
Net amount paid for losses.....		\$199,504 68
Adjustment and settlement of losses.....		3,523 82
Commissions or brokerage.....		156,832 24
Miscellaneous expenses of local agencies.....		380 65
Salaries, fees and other charges of officers and employes.....		19,846 65
Rents.....		2,850 00
Advertising, printing and stationery.....		2,546 45
Postage, telegrams, telephone and express.....		1,627 87
Legal expenses.....		2 00
Furniture and fixtures.....		173 60
Maps, including corrections.....		387 71
Underwriters' boards and tariff associations.....		5,870 02
Fire department, patrol and salvage corps expenses.....		2,775 81
Inspections and surveys.....		1,228 51
State taxes on premiums.....		7,609 97
Insurance department licenses and fees.....		1,149 45
All other licenses, fees and taxes.....		1,461 98
Interest or dividends to stockholders.....		20,000 00
Decrease in book value of ledger assets.....		2,181 90
		<hr/>
Total disbursements.....		\$429,953 31
Balance.....		\$1,716,934 48

## LEDGER ASSETS.

Book value of bonds and stocks, excluding interest.....	\$1,644,483 52
Cash in office and in bank.....	10,580 53
Agents' balances.....	61,420 43
Other ledger assets.....	500 00
	<hr/>
Total ledger assets.....	\$1,716,934 48

## NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$13,995 00
Gross assets.....	\$1,790,929 48

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$1,515 83	
Book value of bonds and stocks over market value.....	76,833 52	\$78,349 35
	<hr/>	
Total admitted assets.....		\$1,652,580 13

## LIABILITIES.

Losses adjusted and unpaid.....	\$9,403 00	
Losses in process of adjustment, or in suspense.....	38,550 00	
Losses resisted.....	12,790 00	
	<hr/>	
Total claims for losses.....	\$60,743 00	
Deduct reinsurance.....	13,960 59	
	<hr/>	
Net amount of unpaid losses.....		\$46,782 41
Unearned premiums on outstanding risks.....		431,999 19
State, county and municipal taxes due or accrued.....		11,000 00
Cash capital.....	\$200,000 00	
Surplus over all liabilities.....	962,798 53	
	<hr/>	
Surplus to policy holders.....		1,162,798 53
Total liabilities.....		\$1,652,580 13

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1909.....	\$109,443,066	\$824,270 38
Written during the year .....	118,425,743	828,114 33
<b>Total .....</b>	<b>\$227,868,809</b>	<b>\$1,652,384 71</b>
Expired and terminated.....	101,547,530	686,326 85
In force at end of the year.....	\$126,321,279	\$966,057 86
Deduct amount reinsured.....	18,427,082	168,325 90
<b>Net amount in force .....</b>	<b>\$107,894,197</b>	<b>\$797,731 96</b>

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$407,509 00
Premiums received .....	5,909 79
Losses paid.....	1,141 70
Losses incurred.....	2,686 70

OLD COLONY INSURANCE COMPANY,

BOSTON, MASS.

INCORPORATED IN 1906. COMMENCED BUSINESS IN 1906.

OM B. FULLER, *President.*

CHARLES D. HODGES, *Secretary.*

Cash Capital, \$400,000.

INCOME.

	<i>Fire.</i>	<i>Marine.</i>	
Gross premiums .....	\$787,600 02	\$113,561 53	
Deduct reinsurance and return premiums.....	335,676 31	51,649 91	
<b>Net premiums.....</b>	<b>\$451,923 71</b>	<b>\$61,911 62</b>	<b>\$513,835 33</b>
Interest on mortgage loans.....		\$3,332 38	
Interest on bonds and dividends on stocks.....		28,721 50	
Interest on deposits.....		626 60	
Interest from all other sources .....		43 95	
Rents .....		13 00	32,737 43
Sale of rights .....			7 65
<b>Total income .....</b>			<b>\$546,580 41</b>
Ledger assets Dec. 31, 1909.....			862,240 24
<b>Total.....</b>			<b>\$1,408,820 65</b>

## DISBURSEMENTS.

	<i>Fire.</i>	<i>Marine.</i>	
Gross amount paid for losses.....	\$428,245 22	\$38,273 06	
Deduct salvage, reinsurance and discount.....	115,128 92	18,856 71	
Net amount paid for losses.....	\$313,116 30	\$19,416 35	\$332,532 65
Adjustment and settlement of losses.....			6,306 84
Commissions or brokerage.....			128,599 85
Miscellaneous expenses of local agencies.....			4,283 56
Expenses of special and general agents.....			11,005 49
Salaries, fees and other charges of officers and employes.....			19,329 72
Rents.....			500 04
Advertising, printing and stationery.....			3,612 60
Postage, telegrams, telephone and express.....			719 30
Legal expenses.....			298 97
Furniture and fixtures.....			10 00
Maps, including corrections.....			68 34
Underwriters' boards and tariff associations.....			3,291 41
Fire department, patrol and salvage corps expenses.....			5,153 23
Inspections and surveys.....			3,303 55
State taxes on premiums.....			6,512 27
Insurance department licenses and fees.....			4,802 54
All other licenses, fees and taxes.....			1,689 80
Commission on purchase of stock.....			48 13
Interest on advance payment of Maine premiums.....			75 45
Miscellaneous expenditures.....			633 87
Interest or dividends to stockholders.....			8,000 00
Agents' balances charged off.....			201 84
Total disbursements.....			\$535,929 45
Balance.....			\$872,891 20

## LEDGER ASSETS.

Book value of real estate.....	\$1,289 53
Mortgage loans on real estate.....	58,000 00
Book value of bonds and stocks, excluding interest.....	716,382 51
Cash in office and in bank.....	38,948 28
Agents' balances.....	68,120 88
Cash deposited with fire boards.....	200 00
Total ledger assets.....	\$872,891 20

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$60 00	
Interest accrued on bonds.....	3,075 00	\$3,135 00
Market value of bonds and stocks over book value.....		461 49
Gross assets.....		\$876,487 69

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$682 59	
Book value of real estate over market value.....	389 58	
Cash deposited with fire boards.....	200 00	\$1,222 12
Total admitted assets.....		\$875,265 57

LIABILITIES.

Losses adjusted and unpaid .....	\$5,027 05	
Losses in process of adjustment, or in suspense.....	56,744 58	
Losses resisted .....	3,226 49	
Total claims for losses .....	\$64,998 12	
Deduct reinsurance.....	17,009 96	
Net amount of unpaid losses.....		\$47,988 16
Unearned premiums on outstanding risks.....		335,279 20
Salaries and other miscellaneous expenses due or accrued.....		177 48
State, county and municipal taxes due or accrued .....		2,970 92
Commissions and other charges due agents and brokers.....		5,814 30
Due for reinsurance.....		294 67
Cash capital .....	\$400,000 00	
Surplus over all liabilities.....	82,740 89	
Surplus to policy holders .....		482,740 89
Total liabilities.....		\$875,265 57

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1909.....	\$68,446,127	\$804,599 28	\$559,186	\$14,855 16
Written during the year.....	67,694,551	787,600 02	4,887,272	118,561 58
Total.....	\$136,140,678	\$1,592,199 30	\$5,446,458	\$128,416 69
Expired and terminated.....	62,895,701	761,800 81	2,578,816	51,479 56
In force at end of the year.....	\$73,244,977	\$830,398 49	\$2,872,642	\$76,937 13
Deduct amount reinsured.....	17,308,072	216,509 66	1,166,531	28,419 09
Net amount in force.....	\$55,936,905	\$613,888 83	\$1,706,111	\$48,518 04

BUSINESS IN MAINE.

	<i>Fire.</i>	<i>Marine.</i>
Risks written.....	\$670,779 00	\$6,991 00
Premiums received.....	10,730 46	173 95
Losses paid .....	5,180 70	-
Losses incurred.....	4,155 75	67 50

ORIENT INSURANCE COMPANY,  
HARTFORD, CONN.

INCORPORATED IN 1867. COMMENCED BUSINESS IN 1872.

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

Cash Capital, \$500,000.

INCOME.

Gross premiums (Fire) .....	\$2,126,874 17	
Deduct reinsurance and return premiums.....	743,307 44	
Net premiums.....		\$1,383,566 73
Interest on bonds and dividends on stocks.....	\$107,395 26	
Interest on deposits .....	4,811 90	
Interest from all other sources.....	43 35	
Rents—including company's own occupancy .....	9,000 00	121,250 51
Profit on sale or maturity of ledger assets .....		333 50
Total income.....		\$1,505,150 74
Ledger assets Dec. 31, 1909 .....		3,023,057 15
Total .....		\$4,528,207 89

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$819,625 78	
Deduct salvage, reinsurance and discount .....	172,876 97	
Net amount paid for losses.....		\$646,748 81
Adjustment and settlement of losses.....		22,321 27
Commissions or brokerage.....		282,423 86
Miscellaneous expenses of local agencies.....		2,226 52
Salaries and expenses of special and general agents .....		49,102 30
Salaries, fees and other charges of officers and employes .....		57,580 83
Rents—including company's own occupancy .....		7,533 18
Advertising, printing and stationery.....		16,098 96
Postage, telegrams, telephone and express.....		10,467 49
Legal expenses.....		632 61
Furniture and fixtures .....		331 76
Maps, including corrections .....		3,097 13
Underwriters' boards and tariff associations .....		13,334 08
Fire department, patrol and salvage corps expenses .....		14,023 75
Inspections and surveys .....		4,121 74
Repairs and expenses on real estate .....		2,872 58
Taxes on real estate.....		4,183 00
State taxes on premiums.....		20,241 36
Insurance department licenses and fees.....		9,947 00
All other licenses, fees and taxes .....		14,493 71
Miscellaneous expenditures .....		5,638 45
Interest or dividends to stockholders .....		200,000 00
Loss on sale or maturity of ledger assets .....		12,856 80
Total disbursements .....		\$1,405,277 19
Balance .....		\$3,122,930 70



## LEDGER ASSETS.

Book value of real estate.....	\$167,686 38
Book value of bonds and stocks, excluding interest .....	2,458,042 61
Cash in office and in bank .....	252,306 59
Agents' balances.....	249,498 81
Due for reinsurance .....	396 31
Total ledger assets.....	<u>\$3,122,930 70</u>

## NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	\$30,712 49
Commissions on unpaid reinsurance .....	4,943 16
Gross assets .....	<u>\$3,158,586 35</u>

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$7,312 86
Book value of bonds and stocks over market value .....	56,300 11
Due for reinsurance.....	280 01
Total admitted assets .....	<u>\$63,892 98</u>
Total admitted assets .....	<u>\$3,094,693 37</u>

## LIABILITIES.

Losses adjusted and unpaid .....	\$15,433 50
Losses in process of adjustment, or in suspense.....	95,724 91
Losses resisted .....	18,917 72
Total claims for losses .....	<u>\$130,076 13</u>
Deduct reinsurance.....	31,384 97
Net amount of unpaid losses.....	\$98,691 16
Unearned premiums on outstanding risks .....	1,304,628 95
Salaries and other miscellaneous expenses due or accrued .....	2,252 56
Federal, state, county and municipal taxes due or accrued .....	26,608 28
Due for return premiums and reinsurance.....	21,879 82
Due for reinsurance .....	256 90
Cash capital.....	\$500,000 00
Surplus over all liabilities.....	1,140,375 70
Surplus to policy holders .....	1,640,375 70
Total liabilities.....	<u>\$3,094,693 37</u>

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1909.....	\$257,413,432	\$2,863,879 45
Written during the year.....	195,773,475	2,126,874 17
Total.....	<u>\$453,186,907</u>	<u>\$4,990,753 62</u>
Expired and terminated.....	175,688,425	2,001,055 45
In force at end of the year.....	\$277,498,482	\$2,989,698 17
Deduct amount reinsured.....	41,767,052	472,113 05
Net amount in force.....	<u>\$235,731,430</u>	<u>\$2,517,585 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>
Virginia.....	\$25,000	\$13,235 00
New Mexico.....	10,000	5,787 64
Georgia.....	10,000	21,660 00

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,556,816 00
Premiums received.....	24,757 20
Losses paid.....	8,575 96
Losses incurred.....	10,838 96

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).....	\$473,428 97	
Deduct reinsurance and return premiums.....	136,086 77	
Net premiums.....		\$337,342 20
Interest on bonds and dividends on stocks.....	\$22,853 61	
Interest on deposits.....	662 51	23,516 12
Increase in book value of ledger assets.....		440 62
Total income.....		\$361,298 94
Ledger assets Dec. 31, 1909.....		640,826 84
Total.....		\$1,002,125 78

## DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$175,369 04	
Deduct salvage, reinsurance and discount.....	25,847 50	
Net amount paid for losses.....		\$149,521 54
Adjustment and settlement of losses.....		3,845 51
Commissions or brokerage.....		81,942 84
Miscellaneous expenses of local agencies.....		877 10
Expenses of special and general agents.....		201 19
Salaries, fees and other charges of officers and employes.....		15,946 22
Rents.....		2,269 11
Advertising, printing and stationery.....		3,121 57
Postage, telegrams, telephone and express.....		583 81
Legal expenses.....		134 99
Maps, including corrections.....		1,391 73
Underwriters' boards and tariff associations.....		2,138 69
Fire department, patrol and salvage corps expenses.....		2,405 83

Inspections and surveys.....	\$1,757 86
State taxes on premiums.....	5,582 44
Insurance department licenses and fees.....	2,021 00
All other licenses, fees and taxes.....	1,123 65
Miscellaneous expenditures.....	1,324 86
Interest or dividends to stockholders.....	20,000 00
Decrease in book value of ledger assets.....	8,690 55
<b>Total disbursements.....</b>	<b>\$304,880 49</b>
<b>Balance.....</b>	<b>\$697,245 29</b>

LEDGER ASSETS.

Book value of bonds and stocks, excluding interest.....	\$592,795 45
Cash in office and in bank.....	54,635 97
Agents' balances.....	49,813 87
<b>Total ledger assets.....</b>	<b>\$697,245 29</b>

NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	\$5,951 10
Due for reinsurance on losses paid.....	885 15
<b>Gross assets.....</b>	<b>\$704,081 54</b>

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$519 95
<b>Total admitted assets.....</b>	<b>\$703,561 59</b>

LIABILITIES.

Losses adjusted and unpaid.....	\$409 00
Losses in process of adjustment, or in suspense.....	26,507 00
Losses resisted.....	3,805 00
<b>Total claims for losses.....</b>	<b>\$30,721 00</b>
Deduct reinsurance.....	3,356 00
<b>Net amount of unpaid losses.....</b>	<b>\$27,365 00</b>
Unearned premiums on outstanding risks.....	251,001 76
State, county and municipal taxes due or accrued.....	3,000 00
Due for reinsurance.....	4,638 42
Cash capital.....	\$200,000 00
Surplus over all liabilities.....	217,556 41
<b>Surplus to policy holders.....</b>	<b>417,556 41</b>
<b>Total liabilities.....</b>	<b>\$703,561 59</b>

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1909.....	\$50,366,216	\$509,807 97
Written during the year.....	45,998,562	473,428 97
<b>Total.....</b>	<b>\$96,364,778</b>	<b>\$983,236 94</b>
Expired and terminated.....	40,336,243	428,926 94
<b>In force at end of the year.....</b>	<b>\$56,028,535</b>	<b>\$554,310 00</b>
Deduct amount reinsured.....	6,650,421	78,743 46
<b>Net amount in force.....</b>	<b>\$49,378,114</b>	<b>\$475,566 54</b>

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$58,400 00
Premiums received.....	728 95
Losses paid.....	40 15
Losses incurred.....	378 15

## PENNSYLVANIA FIRE INSURANCE COMPANY,

PHILADELPHIA, PENN.

INCORPORATED IN 1825. COMMENCED BUSINESS IN 1825.

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

Cash Capital, \$750,000.

## INCOME.

Gross premiums (Fire) .....	\$4,413,288 90	
Deduct reinsurance and return premiums.....	965,702 98	
Net premiums.....		\$3,447,585 92
Deposit premiums on perpetual risks.....		27,717 51
Interest on mortgage loans.....	\$10,345 48	
Interest on collateral loans.....	10,899 09	
Interest on bonds and dividends on stocks.....	260,207 20	
Interest on deposits.....	2,751 77	
Rents—including company's own occupancy.....	8,725 00	292,428 54
Transfer fees.....		403 00
Profit on sale or maturity of ledger assets.....		8,114 80
Total income .....		\$3,776,249 77
Ledger assets Dec. 31, 1909.....		7,344,287 85
Total .....		\$11,120,537 62

## DISBURSEMENTS.

Gross amount paid for losses (Fire) .....	\$2,087,787 54	
Deduct salvage, reinsurance and discount.....	181,922 99	
Net amount paid for losses .....		\$1,955,864 55
Adjustment and settlement of losses .....		15,230 60
Commissions or brokerage.....		829,946 32
Salaries and expenses of special and general agents.....		188,213 90
Salaries, fees and other charges of officers and employes.....		71,108 05
Rents—including company's own occupancy.....		20,219 41
Advertising, printing and stationery.....		26,571 07
Postage, telegrams, telephone and express.....		19,291 52
Legal expenses.....		1,484 73
Furniture and fixtures.....		1,085 38
Maps, including corrections.....		8,910 10
Underwriters' boards and tariff associations.....		35,529 28
Fire department, patrol and salvage corps expenses.....		1,885 99
Inspections and surveys.....		11,692 56
Repairs and expenses on real estate.....		826 86
Taxes on real estate .....		2,663 38
State taxes on premiums .....		65,620 61

Insurance department licenses and fees .....	\$13,794 83
All other licenses, fees and taxes.....	21,336 08
Miscellaneous expenditures.....	20,420 68
Deposit premiums returned.....	28,942 77
Interest or dividends to stockholders.....	206,250 00
Loss on sale or maturity of ledger assets .....	308 80
<b>Total disbursements .....</b>	<b>\$3,497,192 47</b>
<b>Balance .....</b>	<b>\$7,623,345 15</b>

LEDGER ASSETS.

Book value of real estate .....	\$189,377 07
Mortgage loans on real estate.....	197,000 00
Loans secured by collateral .....	173,106 98
Book value of bonds and stocks, excluding interest .....	6,292,413 18
Cash in office and in bank.....	172,169 29
Agents' balances.....	599,278 63
<b>Total ledger assets.....</b>	<b>\$7,623,345 15</b>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$2,906 90	
Interest accrued on bonds.....	80,145 99	
Interest accrued on collateral loans.....	634 76	\$83,687 65
<b>Gross assets .....</b>		<b>\$7,707,032 80</b>

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last .....	\$25,129 01	
Book value of ledger assets over market value.....	164,510 23	\$189,639 24
<b>Total admitted assets .....</b>		<b>\$7,517,393 56</b>

LIABILITIES.

Losses adjusted and unpaid .....	\$35,247 33
Losses in process of adjustment, or in suspense .....	358,633 56
Losses resisted.....	24,835 75
<b>Total claims for losses.....</b>	<b>\$418,716 64</b>
Deduct reinsurance .....	34,794 01
<b>Net amount of unpaid losses.....</b>	<b>\$383,922 63</b>
Unearned premiums on outstanding risks .....	3,211,473 50
Reclaimable on perpetual fire policies .....	915,496 58
State, county and municipal taxes due or accrued.....	30,000 00
Cash capital.....	\$750,000 00
Surplus over all liabilities.....	2,226,500 85
<b>Surplus to policy holders .....</b>	<b>2,976,500 85</b>
<b>Total liabilities .....</b>	<b>\$7,517,393 56</b>

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1909.....	\$601,857,889	\$6,513,118 38
Written during the year.....	410,923,328	4,413,288 90
<b>Total .....</b>	<b>\$1,012,781,217</b>	<b>\$10,926,407 28</b>
Expired and terminated.....	375,440,724	4,153,063 42
<b>In force at end of the year.....</b>	<b>\$637,340,493</b>	<b>\$6,773,343 86</b>
Deduct amount reinsured .....	52,758,405	505,425 76
<b>Net amount in force .....</b>	<b>\$584,582,088</b>	<b>\$6,267,918 10</b>

Perpetual risks not included above, \$40,687,297.00; premiums on same, \$1,009,172.43.

## SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Oregon .....	\$50,000	\$16,879 78
Virginia .....	37,500	51,505 84
Georgia .....	10,000	74,951 46

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$2,588,859 07
Premiums received .....	28,290 99
Losses paid.....	11,370 79
Losses incurred.....	11,841 02

## PEOPLES NATIONAL FIRE INSURANCE COMPANY,

WILMINGTON, DEL.

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INCORPORATED IN 1908. COMMENCED BUSINESS IN 1909.

LOUIS S. AMONSON, *President.*JAMES F. HALLOWELL, *Secretary.*


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Cash Capital, \$1,000,000.

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## INCOME.

Gross premiums (Fire).....	\$2,571,666 91	
Deduct reinsurance and return premiums .....	754,668 59	
Net premiums.....		\$1,817,003 32
Deposit premiums on perpetual risks.....		3,118 00
Interest on mortgage loans.....	\$25,393 75	
Interest on collateral loans.....	9,677 46	
Interest on bonds and dividends on stocks.....	67,745 85	
Interest on deposits.....	2,342 99	
Interest from all other sources.....	8,270 00	113,480 05
Earned on perpetual premiums cancelled.....		29 00
Profit on sale or maturity of ledger assets .....		807 75
<b>Total income .....</b>		<b>\$1,934,388 12</b>
Ledger assets Dec. 31, 1909 .....		2,426,523 09
<b>Total.....</b>		<b>\$4,360,911 21</b>

## DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$857,159 78	
Deduct salvage, reinsurance and discount.....	110,675 68	
Net amount paid for losses.....		\$746,484 10
Adjustment and settlement of losses.....		13,751 92

Commissions or brokerage.....	\$600,365 59
Salaries and expenses of special and general agents.....	22,925 16
Salaries, fees and other charges of officers and employes.....	67,186 61
Rents.....	2,625 00
Advertising, printing and stationery.....	25,636 18
Postage, telegrams, telephone and express.....	11,010 59
Legal expenses.....	799 94
Furniture and fixtures.....	3,803 64
Maps, including corrections.....	6,117 85
Underwriters' boards and tariff associations.....	6,220 09
Fire department, patrol and salvage corps expenses.....	1,866 86
Inspections and surveys.....	3,018 05
State taxes on premiums.....	38,060 98
Insurance department licenses and fees.....	11,201 67
Miscellaneous expenditures.....	973 31
Deposit premiums returned.....	290 00
Interest or dividends to stockholders.....	50,000 00
Loss on sale or maturity of ledger assets.....	534 26
Total disbursements.....	<u>\$1,612,271 80</u>
Balance.....	\$2,748,639 41

## LEDGER ASSETS.

Mortgage loans on real estate.....	\$566,850 00
Loans secured by collateral.....	217,525 00
Book value of bonds and stocks, excluding interest.....	1,553,434 25
Cash in office and in bank.....	156,338 11
Agents' balances.....	254,492 05
Total ledger assets.....	<u>\$2,748,639 41</u>

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$9,342 11	
Interest due and accrued on bonds.....	20,652 93	
Interest accrued on collateral loans.....	2,771 11	\$32,766 15
Market value of bonds and stocks over book value.....		21 25
Gross assets.....		<u>\$2,781,426 81</u>

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$1,840 41
Total admitted assets.....	<u>\$2,779,586 40</u>

## LIABILITIES.

Losses adjusted and unpaid.....	\$45,689 73
Losses in process of adjustment, or in suspense.....	125,685 41
Losses resisted.....	3,967 56
Total claims for losses.....	<u>\$175,342 70</u>
Deduct reinsurance.....	25,657 01
Net amount of unpaid losses.....	\$149,685 69
Unearned premiums on outstanding risks.....	1,261,503 37
Reclaimable on perpetual fire policies.....	6,664 21
State, county and municipal taxes due or accrued.....	20,000 00
Due for reinsurance.....	12,420 26
Cash capital.....	\$1,000,000 00
Surplus over all liabilities.....	329,312 87
Surplus to policy holders.....	<u>1,329,312 87</u>
Total liabilities.....	<u>\$2,779,586 40</u>

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums-</i>
In force December 31, 1909.....	\$132,534,680	\$1,352,487 66
Written during the year.....	242,106,927	2,571,666 91
Total .....	<u>\$374,641,607</u>	<u>\$3,924,154 57</u>
Expired and terminated.....	128,845,564	1,319,420 87
In force at end of the year.....	<u>\$245,796,043</u>	<u>\$2,604,733 70</u>
Deduct amount reinsured.....	29,497,772	332,274 79
Net amount in force.....	<u>\$216,298,271</u>	<u>\$2,272,458 91</u>
Perpetual risks not included above, \$250,000; premiums on same, \$7,404.68.		

## SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Virginia .....	\$50,000	\$19,489 65
Georgia.....	10,000	23,907 16

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,274,101 00
Premiums received .....	11,381 70
Losses paid.....	937 35
Losses incurred.....	2,249 85



## 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) .....	*\$6,738,312 45	
Deduct reinsurance and return premiums.....	1,711,143 31	
Net premiums.....		\$5,027,169 14
Interest on mortgage loans.....	\$2,604 86	
Interest on collateral loans.....	751 56	
Interest on bonds and dividends on stocks.....	372,492 78	
Interest on deposits.....	13,951 56	
Interest from all other sources .....	231 03	
Rents .....	13,189 50	403,221 29
Agents' balances previously charged off.....		5 00
Profit on sale or maturity of ledger assets.....		10,151 57
Increase in book value of ledger assets .....		3 25
Total income.....		\$5,440,550 25
Ledger assets Dec. 31, 1909.....		8,743,937 19
Total.....		\$14,194,487 44

## DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$2,630,437 76	
Deduct salvage, reinsurance and discount .....	356,984 60	
Net amount paid for losses.....		\$2,273,453 16
Adjustment and settlement of losses.....		32,067 89
Commissions or brokerage.....		963,976 66
Salaries and expenses of special and general agents.....		403,751 60
Salaries, fees and other charges of officers and employes.....		129,610 97
Rents .....		20,404 83
Advertising, printing and stationery.....		47,414 27
Postage, telegrams, telephone and express.....		41,143 66
Legal expenses.....		3,415 57
Furniture and fixtures .....		3,870 86
Maps, including corrections.....		13,006 48
Underwriters' boards and tariff associations.....		61,140 79
Fire department, patrol and salvage corps expenses.....		15,515 62

\*\$72,000 premiums in course of collection on foreign business not on ledgers and not included in this item. Against this is charged \$21,600 for commissions and expenses making the net figures as shown in non-ledger assets.

Inspections and surveys.....	\$17,217 81
Repairs and expenses on real estate.....	12,488 96
Taxes on real estate.....	1,767 99
State taxes on premiums.....	99,656 24
Insurance department licenses and fees.....	20,073 17
All other licenses, fees and taxes.....	23,463 17
Tax for stockholders.....	49,360 00
Income tax.....	7,408 28
Stock charged off.....	20,000 00
Miscellaneous expenditures.....	2,226 11
Interest or dividends to stockholders.....	280,000 00
Agents' balances charged off.....	132 40
Decrease in book value of ledger assets.....	34,988 67
Total disbursements.....	<u>\$4,576,955 16</u>
Balance.....	\$9,607,532 28

## LEDGER ASSETS.

Book value of real estate.....	\$130,091 14
Mortgage loans on real estate.....	50,350 00
Loans secured by collateral.....	14,200 00
Book value of bonds and stocks, excluding interest.....	7,872,241 39
Cash in office and in bank.....	737,817 20
Agents' balances.....	802,832 55
Total ledger assets.....	<u>\$9,607,532 28</u>

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$1,291 00
Interest due and accrued on bonds.....	79,728 51
Interest accrued on collateral loans.....	373 40
Interest accrued on other assets.....	5,090 00
Rents accrued on company's property.....	1,231 58
	<u>\$87,714 49</u>
Market value of real estate over book value.....	10,922 24
Market value of bonds and stocks over book value.....	988,335 86
Premiums on foreign business.....	50,400 00
Due for reinsurance on losses paid.....	4,940 61
Gross assets.....	<u>\$10,749,845 48</u>

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$12,188 16
Total admitted assets.....	<u>\$10,737,657 32</u>

## LIABILITIES.

Losses adjusted and unpaid.....	\$167,089 60
Losses in process of adjustment, or in suspense.....	477,958 57
Losses resisted.....	40,063 72
Total claims for losses.....	<u>\$685,081 89</u>
Deduct reinsurance.....	103,021 83
Net amount of unpaid losses.....	\$582,060 06
Unearned premiums on outstanding risks.....	4,325,466 01
Salaries and other miscellaneous expenses due or accrued.....	20,000 00
State, county and municipal taxes due or accrued.....	155,000 00
Cash capital.....	\$2,000,000 00
Surplus over all liabilities.....	<u>3,655,131 25</u>
Surplus to policy holders.....	5,655,131 25
Total liabilities.....	<u>\$10,737,657 32</u>

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1909.....	\$889,271,425	\$9,028,483 69
Written during the year.....	734,809,715	6,810,812 45
Total.....	<u>\$1,604,081,140</u>	<u>\$15,838,796 14</u>
Expired and terminated.....	670,568,379	6,571,921 59
In force at end of the year.....	\$933,512,761	\$9,266,874 55
Deduct amount reinsured.....	85,498,363	898,364 65
Net amount in force.....	<u>\$848,014,398</u>	<u>\$8,368,509 90</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	\$79,588 43
Canada.....	214,000	239,199 57
Virginia.....	50,000	66,392 22

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$7,291,813 00
Premiums received.....	102,100 26
Losses paid.....	48,080 38
Losses incurred.....	47,346 06

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.....	\$3,201,253 37	\$1,140,604 89	
Deduct reinsurance and return premiums.....	983,892 82	352,636 67	
Net premiums.....	<u>\$2,217,360 55</u>	<u>\$787,968 22</u>	\$3,005,328 77
Interest on bonds and dividends on stocks.....	\$118,708 11		
Interest on deposits.....	1,636 35		
Interest from all other sources.....	781 68	121,126 14	
Sale of rights.....			337 50
Profit on sale or maturity of ledger assets.....			2,218 75
Total income.....			<u>\$3,129,011 16</u>
Ledger assets Dec. 31, 1909.....			2,638,054 33
Total.....			<u>\$5,767,065 49</u>

## DISBURSEMENTS.

	<i>Fire.</i>	<i>Marine.</i>	
Gross amount paid for losses .....	\$1,546,736 01	\$683,711 35	
Deduct salvage, reinsurance and discount.....	319,093 95	219,385 49	
Net amount paid for losses .....	\$1,227,642 06	\$464,325 86	\$1,691,967 92
Adjustment and settlement of losses.....			23,955 14
Commissions or brokerage .....			601,675 32
Salaries and expenses of special and general agents .....			126,115 42
Salaries, fees and other charges of officers and employes .....			103,219 52
Rents .....			11,022 96
Advertising, printing and stationery .....			28,119 56
Postage, telegrams, telephone and express.....			26,085 85
Legal expenses.....			1,412 62
Furniture and fixtures .....			6,401 58
Maps, including corrections .....			7,289 03
Underwriters' boards and tariff associations .....			27,248 09
Fire department, patrol and salvage corps expenses.....			19,374 10
Inspections and surveys.....			11,438 04
State taxes on premiums.....			50,211 85
Insurance department licenses and fees.....			11,819 70
All other licenses, fees and taxes.....			11,635 05
Discounts on marine premiums.....			415 42
Miscellaneous expenditures .....			4,379 22
Interest or dividends to stockholders.....			50,000 00
Decrease in book value of ledger assets.....			140,088 13
Total disbursements.....			\$2,953,824 52
Balance.....			\$2,813,240 97

## LEDGER ASSETS.

Book value of bonds and stocks, excluding interest.....	\$2,126,700 00
Cash in office and in bank .....	188,641 63
Agents' balances .....	468,849 48
Bills receivable taken for marine and inland risks.....	27,740 37
Bills receivable taken for fire risks.....	480 00
Due for return premiums and reinsurance on losses paid.....	829 49
Total ledger assets.....	\$2,813,240 97

## NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$5,866 22	
Interest accrued on other assets.....	13,855 00	\$19,721 22
Market value of bonds and stocks over book value.....		861,305 50
Gross assets.....		\$3,694,267 69

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$672 18	
Bills receivable, past due, taken for marine, inland and fire risks .....	470 00	\$1,142 18
Total admitted assets.....		\$3,693,125 51

LIABILITIES.

Losses adjusted and unpaid.....	\$54,662 44	
Losses in process of adjustment, or in suspense.....	289,777 41	
Losses resisted.....	14,322 87	
	<hr/>	
Total claims for losses.....	\$358,762 72	
Deduct reinsurance.....	71,734 23	
	<hr/>	
Net amount of unpaid losses.....		\$287,028 49
Unearned premiums on outstanding risks.....		2,118,424 79
State, county and municipal taxes due or accrued.....		50,000 00
Cash capital.....	\$500,000 00	
Surplus over all liabilities.....	737,672 23	
	<hr/>	
Surplus to policy holders.....		1,237,672 23
Total liabilities.....		\$3,693,125 51

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1909.....	\$368,615,350	\$4,002,920 28	\$16,557,859	\$416,810 19
Written during the year.....	301,051,275	3,201,253 37	169,235,598	1,140,604 89
	<hr/>	<hr/>	<hr/>	<hr/>
Total.....	\$669,666,625	\$7,204,173 65	\$185,793,457	\$1,557,415 08
Expired and terminated.....	268,758,586	2,924,590 34	160,920,661	942,212 61
	<hr/>	<hr/>	<hr/>	<hr/>
In force at end of the year.....	\$400,908,039	\$4,279,583 31	\$24,872,796	\$615,202 47
Deduct amount reinsured.....	62,604,057	706,728 79	2,440,892	82,979 96
	<hr/>	<hr/>	<hr/>	<hr/>
Net amount in force.....	\$338,303,982	\$3,572,854 52	\$22,431,904	\$532,222 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>
Georgia.....	\$10,000	\$37,166 93
Virginia.....	25,000	15,339 83

BUSINESS IN MAINE.

	<i>Fire.</i>	<i>Marine.</i>
Risks written.....	\$2,852,039 00	\$976,634 00
Premiums received.....	44,719 24	22,371 67
Losses paid.....	20,619 50	4,584 30
Losses incurred.....	19,932 88	5,119 30

## QUEEN INSURANCE COMPANY OF AMERICA,

NEW YORK, N. Y.

INCORPORATED IN 1891. COMMENCED BUSINESS IN 1891.

EDWARD F. BEDDALL, *President.*NEVETT S. BARTOW, *Secretary.*

Cash Capital, \$1,000,000.

## INCOME.

	<i>Fire.</i>	<i>Marine.</i>	
Gross premiums.....	\$6,029,690 07	\$23,236 25	
Deduct reinsurance and return premiums.....	1,420,665 09	734 62	
Net premiums.....	<u>\$4,609,024 98</u>	<u>\$22,501 63</u>	\$4,631,526 61
Interest on mortgage loans.....		\$2,950 00	
Interest on bonds and dividends on stocks.....		299,645 35	
Interest on deposits.....		7,547 08	
Interest from all other sources.....		175 88	310,318 31
Agents' balances previously charged off.....			32 51
Profit on sale or maturity of ledger assets.....			6,552 65
Total Income.....			<u>\$4,948,430 08</u>
Ledger assets Dec. 31, 1909.....			8,411,025 66
Total.....			<u>\$13,359,455 74</u>

## DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$2,548,033 68	
Deduct salvage, reinsurance and discount.....	257,233 47	
Net amount paid for losses.....		<u>\$2,285,800 21</u>
Adjustment and settlement of losses.....		53,168 57
Commissions or brokerage.....		849,055 33
Miscellaneous expenses of local agencies.....		28,563 94
Salaries and expenses of special and general agents.....		158,555 51
Salaries, fees and other charges of officers and employes.....		295,336 18
Rents.....		36,765 15
Advertising, printing and stationery.....		52,610 76
Postage, telegrams, telephone and express.....		30,099 84
Legal expenses.....		1,773 57
Furniture and fixtures.....		11,094 66
Maps, including corrections.....		12,407 12
Underwriters' boards and tariff associations.....		51,592 40
Fire department, patrol and salvage corps expenses.....		26,200 96
Inspections and surveys.....		19,580 30
State taxes on premiums.....		72,376 81
Insurance department licenses and fees.....		18,105 83

All other licenses, fees and taxes.....	\$18,742 13
Subscriptions and exchange.....	7,837 29
Traveling expenses.....	6,950 09
Care of securities.....	2,000 00
Auditing expenses.....	2,200 10
Miscellaneous expenditures.....	6,444 63
Interest or dividends to stockholders.....	300,000 00
Agents' balances charged off.....	868 15
Loss on sale or maturity of ledger assets.....	300 63
Decrease in book value of ledger assets.....	6,552 65
Total disbursements.....	\$4,355,482 81
Balance.....	\$9,003,972 93

LEDGER ASSETS.

Mortgage loans on real estate.....	\$65,000 00
Book value of bonds and stocks, excluding interest.....	7,822,146 15
Cash in office and in bank.....	362,569 89
Agents' balances.....	754,099 39
Bills receivable taken for fire risks.....	157 50
Total ledger assets.....	\$9,003,972 93

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$1,405 13
Interest due and accrued on bonds.....	69,385 27
Interest accrued on other assets.....	1,158 98
Due for reinsurance on losses paid.....	591 88
Gross assets.....	\$9,076,514 19

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$4,923 74
Book value of bonds and stocks over market value.....	45,701 59
Total admitted assets.....	\$9,025,888 86

LIABILITIES.

Losses adjusted and unpaid.....	\$109,662 28
Losses in process of adjustment, or in suspense.....	298,018 60
Losses resisted.....	54,532 00
Total claims for losses.....	\$462,212 88
Deduct reinsurance.....	40,903 55
Net amount of unpaid losses.....	\$421,309 33
Unearned premiums on outstanding risks.....	4,009,955 46
Salaries and other miscellaneous expenses due or accrued.....	26,234 90
State, county and municipal taxes due or accrued.....	78,894 46
Commissions and other charges due agents and brokers.....	6,962 89
Due for return premiums and reinsurance.....	59,188 91
Pension obligations.....	34,218 00
Cash capital.....	\$1,000,000 00
Surplus over all liabilities.....	3,389,124 91
Surplus to policy holders.....	4,389,124 91
Total liabilities.....	\$9,025,888 86

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1909....	\$680,470,571 00	\$7,907,966 47	-	-
Written during the year.....	508,020,464 00	6,029,690 07	\$3,915,460 00	\$23,236 25
Total.....	\$1,188,491,035 00	\$13,937,656 54	\$3,916,460 00	\$23,236 25
Expired and terminated.....	459,844,095 00	5,658,213 34	3,272,735 00	16,379 82
In force at end of the year ...	\$728,646,940 00	\$8,279,443 20	\$643,725 00	\$6,856 43
Deduct amount reinsured....	52,590,461 00	621,588 05	-	-
Net amount in force	\$676,056,479 00	\$7,657,855 15	\$643,725 00	\$6,856 43

## SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Canada .....	\$525,024 98	\$448,788 80
Georgia .....	10,000 00	97,099 00
New Mexico .....	10,000 00	10,080 96
Virginia .....	50,000 00	40,199 07

## BUSINESS IN MAINE.

	<i>Fire.</i>	<i>Marine.</i>
Risks written.....	\$2,459,282 00	\$2,600 00
Premiums received.....	38,871 09	70 00
Losses paid.....	8,887 65	-
Losses incurred.....	14,701 07	-



RELIANCE INSURANCE COMPANY,

PHILADELPHIA, PENN.

INCORPORATED IN 1841. COMMENCED BUSINESS IN 1844.

WILLIAM CHUBB, *President.*

CHARLES J. WISTER, *Secretary.*

Cash Capital, \$400,000.

INCOME.

Gross premiums (Fire).....	\$1,514,226 61	
Deduct reinsurance and return premiums.....	502,943 30	
Net premiums.....		\$1,011,283 31
Deposit premiums on perpetual risks.....		5,249 54
Interest on mortgage loans.....	\$5,364 83	
Interest on bonds and dividends on stocks.....	49,988 21	
Interest on deposits.....	1,776 32	
Interest from all other sources.....	45 00	
Rents—including company's own occupancy.....	8,960 17	66,184 53
Transfers on perpetual policies.....		596 10
Premium on capital stock.....		50,000 00
Agents' balances previously charged off.....		20 00
Profit on sale or maturity of ledger assets.....		388 00
Total income.....		\$1,133,671 48
Ledger assets Dec. 31, 1909.....	\$1,619,785 90	
Increase of capital during 1910.....	100,000 00	1,719,785 90
Total.....		\$2,853,457 38

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$608,200 46	
Deduct salvage, reinsurance and discount.....	116,435 53	
Net amount paid for losses.....		\$491,764 93
Adjustment and settlement of losses.....		8,545 93
Commissions or brokerage.....		254,478 36
Salaries and expenses of special and general agents.....		40,396 61
Salaries, fees and other charges of officers and employes.....		60,720 90
Rents—including company's own occupancy.....		7,500 00
Advertising, printing and stationery.....		10,116 22
Postage, telegrams, telephone and express.....		9,110 09
Legal expenses.....		2,090 17
Furniture and fixtures.....		1,172 06
Maps, including corrections.....		5,100 30
Underwriters' boards and tariff associations.....		8,370 68
Fire department, patrol and salvage corps expenses.....		2,240 40
Inspections and surveys.....		1,629 92
Repairs and expenses on real estate.....		1,953 16

## RELIANCE INSURANCE COMPANY.

Taxes on real estate.....	\$1,704 00
State taxes on premiums.....	26,204 80
Insurance department licenses and fees.....	6,700 00
All other licenses, fees and taxes.....	4,070 27
Miscellaneous expenditures.....	3,484 44
Securities charged off.....	550 00
Deposit premiums returned.....	6,358 40
Interest or dividends to stockholders.....	38,853 98
Decrease in book value of ledger assets.....	1,522 00
Total disbursements.....	\$994,637 62
Balance.....	\$1,858,819 76

## LEDGER ASSETS.

Book value of real estate.....	\$129,527 04
Mortgage loans on real estate.....	116,000 00
Book value of bonds and stocks, excluding interest.....	1,278,905 00
Cash in office and in bank.....	115,045 88
Agents' balances.....	219,341 89
Total ledger assets.....	\$1,858,819 76

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$1,031 74
Interest accrued on bonds.....	15,475 67
Rents accrued on company's property.....	492 86
Premiums on perpetual insurance.....	1,010 00
Unlisted assets.....	1,080 00
Gross assets.....	\$1,877,910 03

## DEDUCT ASSETS NOT ADMITTED.

Company's stock owned.....	\$2,025 00
Agents' balances, representing business written prior to Oct. 1, last.....	3,035 51
Book value of ledger assets over market value.....	10,817 04
Total admitted assets.....	\$1,862,032 48

## LIABILITIES.

Losses adjusted and unpaid.....	\$21,825 11
Losses in process of adjustment, or in suspense.....	130,511 51
Losses resisted.....	4,948 03
Total claims for losses.....	\$157,284 65
Deduct reinsurance.....	28,848 69
Net amount of unpaid losses.....	\$128,435 96
Unearned premiums on outstanding risks.....	892,581 48
Reclaimable on perpetual fire policies.....	124,392 72
Salaries and other miscellaneous expenses due or accrued.....	534 55
State, county and municipal taxes due or accrued.....	14,000 00
Commissions and other charges due agents and brokers.....	18,634 91
Cash capital.....	\$400,000 00
Surplus over all liabilities.....	283,452 86
Surplus to policy holders.....	683,452 86
Total liabilities.....	\$1,862,032 48

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1909.....	\$154,642,782	\$1,797,849 46
Written during the year.....	124,306,159	1,514,226 61
<b>Total</b> .....	<b>\$278,948,941</b>	<b>\$3,312,076 07</b>
Expired and terminated.....	106,741,927	1,306,478 40
In force at end of the year.....	\$172,207,014	\$2,005,597 67
Deduct amount reinsured.....	22,873,483	289,033 65
<b>Net amount in force</b> .....	<b>\$149,333,531</b>	<b>\$1,722,564 02</b>

Perpetual risks not included above, \$5,081,018.49; premiums on same, \$136,980.56.

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$343,517 00
Premiums received.....	5,007 28
Losses paid.....	2,303 68
Losses incurred.....	1,553 68

ROCHESTER GERMAN INSURANCE COMPANY,

ROCHESTER, N. Y.

INCORPORATED IN 1872. COMMENCED BUSINESS IN 1872.

ALBRECHT VOGT, *President.*

E. E. PASCHALL, *Secretary.*

Cash Capital, \$500,000.

INCOME.

Gross premiums (Fire).....	\$2,385,015 45	
Deduct reinsurance and return premiums.....	800,120 10	
<b>Net premiums</b> .....		<b>\$1,584,895 35</b>
Interest on mortgage loans.....	\$10,343 95	
Interest on collateral loans.....	409 00	
Interest on bonds and dividends on stocks.....	55,180 66	
Interest on deposits.....	9,240 54	
Interest from all other sources.....	10 30	
Rents—including company's own occupancy.....	75,024 51	150,208 96
<b>Profit from local office</b> .....		<b>9,156 52</b>
Received on reinsurance contract previously charged off.....		3,075 01
Agents' balances previously charged off.....		8 09
Profit on sale or maturity of ledger assets.....		500 00
<b>Total income</b> .....		<b>\$1,747,843 93</b>
Ledger assets Dec. 31, 1909.....		2,506,714 11
<b>Total</b> .....		<b>\$4,254,558 04</b>

## DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$1,071,381 17	
Deduct salvage, reinsurance and discount .....	262,075 69	
Net amount paid for losses .....		\$809,305 48
Adjustment and settlement of losses .....		16,951 10
Commissions or brokerage.....		384,055 46
Miscellaneous expenses of local agencies.....		1,209 54
Salaries and expenses of special and general agents.....		96,546 72
Salaries, fees and other charges of officers and employes.....		54,089 01
Rents—including company's own occupancy.....		9,348 90
Advertising, printing and stationery.....		16,147 24
Postage, telegrams, telephone and express.....		12,796 25
Legal expenses.....		3,165 31
Furniture and fixtures.....		4,096 21
Maps, including corrections .....		3,584 13
Underwriters' boards and tariff associations.....		25,041 67
Fire department, patrol and salvage corps expenses.....		22,729 89
Inspections and surveys.....		1,200 17
Repairs and expenses on real estate.....		43,142 07
Taxes on real estate.....		12,339 49
State taxes on premiums.....		24,929 18
Insurance department licenses and fees .....		9,644 68
All other licenses, fees and taxes.....		1,932 00
Miscellaneous expenditures.....		2,513 43
Interest or dividends to stockholders.....		70,000 00
Agents' balances charged off.....		4,295 43
Loss on sale or maturity of ledger assets.....		2,159 63
Total disbursements.....		<u>\$1,631,217 99</u>
Balance .....		\$2,623,340 05

## LEDGER ASSETS.

Book value of real estate.....		\$793,135 67
Mortgage loans on real estate.....		233,665 00
Book value of bonds and stocks, excluding interest.....		1,054,830 41
Cash in office and in bank.....		300,646 43
Agents' balances.....		241,062 54
Total ledger assets.....		<u>\$2,623,340 05</u>

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$5,069 74	
Interest accrued on bonds.....	5,656 44	
Rents due on company's property.....	1,905 65	\$12,631 83
Dividends declared on stock.....		3,360 00
Profit on local agency.....		5,676 02
Gross assets.....		<u>\$2,645,007 90</u>

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$376 39	
Book value of bonds and stocks over market value.....	1,532 91	\$1,909 30
Total admitted assets.....		<u>\$2,643,098 60</u>

LIABILITIES.

Losses adjusted and unpaid.....	\$17,494 53	
Losses in process of adjustment, or in suspense.....	169,109 30	
Losses resisted.....	24,868 00	
Total claims for losses.....	\$211,471 83	
Deduct reinsurance.....	50,858 48	
Net amount of unpaid losses.....		\$160,613 35
Unearned premiums on outstanding risks.....		1,363,071 38
Dividends to stockholders remaining unpaid.....		15,000 00
State, county and municipal taxes due or accrued.....		17,500 00
Cash capital.....	\$500,000 00	
Surplus over all liabilities.....	586,913 87	
Surplus to policy holders.....		1,086,913 87
Total liabilities.....		\$2,643,098 60

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1909.....	\$242,222,882	\$2,840,897 11
Written during the year.....	197,163,751	2,385,015 45
Total.....	\$439,386,633	\$5,225,912 56
Expired and terminated.....	171,167,637	2,140,857 45
In force at end of the year.....	\$268,218,996	\$3,085,055 11
Deduct amount reinsured.....	39,832,054	517,667 43
Net amount in force.....	\$228,386,942	\$2,567,387 68

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Georgia.....	\$10,000	\$18,023 68
Virginia.....	25,000	20,634 81
Canada.....	105,000	55,807 21

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$343,825 00
Premiums received.....	4,857 54
Losses paid.....	145 29
Losses incurred.....	145 29

## SECURITY INSURANCE COMPANY,

NEW HAVEN, CONN.

INCORPORATED IN 1841. COMMENCED BUSINESS IN 1841.

JOHN W. ALLING, *President.*VICTOR ROTH, *Secretary.*

Cash Capital, \$700,000.

## INCOME.

Gross premiums (Fire).....	\$2,407,481 58	
Deduct reinsurance and return premiums .....	784,667 11	
Net premiums.....		\$1,622,814
Interest on mortgage loans .....	\$5,284 80	
Interest on collateral loans .....	3,950 00	
Interest on bonds and dividends on stocks.....	85,360 03	
Interest from all other sources .....	32 95	
Rents—including company's own occupancy .....	3,790 27	98,418 05
Premium on capital stock.....		200,000 00
Sale of rights .....		60 40
Profit and loss.....		28 10
Borrowed money .....		45,000 00
Profit on sale or maturity of ledger assets .....		998 03
Total income.....		\$1,967,319 05
Ledger assets Dec. 31, 1909.....	\$2,478,230 51	
Increase of capital during 1910.....	200,000 00	2,678,230 51
Total .....		\$4,645,549 56

## DISBURSEMENTS.

	<i>Fire.</i>	<i>Marine.</i>	
Gross amount paid for losses .....	\$966,454 67	\$326 76	
Deduct salvage, reinsurance and discount .....	192,692 34	63 86	
Net amount paid for losses .....	\$773,762 33	\$262 90	\$774,025 23
Adjustment and settlement of losses.....			18,055 10
Commissions or brokerage .....			362,083 68
Miscellaneous expenses of local agencies .....			28,717 37
Salaries and expenses of special and general agents .....			66,147 60
Salaries, fees and other charges of officers and employes .....			78,370 68
Rents—including company's own occupancy .....			4,427 77
Advertising, printing and stationery .....			17,417 98
Postage, telegrams, telephone and express .....			13,787 53
Legal expenses.....			1,449 03
Furniture and fixtures .....			13,202 38
Maps, including corrections .....			7,156 78
Underwriters' boards and tariff associations .....			12,445 57
Fire department, patrol and salvage corps expenses.....			14,855 50
Inspections and surveys .....			9,537 08
Repairs and expenses on real estate .....			1,033 61
Taxes on real estate.....			528 79
State taxes on premiums .....			23,824 65

Insurance department licenses and fees.....	\$9,774 57
All other licenses, fees and taxes.....	19,344 64
Borrowed money repaid.....	45,000 00
Interest on borrowed money.....	468 75
Profit and loss.....	14 00
Automobile, supplies and repairs.....	1,174 03
Miscellaneous expenditures.....	11,960 11
Interest or dividends to stockholders.....	70,000 00
Agents' balances charged off.....	151 95
Loss on sale or maturity of ledger assets.....	668 75
Total disbursements.....	<u>\$1,605,623 13</u>
Balance.....	\$3,039,926 43

LEDGER ASSETS.

Book value of real estate.....	\$190,133 40
Mortgage loans on real estate.....	156,200 00
Loans secured by collateral.....	77,450 00
Book value of bonds and stocks, excluding interest.....	2,272,786 98
Cash in office and in bank.....	71,472 45
Agents' balances.....	261,087 96
Bills receivable taken for fire risks.....	8,550 85
Advances to special agents.....	800 00
Deposit with Philadelphia underwriters.....	100 00
Due for reinsurance on losses paid.....	1,344 79
Total ledger assets.....	<u>\$3,039,926 43</u>

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$1,939 77
Interest accrued on bonds.....	11,727 82
Interest accrued on collateral loans.....	454 84
Market value of real estate over book value.....	9,866 60
Market value of bonds and stocks over book value.....	56,809 09
Gross assets.....	<u>\$3,120,724 55</u>

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$2,439 65
Bills receivable, past due, taken for fire risks.....	837 03
Total admitted assets.....	<u>\$3,117,447 87</u>

LIABILITIES.

Losses adjusted and unpaid.....	\$20,912 75
Losses in process of adjustment, or in suspense.....	196,702 04
Losses resisted.....	18,942 59
Total claims for losses.....	<u>\$296,557 38</u>
Deduct reinsurance.....	57,608 14
Net amount of unpaid losses.....	\$178,949 24
Unearned premiums on outstanding risks.....	1,556,840 71
Interest on payments for new stock.....	2,867 38
Salaries and other miscellaneous expenses due or accrued.....	9,296 76
State, county and municipal taxes due or accrued.....	30,000 00
Commissions and other charges due agents and brokers.....	176 41
Due for reinsurance.....	26 69
Cash capital.....	\$700,000 00
Surplus over all liabilities.....	<u>639,790 68</u>
Surplus to policy holders.....	1,339,790 68
Total liabilities.....	<u>\$3,117,447 87</u>

272 SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY.

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1909.....	\$277,759,879	\$3,101,696 91
Written during the year .....	211,698,915	2,407,481 58
Total .....	<u>\$489,398,794</u>	<u>\$5,509,178 49</u>
Expired and terminated.....	185,070,531	2,150,615 00
In force at end of the year.....	\$304,328,263	\$3,358,563 49
Deduct amount reinsured .....	34,059,967	437,589 13
Net amount in force .....	<u>\$270,268,296</u>	<u>\$2,921,024 36</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	\$28,968 84
Virginia .....	25,000	12,860 02

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$893,829 00
Premiums received .....	14,697 56
Losses paid.....	7,125 60
Losses incurred .....	7,589 58

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).....	\$7,094,456 92	
Deduct reinsurance and return premiums .....	1,851,122 61	
Net premiums.....		\$5,243,334 31
Interest on mortgage loans.....	\$37,565 91	
Interest on collateral loans.....	300 00	
Interest on bonds and dividends on stocks.....	301,580 65	
Interest on deposits.....	7,286 91	
Rents—including company's own occupancy.....	15,000 00	361,683 47
Munich Reinsurance Company, fund.....		2,211 65
Agents' balances previously charged off.....		604 46
Profit on sale or maturity of ledger assets.....		4,239 00
Total income.....		<u>\$5,612,072 89</u>
Ledger assets Dec. 31, 1909.....		8,923,577 36
Total .....		<u>\$14,535,650 25</u>



DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$3,384,047 88	
Deduct salvage, reinsurance and discount.....	520,136 52	
Net amount paid for losses.....		\$2,863,911 36
Adjustment and settlement of losses.....		30,497 37
Commissions or brokerage.....		1,023,621 05
Miscellaneous expenses of local agencies.....		37,284 39
Salaries and expenses of special and general agents.....		273,357 79
Salaries, fees and other charges of officers and employes.....		285,480 51
Rents—including company's own occupancy.....		31,900 08
Advertising, printing and stationery.....		84,175 00
Postage, telegrams, telephone and express.....		23,684 40
Legal expenses.....		9,746 44
Furniture and fixtures.....		6,956 61
Maps, including corrections.....		15,361 67
Underwriters' boards and tariff associations.....		53,141 72
Fire department, patrol and salvage corps expenses.....		34,912 53
Inspections and surveys.....		34,995 39
Repairs and expenses on real estate.....		3,277 64
Taxes on real estate.....		4,447 70
State taxes on premiums.....		90,812 50
Insurance department licenses and fees.....		22,147 29
All other licenses, fees and taxes.....		52,596 64
Interest paid Munich Reinsurance Company per contract.....		9,142 07
Miscellaneous expenditures.....		10,117 66
Interest or dividends to stockholders.....		200,000 00
Agents' balances charged off.....		2,380 72
Total disbursements.....		\$5,203,948 53
Balance.....		\$9,331,701 72

LEDGER ASSETS.

Book value of real estate.....		\$300,000 00
Mortgage loans on real estate.....		1,317,820 00
Loans secured by collateral.....		6,000 00
Book value of bonds and stocks, excluding interest.....		6,342,852 77
Cash in office and in bank.....		475,285 04
Agents' balances.....		889,743 91
Total ledger assets.....		\$9,331,701 72

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$29,284 10	
Interest accrued on bonds.....	28,392 03	
Interest accrued on collateral loans.....	150 00	\$57,826 13
Market value of bonds and stocks over book value.....		590,597 23
Gross assets.....		\$9,980,125 08

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1. last.....		\$11,982 22
Total admitted assets.....		\$9,968,142 86

## LIABILITIES.

Losses adjusted and unpaid.....	\$109,903 01	
Losses in process of adjustment, or in suspense .....	413,908 84	
Losses resisted.....	38,250 55	
Total claims for losses.....	\$562,062 40	
Deduct reinsurance.....	105,992 20	
Net amount of unpaid losses .....		\$456,070 20
Unearned premiums on outstanding risks .....		4,575,478 94
Salaries and other miscellaneous expenses due or accrued.....		7,713 32
State, county and municipal taxes due or accrued .....		50,000 00
Munich Reinsurance Company, treaty.....		231,960 04
Interest accrued, Munich Reinsurance Company.....		4,639 20
Cash capital.....	\$2,000,000 00	
Surplus over all liabilities.....	2,642,281 16	
Surplus to policy holders .....		4,642,281 16
Total liabilities .....		\$9,968,142 86

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1909.....	\$798,452,439	\$9,341,267 85
Written during the year.....	589,093,632	7,094,456 92
Total.....	\$1,387,546,071	\$16,435,724 77
Expired and terminated.....	540,249,089	6,654,190 87
In force at end of the year.....	\$847,296,982	\$9,781,533 90
Deduct amount reinsured.....	33,442,839	1,002,576 48
Net amount in force .....	\$763,854,143	\$8,778,957 42

## SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Canada.....	\$170,000	\$99,085 05
Georgia.....	10,000	54,110 34
New Mexico.....	10,000	27,615 34
Virginia.....	50,000	88,583 33

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written .....	\$3,389,745 00
Premiums received.....	51,358 21
Losses paid.....	28,793 45
Losses incurred.....	24,731 48

SPRING GARDEN INSURANCE COMPANY,

PHILADELPHIA, PENN.

INCORPORATED IN 1835. COMMENCED BUSINESS IN 1835.

CLARENCE E. PORTER, *President.*

EDWARD L. GOFF, *Secretary.*

Cash Capital, \$400,000.

INCOME.

Gross premiums (Fire).....	\$3,862,439 13	
Deduct reinsurance and return premiums .....	1,901,408 10	
Net premiums .....		\$2,561,036 08
Deposit premiums on perpetual risks.....		3,016 39
Interest on mortgage loans .....	\$2,937 80	
Interest on bonds and dividends on stocks.....	112,491 07	
Interest on deposits .....	1,530 00	
Interest from all other sources.....	3 10	
Rents—including company's own occupancy .....	453 27	117,415 24
Securities previously charged off.....		290 00
Agents' balances previously charged off .....		61 98
Profit on sale or maturity of ledger assets.....		21,305 64
Total income.....		\$2,708,125 28
Ledger assets Dec. 31, 1909.....		3,153,785 60
Total .....		\$5,856,860 88

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$1,708,729 45	
Deduct salvage, reinsurance and discount .....	271,545 65	
Net amount paid for losses.....		\$1,437,183 80
Adjustment and settlement of losses .....		23,151 60
Commissions or brokerage.....		581,693 50
Miscellaneous expenses of local agencies .....		6,920 40
Salaries and expenses of special and general agents.....		80,466 25
Salaries, fees and other charges of officers and employes.....		97,622 22
Rents.....		5,000 00
Advertising, printing and stationery.....		17,134 05
Postage, telegrams, telephone and express.....		6,985 45
Legal expenses .....		2,247 86
Furniture and fixtures.....		3,511 41
Maps, including corrections .....		11,181 26
Underwriters' boards and tariff associations.....		18,725 14
Fire department, patrol and salvage corps expenses.....		17,683 51
Inspections and surveys.....		14,976 39
Repairs and expenses on real estate.....		67 78
Taxes on real estate.....		291 38

State taxes on premiums .....	\$74,209 02
Insurance department licenses and fees .....	12,949 89
All other licenses, fees and taxes.....	3,001 46
Conflagration indemnity .....	3,147 89
Commissions on sale of investments.....	180 00
Miscellaneous expenditures.....	2,699 85
Deposit premiums returned.....	14,841 39
Interest or dividends to stockholders .....	48,000 00
Agents' balances charged off .....	18 79
<b>Total disbursements .....</b>	<b>\$2,428,839 79</b>
<b>Balance .....</b>	<b>\$3,428,021 09</b>

## LEDGER ASSETS.

Book value of real estate .....	\$52,646 77
Mortgage loans on real estate .....	48,308 00
Book value of bonds and stocks, excluding interest.....	2,743,704 79
Cash in office and in bank.....	177,375 39
Agents' balances.....	405,986 14
<b>Total ledger assets.....</b>	<b>\$3,428,021 09</b>

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$577 34	
Interest accrued on bonds .....	31,078 63	\$31,655 97
<b>Gross assets .....</b>		<b>\$3,459,677 06</b>

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1. last .....	\$1,884 20	
Book value of ledger assets over market value.....	68,551 56	\$70,435 76
<b>Total admitted assets.....</b>		<b>\$3,389,241 30</b>

## LIABILITIES.

Losses adjusted and unpaid .....	\$101,552 14	
Losses in process of adjustment, or in suspense .....	297,312 70	
Losses resisted .....	27,584 68	
<b>Total claims for losses .....</b>	<b>\$426,449 52</b>	
Deduct reinsurance.....	62,808 87	
<b>Net amount of unpaid losses.....</b>		<b>\$363,645 65</b>
Unearned premiums on outstanding risks .....		1,850,681 55
Reclaimable on perpetual fire policies.....		300,970 10
State, county and municipal taxes due or accrued .....		35,000 00
Cash capital.....	\$400,000 00	
Surplus over all liabilities .....	488,944 00	
<b>Surplus to policy holders .....</b>		<b>888,944 00</b>
<b>Total liabilities .....</b>		<b>\$3,389,241 30</b>

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1909 .....	\$287,778,216 43	\$3,554,904 39
Written during the year .....	295,074,878 42	3,862,489 13
<b>Total.....</b>	<b>\$582,853,094 85</b>	<b>\$7,417,393 52</b>
Expired and terminated .....	254,526,539 87	3,350,181 04
<b>In force at end of the year .....</b>	<b>\$328,326,554 98</b>	<b>\$4,067,162 48</b>
Deduct amount reinsured.....	41,202,006 29	549,628 06
<b>Net amount in force.....</b>	<b>\$287,124,548 69</b>	<b>\$3,517,534 42</b>
Perpetual risks not included above, \$14,357,245.49; premiums on same, \$328,855.66.		

## 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>
Manitoba.....	\$10,000	\$21,623 67
Virginia.....	20,000	32,584 54

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$2,486,361 73
Premiums received.....	49,895 85
Losses paid.....	28,874 79
Losses incurred.....	32,221 18

## STANDARD FIRE INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1905. COMMENCED BUSINESS IN 1910.

M. L. HEWES, *President.*H. B. ANTHONY, *Secretary.*

Cash Capital, \$500,000.

## INCOME.

Gross premiums (Fire).....	\$214,453 41	
Deduct reinsurance and return premiums.....	57,152 29	
Net premiums.....		\$157,301 12
Interest on bonds and dividends on stocks.....	\$20,418 13	
Interest on deposits.....	2,589 78	23,007 91
Total income.....		\$180,309 03
Ledger assets Dec. 31, 1909.....		952,124 19
Total.....		\$1,192,433 22

## DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$17,986 01	
Deduct salvage and reinsurance.....	726 52	
Net amount paid for losses.....		\$17,259 49
Adjustment and settlement of losses.....		213 74
Commissions or brokerage.....		36,084 80
Miscellaneous expenses of local agencies.....		123 50
Salaries and expenses of special and general agents.....		9,853 87
Salaries, fees and other charges of officers and employes.....		11,969 57
Rents.....		991 67
Advertising, printing and stationery.....		5,367 51

Postage, telegrams, telephone and express .....	\$1,880 76
Legal expenses .....	350 00
Furniture and fixtures .....	2,091 48
Maps, including corrections .....	7,899 81
Underwriters' boards and tariff associations .....	182 57
Fire department, patrol and salvage corps expenses .....	451 67
Inspections and surveys .....	473 74
State taxes on premiums .....	350 73
Insurance department licenses and fees .....	1,694 95
All other licenses, fees and taxes .....	53 50
Traveling expenses .....	1,787 50
<b>Total disbursements .....</b>	<b>\$98,080 86</b>
<b>Balance .....</b>	<b>\$1,084,852 86</b>

## LEDGER ASSETS.

Book value of bonds and stocks, excluding interest .....	\$961,762 18
Cash in office and in bank .....	32,909 84
Agents' balances .....	89,681 84
<b>Total ledger assets .....</b>	<b>\$1,084,852 86</b>

## NON-LEDGER ASSETS.

Interest due and accrued on bonds .....	\$11,740 41
Furniture, fixtures and maps .....	9,000 00
<b>Gross assets .....</b>	<b>\$1,055,093 27</b>

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and maps .....	\$9,000 00
<b>Total admitted assets .....</b>	<b>\$1,046,093 27</b>

## LIABILITIES.

Losses in process of adjustment, or in suspense .....	\$9,533 55	
Deduct reinsurance .....	136 36	
<b>Net amount of unpaid losses .....</b>	<b>\$9,397 19</b>	
Unearned premiums on outstanding risks .....	96,875 03	
State, county and municipal taxes due or accrued .....	2,500 00	
Cash capital .....	\$500,000 00	
Surplus over all liabilities .....	437,321 05	
<b>Surplus to policy holders .....</b>	<b>937,321 05</b>	
<b>Total liabilities .....</b>	<b>\$1,046,093 27</b>	

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
Written during the year .....	\$24,142,116	\$214,453 41
Expired and terminated .....	3,882,950	80,805 08
<b>In force at end of the year .....</b>	<b>\$20,309,166</b>	<b>\$183,848 33</b>
Deduct amount reinsured .....	3,664,667	32,282 62
<b>Net amount in force .....</b>	<b>\$16,644,499</b>	<b>\$151,565 71</b>

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written .....	\$165,472 00
Premiums received .....	2,636 06
Losses paid .....	1,081 33
Losses incurred .....	1,081 33

ST. PAUL FIRE AND MARINE INSURANCE  
COMPANY,

ST. PAUL, MINN.

INCORPORATED IN 1865. COMMENCED BUSINESS IN 1865.

C. H. BIGELOW, *President.*

A. W. PERRY, *Secretary.*

Cash Capital, \$500,000.

INCOME.

	<i>Fire.</i>	<i>Marine.</i>	
Gross premiums.....	\$5,023,978 29	\$1,616,636 00	
Deduct reinsurance and return premiums.....	1,075,332 01	549,249 52	
Net premiums.....	<u>\$3,948,646 28</u>	<u>\$1,067,386 48</u>	\$5,016,032 76
Interest on mortgage loans.....		\$31,962 16	
Interest on bonds and dividends on stocks.....		215,915 17	
Interest on deposits.....		5,041 41	
Interest from all other sources.....		3,709 92	
Rents—including company's own occupancy.....		<u>25,706 90</u>	282,335 56
Agents' balances previously charged off.....			10 00
Profit on sale or maturity of ledger assets.....			<u>865 75</u>
Total income.....			<u>\$5,299,244 07</u>
Ledger assets Dec. 31, 1909.....			6,299,448 26
Total.....			<u>\$11,598,692 33</u>

DISBURSEMENTS.

	<i>Fire.</i>	<i>Marine.</i>	
Gross amount paid for losses.....	\$2,262,098 70	\$992,721 38	
Deduct salvage, reinsurance and discount.....	244,771 89	390,055 84	
Net amount paid for losses.....	<u>\$2,017,326 81</u>	<u>\$602,665 54</u>	\$2,619,992 35
Adjustment and settlement of losses.....			52,998 24
Commissions or brokerage.....			1,177,735 44
Miscellaneous expenses of local agencies.....			6,438 95
Salaries and expenses of special and general agents.....			160,708 62
Salaries, fees and other charges of officers and employes.....			87,206 13
Rents—including company's own occupancy.....			12,510 00
Advertising, printing and stationery.....			39,662 63
Postage, telegrams, telephone and express.....			25,794 73
Legal expenses.....			10,651 54
Furniture and fixtures.....			1,323 51
Maps, including corrections.....			7,896 42
Underwriters' boards and tariff associations.....			9,444 56
Fire department, patrol and salvage corps expenses.....			9,169 74
Inspections and surveys.....			<u>20,417 61</u>

Repairs and expenses on real estate.....	\$5,954 53	
Taxes on real estate.....	6,578 00	
State taxes on premiums.....	100,244 33	
Insurance department licenses and fees.....	18,423 39	
All other licenses, fees and taxes.....	15,819 72	
Judgment arising from collateral loans of 1902 and 1903.....	3,750 00	
Miscellaneous expenditures.....	6,488 75	
Interest or dividends to stockholders.....	60,000 00	
Agents' balances charged off.....	2,512 97	
Loss on sale or maturity of ledger assets.....	21,873 53	
Total disbursements.....		<u>\$4,483,540 69</u>
Balance.....		\$7,115,151 64

LEDGER ASSETS.

Book value of real estate.....	\$320,410 22	
Mortgage loans on real estate.....	573,800 00	
Book value of bonds and stocks, excluding interest.....	5,324,477 11	
Cash in office and in bank.....	356,584 73	
Agents' balances.....	505,045 61	
Bills receivable taken for marine and inland risks.....	7,895 50	
Bills receivable taken for fire risks.....	10,412 60	
Due for reinsurance return premiums.....	238 82	
Due for reinsurance on losses paid.....	16,287 05	
Total ledger assets.....		<u>\$7,115,151 64</u>

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$5,356 41	
Interest due and accrued on bonds.....	38,130 44	<u>\$43,486 85</u>
Gross assets.....		<u>\$7,158,638 49</u>

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$6,455 33	
Bills receivable, past due, taken for marine, inland and fire risks.....	4,045 46	
Book value of bonds and stocks over market value.....	110,925 36	
Reinsurance return premiums, collection doubtful.....	203 68	
Reinsurance on losses paid, collection doubtful.....	988 08	<u>\$122,617 91</u>
Total admitted assets.....		<u>\$7,036,020 58</u>

LIABILITIES.

Losses adjusted and unpaid.....	\$39,766 21	
Losses in process of adjustment, or in suspense.....	337,996 91	
Losses resisted.....	37,970 00	
Total claims for losses.....	<u>\$415,733 12</u>	
Deduct reinsurance.....	61,872 18	
Net amount of unpaid losses.....		<u>\$353,860 94</u>
Unearned premiums on outstanding risks.....	4,057,506 09	
State, county and municipal taxes due or accrued.....	75,000 00	
Commissions and other charges due agents and brokers.....	3,112 15	
Cash capital.....	\$500,000 00	
Surplus over all liabilities.....	<u>2,046,541 40</u>	
Surplus to policy holders.....		<u>2,546,541 40</u>
Total liabilities.....		<u>\$7,036,020 58</u>



RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1909.....	\$550,541,026	\$7,288,769 66	\$8,378,220	\$282,360 22
Written during the year.....	365,862,894	5,023,978 29	256,277,460	1,616,636 00
Total.....	\$916,403,920	\$12,312,747 95	\$264,655,680	\$1,898,996 22
Expired and terminated.....	315,859,975	4,596,420 66	243,384,585	1,291,050 12
In force at end of the year.....	\$600,543,945	\$7,716,327 29	\$21,271,095	\$607,946 10
Deduct amount reinsured.....	40,586,614	530,907 59	2,130,889	90,685 22
Net amount in force.....	\$559,957,331	\$7,185,419 70	\$19,140,206	\$517,260 88

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Canada.....	\$171,000	\$78,964 70
Georgia.....	10,000	56,362 70
New Mexico.....	10,000	9,536 63
Virginia.....	25,000	33,497 64
Mexico.....	5,000	-

BUSINESS IN MAINE.

	<i>Fire.</i>	<i>Marine.</i>
Risks written.....	\$1,231,042 00	\$668,285 00
Premiums received.....	* 20,825 73	12,793 08
Losses paid.....	8,647 40	877 71
Losses incurred.....	9,790 26	1,177 71

\* \$777.73 paid for reinsurance in companies not authorized in Maine has been deducted from gross premiums in computing this item

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).....	\$3,053,968 63	
Deduct reinsurance and return premiums.....	1,450,112 44	
Net premiums.....		\$1,603,856 19
Interest on bonds and dividends on stocks.....	\$26,968 75	
Interest on deposits.....	6,195 98	
Interest from all other sources.....	845 23	34,009 96
Exchange.....		592 18
Total income.....		\$1,638,458 33
Ledger assets Dec. 31, 1909.....		1,516,878 44
Total.....		\$3,155,336 77

DISBURSEMENTS.

Gross amount paid for losses (Marine) .....	\$2,382,824 17	
Deduct salvage and reinsurance .....	1,273,742 52	
Net amount paid for losses.....		\$1,109,081 65
Adjustment and settlement of losses.....		29,205 97
Commissions or brokerage.....		311,276 58
Miscellaneous expenses of local agencies .....		25,181 15
Salaries, fees and other charges of officers and employes.....		112,178 59
Rents.....		9,917 01
Advertising, printing and stationery.....		4,224 83
Postage, telegrams, telephone and express.....		3,021 64
Legal expenses.....		3,620 79
Furniture and fixtures.....		1,542 97
Underwriters' boards and tariff associations.....		1,065 74
Inspections and surveys .....		1,242 81
State taxes on premiums.....		19,065 99
Insurance department licenses and fees.....		3,592 11
Miscellaneous expenditures .....		7,596 09
Interest or dividends to stockholders.....		50,000 00
Decrease in book value of ledger assets.....		7,810 00
Total disbursements.....		\$1,699,623 92
Balance .....		\$1,455,712 85

## LEDGER ASSETS.

Book value of bonds and stocks, excluding interest.....	\$678,425 00
Cash in office and in bank.....	269,216 72
Agents' balances.....	496,840 18
Cash held by foreign agents.....	11,730 95
Total ledger assets.....	\$1,455,712 85

## NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	\$8,129 16
Market value of bonds and stocks over book value.....	4,725 00
Gross assets.....	\$1,468,567 01

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$41,433 63
Total admitted assets.....	\$1,427,133 38

## LIABILITIES.

Losses in process of adjustment, or in suspense.....	\$267,935 00
Losses resisted.....	7,860 00
Total claims for losses.....	\$275,795 00
Deduct reinsurance.....	212,585 74
Net amount of unpaid losses.....	\$63,209 26
Unearned premiums on outstanding risks.....	508,084 02
State, county and municipal taxes due or accrued.....	16,000 00
Commissions and other charges due agents and brokers.....	41,566 17
Due for return premiums and reinsurance.....	201,796 32
Cash capital.....	\$100,000 00
Surplus over all liabilities.....	496,477 61
Surplus to policy holders.....	596,477 61
Total liabilities.....	\$1,427,133 38

## RISKS AND PREMIUMS.

	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1909.....	\$57,597,095	\$637,462 79
Written during the year.....	622,069,117	3,053,968 63
Total.....	\$679,666,212	\$3,691,431 42
Expired and terminated.....	587,345,359	2,860,645 73
In force at end of the year.....	\$92,320,853	\$890,785 69
Deduct amount reinsured.....	41,930,379	322,701 67
Net amount in force.....	\$50,390,474	\$508,084 02

## BUSINESS IN MAINE.

	<i>Marine.</i>
Risks written.....	\$251,278 00
Premiums received.....	1,739 23
Losses paid.....	72 79
Losses incurred.....	72 79

UNION INSURANCE COMPANY,  
PHILADELPHIA, PENN.

INCORPORATED IN 1804. COMMENCED BUSINESS IN 1803.

J. HENRY SCATTERGOOD, *President.*

EDGAR R. DANNELS, *Secretary.*

Cash Capital, \$200,000.

INCOME.

Gross premiums (Fire) .....	\$1,048,989 86	
Deduct reinsurance and return premiums .....	855,763 16	
Net premiums .....		\$693,226 20
Deposit premiums on perpetual risks .....		10 00
Interest on collateral loans .....	\$618 97	
Interest on bonds and dividends on stocks .....	27,774 12	
Interest on deposits .....	519 83	
Interest from all other sources .....	3 10	
Rents—including company's own occupancy .....	8,002 99	36,914 01
Borrowed money .....		35,000 00
Agents' balances previously charged off .....		37 50
Profit on sale or maturity of ledger assets .....		771 83
Total income .....		\$765,959 54
Ledger assets Dec. 31, 1909 .....		941,696 10
Total .....		\$1,707,655 64

DISBURSEMENTS.

Gross amount paid for losses (Fire) .....	\$533,526 18	
Deduct salvage, reinsurance and discount .....	62,400 33	
Net amount paid for losses .....		\$471,125 85
Adjustment and settlement of losses .....		11,248 11
Commissions or brokerage .....		158,924 55
Salaries and expenses of special and general agents .....		46,194 15
Salaries, fees and other charges of officers and employes .....		22,902 27
Rents—including company's own occupancy .....		2,918 57
Advertising, printing and stationery .....		6,062 54
Postage, telegrams, telephone and express .....		3,732 34
Legal expenses .....		101 50
Furniture and fixtures .....		300 00
Maps, including corrections .....		651 99

Underwriters' boards and tariff associations .....	\$3,906 00
Fire department, patrol and salvage corps expenses .....	3,515 30
Inspections and surveys.....	1,230 92
Repairs and expenses on real estate.....	2,932 64
Taxes on real estate.....	1,515 00
State taxes on premiums.....	12,210 89
Insurance department licenses and fees.....	3,916 88
Borrowed money repaid .....	35,000 00
Interest on borrowed money.....	236 95
Miscellaneous expenditures.....	3,320 64
Deposit premiums returned.....	220 00
Interest or dividends to stockholders.....	12,000 00
Agents' balances charged off .....	34 85
Total disbursements .....	<u>\$804,201 94</u>
Balance .....	<u>\$903,453 70</u>

## 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.....	623,428 01
Cash in office and in bank .....	30,785 33
Agents' balances .....	129,340 36
Deposit with underwriters' association.....	600 00
Total ledger assets .....	<u>\$903,453 70</u>

## NON-LEDGER ASSETS.

Interest accrued on bonds .....	\$2,891 67
Market value of bonds and stocks over book value.....	9,723 24
Perpetual insurance on building.....	742 50
Due for reinsurance on losses paid.....	1,390 06
Gross assets.....	<u>\$918,201 17</u>

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last. ....	\$21,831 01
Total admitted assets .....	<u>\$896,370 16</u>

## LIABILITIES.

Losses adjusted and unpaid.....	\$15,533 46
Losses in process of adjustment, or in suspense.....	97,519 06
Losses resisted.....	2,729 30
Total claims for losses.....	<u>\$115,781 82</u>
Deduct reinsurance .....	26,707 07
Net amount of unpaid losses.....	\$89,074 75
Unearned premiums on outstanding risks.....	522,479 70
Reclaimable on perpetual fire policies.....	26,308 44
State, county and municipal taxes due or accrued.....	6,000 00
Due for reinsurance.....	494 32
Stock fractions.....	20 53
Cash capital.....	\$200,000 00
Surplus over all liabilities.....	51,992 42
Surplus to policy holders.....	251,992 42
Total liabilities.....	<u>\$896,370 16</u>

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1909.....	\$91,763,367	\$1,127,985 85
Written during the year.....	82,298,577	1,048,989 36
<b>Total.....</b>	<b>\$174,061,944</b>	<b>\$2,176,975 21</b>
Expired and terminated.....	79,833,737	1,011,798 73
In force at end of the year.....	\$94,228,207	\$1,165,176 48
Deduct amount reinsured.....	11,624,709	156,204 72
<b>Net amount in force.....</b>	<b>\$82,603,498</b>	<b>\$1,008,971 76</b>

Perpetual risks not included above, \$1,014,623; premiums on same, \$2,923,160.

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$734,789 00
Premiums received.....	11,554 58
Losses paid.....	6,846 89
Losses incurred.....	7,612 69

## \*UNITED FIREMEN'S INSURANCE COMPANY,

PHILADELPHIA, PENN.

INCORPORATED IN 1860. COMMENCED BUSINESS IN 1861.

ROBERT B. BEATH, *President.*

HENRY A. KNABE, *Secretary.*

Cash Capital, \$200,000.

## INCOME.

Gross premiums (Fire).....	\$134,506 20	
Deduct reinsurance and return premiums.....	19,277 76	
<b>Net premiums.....</b>		<b>\$115,228 44</b>
Deposit premiums on perpetual risks.....		16,264 64
Interest on mortgage loans.....	\$13,563 35	
Interest on collateral loans.....	484 34	
Interest on bonds and dividends on stocks.....	41,071 70	
Interest on deposits.....	187 14	
Rents.....	558 30	55,864 86
Transfers on perpetual policies.....		896 50
Agents' balances previously charged off.....		133 10
Profit on sale or maturity of ledger assets.....		849 00
<b>Total income.....</b>		<b>\$189,236 51</b>
Ledger assets Dec. 31, 1909.....		1,346,692 33
<b>Total.....</b>		<b>\$1,535,928 84</b>

\* Admitted March 6, 1911.

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$39,832 79	
Deduct salvage, reinsurance and discount.....	4,014 83	
Net amount paid for losses.....		\$35,817 96
Adjustment and settlement of losses.....		391 27
Commissions or brokerage.....		27,937 69
Miscellaneous expenses of local agencies.....		502 80
Salaries, fees and other charges of officers and employes.....		21,948 61
Advertising, printing and stationery.....		1,755 37
Postage, telegrams, telephone and express.....		1,040 31
Legal expenses.....		389 59
Furniture and fixtures.....		13 65
Maps, including corrections.....		2,185 30
Underwriters' boards and tariff associations.....		1,156 78
Fire department, patrol and salvage corps expenses.....		1,071 98
Repairs and expenses on real estate.....		2,687 69
Taxes on real estate.....		1,579 71
State taxes on premiums.....		1,033 17
Insurance department licenses and fees.....		369 20
All other licenses, fees and taxes.....		776 65
Traveling expenses.....		427 50
Miscellaneous expenditures.....		1,747 64
Deposit premiums returned.....		27,153 16
Interest or dividends to stockholders.....		16,000 00
Agents' balances charged off.....		56
Loss on sale or maturity of ledger assets.....		2,025 66
Total disbursements.....		\$148,012 17
Balance.....		\$1,387,916 67

LEDGER ASSETS.

Book value of real estate.....		\$106,572 12
Mortgage loans on real estate.....		246,232 00
Loans secured by collateral.....		3,800 00
Book value of bonds and stocks, excluding interest.....		1,008,918 00
Cash in office and in bank.....		7,237 54
Agents' balances.....		13,795 76
Due for perpetual deposits.....		1,361 25
Total ledger assets.....		\$1,387,916 67

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$3,286 99	
Interest accrued on bonds.....	13,206 55	
Interest accrued on collateral loans.....	32 19	
Interest accrued on other assets.....	9 72	\$16,535 45
Due for reinsurance on losses paid.....		23 50
Gross assets.....		\$1,404,475 62

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$969 52	
Book value of ledger assets over market value.....	37,522 12	\$38,491 64
Total admitted assets.....		\$1,365,983 98

## LIABILITIES.

Losses adjusted and unpaid.....	\$1,420 63	
Losses in process of adjustment or in suspense.....	7,798 67	
Losses resisted.....	1,019 08	
	<hr/>	
Amount of unpaid losses.....		\$10,238 38
Unearned premiums on outstanding risks.....		122,977 09
Reclaimable on perpetual fire policies.....		878,757 62
Salaries and other miscellaneous expenses due or accrued.....		842 00
State, county and municipal taxes due or accrued.....		2,830 51
Due for reinsurance.....		714 80
Cash capital.....	\$200,000 00	
Surplus over all liabilities.....	150,123 58	
	<hr/>	
Surplus to policy holders.....		350,123 58
Total liabilities.....		\$1,365,983 98

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1909.....	\$56,655,276	\$522,720 40
Written during the year.....	14,266,582	134,506 20
	<hr/>	<hr/>
Total.....	\$70,921,808	\$657,226 60
Expired and terminated.....	24,516,962	245,231 93
	<hr/>	<hr/>
In force at end of the year.....	\$46,404,846	\$411,994 67
Deduct amount reinsured.....	16,554,787	185,561 12
	<hr/>	<hr/>
Net amount in force.....	\$29,850,059	\$226,433 55

## 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> \$10,000
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## WESTCHESTER FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1837. COMMENCED BUSINESS IN 1870.

GEORGE R. CRAWFORD, *President.*JOHN H. KELLY, *Secretary.*

Cash Capital, \$300,000.

## INCOME.

Gross premiums (Fire).....	\$3,734,534 79	
Deduct reinsurance and return premiums .....	1,145,771 83	
Net premiums.....		\$2,588,762 96
Interest on mortgage loans .....	\$9,944 62	
Interest on bonds and dividends on stocks.....	164,286 67	
Interest on deposits.....	2,520 90	
Rents.....	189 00	176,891 19
Sale of Traders Insurance Co. claim .....		92 18
Agents' balances previously charged off.....		34 81
Profit on sale or maturity of ledger assets.....		28 12
Total income.....		\$2,765,809 26
Ledger assets Dec. 31, 1909 .....		4,842,011 98
Total .....		\$7,107,821 24

## DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$1,705,558 15	
Deduct salvage, reinsurance and discount.....	321,475 22	
Net amount paid for losses.....		\$1,384,082 93
Adjustment and settlement of losses.....		23,128 32
Commissions or brokerage.....		510,252 69
Salaries and expenses of special and general agents.....		161,121 96
Salaries, fees and other charges of officers and employes.....		118,235 95
Rents .....		18,329 78
Advertising, printing and stationery.....		25,380 54
Postage, telegrams, telephone and express.....		20,148 99
Legal expenses.....		1,222 02
Furniture and fixtures.....		3,210 53
Maps, including corrections.....		9,828 38
Underwriters' boards and tariff associations.....		28,472 18
Fire department, patrol and salvage corps expenses.....		6,478 13
Inspections and surveys.....		17,862 24
Repairs and expenses on real estate.....		111 20
Taxes on real estate.....		349 00

State taxes on premiums.....	\$51,118 26
Insurance department licenses and fees.....	11,342 67
All other licenses, fees and taxes.....	11,500 64
Collection and exchange.....	2,058 66
Interest or dividends to stockholders.....	120,000 00
Agents' balances charged off.....	697 29
Loss on sale or maturity of ledger assets.....	1,273 06
Total disbursements.....	<u>\$2,526,195 42</u>
Balance.....	<u>\$4,581,625 82</u>

## LEDGER ASSETS.

Book value of real estate.....	\$9,603 55
Mortgage loans on real estate.....	168,150 00
Book value of bonds and stocks, excluding interest.....	3,918,479 13
Cash in office and in bank.....	114,615 94
Agents' balances.....	370,777 20
Total ledger assets.....	<u>\$4,581,625 82</u>

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$2,620 92	
Interest accrued on bonds.....	5,574 98	\$8,195 90
Gross assets.....	<u>8,195 90</u>	<u>\$4,589,821 72</u>

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$15,371 50	
Book value of bonds and stocks over market value.....	104,154 13	\$119,525 63
Total admitted assets.....	<u>119,525 63</u>	<u>\$4,470,296 09</u>

## LIABILITIES.

Losses adjusted and unpaid.....	\$63,465 17
Losses in process of adjustment, or in suspense.....	264,664 86
Losses resisted.....	9,627 76
Total claims for losses.....	<u>\$337,757 79</u>
Deduct reinsurance.....	89,996 23
Net amount of unpaid losses.....	<u>\$247,761 56</u>
Unearned premiums on outstanding risks.....	2,429,379 65
State, county and municipal taxes due or accrued.....	40,000 00
Due for reinsurance.....	10,000 00
Reserve for contingencies.....	10,000 00
Cash capital.....	\$300,000 00
Surplus over all liabilities.....	<u>1,432,654 88</u>
Surplus to policy holders.....	<u>1,732,654 88</u>
Total liabilities.....	<u>\$4,470,296 09</u>

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1909.....	\$514,076,890	\$5,256,820 10
Written during the year.....	339,921,335	3,784,534 79
Total.....	<u>\$853,998,225</u>	<u>\$8,991,354 89</u>
Expired and terminated.....	324,683,927	3,598,930 29
In force at end of the year.....	\$529,314,298	\$5,392,424 60
Deduct amount reinsured.....	67,928,297	741,456 09
Net amount in force.....	<u>\$461,386,001</u>	<u>\$4,650,968 51</u>

WESTERN INSURANCE COMPANY.

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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
New Mexico.....	10,000
Virginia .....	16,000

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,783,178 00
Premiums received.....	25,536 67
Losses paid.....	9,668 67
Losses incurred.....	10,664 66

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).....	\$336,355 59	
Deduct reinsurance and return premiums.....	266,092 36	
Net premiums.....		\$570,263 23
Interest on mortgage loans .....	\$9,407 73	
Interest on bonds and dividends on stocks.....	27,956 47	
Interest on deposits .....	537 74	37,901 94
Profit on sale or maturity of ledger assets.....		580 00
Total income.....		\$608,745 17
Ledger assets Dec. 31, 1909 .....		934,167 31
Total .....		\$1,542,912 48

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$374,395 62	
Deduct salvage, reinsurance and discount .....	63,956 39	
Net amount paid for losses.....		\$310,439 23
Adjustment and settlement of losses .....		6,114 72
Commissions or brokerage.....		152,978 60
Salaries and expenses of special and general agents.....		13,264 71
Salaries, fees and other charges of officers and employes.....		27,005 64
Rents.....		6,499 75
Advertising, printing and stationery .....		5,717 18
Postage, telegrams, telephone and express.....		4,619 39

Furniture and fixtures.....	\$438 58
Maps, including corrections.....	2,524 02
Underwriters' boards and tariff associations.....	3,727 56
Fire department, patrol and salvage corps expenses.....	5,923 81
Inspections and surveys.....	2,082 78
State taxes on premiums.....	8,894 02
Insurance department licenses and fees.....	3,434 08
All other licenses, fees and taxes.....	3,530 24
Brokerage account.....	687 92
Miscellaneous expenditures.....	4,369 72
Interest or dividends to stockholders.....	24,000 00
Loss on sale or maturity of ledger assets.....	306 57
Total disbursements.....	<u>\$586,508 52</u>
Balance.....	<u>\$956,403 96</u>

## LEDGER ASSETS.

Mortgage loans on real estate.....	\$132,100 00
Loans secured by collateral.....	1,390 46
Book value of bonds and stocks, excluding interest.....	659,594 28
Cash in office and in bank.....	64,701 55
Agents' balances.....	93,239 10
Bills receivable taken for fire risks.....	278 00
Brokerage account.....	5,100 57
Total ledger assets.....	<u>\$956,403 96</u>

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$2,022 72	
Interest due and accrued on bonds.....	7,263 93	\$9,286 65
Unlisted assets.....		500 00
Gross assets.....		<u>\$966,190 61</u>

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$3,634 01	
Bills receivable, past due, taken for fire risks.....	278 00	
Book value of bonds and stocks over market value.....	7,893 02	
Unlisted assets.....	500 00	\$12,305 03
Total admitted assets.....		<u>\$953,885 58</u>

## LIABILITIES.

Losses adjusted and unpaid.....	\$23,935 81	
Losses in process of adjustment, or in suspense.....	29,159 36	
Losses resisted.....	5,169 15	
Total claims for losses.....	<u>\$63,264 32</u>	
Deduct reinsurance.....	11,687 60	
Net amount of unpaid losses.....		\$51,576 72
Unearned premiums on outstanding risks.....		506,348 21
Salaries and other miscellaneous expenses due or accrued.....		300 00
State, county and municipal taxes due or accrued.....		4,700 00
Brokerage account.....		3,747 26
Cash capital.....	\$300,000 00	
Surplus over all liabilities.....	87,213 39	
Surplus to policy holders.....		<u>887,213 39</u>
Total liabilities.....		<u>\$953,885 58</u>

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1909.....	\$91,237,824	\$1,026,345 08
Written during the year .....	70,363,276	836,355 59
Total .....	<u>\$161,601,100</u>	<u>\$1,862,700 67</u>
Expired and terminated.....	61,559,527	739,938 46
In force at end of the year.....	\$100,041,573	\$1,122,762 21
Deduct amount reinsured .....	13,526,271	161,808 53
Net amount in force .....	<u>\$86,515,302</u>	<u>\$960,953 68</u>

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written .....	\$197,200 00
Premiums received.....	2,692 20
Losses paid.....	6 20
Losses incurred.....	86 00

WILLIAMSBURGH CITY FIRE INSURANCE  
COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

FREDERICK H. WAY, *President.* WYCKOFF VAN DERHOEF, *Secretary.*

Cash Capital, \$250,000.

INCOME.

Gross premiums (Fire) .....	\$2,383,893 54	
Deduct reinsurance and return premiums .....	530,797 98	
Net premiums.....		\$1,853,095 56
Interest on mortgage loans.....	\$17,776 53	
Interest on bonds and dividends on stocks .....	65,103 51	
Interest on deposits.....	10,142 94	
Interest from all other sources.....	243 57	
Rents—including company's own occupancy.....	<u>4,371 25</u>	97,637 80
Profit on sale or maturity of ledger assets .....		61,252 18
Total income .....		<u>\$2,011,985 54</u>
Ledger assets Dec. 31, 1909.....		2,798,080 57
Total.....		<u>\$4,810,066 11</u>

DISBURSEMENTS.

Gross amount paid for losses (Fire) .....	\$1,051,091 80	
Deduct salvage and reinsurance.....	126,187 25	
Net amount paid for losses.....		\$924,904 55
Adjustment and settlement of losses.....		15,859 23
Commissions or brokerage .....		444,533 17
Miscellaneous expenses of local agencies.....		33,450 37
Salaries and expenses of special and general agents .....		<u>76,171 99</u>

Salaries, fees and other charges of officers and employes .....	\$114,745 48
Rents—including company's own occupancy .....	25,706 25
Advertising, printing and stationery .....	18,226 39
Postage, telegrams, telephone and express .....	7,878 68
Legal expenses .....	9 90
Furniture and fixtures .....	1,910 82
Maps, including corrections .....	8,044 70
Underwriters' boards and tariff associations .....	13,572 18
Fire department, patrol and salvage corps expenses .....	4,623 65
Inspections and surveys .....	2,051 85
Repairs and expenses on real estate .....	2,091 22
Taxes on real estate .....	952 86
State taxes on premiums .....	29,688 21
Insurance department licenses and fees .....	11,853 63
All other licenses, fees and taxes .....	1,720 40
Fees on premium notes .....	118 64
Interest or dividends to stockholders .....	50,000 00
Total disbursements .....	<u>\$1,788,114 17</u>
Balance .....	\$8,021,951 94

## LEDGER ASSETS.

Book value of real estate .....	\$90,000 00
Mortgage loans on real estate .....	302,100 00
Book value of bonds and stocks, excluding interest .....	1,884,763 94
Cash in office and in bank .....	413,290 13
Agents' balances .....	315,654 47
Bills receivable taken for fire risks .....	16,143 40
Total ledger assets .....	<u>\$3,021,951 94</u>

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages .....	\$2,001 87
Interest due and accrued on bonds .....	18,041 95
Interest due on other assets .....	<u>2,692 19</u>
Due for reinsurance on losses paid .....	5,158 78
Gross assets .....	<u>\$3,044,846 73</u>

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last .....	\$981 42
Book value of bonds and stocks over market value .....	<u>199,413 94</u>
Total admitted assets .....	<u>\$2,844,451 37</u>

## LIABILITIES.

Losses adjusted and unpaid .....	\$16,027 01
Losses in process of adjustment, or in suspense .....	177,417 70
Losses resisted .....	<u>12,747 67</u>
Total claims for losses .....	\$206,192 38
Deduct reinsurance .....	<u>25,779 73</u>
Net amount of unpaid losses .....	\$180,412 65
Unearned premiums on outstanding risks .....	1,710,604 10
Salaries and other miscellaneous expenses due or accrued .....	2,303 57
State, county and municipal taxes due or accrued .....	21,011 82
Due for return premiums and reinsurance .....	12,571 06
Cash capital .....	\$250,000 00
Surplus over all liabilities .....	<u>667,548 17</u>
Surplus to policy holders .....	917,548 17
Total liabilities .....	<u>\$2,844,451 37</u>

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1909.....	\$308,393,151	\$3,160,128 72
Written during the year.....	215,087,413	2,383,893 54
Total.....	<u>\$518,430,564</u>	<u>\$5,544,022 26</u>
Expired and terminated.....	182,911,186	2,020,656 36
In force at end of the year.....	\$335,519,378	\$3,523,365 90
Deduct amount reinsured.....	29,224,308	330,801 18
Net amount in force.....	<u>\$306,295,070</u>	<u>\$3,192,564 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>
Georgia.....	\$10,000	\$33,963 44
Virginia.....	13,500	23,416 48

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,034,400 00
Premiums received.....	13,299 61
Losses paid.....	12,249 94
Losses incurred.....	11,455 60





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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, 1910.

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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) .....	\$200,749 03	
Deduct reinsurance and return premiums .....	10,534 14	
Net premiums .....		\$190,214 89
Interest on mortgage loans .....	\$1,205 00	
Interest on bonds and dividends on stocks .....	37,002 22	
Interest on deposits .....	299 99	
Rents—including company's own occupancy .....	5,960 00	44,467 21
Dividends on expired reinsurance .....		2,640 51
Profit on sale or maturity of ledger assets .....		21,045 50
Increase in book value of ledger assets .....		468 75
Total income .....		\$258,836 86
Ledger assets Dec. 31, 1909 .....		916,495 42
Total .....		\$1,175,332 28

DISBURSEMENTS.

Gross amount paid for losses (Fire) .....	\$67,122 55	
Deduct reinsurance .....	1,192 07	
Net amount paid for losses .....		\$65,930 48
Adjustment and settlement of losses .....		1,490 41
Commissions or brokerage .....		28,482 61
Salaries, fees and other charges of officers and employes .....		23,187 67
Rents—including company's own occupancy .....		2,000 00
Advertising, printing and stationery .....		1,249 09
Postage, telegrams, telephone and express .....		1,074 19
Legal expenses .....		126 04
Furniture and fixtures .....		462 70
Maps, including corrections .....		770 03
Underwriters' boards and tariff associations .....		789 05
Fire department, patrol and salvage corps expenses .....		230 41
Inspections and surveys .....		1,811 36
Repairs and expenses on real estate .....		1,855 22
Taxes on real estate .....		937 81

State taxes on premiums.....	\$1,075 48
Insurance department licenses and fees.....	488 00
All other licenses, fees and taxes.....	902 07
Miscellaneous expenditures.....	1,023 76
Dividends to policy holders.....	80,337 68
Dividends on guaranty capital.....	7,000 00
Decrease in book value of ledger assets.....	193 75
<b>Total disbursements.....</b>	<b>\$221,417 81</b>
<b>Balance.....</b>	<b>\$958,914 47</b>

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.....	47,119 59
Agents' balances.....	27,530 88
<b>Total ledger assets.....</b>	<b>\$958,914 47</b>

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$285 86	
Interest due and accrued on bonds.....	10,334 89	
Interest accrued on other assets.....	47 01	
Rents accrued on company's property.....	1,355 00	\$12,022 76
Market value of real estate over book value.....		3,000 00
Market value of bonds and stocks over book value.....		43,773 00
Commissions on unpaid return premiums.....		147 19
Commissions on unpaid reinsurance.....		55 20
Dividends due on reinsurance.....		24 20
<b>Gross assets.....</b>		<b>\$1,012,936 82</b>

DEDUCT ASSETS NOT ADMITTED.

Interest due and accrued.....	\$200 00
<b>Total admitted assets.....</b>	<b>\$1,012,736 82</b>

LIABILITIES.

Losses adjusted and unpaid.....	\$2,494 87
Losses in process of adjustment, or in suspense.....	1,434 00
<b>Total claims for losses.....</b>	<b>\$3,928 87</b>
Deduct reinsurance.....	1 50
<b>Net amount of unpaid losses.....</b>	<b>\$3,927 37</b>
Unearned premiums on outstanding risks.....	315,713 77
Dividends to policy holders remaining unpaid.....	13,711 36
Salaries and other miscellaneous expenses due or accrued.....	325 62
State, county and municipal taxes due or accrued.....	1,288 22
Commissions and other charges due agents and brokers.....	3,378 36
Due for return premiums and reinsurance.....	1,618 54
Guaranty capital.....	\$100,000 00
<b>Surplus over all liabilities.....</b>	<b>572,773 58</b>
<b>Surplus to policy holders.....</b>	<b>672,773 58</b>
<b>Total liabilities.....</b>	<b>\$1,012,736 82</b>

300 MIDDLESEX MUTUAL FIRE INSURANCE COMPANY.

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1909.....	\$44,866,299	\$650,264 25
Written during the year.....	13,998,613	200,749 08
Total.....	<u>\$58,864,912</u>	<u>\$851,013 28</u>
Expired and terminated.....	18,748,974	208,999 83
In force at end of the year.....	\$45,115,938	\$647,013 45
Deduct amount reinsured.....	801,892	10,421 85
Net amount in force.....	<u>\$44,314,046</u>	<u>\$636,591 60</u>

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,658,209 00
Premiums received.....	24,466 27
Losses paid.....	9,642 40
Losses incurred.....	10,040 05

MIDDLESEX MUTUAL FIRE INSURANCE COMPANY.

CONCORD, MASS.

INCORPORATED IN 1826. COMMENCED BUSINESS IN 1826.

RICHARD F. BARRETT, *President.*

ADAMS TOLMAN, *Secretary.*

INCOME.

Gross premiums (Fire).....	\$207,357 06	
Deduct reinsurance and return premiums.....	21,458 99	
Net premiums.....		\$185,898 07
Interest on mortgage loans.....	\$1,605 00	
Interest on collateral loans.....	208 57	
Interest on bonds and dividends on stocks.....	21,999 79	
Interest on deposits.....	340 27	
Interest from all other sources.....	1 84	
Rents—including company's own occupancy.....	<u>1,690 00</u>	25,840 47
Reinsurance return premiums.....		2,478 46
Extra premiums.....		1,395 69
Dividend on stock of bank in liquidation.....		75 00
Pullman Company, stock dividend.....		5,000 00
Agents' balances previously charged off.....		40 00
Profit on sale or maturity of ledger assets.....		<u>552 50</u>
Total income.....		\$221,280 19
Ledger assets Dec. 31, 1909.....		<u>615,125 43</u>
Total.....		<u>\$836,405 62</u>

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$56,817 89	
Deduct salvage and reinsurance.....	5,405 52	
Net amount paid for losses.....		\$51,412 37
Adjustment and settlement of losses.....		1,170 71

Commissions or brokerage.....	\$27,895 66
Miscellaneous expenses of local agencies.....	190 52
Salaries, fees and other charges of officers and employes.....	16,615 08
Rents—including company's own occupancy.....	1,000 00
Advertising, printing and stationery.....	1,508 87
Postage, telegrams, telephone and express.....	839 27
Legal expenses.....	104 90
Furniture and fixtures.....	59 23
Maps, including corrections.....	1,347 22
Underwriters' boards and tariff associations.....	772 37
Fire department, patrol and salvage corps expenses.....	273 90
Inspections and surveys.....	2,226 95
Repairs and expenses on real estate.....	226 85
Taxes on real estate.....	438 12
State taxes on premiums.....	2,138 06
Insurance department licenses and fees.....	338 00
Agencies superintendence.....	324 61
Miscellaneous expenditures.....	915 98
Dividends to policyholders.....	85,439 81
Loss on sale or maturity of ledger assets.....	967 50
Decrease in book value of ledger assets.....	2,650 00
Total disbursements.....	<u>\$198,654 58</u>
Balance.....	\$637,751 04

## LEDGER ASSETS.

Book value of real estate.....	\$25,947 80
Mortgage loans on real estate.....	32,100 00
Book value of bonds and stocks, excluding interest.....	509,420 89
Cash in office and in bank.....	55,781 95
Agents' balances.....	14,500 40
Total ledger assets.....	<u>\$637,751 04</u>

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$833 19	
Interest due and accrued on bonds.....	5,619 68	
Rents due and accrued on company's property.....	515 00	\$6,967 87
Market value of real estate over book value.....		18,477 74
Market value of bonds and stocks over book value.....		827 11
Unlisted assets.....		1,000 00
Total admitted assets.....		<u>\$665,023 76</u>

## LIABILITIES.

Losses adjusted and unpaid.....	\$1,080 44	
Losses in process of adjustment, or in suspense.....	1,080 00	
Total claims for losses.....	\$2,160 44	
Deduct reinsurance.....	34 00	
Net amount of unpaid losses.....		\$2,076 44
Unearned premiums on outstanding risks.....		347,484 85
Dividends to policy holders remaining unpaid.....		2,084 78
Salaries and other miscellaneous expenses due or accrued.....		206 30
State, county and municipal taxes due or accrued.....		1,081 63
Due for reinsurance.....		20 93
Surplus to policy holders.....		312,068 98
Total liabilities.....		<u>\$665,023 76</u>

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1909.....	\$48,354,596	\$712,803 92
Written during the year.....	13,844,678	207,357 06
Total.....	<u>\$62,199,274</u>	<u>\$920,160 98</u>
Expired and terminated.....	13,232,400	201,599 90
In force at end of the year.....	\$48,966,874	\$718,561 08
Deduct amount reinsured.....	1,468,406	22,478 06
Net amount in force.....	<u>\$47,498,468</u>	<u>\$696,083 02</u>

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$943,731 00
Premiums received.....	14,778 44
Losses paid.....	2,766 94
Losses incurred.....	2,773 14

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).....	\$108,091 87	
Deduct reinsurance and return premiums.....	7,243 79	
Net premiums.....		\$100,848 08
Interest on mortgage loans.....	\$4,221 30	
Interest on bonds and dividends on stocks.....	26,756 50	
Interest on deposits.....	1,544 48	32,522 28
Total income.....		<u>\$139,370 36</u>
Ledger assets Dec. 31, 1909.....		670,911 55
Total.....		<u>\$804,281 91</u>

## DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$28,335 41	
Deduct reinsurance.....	1 25	
Net amount paid for losses.....		\$28,334 16
Adjustment and settlement of losses.....		638 15
Commissions or brokerage.....		12,166 57
Salaries, fees and other charges of officers and employes.....		10,870 00
Rents.....		1,575 00
Advertising, printing and stationery.....		844 08
Postage, telegrams, telephone and express.....		762 56
Legal expenses.....		158 82

PROVIDENCE MUTUAL FIRE INSURANCE COMPANY. 303

Furniture and fixtures.....	\$540 12
Maps, including corrections. ....	91 50
Underwriters' boards and tariff associations.....	54 35
Fire department, patrol and salvage corps expenses .....	268 79
State taxes on premiums.....	1,995 70
Insurance department licenses and fees.....	399 00
Miscellaneous expenditures.....	341 72
Interest or dividends to policy holders.....	32,751 67
Loss on sale or maturity of ledger assets.....	25 00
Total disbursements.....	<u>\$91,817 19</u>
Balance .....	<u>\$712,464 72</u>

LEDGER ASSETS.

Mortgage loans on real estate.....	\$70,650 00
Book value of bonds and stocks, excluding interest.....	588,003 62
Cash in office and in bank .....	43,838 94
Agents' balances .....	9,972 16
Total ledger assets .....	<u>\$712,464 72</u>

NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$280 00	
Interest accrued on other assets.....	454 46	\$734 46
Market value of bonds and stocks over book value.....		48,058 38
Gross assets.....		<u>\$761,257 56</u>

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$316 41
Total admitted assets .....	<u>\$760,941 15</u>

LIABILITIES.

Losses adjusted and unpaid .....	\$50 00	
Losses in process of adjustment, or in suspense.....	706 66	
Amount of unpaid losses .....		\$756 66
Unearned premiums on outstanding risks.....		196,036 66
Dividends to policy holders remaining unpaid.....		4,677 87
Salaries and other miscellaneous expenses due or accrued.....		127 50
State, county and municipal taxes due or accrued.....		5,510 36
Surplus to policy holders .....		553,832 10
Total liabilities.....		<u>\$760,941 15</u>

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1909 .....	\$32,591,202	\$359,363 55
Written during the year.....	9,773,828	108,091 87
Total.....	<u>\$42,365,030</u>	<u>\$467,455 42</u>
Expired and terminated.....	8,489,783	91,170 64
In force at end of the year .....	\$33,875,247	\$376,284 78
Deduct amount reinsured.....	354,403	4,044 99
Net amount in force .....	<u>\$33,520,844</u>	<u>\$372,239 79</u>

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$363,425 00
Premiums received.....	3,990 00
Losses paid.....	1,727 34
Losses incurred .....	1,727 34

## 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).....	\$173,669 03	
Deduct return premiums.....	8,926 17	
Net premiums.....		\$164,742 86
Interest on mortgage loans.....	\$3,138 50	
Interest on collateral loans.....	5,874 31	
Interest on bonds and dividends on stocks.....	21,471 16	
Interest on deposits.....	681 95	
Interest from all other sources.....	5 00	
Rents—including company's own occupancy.....	1,451 85	32,622 77
Dividends from banks in liquidation.....		1,422 45
Profit on sale or maturity of ledger assets.....		772 70
Total income.....		\$199,560 78
Ledger assets Dec. 31, 1909.....		720,048 91
Total.....		\$919,609 69

## DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$52,500 40	
Deduct salvage.....	370 80	
Net amount paid for losses.....		\$52,129 60
Adjustment and settlement of losses.....		950 68
Commissions or brokerage.....		25,003 51
Salaries, fees and other charges of officers and employes.....		16,542 45
Rents—including company's own occupancy.....		800 00
Advertising, printing and stationery.....		1,605 28
Postage, telegrams, telephone and express.....		986 92
Legal expenses.....		79 14
Furniture and fixtures.....		573 33
Maps, including corrections.....		1,173 35
Underwriters' boards and tariff associations.....		748 68
Fire department, patrol and salvage corps expenses.....		299 90
Inspections and surveys.....		518 46
Repairs and expenses on real estate.....		132 17
Taxes on real estate.....		596 67
State taxes on premiums.....		2,170 06
Insurance department licenses and fees.....		462 42
Miscellaneous expenditures.....		532 03
Dividends to policy holders.....		63,134 22
Agents' balances charged off.....		79 08
Loss on sale or maturity of ledger assets.....		235 00
Total disbursements.....		\$168,702 95
Balance.....		\$750,906 74



LEDGER ASSETS.

Book value of real estate.....	\$17,256 00
Mortgage loans on real estate.....	80,279 33
Loans secured by collateral.....	113,000 00
Book value of bonds and stocks, excluding interest.....	490,312 11
Cash in office and in bank.....	33,907 62
Agents' balances.....	16,151 68
Total ledger assets.....	<u>\$750,906 74</u>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$898 82	
Interest accrued on bonds.....	4,584 86	
Interest accrued on collateral loans.....	451 37	
Interest due on other assets.....	50 23	
Rents due and accrued on company's property.....	385 16	\$6,370 44
Market value of real estate over book value.....		5,258 00
Market value of bonds and stocks over book value.....		61,549 89
Gross assets.....		<u>\$824,085 07</u>

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$2,071 54
Total admitted assets.....	<u>\$822,013 53</u>

LIABILITIES.

Losses in process of adjustment, or in suspense.....	\$1,442 39
Unearned premiums on outstanding risks.....	280,356 43
Dividends to policy holders remaining unpaid.....	2,280 57
Salaries and other miscellaneous expenses due or accrued.....	294 00
Surplus to policy holders.....	537,640 14
Total liabilities.....	<u>\$822,013 53</u>

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1909.....	\$35,497,167	\$532,761 28
Written during the year.....	11,285,469	173,669 03
Total.....	<u>\$46,782,636</u>	<u>\$706,430 31</u>
Expired and terminated.....	10,279,076	157,691 63
In force at end of the year.....	<u>\$36,503,560</u>	<u>\$548,738 68</u>

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,418,492 00
Premiums received.....	24,098 23
Losses paid.....	6,233 18
Losses incurred.....	7,248 18

## TRADERS AND MECHANICS INSURANCE COMPANY,

LOWELL, MASS.

INCORPORATED IN 1848. COMMENCED BUSINESS IN 1848.

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

## INCOME.

Gross premiums (Fire).....	\$198,461 85	
Deduct reinsurance and return premiums.....	11,711 94	
Net premiums.....		\$181,749 91
Interest on mortgage loans.....	\$2,647 31	
Interest on collateral loans.....	684 00	
Interest on bonds and dividends on stocks.....	21,595 00	
Interest on deposits.....	35 89	
Interest from all other sources.....	43 30	
Rents.....	2,063 00	27,068 50
Reinsurance dividends.....		1,048 85
Reinsurance commissions.....		419 77
Return premiums.....		251 01
Borrowed money.....		15,000 00
Total income.....		\$225,538 04
Ledger assets Dec. 31, 1909.....		524,868 55
Total.....		\$750,406 59

## DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$76,362 88	
Deduct salvage and reinsurance.....	408 58	
Net amount paid for losses.....		\$75,959 30
Adjustment and settlement of losses.....		1,218 39
Commissions or brokerage.....		27,133 76
Salaries and expenses of special and general agents.....		5,361 50
Salaries, fees and other charges of officers and employes.....		14,875 68
Rents.....		1,720 00
Advertising, printing and stationery.....		1,142 80
Postage, telegrams, telephone and express.....		698 68
Legal expenses.....		61 27
Furniture and fixtures.....		58 00
Maps, including corrections.....		1,120 05
Underwriters' boards and tariff associations.....		853 16
Fire department, patrol and salvage corps expenses.....		211 17
Repairs and expenses on real estate.....		732 35
Taxes on real estate.....		350 88
State taxes on premiums.....		2,329 63
Insurance department licenses and fees.....		485 00
Interest on loans.....		105 35
Miscellaneous expenditures.....		1,769 44
Dividends to policy holders.....		87,128 65
Total disbursements.....		\$228,260 06
Balance.....		\$527,146 53

LEDGER ASSETS.

Book value of real estate.....		\$16,280 09
Mortgage loans on real estate.....		47,577 60
Loans secured by collateral.....		17,100 00
Book value of bonds and stocks, excluding interest.....		481,100 00
Cash in office and in bank.....		2,865 23
Agents' balances.....		12,766 62
Reinsureree dividends due.....		6 99
Total ledger assets.....		<u>\$527,146 53</u>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$2,104 42	
Interest accrued on bonds.....	1,483 35	
Interest accrued on collateral loans.....	123 22	\$3,710 99
Market value of real estate over book value.....		769 91
Market value of bonds and stocks over book value.....		88,795 00
Gross assets.....		<u>\$620,422 43</u>

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....		\$1,179 11
Total admitted assets.....		<u>\$619,243 32</u>

LIABILITIES.

Losses in process of adjustment or in suspense.....	\$2,256 78	
Losses resisted.....	1,500 00	
Amount of unpaid losses.....		\$3,756 78
Unearned premiums on outstanding risks.....		342,672 69
Interest due or accrued.....		129 08
Dividends to policy holders remaining unpaid.....		3,185 09
State, county and municipal taxes due or accrued.....		760 00
Due and to become due for borrowed money.....		15,000 00
Surplus to policy holders.....		253,749 68
Total liabilities.....		<u>\$619,243 32</u>

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1909.....	\$52,019,619 00	\$760,311 77
Written during the year.....	12,701,164 00	198,461 85
Total.....	<u>\$64,720,783 00</u>	<u>\$958,773 62</u>
Expired and terminated.....	13,559,731 76	208,083 42
In force at end of the year.....	\$51,161,051 24	\$745,740 20
Deduct amount reinsured.....	821,586,00	9,882 89
Net amount in force.....	<u>\$50,339,465 24</u>	<u>\$736,357 31</u>

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,310,158 00
Premiums received.....	21,289 71
Losses paid.....	10,641 39
Losses incurred.....	12,504 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) .....	\$68,158 00	
Deduct reinsurance and return premiums.....	19,549 16	
Net premiums .....		\$48,609 84
Interest on bonds.....	\$450 00	
Interest on deposits.....	2,525 99	
Interest from all other sources .....	2,213 47	
Rents .....	300 00	5,489 46
Assessments .....		319,911 13
Mutual policy fees.....		54,000 27
Borrowed money.....		8,000 00
Income from other sources.....		8,587 60
<b>Total income .....</b>		<b>\$444,598 30</b>
Ledger assets Dec. 31, 1909.....		363,493 00
<b>Total.....</b>		<b>\$813,091 30</b>

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$373,488 25	
Deduct reinsurance and discount.....	9,692 85	
Net amount paid for losses.....		\$363,795 40
Adjustment and settlement of losses.....		3,100 72
Commissions or brokerage .....		40,860 71
Salaries of special and general agents .....		3,000 00
Salaries, fees and other charges of officers and employes.....		24,349 44
Advertising, printing and stationery .....		7,773 63
Postage, telegrams, telephone and express.....		3,671 69
Taxes on real estate.....		385 00
State taxes on premiums.....		9,872 52
Insurance department licenses and fees.....		50 00
Borrowed money.....		23,987 69
Miscellaneous expenditures.....		5,860 92
<b>Total disbursements.....</b>		<b>\$486,707 72</b>
<b>Balance.....</b>		<b>\$326,383 58</b>

LEDGER ASSETS.

Book value of real estate.....	\$50,000 00
Book value of bonds, excluding interest.....	10,250 00
Cash in office and in bank .....	126,463 35
Agents' balances .....	139,670 23
<b>Total admitted assets .....</b>	<b>\$326,383 58</b>

LIABILITIES.

Losses adjusted and unpaid.....	\$300 00	
Losses in process of adjustment, or in suspense.....	8,329 00	
Losses resisted.....	2,500 00	
Amount of unpaid losses.....		\$11,129 00
Unearned premiums on outstanding risks.....		51,161 37
State, county and municipal taxes due or accrued.....		10,000 00
Commissions and other charges due agents and brokers.....		8,000 00
Surplus to policy holders.....		246,093 21
Total liabilities.....		<u>\$326,383 58</u>

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1909.....	\$85,414,112 00	\$98,357 14
Written during the year.....	29,908,852 00	68,159 00
Total.....	<u>\$115,322,964 00</u>	<u>\$166,516 14</u>
Expired and terminated.....	25,442,757 00	64,193 40
In force at end of the year.....	\$89,880,207 00	\$102,322 74
Deduct amount reinsured.....	1,448,462 00	3,862 88
Net amount in force.....	<u>\$88,431,745 00</u>	<u>\$98,959 86</u>

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,002,368 00
Premiums received.....	31,913 89
Losses paid.....	23,406 40
Losses incurred.....	27,516 40

WORCESTER MUTUAL FIRE INSURANCE COMPANY,  
WORCESTER, MASS.

INCORPORATED IN 1823. COMMENCED BUSINESS IN 1824.

LEWIS N. GILBERT, *President.*

ROGER F. UPHAM, *Secretary.*

INCOME.

Gross premiums (Fire).....	\$130,258 45	
Deduct return premiums.....	7,139 99	
Net premiums.....		\$123,118 46
Interest on mortgage loans.....	\$10,318 89	
Interest on collateral loans.....	22 50	
Interest on bonds.....	18,105 55	
Interest on deposits.....	1,319 29	
Rents—including company's own occupancy.....	10,953 21	40,719 44
Reinsurance dividends.....		12 48
From all other sources.....		76 15
Increase in book value of ledger assets.....		500 00
Total income.....		<u>\$164,426 53</u>
Ledger assets Dec. 31, 1909.....		808,233 24
Total.....		<u>\$972,659 77</u>

## DISBURSEMENTS.

Amount paid for losses (Fire) .....	\$31,286 59
Adjustment and settlement of losses .....	799 37
Commissions or brokerage .....	17,849 42
Salaries, fees and other charges of officers and employes.....	16,690 22
Rents—including company's own occupancy .....	1,800 00
Advertising, printing and stationery .....	2,122 90
Postage, telegrams, telephone and express.....	1,204 88
Legal expenses .....	9 27
Furniture and fixtures.....	72 17
Maps, including corrections.....	485 35
Underwriters' boards and tariff associations.....	559 55
Fire department, patrol and salvage corps expenses.....	528 48
Inspections and surveys .....	1,562 80
Repairs and expenses on real estate.....	2,143 20
Taxes on real estate .....	2,633 74
State taxes on premiums.....	1,357 47
Insurance department licenses and fees.....	135 00
Miscellaneous expenditures .....	83 20
Dividends to policy holders.....	63,980 90
Decrease in book value of ledger assets .....	287 50
Total disbursements .....	<u>\$145,482 01</u>
Balance .....	\$827,177 76

## LEDGER ASSETS.

Book value of real estate.....	\$100,000 00
Mortgage loans on real estate.....	208,600 00
Loans secured by collateral.....	450 00
Book value of bonds, excluding interest .....	480,000 00
Cash in bank.....	30,807 57
Agents' balances .....	7,320 19
Total ledger assets .....	<u>\$827,177 76</u>

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages .....	\$2,817 18	
Interest accrued on bonds .....	7,002 01	
Interest accrued on collateral loans .....	2 43	
Interest accrued on other assets .....	71 37	
Rents accrued on company's property.....	906 91	\$10,799 90
Market value of real estate over book value .....		12,600 00
Gross assets .....		<u>\$850,577 66</u>

## DEDUCT ASSETS NOT ADMITTED.

Book value of bonds over market value.....	\$20,690 00
Total admitted assets .....	<u>\$829,887 66</u>

## LIABILITIES.

Losses in process of adjustment, or in suspense.....	\$1,600 00
Unearned premiums on outstanding risks .....	271,795 67
Dividends remaining unpaid.....	2,057 67
Salaries and other miscellaneous expenses due or accrued.....	365 25
State, county and municipal taxes due or accrued.....	728 82
Due for return premiums.....	437 00
Surplus to policy holders .....	552,903 25
Total liabilities.....	<u>\$829,887 66</u>

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1909.....	\$40,630,624	\$550,924 59
Written during the year .....	9,574,641	130,258 45
Total .....	<u>\$50,205,265</u>	<u>\$681,183 04</u>
Expired and terminated.....	9,877,892	135,500 93
In force at end of the year.....	\$40,327,373	\$545,682 11
Deduct amount reinsured .....	18,500	234 60
Net amount in force .....	<u>\$40,308,873</u>	<u>\$545,447 51</u>

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$107,350 00
Premiums received .....	1,696 30
Losses paid.....	840 73
Losses incurred .....	840 73





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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, 1910.

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# AACHEN AND MUNICH FIRE INSURANCE COMPANY,

AIX-LA-CHAPELLE, GERMANY.

INCORPORATED IN 1825. COMMENCED BUSINESS IN UNITED STATES IN 1895.

JOSEPH A. KELSEY, *Manager*, New York, N. Y.

## Statutory Deposit, \$200,000.

### INCOME.

Gross premiums (Fire) .....	\$1,609,217 82	
Deduct reinsurance and return premiums .....	527,896 39	
Net premiums .....		\$1,081,320 98
Interest on bonds .....	\$72,788 91	
Interest on deposits .....	4,169 43	76,908 34
Received from home office .....		5,288 82
Total income .....		\$1,163,518 09
Ledger assets Dec. 31, 1909 .....		2,271,667 20
Total .....		\$3,435,185 29

### DISBURSEMENTS.

Gross amount paid for losses (Fire) .....	\$645,188 72	
Deduct salvage, reinsurance and discount .....	101,064 09	
Net amount paid for losses .....		\$544,124 63
Adjustment and settlement of losses .....		20,071 02
Commissions or brokerage .....		233,975 23
Miscellaneous expenses of local agencies .....		278 17
Salaries and expenses of special and general agents .....		39,885 79
Salaries, fees and other charges of officers and employes .....		75,018 06
Rents .....		6,721 48
Advertising, printing and stationery .....		8,427 75
Postage, telegrams, telephone and express .....		11,294 33
Legal expenses .....		60 25
Furniture and fixtures .....		394 77
Maps, including corrections .....		3,103 87
Underwriters' boards and tariff associations .....		14,404 66
Fire department, patrol and salvage corps expenses .....		14,139 51
Inspections and surveys .....		2,141 32
State taxes on premiums .....		17,550 14
Insurance department licenses and fees .....		8,441 04
All other licenses, fees and taxes .....		5,484 39
Miscellaneous expenditures .....		3,224 64
Remitted to home office .....		1,624 50
Agents' balances charged off .....		75 77
Total disbursements .....		\$1,010,391 32
Balance .....		\$2,424,793 97

LEDGER ASSETS.

Book value of bonds, excluding interest .....	\$2,113,400 38
Cash in office and in bank .....	149,834 18
Agents' balances .....	160,875 38
Bills receivable taken for fire risks .....	684 03
<b>Total ledger assets .....</b>	<b>\$2,424,798 97</b>

NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$24,350 82
<b>Gross assets.....</b>	<b>\$2,449,144 79</b>

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1 last.....	\$1,750 71	
Bills receivable, past due, taken for fire risks.....	684 03	
Book value of bonds over market value .....	78,985 38	\$81,420 12
<b>Total admitted assets .....</b>		<b>\$2,367,724 67</b>

LIABILITIES.

Losses adjusted and unpaid.....	\$7,061 20	
Losses in process of adjustment, or in suspense.....	108,613 88	
Losses resisted .....	24,248 97	
<b>Total claims for losses.....</b>	<b>\$189,924 05</b>	
Deduct reinsurance .....	18,350 36	
<b>Net amount of unpaid losses .....</b>		<b>\$121,573 69</b>
Unearned premiums on outstanding risks.....		1,018,205 56
Salaries and other miscellaneous expenses due or accrued .....		6,157 91
State, county and municipal taxes due or accrued.....		13,500 00
Commissions and other charges due agents and brokers.....		340 00
Statutory deposit .....	\$200,000 00	
Surplus over all liabilities.....	1,007,947 51	
<b>Surplus to policy holders .....</b>		<b>1,207,947 51</b>
<b>Total liabilities.....</b>		<b>\$2,367,724 67</b>

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1909.....	\$196,931,018	\$2,104,118 73
Written during the year .....	148,726,343	1,609,217 32
<b>Total.....</b>	<b>\$345,657,361</b>	<b>\$3,713,336 05</b>
Expired and terminated.....	131,079,550	1,477,490 50
<b>In force at end of the year.....</b>	<b>\$214,577,811</b>	<b>\$2,235,845 55</b>
Deduct amount reinsured .....	29,390,139	320,751 73
<b>Net amount in force .....</b>	<b>\$185,187,672</b>	<b>\$1,915,093 82</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	\$26,974 39
Virginia .....	22,500	15,788 32
New Mexico.....	10,000	2,916 31

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$320,075 00
Premiums received.....	4,613 46
Losses paid .....	1,704 29
Losses incurred .....	1,714 29

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).....	\$2,370,564 80	
Deduct reinsurance and return premiums.....	543,212 68	
Net premiums.....		\$1,827,352 17
Interest on bonds and dividends on stocks.....	\$70,647 68	
Interest on deposits.....	3,893 81	
Rents.....	2,469 40	76,950 89
Received from home office.....		18,738 69
Agents' balances previously charged off.....		632 48
Total income.....		\$1,923,674 23
Ledger assets Dec. 31, 1909.....		2,324,005 64
Total.....		\$4,247,679 87

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$959,096 16	
Deduct salvage, reinsurance and discount.....	105,353 98	
Net amount paid for losses.....		\$853,742 18
Adjustment and settlement of losses.....		31,354 87
Commissions or brokerage.....		367,214 94
Miscellaneous expenses of local agencies.....		1,947 32
Salaries and expenses of special and general agents.....		74,227 81
Salaries, fees and other charges of officers and employes.....		101,981 67
Rents.....		15,796 06
Advertising, printing and stationery.....		17,498 42
Postage, telegrams, telephone and express.....		15,644 32
Legal expenses.....		390 87
Furniture and fixtures.....		1,196 28
Maps, including corrections.....		5,703 53
Underwriters' boards and tariff associations.....		21,017 97
Inspections and surveys.....		8,330 07
Repairs and expenses on real estate.....		2,075 25
Taxes on real estate.....		886 24
State taxes on premiums.....		31,873 14
Insurance department licenses and fees.....		11,625 67
All other licenses, fees and taxes.....		10,792 49
Auditors' fees.....		3,099 92
Miscellaneous expenditures.....		7,110 82
Agents' balances charged off.....		21 89
Loss on sale or maturity of ledger assets.....		500 00
Total disbursements.....		\$1,584,031 73
Balance.....		\$2,663,648 14

## LEDGER ASSETS.

Book value of real estate.....		\$83,878 81
Book value of bonds and stocks, excluding interest.....	2,085,145 04	
Cash in office and in bank.....	186,391 95	
Agents' balances.....	308,232 34	
Total ledger assets.....		<u>\$2,668,648 14</u>

## NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$19,739 15	
Rents accrued on company's property.....	271 17	\$20,010 32
Due for reinsurance on losses paid.....		4,216 60
Gross assets.....		<u>\$2,687,875 06</u>

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$6,673 06	
Book value of ledger assets over market value.....	192,183 85	\$198,856 91
Total admitted assets.....		<u>\$2,489,018 15</u>

## LIABILITIES.

Losses adjusted and unpaid.....	\$6,881 45	
Losses in process of adjustment, or in suspense.....	145,561 93	
Losses resisted.....	7,582 68	
Total claims for losses.....	<u>\$160,026 06</u>	
Deduct reinsurance.....	15,841 53	
Net amount of unpaid losses.....		\$144,184 53
Unearned premiums on outstanding risks.....		1,506,836 21
Salaries and other miscellaneous expenses due or accrued.....		5,000 00
State, county and municipal taxes due or accrued.....		38,000 00
Due for reinsurance.....		29,384 79
Statutory deposit.....	\$200,000 00	
Surplus over all liabilities.....	565,612 62	
Surplus to policy holders.....		765,612 62
Total liabilities.....		<u>\$2,489,018 15</u>

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1909.....	\$271,392,706	\$2,939,571 97
Written during the year.....	236,461,687	2,370,564 80
Total.....	<u>\$507,854,393</u>	<u>\$5,310,136 77</u>
Expired and terminated.....	203,098,615	2,165,386 51
In force at end of the year.....	\$304,755,778	\$3,144,750 26
Deduct amount reinsured.....	30,374,886	276,375 82
Net amount in force.....	<u>\$274,380,892</u>	<u>\$2,868,374 44</u>

## SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Georgia .....	\$10,000	\$41,928 46
New Mexico.....	10,000	9,614 56
Virginia .....	50,000	19,877 47

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,013,906 00
Premiums received.....	*16,510 10
Losses paid.....	6,621 84
Losses incurred.....	8,799 84

\*\$1,305.24 paid for reinsurance in companies not authorized in Maine has been deducted from gross premiums in computing this item.

## 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.....	\$1,406,269 95	18 73	
Deduct reinsurance and return premiums.....	469,205 95	-	
Net premiums.....	\$937,064 00	18 73	\$937,082 73
Interest on bonds and dividends on stocks.....		\$53,865 24	
Interest on deposits.....		3,850 72	
Interest from all other sources.....		235 01	57,950 97
Agents' balances previously charged off.....			260 51
Profit on sale or maturity of ledger assets.....			244 90
Total income.....			\$995,539 11
Ledger assets Dec. 31, 1909.....			1,590,947 59
Total.....			\$2,586,486 70

## DISBURSEMENTS.

	<i>Fire.</i>	<i>Marine.</i>	
Gross amount paid for losses.....	\$584,187 22	\$11,411 82	
Deduct salvage, reinsurance and discount.....	65,732 76	10,993 71	
Net amount paid for losses.....	\$468,404 46	\$472 11	\$468,876 57
Adjustment and settlement of losses.....			8,550 98
Commissions or brokerage.....			214,982 30
Salaries and expenses of special and general agents.....			48,369 17
Salaries, fees and other charges of officers and employes.....			52,178 01
Rents.....			1,987 55
Advertising, printing and stationery.....			11,326 88
Postage, telegrams, telephone and express.....			7,926 22
Legal expenses.....			825 89
Maps, including corrections.....			3,750 28
Underwriters' boards and tariff associations.....			10,919 06
Fire department, patrol and salvage corps expenses.....			3,412 74
Inspections and surveys.....			2,643 95
State taxes on premiums.....			14,515 80
Insurance department licenses and fees.....			7,898 78
All other licenses, fees and taxes.....			12,698 92
Remitted to home office.....			71,488 00
Miscellaneous expenditures.....			4,721 23
Loss on sale or maturity of ledger assets.....			2,236 00
Total disbursements.....			<u>\$948,652 33</u>
Balance.....			\$1,637,834 37

## LEDGER ASSETS.

Book value of bonds and stocks, excluding interest.....	\$1,339,648 20
Cash in office and in bank.....	157,881 58
Agents' balances.....	140,304 59
Total ledger assets.....	<u>\$1,637,834 37</u>

## NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	\$19,586 23
Due for reinsurance on losses paid.....	1 15
Gross assets.....	<u>\$1,657,371 75</u>

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$2,447 81
Book value of bonds and stocks over market value.....	58,920 86
Total admitted assets.....	<u>\$1,596,003 08</u>

## LIABILITIES.

Losses in process of adjustment, or in suspense.....	\$102,699 99
Losses resisted.....	13,451 80
Total claims for losses.....	<u>\$116,151 79</u>
Deduct reinsurance.....	12,081 00
Net amount of unpaid losses.....	\$104,120 79
Unearned premiums on outstanding risks.....	787,846 94
State, county and municipal taxes due or accrued.....	12,039 85
Commissions and other charges due agents and brokers.....	3,104 07
Statutory deposit.....	\$200,000 00
Surplus over all liabilities.....	<u>488,891 93</u>
Surplus to policy holders.....	688,891 93
Total liabilities.....	<u>\$1,596,003 08</u>

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1909.....	\$172,617,690	\$1,826,598 69	-	-
Written during the year.....	150,000,684	1,406,269 95	-	\$18 73
Total .....	\$322,618,364	\$3,282,868 64	-	\$18 73
Expired and terminated.....	144,675 916	1,477,132 85	-	18 73
In force at end of the year.....	\$177,942,448	\$1,755,735 79	-	-
Deduct amount reinsured.....	23,495,280	213,659 43	-	-
Net amount in force.....	\$154,447,168	\$1,542,076 36	-	-

## SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Georgia.....	\$10,000	\$15,650 93
New Mexico.....	10,000	7,451 28
Virginia.....	26,300	19,879 17

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$665,427 00
Premiums received.....	10,683 30
Losses paid.....	6,881 45
Losses incurred.....	8,151 55

## 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).....	\$2,084,258 42	
Deduct reinsurance and return premiums.....	565,333 05	
Net premiums.....		\$1,468,925 37
Interest on bonds and dividends on stocks.....	\$51,404 91	
Interest on deposits.....	1,299 55	
Rents—including company's own occupancy.....	48,321 49	101,025 35
Profit on sale or maturity of ledger assets.....		3,135 52
Total income.....		\$1,573,086 84
Ledger assets Dec. 31, 1909.....		1,990,634 49
Total.....		\$3,563,721 33



DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$800,199 38	
Deduct salvage, reinsurance and discount.....	106,861 63	
Net amount paid for losses.....		\$693,337 75
Adjustment and settlement of losses.....		37,716 80
Commissions or brokerage.....		343,619 61
Salaries and expenses of special and general agents.....		29,443 01
Salaries, fees and other charges of officers and employes.....		88,190 73
Rents—including company's own occupancy.....		8,806 36
Advertising, printing and stationery.....		9,213 26
Postage, telegrams, telephone and express.....		13,536 19
Legal expenses.....		920 00
Furniture and fixtures.....		432 11
Maps, including corrections.....		4,975 15
Underwriters' boards and tariff associations.....		13,620 54
Fire department, patrol and salvage corps expenses.....		8,736 26
Inspections and surveys.....		4,965 20
Repairs and expenses on real estate.....		18,423 55
Taxes on real estate.....		6,328 44
State taxes on premiums.....		22,068 25
Insurance department licenses and fees.....		7,076 92
All other licenses, fees and taxes.....		7,660 00
Miscellaneous expenditures.....		2,704 38
Remitted to home office.....		180,109 56
Agents' balances charged off.....		1,793 07
Total disbursements.....		<u>\$1,503,671 14</u>
Balance.....		\$2,060,050 19

LEDGER ASSETS.

Book value of real estate.....		\$439,510 58
Book value of bonds and stocks, excluding interest.....		1,251,169 17
Cash in office and in bank.....		156,106 20
Agents' balances.....		210,810 82
Bills receivable taken for fire risks.....		6 81
Due for reinsurance on losses paid.....		2,446 61
Total ledger assets.....		<u>\$2,060,050 19</u>

NON-LEDGER ASSETS:

Interest due and accrued on bonds.....	\$7,821 22	
Interest accrued on other assets.....	700 45	\$8,521 67
Market value of real estate over book value.....		85,489 42
Gross assets.....		<u>\$2,154,061 28</u>

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$4,140 86	
Bills receivable, past due, taken for fire risks.....	6 81	
Book value of bonds and stocks over market value.....	50,729 17	
Due for reinsurance on losses paid.....	314 34	\$55,191 18
Total admitted assets.....		<u>\$2,098,870 10</u>

## LIABILITIES.

Losses adjusted and unpaid.....	\$63,225 65	
Losses in process of adjustment, or in suspense.....	87,265 21	
Losses resisted.....	21,514 68	
Total claims for losses.....	\$172,205 54	
Deduct reinsurance.....	31,770 46	
Net amount of unpaid losses.....		\$140,435 08
Unearned premiums on outstanding risks.....		1,326,748 52
Salaries and other miscellaneous expenses due or accrued.....		12,000 00
State, county and municipal taxes due or accrued.....		20,000 00
Due for reinsurance.....		19,950 46
Statutory deposit.....	\$200,000 00	
Surplus over all liabilities.....	379,736 04	
Surplus to policy holders.....		579,736 04
Total liabilities.....		\$2,098,870 10

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1909.....	\$253,125,340	\$2,806,653 68
Written during the year.....	177,810,613	2,084,258 42
Total.....	\$430,935,953	\$4,840,912 10
Expired and terminated.....	163,981,361	1,901,369 45
In force at end of the year.....	\$266,954,592	\$2,989,542 65
Deduct amount reinsured.....	33,537,152	369,721 10
Net amount in force.....	\$233,417,440	\$2,569,821 55

## 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	\$16,565 07
Virginia.....	25,000	12,980 11

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,089,226 00
Premiums received.....	*17,192 95
Losses paid.....	14,547 63
Losses incurred.....	11,807 84

\* \$168.12 paid for reinsurance in companies not authorized in Maine has been deducted from gross premiums in computing this item.

COMMERCIAL UNION ASSURANCE COMPANY,  
LIMITED.  
LONDON, ENGLAND.

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

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

Statutory Deposit, \$200,000.

INCOME.

	<i>Fire.</i>	<i>Marine.</i>	
Gross premiums.....	\$5,510,929 85	\$1,462,397 74	
Deduct reinsurance and return premiums.....	1,660,154 15	489,579 84	
Net premiums.....	<u>\$3,850,775 70</u>	<u>\$972,817 90</u>	\$4,823,593 60
Deposit premiums on perpetual risks.....			664 87
Interest on mortgage loans.....		\$955 00	
Interest on bonds and dividends on stocks.....		218,593 60	
Interest on deposits.....		3,716 39	
Rents—including company's own occupancy.....		<u>66,149 71</u>	289,414 70
Received from home office.....			559,186 85
Profit on sale or maturity of ledger assets.....			<u>12,300 58</u>
Total income.....			\$5,685,160 60
Ledger assets Dec. 31, 1909.....			<u>7,095,917 83</u>
Total.....			\$12,781,078 43

DISBURSEMENTS.

	<i>Fire.</i>	<i>Marine.</i>	
Gross amount paid for losses.....	\$2,611,355 09	\$843,014 27	
Deduct salvage, reinsurance and discount.....	341,667 23	440,807 68	
Net amount paid for losses.....	<u>\$2,269,687 86</u>	<u>\$402,206 59</u>	\$2,671,894 45
Adjustment and settlement of losses.....			57,978 79
Commissions or brokerage.....			923,371 84
Miscellaneous expenses of local agencies.....			5,400 32
Salaries and expenses of special and general agents.....			87,925 51
Salaries, fees and other charges of officers and employes.....			159,359 04
Rents—including company's own occupancy.....			22,268 45
Advertising, printing and stationery.....			36,978 34
Postage, telegrams, telephone and express.....			26,866 97
Legal expenses.....			69,481 24
Furniture and fixtures.....			8,018 71
Maps, including corrections.....			4,864 88
Underwriters' boards and tariff associations.....			43,668 84
Fire department, patrol and salvage corps expenses.....			32,726 19
Inspections and surveys.....			19,184 75
Repairs and expenses on real estate.....			<u>24,370 21</u>

Taxes on real estate.....	\$15,985 04
State taxes on premiums.....	82,642 29
Insurance department licenses and fees.....	13,756 80
All other licenses, fees and taxes.....	21,241 99
Exchange.....	4,459 74
Remitted to home office.....	1,063,813 43
Deposit premiums returned.....	3,824 00
Agents' balances charged off.....	4,538 56
Loss on sale or maturity of ledger assets.....	621 75
Decrease in book value of ledger assets.....	12,744 47
Total disbursements.....	<u>\$5,413,280 60</u>
Balance.....	<u>\$7,367,797 83</u>

## 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.....	5,057,909 28
Cash in office and in bank.....	396,537 92
Agents' balances.....	1,191,083 91
Bills receivable taken for fire risks.....	1,103 10
Total ledger assets.....	<u>\$7,367,797 83</u>

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$56 25	
Interest accrued on bonds.....	68,254 00	
Rents accrued on company's property.....	9,278 81	\$77,589 06
Market value of real estate over book value.....		189,836 38
Gross assets.....		<u>\$7,635,223 27</u>

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$40,756 17	
Bills receivable, past due, taken for fire risks.....	1,009 50	
Book value of bonds and stocks over market value.....	102,649 28	\$144,414 95
Total admitted assets.....		<u>\$7,490,808 32</u>

## LIABILITIES.

Losses adjusted and unpaid.....	\$33,560 77	
Losses in process of adjustment, or in suspense.....	596,324 51	
Losses resisted.....	50,899 00	
Total claims for losses.....	<u>\$680,784 28</u>	
Deduct reinsurance.....	98,439 97	
Net amount of unpaid losses.....		\$582,344 31
Unearned premiums on outstanding risks.....		3,807,780 79
Reclaimable on perpetual fire policies.....		94,318 61
Salaries and other miscellaneous expenses due or accrued.....		6,650 00
State, county and municipal taxes due or accrued.....		76,465 00
Commissions and other charges due agents and brokers.....		133,850 00
Due for return premiums and reinsurance.....		160,559 00
Statutory deposit.....	\$200,000 00	
Surplus over all liabilities.....	2,428,840 61	
Surplus to policy holders.....		<u>2,628,840 61</u>
Total liabilities.....		<u>\$7,490,808 32</u>

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1909.....	\$702,208,782	\$7,223,597 99	\$15,342,228	\$292,981 48
Written during the year.....	549,228,948	5,510,929 85	544,598,832	1,462,397 74
Total.....	<u>\$1,251,437,730</u>	<u>\$12,734,527 84</u>	<u>\$559,941,060</u>	<u>\$1,755,379 22</u>
Expired and terminated.....	499,856,500	5,144,742 64	527,442,375	1,285,222 47
In force at end of the year.....	\$751,575,630	\$7,589,785 20	\$32,498,685	\$470,156 75
Deduct amount reinsured.....	63,255,066	652,278 16	7,655,965	67,296 47
Net amount in force.....	<u>\$688,320,564</u>	<u>\$6,937,507 04</u>	<u>\$24,842,720</u>	<u>\$402,860 28</u>
Perpetual risks not included above, \$4,912,585.00; premiums on same, \$104,798.46.				

## 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>
Virginia.....	\$50,000 00	\$62,701 75
Georgia.....	10,000 00	118,540 53
New Mexico.....	10,000 00	13,625 65

## BUSINESS IN MAINE.

	<i>Fire.</i>	<i>Marine.</i>
Risks written.....	\$4,172,456 00	\$972,297 00
Premiums received.....	47,024 80	457 01
Losses paid.....	27,414 75	-
Losses incurred.....	26,754 88	-

HAMBURG BREMEN FIRE INSURANCE COMPANY,  
HAMBURG, GERMANY.

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

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

Statutory Deposit, \$200,000.

## INCOME.

Gross premiums (Fire).....	\$2,034,372 66	
Deduct reinsurance and return premiums.....	643,523 84	
Net premiums.....		\$1,390,848 82
Interest on collateral loans.....	\$463 05	
Interest on bonds.....	69,477 52	
Interest on deposits.....	557 57	70,498 14
Received from home office.....		1,752 78
Agents' balances previously charged off.....		90 53
Increase in book value of ledger assets.....		1,872 50
Total income.....		<u>\$1,465,062 77</u>
Ledger assets Dec. 31, 1909.....		1,941,259 91
Total.....		<u>\$3,406,322 68</u>

## DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$943,498 01	
Deduct salvage, reinsurance and discount.....	200,803 41	
Net amount paid for losses.....		\$742,694 60
Adjustment and settlement of losses.....		25,651 92
Commissions or brokerage.....		228,094 85
Miscellaneous expenses of local agencies.....		2,948 03
Salaries and expenses of special and general agents.....		97,660 60
Salaries, fees and other charges of officers and employes.....		68,180 86
Rents.....		17,188 13
Advertising, printing and stationery.....		14,249 97
Postage, telegrams, telephone and express.....		14,348 19
Legal expenses.....		761 04
Furniture and fixtures.....		4,840 53
Maps, including corrections.....		5,071 80
Underwriters' boards and tariff associations.....		10,232 01
Fire department, patrol and salvage corps expenses.....		17,841 22
Inspections and surveys.....		12,078 85
State taxes on premiums.....		25,677 11
Insurance department licenses and fees.....		3,877 59
All other licenses, fees and taxes.....		12,955 07
Miscellaneous expenditures.....		941 92
Remitted to home office.....		113,172 25
Agents' balances charged off.....		424 48
Loss on sale or maturity of ledger assets.....		3 01
Decrease in book value of ledger assets.....		12,758 25
Total disbursements.....		\$1,481,647 28
Balance.....		\$1,974,675 40

## LEDGER ASSETS.

Book value of bonds, excluding interest.....	\$1,725,641 22
Cash in office and in bank.....	46,166 14
Agents' balances.....	202,868 04
Total ledger assets.....	\$1,974,675 40

## NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$23,646 05
Gross assets.....	\$1,998,321 45

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$3,021 11	
Book value of bonds over market value.....	10,161 22	\$13,182 33
Total admitted assets.....		\$1,985,139 12

## LIABILITIES.

Losses in process of adjustment or in suspense.....	\$124,745 00
Losses resisted.....	40,550 00
Total claims for losses.....	\$165,295 00
Deduct reinsurance.....	32,695 00
Net amount of unpaid losses.....	\$132,600 00
Unearned premiums on outstanding risks.....	1,154,792 98
Salaries and other miscellaneous expenses due or accrued.....	2,500 00

State, county and municipal taxes due or accrued.....	\$27,500 00
Commissions and other charges due agents and brokers.....	4,803 84
Statutory deposit.....	\$200,000 00
Surplus over all liabilities .....	463,442 80
Surplus to policy holders.....	663,442 80
Total liabilities.....	\$1,985,139 12

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1909.....	\$237,160,745	\$2,840,069 92
Written during the year .....	165,751,428	2,084,872 66
Total .....	\$402,912,173	\$4,874,442 58
Expired and terminated.....	182,953,161	2,004,906 45
In force at end of the year .....	\$239,959,012	\$2,869,536 13
Deduct amount reinsured .....	49,090,143	621,403 35
Net amount in force .....	\$190,868,869	\$2,248,132 78

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	\$26,097 64
Virginia.....	31,000	70,981 82

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$2,497,584 00
Premiums received.....	43,303 00
Losses paid.....	20,224 47
Losses incurred.....	22,179 47

LIVERPOOL AND LONDON AND GLOBE INSURANCE  
COMPANY,

LIVERPOOL, ENGLAND.

INCORPORATED IN 1836. COMMENCED BUSINESS IN UNITED STATES IN 1848.

HENRY W. EATON, *Manager*, New York, N. Y.

Statutory Deposit, \$200,000.

## INCOME.

Gross premiums (Fire).....	\$13,978,837 29	
Deduct reinsurance and return premiums.....	5,977,693 35	
Net premiums.....		\$8,001,143 94
Deposit premiums on perpetual risks.....		525 95
Interest on mortgage loans.....	\$166,127 50	
Interest on collateral loans.....	6 00	
Interest on bonds and dividends on stocks.....	221,692 77	
Interest on deposits.....	26,806 81	
Rents—including company's own occupancy.....	127,908 87	542,541 95
Premiums on life policies.....		322 52
Profit on sale or maturity of ledger assets.....		8,042 74
increase in book value of ledger assets.....		441 10
Total income.....		\$8,553,018 20
Ledger assets Dec. 31, 1909.....		13,856,539 45
Total.....		\$22,409,557 65

## DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$5,818,454 65	
Deduct salvage and reinsurance.....	1,964,985 74	
Net amount paid for losses.....		\$3,853,468 91
Adjustment and settlement of losses.....		111,688 92
Commissions or brokerage.....		1,626,936 99
Salaries and expenses of special and general agents.....		177,532 41
Salaries, fees and other charges of officers and employes.....		290,132 98
Rents—including company's own occupancy.....		52,025 51
Advertising, printing and stationery.....		71,269 64
Postage, telegrams, telephone and express.....		37,371 27
Legal expenses.....		1,968 54
Furniture and fixtures.....		4,259 01
Maps, including corrections.....		13,029 84
Underwriters' boards and tariff associations.....		86,040 56
Fire department, patrol and salvage corps expenses.....		6,558 69
Inspections and surveys.....		28,609 27
Repairs and expenses on real estate.....		47,342 74
Taxes on real estate.....		27,032 61



LIVERPOOL AND LONDON AND GLOBE INSURANCE CO. 329

State taxes on premiums.....	\$120,280 27
Insurance department licenses and fees.....	25,006 74
All other licenses, fees and taxes.....	95,771 53
Attorneys fees advanced.....	285 50
Traveling expenses.....	9,534 73
Expenses of life policies.....	11,933 06
Miscellaneous expenditures.....	31,838 24
Remitted to home office.....	1,722,372 99
Deposit premiums returned.....	6,721 97
Agents' balances charged off.....	3,429 40
Loss on sale or maturity of ledger assets.....	62,530 00
Decrease in book value of ledger assets.....	12,907 01
Total disbursements.....	<u>\$8,538,379 33</u>
Balance.....	\$13,871,178 32

LEDGER ASSETS.

Book value of real estate.....	\$1,454,558 30
Mortgage loans on real estate.....	3,575,392 19
Loans secured by collateral.....	103 00
Book value of bonds and stocks, excluding interest.....	5,693,437 97
Cash in office and in bank.....	1,370,005 58
Agents' balances.....	1,777,684 28
Total ledger assets.....	<u>\$13,871,178 32</u>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$43,876 79	
Interest accrued on bonds.....	49,611 25	
Interest accrued on other assets.....	188 20	
Rents accrued on company's property.....	10,000 00	\$103,676 24
Market value of real estate over book value.....		61,847 82
Gross assets.....		<u>\$14,036,702 38</u>

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$43,455 88	
Book value of bonds and stocks over market value.....	247,837 97	\$291,293 85
Total admitted assets.....		<u>\$13,745,408 53</u>

LIABILITIES.

Losses adjusted and unpaid.....	\$25,575 70	
Losses in process of adjustment, or in suspense.....	1,464,309 90	
Losses resisted.....	99,969 00	
Total claims for losses.....	<u>\$1,589,854 60</u>	
Deduct reinsurance.....	792,031 63	
Net amount of unpaid losses.....		\$797,822 97
Unearned premiums on outstanding risks.....		7,147,790 43
Reclaimable on perpetual fire policies.....		197,886 74
Net premium reserve on life policies.....		9,195 89
Salaries and other miscellaneous expenses due or accrued.....		7,828 35
State, county and municipal taxes due or accrued.....		168,339 91
Due for return premiums and reinsurance.....		246,569 67
Reserve for contingencies.....		14,000 00
Statutory deposit.....	\$200,000 00	
Surplus over all liabilities.....	<u>4,955,974 57</u>	
Surplus to policy holders.....		<u>5,155,974 57</u>
Total liabilities.....		<u>\$13,745,408 53</u>

## LONDON ASSURANCE CORPORATION.

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1909 .....	\$1,727,196,110	\$18,159,359 89
Written during the year .....	1,378,568,006	13,978,887 29
<b>Total</b> .....	<b>\$3,105,764,116</b>	<b>\$32,138,196 68</b>
Expired and terminated .....	1,902,433,239	13,439,562 21
In force at end of the year .....	\$1,808,330,877	\$18,698,634 47
Deduct amount reinsured .....	511,700,641	4,802,992 33
<b>Net amount in force</b> .....	<b>\$1,291,630,236</b>	<b>\$13,895,642 14</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>
Virginia .....	\$50,000	\$146,591 00
Georgia .....	10,000	291,182 19
New Mexico .....	10,000	18,055 68

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written .....	\$9,254,275 00
Premiums received .....	107,226 61
Losses paid .....	34,705 41
Losses incurred .....	37,025 41

## 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 .....	\$2,674,890 51	\$1,181,284 80	
Deduct reinsurance and return premiums .....	651,982 28	598,151 79	
<b>Net premiums</b> .....	<b>\$2,022,908 23</b>	<b>\$583,133 01</b>	<b>\$2,561,091 24</b>
Interest on bonds .....		\$116,264 18	
Interest on deposits .....		3,710 18	
Interest from all other sources .....		309 05	120,283 41
Received from home office .....			213,820 08
Profit on foreign exchange .....			45 45
Agents' balances previously charged off .....			22 74
<b>Total income</b> .....			<b>\$2,895,262 92</b>
Ledger assets Dec. 31, 1909 .....			3,410,489 30
<b>Total</b> .....			<b>\$6,305,752 22</b>

## DISBURSEMENTS.

	<i>Fire.</i>	<i>Marine.</i>	
Gross amount paid for losses.....	\$1,004,522 95	\$887,702 68	
Deduct salvage, reinsurance and discount.....	87,089 29	573,564 51	
Net amount paid for losses.....	\$917,433 66	\$314,138 17	\$1,231,571 83
Adjustment and settlement of losses.....			30,158 54
Commissions or brokerage.....			582,599 41
Salaries and expenses of special and general agents.....			60,142 32
Salaries, fees and other charges of officers and employes.....			134,833 05
Rents.....			22,367 71
Advertising, printing and stationery.....			20,317 32
Postage, telegrams, telephone and express.....			18,780 43
Legal expenses.....			707 67
Furniture and fixtures.....			1,110 92
Maps, including corrections.....			5,516 93
Underwriters' boards and tariff associations.....			24,301 55
Fire department, patrol and salvage corps expenses.....			19,178 24
Inspections and surveys.....			10,257 41
State taxes on premiums.....			42,533 86
Insurance department licenses and fees.....			10,822 40
All other licenses, fees and taxes.....			13,128 38
Traveling expenses.....			3,225 23
Miscellaneous expenditures.....			8,103 82
Remitted to home office.....			385,412 09
Agents' balances charged off.....			558 94
Total disbursements.....			\$2,575,628 65
Balance.....			\$3,730,123 57

## LEDGER ASSETS.

Book value of bonds, excluding interest.....	\$3,110,959 46
Cash in office and in bank.....	176,768 38
Agents' balances.....	442,395 73
Total ledger assets.....	\$3,730,123 57

## NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$37,430 41
Due for reinsurance on losses paid.....	8,626 11
Gross assets.....	\$3,776,180 09

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$14,552 47	
Book value of bonds over market value.....	95,814 46	\$110,366 93
Total admitted assets.....		\$3,665,813 16

## LIABILITIES.

Losses adjusted and unpaid....	\$22,981 14
Losses in process of adjustment, or in suspense.....	291,771 00
Losses resisted.....	16,080 00
Total claims for losses.....	\$330,832 14
Deduct reinsurance.....	31,064 00
Net amount of unpaid losses.....	\$299,768 14
Unearned premiums on outstanding risks.....	2,049,888 05

Salaries and other miscellaneous expenses due or accrued.....	\$8,452 90
State, county and municipal taxes due or accrued.....	48,394 60
Commissions and other charges due agents and brokers.....	11,496 10
Due for return premiums and reinsurance.....	52,737 69
Statutory deposit.....	\$200,000 00
Surplus over all liabilities.....	995,075 68
Surplus to policy holders.....	1,195,075 68
Total liabilities.....	\$3,665,813 16

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1909.....	\$837,284,230	\$3,796,681 45	\$17,943,073	\$188,995 53
Written during the year.....	230,288,447	2,674,890 51	293,844,817	1,131,284 80
Total.....	\$567,572,677	\$6,471,571 96	\$311,787,890	\$1,320,280 33
Expired and terminated.....	210,549,320	2,541,091 28	258,834,708	905,428 54
In force at end of the year.....	\$357,023,357	\$3,930,480 68	\$52,953,182	\$414,351 79
Deduct amount reinsured.....	33,930,795	386,991 13	8,882,144	56,001 87
Net amount in force.....	\$323,092,562	\$3,543,489 55	\$44,071,038	\$358,349 92

## SPECIAL DEPOSITS.

Deposited in various states and countries for the exclusive protection of policy holders of such states or countries respectively, viz:		
	<i>Deposits.</i>	<i>Liabilities.</i>
Georgia.....	\$10,000	\$14,320 53
New Mexico.....	10,000	6,445 57
Virginia.....	50,000	31,403 85

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$2,029,823 00
Premiums received.....	29,842 34
Losses paid.....	10,865 62
Losses incurred.....	13,048 62

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).....	\$3,886,849 34	
Deduct reinsurance and return premiums.....	1,360,264 53	
Net premiums.....		\$2,476,584 81
Interest on bonds and dividends on stocks.....	\$106,418 44	
Interest on deposits.....	19,357 32	
Interest from all other sources.....	114 17	
Rents—including company's own occupancy.....	21,285 33	147,175 26
Received from home office.....		309,238 27
Total income.....		\$2,932,993 34
Ledger assets Dec. 31, 1909.....		3,852,429 77
Total.....		\$6,785,423 11

## DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$1,378,017 36	
Deduct salvage, reinsurance and discount.....	308,588 47	
Net amount paid for losses.....		\$1,069,428 89
Adjustment and settlement of losses.....	43,068 54	
Commissions or brokerage.....	421,064 66	
Miscellaneous expenses of local agencies.....	12,764 99	
Salaries and expenses of special and general agents.....	103,073 05	
Salaries, fees and other charges of officers and employes.....	128,659 73	
Rents—including company's own occupancy.....	23,146 86	
Advertising, printing and stationery.....	26,375 10	
Postage, telegrams, telephone and express.....	21,008 67	
Legal expenses.....	1,082 98	
Furniture and fixtures.....	811 05	
Maps, including corrections.....	8,719 74	
Underwriters' boards and tariff associations.....	35,713 07	
Fire department, patrol and salvage corps expenses.....	26,789 08	
Inspections and surveys.....	11,558 36	

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Repairs and expenses on real estate.....	\$9,580 24
Taxes on real estate .....	5,713 17
State taxes on premiums.....	42,375 16
Insurance department licenses and fees.....	14,473 65
All other licenses, fees and taxes.....	15,636 95
Miscellaneous expenditures.....	9,019 08
Remitted to home office.....	633,354 05
Loss on sale or maturity of ledger assets.....	3,535 72
Total disbursements .....	<u>\$2,666,922 79</u>
Balance .....	\$4,118,500 32

LEDGER ASSETS.

Book value of real estate.....	\$300,000 00
Book value of bonds and stocks, excluding interest .....	2,657,965 80
Cash in office and in bank.....	681,631 95
Agents' balances.....	473,097 30
Bills receivable taken for fire risks.....	913 36
Cash in hands of United States trustees.....	3,807 96
Suspense account.....	694 90
Due for reinsurance.....	389 05
Total ledger assets .....	<u>\$4,118,500 32</u>

NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	\$38,710 41	
Interest due on other assets.....	103 95	
Rents due on company's property .....	534 06	\$39,343 42
Market value of real estate over book value.....		50,000 00
Commissions on unpaid reinsurance.....		13,795 19
Gross assets .....		<u>\$4,221,643 93</u>

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last .....	\$8,763 16	
Bills receivable, past due, taken for fire risks. ....	544 11	
Suspense account.....	694 90	
Book value of bonds and stocks over market value .....	109,270 80	
Due from other companies.....	334 39	\$119,607 36
Total admitted assets .....		<u>\$4,102,036 57</u>

LIABILITIES.

Losses adjusted and unpaid.....	\$42,033 65	
Losses in process of adjustment, or in suspense.....	190,453 42	
Losses resisted.....	22,226 39	
Total claims for losses .....	<u>\$254,713 46</u>	
Deduct reinsurance.....	55,830 95	
Net amount of unpaid losses.....		\$198,882 51
Unearned premiums on outstanding risks.....		2,365,206 47
Interest overpaid on bank balances.....		375 00
Salaries and other miscellaneous expenses due or accrued.....		3,551 85
Federal, state, county and municipal taxes due or accrued.....		49,966 52
Due for return premiums and reinsurance.....		45,934 02
Statutory deposit.....	\$200,000 00	
Surplus over all liabilities.....	1,238,120 20	
Surplus to policy holders.....		<u>1,438,120 20</u>
Total liabilities .....		<u>\$4,102,036 57</u>

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1909.....	\$507,905.102	\$5,101,965 41
Written during the year.....	416,040.161	3,836,849 34
<b>Total.....</b>	<b>\$923,945,263</b>	<b>\$8,938,814 75</b>
Expired and terminated.....	365,878.372	3,494,953 53
In force at end of the year.....	\$558,071.891	\$5,443,861 22
Deduct amount reinsured.....	85,946.878	903,382 74
<b>Net amount in force.....</b>	<b>\$472,125.013</b>	<b>\$4,540,478 48</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>
Virginia.....	\$50,000	\$29,924 17
Georgia.....	10,000	36,380 34
New Mexico.....	10,000	9,077 81

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$2,158,604 00
Premiums received.....	33,881 58
Losses paid.....	25,489 96
Losses incurred.....	28,748 96

MANNHEIM INSURANCE COMPANY,

MANNHEIM, GERMANY.

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

F. HERRMANN & CO., *Managers*, New York, N. Y.

Statutory Deposit, \$200,000.

INCOME.

Gross premiums (Marine).....	\$2,050,394 25	
Deduct reinsurance and return premiums.....	824,387 46	
<b>Net premiums.....</b>		<b>\$1,226,006 79</b>
Interest on bonds.....	\$15,896 67	
Interest on deposits.....	1,848 24	
Interest from all other sources.....	300 00	18,044 91
Received from home office.....		119,590 13
<b>Total income.....</b>		<b>\$1,363,641 83</b>
Ledger assets Dec. 31, 1909.....		789,884 33
<b>Total.....</b>		<b>\$2,103,476 16</b>

## DISBURSEMENTS.

Gross amount paid for losses (Marine).....	\$1,288,133 41
Deduct salvage and reinsurance.....	526,087 17
Net amount paid for losses .....	\$762,046 24
Commissions or brokerage.....	254,514 01
Miscellaneous expenses of local agencies .....	17,325 73
Expenses of special and general agents .....	7,991 08
Salaries, fees and other charges of officers and employes .....	36,801 97
Rents.....	2,736 00
Advertising, printing and stationery .....	10,014 91
Postage, telegrams, telephone and express .....	2,787 92
Legal expenses.....	2,308 52
Furniture and fixtures.....	555 72
Underwriters' boards and tariff associations .....	2,986 70
Inspections and surveys .....	2,299 91
State taxes on premiums.....	27,190 69
Insurance department licenses and fees .....	5,559 98
Remitted to home office .....	219,827 29
Investment expenses .....	62 50
Agents' balances charged off .....	39 07
Total disbursements .....	\$1,354,542 24
Balance .....	\$748,933 92

## LEDGER ASSETS.

Book value of bonds, excluding interest .....	\$534,592 64
Cash in office and in bank.....	12,746 86
Agents' balances.....	186,983 59
Bills receivable taken for marine and inland risks .....	4,610 83
Cash deposit with Manitoba .....	10,000 00
Total ledger assets .....	\$748,933 92

## NON-LEDGER ASSETS.

Interest accrued on bonds .....	\$4,908 30
Interest accrued on other assets .....	75 00
Gross assets .....	\$4,983 30
	\$753,917 22

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last .....	\$7,078 52
Book value of bonds over market value .....	45,092 64
Total admitted assets .....	\$52,171 16
	\$701,746 06

## LIABILITIES.

Losses in process of adjustment, or in suspense .....	\$171,263 43
Losses resisted.....	19,011 21
Total claims for losses .....	\$190,274 64
Deduct reinsurance.....	77,499 94
Net amount of unpaid losses.....	\$112,774 70
Unearned premiums on outstanding risks .....	297,847 14
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.....	66,124 22
Surplus to policy holders .....	266,124 22
Total liabilities.....	\$701,746 06



RISKS AND PREMIUMS.

	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1909 .....	\$34,025,068	\$637,408 67
Written during the year .....	392,767,976	2,050,394 25
Total .....	<u>\$426,793,044</u>	<u>\$2,787,802 92</u>
Expired and terminated .....	380,779,222	1,932,119 92
In force at end of the year .....	\$46,013,822	\$805,633 00
Deduct amount reinsured .....	10,974,535	231,527 68
Net amount in force .....	<u>\$35,039,287</u>	<u>\$574,155 32</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 .....	\$10,000	\$2,498 00

BUSINESS IN MAINE.

	<i>Marine.</i>
Risks written .....	\$789,158 00
Premiums received .....	12,306 25
Losses paid .....	5,822 14
Losses incurred .....	6,494 21

NORTH BRITISH AND MERCANTILE INSURANCE  
COMPANY,

LONDON, ENGLAND.

INCORPORATED IN 1809. COMMENCED BUSINESS IN UNITED STATES IN 1866.

E. G. RICHARDS, *Manager*, New York, N. Y.

Statutory Deposit, \$200,000.

INCOME.

Gross premiums (Fire) .....	\$6,719,670 27
Deduct reinsurance and return premiums .....	1,926,008 70
Net premiums .....	<u>\$4,793,661 57</u>
Deposit premiums on perpetual risks .....	1,015 00
Interest on bonds and dividends on stocks .....	\$294,566 12
Interest on deposits .....	3,045 03
Interest from all other sources .....	193 09
Total .....	<u>297,804 24</u>
Sale of rights and refund of overpayment bond purchase .....	42 13
Agents' balances previously charged off .....	35 35
Total income .....	<u>\$5,092,558 29</u>
Ledger assets Dec. 31, 1909 .....	8,555,210 65
Total .....	<u>\$13,647,768 94</u>

## DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$2,532,626 70
Deduct salvage and reinsurance.....	294,673 46
Net amount paid for losses .....	\$2,237,953 24
Adjustment and settlement of losses .....	35,911 82
Commissions or brokerage .....	992,571 71
Miscellaneous expenses of local agencies.....	24,729 66
Salaries and expenses of special and general agents.....	175,915 59
Salaries, fees and other charges of officers and employes.....	257,912 11
Rents.....	26,042 38
Advertising, printing and stationery.....	50,312 59
Postage, telegrams, telephone and express.....	35,955 18
Legal expenses.....	3,098 98
Furniture and fixtures.....	9,847 98
Maps, including corrections.....	13,823 62
Underwriters' boards and tariff associations.....	54,559 42
Fire department, patrol and salvage corps expenses .....	49,068 53
Inspections and surveys.....	25,127 16
State taxes on premiums.....	85,724 95
Insurance department licenses and fees.....	14,056 16
All other licenses, fees and taxes.....	19,709 54
Remitted to home office.....	699,194 92
Deposit premiums returned.....	1,444 20
Agents' balances charged off.....	437 28
Loss on sale or maturity of ledger assets.....	62 50
Decrease in book value of ledger assets.....	25 00
Total disbursements.....	\$4,813,464 52
Balance.....	\$8,834,304 42

## LEDGER ASSETS.

Book value of bonds and stocks, excluding interest.....	\$7,917,929 42
Cash in office and in bank.....	100,978 87
Agents' balances.....	812,458 28
Bills receivable taken for fire risks.....	356 85
Deposits with underwriters' organizations.....	2,581 00
Total ledger assets.....	\$8,834,304 42

## NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$84,345 72
Gross assets.....	\$8,918,650 14

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1 last.....	\$14,466 96
Bills receivable, past due, taken for fire risks.....	356 85
Book value of bonds and stocks over market value.....	589,763 42
Total admitted assets.....	\$3,314,062 91

## LIABILITIES.

Losses adjusted and unpaid.....	\$79,011 11
Losses in process of adjustment, or in suspense .....	334,651 37
Losses resisted.....	65,965 50
Total claims for losses.....	\$479,627 98
Deduct reinsurance.....	58,296 99
Net amount of unpaid losses.....	\$421,330 99
Unearned premiums on outstanding risks.....	4,144,436 14
Reclaimable on perpetual fire policies.....	33,810 34

NORTH BRITISH AND MERCANTILE INSURANCE CO. 339

Salaries and other miscellaneous expenses due or accrued.....	\$14,000 00
State, county and municipal taxes due or accrued.....	75,000 00
Statutory deposit.....	\$200,000 00
Surplus over all liabilities.....	3,425,485 44
Surplus to policy holders.....	3,625,485 44
Total liabilities.....	\$8,314,062 91

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1909.....	\$972,006,089	\$8,918,123 30
Written during the year.....	786,996,986	6,719,670 27
Total.....	\$1,759,003,075	\$15,637,793 57
Expired and terminated.....	748,593,880	6,563,997 23
In force at end of the year.....	\$1,010,409,195	\$9,073,796 34
Deduct amount reinsured.....	139,268,953	975,109 93
Net amount in force.....	\$871,140,242	\$8,098,686 41

Perpetual risks not included above \$1,201,595; premiums on same, \$35,589.83.

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Virginia.....	\$66,000	\$46,585 87
Georgia.....	10,000	50,884 54
New Mexico.....	10,000	12,863 87

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$4,343,711 00
Premiums received.....	61,973 40
Losses paid.....	32,312 84
Losses incurred.....	31,769 84

## NORTHERN ASSURANCE COMPANY, LTD.,

LONDON, ENGLAND.

INCORPORATED IN 1886. COMMENCED BUSINESS IN UNITED STATES IN 1876.

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

## Statutory Deposit, \$200,000.

## INCOME.

Gross premiums (Fire).....	\$4,613,328 61	
Deduct reinsurance and return premiums.....	1,511,342 12	
Net premiums.....		\$3,101,986 49
Interest on bonds and dividends on stocks.....	\$163,636 89	
Interest on deposits.....	3,977 92	
Rents—including company's own occupancy.....	9,000 00	176,614 81
Received from home office.....		331,005 75
Agents' balances previously charged off.....		85 84
Profit on sale or maturity of ledger assets.....		2,000 00
Total income.....		\$3,611,691 89
Ledger assets Dec. 31, 1909.....		4,976,801 67
Total.....		\$8,588,493 56

## DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$1,777,848 01	
Deduct salvage, reinsurance and discount.....	397,802 24	
Net amount paid for losses.....		\$1,379,540 77
Adjustment and settlement of losses.....		34,591 58
Commissions or brokerage.....		511,380 86
Salaries and expenses of special and general agents.....		115,325 08
Salaries, fees and other charges of officers and employes.....		217,684 89
Rents—including company's own occupancy.....		21,985 20
Advertising, printing and stationery.....		29,761 23
Postage, telegrams, telephone and express.....		24,713 56
Legal expenses.....		1,325 16
Furniture and fixtures.....		2,375 55
Maps, including corrections.....		7,481 13
Underwriters' boards and tariff associations.....		44,430 20
Fire department, patrol and salvage corps expenses.....		28,805 96
Inspections and surveys.....		20,165 18
Taxes on real estate.....		3,076 32
State taxes on premiums.....		58,691 42

Insurance department licenses and fees .....	\$16,317 33
All other licenses, fees and taxes .....	18,643 73
Collection and exchange .....	3,648 30
Traveling expenses .....	4,925 65
Miscellaneous expenditures .....	8,918 09
Remitted to home office .....	721,609 82
Agents' balances charged off .....	85 68
Loss on sale or maturity of ledger assets .....	420 00
<b>Total disbursements .....</b>	<b>\$3,275,802 14</b>
<b>Balance .....</b>	<b>\$5,312,691 42</b>

## LEDGER ASSETS.

Book value of real estate .....	\$115,000 00
Book value of bonds and stocks, excluding interest .....	4,410,886 91
Cash in office and in bank .....	250,814 02
Agents' balances .....	525,297 37
Bills receivable taken for fire risks .....	10,743 12
<b>Total ledger assets .....</b>	<b>\$5,312,691 42</b>

## NON-LEDGER ASSETS.

Interest due and accrued on bonds .....	\$48,361 13
Market value of real estate over book value .....	60,000 00
Due for reinsurance on losses paid .....	2,992 81
<b>Gross assets .....</b>	<b>\$5,419,045 36</b>

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last .....	\$17,493 27
Bills receivable, past due, taken for fire risks .....	10,743 12
Book value of bonds and stocks over market value .....	193,711 91
<b>Total admitted assets .....</b>	<b>\$221,948 30</b>
<b>Total admitted assets .....</b>	<b>\$5,197,097 06</b>

## LIABILITIES.

Losses adjusted and unpaid .....	\$34,599 32
Losses in process of adjustment, or in suspense .....	309,115 78
Losses resisted .....	65,685 34
<b>Total claims for losses .....</b>	<b>\$409,400 44</b>
Deduct reinsurance .....	60,873 28
<b>Net amount of unpaid losses .....</b>	<b>\$348,527 16</b>
Unearned premiums on outstanding risks .....	2,824,993 76
Salaries and other miscellaneous expenses due or accrued .....	47,691 26
State, county and municipal taxes due or accrued .....	75,158 03
Due for reinsurance .....	62,797 16
Statutory deposit .....	\$200,000 00
Surplus over all liabilities .....	1,637,929 69
<b>Surplus to policy holders .....</b>	<b>1,837,929 69</b>
<b>Total liabilities .....</b>	<b>\$5,197,097 06</b>

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1909 .....	\$554,654,496	\$3,018,867 70
Written during the year .....	426,550,173	4,613,328 61
<b>Total .....</b>	<b>\$981,204,669</b>	<b>\$10,632,196 31</b>
Expired and terminated .....	402,633,451	4,444,596 82
In force at end of the year .....	\$578,521,218	\$6,187,599 49
Deduct amount reinsured .....	67,894,293	750,604 47
<b>Net amount in force .....</b>	<b>\$510,626,925</b>	<b>\$5,436,995 02</b>

## SPECIAL DEPOSITE.

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	\$52,585 31
Georgia.....	10,000	47,890 16
New Mexico.....	10,000	16,942 64

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,839,829 00
Premiums received.....	27,319 12
Losses paid.....	13,916 53
Losses incurred.....	17,697 28

NORWICH UNION FIRE INSURANCE SOCIETY,  
LIMITED,

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).....	\$2,498,642 88	
Deduct reinsurance and return premiums.....	736,456 63	
Net premiums.....		\$1,762,186 25
Interest on mortgage loans.....	\$1,750 00	
Interest on bonds and dividends on stocks.....	85,339 42	
Interest on deposits.....	1,786 34	
Interest from all other sources.....	104 48	88,980 24
Received from home office.....		9,680 00
Total income.....		\$1,860,846 49
Ledger assets Dec. 31, 1909.....		2,523,082 69
Total.....		\$4,383,879 18

## DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$1,107,332 82	
Deduct salvage and reinsurance.....	218,915 84	
Net amount paid for losses.....		\$888,416 98
Adjustment and settlement of losses.....		16,069 39
Commissions or brokerage.....		320,707 21

Miscellaneous expenses of local agencies.....	\$174 58
Salaries and expenses of special and general agents .....	90,065 50
Salaries, fees and other charges of officers and employes.....	127,715 76
Rents.....	16,536 88
Advertising, printing and stationery.....	18,691 96
Postage, telegrams, telephone and express.....	17,833 29
Legal expenses.....	1,364 11
Furniture and fixtures.....	709 74
Maps, including corrections.....	5,181 43
Underwriters' boards and tariff associations.....	25,528 94
Fire department, patrol and salvage corps expenses.....	17,709 71
Inspections and surveys.....	6,203 00
State taxes on premiums.....	35,213 96
Insurance department licenses and fees.....	14,438 08
All other licenses, fees and taxes.....	7,948 05
Remitted to home office.....	110,244 09
Miscellaneous expenditures.....	8,947 04
Agents' balances charged off.....	84 27
<b>Total disbursements.....</b>	<b>\$1,729,188 97</b>
<b>Balance.....</b>	<b>\$2,654,695 21</b>

LEDGER ASSETS.

Mortgage loans on real estate.....	\$95,000 00
Book value of bonds and stocks, excluding interest.....	2,044,546 54
Cash in office and in bank.....	292,513 96
Agents' balances.....	280,893 24
Balances in hands of special agents..	1,741 47
<b>Total ledger assets.....</b>	<b>\$2,654,695 21</b>

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$145 83
Interest accrued on bonds.....	20,971 24
<b>Market value of bonds and stocks over book value.....</b>	<b>11,829 46</b>
Due for reinsurance on losses paid.....	1,173 80
<b>Gross assets.....</b>	<b>\$2,688,815 54</b>

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$4,608 19
<b>Total admitted assets.....</b>	<b>\$2,684,207 35</b>

LIABILITIES.

Losses adjusted and unpaid.....	\$75,074 92
Losses in process of adjustment, or in suspense.....	100,724 00
Losses resisted.....	22,365 00
<b>Total claims for losses.....</b>	<b>\$198,163 92</b>
Deduct reinsurance.....	39,544 76
<b>Net amount of unpaid losses.....</b>	<b>\$158,619 16</b>
Unearned premiums on outstanding risks.....	1,565,760 66
Salaries and other miscellaneous expenses due or accrued.....	1,050 68
State, county and municipal taxes due or accrued.....	35,000 00
Commissions and other charges due agents and brokers.....	6,165 31
Due for return premiums and reinsurance.....	26,720 87
Statutory deposit.....	\$200,000 00
Surplus over all liabilities.....	690,890 67
<b>Surplus to policy holders.....</b>	<b>890,890 67</b>
<b>Total liabilities.....</b>	<b>\$2,684,207 35</b>

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1909.....	\$346,352,423	\$3,594,365 30
Written during the year.....	244,394,217	2,498,642 88
Total.....	\$590,746,640	\$6,093,008 18
Expired and terminated.....	232,857,857	2,410,840 40
In force at end of the year.....	\$357,888,783	\$3,682,187 78
Deduct amount reinsured.....	59,425,656	609,593 83
Net amount in force.....	\$298,463,127	\$3,072,573 95

## 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	\$30,151 89
Virginia.....	33,000	33,005 20
New Mexico.....	10,000	12,716 11

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,415,874 00
Premiums received.....	21,890 02
Losses paid.....	8,093 59
Losses incurred.....	8,877 82

## PALATINE INSURANCE COMPANY, LIMITED,

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).....	\$2,491,991 16	
Deduct reinsurance and return premiums.....	789,089 85	
Net premiums.....		\$1,702,901 31
Interest on bonds and dividends on stocks.....	\$118,888 35	
Interest on deposits.....	2,016 59	120,904 94
Received from home office.....		198,505 80
Profit on sale or maturity of ledger assets.....		3,116 43
Total income.....		\$2,020,428 48
Ledger assets Dec. 31, 1909.....		3,227,247 10
Total.....		\$5,247,675 58



## DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$1,250,825 42	
Deduct salvage and reinsurance.....	236,995 40	
Net amount paid for losses.....		\$1,013,830 02
Adjustment and settlement of losses .....		19,627 03
Commissions or brokerage.....		373,066 89
Miscellaneous expenses of local agencies .....		2,380 04
Salaries and expenses of special and general agents.....		44,228 52
Salaries, fees and other charges of officers and employes.....		68,560 82
Rents.....		10,244 17
Advertising, printing and stationery.....		13,831 95
Postage, telegrams, telephone and express.....		11,960 79
Legal expenses.....		49,708 57
Furniture and fixtures.....		679 35
Maps, including corrections.....		2,726 12
Underwriters' boards and tariff associations.....		22,287 20
Fire department, patrol and salvage corps expenses.....		14,726 86
Inspections and surveys .....		5,541 65
State taxes on premiums .....		28,689 45
Insurance department licenses and fees .....		8,544 57
All other licenses, fees and taxes.....		10,620 62
Exchange .....		1,796 11
Remitted to home office .....		167,774 48
Agents' balances charged off.....		69 80
Loss on sale or maturity of ledger assets .....		52 60
Decrease in book value of ledger assets.....		5,867 30
Total disbursements .....		\$1,876,759 91
Balance .....		\$3,370,915 67

## LEDGER ASSETS.

Book value of bonds and stocks, excluding interest.....	\$2,874,752 87	
Cash in office and in bank.....	127,066 16	
Agents' balances.....	368,693 97	
Bills receivable taken for fire risks .....	402 67	
Total ledger assets.....		\$3,370,915 67

## NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$32,600 00	
Gross assets .....	\$3,403,515 67	

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1. last .....	\$6,424 67	
Book value of bonds and stocks over market value .....	54,382 87	\$60,757 54
Total admitted assets .....		\$3,342,758 13

## LIABILITIES.

Losses adjusted and unpaid.....	\$30,586 00	
Losses in process of adjustment, or in suspense .....	110,119 00	
Losses resisted.....	22,823 00	
Total claims for losses.....	\$163,528 00	
Deduct reinsurance.....	25,034 63	
Net amount of unpaid losses.....		\$138,493 37
Unearned premiums on outstanding risks .....		1,533,047 93
Salaries and other miscellaneous expenses due or accrued.....		1,950 00

State, county and municipal taxes due or accrued.....		\$28,377 92
Commissions and other charges due agents and brokers.....		41,946 15
Due for return premiums and reinsurance.....		39,561 87
Statutory deposit.....	\$200,000 00	
Surplus over all liabilities.....	1,359,380 89	
		<hr/>
Surplus to policy holders.....		1,559,380 89
Total liabilities.....		<hr/> \$3,342,758 13

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1909.....	\$273,691,364	\$3,179,843 80
Written during the year.....	219,462,343	2,491,991 16
Total.....	<hr/> \$493,153,707	<hr/> \$5,671,834 46
Expired and terminated.....	200,471,397	2,268,430 14
In force at end of the year.....	<hr/> \$292,682,310	<hr/> \$3,403,404 32
Deduct amount reinsured.....	38,951,392	458,795 91
Net amount in force.....	<hr/> \$253,730,918	<hr/> \$2,944,608 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>
Virginia.....	\$50,000	\$24,013 68
Georgia.....	10,000	59,052 00
New Mexico.....	10,000	12,785 21

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$630,410 00
Premiums received.....	8,005 37
Losses paid.....	2,019 23
Losses incurred.....	1,769 23

## PHOENIX ASSURANCE COMPANY, LIMITED,

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).....	\$3,543,892 00	
Deduct reinsurance and return premiums .....	1,047,621 69	
Net premiums.....		\$2,496,270 81
Interest on bonds and dividends on stocks.....	\$110,928 03	
Interest on deposits .....	3,163 40	
Interest from all other sources.....	6 20	114,097 63
Received from home office .....		21,769 03
Agents' balances previously charged off .....		20 00
Increase in book value of ledger assets.....		1,675 00
Total income.....		\$2,633,831 97
Ledger assets Dec. 31, 1909 .....		3,356,970 47
Total .....		\$5,990,802 44

## DISBURSEMENTS.

Gross amount paid for losses (Fire) .....	\$1,504,782 65
Deduct salvage, reinsurance and discount .....	253,325 78
Net amount paid for losses .....	\$1,251,456 87
Adjustment and settlement of losses .....	44,136 40
Commissions or brokerage.....	487,502 83
Miscellaneous expenses of local agencies .....	11,040 04
Salaries and expenses of special and general agents.....	116,808 69
Salaries, fees and other charges of officers and employes.....	137,187 85
Rents.....	22,452 21
Advertising, printing and stationery.....	25,836 71
Postage, telegrams, telephone and express.....	16,382 96
Legal expenses.....	864 44
Furniture and fixtures.....	811 44
Maps, including corrections .....	6,504 58
Underwriters' boards and tariff associations .....	24,379 83
Fire department, patrol and salvage corps expenses.....	26,168 09
Inspections and surveys .....	20,554 70
State taxes on premiums .....	44,892 89
Insurance department licenses and fees .....	9,734 66
All other licenses, fees and taxes.....	9,156 20

Exchange .....	\$2,442 43
Remitted to home office .....	27,650 95
Miscellaneous expenditures .....	8,558 61
Agents' balances charged off .....	532 06
Decrease in book value of ledger assets .....	65,087 50
Total disbursements .....	<u>\$2,360,642 94</u>
Balance .....	\$3,630,159 50

## LEDGER ASSETS.

Book value of bonds and stocks, excluding interest .....	\$3,015,584 75
Cash in office and in bank .....	165,552 80
Agents' balances .....	447,738 62
Accrued interest on bonds purchased .....	1,083 33
Philadelphia underwriters' deposit .....	200 00
Total ledger assets .....	<u>\$3,630,159 50</u>

## NON-LEDGER ASSETS.

Interest due and accrued on bonds .....	\$43,983 78
Due for reinsurance on losses paid .....	1,708 22
Gross assets .....	<u>\$3,675,851 50</u>

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last .....	\$3,516 94
Total admitted assets .....	<u>\$3,672,334 56</u>

## LIABILITIES.

Losses adjusted and unpaid .....	\$39,294 00
Losses in process of adjustment, or in suspense .....	194,623 00
Losses resisted .....	26,810 00
Total claims for losses .....	<u>\$260,727 00</u>
Deduct reinsurance .....	<u>33,291 00</u>
Net amount of unpaid losses .....	\$222,436 00
Unearned premiums on outstanding risks .....	2,028,248 64
Salaries and other miscellaneous expenses due or accrued .....	296 06
State, county and municipal taxes due or accrued .....	28,000 00
Due for reinsurance .....	45,164 89
Statutory deposit .....	\$200,000 00
Surplus over all liabilities .....	<u>1,148,188 97</u>
Surplus to policy holders .....	1,348,188 97
Total liabilities .....	<u>\$3,672,334 56</u>

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1909 .....	\$432,615,157	\$4,489,441 45
Written during the year .....	346,212,740	3,543,892 00
Total .....	<u>\$778,827,897</u>	<u>\$8,033,333 45</u>
Expired and terminated .....	314,106,595	3,332,800 46
In force at end of the year .....	\$464,721,302	\$4,700,532 99
Deduct amount reinsured .....	86,341,508	800,277 20
Net amount in force .....	<u>\$378,379,794</u>	<u>\$3,900,255 79</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	\$12,294 47
Virginia.....	20,000	35,696 58

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written .....	\$933,376 00
Premiums received .....	14,496 24
Losses paid.....	7,599 61
Losses incurred.....	8,985 61

## 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).....	\$1,636,325 94	
Deduct reinsurance and return premiums.....	592,844 40	
Net premiums.....		\$1,043,481 54
Interest on bonds.....	\$62,180 93	
Interest on deposits.....	530 55	62,711 48
Agents' balances previously charged off.....		456 29
Increase in book value of ledger assets.....		6,606 25
<b>Total income.....</b>		<b>\$1,118,255 56</b>
Ledger assets Dec. 31, 1909.....		1,814,132 86
<b>Total.....</b>		<b>\$2,927,388 42</b>

## DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$736,202 57	
Deduct salvage, reinsurance and discount.....	190,146 83	
Net amount paid for losses.....		\$546,055 74
Adjustment and settlement of losses.....		15,858 51
Commissions or brokerage.....		229,288 59
Salaries and expenses of special and general agents.....		52,974 09
Salaries, fees and other charges of officers and employes.....		53,459 41
Rents.....		5,000 00

Advertising, printing and stationery.....	\$7,778 52
Postage, telegrams, telephone and express.....	10,361 51
Legal expenses.....	207 45
Furniture and fixtures.....	164 85
Maps, including corrections.....	2,709 60
Underwriters' boards and tariff associations.....	10,981 33
Fire department, patrol and salvage corps expenses.....	9,983 44
Inspections and surveys.....	2,734 54
State taxes on premiums.....	23,651 66
Insurance department licenses and fees.....	4,672 76
All other licenses, fees and taxes.....	4,348 97
Premium on bond purchased.....	433 80
Expense of examination by Insurance Department.....	532 50
Miscellaneous expenditures.....	3,219 93
Remitted to home office.....	50,000 00
Agents' balances charged off.....	282 05
Loss on sale or maturity of ledger assets.....	625 00
Decrease in book value of ledger assets.....	38,406 79
Total disbursements.....	<u>\$1,073,581 04</u>
Balance.....	<u>\$1,853,807 38</u>

## LEDGER ASSETS.

Book value of bonds, excluding interest.....	\$1,538,111 71
Cash in office and in bank.....	71,674 48
Agents' balances.....	244,021 19
Total ledger assets.....	<u>\$1,853,807 38</u>

## NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	<u>\$14,072 67</u>
Gross assets.....	<u>\$1,867,880 05</u>

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$6,041 34	
Book value of bonds over market value.....	58,042 71	<u>\$64,084 05</u>
Total admitted assets.....		<u>\$1,803,796 00</u>

## LIABILITIES.

Losses adjusted and unpaid.....	\$50,460 09
Losses in process of adjustment, or in suspense.....	50,277 56
Losses resisted.....	14,876 26
Total claims for losses.....	<u>\$115,613 91</u>
Deduct reinsurance.....	<u>27,632 51</u>
Net amount of unpaid losses.....	\$87,981 40
Unearned premiums on outstanding risks.....	1,068,367 33
Salaries and other miscellaneous expenses due or accrued.....	1,710 66
State, county and municipal taxes due or accrued.....	20,000 00
Commissions and other charges due agents and brokers.....	3,675 00
Reserve for 1910 losses reported since Dec. 31.....	958 00
Statutory deposit.....	\$200,000 00
Surplus over all liabilities.....	<u>421,103 61</u>
Surplus to policy holders.....	621,103 61
Total liabilities.....	<u>\$1,803,796 00</u>

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1909 .....	\$198,206.843	\$2,296,247 37
Written during the year.....	145,043,628	1,636,325 94
<b>Total.....</b>	<b>\$343,250,471</b>	<b>\$3,932,573 31</b>
Expired and terminated.....	118,324,882	1,426,195 83
In force at end of the year.....	\$224,925,589	\$2,506,377 48
Deduct amount reinsured.....	38,159,738	479,459 96
Net amount in force.....	\$186,765,851	\$2,026,917 52

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$540,261 00
Premiums received.....	8,317 44
Losses paid.....	7,047 50
Losses incurred.....	6,065 28

## 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 .....	\$10,755,076 83	\$228,664 72	
Deduct reinsurance and return premiums.....	3,305,408 50	25,335 65	
Net premiums.....	\$7,449,668 33	\$197,329 07	\$7,647,497 40
Deposit premiums on perpetual risks.....			1 66
Interest on mortgage loans.....		\$23,867 03	
Interest on bonds and dividends on stocks.....		208,335 06	
Interest on deposits.....		7,498 73	
Interest from all other sources.....		263 82	
Rents—including company's own occupancy.....	370,896 18		610,860 82
Received from home office.....			236,115 93
• Total income.....			\$8,494,475 81
Ledger assets Dec. 31, 1909.....			11,200,507 14
Total.....			\$19,694,982 95

## DISBURSEMENTS.

	<i>Fire.</i>	<i>Marine.</i>	
Gross amount paid for losses.....	\$4,263,797 39	\$57,638 35	
Deduct salvage, reinsurance and discount.....	756,323 73	596 11	
Net amount paid for losses.....	\$3,507,473 65	\$57,042 24	\$3,564,515 90
Adjustment and settlement of losses.....			85,307 12
Commissions or brokerage.....			1,338,009 27
Miscellaneous expenses of local agencies.....			16,881 17
Salaries and expenses of special and general agents.....			242,661 91
Salaries, fees and other charges of officers and employes.....			549,469 93
Rents—including company's own occupancy.....			86,462 21
Advertising, printing and stationery.....			92,637 51
Postage, telegrams, telephone and express.....			59,193 04
Legal expenses.....			1,951 79
Furniture and fixtures.....			18,714 70
Maps, including corrections.....			12,829 34
Underwriters' boards and tariff associations.....			77,274 91
Fire department, patrol and salvage corps expenses.....			81,167 07
Inspections and surveys.....			62,999 31
Repairs and expenses on real estate.....			166,272 52
Taxes on real estate.....			51,181 83
State taxes on premiums.....			138,830 17
Insurance department licenses and fees.....			21,288 72
All other licenses, fees and taxes.....			19,846 18
Traveling expenses.....			10,848 93
Miscellaneous expenditures.....			29,623 72
Remitted to home office.....			1,465,156 79
Deposit premiums returned.....			2,673 00
Agents' balances charged off.....			951 32
Decrease in book value of ledger assets.....			87 50
Total disbursements.....			<u>\$8,196,835 86</u>
Balance.....			\$11,498,147 09

## LEDGER ASSETS.

Book value of real estate.....	\$4,174,899 61
Mortgage loans on real estate.....	403,100 00
Book value of bonds and stocks, excluding interest.....	5,225,395 43
Cash in office and in bank.....	380,864 20
Agents' balances.....	1,313,947 85
Total ledger assets.....	<u>\$11,498,147 09</u>

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$7,806 86	
Interest accrued on bonds.....	61,186 25	
Rents due on company's property.....	16,060 30	\$85,003 41
Due for reinsurance on losses paid.....		54,519 34
Gross assets.....		<u>\$11,637,669 84</u>

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$28,354 10	
Book value of bonds and stocks over market value.....	74,760 68	\$103,114 78
Total admitted assets.....		<u>\$11,534,555 06</u>



LIABILITIES.

Losses adjusted and unpaid.....	\$104,117 10	
Losses in process of adjustment, or in suspense.....	708,465 91	
Losses resisted.....	114,042 88	
<b>Total claims for losses.....</b>	<b>\$926,625 89</b>	
Deduct reinsurance.....	191,677 13	
<b>Net amount of unpaid losses.....</b>	<b>\$734,948 76</b>	
Unearned premiums on outstanding risks.....	7,380,634 29	
Reclaimable on perpetual fire policies.....	95,102 97	
Net premium reserve for life and other departments.....	90,475 00	
Salaries and other miscellaneous expenses due or accrued.....	47,231 00	
Federal, state, county and municipal taxes due or accrued.....	180,754 17	
Commissions and other charges due agents and brokers.....	18,988 95	
Due for return premiums and reinsurance.....	134,380 88	
Statutory deposit.....	\$200,000 00	
Surplus over all liabilities.....	2,652,039 04	
<b>Surplus to policy holders.....</b>	<b>2,852,039 04</b>	
<b>Total liabilities.....</b>	<b>\$11,534,556 06</b>	

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1909.....	\$1,551,458,091	\$16,435,129 08	\$553,481	\$12,074 99
Written during the year.....	1,011,350,745	10,755,076 83	39,724,374	223,664 72
<b>Total.....</b>	<b>\$2,562,808,836</b>	<b>\$27,190,205 91</b>	<b>\$40,277,855</b>	<b>\$235,739 71</b>
Expired and terminated.....	970,117,328	10,546,830 41	31,648,249	88,066 50
In force at end of the year.....	\$1,592,691,508	\$16,643,375 50	\$8,629,606	\$147,673 21
Deduct amount reinsured.....	214,295,195	2,482,793 44	27,175	345 13
<b>Net amount in force..</b>	<b>\$1,378,396,313</b>	<b>\$14,160,582 06</b>	<b>\$8,602,431</b>	<b>\$147,328 08</b>

Perpetual risks not included above, \$5,041,127; premiums on same, \$109,204.82.

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Virginia.....	\$50,000	\$111,725 70
Georgia.....	10,000	125,029 74
New Mexico.....	10,000	25,406 23

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$5,311,353 96
Premiums received.....	86,137 60
Losses paid.....	42,063 27
Losses incurred.....	45,404 92

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.

	<i>Fire.</i>	<i>Marine.</i>	
Gross premiums .....	\$2,304,272 90	\$14,450 90	
Deduct reinsurance and return premiums.....	884,940 62	3,628 23	
Net premiums .....	\$1,419,332 28	\$10,822 67	\$1,430,154 95
Interest on bonds.....		\$79,798 50	
Interest on deposits .....		430 18	80,228 68
Received from home office .....			4,702 99
Agents' balances previously charged off .....			50 00
Total income .....			\$1,515,186 62
Ledger assets Dec. 31, 1909.....			2,286,083 71
Total .....			\$3,801,220 33

DISBURSEMENTS.

	<i>Fire.</i>	<i>Marine.</i>	
Gross amount paid for losses .....	\$943,340 95	\$10,511 56	
Deduct salvage, reinsurance and discount.....	205,138 50	431 91	
Net amount paid for losses .....	\$738,152 45	\$10,079 65	\$748,232 10
Adjustment and settlement of losses .....			16,162 80
Commissions or brokerage.....			331,995 33
Miscellaneous expenses of local agencies.....			6,020 98
Salaries and expenses of special and general agents .....			65,508 65
Salaries, fees and other charges of officers and employes .....			72,450 22
Rents.....			8,070 00
Advertising, printing and stationery .....			9,499 02
Postage, telegrams, telephone and express .....			10,205 84
Legal expenses.....			1,481 09
Furniture and fixtures.....			323 20
Maps, including corrections .....			4,205 29
Underwriters' boards and tariff associations .....			13,782 57
Fire department, patrol and salvage corps expenses .....			16,601 05
Inspections and surveys.....			9,240 23
State taxes on premiums.....			26,723 67
Insurance department licenses and fees.....			9,273 63
All other licenses, fees and taxes.....			7,006 20
Remitted to home office .....			136,771 97
Miscellaneous expenditures .....			3,857 11
Agents' balances charged off.....			343 16
Total disbursements .....			\$1,497,759 01
Balance .....			\$2,303,431 32

LEDGER ASSETS.

Book value of bonds, excluding interest .....	\$1,990,996 76
Cash in office and in bank .....	57,022 84
Agents' balances .....	254,869 10
Due for reinsurance .....	572 62
Total ledger assets .....	<u>\$2,303,461 82</u>

NON-LEDGER ASSETS.

Interest accrued on bonds .....	\$23,146 87
Gross assets .....	<u>\$2,326,608 19</u>

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last .....	\$6,914 82	
Book value of bonds over market value .....	98,831 76	\$105,746 58
Total admitted assets .....		<u>\$2,220,861 61</u>

LIABILITIES.

Losses adjusted and unpaid .....	\$2,050 89
Losses in process of adjustment, or in suspense .....	162,392 00
Losses resisted .....	36,996 00
Total claims for losses .....	<u>\$201,438 89</u>
Deduct reinsurance .....	54,316 00
Net amount of unpaid losses .....	\$147,122 89
Unearned premiums on outstanding risks .....	1,260,154 49
Salaries and other miscellaneous expenses due or accrued .....	2,192 97
State, county and municipal taxes due or accrued .....	26,950 00
Commissions and other charges due agents and brokers .....	7,800 00
Reserve for contingencies .....	10,000 00
Statutory deposit .....	\$200,000 00
Surplus over all liabilities .....	<u>566,641 26</u>
Surplus to policy holders .....	766,641 26
Total liabilities .....	<u>\$2,220,861 61</u>

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1909 .....	\$279,418,100	\$2,884,511 11	-	-
Written during the year .....	219,195,503	2,304,272 90	\$10,718,682	\$14,450 90
Total .....	\$498,613,603	\$5,188,784 01	\$10,718,682	\$14,450 90
Expired and terminated .....	208,393,833	2,214,033 40	10,243,988	13,861 76
In force at end of the year .....	\$290,219,770	\$2,974,750 61	\$474,694	\$589 14
Deduct amount reinsured .....	61,429,536	588,880 69	134,251	133 08
Net amount in force .....	<u>\$228,790,234</u>	<u>\$2,385,869 92</u>	<u>\$290,443</u>	<u>\$456 06</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 .....	\$52,000	\$19,921 75
Georgia .....	10,000	25,815 37

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written .....	\$1,070,859 00
Premiums received .....	17,856 17
Losses paid .....	9,408 71
Losses incurred .....	8,408 71

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).....	\$3,490,877 50	
Deduct reinsurance and return premiums.....	1,444,765 32	
Net premiums.....		\$2,046,112 18
Interest on mortgage loans.....	\$18,998 72	
Interest on bonds and dividends on stocks.....	177,915 19	
Interest on deposits.....	2,243 62	
Interest from all other sources.....	203 10	
Rents.....	3,918 90	203,279 53
Received from home office.....		67,907 50
Agents' balances previously charged off.....		143 62
Increase in book value of ledger assets.....		4,990 09
Total income.....		\$2,322,432 92
Ledger assets Dec. 31, 1909.....		4,989,878 93
Total.....		\$7,312,311 85

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$1,428,712 34	
Deduct salvage, reinsurance and discount.....	389,877 08	
Net amount paid for losses.....		\$1,038,835 26
Adjustment and settlement of losses.....		21,055 05
Commissions or brokerage.....		447,829 89
Miscellaneous expenses of local agencies.....		10,466 73
Salaries and expenses of special and general agents.....		73,145 32
Salaries, fees and other charges of officers and employes.....		82,091 97
Rents.....		6,775 41
Advertising, printing and stationery.....		15,081 06
Postage, telegrams, telephone and express.....		16,225 70
Legal expenses.....		1,818 58
Furniture and fixtures.....		840 95
Maps, including corrections.....		6,036 28
Underwriters' boards and tariff associations.....		30,285 42

Fire department, patrol and salvage corps expenses .....	\$25,866 98	
Inspections and surveys.....	4,948 82	
Repairs and expenses on real estate.....	2,604 41	
Taxes on real estate.....	1,646 27	
State taxes on premiums.....	41,270 44	
Insurance department licenses and fees.....	10,210 47	
All other licenses, fees and taxes.....	6,946 05	
Miscellaneous expenditures.....	3,770 88	
Agents' balances charged off.....	2,950 84	
Loss on sale or maturity of ledger assets.....	2,135 70	
Total disbursements.....	<u>\$1,652,238 43</u>	
Balance .....		\$5,460,073 42

## LEDGER ASSETS.

Book value of real estate.....	\$41,926 55	
Mortgage loans on real estate.....	312,525 00	
Book value of bonds and stocks, excluding interest.....	4,606,447 18	
Cash in office and in bank.....	130,263 18	
Agents' balances.....	368,911 51	
Total ledger assets.....	<u>\$5,460,073 42</u>	

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$5,244 80	
Interest accrued on bonds.....	65,207 45	\$70,452 25
Gross assets.....		<u>\$5,530,525 67</u>

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$3,728 17	
Book value of bonds and stocks over market value.....	266,725 98	\$270,454 10
Total admitted assets.....		<u>\$5,260,071 57</u>

## LIABILITIES.

Losses adjusted and unpaid.....	\$101,585 58	
Losses in process of adjustment, or in suspense.....	185,171 00	
Losses resisted.....	20,205 00	
Total claims for losses.....	<u>\$306,961 58</u>	
Deduct reinsurance.....	77,767 04	
Net amount of unpaid losses.....		\$229,194 54
Unearned premiums on outstanding risks.....		1,897,707 26
Salaries and other miscellaneous expenses due or accrued.....		10,000 00
State, county and municipal taxes due or accrued.....		30,000 00
Statutory deposit.....	\$200,000 00	
Surplus over all liabilities.....	2,893,169 77	
Surplus to policy holders.....		<u>3,093,169 77</u>
Total liabilities.....		<u>\$5,260,071 57</u>

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1909.....	\$463,780,469	\$4,576,996 29
Written during the year.....	354,706,478	3,490,877 50
Total.....	<u>\$818,486,947</u>	<u>\$8,067,873 79</u>
Expired and terminated.....	328,633,098	3,327,556 05
In force at end of the year.....	\$489,853,849	\$4,740,317 74
Deduct amount reinsured.....	127,342,822	1,117,248 92
Net amount in force.....	<u>\$362,511,027</u>	<u>\$3,623,068 82</u>

## SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Georgia.....	\$10,000	\$85,880 08
New Mexico .....	10,000	16,660 68
Virginia.....	52,500	51,536 23

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,472,015 00
Premiums received.....	23,740 53
Losses paid.....	13,277 38
Losses incurred.....	14,073 97

## STATE ASSURANCE COMPANY, LIMITED,

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).....	\$246,041 24	
Deduct reinsurance and return premiums .....	118,542 47	
Net premiums.....		\$127,498 77
Interest on bonds and dividends on stocks .....	\$15,227 90	
Interest on deposits .....	267 12	15,495 02
Received from home office.....		5,100 57
Total income.....		\$148,094 36
Ledger assets Dec. 31, 1909.....		463,814 34
Total.....		\$611,908 70

## DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$104,456 95	
Deduct salvage, reinsurance and discount.....	37,300 31	
Net amount paid for losses .....		\$67,156 64
Adjustment and settlement of losses .....		1,067 91
Commissions or brokerage.....		26,207 58
Miscellaneous expenses of local agencies .....		737 56
Salaries and expenses of special and general agents .....		2,247 42
Salaries, fees and other charges of officers and employes .....		4,290 14
Rents.....		300 93
Advertising, printing and stationery .....		1,792 86
Postage, telegrams, telephone and express .....		1,233 79
Legal expenses.....		176 50
Maps, including corrections.....		95 38

Underwriters' boards and tariff associations .....	\$2,025 58
Fire department, patrol and salvage corps expenses.....	1,989 74
Inspections and surveys .....	68 63
State taxes on premiums .....	2,667 27
Insurance department licenses and fees.....	2,072 50
All other licenses, fees and taxes .....	1,014 10
Miscellaneous expenditures .....	886 83
Remitted to home office.....	28,604 96
<b>Total disbursements .....</b>	<b>\$144,086 32</b>
<b>Balance .....</b>	<b>\$467,822 38</b>

## LEDGER ASSETS.

Book value of bonds and stocks, excluding interest .....	\$420,067 40
Cash in office and in bank .....	18,978 46
Agents' balances .....	28,776 52
<b>Total ledger assets .....</b>	<b>\$467,822 38</b>

## NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$3,921 66
<b>Gross assets .....</b>	<b>\$471,744 04</b>

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last .....	\$3,653 91	
Book value of bonds and stocks over market value.....	39,854 65	\$43,508 56
<b>Total admitted assets .....</b>		<b>\$428,235 48</b>

## LIABILITIES.

Losses adjusted and unpaid .....	\$10,620 82
Losses in process of adjustment, or in suspense .....	14,139 71
Losses resisted .....	784 15
<b>Total claims for losses.....</b>	<b>\$25,544 68</b>
Deduct reinsurance .....	14,050 08
<b>Net amount of unpaid losses.....</b>	<b>\$11,494 60</b>
Unearned premiums on outstanding risks.....	101,117 50
Salaries and other miscellaneous expenses due or accrued.....	1,500 00
State, county and municipal taxes due or accrued.....	2,500 00
Statutory deposit.....	\$200,000 00
Surplus over all liabilities.....	111,623 38
<b>Surplus to policy holders .....</b>	<b>311,623 38</b>
<b>Total liabilities.....</b>	<b>\$428,235 48</b>

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1909.....	\$20,294,477	\$258,210 78
Written during the year.....	21,333,816	246,041 24
<b>Total.....</b>	<b>\$41,628,293</b>	<b>\$504,252 02</b>
Expired and terminated .....	17,603,252	215,022 45
<b>In force at end of the year.....</b>	<b>\$24,025,041</b>	<b>\$289,229 57</b>
Deduct amount reinsured .....	8,072,732	100,555 34
<b>Net amount in force.....</b>	<b>\$15,952,309</b>	<b>\$188,674 23</b>

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$100,775 00
Premiums received .....	1,762 24
Losses paid.....	571 08
Losses incurred .....	571 08

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).....	\$3,877,800 37	
Deduct reinsurance and return premiums.....	827,232 95	
Net premiums .....		\$3,050,567 42
Interest on mortgage loans.....	\$1,250 00	
Interest on bonds and dividends on stocks .....	135,770 30	
Interest on deposits .....	5,899 26	
Rents—including company's own occupancy.....	23,859 50	166,219 06
Received from home office .....		6,845 75
Profit on sale or maturity of ledger assets .....		4,817 84
Total income.....		\$3,228,450 07
Ledger assets Dec. 31, 1909.....		4,173,915 14
Total.....		\$7,402,365 21

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$1,543,861 80	
Deduct salvage, reinsurance and discount.....	96,539 25	
Net amount paid for losses .....		\$1,447,322 55
Adjustment and settlement of losses.....		37,277 38
Commissions or brokerage.....		689,182 09
Miscellaneous expenses of local agencies.....		2,921 82
Salaries and expenses of special and general agents .....		73,386 73
Salaries, fees and other charges of officers and employes .....		144,998 06
Rents—including company's own occupancy.....		24,658 56
Advertising, printing and stationery.....		35,219 21
Postage, telegrams, telephone and express.....		21,765 35
Legal expenses.....		1,482 12
Furniture and fixtures.....		803 26
Maps, including corrections.....		8,023 96
Underwriters' boards and tariff associations.....		41,585 58
Fire department, patrol and salvage corps expenses.....		27,803 98
Inspections and surveys.....		13,382 67
Repairs and expenses on real estate.....		7,765 35
Taxes on real estate.....		5,100 40
State taxes on premiums.....		50,429 16
Insurance department licenses and fees.....		12,765 07
All other licenses, fees and taxes.....		15,379 96
Remitted to home office .....		390,525 36
Loss on sale or maturity of ledger assets .....		125 00
Total disbursements.....		\$3,051,903 62
Balance.....		\$4,350,461 59



## 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.....	3,282,331	76
Cash in office and in bank.....	321,423	56
Agents' balances.....	451,068	48
Total ledger assets.....	\$4,350,461	59

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$208	33
Interest due and accrued on bonds.....	42,782	03
Rents accrued on company's property.....	1,316	67
Gross assets.....	\$4,394,718	62

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$5,420	67
Book value of ledger assets over market value.....	21,535	90
Total admitted assets.....	\$4,367,762	05

## LIABILITIES.

Losses adjusted and unpaid.....	\$77,095	39
Losses in process of adjustment, or in suspense.....	199,678	00
Losses resisted.....	10,621	00
Total claims for losses.....	\$287,394	39
Deduct reinsurance.....	42,001	00
Net amount of unpaid losses.....	\$245,393	39
Unearned premiums on outstanding risks.....	2,751,067	00
Salaries and other miscellaneous expenses due or accrued.....	3,956	93
State, county and municipal taxes due or accrued.....	61,011	35
Due for reinsurance.....	26,657	47
Statutory deposit.....	\$200,000	00
Surplus over all liabilities.....	1,079,675	91
Surplus to policy holders.....	1,279,675	91
Total liabilities.....	\$4,367,762	05

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1909.....	\$508,347	\$5,396,112
Written during the year.....	359,376	3,877,800
Total.....	\$867,723,283	\$9,273,913
Expired and terminated.....	333,423,258	3,652,145
In force at end of the year.....	\$534,300,025	\$5,621,767
Deduct amount reinsured.....	30,071,974	300,698
Net amount in force.....	\$504,228,051	\$5,321,069

## 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	\$22,701
Georgia.....	10,000	35,129

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,795,030
Premiums received.....	27,883
Losses paid.....	11,417
Losses incurred.....	14,070

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).....	\$1,671,542 55	
Deduct reinsurance and return premiums.....	849,990 07	
Net premiums.....		\$821,552 48
Interest on bonds.....	\$19,473 18	
Interest on deposits.....	1,076 86	20,550 04
Received from home office.....		91,508 16
Profit on sale or maturity of ledger assets .....		14,775 00
Total income.....		\$948,385 68
Ledger assets Dec. 31, 1909.....		668,745 41
Total.....		\$1,617,131 09

DISBURSEMENTS.

Gross amount paid for losses (Marine).....	\$1,062,234 46	
Deduct salvage and reinsurance.....	474,991 49	
Net amount paid for losses.....		\$587,242 97
Commissions or brokerage.....		150,805 15
Miscellaneous expenses of local agencies.....		4,139 56
Expenses of special and general agents.....		8,719 32
Salaries, fees and other charges of officers and employes.....		22,764 21
Rents.....		2,394 00
Advertising, printing and stationery.....		8,852 79
Postage, telegrams, telephone and express.....		2,491 64
Legal expenses.....		2,019 94
Furniture and fixtures.....		486 27
Underwriters' boards and tariff associations .....		2,713 30
Inspections and surveys.....		2,012 43
State taxes on premiums.....		18,447 25
Insurance department licenses and fees.....		4,859 76
Investment expenses.....		223 52
Remitted to home office.....		114,449 08
Agents' balances charged off.....		242 51
Total disbursements.....		\$932,863 65
Balance.....		\$684,267 44

LEDGER ASSETS.

Book value of bonds, excluding interest.....	\$565,156 97	
Cash in bank.....	34,252 12	
Agents' balances.....	79,723 45	
Bills receivable taken for marine and inland risks.....	4,689 55	
Cash deposit, Treasurer of Massachusetts.....	445 35	
Total ledger assets.....		\$684,267 44

NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$5,848 33	
Gross assets.....		\$690,115 77

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$5,817 79	
Book value of bonds over market value.....	21,586 97	\$27,404 76
Total admitted assets.....		\$662,711 01

LIABILITIES.

Losses in process of adjustment, or in suspense.....	\$180,559 56	
Losses resisted.....	\$19,011 21	
Total claims for losses.....	\$199,570 77	
Deduct reinsurance.....	83,744 55	
Net amount of unpaid losses.....		\$115,826 22
Unearned premiums on outstanding risks.....		103,628 49
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.....	222,756 30	
Surplus to policy holders.....		422,756 30
Total liabilities.....		\$662,711 01

RISKS AND PREMIUMS.

		<i>Marine. Premiums</i>
In force December 31, 1909.....	\$21,784,921	\$486,419 98
Written during the year.....	284,342,751	1,671,542 55
Total.....	\$306,127,672	\$2,157,962 53
Expired and terminated.....	277,306,648	1,628,048 45
In force at end of the year.....	\$28,821,024	\$529,914 08
Deduct amount reinsured.....	11,228,495	347,154 69
Net amount in force.....	\$17,592,529	\$182,759 39

BUSINESS IN MAINE.

	<i>Marine.</i>
Risks written.....	\$287,649 00
Premiums received.....	3,447 12

## WESTERN ASSURANCE COMPANY,

TORONTO, CANADA.

INCORPORATED IN 1851. COMMENCED BUSINESS IN UNITED STATES IN 1874.

W. B. MEIKLE, *General Manager.*

Statutory Deposit, \$200,000.

## INCOME.

	<i>Fire.</i>	<i>Marine.</i>	
Gross premiums .....	\$1,990,812 60	\$426,428 52	
Deduct reinsurance and return premiums.....	768,784 57	147,615 91	
Net premiums.....	\$1,222,078 03	\$278,812 61	\$1,500,890 64
Interest on bonds and dividends on stocks .....		\$75,565 60	
Interest on deposits.....		7,928 73	
Interest from all other sources .....		202 47	88,696 80
Total income .....			\$1,584,587 44
Ledger assets Dec. 31,1909.....			2,393,027 15
Total.....			\$3,977,614 59

## DISBURSEMENTS.

	<i>Fire.</i>	<i>Marine.</i>	
Gross amount paid for losses.....	\$729,445 69	\$365,888 51	
Deduct salvage, reinsurance and discount.....	60,412 00	106,004 41	
Net amount paid for losses.....	\$669,033 69	\$259,884 10	\$928,917 79
Adjustment and settlement of losses .....			12,883 41
Commissions or brokerage .....			306,118 70
Salaries and expenses of special and general agents.....			77,250 96
Salaries, fees and other charges of officers and employes.....			97,012 19
Rents .....			5,389 87
Advertising, printing and stationery .....			22,368 90
Postage, telegrams, telephone and express .....			14,379 91
Legal expenses .....			474 74
Maps, including corrections.....			4,842 72
Underwriters' boards and tariff associations.....			21,816 07
Fire department, patrol and salvage corps expenses .....			2,740 50
Inspections and surveys.....			2,941 17
State taxes on premiums.....			21,865 81
Insurance department licenses and fees .....			8,139 47
All other licenses, fees and taxes .....			16,840 29
Miscellaneous expenditures.....			5,308 43
Remitted to home office.....			59,144 44
Loss on sale or maturity of ledger assets.....			1,283 00
Total disbursements.....			\$1,608,617 87
Balance .....			\$2,368,996 72

LEDGER ASSETS.

Book value of bonds and stocks, excluding interest.....	\$1,921,187 36
Cash in office and in bank.....	289,171 88
Agents' balances.....	206,067 88
Bills receivable taken for marine and inland risks.....	2,620 60
<b>Total ledger assets.....</b>	<b>\$2,868,996 72</b>

NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$21,688 80
Due for reinsurance on losses paid.....	7,881 61
<b>Gross assets.....</b>	<b>\$2,398,512 13</b>

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$5,871 01	
Book value of bonds and stocks over market value.....	31,710 20	\$37,081 21
<b>Total admitted assets.....</b>		<b>\$2,361,430 92</b>

LIABILITIES.

Losses adjusted and unpaid.....	\$2,055 00
Losses in process of adjustment, or in suspense.....	222,133 48
Losses resisted.....	4,581 00
<b>Total claims for losses.....</b>	<b>\$228,769 48</b>
Deduct reinsurance.....	50,382 79
<b>Net amount of unpaid losses.....</b>	<b>\$178,436 64</b>
Unearned premiums on outstanding risks.....	1,190,947 20
State, county and municipal taxes due or accrued.....	21,674 09
Commissions and other charges due agents and brokers.....	4,391 17
Statutory deposit.....	\$200,000 00
Surplus over all liabilities.....	765,981 82
<b>Surplus to policy holders.....</b>	<b>965,981 82</b>
<b>Total liabilities.....</b>	<b>\$2,361,430 92</b>

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1909.....	\$258,926,461	\$2,739,898 09	\$11,305,157	\$196,366 93
Written during the year.....	198,545,404	1,990,812 60	71,363,246	426,428 52
<b>Total.....</b>	<b>\$452,471,865</b>	<b>\$4,730,710 69</b>	<b>\$82,668,403</b>	<b>\$622,795 45</b>
Expired and terminated.....	197,145,846	2,119,300 62	71,579,967	421,060 71
In force at end of the year.....	\$255,826,019	\$2,611,410 07	\$11,088,436	\$201,784 74
Deduct amount reinsured.....	40,426,519	369,447 39	1,506,171	58,294 01
<b>Net amount in force.....</b>	<b>\$214,899,500</b>	<b>\$2,241,962 68</b>	<b>\$9,582,265</b>	<b>\$143,440 73</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	\$32,016 08
Virginia.....	42,000	25,457 21
California.....	110,000	126,029 22

BUSINESS IN MAINE.

	<i>Fire.</i>	<i>Marine.</i>
Risks written.....	\$1,648,448 00	\$889,123 00
Premiums received.....	17,472 62	5,335 59
Losses paid.....	11,416 34	4,995 39
Losses incurred.....	9,488 45	5,245 39



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MAINE MUTUAL FIRE INSURANCE COMPANIES.

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ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS,  
SHOWING THEIR CONDITION DECEMBER 31, 1910.

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AROOSTOOK COUNTY PATRONS MUTUAL FIRE  
INSURANCE COMPANY.

INCORPORATED IN 1897. COMMENCED BUSINESS IN 1897.

DANIEL W. GILMAN, *President.*      ERNEST T. McGLAUF LIN, *Secretary.*

P. O. Address of Secretary, Presque Isle, Maine.

ASSETS.

Cash deposited in bank.....	\$648 66
Assessments on premiums notes unpaid.....	288 77
Vacancy permits.....	16 85
Stationery, office furniture, etc.....	420 69
Gross assets, not including premium notes.....	\$1,324 97
(Balance due on premiums notes subject to assessment, \$187,503 42.)	

LIABILITIES.

Losses adjusted and not paid.....	\$1,642 00
Losses reported, not adjusted (estimated).....	1,950 00
Due for borrowed money and interest.....	8,735 88
Gross liabilities.....	\$12,327 88

INCOME.

Cash premiums on policies written or renewed.....	\$2,851 08
Assessments on premium notes.....	2,189 91
Cash loaned to company to pay losses or expenses.....	8,675 00
Vacancy permits.....	40 98
Gross cash income.....	\$13,256 87
Cash assets December 31st of previous year.....	2,644 25
Total.....	\$15,901 12

EXPENDITURES.

Losses paid during the year.....	\$9,779 00
Adjusting losses.....	54 04
Return premiums on policies cancelled.....	216 19
Salaries of officers and directors.....	1,000 00
Travelling expenses of officers, directors and employes.....	60 19
Borrowed money repaid.....	3,500 00
Interest.....	286 17
Rent, \$2.00; taxes, \$2.61; advertising, \$10.75.....	15 36
Printing, \$19.55; postage, \$44.42; blank books, \$9.00.....	72 97
Stationery.....	9 25
Adding machine, safe and telephone.....	259 29
Gross cash expenditures.....	\$15,252 46
Balance.....	\$648 66



GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1909.....	\$4,158,169 72	\$209,280 89
Written and renewed during the year.....	928,135 00	47,019 70
<b>Total</b> .....	<b>\$5,086,304 72</b>	<b>\$256,300 59</b>
Deduct amount terminated during the year.....	565,201 72	28,335 09
Amount in force Dec. 31, 1910.....	\$4,521,103 00	\$227,965 50
Losses incurred during the year.....		\$13,371 00
Date of last assessment, November 15, 1909, amount collected.....		22,467 96
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.....		\$855 47
Assessments on premium notes unpaid.....		723 26
Cash premiums unpaid.....		275 74
Supplies, printed matter, stationery, etc.....		165 61
Gross assets, not including premium notes.....		\$2,020 08
(Balance due on premium notes subject to assessment, \$41,458.04.)		

LIABILITIES.

Losses adjusted and not paid.....		\$3,391 82
Losses reported, not adjusted (estimated).....		32 50
Losses resisted.....		1,000 00
Gross liabilities.....		\$4,424 32

INCOME.

Cash premiums on policies written or renewed.....		\$2,488 65
Assessments on premium notes.....		2,637 76
Cash loaned to company to pay losses or expenses.....		2,500 00
Gross cash income.....		\$7,626 41
Cash assets December 31st of previous year.....		2,088 74
<b>Total</b> .....		<b>\$9,715 15</b>

## EXPENDITURES.

Losses paid during the year .....	\$4,759 26
Return premiums on policies cancelled .....	20 66
Salaries of officers and directors .....	800 00
Salaries of agents and employes .....	240 81
Traveling expenses of officers, directors and employes .....	220 21
Borrowed money repaid .....	2,500 00
Interest .....	75 00
Rent, \$50.04; taxes, \$47.03; advertising, \$5.50 .....	102 57
Printing, \$14.79; postage, \$32.60 .....	47 39
Stationery, \$1.00; express charges, \$ .75 .....	1 75
Miscellaneous expenditures .....	92 03
Gross cash expenditures .....	\$8,859 68
Balance .....	\$855 47

## GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1909 .....	\$242,400 00	\$36,186 85
Written and renewed during the year .....	221,270 00	28,007 55
Total .....	\$463,670 00	\$64,193 90
Deduct amount terminated during the year .....	88,870 00	13,341 75
Amount in force Dec. 31, 1910 .....	\$374,800 00	\$50,852 15
Losses incurred during the year .....		\$9,151 08
Assessments, laid or ordered to be laid, on premium notes during the year .....		3,545 44
Date of last assessment, December 1st, amount collected .....		225 05
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 .....	\$22 92
Cash deposited in bank .....	517 62
Total cash assets .....	\$540 54
(Balance due on premium notes subject to assessment, \$9,570.11.)	

## INCOME.

Cash premiums on policies written or renewed .....	\$194 30
Policy fees .....	26 00
Interest from all sources .....	14 54
Gross cash income .....	\$234 84
Cash assets December 31st of previous year .....	359 56
Total .....	\$594 40

BRUNSWICK FARMERS' MUTUAL FIRE INSURANCE CO. 371

EXPENDITURES.

Losses paid during the year .....	\$8 10
Return premiums on policies cancelled .....	2 77
Salaries of officers and directors .....	36 38
Printing, \$6.00; taxes, \$ .11 .....	6 11
Justice fees .....	50
Gross cash expenditures .....	<u>\$53 86</u>
Balance .....	<u>\$540 54</u>

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1909 .....	\$123,395 00	\$8,743 40
Written and renewed during the year .....	47,900 00	3,886 00
Total .....	<u>\$171,295 00</u>	<u>\$12,629 40</u>
Deduct amount terminated during the year .....	40,135 00	2,555 60
Amount in force Dec. 31, 1910 .....	\$131,160 00	\$10,073 80
Losses incurred during the year .....		\$8 10
Date of last assessment, August 2, 1899, amount collected .....		905 25
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.*

JOHN R. STANWOOD, *Secretary.*

P. O. Address of Secretary, Brunswick, Maine.

ASSETS.

Cash deposited in bank .....	\$231 41
Assessments on premium notes unpaid .....	10 92
Office desk .....	19 63
Gross assets, not including premium notes .....	<u>\$261 96</u>
(Balance due on premium notes subject to assessment, \$13,503.71.)	

INCOME.

Cash premiums on policies written or renewed .....	\$109 18
Policy fees .....	34 00
Assessments on premium notes .....	62 28
Gross cash income .....	<u>\$205 46</u>
Cash assets December 31st of previous year .....	130 35
Total .....	<u>\$335 81</u>

372 CAPE ELIZABETH AND SCARBORO MUTUAL FIRE INS. CO.

EXPENDITURES.

Losses paid during the year.....	\$4 00
Return premiums on policies cancelled .....	5 85
Salaries of officers and directors .....	84 00
Taxes. \$ .05; advertising, \$6.00 .....	6 05
Miscellaneous expenditures.....	5 00
Gross cash expenditures.....	\$104 40
Balance.....	\$281 41

GENERAL ITEMS.

	Amount.	Premium Notes.
Amount in force Dec. 31, 1909.....	\$254,500 00	\$15,319 00
Written and renewed during the year.....	58,800 00	3,238 00
Total .....	\$307,800 00	\$18,557 00
Deduct amount terminated during the year .....	64,300 00	3,895 00
Amount in force Dec. 31, 1910.....	\$248,500 00	\$14,662 00
Losses incurred during the year.....		\$4 00
Date of last assessment, April 24, 1909, amount collected.....		1,168 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, Portland, Maine.

ASSETS.

Cash in office.....	\$7 21
Cash deposited in bank.....	12 94
Total cash assets .....	\$20 15
Cash premiums unpaid.....	5 00
Gross assets, not including premium notes .....	\$25 15
(Balance due on premium notes subject to assessment, \$8,820.35.)	

LIABILITIES.

Losses adjusted and not paid .....	\$200 00
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INCOME.

Cash premiums on policies written or renewed.....	\$458 40
Interest from all sources.....	55 80
Vacancy permits.....	4 00
Gross cash income.....	\$518 20
Cash assets December 31st of previous year.....	1,312 58
Total.....	\$1,880 78

## EXPENDITURES.

Losses paid during the year.....	\$1,788 33
Return premiums on policies cancelled .....	4 00
Salaries of officers and directors .....	50 00
Printing, \$13.25; postage, \$3.00; advertising, \$2.00.....	18 25
Gross cash expenditures .....	\$1,810 58
Balance.....	\$20 15

## GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1909.....	\$104,250 00	\$10,425 00
Written and renewed during the year.....	44,100 00	4,410 00
Total .....	\$148,350 00	\$14,835 00
Deduct amount terminated during the year .....	50,500 00	5,050 00
Amount in force Dec. 31, 1910.....	\$97,850 00	\$9,785 00
Losses incurred during the year.....		\$1,908 33
Date of late assessment, July 16, 1904.		
Largest sum insured in a single risk.....		2,500 00

## CASCO MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1860. COMMENCED BUSINESS IN 1860.

S. O. HANCOCK, *President.*G. T. COOK, *Secretary.*

P. O. Address of Secretary, Casco, Maine.

## ASSETS.

Cash in office.....	\$ 23
(Balance due on premium notes subject to assessment, \$3,606.50.)	

## LIABILITIES.

Due for borrowed money and interest .....	\$7 00
Due officers for expenses .....	3 00
Gross liabilities.....	\$10 00

## INCOME.

Policy fees.....	\$15 00
Cash assets December 31st of previous year .....	48
Total .....	\$15 48

## EXPENDITURES.

Salaries of agents and employes.....	\$15 00
Justice fees .....	25
Gross cash expenditures .....	\$15 25
Balance.....	23

## GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1909.....	\$56,260 00	\$5,769 00
Written and renewed during the year .....	10,375 00	1,037 50
Total .....	\$66,635 00	\$6,806 50
Deduct amount terminated during the year .....	10,750 00	1,075 00
Amount in force Dec. 31, 1910.....	\$55,885 00	\$5,731 50
Date of last assessment, June 1, 1907, amount collected.....		\$582 01
Largest sum insured in a single risk.....		1,000 00

## CITIZENS MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1893. COMMENCED BUSINESS IN 1893.

E. J. ERVINE, *President.*

E. S. ELLIOTT, *Secretary.*

P. O. Address of Secretary, Pemaquid, Maine.

## ASSETS.

Cash in office.....	\$25 86
Cash deposited in bank .....	889 17
Total cash assets.....	\$914 53
Safe.....	25 00
Gross assets, not including premium notes.....	\$939 53
(Balance due on premium notes subject to assessment, \$7, 809.46.)	

## INCOME.

Cash premiums on policies written or renewed.....	\$146 51
Policy fees.....	66 00
Interest from all sources .....	29 52
Gross cash income.....	\$242 03
Cash assets December 31st of previous year.....	768 02
Total.....	\$1,010 05

## EXPENDITURES.

Losses paid during the year.....	\$2 60
Return premiums on policies cancelled.....	2 73
Salaries of agents and employes.....	66 00
Traveling expenses of officers, directors and employes.....	6 25
All other expenditures.....	17 94
Gross cash expenditures.....	\$95 52
Balance.....	\$914 53

CUMBERLAND MUTUAL FIRE INSURANCE COMPANY. 375

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1909 .....	\$129,358 00	\$7,861 48
Written and renewed during the year.....	49,150 00	2,949 00
Total.....	\$178,508 00	\$10,810 48
Deduct amount terminated during the year .....	41,750 00	2,550 00
Amount in force Dec. 31, 1910.....	\$136,758 00	\$8,260 48
Losses incurred during the year .....		\$2 60
Largest sum insured in a single risk.....		1,000 00

CUMBERLAND MUTUAL FIRE INSURANCE  
COMPANY.

INCORPORATED IN 1848. COMMENCED BUSINESS IN 1849.

FRED R. SWEETSER, *President.*

D. L. BLANCHARD, *Secretary.*

P. O. Address of Secretary, Cumberland Center, Maine.

ASSETS.

Cash in office.....	\$10 59
Cash deposited in bank .....	90 61
Gross assets, not including premium notes .....	\$101 20
(Balance due on premium notes subject to assessment, \$28,815.12.)	

INCOME.

Cash premiums on policies written or renewed .....	\$213 97
Policy fees.....	73 00
Interest from all sources .....	99
Cash loaned to company to pay losses or expenses .....	62 00
Gross cash income.....	\$349 96
Cash assets December 31st of previous year.....	173 65
Total.....	\$523 61

EXPENDITURES.

Losses paid during the year.....	\$286 00
Salaries of officers and directors .....	58 99
Borrowed money repaid.....	62 00
Interest.....	6 77
Advertising, \$3.75; postage, \$2.00; stationery, \$1.00.....	6 75
Miscellaneous expenditures.....	1 90
Gross cash expenditures.....	\$422 41
Balance.....	\$101 20

376 DANVILLE MUTUAL FIRE INSURANCE COMPANY.

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1909 .....	\$376,289 00	\$27,288 08
Written and renewed during the year .....	72,474 00	7,247 40
Total .....	\$448,763 00	\$34,535 48
Deduct amount terminated during the year .....	60,764 00	3,887 00
Amount in force Dec. 31, 1910 .....	\$387,999 00	\$30,648 48
Date of last assessment, July 10, 1907, amount collected .....		\$1,050 48
Largest sum insured in a single risk .....		4,925 00

DANVILLE MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1860. COMMENCED BUSINESS IN 1860.

RANDALL HARRIMAN, *President.*                      WILLIAM PLUMMER, *Secretary.*

P. O. Address of Secretary, Auburn, Maine.

ASSETS.

Cash in office .....	\$89 61
Cash deposited in bank .....	173 11
Total cash assets .....	\$212 72
Safe .....	62 50
Gross assets, not including premium notes .....	\$275 22

(Balance due on premium notes subject to assessment, \$7,864.54.)

INCOME.

Cash premiums on policies written or renewed .....	\$83 71
Policy fees .....	29 00
Interest from all sources .....	3 13
Vacancy permits .....	7 00
Gross cash income .....	\$122 84
Cash assets December 31st of previous year .....	193 38.
Total .....	\$316 22

EXPENDITURES.

Losses paid during the year .....	\$75 00
Salaries of officers and directors .....	8 00
Salaries of agents and employes .....	14 50
Postage, \$2.50; taxes, \$ .05; advertising, \$1.50 .....	4 05
Justice fees .....	75
Expense of examination .....	1 20
Gross cash expenditures .....	\$103 50
Balance .....	\$212 72



## GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1909.....	\$142,064 00	\$3,531 84
Written and renewed during the year.....	23,255 00	1,395 80
Total.....	<u>\$165,319 00</u>	<u>\$9,927 14</u>
Deduct amount terminated during the year.....	25,310 00	1,518 60
Amount in force Dec. 31, 1910.....	<u>\$140,009 00</u>	<u>\$8,408 54</u>
Losses incurred during the year.....		\$75 00
Date of last assessment, June, 1906, amount collected.....		819 20
Largest sum insured in a single risk.....		1,850 00

## DIRIGO MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1899. COMMENCED BUSINESS IN 1899.

FREDERICK ROBIE, *President.*T. F. MILLET, *Secretary.*

P. O. Address of Secretary, Gorham, Maine.

## ASSETS.

Cash in office.....	\$593 01
Cash deposited in bank.....	5,906 60
Cash value of notes, bonds or other securities.....	2,195 00
Total cash assets.....	<u>\$8,694 61</u>
Assessments on premium notes unpaid.....	14,502 84
Cash premiums unpaid.....	1,147 11
Furniture, safes, etc.....	1,035 00
Gross assets, not including premium notes.....	<u>\$25,379 36</u>
(Balance due on premium notes subject to assessment, \$364,062.23.)	

## LIABILITIES.

Losses reported, not adjusted (estimated).....	\$758 00
Due for borrowed money and interest.....	3,868 75
Gross liabilities.....	<u>\$4,626 75</u>

## INCOME.

Cash premiums on policies written or renewed.....	\$15,415 28
Policy fees.....	637 00
Assessments on premium notes.....	9,663 67
Interest from all sources.....	312 36
Vacancy permits and transfers.....	431 33
Gross cash income.....	<u>\$26,459 64</u>
Cash assets December 31st of previous year.....	6,810 77
Total.....	<u>\$33,270 41</u>

## EXPENDITURES.

Losses paid during the year.....	\$14,543 95
Adjusting losses.....	262 66
Collecting assessments.....	11 40
Return premiums on policies cancelled.....	459 58
Salaries of officers and directors.....	2,919 16
Salaries of agents and employes.....	2,492 70
Traveling expenses of officers, directors and employes.....	614 69
Borrowed money repaid.....	1,732 00
Interest.....	246 95
Rent, \$150.00; taxes, \$78.21; advertising, \$40.64.....	268 85
Printing, \$10.33; postage, \$317.62; blank books, \$5.10.....	333 05
Stationery, \$31.30; express charges, \$6.63.....	37 93
Legal services.....	508 35
Miscellaneous expenditures.....	144 53
Gross cash expenditures.....	<u>\$24,575 80</u>
Balance.....	\$8,694 61

## GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1909.....	\$5,421,293 65	\$395,313 14
Written and renewed during the year.....	2,257,275 50	107,717 25
Total.....	<u>\$7,678,569 15</u>	<u>\$503,030 39</u>
Deduct amount terminated during the year.....	1,984,681 46	113,889 21
Amount in force Dec. 31, 1910.....	\$5,693,887 69	\$389,141 18
Losses incurred during the year.....		\$12,810 92
Assessments, laid or ordered to be laid, on premium notes during the year..		10,847 17
Date of last assessment, December 1, 1910.		
Largest sum insured in a single risk.....		3,000 00

## DRESDEN MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1833. COMMENCED BUSINESS IN 1888.

FRANK H. CATE, *President.*

JOSEPH F. HOULETTE, *Secretary.*

P. O. Address of Secretary, West Dresden, Maine.

## ASSETS.

Cash in office.....	\$63 67
Cash deposited in bank.....	52 82
Total cash assets.....	<u>\$115 99</u>
Safe.....	31 00
Gross assets, not including premium notes.....	<u>\$146 99</u>
(Balance due on premium notes subject to assessment, \$9,544.55.)	

INCOME.

Cash premiums on policies written or renewed.....	\$125 94
Policy fees.....	28 00
Vacancy permits.....	4 70
Gross cash income.....	\$158 64
Cash assets December 31st of previous year.....	56 19.
Total.....	\$214 83

EXPENDITURES.

Losses paid during the year.....	\$42 87
Commissions for collecting cash premiums.....	28 00
Traveling expenses of officers, directors and employes.....	3 00
Postage, \$.75; advertising, \$1.50.....	2 25
Stationery, \$.30; express charges, \$.25.....	55
Cards and policies.....	16 75
Gross cash expenditures.....	\$98 42
Balance.....	\$121 41

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1909.....	\$176,255 00	\$8,527 00
Written and renewed during the year.....	50,320 00	2,520 00
Total.....	\$226,575 00	\$11,047 00
Deduct amount terminated during the year.....	20,825 00	1,041 25
Amount in force Dec. 31, 1910.....	\$205,750 00	\$10,005 75
Losses incurred during the year.....		\$42 87
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.....	\$4 99
Cash deposited in bank.....	246 26
Total cash assets.....	\$251 25
Balance due on premium notes subject to assessment, (\$7,770.51.)	

380 ELIOT AND KITTELY MUTUAL FIRE INSURANCE CO.

INCOME.

Cash premiums on policies written or renewed.....	\$210 00
Policy fees.....	22 50
Assessments on premium notes.....	590 84
Interest from all sources.....	13 57
Permits.....	75
Gross cash income.....	\$837 66
Cash assets December 31st of previous year.....	1,078 81
Total.....	\$1,916 47

EXPENDITURES.

Losses paid during the year.....	\$1,611 55
Return premiums on policies cancelled.....	3 00
Salaries of officers and directors.....	22 50
Salaries of agents and employes.....	16 00
Printing, \$5.60; postage, \$4.76.....	10 36
Stationery, \$.78; taxes, \$.78.....	1 56
Miscellaneous expenditures.....	25
Gross cash expenditures.....	\$1,665 22
Balance.....	\$251 25

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1909.....	\$109,065 00	\$9,404 40
Written and renewed during the year.....	88,800 00	3,422 50
Total.....	\$147,665 00	\$12,826 90
Deduct amount terminated during the year.....	42,550 00	3,726 00
Amount in force Dec. 31, 1910.....	\$105,115 00	\$9,100 90
Losses incurred during the year.....		\$411 55
Assessments, laid or ordered to be laid, on premium notes during the year..		423 21
Date of last assessment, January 1, 1910, amount collected.....		423 21
Largest sum insured in a single risk.....		1,500 00

ELIOT AND KITTELY MUTUAL FIRE INSURANCE  
COMPANY.

INCORPORATED IN 1844. COMMENCED BUSINESS IN 1844.

AARON B. COLE, *President.*

MOSES E. GOODWIN, *Secretary.*

P. O. Address of Secretary, R. F. D. No. 1, Kittery Depot, Maine.

ASSETS.

Cash in office.....	\$74 07
Assessments on premium notes unpaid.....	4,700 00
Due from agents.....	415 46
Gross assets, not including premium notes.....	\$5,189 53
(Balance due on premium notes subject to assessment, \$75,680.61.)	

LIABILITIES.

Due for borrowed money and interest.....	\$4,746 00
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## EQUITABLE MUTUAL FIRE INSURANCE COMPANY.

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## INCOME.

Cash premiums on policies written or renewed.....	\$401 61
Assessments on premium notes .....	944 24
Cash loaned to company to pay losses or expenses .....	1,700 00
Gross cash income.....	\$3,045 85
Cash assets December 31st of previous year.....	1,153 86
Total.....	\$4,199 71

## EXPENDITURES.

Losses paid during the year.....	\$2,448 86
Adjusting losses .....	32 00
Collecting assessments .....	47 79
Salaries of officers and directors.....	1,200 00
Traveling expenses of officers, directors and employes.....	10 00
Making assessments .....	60 00
Interest .....	206 66
Rent, \$50.00; advertising, \$22.50 .....	72 50
Printing, \$17.00; postage, \$26.69; blank books, \$1.19 .....	44 88
Stationery .....	7 95
Gross cash expenditures.....	\$4,125 64
Balance.....	\$74 07

## GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1909 .....	\$1,395,666 00	\$88,739 96
Written and renewed during the year.....	230,845 00	13,850 70
Total .....	\$1,626,511 00	\$97,590 66
Deduct amount terminated during the year .....	156,750 00	9,905 00
Amount in force Dec. 31, 1910.....	\$1,469,761 00	\$87,685 66
Losses incurred during the year.....		\$2,448 86
Assessments, laid or ordered to be laid, on premium notes during the year..		5,199 00
Date of last assessment, October 31, 1910, amount collected.....		944 24
Largest sum insured in a single risk.....		3,000 00

## EQUITABLE MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1907. COMMENCED BUSINESS IN 1907.

CHAS. D. NEWELL, *President.*A. J. HOLBROOK, *Secretary.*

P. O. Address of Secretary, Richmond, Maine.

## ASSETS.

Cash in office.....	\$1,373 86
Cash deposited in bank .....	1,010 27
Total cash assets .....	\$2,384 13
Assessments on premium notes unpaid.....	1,325 19
Due from agents .....	1,823 21
Office furniture and supplies .....	41 75
Gross assets, not including premium notes.....	\$5,574 28
(Balance due on premium notes subject to assessment, \$84,315 02.)	

## LIABILITIES.

Losses adjusted and not paid .....	\$3,888 53
Losses reported, not adjusted (estimated) .....	1,815 00
Due for borrowed money and interest .....	4,890 00
Due officers for services .....	255 00
Fifty per cent cash premiums on policies in force .....	745 47
State tax .....	28 79
Gross liabilities .....	\$11,617 79

## INCOME.

Cash premiums on policies written or renewed .....	\$1,577 12
Policy fees .....	581 00
Assessments on premium notes .....	1,976 56
Interest from all sources .....	7 50
Cash loaned to company to pay losses or expenses .....	4,800 00
Gross cash income .....	\$8,942 18
Cash assets December 31st of previous year .....	514 84
Total .....	\$9,457 02

## EXPENDITURES.

Losses paid during the year .....	\$4,643 96
Adjusting losses .....	100 00
Commissions to agents .....	822 84
Commissions for collecting cash premiums .....	14 24
Return premiums on policies cancelled .....	69 38
Dividends to policy holders .....	142 10
Salaries of officers and directors .....	622 50
Traveling expenses of officers, directors and employes .....	154 73
Making assessments .....	19 00
Borrowed money repaid .....	181 54
Interest .....	80 50
Rent, \$48.00; advertising, \$12.25 .....	60 25
Printing, \$32.25; postage, \$84.65 .....	116 90
Stationery, \$40.00; express charges, \$2.15 .....	42 15
Miscellaneous expenditures .....	2 80
Gross cash expenditures .....	\$7,072 89
Balance .....	\$2,384 13

## GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1909 .....	\$690,345 52	\$65,455 46
Written and renewed during the year .....	516,290 00	46,498 21
Total .....	\$1,206,635 52	\$111,953 67
Deduct amount terminated during the year .....	216,525 00	20,307 75
Amount in force Dec. 31, 1910 .....	990,110 52	\$91,645 92
Losses incurred during the year .....		\$7,894 13
Assessments, laid or ordered to be laid, on premium notes during the year ..		1,986 85
Date of last assessment, July 1, 1910, amount collected .....		1,368 64
Largest sum insured in a single risk .....		1,500 00

FALMOUTH MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

WM. E. WINSLOW, *President.*

ARTHUR S. NOYES, *Secretary.*

P. O. Address of Secretary, West Falmouth, Maine.

ASSETS.

Cash in office .....	\$102 29
Cash deposited in bank .....	155 62
Total cash assets .....	\$257 91
Assessments on premium notes unpaid .....	456 12
Safe .....	40 00
Gross assets, not including premium notes .....	\$754 03
(Balance due on premium notes subject to assessment, \$46,697 24.)	

LIABILITIES.

Losses adjusted and not paid .....	\$405 00
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INCOME.

Cash premiums on policies written or renewed .....	\$437 17
Policy fees .....	142 50
Assessments on premium notes .....	8 37
Interest from all sources .....	11 72
Gross cash income .....	\$599 76
Cash assets December 31st of previous year .....	291 26
Total .....	\$891 02

EXPENDITURES.

Losses paid during the year .....	\$445 00
Return premiums on policies cancelled .....	22 11
Salaries and expenses of officers and directors .....	134 50
Printing, \$18.60; postage, \$9.90; advertising, \$3.00 .....	31 50
Gross cash expenditures .....	\$633 11
Balance .....	\$257 91

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1909 .....	\$481,819 00	\$48,181 90
Written and renewed during the year .....	145,400 00	14,540 00
Total .....	\$627,219 00	\$62,721 90
Deduct amount terminated during the year .....	151,015 00	15,100 50
Amount in force Dec. 31, 1910 .....	\$476,204 00	\$47,621 40
Losses incurred during the year .....		\$850 00
Assessments, laid or ordered to be laid, on premium notes during the year .....		464 49
Date of last assessment, 1910, amount collected .....		8 37
Largest sum insured in a single risk .....		5,000 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.....	\$18 85
Cash deposited in bank.....	559 84
Total cash assets.....	\$578 19
Cash premiums unpaid.....	2 50
Interest due and accrued.....	7 84
Gross assets, not including premium notes.....	\$588 53
(Balance due on premium notes subject to assessment, \$21,255.84.)	

### LIABILITIES.

Due officers for services and expenses.....	\$10 00
Premium tax.....	06
Gross liabilities.....	\$10 06

### INCOME.

Cash premiums on policies written or renewed.....	\$337 44
Policy fees.....	43 50
Interest from all sources.....	9 65
Vacancy permits and transfers.....	6 50
Gross cash income.....	\$397 09
Cash assets December 31st of previous year.....	328 96
Total.....	\$726 05

### EXPENDITURES.

Losses paid during the year.....	\$20 00
Return premiums on policies cancelled.....	17 97
Salaries of officers and directors.....	3 50
Salaries of agents and employes.....	100 00
Printing, \$3.75; postage, \$4.84; rent, \$.50.....	9 09
Expense of examination.....	2 30
Gross cash expenditures.....	\$152 86
Balance.....	\$573 19

### GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1909.....	\$222,130 00	\$22,218 00
Written and renewed during the year.....	84,385 00	8,438 50
Total.....	\$306,515 00	\$30,651 50
Deduct amount terminated during the year.....	85,100 00	8,510 00
Amount in force Dec. 31, 1910.....	\$221,415 00	\$22,141 50
Losses incurred during the year.....		\$20 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.....	\$16 12
Cash deposited in bank.....	483 19
Total cash assets.....	<u>\$499 31</u>
Safe.....	27 00
Gross assets, not including premium notes.....	<u>\$526 31</u>
(Balance due on premium notes subject to assessment, \$7,258.46.)	

LIABILITIES.

Losses reported, not adjusted (estimated).....	\$4 00
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INCOME.

Cash premiums on policies written or renewed.....	\$76 50
Policy fees.....	11 50
Interest from all sources.....	15 78
Gross cash income.....	<u>\$108 78</u>
Cash assets December 31st of previous year.....	432 39
Total.....	<u>\$536 17</u>

EXPENDITURES.

Losses paid during the year.....	\$12 00
Salaries of officers and directors.....	14 50
Advertising, \$2.10; postage, \$.26; calendars, \$7.50.....	9 86
Justice fees.....	50
Gross cash expenditures.....	<u>\$36 86</u>
Balance.....	<u>\$499 31</u>

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1909.....	\$62,495 00	\$6,875 50
Written and renewed during the year.....	19,825 00	1,912 50
Total.....	<u>\$82,320 00</u>	<u>\$8,788 00</u>
Deduct amount terminated during the year.....	14,960 00	1,227 10
Amount in force Dec. 18, 1910.....	<u>\$67,360 00</u>	<u>\$7,560 90</u>
Losses incurred during the year.....		\$12 00
Date of last assessment, May 23, 1879, amount collected.....		661 12
Largest sum insured in a single risk.....		1,600 00

## FREEPORT AND YARMOUTH MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1893. COMMENCED BUSINESS IN 1893.

HORACE ROGERS, *President.*

JOHN A. SEABURY, *Secretary.*

P. O. Address of Secretary, Yarmouth, Maine.

### ASSETS.

Cash in office.....	\$53 09
Safe .....	55 00
Gross assets, not including premium notes.....	\$108 09
(Balance due on premium notes subject to assessment, \$26,737.46.)	

### LIABILITIES.

Due for borrowed money and interest.....	\$207 00
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### INCOME.

Cash premiums on policies written or renewed.....	\$170 60
Policy fees.....	47 00
Cash loaned to company to pay losses or expenses.....	200 00
Gross cash income.....	\$417 60
Cash assets December 31st of previous year.....	16 51
Total.....	\$484 11

### EXPENDITURES.

Losses paid during the year.....	\$210 20
Adjusting losses.....	7 00
Commissions for collecting cash premiums.....	23 50
Return premiums on policies cancelled.....	6 17
Salaries of officers and directors.....	122 50
Traveling expenses of officers, directors and employes.....	1 40
Taxes, \$.07; advertising, \$2.00.....	2 07
Postage, \$5.33; stationery, \$.85.....	6 18
Legal service.....	2 00
Gross cash expenditures.....	\$381 02
Balance.....	\$53 09

### GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1909.....	\$554,290 00	\$27,711 50
Written and renewed during the year.....	85,900 00	4,265 00
Total.....	\$639,530 00	\$31,976 50
Deduct amount terminated during the year.....	67,525 00	3,376 25
Amount in force Dec. 31, 1910.....	\$572,005 00	\$28,600 25
Losses incurred during the year.....		\$210 20
Date of last assessment, March 11, 1909, amount collected.....		395 24
Largest sum insured in a single risk.....		2,500 00

FRYEBURG MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1866. COMMENCED BUSINESS IN 1866.

A. WESLEY MCKEEN, *President.* E. CHANDLER BUZZELL, *Secretary.*

P. O. Address of Secretary, Fryeburg, Maine.

ASSETS.

Cash deposited in bank.....	\$54 63
(Balance due on premium notes subject to assessment, \$18,422.65.)	

LIABILITIES.

Losses reported, not adjusted (estimated).....	\$15 00
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INCOME.

Policy fees.....	\$138 00
Assessments on premium notes.....	3,626 43
Interest from all sources.....	1 89
Cash loaned to company to pay losses or expenses.....	250 00
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Gross cash income.....	\$4,016 32
Cash assets December 31st of previous year.....	32 89
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Total.....	\$4,049 21

EXPENDITURES.

Losses paid during the year.....	\$3,462 00
Adjusting losses.....	10 50
Collecting assessments.....	55 00
Salaries of officers and directors.....	9 00
Salaries of agents and employes.....	138 00
Making assessments.....	20 00
Borrowed money repaid.....	250 00
Interest.....	9 58
Printing, \$4.50; postage, \$27.50; blank books, \$ .85.....	32 85
Stationery, \$2.35; express charges, \$ .80.....	3 15
Assessment rebated.....	4 50
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Gross cash expenditures.....	\$3,994 58
Balance.....	54 63

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1909.....	\$514,225 00	\$25,712 25
Written and renewed during the year.....	128,350 00	6,417 50
Total.....	\$642,575 00	\$32,129 75
Deduct amount terminated during the year.....	115,000 00	5,751 00
<hr/>		
Amount in force Dec. 31, 1910.....	\$527,575 00	\$26,378 75
Losses incurred during the year.....		\$3,462 00.
Assessments, laid or ordered to be laid, on premium notes during the year		3,626 43
Date of last assessment, October 1, 1910, amount collected.....		2,335 57
Largest sum insured in a single risk.....		1,500 00

## GARDINER AND RICHMOND MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1894. COMMENCED BUSINESS IN 1894.

GEO. R. DANFORTH, *President.*

DANIEL BROWN, *Secretary.*

P. O. Address of Secretary, R. F. D. No. 18, Gardiner, Maine.

### ASSETS.

Cash in office.....	\$98 21
Cash deposited in bank.....	177 76
Total cash assets.....	\$275 97
Assessments on premium notes unpaid.....	1 90
Safe, books and supplies.....	44 00
Gross assets, not including premium notes.....	\$321 87
(Balance due on premium notes subject to assessment, \$23,774.94.)	

### LIABILITIES.

Losses reported, not adjusted (estimated).....	\$175 00
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### INCOME.

Cash premiums on policies written or renewed.....	\$204 19
Policy fees.....	110 30
Assessments on premium notes.....	847 82
Interest from all sources.....	11 08
Cash loaned to company to pay losses or expenses.....	575 00
Vacancy permits.....	36 17
Gross cash income.....	\$1,784 26
Cash assets December 31st of previous year.....	556 15
Total.....	\$2,340 41

### EXPENDITURES.

Losses paid during the year.....	\$1,275 00
Commissions to agents.....	75 00
Collecting assessments.....	10 00
Return premiums on policies cancelled.....	2 22
Salaries of officers and directors.....	54 00
Traveling expenses of officers, directors and employes.....	2 00
Making assessments.....	19 00
Borrowed money repaid.....	575 00
Interest.....	22 67
Taxes, \$ .02.; postage and telephone, \$18.91; stationery, \$10.37.....	29 30
Justice fee.....	25
Gross cash expenditures.....	\$2,064 44
Balance.....	\$375 97

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1909.....	\$292,850 00	\$23,526 35
Written and renewed during the year.....	82,175 00	6,802 25
Total .....	<u>\$375,025 00</u>	<u>\$30,328 60</u>
Deduct amount terminated during the year.....	71,060 00	5,689 25
Amount in force Dec. 31, 1910.....	\$303,975 00	\$24,689 35
Losses incurred during the year.....		\$600 00
Assessments, laid or ordered to be laid, on premium notes during the year		849 72
Date of last assessment, August 10, 1910, amount collected.....		847 82
Largest sum insured in a single risk.....		2,500 00

GORHAM FARMERS MUTUAL FIRE INSURANCE  
COMPANY.

INCORPORATED IN 1861. COMMENCED BUSINESS IN 1861.

CHAS. W. DEERING, *President.* MELVILLE JOHNSON, *Secretary.*

P. O. Address of Secretary, Gorham, Maine.

ASSETS.

Cash in office.....	\$12 89
Cash deposited in bank.....	81 73
Total cash assets.....	<u>\$94 62</u>
Assessments on premium notes unpaid.....	304 29
Gross assets, not including premium notes.....	<u>\$398 91</u>
(Balance due on premium notes subject to assessment, \$14,195.85.)	

INCOME.

Policy fees .....	\$33 00
Assessments on premium notes.....	4,081 63
Interest from all sources.....	7 28
Agricultural department.....	3 00
Gross cash income .....	<u>\$4,074 91</u>
Cash assets December 31st of previous year.....	269 11
Total.....	<u>\$4,344 C2</u>

EXPENDITURES.

Losses paid during the year.....	\$4,045 00
Collecting assessments .....	100 00
Salaries of officers and directors .....	33 00
Making assessments.....	15 00
Advertising, \$3.75; express charges, \$ .30.....	4 05
Printing, \$40.05; postage, \$5.95 .....	46 00
Agricultural department.....	3 00
Expense of examination .....	2 60
All other expenditures.....	75
Gross cash expenditures .....	<u>\$4,249 40</u>
Balance....	\$94 62

## GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1909 .....	\$263,800 00	\$26,380 00
Written and renewed during the year .....	45,360 00	4,586 00
Total .....	<u>\$309,160 00</u>	<u>\$30,916 00</u>
Deduct amount terminated during the year .....	96,281 50	9,628 15
Amount in force Dec. 31, 1910 .....	\$212,878 50	\$21,287 85
Losses incurred during the year .....		\$2,045 00
Assessments, laid or ordered to be laid, on premium notes during the year .....		2,017 42
Date of last assessment, September 2, amount collected .....		1,789 63
Largest sum insured in a single risk .....		2,800 00

GRAY AND NEW GLOUCESTER MUTUAL FIRE  
INSURANCE COMPANY.

INCORPORATED IN 1896. COMMENCED BUSINESS IN 1896.

JOHN W. RIDEOUT, *President.*

GEORGE W. HASKELL, *Secretary.*

P. O. Address of Secretary, New Gloucester, Maine.

## ASSETS.

Cash in office .....	\$8 33
Cash deposited in bank .....	2,222 10
Total cash assets .....	<u>\$2,230 43</u>
Assessments on premium notes unpaid .....	965 88
Gross assets, not including premium notes .....	<u>\$3,196 31</u>
(Balance due on premium notes subject to assessment, \$37,081.45.)	

## LIABILITIES.

Losses adjusted and not paid .....	\$2,000 00
Losses reported, not adjusted (estimated) .....	22 00
Due officers for services .....	15 00
Gross liabilities .....	<u>\$2,037 00</u>

## INCOME.

Cash premiums on policies written or renewed .....	\$612 08
Policy fees .....	89 50
Interest from all sources .....	52 62
Gross cash income .....	<u>\$754 20</u>
Cash assets December 31st of previous year .....	1,738 04
Total .....	<u>\$2,492 24</u>

## EXPENDITURES.

Losses paid during the year .....	\$27 52
Return premiums on policies cancelled .....	73 17
Salaries of agents and employes .....	128 50
Advertising, \$3.38; stationery, \$24 .....	3 62
Printing, \$1.25; postage, \$17.75 .....	19 00
Officers bond .....	10 00
Gross cash expenditures .....	<u>\$261 81</u>
Balance .....	\$2,230 43

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1909.....	\$369,925 00	\$87,887 47
Written and renewed during the year.....	194,525 00	20,403 30
<b>Total.....</b>	<b>\$564,450 00</b>	<b>\$58,240 77</b>
Deduct amount terminated during the year.....	185,925 00	19,016 72
Amount in force Dec. 31, 1910.....	\$378,525 00	\$39,224 05
Losses incurred during the year.....		\$2,049 52
Assessments, laid or ordered to be laid, on premium notes during the year..		965 88
Date of last assessment, December, 1910.		
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 in office.....	\$30 99
Cash deposited in bank.....	649 34
<b>Total cash assets.....</b>	<b>\$680 33</b>
Assessments on premium notes unpaid.....	39 65
Safe.....	35 00
<b>Gross assets, not including premium notes.....</b>	<b>\$754 98</b>
(Balance due on premium notes subject to assessment, \$56,147.22.)	

INCOME.

Policy fees.....	\$122 50
Assessments on premium notes.....	1,238 50
Interest from all sources.....	12 85
<b>Gross cash income.....</b>	<b>\$1,373 85</b>
Cash assets December 31st of previous year.....	284 25
<b>Total.....</b>	<b>\$1,658 10</b>

EXPENDITURES.

Losses paid during the year.....	\$885 00
Collecting assessments.....	12 76
Salaries of officers and directors.....	101 50
Taxes, \$4.51; advertising, \$2.00.....	6 51
Printing, \$11.00; postage, \$6.00; stationery, \$3.00.....	20 00
Legal expenses.....	2 00
<b>Gross cash expenditures.....</b>	<b>\$977 77</b>
<b>Balance.....</b>	<b>\$680 33</b>

392 HANCOCK MUTUAL FIRE INSURANCE COMPANY.

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1909.....	\$541,275 00	\$56,642 50
Written and renewed during the year.....	203,375 00	21,825 00
Total.....	<u>\$744,650 00</u>	<u>\$78,467 50</u>
Deduct amount terminated during the year.....	181,975 00	19,722 50
Amount in force Dec. 31, 1910.....	\$562,675 00	\$58,745 00
Losses incurred during the year.....		\$885 00
Assessments, laid or ordered to be laid, on premium notes during the year..		1,142 10
Date of last assessment, June, 1910, amount collected.....		1,288 50
Largest sum insured in a single risk.....		3,000 00

HANCOCK MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1906. COMMENCED BUSINESS IN 1906.

S. J. CLEMENT, *President.*

FRANK E. WALLS, *Secretary.*

P. O. Address of Secretary, Bar Harbor, Maine.

ASSETS.

Cash in office.....	\$810 86
Cash deposited in bank.....	393 03
Total cash assets.....	<u>\$703 89</u>
Assessments on premium notes unpaid.....	2,284 27
Cash premiums unpaid.....	328 15
Due from agents.....	914 98
Office furniture, supplies and printed matter.....	150 00
Gross assets, not including premium notes.....	<u>\$4,331 29</u>
(Balance due on premium notes subject to assessment, \$81,977.87.)	

LIABILITIES.

Losses adjusted and not paid.....	\$3,595 91
Losses reported, not adjusted (estimated).....	1,200 00
Due for borrowed money and interest.....	7,500 00
Due officers for services.....	663 00
Fifty per cent. cash premiums on policies in force.....	1,164 13
Gross liabilities.....	<u>\$14,123 04</u>

INCOME.

Cash premiums on policies written or renewed.....	\$3,022 54
Policy fees.....	788 00
Assessments on premium notes.....	7,868 21
Cash loaned to company to pay losses or expenses.....	8,400 00
Permits.....	16 98
Gross cash income.....	<u>\$20,095 73</u>
Cash assets December 31st of previous year.....	1,217 84
Total.....	<u>\$21 313 57</u>



EXPENDITURES.

Losses paid during the year.....	\$9,862 98
Adjusting losses.....	104 21
Commissions to agents.....	887 57
Return premiums on policies cancelled.....	22 25
Salaries of officers and directors.....	125 00
Salaries of agents and employes.....	312 00
Traveling expenses of officers, directors and employes.....	83 00
Making assessments.....	51 80
Borrowed money repaid.....	8,400 00
Interest.....	285 80
Rent, light and heat, \$175.00; taxes, \$26.44; express charges, \$3.30.....	201 74
Printing, \$63.21; postage, \$163.60; blank books, etc., \$33.15.....	259 96
Expense of examination.....	13 42
Gross cash expenditures.....	<u>\$20,609 68</u>
Balance.....	\$703 89

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1909.....	\$1,187,192 00	\$98,219 55
Written and renewed during the year.....	748,255 00	59,937 22
Total.....	<u>\$1,930,447 00</u>	<u>\$158,156 77</u>
Deduct amount terminated during the year.....	615,090 00	60,288 15
Amount in force Dec. 31, 1910.....	\$1,315,357 00	\$92,868 62
Losses incurred during the year.....		\$8,127 36
Assessments, laid or ordered to be laid, on premium notes during the year..		7,289 54
Date of last assessment, December, 1910, amount collected.....		1,903 98
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. SKOLFIE'D, *Secretary.*

P. O. Address of Secretary, Brunswick, Maine.

ASSETS.

Cash in office.....	\$65 11
Cash deposited in bank.....	125 85
Total cash assets.....	<u>\$190 96</u>
(Balance due on premium notes subject to assessment, \$14,202.86.)	

INCOME.

Cash premiums on policies written or renewed.....	\$148 98
Policy fees.....	13 00
Interest from all sources.....	4 86
Gross cash income.....	<u>\$166 84</u>
Cash assets December 31st of previous year.....	720 99
Total.....	<u>887 83</u>

## EXPENDITURES.

Losses paid during the year.....		\$626 99
Return premiums on policies cancelled.....		10 55
Salaries of officers and directors.....		37 40
Salaries of agents and employes.....		13 00
Printing, \$3.00; postage, \$5.64; taxes, \$ .29.....		8 93
Gross cash expenditures.....		<u>\$696 87</u>
Balance.....		\$190 96

## GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1909.....	\$246,182 45	\$15,027 11
Written and renewed during the year.....	47,126 00	2,827 56
Total.....	<u>\$293,308 45</u>	<u>\$17,854 67</u>
Deduct amount terminated during the year.....	45,227 33	2,877 02
Amount in force Dec. 31, 1910.....	\$248,081 12	\$14,977 65
Losses incurred during the year.....		\$626 99
Date of last assessment, July, 1899, amount collected.....		368 81
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.....	\$7 56
Cash deposited in bank.....	1,412 75
Total cash assets.....	<u>\$1,420 31</u>
Assessments on premium notes unpaid.....	3 69
Interest due and accrued.....	5 09
Safe and supplies.....	47 96
Gross assets, not including premium notes.....	<u>\$1,477 05</u>
(Balance due on premium notes subject to assessment, \$47,639.75.)	

## INCOME.

Cash premiums on policies written or renewed.....	\$1,434 75
Policy fees.....	233 00
Assessments on premium notes.....	4,707 32
Interest from all sources.....	40 31
Permits.....	18 73
Returned witness fees.....	52 16
Gross cash income.....	<u>\$6,486 27</u>
Cash assets December 31st of previous year.....	1,596 12
Total.....	<u>\$8,082 39</u>

EXPENDITURES.

Losses paid during the year.....	\$5,508 21
Adjusting losses.....	7 00
Collecting assessments.....	35 00
Return premiums on policies cancelled.....	60 65
Salaries of officers and directors.....	56 60
Salaries of agents and employes.....	633.19
Traveling expenses of officers, directors and employes.....	30 20
Making assessments.....	35 00
Rent, \$1.00; taxes, \$10.17.....	11 17
Printing, \$15.75; postage, \$50.09; blank books, \$ .80.....	66 64
Stationery, \$2.22; telephone and express charges, \$3.05.....	5 27
Legal expense.....	213 15
Gross cash expenditures.....	<u>\$6,662 08</u>
Balance.....	<u>\$1,420 31</u>

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1909.....	\$1,006,445 00	\$60,979 77
Written and renewed during the year.....	254,620 00	15,866 19
Total.....	<u>\$1,261,065 00</u>	<u>\$76,845 96</u>
Deduct amount terminated during the year.....	238,140 00	15,584 28
Amount in force Dec. 31, 1910.....	<u>\$1,022,925 00</u>	<u>\$61,261 68</u>
Losses incurred during the year.....		\$5,508 21
Assessments, laid or ordered to be laid, on premium notes during the year.....		4,708 61
Date of last assessment, September 20, 1910, amount collected.....		2,249 88
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.....	\$461 11
Assessments on premium notes unpaid.....	21,487 01
Cash premiums unpaid.....	577 16
Card index.....	20 00
Gross assets, not including premium notes.....	<u>\$22,545 28</u>

(Balance due on premium notes subject to assessment, \$137,271.00.)

LIABILITIES.

Losses adjusted and not paid.....	\$4,420 75
Losses reported, not adjusted (estimated).....	600 00
Due for borrowed money and interest.....	5,583 82
Gross liabilities.....	<u>\$10,604 57</u>

## INCOME.

Cash premiums on policies written or renewed.....	\$777 76
Assessments on premium notes.....	8,050 85
Cash loaned to company to pay losses or expenses.....	2,588 82
Vacancy permits.....	7 85
Reinsurance.....	1,364 15
Gross cash income.....	\$12,788 93
Cash assets December 31st of previous year.....	299 61
Total.....	\$13,088 54

## EXPENDITURES.

Losses paid during the year.....	\$6,566 58
Adjusting losses.....	152 22
Commissions to agents.....	469 72
Return premiums on policies cancelled.....	23 65
Salaries of officers and directors.....	1,180 00
Salaries of agents and employes.....	565 50
Traveling expenses of officers, directors and employes.....	226 30
Borrowed money repaid.....	2,053 62
Interest and exchange.....	231 55
Rent and gas, \$90.00; taxes, \$31.97.....	121 97
Office supplies and printing, \$89.50; postage, \$96.10.....	185 60
Telephone.....	31 95
Re-insurance.....	402 36
Miscellaneous expenditures.....	411 41
Gross cash expenditures.....	\$12,622 43
Balance.....	\$461 11

## GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1909.....	\$1,784,410 00	\$256,619 00
Written and renewed during the year.....	15,650 00	1,664 00
Total.....	\$1,800,060 00	\$258,283 00
Deduct amount terminated during the year.....	722,500 00	105,760 00
Amount in force Dec. 31, 1910.....	\$1,077,560 00	\$152,523 00
Losses incurred during the year.....		\$6,205 75
Assessments, laid or ordered to be laid, on premium notes puring the year		13,747 35
Date of last assessment, December 31, 1910.		
Largest sum insured in a single risk.....		1,500 00

JAY MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1860. COMMENCED BUSINESS IN 1860.

- H. H. ALLEN, *President.* RUFUS C. STONE, *Secretary.*
- P. O. Address of Secretary, Livermore Falls, Maine.

ASSETS.

Cash in office.....	\$162 15
Cash deposited in bank.....	167 85
Total cash assets.....	\$329 50
Assessments on premium notes unpaid.....	5 25
Safe.....	85 00
Books and blanks.....	20 00
Gross assets, not including premium notes.....	\$389 75
(Balance due on premium notes subject to assessment, \$13,098.43.)	

INCOME.

Cash premiums on policies written or renewed.....	\$209 88
Policy fees.....	62 00
Assessments on premium notes.....	709 70
Interest from all sources.....	4 42
Transfer fees.....	2 25
Gross cash income.....	\$988 25
Cash assets December 31st of previous year.....	162 98
Total.....	\$1,151 18

EXPENDITURES.

Losses paid during the year.....	\$660 00
Adjusting losses.....	2 00
Collecting assessments.....	18 00
Return premiums on policies cancelled.....	7 57
Salaries of officers and directors.....	49 80
Salaries of agents and employes.....	62 00
Making assessments.....	8 00
Printing, \$3.00; postage, \$7.74; taxes, \$.25.....	10 99
Stationery.....	1 28
Justice fee.....	25
Expense of examination.....	2 29
Gross cash expenditures.....	\$821 68
Balance.....	\$329 50

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1909.....	\$239,640 00	\$14,768 55
Written and renewed during the year.....	66,025 00	4,197 50
Total.....	\$305,665 00	\$18,966 05
Deduct amount terminated during the year.....	59,990 00	3,742 65
Amount in force Dec. 31, 1910.....	\$245,675 00	\$15,223 40
Losses incurred during the year.....		\$660 00
Assessments, laid or ordered to be laid, on premium notes during the year.....		710 07
Date of last assessment, July 28, 1910, amount collected.....		704 82
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.....	\$19 95
Cash deposited in bank.....	2,204 70
Total cash assets.....	\$2,224 65
(Balance due on premium notes subject to assessment, \$5,967.80.)	

### INCOME.

Cash premiums on policies written or renewed.....	\$141 87
Policy fees.....	20 50
Interest from all sources.....	83 63
Gross cash income.....	\$246 00
Cash assets December 31st of previous year.....	2,050 93
Total.....	\$2,296 93

### EXPENDITURES.

Return premiums on policies cancelled.....	\$36 78
Salaries of officers and directors.....	20 50
Printing, \$10.50; postage, \$2.00; advertising, \$2.50.....	15 00
Justice fees.....	1 00
Gross cash expenditures.....	\$72 28
Balance.....	\$2,224 65

### GENERAL ITEMS.

	Amount.	Premium Notes.
Amount in force Dec. 31, 1909.....	\$130,675 00	\$6,768 28
Written and renewed during the year.....	22,988-00	1,260 52
Total.....	\$153,663 00	\$8,028 80
Deduct amount terminated during the year.....	26,300 00	1,397 92
Amount in force Dec. 31, 1910.....	\$127,363 00	\$6,630 88
Largest sum insured in a single risk.....		\$1,000 00

KENNEBUNK FARMERS MUTUAL FIRE INSURANCE  
COMPANY.

INCORPORATED IN 1894. COMMENCED BUSINESS IN 1894.

\* CHAS. K. LITTLEFIELD, *President.* GEO. A. PERKINS, *Secretary.*

P. O. Address of Secretary, R. F. D. No. 1, Biddeford, Maine.

ASSETS.

Cash in office.....	\$4 13
Cash deposited in bank.....	1,249 66
Total cash assets.....	\$1,253 79
(Balance due on premium notes subject to assessment, \$24,991 00.)	

INCOME.

Cash premiums on policies written or renewed.....	\$420 50
Policy fees.....	17 00
Interest from all sources.....	45 85
Gross cash income.....	\$483 35
Cash assets December 31st of previous year.....	1,190 69
Total.....	\$1,674 04

EXPENDITURES.

Losses paid during the year.....	\$350 00
Return premiums on policies cancelled.....	15 00
Salaries of agents and employes.....	50 00
Printing.....	5 25
Gross cash expenditures.....	\$420 25
Balance.....	\$1,253 79

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1909.....	\$273,775 00	\$27,877 50
Written and renewed during the year.....	42,050 00	4,205 00
Total.....	\$315,825 00	\$31,582 50
Deduct amount terminated during the year.....	43,950 00	4,395 00
Amount in force Dec. 31, 1910.....	\$271,875 00	\$27,187 50
Losses incurred during the year.....		\$350 00
Largest sum insured in a single risk.....		3,000 00

\* Elected in 1911.

LITCHFIELD MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1878. COMMENCED BUSINESS IN 1874.

E. M. WALKER, *President.*

\*CHAPIN LYDSTON, *Secretary.*

P. O. Address of Secretary, Litchfield Corners, Maine.

ASSETS.

Cash in office .....	\$41 79
(Balance due on premium notes subject to assessment, \$11,257.11.)	

LIABILITIES.

Due officers for services .....	\$4 00
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INCOME.

Cash premiums on policies written or renewed.....	\$82 94
Policy fees .....	45 50
Assessments on premium notes .....	411 67
Gross cash income.....	\$540 11
Cash assets December 31st of previous year .....	118 04
Total.....	\$658 15

EXPENDITURES.

Losses paid during the year .....	\$525 00
Collecting assessments.....	10 25
Return premiums on policies cancelled.....	1 07
Salaries of officers and directors.....	27 30
Salaries of agents and employes.....	45 50
Printing, \$1.75; postage, \$.49.....	2 24
Gross cash expenditures.....	\$611 36
Balance.....	\$41 79

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1909 .....	\$203,962 00	\$11,042 00
Written and renewed during the year.....	76,977 00	4,108 95
Total .....	\$280,939 00	\$15,145 95
Deduct amount terminated during the year.....	68,487 00	3,616 35
Amount in force Dec. 31, 1910 .....	\$212,502 00	\$11,529 60
Losses incurred during the year.....		\$125 00
Date of last assessment, December, 1909, amount collected .....		411 67
Largest sum insured in a single risk.....		2,150 00

\* Deceased.



## LOVELL MUTUAL FIRE INSURANCE COMPANY.

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 INCORPORATED IN 1865. COMMENCED BUSINESS IN 1865.
MELLEN EASTMAN, *President.*E. T. STEARNS, *Secretary.*

P. O. Address of Secretary, Center Lovell, Maine.

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 ASSETS.

Cash in office .....	\$46 66
Safe .....	50 00
	<hr/>
Gross assets, not including premium notes .....	\$96 66
(Balance due on premium notes subject to assessment, \$5,303.65.)	

## INCOME.

Cash premiums on policies written or renewed .....	\$29 30
Policy fees .....	9 00
	<hr/>
Gross cash income .....	\$38 30
Cash assets December 31st of previous year .....	29 89
	<hr/>
Total .....	\$68 19

## EXPENDITURES.

Losses paid during the year .....	\$ 75
Salaries of agents and employes .....	18 00
Postage, \$ .75 ; taxes, \$ .03 ; advertising, \$2.00 .....	2 78
	<hr/>
Gross cash expenditures .....	\$21 53
Balance .....	\$46 66

## GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1909 .....	\$82,165 00	\$5,104 90
Written and renewed during the year .....	22,720 00	1,465 00
	<hr/>	<hr/>
Total .....	\$104,885 00	\$6,569 90
Deduct amount terminated during the year .....	16,005 00	962 30
	<hr/>	<hr/>
Amount in force Dec. 31, 1910 .....	\$88,880 00	\$5,607 60
Losses incurred during the year .....		\$ 75
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.

L. V. THIBODEAU, *President.*

J. ADOLPHE HEBERT, *Secretary.*

P. O. Address of Secretary, Van Buren, Maine.

### ASSETS.

Cash in office.....	\$113 20
Cash deposited in bank.....	117 32
Total cash assets.....	\$230 52
Assessments on premium notes unpaid.....	3,082 60
Cash premiums unpaid.....	510 63
Safe, typewriter, etc.....	245 00
Gross assets, not including premium notes.....	\$4,068 75
(Balance due on premium notes subject to assessment, \$81,815.57.)	

### LIABILITIES.

Losses adjusted and not paid.....	\$425 00
Losses resisted.....	1,100 00
Due for borrowed money and interest.....	1,800 00
Due officers for services.....	162 50
Fifty per cent cash premiums on policies in force.....	2 25
All other liabilities.....	88 15
Gross liabilities.....	\$3,572 90

### INCOME.

Cash premiums on policies written or renewed.....	\$1,146 22
Policy fees.....	1,012 08
Assessments on premium notes.....	2,008 99
Cash loaned to company to pay losses or expenses.....	2,600 00
Gross cash income.....	\$6,762 29
Cash assets December 31st of previous year.....	109 45
Total.....	\$6,871 74

### EXPENDITURES.

Losses paid during the year.....	\$1,960 73
Adjusting losses.....	204 10
Commissions to agents.....	1,012 08
Return premiums on policies cancelled.....	5 45
Salaries of officers and directors.....	1,171 00
Borrowed money repaid.....	1,750 00
Interest.....	78 00
Rent, light and fuel, \$79.75; taxes, \$1.15; advertising, \$5.00.....	84 90
Printing, \$98.30; postage, \$105.40; blank books, \$18.00.....	221 70
Stationery, \$14.76; express charges, \$14.18.....	28 94
Safe and typewriter.....	124 82
Gross cash expenditures.....	\$6,641 22
Balance.....	\$230 52

MAINE FARMERS MUTUAL FIRE INSURANCE COMPANY. 403

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1909 .....	\$568,915 00	\$55,573 25
Written and renewed during the year .....	388,850 00	38,335 00
Total .....	\$952,765 00	\$93,958 25
Deduct amount terminated during year .....	10,650 00	915 00
Amount in force Dec. 31, 1910.....	\$942,115 00	\$93,043 25
Losses incurred during the year.....		\$8,689 83
Assessments, laid or ordered to be laid, on premium notes during the year..		3,188 40
Date of last assessment, November, 1910, amount collected.....		770 35
Largest sum insured in a single risk.....		1,000 00

MAINE FARMERS MUTUAL FIRE INSURANCE  
COMPANY.

INCORPORATED IN 1904. COMMENCED BUSINESS IN 1905.

ARTHUR J. DUNTON, *President.*

HENRY E. COOLIDGE, *Secretary.*

P. O. Address of Secretary, Lisbon Falls, Maine.

ASSETS.

Cash in office.....	\$214 97
Cash deposited in bank .....	3,203 51
Total cash assets.....	\$3,418 48
Assessments on premium notes unpaid .....	1,306 82
Cash premiums unpaid.....	520 71
Gross assets, not including premium notes.....	\$5,246 01
(Balance due on premium notes subject to assessment, \$221,880.30.)	

LIABILITIES.

Losses adjusted and not paid.....	\$1,413 62
Losses reported, not adjusted (estimated).....	2,559 00
Losses resisted.....	295 65
Due for borrowed money and interest.....	4,325 00
Fifty per cent cash premiums on policies in force.....	1,877 38
Gross Liabilities.....	\$10,470 65

404 MAINE FARMERS MUTUAL FIRE INSURANCE COMPANY.

INCOME.

Cash premiums on policies written or renewed.....	\$2,698 86
Policy fees.....	400 00
Assessments on premium notes.....	14,150 94
Interest from all sources.....	61 20
Cash loaned to company to pay losses or expenses.....	9,875 00
Vacancy permits.....	96 78
	<hr/>
Gross cash income.....	\$27,282 28
Cash assets December 31st of previous year.....	2,044 49
	<hr/>
Total.....	\$29,326 72

EXPENDITURES.

Losses paid during the year.....	\$13,856 61
Adjusting losses.....	363 04
Collecting assessments.....	9 52
Commissions for collecting cash premiums.....	1 90
Return premiums on policies cancelled.....	100 73
Dividends to policy holders.....	219 75
Salaries of officers and directors.....	567 10
Salaries of agents and employes.....	487 00
Borrowed money repaid.....	9,700 00
Interest.....	264 41
Printing, \$81.80; postage, \$242.57.....	324 37
Stationery, \$9.25; taxes, \$6.30.....	15 55
Treasurer's bond.....	7 50
Telephone.....	80
Expense of examination.....	1 96
Legal expense.....	38 00
	<hr/>
Gross cash expenditures.....	\$25,908 24
Balance.....	\$3,418 48

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1909.....	\$2,262,393 23	\$225,400 26
Written and renewed during the year.....	781,829 00	76,179 32
	<hr/>	<hr/>
Total.....	\$3,044,222 23	\$301,579 58
Deduct amount terminated during the year.....	500,294 44	48,433 26
	<hr/>	<hr/>
Amount in force Dec. 31, 1910.....	\$2,543,927 79	\$253,146 32
Losses incurred during the year.....		\$15,674 88
Assessment, laid or ordered to be laid, on premium notes during the year.		15,264 46
Date of last assessment, September 13, 1910.		
Largest sum insured in a single risk.....		1,600 00

MEDOMAK MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1894. COMMENCED BUSINESS IN 1894.

GEO. W. SIMMONS, *President.* W. H. LEVENSALE, *Secretary,*

P. O. Address of Secretary, Waldoboro, Maine.

ASSETS.

Cash in office.....	\$85 02
Cash deposited in bank.....	219 67
Total cash assets.....	\$304 69
Assessments on premium notes unpaid.....	106 31
Cash premiums unpaid.....	5 60
Gross assets, not including premium notes.....	\$416 60
(Balance due on premium notes subject to assessment, \$18,362.23.)	

LIABILITIES.

Due officers for services.....	\$50 00
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INCOME.

Cash premiums on policies written or renewed.....	\$458 20
Policy fees.....	70 60
Assessments on premium notes.....	456 17
Gross cash income.....	\$984 87
Cash assets December 31st of previous year.....	1,342 88
Total.....	\$2,327 75

EXPENDITURES.

Losses paid during the year.....	\$1,871 17
Collecting assessments.....	28 50
Return premiums on policies cancelled.....	12 60
Salaries of officers and directors.....	80 77
Making assessments.....	4 00
Advertising, \$2.50; express charges, \$.25.....	2 75
Printing, \$9.50; postage, \$12.97; blank books, \$.33.....	22 77
Justice fees.....	50
Gross cash expenditures.....	\$2,023 06
Balance.....	\$304 69

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1909.....	\$455,228 00	\$22,761 40
Written and renewed during the year.....	115,450 00	5,772 50
Total.....	\$570,678 00	\$28,533 90
Deduct amount terminated during the year.....	126,225 00	6,311 25
Amount in force Dec. 31, 1910.....	\$444,453 00	\$22,222 65
Losses incurred during the year.....	\$871 17	
Assessments, laid or ordered to be laid, on premium notes during the year..	444 35	
Date of last assessment, December 3, 1910, amount collected.....	340 04	
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.....	\$1,570 42
Assessments on premium notes unpaid.....	18,261 12
Cash premiums unpaid.....	2,402 26
Office furniture and fixtures.....	800 00
	\$23,033 80
Gross assets, not including premium notes.....	
(Balance due on premium notes subject to assessment, \$176,431.74.)	

### LIABILITIES.

Losses adjusted and not paid.....	\$3,623 23
Due for borrowed money and interest.....	461 33
Fifty per cent cash premiums on policies in force.....	782 38
	\$4,866 94

### INCOME.

Cash premiums on policies written or renewed }.....	\$6,101 38
Policy fees.....	20,139 34
Assessments on premium notes.....	14 00
Interest from all sources.....	461 33
Cash loaned to company to pay losses or expenses.....	387 40
Reinsurance.....	\$27,103 45
Gross cash income.....	
Cash assets December 31st of previous year.....	1,126 63
	\$28,230 08

### EXPENDITURES.

Losses paid during the year.....	\$18,177 75
Adjusting losses.....	211 28
Commissions to agents.....	2,446 18
Return premiums on policies cancelled.....	266 03
Dividends to policy holders.....	325 95
Salaries of officers and directors.....	1,235 00
Salaries of agents and employes.....	919 80
Traveling expenses of officers, directors and employes.....	353 95
Borrowed money repaid.....	247 72
Interest and exchange.....	87 80
Rent and gas, \$175.74; taxes, \$214.00; advertising, \$9.00.....	398 74
Printing and office supplies, \$559.58; postage, \$341.30; express charges, \$1.30	902 18
Telephone.....	60 00
Inspection.....	100 00
Reinsurance.....	766 83
Miscellaneous expenditures.....	210 45
	\$26,659 66
Gross cash expenditures.....	
Balance.....	\$1,570 42

## GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1909.....	\$1,468,494 00	\$208,375 57
Written and renewed during the year.....	1,529,859 00	207,970 99
Total.....	<u>\$2,997,793 00</u>	<u>\$411,346 56</u>
Deduct amount terminated during the year.....	1,526,184 00	211,797 80
Amount in force Dec. 31, 1910.....	\$1,471,609 00	\$199,548 76
Losses incurred during the year.....		\$18,444 89
Assessments, laid or ordered to be laid, on premium notes during the year..		23,117 02
Date of last assessment, December 31, 1910, amount collected.....		6,048 62
Largest sum insured in a single risk.....		2,000 00

## MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1827. COMMENCED BUSINESS IN 1827.

A. G. PRENTISS, *President.*

M. H. KELLY, *Secretary.*

P. O. Address of Secretary, Saco, Maine.

## ASSETS.

Cash in office.....	\$269 18
Cash deposited in bank .....	4,481 26
Cash value of notes, bonds or other securities.....	124,891 00
Cash premiums unpaid .....	135 00
Due from agents.....	1,026 09
Book value of real estate.....	3,500 00
Total ledger assets, not including premium notes.....	<u>\$134,252 53</u>
(Balance due on premium notes subject to assessment, \$13,592.75.)	

## LIABILITIES.

Losses adjusted and not paid .....	\$2 00
Fifty per cent cash premiums on policies in force.....	6,796 38
Gross liabilities.....	<u>\$6,798 38</u>

## INCOME.

Cash premiums on policies written or renewed.....	\$4,559 94
Interest from all sources .....	13,879 96
Rents.....	320 00
Gross cash income.....	\$18,759 90
Ledger assets December 31st of previous year.....	135,284 18
Total.....	\$154,044 08

## EXPENDITURES.

Losses paid during the year.....	\$6,670 00
Commissions to agents.....	375 29
Return premiums on policies cancelled.....	318 80
Salaries of officers and directors.....	1,435 00
Traveling expenses of officers, directors and employes.....	2 00
Rent, \$180.00; taxes, \$518.37.....	698 37
Printing, \$7.50; postage, \$16.00 .....	23 50
Sundries.....	31 50
Repairs on real estate .....	590 72
Premiums on securities purchased.....	9,615 12
Water account.....	31 25
Gross cash expenditures .....	\$19,791 55
Balance.....	\$134,252 53

## GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1909 .....	\$1,177,560 00	\$13,594 93
Written and renewed during the year .....	406,465 00	4,559 94
Total.....	\$1,584,025 00	\$18,154 87
Deduct amount terminated during the year .....	386,480 00	4,562 12
Amount in force Dec. 31, 1910 .....	\$1,197,545 00	\$13,592 75
Losses incurred during the year .....		\$6,670 00
Largest sum insured in a single risk.....		5,000 00

## SCHEDULE OF BONDS OWNED BY THE COMPANY.

<i>Description.</i>	<i>Book and Market Value.</i>	<i>Par Value.</i>
United States 4%, 1925.....	\$1,000 00	\$1,000 00
Aroostook Northern Railway 5%, 1947.....	1,000 00	1,000 00
Atchinson, Topeka & St. Fe 4%, 1995.....	450 00	500 00
Burlington & Missouri River Ry. 6%, 1918.....	2,600 00	2,600 00
Chicago, Burlington & Quincy 3½%, 1949 .....	1,000 00	1,000 00
Columbus, London & Springfield 5%, 1920 .....	1,000 00	1,000 00
Chicago, Peoria & St. Louis 4½%, 1930 .....	4,750 00	5,000 00
Des Moines, Iowa Falls & Northern 5%, 1931.....	5,000 00	5,000 00
Litchfield & Madison 5%, 1934.....	4,750 00	5,000 00
Maine Central 7%, 1912 .....	1,900 00	1,900 00
Northern Pacific & Great Northern 4%, 1921 .....	5,100 00	10,000 00
Pontiac, Oxford & Northern 6%, 1916.....	1,000 00	1,000 00
Bath Water Supply Co. 5%, 1916 .....	1,000 00	1,000 00



NARRAGANSETT MUTUAL FIRE INSURANCE COMPANY. 409

SCHEDULE OF STOCKS OWNED BY THE COMPANY.

<i>Description.</i>	<i>Book and Market Value.</i>	<i>Par Value.</i>
Aitchinson, Topeka & Ste. Fe Ry .....	\$750 00	\$5,000 00
Aitchinson, Topeka & Ste. Fe. Ry., Pfd.....	250 00	500 00
Atlantic Coast Line.....	5,000 00	5,000 00
Boston & Maine.....	3,000 00	3,000 00
Boston & Chelsea.....	300 00	300 00
Louisville & Nashville.....	5,000 00	5,000 00
Maine Central.....	300 00	300 00
Massachusetts Electric, Pfd .....	2,050 25	2,500 00
Michigan Central.....	600 00	600 00
Northern Railroad.....	500 00	500 00
N. Y., N. H. & H., Pfd .....	5,100 00	5,000 00
Penn. Railroad .....	12,900 00	12,600 00
Perre Marquette, Pfd.....	900 00	2,000 00
Union Pacific, Pfd.....	5,240 75	7,000 00
American Express Co.....	5,000 00	5,000 00
Androscoggin Manufacturing Co.....	500 00	500 00
Bates Manufacturing Co.....	1,000 00	1,000 00
Lockwood Manufacturing Co.....	4,400 00	4,500 00
Pepperell Manufacturing Co .....	9,200 00	10,200 00
York Manufacturing Co.....	14,200 00	16,700 00
Atlantic National Bank .....	1,600 00	1,600 00
Cumberland National Bank .....	200 00	200 00
Casco National Bank .....	700 00	700 00
Merchant's National Bank .....	600 00	600 00

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NARRAGANSETT MUTUAL FIRE INSURANCE  
COMPANY.

INCORPORATED IN 1907. COMMENCED BUSINESS IN 1907.

HIRAM KNOWLTON, *President.*

T. F. MILLETT, *Secretary.*

P. O. Address of Secretary, Gorham, Maine.

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ASSETS.

Cash in office.....	\$130 08
Cash deposited in bank .....	4,635 51
Total cash assets.....	\$4,765 54
Assessments on premium notes unpaid.....	331 17
Due from agents.....	474 47
Office supplies.....	239 00
Gross assets, not including premium notes .....	\$5,810 18
(Balance due on premium notes subject to assessment, \$46,375.03.)	

410 NARRAGANSETT MUTUAL FIRE INSURANCE COMPANY.

INCOME.

Cash premiums on policies written or renewed.....	\$4,020 55
Policy fees.....	115 50
Assessments on premium notes.....	678 56
Interest from all sources.....	96 24
Permits and transfers.....	31 05
Gross cash income.....	\$4,941 90
Cash assets December 31st of previous year.....	2,855 66
Total.....	\$7,297 56

EXPENDITURES.

Losses paid during the year.....	\$825 17
Adjusting losses.....	4 00
Return premiums on policies cancelled.....	122 04
Salaries of officers and directors.....	447 60
Salaries of agents and employes.....	679 74
Traveling expenses of officers, directors and employes.....	94 69
Expense of examination.....	5 58
Legal expenses.....	70 00
Rent, fuel and lights, \$50.00; taxes, \$8.67; advertising, \$49.05.....	107 72
Stationery, \$5.95; postage, \$47.01; blank books, \$2.00.....	54 96
Tariff.....	50 00
Miscellaneous expenditures.....	70 52
Gross cash expenditures.....	\$2,532 02
Balance.....	\$4,765 54

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1909.....	\$657,725 70	\$48,718 42
Written and renewed during the year.....	389,541 00	21,020 53
Total.....	\$1,047,266 70	\$69,738 95
Deduct amount terminated during the year.....	256,674 00	18,664 81
Amount in force Dec. 31, 1910.....	\$790,592 70	\$51,074 14
Losses incurred during the year.....		\$529 39
Assessments, laid or ordered to be laid, on premium notes during the year.....		856 61
Date of last assessment, December 3, 1910, amount collected.....		472 81
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.....	\$82 02
(Balance due on premium notes subject to assessment, \$13,009.99.)	

INCOME.

Cash premiums on policies written or renewed.....	\$9 00
Policy fees.....	36 00
Assessments on premium notes.....	79 51
Gross cash income.....	\$124 51
Cash assets December 31st of previous year.....	45 41
Total.....	\$169 92

EXPENDITURES.

Salaries of officers and directors.....	\$73 25
Advertising, \$2.50; stationery, \$ .30.....	2 80
Printing, \$4.70; postage, \$5.40.....	10 10
Miscellaneous expenditures.....	1 75
Gross cash expenditures.....	\$87 90
Balance.....	\$82 02

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1909.....	\$123,275 00	\$12,775 00
Written and renewed during the year.....	53,825 00	5,582 00
Total.....	\$177,100 00	\$18,357 00
Deduct amount terminated during the year.....	50,175 00	5,267 50
Amount in force Dec. 31, 1910.....	\$126,925 00	\$13,089 50
Date of last assessment, 1907.....		
Largest sum insured in a single risk.....		\$1,000 00

NEWCASTLE MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1897. COMMENCED BUSINESS IN 1897.

W. A. SMITH, *President.*

JONATHAN DODGE, *Secretary.*

P. O. Address of Secretary, North Edgecomb, Maine.

ASSETS.

Cash in office.....	\$80 81
Assessments on premium notes unpaid.....	40 58
Cash premiums unpaid.....	7 50
	\$128 89
Gross assets, not including premium notes.....	\$128 89
(Balance due on premium notes subject to assessment, \$4,785.46.)	

INCOME.

Cash premiums on policies written or renewed.....	\$63 25
Policy fees.....	7 00
Assessments on premium notes.....	72 80
	\$143 05
Gross cash income.....	\$143 05
Cash assets December 31st of previous year.....	45 18
	\$188 23
Total.....	\$188 23

EXPENDITURES.

Losses paid during the year.....	\$80 00
Return premiums on policies cancelled.....	2 97
Salaries of agents and employes.....	7 00
Rent, \$14.45; printing, \$3.00.....	17 45
	\$107 42
Gross cash expenditures.....	\$107 42
Balance.....	\$80 81

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1909.....	\$84,175 00	\$5,892 25
Written and renewed during the year.....	12,650 00	885 50
	\$96,825 00	\$6,777 75
Deduct amount terminated during the year.....	24,200 00	1,694 00
	\$72,625 00	\$5,083 75
Amount in force Dec. 31, 1910.....	\$72,625 00	\$5,083 75
Date of last assessment, October 1st, 1909, amount collected.....		\$452 30
Largest sum insured in a single risk.....		1,500 00

NEW PORTLAND MUTUAL FIRE INSURANCE  
COMPANY.

INCORPORATED IN 1894. COMMENCED BUSINESS IN 1895.

JOHN MITCHELL, *President.*

JOHN KNOWLTON, *Secretary.*

P. O. Address of Secretary, R. F. D. No. 2, North Anson, Maine.

ASSETS.

Cash in office.....	\$124 08
Cash deposited in bank.....	509 79
Total cash assets.....	<u>\$633 82</u>
Safe.....	32 00
Gross assets, not including premium notes.....	<u>\$665 82</u>
(Balance due on premium notes subject to assessment, \$17,282.30.)	

LIABILITIES.

Losses adjusted and not paid.....	\$300 00
Due officers for services.....	21 00
Gross liabilities.....	<u>\$321 00</u>

INCOME.

Cash premiums on policies written or renewed.....	\$204 85
Policy fees.....	98 00
Interest from all sources.....	13 88
Transfer fees.....	1 50
Gross cash income.....	<u>\$318 18</u>
Cash assets December 31st of previous year.....	509 11
Total.....	<u>\$827 29</u>

EXPENDITURES.

Losses paid during the year.....	\$50 00
Adjusting losses.....	6 50
Return premiums on policies cancelled.....	1 28
Salaries of officers and directors.....	17 00
Salaries of agents and employes.....	94 75
Traveling expenses of officers, directors and employes.....	2 80
Printing, \$3.00; postage, \$3.17; stationery, \$3.70.....	14 87
Justice fees and telephone.....	6 25
Gross cash expenditures.....	<u>\$193 45</u>
Balance.....	<u>\$633 84</u>

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1909.....	\$166,225 00	\$16,622 50
Written and renewed during the year.....	102,425 00	10,242 50
Total.....	<u>\$268,650 00</u>	<u>\$26,865 00</u>
Deduct amount terminated during the year.....	92,500 00	9,230 00
Amount in force Dec. 31, 1910.....	<u>\$176,350 00</u>	<u>\$17,635 00</u>
Losses incurred during the year.....		\$350 00
Late of last assessment, July 28, 1903, amount collected.....		441 46
Dargest sum insured in a single risk.....		2,000 00

## NORTH YARMOUTH MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1852. COMMENCED BUSINESS IN 1852.

CHARLES H. HODSDON, *President.*

JAMES LAWRENCE, *Secretary.*

P. O. Address of Secretary, R. F. D. No. 1, North Yarmouth, Maine.

### ASSETS.

Cash in office.....	\$21 32
Cash deposited in bank.....	318 48
Total cash assets.....	\$339 80
Safe and books.....	48 25
Gross assets, not including premium notes.....	\$388 05
(Balance due on premium notes subject to assessment, \$17,684.81.)	

### INCOME.

Cash premiums on policies written or renewed.....	\$164 10
Policy fees.....	37 50
Interest from all sources.....	4 42
Gross cash income.....	\$206 02
Cash assets December 31st of previous year.....	224 54
Total.....	\$430 56

### EXPENDITURES.

Losses paid during the year.....	\$5 00
Adjusting losses.....	1 00
Return premiums on policies cancelled.....	2 56
Salaries of officers and directors.....	59 50
Salaries of agents and employes.....	18 75
Postage, \$1.95; advertising, \$2.00.....	3 95
Gross cash expenditures.....	\$90 76
Balance.....	\$339 80

### GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1909.....	\$342,294 50	\$19,153 04
Written and renewed during the year.....	70,082 00	4,076 51
Total.....	\$412,376 50	\$23,229 55
Deduct amount terminated during the year.....	57,540 00	3,175 35
Amount in force Dec. 31, 1910.....	\$354,836 50	\$20,054 20
Losses incurred during the year.....		\$5 00
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.

HENRY D. HAMMOND, *President.*

JOHN A. ROBERTS, *Secretary.*

P. O. Address of Secretary, Norway, Maine.

ASSETS.

Cash in office.....	\$181 93
Cash deposited in bank.....	997 71
Total cash assets.....	\$1,179 64
Assessments on premium notes unpaid.....	897 00
Safe and office furnishings.....	50 00
Gross assets, not including premium notes.....	\$2,126 64
(Balance due on premium notes subject to assessment, \$170,275.00.)	

LIABILITIES.

Losses reported, not adjusted (estimated).....	\$614 51
Due for borrowed money and interest.....	4,700 00
Gross liabilities.....	\$5,314 51

INCOME.

Cash premiums on policies written or renewed.....	\$2,459 04
Assessments on premium notes.....	12,944 72
Cash loaned to company to pay losses or expenses.....	6,400 00
Discounts on losses paid in advance.....	77 20
Vacancy permits.....	301 13
Gross cash income.....	\$22,182 09
Cash assets December 31st of previous year.....	203 90
Total.....	\$22,385 99

EXPENDITURES.

Losses paid during the year.....	\$13,253 11
Adjusting losses.....	76 54
Collecting assessments.....	4 19
Return premiums on policies cancelled.....	51 72
Salaries of officers and directors.....	609 00
Salaries of agents and employes.....	19 13
Traveling expenses of officers, directors and employes.....	22 66
Borrowed money repaid.....	6,500 00
Interest.....	420 70
Taxes, \$10.94; advertising, \$3.50.....	14 44
Printing and supplies, \$29.65; postage and stationery, \$151.76; blank books, \$1.00.....	182 41
Telephone.....	40
Legal expense.....	47 80
Miscellaneous expenditures.....	4 25
Gross cash expenditures.....	\$21,206 35
Balance.....	\$1,179 64

416 PATRONS ANDROSCOGGIN MUTUAL FIRE INSURANCE CO.

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1909.....	\$3,873,045 00	\$205,595 00
Written and renewed during the year.....	937,476 00	49,256 00
<b>Total</b> .....	<b>\$4,810,521 00</b>	<b>\$254,791 00</b>
Deduct amount terminated during the year.....	680,908 00	35,233 00
Amount in force Dec. 31, 1910.....	\$4,129,618 00	\$219,558 00
Losses incurred during the year.....		\$13,260 18
Assessments, laid or ordered to be laid, on premium notes during the year..		13,841 72
Date of last assessment, October 24, 1910, amount collected.....		12,944 72
Largest sum insured in a single risk.....		2,000 00

PATRONS ANDROSCOGGIN MUTUAL FIRE  
INSURANCE COMPANY.

INCORPORATED IN 1876. COMMENCED BUSINESS IN 1877.

ANSEL BRIGGS, *President.*

W. S. ROGERS, *Secretary.*

P. O. Address of Secretary, Cathance, Maine.

ASSETS.

Cash deposited in bank .....	\$624 40
Safe and office furnishings.....	100 00
Gross assets, not including premium notes.....	\$724 40
(Balance due on premium notes subject to assessment, \$317,139.63.)	

LIABILITIES.

Losses adjusted and not paid.....	\$1,872 00
Due for borrowed money and interest.....	202 00
Gross liabilities.....	\$2,074 00

INCOME.

Cash premiums on policies written or renewed.....	\$4,946 50
Assessments on premium notes.....	19,458 07
Cash loaned to company to pay losses or expenses.....	3,845 50
Permits.....	405 15
Gross cash income.....	\$28,650 22
Cash assets December 31st of previous year.....	1,405 06
<b>Total</b> .....	<b>\$30,055 28</b>



PINE TREE STATE MUTUAL FIRE INSURANCE COMPANY. 417

EXPENDITURES.

Losses paid during the year.....	\$23,305 40
Adjusting losses.....	21 00
Collecting assessments.....	150 00
Return premiums on policies cancelled.....	199 72
Salaries of officers and directors.....	1,350 28
Traveling expenses of officers, directors and employes.....	271 11
Borrowed money repaid.....	3,645 50
Interest.....	54 50
Rent, \$1.50; taxes, \$5.67; advertising, \$4.00.....	11 17
Printing, \$104.89; postage, \$293.51; blank books, \$8.50.....	406 90
Express charges.....	3 00
Office supplies.....	7 50
Overpaid assessment and premium returned.....	4 80
Gross cash expenditures.....	<u>\$29,430 88</u>
Balance.....	\$624 40

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1909.....	\$7,831,149 00	\$401,213 74
Written and renewed during the year.....	1,916,255 00	98,952 18
Total.....	<u>\$9,747,404 00</u>	<u>\$500,165 92</u>
Deduct amount terminated during the year.....	1,615,006 00	81,033 11
Amount in force Dec. 31, 1910.....	<u>\$8,132,398 00</u>	<u>\$419,132 81</u>
Losses incurred during the year.....		\$22,391 00
Assessments, laid or ordered to be laid, on premium notes during the year..		19,426 82
Date of last assessment, September 20, 1910, amount collected.....		19,426 82
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.....	\$97 11
Cash deposited in bank.....	381 56
Total cash assets.....	<u>\$478 67</u>
Assessments on premium notes unpaid.....	3,457 99
Due from agents.....	1,644 32
Office furniture and safe.....	101 40
Gross assets, not including premium notes.....	<u>\$5,682 38</u>
(Balance due on premium notes subject to assessment, \$52,115.22.)	

418 PINE TREE STATE MUTUAL FIRE INSURANCE COMPANY.

LIABILITIES.

Losses adjusted and not paid .....	\$2,185 00
Losses resisted .....	900 00
Fifty per cent cash premiums on policies in force.....	100 13
Attorney's fees.....	41 55
Gross liabilities.....	<u>\$3,176 68</u>

INCOME.

Cash premiums on policies written or renewed.....	\$690 99
Assessments on premium notes.....	4,262 70
Interest from all sources .....	22 87
Cash loaned to company to pay losses or expenses .....	1,800 00
Vacancy permits .....	18 27
Income from all other sources.....	4 82
Gross cash income.....	<u>\$6,789 65</u>
Cash assets December 31st of previous year.....	792 23
Total.....	<u>\$7,531 88</u>

EXPENDITURES.

Losses paid during the year.....	\$3,490 70
Adjusting losses .....	216 06
Return premiums on policies cancelled.....	4 78
Salaries of officers and directors .....	207 00
Traveling expenses of officers, directors and employes.....	40 30
Making assessments .....	9 00
Borrowed money repaid.....	2,650 00
Interest.....	184 51
Taxes, \$10.94; advertising, \$2.50.....	13 44
Printing, \$55.70; postage, \$60.32; blank books, \$1.65.....	117 67
Office supplies.....	2 60
Office furniture and safe .....	101 40
Attorney's fees.....	15 75
Gross cash expenditures.....	<u>\$7,053 21</u>
Balance.....	<u>\$478 67</u>

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1909.....	\$579,658 00	\$58,058 69
Written and renewed during the year .....	168,250 00	20,418 38
Total.....	<u>\$747,908 00</u>	<u>\$78,477 07</u>
Deduct amount terminated during the year.....	154,630 00	13,689 91
Amount in force Dec. 31, 1910.....	\$593,278 00	\$64,787 16
Losses incurred during the year.....		\$4,680 00
Assessments, laid or ordered to be laid, on premium notes during the year		5,066 28
Date of last assessment, October 1, 1910, amount collected .....		3,675 22
Largest sum insured in a single risk.....		2,000 00

PITTTSTON AND WHITEFIELD MUTUAL FIRE  
INSURANCE COMPANY.

INCORPORATED IN 1895. COMMENCED BUSINESS IN 1895.

GEO. O. BAILEY, *President*,

LORE H. FORD, *Secretary*.

P. O. Address of Secretary, Whitefield, Maine.

ASSETS.

Cash in office.....	\$13 78
Cash deposited in bank .....	175 92
Total cash assets .....	\$189 70
Assessments on premium notes unpaid.....	65 54
Gross assets, not including premium notes .....	\$255 24
(Balance due on premium notes subject to assessment, \$29,677.62.)	

LIABILITIES.

Losses resisted.....	\$300 00
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INCOME.

Cash premiums on policies written or renewed.....	\$226 14
Assessments on premium notes .....	19 24
Gross cash income.....	\$245 38
Cash assets December 31st of previous year.....	24 77
Total.....	\$270 15

EXPENDITURES.

Losses paid during the year.....	\$18 50
Return premiums on policies cancelled.....	10 57
Salaries of officers and directors .....	32 00
Rent, \$7.00; taxes, \$ .14; advertising, \$1.00 .....	8 14
Printing, \$3.00; postage, \$6.24; blank books, \$2.00.....	11 24
Gross cash expenditures.....	\$80 45
Balance .....	\$189 70

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1909.....	\$375,447 50	\$32,457 40
Written and renewed during the year.....	73,250 00	6,479 00
Total.....	\$448,697 50	\$38,936 40
Deduct amount terminated during the year .....	67,337 50	5,776 40
Amount in force Dec. 31, 1910 .....	\$381,360 00	\$33,160 00
Losses incurred during the year .....		\$18 50
Date of last assessment, February 27, 1909.		
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.....	\$5 19
Cash deposited in bank .....	125 88
Total cash assets .....	<u>\$131 07</u>
Safe, books and supplies.....	30 00
Gross assets, not including premium notes .....	<u>\$161 07</u>
(Balance due on premium notes subject to assessment, \$10,065.72.)	

## LIABILITIES.

Due officers for services.....	\$5 00
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## INCOME.

Cash premiums on policies written or renewed.....	\$124 68
Policy fees.....	54 00
Assessments on premium notes.....	1,025 08
Interest from all sources.....	2 98
Vacancy permits .....	37 21
Gross cash income .....	<u>\$1,243 85</u>
Cash assets December 31st of previous year.....	196 34
Total.....	<u>\$1,440 19</u>

## EXPENDITURES.

Losses paid during the year.....	\$1,220 00
Adjusting losses .....	2 00
Commissions to agents.....	35 10
Collecting assessments.....	3 00
Salaries of officers and directors.....	23 90
Printing, \$14.25 ; postage, \$9.92 ; stationery, \$ .20 .....	24 37
Justice fees.....	75
Gross cash expenditures.....	<u>\$1,809 12</u>
Balance.....	<u>\$131 07</u>

## GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1909.....	\$135,750 00	\$10,759 50
Written and renewed during the year .....	36,800 00	3,096 00
Total.....	<u>\$172,550 00</u>	<u>\$13,855 50</u>
Deduct amount terminated during the year.....	34,275 00	2,641 75
Amount in force Dec. 31, 1910 .....	<u>\$138,275 00</u>	<u>\$11,213 75</u>
Losses incurred during the year.....		\$10 00
Assessments, laid or ordered to be laid, on premium notes during the year .....		1,025 08
Date of last assessment, January 8, 1910, amount collected.....		1,025 03
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.....	\$257 57
Cash value of notes, bonds or other securities.....	200 00
Total cash assets.....	\$457 57
(Balance due on premium notes subject to assessment, \$8,914.30.)	

INCOME.

Cash premiums on policies written or renewed.....	\$71 55
Policy fees.....	31 00
Gross cash income.....	\$102 55
Cash assets Dec. 31st of previous year.....	401 23
Total.....	\$503 78

EXPENDITURES.

Commissions for collecting cash premiums.....	\$81 00
Return premiums on policies cancelled.....	2 71
Salaries of officers and directors.....	10 00
Advertising, \$1.00; postage, \$1.00.....	2 00
Justice fees.....	50
Gross cash expenditures.....	\$46 21
Balance.....	\$457 57

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1909.....	\$92,000 00	\$9,200 00
Written and renewed during the year.....	23,850 00	2,395 00
Total.....	\$115,850 00	\$11,595 00
Deduct amount terminated during the year.....	23,950 00	2,395 00
Amount in force Dec. 31, 1910.....	\$91,900 00	\$9,190 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.....	\$25 94
Cash deposited in bank.....	3,256 56
Total cash assets.....	\$3,282 50
(Balance due on premium notes subject to assessment, \$11,370.27.)	

### LIABILITIES.

Due officers for services.....	\$8 00
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### INCOME.

Cash premiums on policies written or renewed..	\$305 39
Policy fees .....	107 18
Interest from all sources.....	107 18
Gross cash income.....	\$412 57
Cash assets Dec. 31st of previous year.....	2,964 99
Total.....	\$3,377 56

### EXPENDITURES.

Losses paid during the year.....	\$3 00
Return premiums on policies cancelled.....	93
Salaries of officers and directors.....	88 00
Printing, \$2.00; postage and stationery, \$1.00.....	3 00
State tax.....	13
Gross cash expenditures.....	\$95 06
Balance.....	\$3,282 50

### GENERAL ITEMS.

	Amount.	Premium Notes.
Amount in force Dec. 31, 1909.....	\$228,283 00	\$11,606 20
Written and renewed during the year.....	59,250 00	2,962 50
Total.....	\$287,533 00	\$14,568 70
Deduct amount terminated during the year.....	52,000 00	2,600 00
Amount in force Dec. 31, 1910.....	\$235,533 00	\$11,968 70
Losses incurred during the year.....		\$3 00
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 1838. COMMENCED BUSINESS IN 1838.
JOSEPH H. LITTLEFIELD, *President.*WILLIAM M. TRIPP, *Secretary.*

P. O. Address of Secretary, Wells, Maine.

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 ASSETS.

Cash in office.....	\$47 10
Assessments on premium notes unpaid.....	156 10
Gross assets, not including premium notes.....	\$203 20
(Balance due on premium notes subject to assessment, \$8,624.70.)	

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 LIABILITIES.

Due for borrowed money and interest.....	\$628 16
Due officers for services.....	182 00
Gross liabilities.....	760 16

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 INCOME.

Cash premiums on policies written or renewed.....	\$53 79
Policy fees.....	15 00
Assessments on premium notes.....	43 49
Gross cash income.....	\$112 28
Cash assets December 31st of previous year.....	95 33
Total.....	\$207 61

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 EXPENDITURES.

Collecting assessments.....	\$100 00
Salaries of officers and directors.....	45 00
Printing, \$12.00; stationery, \$3.51.....	15 51
Gross cash expenditures.....	\$160 51
Balance.....	\$47 10

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 GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1909.....	\$203,720 75	\$12,988 50
Written and renewed during the year.....	30,475 00	1,928 00
Total.....	\$234,195 75	\$14,911 50
Deduct amount terminated during the year.....	38,250 00	2,288 50
Amount in force Dec. 31, 1910.....	\$195,945 75	\$12,623 00
Date of last assessment, April 30, 1908, amount collected.....		\$1,745 94
Largest sum insured in a single risk.....		2,000 00

## WEST BANGOR AND HERMON MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1867. COMMENCED BUSINESS IN 1866.

WILMER F. HARDING, *President.*                      J. MELLEN TAYLOR, *Secretary.*

P. O. Address of Secretary, Hermon, Maine.

### ASSETS.

Cash in office .....	\$126 26
Cash deposited in bank .....	153 48
Total cash assets .....	\$279 74
Assessments on premium notes unpaid .....	22 15
Gross assets, not including premium notes .....	\$301 89
(Balance due on premium notes subject to assessment, \$19,838.47.)	

### LIABILITIES.

Due officers for services .....	\$100 00
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### INCOME.

Policy fees .....	\$120 00
Assessments on premium notes .....	224 87
Gross cash income .....	\$344 87
Cash assets December 31st of previous year .....	228 97
Total .....	\$573 84

### EXPENDITURES.

Losses paid during the year .....	\$200 00
Collecting assessments .....	14 00
Salaries of officers and directors .....	60 50
Making assessments .....	11 00
Stationery, \$2.10; postage \$6.50 .....	8 60
Gross cash expenditures .....	\$294 10
Balance .....	\$279 74

### GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1909 .....	\$190,645 00	\$19,064 50
Written and renewed during the year .....	72,850 00	7,370 00
Total .....	\$263,495 00	\$26,434 50
Deduct amount terminated during the year .....	63,720 00	6,372 00
Amount in force Dec. 31, 1910 .....	\$199,775 00	\$20,062 50
Losses incurred during the year .....		\$200 00
Assessments, laid or ordered to be laid, on premium notes during the year..		249 14
Date of last assessment, September 9, 1910, amount collected .....		224 87
Largest sum insured in a single risk .....		1,800 00



WEST GARDINER MUTUAL FIRE INSURANCE  
COMPANY.

INCORPORATED IN 1894. COMMENCED BUSINESS IN 1894.

HUBBARD GOLDSMITH, *President.*

B. M. SMALL, *Secretary.*

P. O. Address of Secretary, R. F. D, No. 17, Litchfield, Maine.

ASSETS.

Cash in office .....	\$149 01
(Balance due on premium notes subject to assessment, \$6,905.97.)	

INCOME.

Cash premiums on policies written or renewed .....	\$79 14
Policy fees .....	45 00
Assessments on premium notes.....	359 34
Interest from all sources.....	2 78
Gross cash income .....	\$486 26
Cash assets December 31st of previous year.....	124 49
Total .....	\$610 75

EXPENDITURES.

Losses paid during the year .....	\$355 54
Collecting assessments.....	23 35
Return premiums on policies cancelled.....	1 60
Salaries of officers and directors.....	27 00
Salaries of agents .....	45 00
Making assessments.....	2 00
Printing, \$6.15; stationery, \$ .75 .....	6 90
Addressing cards.....	35
Gross cash expenditures .....	\$461 74
Balance .....	\$149 01

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1909 .....	\$136,140 00	\$6,990 50
Written and renewed during the year.....	76,250 00	3,957 00
Total .....	\$212,390 00	\$10,947 50
Deduct amount terminated during the year.....	67,300 00	3,509 50
Amount in force Dec. 31, 1910 .....	\$145,090 00	\$7,438 00
Assessments, laid or ordered to be laid, on premium notes during the year..		\$359 34
Due of last assessment, August 11, 1910, amount collected .....		359 34
Largest sum insured in a single risk.....		1,200 00

## WILTON MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1859. COMMENCED BUSINESS IN 1859.

HERMAN SANBORN, *President.*

J. E. HISCOCK, *Secretary.*

P. O. Address of Secretary, Wilton, Maine.

## ASSETS.

Cash in office .....	\$589 86
Assessments on premium notes unpaid .....	4 62
Gross assets, not including premium notes .....	\$543 98
(Balance due on premium notes subject to assessment, \$18,886.32.)	

## INCOME.

Cash premiums on policies written or renewed .....	\$106 23
Policy fees .....	31 00
Assessments on premium notes .....	547 80
Transfer fees .....	5 25
Gross cash income .....	\$689 78
Cash assets December 31st of previous year .....	115 40
Total .....	\$805 18

## EXPENDITURES.

Losses paid during the year .....	\$178 86
Salaries of officers and directors .....	84 00
Taxes, \$ .42; postage, \$1.39; stationery, \$1.15 .....	2 96
Gross cash expenditures .....	\$265 82
Balance .....	\$539 86

## GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1909 .....	\$289,590 00	\$19,701 30
Written and renewed during the year .....	56,675 00	3,632 50
Total .....	\$346,265 00	\$23,333 80
Deduct amount terminated during the year .....	58,190 00	3,894 90
Amount in force Dec. 31, 1910 .....	\$288,075 00	\$19,438 90
Losses incurred during the year .....		\$178 86
Assessments, laid or ordered to be laid, on premium notes during the year..		551 02
Date of last assessment, March 25, 1910, amount collected .....		547 30
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.....	\$128 90
Cash deposited in bank.....	213 76
Total cash assets.....	<u>\$342 66</u>
Cash premiums unpaid.....	110 07
Gross assets, not including premium notes.....	<u>\$452 73</u>
(Balance due on premium notes subject to assessment, \$22,106.76.)	

LIABILITIES.

Due officers for services.....	\$10 75
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INCOME.

Cash premiums on policies written or renewed.....	\$143 34
Policy fees.....	33 50
Interest from all sources.....	16 93
Gross cash income.....	<u>\$193 77</u>
Cash assets December 31st of previous year.....	655 34
Total.....	<u>\$849 11</u>

EXPENDITURES.

Losses paid during the year.....	\$442 00
Return premiums on policies cancelled.....	7 66
Salaries of officers and directors.....	52 25
Advertising, \$2.00; postage, \$1.64.....	3 64
Stationery, \$.64; express charges, \$.26.....	90
Gross cash expenditures.....	<u>\$506 45</u>
Balance.....	<u>\$342 66</u>

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1909.....	\$907,131 50	\$23,081 00
Written and renewed during the year.....	82,346 50	5,888 19
Total.....	<u>\$389,478 00</u>	<u>\$28,969 19</u>
Deduct amount terminated during the year.....	87,221 60	6,762 43
Amount in force Dec. 31, 1910.....	<u>\$302,256 40</u>	<u>\$22,206 76</u>
Losses incurred during the year.....	\$442 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.....	\$57 41
Cash deposited in bank.....	787 18
Total cash assets.....	\$844 54
(Balance due on premium notes subject to assessment, \$11,854.79.)	

## INCOME.

Cash premiums on policies written or renewed.....	\$123 18
Policy fees.....	27 75
Assessments on premium notes.....	1,210 04
Interest from all sources.....	27 52
Gross cash income.....	\$1,388 49
Cash assets December 31st of previous year.....	788 12
Total.....	\$2,126 61

## EXPENDITURES.

Losses paid during the year.....	\$1,210 04
Adjusting losses.....	10 00
Return premiums on policies cancelled.....	64
Salaries of officers and directors.....	49 75
Advertising, \$2.50; postage, \$6.24; stationery, \$2.25.....	10 99
Justice fees.....	65
Gross cash expenditures.....	\$1,282 07
Balance.....	\$844 54

## GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1909.....	\$174,975 00	\$11,739 79
Written and renewed during the year.....	31,825 00	2,227 50
Total.....	\$206,800 00	\$13,967 29
Deduct amount terminated during the year.....	30,625 00	2,112 50
Amount in force Dec. 31, 1910.....	\$176,175 00	\$11,854 79
Assessments, laid or ordered to be laid, on premium notes during the year..		\$279 35
Date of last assessment, December 31, 1909 amount collected.....		1,210 04
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.....	\$92 60
Cash deposited in bank.....	398 90
Total cash assets.....	\$491 50
Assessments on premium notes unpaid.....	918 12
Furniture, fixtures and supplies.....	600 00
Gross assets, not including premium notes.....	\$2,004 62
(Balance due on premium notes subject to assessment, \$269,631.90.)	

LIABILITIES.

Losses adjusted and not paid.....	\$1,450 00
Due for borrowed money and interest.....	5,285 00
Agents' commissions.....	105 00
Gross liabilities.....	\$6,840 00

INCOME.

Cash premiums on policies written or renewed.....	\$8,179 81
Policy fees.....	488 00
Assessments on premium notes.....	10,310 17
Interest from all sources.....	33 00
Cash loaned to company to pay losses or expenses.....	11,885 00
Additional insurance.....	21 30
Permits.....	299 89
Income from all other sources.....	7 30
Gross cash income.....	\$26,219 47
Cash assets December 31st of previous year.....	559 89
Total.....	\$26,779 36

EXPENDITURES.

Losses paid during the year.....	\$11,627 97
Adjusting losses.....	159 94
Commissions to agents.....	1,360 50
Return premiums on policies cancelled.....	20 95
Salaries of officers and directors.....	1,748 02
Salaries of agents and employees.....	10 50

430 YORK COUNTY MUTUAL FIRE INSURANCE COMPANY.

Traveling expenses of officers, directors and employes.....	\$6 00
Borrowed money repaid.....	10,100 00
Interest.....	341 39
Rent, \$50.00; advertising, \$382.37.....	382 37
Printing, \$44.00; postage, \$378.75; blank books, \$16.25.....	439 00
Stationery, \$2.00; express charges, \$14.51.....	16 51
Miscellaneous expenditures.....	79 71
	<hr/>
Gross cash expenditures.....	\$26,287 86
Balance.....	<hr/> \$491 50

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1909.....	\$2,812,363 00	\$281,286 30
Written and renewed during the year.....	1,060,550 00	106,055 00
Total.....	<hr/> \$3,873,413 00	<hr/> \$387,341 30
Deduct amount terminated during the year.....	810,052 00	81,005 20
Amount in force Dec. 31, 1910.....	<hr/> \$3,063,361 00	<hr/> \$306,336 10
Losses incurred during the year.....		\$12,397 97
Assessments, laid or ordered to be laid, on premium notes during the year..		10,527 60
Date of last assessment, September 1, 1910, amount collected.....		9,691 37
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, 1910.

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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.....	\$150,049 76	
Dividends applied to purchase paid-up additions and annuities.....	85,986 11	
Surrender values applied to purchase paid-up insurance and annuities.....	18,798 69	
<b>Total new premiums.....</b>	<b>\$204,779 56</b>	
Renewal premiums.....	1,970,803 21	
Dividends applied to pay renewal premiums.....	58,821 85	
Surrender values applied to pay renewal premiums.....	5,868 54	
<b>Total renewal premiums.....</b>	<b>\$2,084,498 60</b>	
<b>Total premium income.....</b>	<b>\$2,289,278 16</b>	
Consideration for supplementary contracts <i>not</i> involving life contingencies.....	26,234 40	
Dividends left with the company to accumulate at interest.....	1,034 51	
Interest on mortgage loans.....	\$56,790 00	
Interest on collateral loans.....	54,115 01	
Interest on bonds and dividends on stocks.....	482,093 22	
Interest on premium notes, policy loans or liens.....	65,853 09	
Interest on bank deposits.....	4,632 52	
Interest on other debts due the company.....	1,533 95	
Discount on claims paid in advance.....	118 80	
Rents—including company's own occupancy.....	50,587 57	715,223 66
Borrowed money.....		50,000 00
Sale of unlisted assets.....		2,651 25
Profit and loss.....		1,049 38
Profit on sale or maturity of ledger assets.....		23,657 09
<b>Total income.....</b>	<b>\$3,059,123 45</b>	
Ledger assets Dec. 31, 1909.....	15,620,763 57	
<b>Total.....</b>	<b>\$18,679,887 02</b>	

DISBURSEMENTS.

Death claims and additions.....	\$784,443 51	
Matured endowments and additions.....	206,041 32	\$940,484 83
Annuities involving life contingencies.....		1,985 45
Premium notes and liens voided by lapse.....		9,602 00
Loans on company's policies voided by lapse.....		82,569 13
Surrender values paid in cash or applied on loans or notes.....		191,762 73
Surrender values applied to pay new and renewal premiums.....		5,868 54
Surrender values applied to purchase paid-up insurance and annuities....		18,793 69
Dividends paid policy holders in cash or applied on loans or notes.....		50,675 01
Dividends applied to pay renewal premiums.....		58,321 85
Dividends applied to purchase paid-up additions and annuities.....		35,996 11
Dividends left with the company to accumulate at interest.....		1,034 51
<b>Total paid policy holders, \$1,396,983.85.</b>		
Expense of adjustment of claims including legal expense.....		2,728 71
Supplementary contracts <i>not</i> involving life contingencies.....		7,704 66



Dividends and interest held on deposit surrendered during the year.....	\$52 39
Commissions to agents.....	184,194 05
Agency supervision, traveling and all other agency expenses.....	20,240 32
Branch office expense including salaries of managers and clerks.....	39,979 81
Medical examiners fees.....	10,011 25
Salaries and all other compensation of officers and home office employes..	88,002 26
Rents—including company's own occupancy.....	26,279 01
Advertising, printing, stationery, postage, telephone and express.....	17,281 40
Legal expenses.....	4,710 99
Furniture, fixtures and safes.....	2,064 40
Repairs and expenses on real estate.....	25,007 14
Taxes on real estate.....	11,656 58
State taxes on premiums.....	39,824 84
Insurance department licenses and fees.....	3,898 83
All other licenses, fees and taxes.....	6,508 30
Borrowed money repaid.....	50,600 00
Interest on borrowed money and contested claims.....	672 90
Mortgage expense.....	64 29
Traveling expenses.....	1,257 20
Miscellaneous expenditures.....	3,465 89
Agents' balances charged off.....	4,855 52
Loss on sale or maturity of ledger assets.....	21,505 07
Decrease in book value of ledger assets.....	6,171 06
Total disbursements.....	<u>\$1,975,120 72</u>
Balance.....	\$16,704,766 30

## LEDGER ASSETS.

Book value of real estate.....	\$956,782 37
Mortgage loans on real estate.....	1,261,964 08
Loans secured by collateral.....	1,076,188 76
Loans on company's policies assigned as collateral.....	1,467,238 54
Premium notes on policies in force.....	111,127 24
Book value of bonds and stocks—excluding interest.....	11,601,404 47
Cash in office and deposited in banks, not on interest.....	30,240 59
Deposited in trust companies and banks on interest.....	197,286 81
Agents' balances.....	2,533 49
Total ledger assets.....	<u>\$16,704,766 30</u>

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$18,589 64
Interest due and accrued on bonds.....	140,867 97
Interest due and accrued on collateral loans.....	4,401 35
Interest due and accrued on premium notes, loans or liens....	38,372 02
Rents due and accrued on company's property or lease.....	3,560 36
Market value of bonds and stocks over book value.....	5,151 16
	<u>\$205,791 34</u>

	<i>New Business. Renewals.</i>	
Gross premiums due and unreported.....	\$3,772 97	\$195,240 45
Gross deferred premiums.....	9,208 46	124,947 61
Total.....	<u>\$12,976 43</u>	<u>\$320,188 06</u>
Deduct loading.....	2,811 56	69,374 08
Net uncollected and deferred premiums.....	<u>\$10,164 87</u>	<u>\$250,813 98</u>
Gross assets.....		<u>\$17,176,687 65</u>

## DEDUCT ASSETS NOT ADMITTED.

Agents debit balances.....	\$2,730 84	
Collateral loan.....	245 00	
Premium notes and loans on policies and net premiums in excess of the net value of their policies.....	497 00	
Interest due.....	2,250 00	\$5,722 84
Total admitted assets.....		\$17,170,964 81

## 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.....			\$15,090,431 00
Same for reversionary additions.....			293,345 00
Same for annuities.....			15,515 00
Total.....			\$15,339,291 00
Deduct net value of risks reinsured.....			4,955 00
Net reserve.....			\$15,334,336 00
Present value of supplementary contracts, <i>not</i> involving life contingencies.....			62,817 00
Death losses in process of adjustment.....			\$45,845 92
Death losses reported, no proofs received.....			91,724 55
Matured endowments due and unpaid.....			4,629 77
Total policy claims.....			142,200 24
Dividends left with the company to accumulate at interest.....			1,440 94
Premiums paid in advance, including surrender values so applied.....			1,840 92
Unearned interest and rent paid in advance.....			5,142 83
Commissions due agents on premium notes, when paid.....			3,500 00
Commissions to agents, due or accrued.....			1,100 00
Cost of collection on uncollected and deferred premiums in excess of loading.....			2,600 00
Salaries, rents, commissions and other accounts, due or accrued.....			5,000 00
Medical examiner's fees due or accrued.....			4,300 00
State, county and municipal taxes due or accrued.....			40,000 00
Dividends or other profits due policy holders.....			13,943 33
Unassigned funds (surplus).....			1,552,723 55
Total.....			\$17,170,964 81

SECURITIES HELD AS COLLATERAL AND LOANS THEREON.

Description.	Par value.	Market value Dec. 31, 1910.	Amount loaned thereon.
Aroostook Trust & Banking Co., Me., 8 shares.....	\$800 00	\$1,600 00	\$750 00
Goodall Worsted Co., Me., 6 shares.....	600 00	750 00	500 00
Rockland-Rockport Lime Co., Me., Pfd., 33 shares.....	3,300 00	825 00	1,070 00
Portland & Rumford Falls Ry., Me., 300 shares.....	30,000 00	60,000 00	20,000 00
Dana Warp Mills, Westbrook, Me., 1st Mtge., 5%, 1922.....	500 00	500 00	
Hudson Water Co., N. H., 1st Mtge., 4%, 1925.....	1,000 00	650 00	
Bangor & Aroostook R. R. Co., Me., 5%, 1943.....	6,000 00	6,540 00	
Indianapolis Water Co., Ind., 5%, 1926.....	3,000 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	2,300 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 Mtge., 5%, 1920.....	500 00	475 00	
Berlin Water Co., N. H., 1st Mtge., 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	3,325 00	2,760 00
Oxford Paper Co., Me., 1st Mtge., 5%, 1921.....	1,000 00	1,000 00	
Rochester Water Co., Minn., 5%, 1917.....	4,000 00	3,200 00	
Leadville Water Co., Colo., 4%, 1916.....	2,500 00	1,875 00	
Seattle Electric Co., Wash., 5%, 1930.....	1,000 00	1,030 00	9,000 00
Canton-Massillon Elect. Ry. Co., O., 5%, 1920.....	1,000 00	970 00	
Omaha Street Ry. Co., 5%, 1914.....	1,000 00	980 00	
Trinidad, Colo., Water, 5%, 1912.....	1,000 00	970 00	
Duluth Street Ry. Co., 5%, 1930.....	1,000 00	970 00	
Camden & Rockland Water Co., Me., 350 shares.....	35,000 00	17,500 00	16,920 00
York Light & Heat Co., Me., Pfd., 25 shares.....	2,500 00	2,500 00	4,000 00
Portland Gas Light Co., Me., 50 shares.....	2,500 00	4,350 00	
Fort Smith Water Co., Ark., 1st Mtge., 6%, 1905.....	20,000 00	20,000 00	16,000 00
First National Bank of Portland, Me., 4 shares.....	400 00	440 00	100 00
Rockland-Rockport Lime Co., Me., 5%, 1911.....	5,000 00	4,800 00	
Oxford Paper Co., Me., 1st Mtge., 5%, 1921.....	8,000 00	8,000 00	11,400 00
Sterling Water Co., Ills., 5%, 1925.....	500 00	475 00	
Leadville Water Co., Colo., 4%, 1916.....	500 00	375 00	
North National Bank, Rockland, Me., 4 shares.....	400 00	500 00	
Camden & Rockland Water Co., Me., 44 shares.....	4,400 00	2,200 00	2,500 00
Rockland Trust Co., Me., 5 shares.....	500 00	500 00	
Rensselaer Water Co., N. Y., 1st Mtge., 4½%, 1922.....	15,000 00	13,950 00	11,847 18
Oxford Paper Co., Me., 1st Mtge., 5%, 1921.....	1,000 00	1,000 00	250 00
Elizabeth, Plainfield & Central Jersey Ry. Co., Mtge., 5%, 1950.....	23,000 00	21,850 00	
Virginia & Southwestern Ry. Co., 1st Cons. Mtge., 5%, 1958.....	3,000 00	2,805 00	25,000 00
Pochoantas Consolidated Collieries Co., 5%, 1957.....	5,000 00	4,000 00	
Buffalo City Gas Co., N. Y., 1st Mtge., 5%, 1947.....	3,000 00	1,890 00	
Rockland-Rockport Lime Co., Me., Pfd., 333 shares.....	33,300 00	9,575 00	
Maine & New Hampshire Granite Co., 5%, 1912.....	3,000 00	2,700 00	
Camden & Rockland Water Co., Me., 100 shares.....	10,000 00	5,000 00	39,664 58
Rockland-Rockport Lime Co., Me., Common, 56 shs.....	5,600 00	-	
Rockland-Rockport Lime Co., Me., 5%, 1911.....	25,000 00	24,000 00	
Calumet & Arizona Mining Co., 100 shares.....	1,000 00	4,700 00	
Portland National Bank, Me., 10 shares.....	1,000 00	2,050 00	
Goodall Worsted Co., Me., 7 shares.....	700 00	875 00	10,000 00
Standard Oil Co., 3 shares.....	300 00	1,848 00	
Torrington Co., Conn., Pfd., 20 shares.....	500 00	540 00	
Superior & Pittsburg Copper Co., Bisbee, Ariz., 400 shs.....	4,000 00	5,600 00	
West Realty Co., Portland, Me., 140 shares.....	14,000 00	14,000 00	10,000 00
Union Safe Deposit & Trust Co., Portland, Me., 1,260 shares.....	126,000 00	214,220 00	151,100 00
Cambridge, Mass., 4%, 1924.....	1,000 00	1,010 00	
New York, Corp. Stock of City of, ¾%, 1954.....	1,000 00	875 00	
Hennepin & Minneapolis Court House and City Hall, ¾%, 1935.....	1,000 00	920 00	5,000 00
Portland, Me., ¾%, 1922.....	1,000 00	960 00	
N. Y. Central & Hudson River R. R. Co., ¾%, 1997.....	2,000 00	1,780 00	
Providence, R. I., 4%, 1927.....	1,000 00	1,010 00	

## SECURITIES HELD AS COLLATERAL AND LOANS THEREON—CONTINUED.

Description.	Par value.	Market value Dec. 31, 1910.	Amount loaned thereon.
Casco National Bank, Portland, Me., 90 shares.....	\$9,000 00	\$9,270 00	\$5,000 00
Pepperell Manufacturing Co., Me., 6 shares.....	600 00	1,770 00	1,400 00
Fitzgerald Land & Lumber Co., Vt., 1,745 shares...	174,500 00	349,000 00	174,500 00
Rumford Falls Power Co., Me., 1,500 shares.....	150,000 00	187,500 00	100,000 00
Sandy River & Rangeley Lakes R. R. Co., Me., 1st Mtge., 4%, 1928.....	27,000 00	25,245 00	20,000 00
Springfield Water Co., Mo., 1st Mtge., 5%, 1906.....	19,000 00	18,430 00	15,000 00
Limerick National Bank, Limerick, Me., 140 shares	14,000 00	31,500 00	29,000 00
Limerick Water & Electric Co., Me., 105 shares.....	10,500 00	10,500 00	
Atlantic Coast Line R. R. Co., 4%, 1922.....	5,000 00	4,825 00	
New York Central & Hudson River R. R. Co., 3½%, 1908	3,000 00	2,408 75	
Colorado & Southern Ry. Co., 1st Mtge., 4%, 1929...	3,000 00	2,876 25	10,000 00
Reading Company, 4%, 1951.....	2,000 00	1,960 00	
Casco Bay & Harpswell Lines, Me., 1st Mtge., 5%, 1927	1,000 00	950 00	
Biddeford & Saco Water Co., Me., 159 shares.....	15,900 00	15,900 00	9,400 00
John Bird Co., Rockland, Me., 24 shares.....	24,000 00	30,000 00	15,000 00
Ontario Power Co., of Niagara Falls, 1st Mtge., Sinking Fund, 5%, 1943.....	4,000 00	3,840 00	3,000 00
Portland & Rumford Falls Ry., Me., 200 shares.....	20,000 00	40,000 00	
Mortgage 8,000 acres timber land, situate Newry, Oxford County, Maine.....	-	20,000 00	22,000 00
Mortgage 650 acres timber land, situate Roxbury, Oxford County, Maine.....	-	15,000 00	
Rockport Water Works Co., Ind., 6%, 1912.....	500 00	500 00	400 00
Aurora, Elgin & Chicago Ry. Co., 40-year 1st Mtge., 5%, 1941.....	2,000 00	1,980 00	
Auburn & Syracuse Electric R. R. Co., 1st & Refdg. Mtge., 5%, 1942.....	2,000 00	2,000 00	5,000 00
Detroit Edison Co., 1st Mtge., 5%, 1933.....	2,000 00	2,030 00	
Grand Rapids Edison Co., N. J., 1st Mtge., Sinking Fund, 5%, 1916.....	2,000 00	1,960 00	
Municipal Gas & Electric Co., of Rochester, N. Y., 1st Mtge., 4½%, 1942.....	1,000 00	960 00	3,000 00
Edison Electric Co., Los Angeles, Calif., 1st and Refdg. Mtge., 5%, 1922.....	1,000 00	1,000 00	
Springfield Water Co., Mo., 1st Mtge., 5%, 1906.....	6,000 00	5,820 00	4,700 00
Springfield Water Co., Mo., 1st Mtge., 5%, 1936.....	6,000 00	5,820 00	4,700 00
Portland Railroad Co., Me., 338 shares.....	33,800 00	32,110 00	
Biddeford and Saco Railroad Co., Me., 170 shares...	8,500 00	7,650 00	
Joliet R. R. Co., Ill., 1st Cons. Mtge., 5%, 1918.....	6,000 00	5,940 00	
Quincy Gas & Electric Co., Ill., 1st Mtge., 5%, 1929.	3,000 00	2,940 00	
Quincy Horse Ry. & Carrying Co., Ill., 1st Cons. Mtge., 5%, 1918.....	3,000 00	2,940 00	44,000 00
Galesburg Gas & Electric Light Co., Ill., 1st Mtge., 5%, 1919.....	3,000 00	2,940 00	
Biddeford & Saco Railroad Co., Me., 1st Mtge., 4%, 1940	2,000 00	1,800 00	
Newton Gas & Electric Co., N. J., 1st Mtge., 5%, 1924	1,000 00	700 00	
North Berwick Co., Me., 25 shares.....	2,500 00	2,500 00	
Westbrook Trust Co., Me., 16 shares.....	1,600 00	1,600 00	1,200 00
First National Bank, Houlton, Me., 50 shares.....	5,000 00	11,750 00	
Aroostook Trust & Banking Co., Me., 10 shares.....	1,000 00	2,000 00	15,000 00
Fort Fairfield National Bank, Me., 15 shares.....	1,500 00	3,000 00	
Fort Kent Trust Co., Me., 20 shares.....	2,000 00	2,000 00	
Westbrook Trust Co., Me., 10 shares.....	1,000 00	1,000 00	800 00
Syracuse, Lake Shore & Northern R. R. Co., 1st Mtge., 5%, 1947.....	13,000 00	12,480 00	10,000 00
Ontario Power Co., of Niagara Falls, 1st Mtge., Sinking Fund, 5%, 1943.....	5,000 00	4,800 00	
Edison Electric Co., Los Angeles, 1st and Refdg., 5%, 1922.....	1,000 00	1,000 00	6,400 00
Continental Coal Co., W. Va., 1st Mtge., 5%, 1952...	1,000 00	940 00	
Tonawanda Lighting & Power Co. N. Y., 1st Mtge., 6%, 1927.....	1,000 00	1,055 00	
Illinois Valley Ry. Co., 1st Mtge., Sinking Fund, 5%, 1935.....	1,000 00	980 00	
Michigan State Telephone Co., 1st Mtge., 20-year, 5%, 1924.....	1,000 00	995 00	1,000 00
Maine Central R. R. Co., Cons. Mtge., 7%, 1912.....	47,000 00	48,410 00	40,000 00
Fort Fairfield National Bank, Me., 20 shares.....	2,000 00	4,000 00	3,000 00
Fort Fairfield National Bank, Me., 20 shares.....	2,000 00	4,000 00	3,000 00
Fort Fairfield National Bank, Me., 10 shares.....	1,000 00	2,000 00	1,500 00

SECURITIES HELD AS COLLATERAL AND LOANS THEREON—CONCLUDED.

Description.	Par value.	Market value Dec. 31, 1910.	Amount loaned thereon.
Fort Fairfield National Bank, Me., 5 shares.....	\$500 00	\$1,000 00	\$750 00
Fort Fairfield National Bank, Me., 5 shares.....	500 00	1,000 00	750 00
Fort Fairfield National Bank, Me., 3 shares.....	300 00	600 00	450 00
Fort Fairfield National Bank, Me., 3 shares.....	300 00	600 00	450 00
Fidelity Trust Co., Portland, Me., 4 shares.....	400 00	820 00	600 00
Fraternity Co., Portland, Me., 5 shares.....	5,000 00	10,000 00	5,000 00
Springfield Water Co., Mo., 1st Mtge., 5%, 1936.....	6,500 00	6,805 00	5,000 00
Fraternity Co., Portland, Me., 25 shares.....	25,000 00	50,000 00	25,000 00
York Light & Heat Co., Me., 5%, 1927.....	5,000 00	4,900 00	
Stonington Water Co., Me., 1st Mtge., 5%, 1930.....	1,000 00	1,000 00	
Buffalo & Lackawanna Traction Co., 1st Mtge., 5%, 1928.....	9,000 00	8,460 00	14,850 00
Springfield Water Co., Mo., 1st Mtge., 5%, 1936.....	2,500 00	2,425 00	
Rockland, Thomaston & Camden Street Ry., Mtge., 4%, 1921.....	2,000 00	1,900 00	
Tonawanda Lighting & Power Co., N. Y., 1st Mtge., 6%, 1927.....	1,500 00	1,582 50	
Ontario Power Co. of Niagara Falls, 1st Mtge., Sinking Fund, 5%, 1943.....	1,000 00	960 00	2,000 00
Pueblo Water Co., Colo., 1st Mtge., 6%, 1911.....	3,000 00	3,000 00	
United Fruit Co., Boston, Mass., 5%, 1918.....	3,000 00	3,000 00	10,000 00
Wichita E. R. & Light Co., Kans., 5%, 1932.....	1,000 00	970 00	
Cairo Railway & Light Co., Ill., Coll. Trust, 5%, 1938	6,000 00	5,400 00	
Northern Pacific—Great Northern Joint Bonds, C. B. & Q. Coll., 4%, 1921.....	15,000 00	14,362 50	9,677 00
Glencoe Lime & Cement Co., St. Louis, Mo., Voting Trust Certificate, Com., 438 shares.....	48,300 00	19,320 00	30,500 00
Glencoe Lime & Cement Co., St. Louis, Mo., Voting Trust Certificate, Pfd., 259 shares.....	25,900 00	19,425 00	
Houlton Trust Co., Me., 144 shares.....	14,400 00	22,320 00	21,600 00
Emerson Lumber Co., Island Falls, Me., 140 shares	14,000 00	21,000 00	5,000 00
Springfield Water Co., Mo., 1st Mtge., 5%, 1936.....	7,000 00	6,790 00	
Fort Smith Water Co., Ark., 1st Mtge., 6%, 1905.....	15,000 00	15,000 00	11,000 00
Central Maine Power Co., Waterville, Me., Pfd., 100 shares.....	10,000 00	9,000 00	10,000 00
Central Maine Power Co., Waterville, Me., Com., 200 shares.....	20,000 00	6,000 00	
Biddeford & Saco Water Co., Me., 22 shares.....	2,200 00	2,200 00	
Springfield Water Co., Mo., 1st Mtge., 5%, 1936.....	2,000 00	1,940 00	5,000 00
New York Central & Hudson River R. R. Co., Lake Shore Collateral, 3 1/4%, 1998.....	3,000 00	2,403 75	
Ontario Power Co. of Niagara Falls, 1st Mtge. Sinking Fund, 5%, 1943.....	20,000 00	19,200 00	15,500 00
Totals.....	\$1,361,500 00	\$1,718,086 75	\$1,076,188 76

## BONDS OWNED BY THE COMPANY.

	Book Value.	Par Value.	Market Val.
GOVERNMENT BONDS.			
British Consols. 2½	\$45,584 25	\$48,666 67	\$38,690 00
United States, Gold, 4, 1925	64,542 50	55,000 00	63,662 50
STATE, COUNTY AND MUNICIPAL BONDS.			
Albany, N. Y., Improvement, Reg., 4, 1911-13..	25,533 15	25,200 00	25,200 00
Alger, County of, Mich., County Road, 5, 1913..	10,100 00	10,000 00	10,112 50
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	21,000 00
Augusta, Me., High School Building, 4, 1916-18	10,181 00	10,000 00	10,100 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	9,300 00
Baltimore, Md., Schoolhouse Loan, Reg., 4, 1957	10,554 00	10,000 00	10,150 00
Baltimore, Md., Stock, Park Improvement, Reg., 4, 1955	51,250 00	50,000 00	50,750 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	40,800 00
Bay City, Mich., Local Improvement, 5, 1916	10,525 00	10,000 00	10,350 00
Bayonne, N. J., Funding, 5, 1928	21,325 00	20,000 00	21,600 00
Belding, Mich., Water Works, 4, 1935	9,500 00	10,000 00	9,625 00
Bellingham, Wash., Funding, 5, 1926	37,100 00	35,000 00	36,400 00
Berlin, N. H., Funding, 4, 1917	7,306 25	7,000 00	7,000 00
Boston, Mass., City Loan, Schools, Reg., 3½, 1945	10,150 00	10,000 00	9,250 00
Boston, Mass., City Loan, Highways, Reg., 4, 1936	25,531 25	25,000 00	25,375 00
Boston, Mass., City Loan, Municipal, Reg., 4, 1913	1,005 20	1,000 00	1,000 00
Boulder, Colo., Water Works, 4½, 1921	6,912 50	7,000 00	6,912 50
Brunswick & Topham Water District, Me., 4, 1936	31,200 00	30,000 00	30,000 00
Buffalo, N. Y., River Improvement, Reg., 4, 1939	10,632 00	10,000 00	10,100 00
Canon City, Colo., Public Improvement, 5, 1925	8,456 32	8,500 00	8,500 00
Carbon County, Utah, Court House, 5, 1929	29,725 00	29,000 00	29,290 00
Carleton, County of, N. B., Court House, Deb., 4, 1920	990 00	1,000 00	980 00
Carleton, County of, N. B., Court House, Deb., 4, 1922, 23, 26-28	9,861 20	10,000 00	9,750 00
Carthage, Mo., School District, 4, 1923	10,100 00	10,000 00	9,600 00
Carthage, Mo., Water Works, 5, 1928	25,875 00	25,000 00	25,875 00
Catholic School Commission of Montreal Debentures, 4, 1945	51,000 00	50,000 00	49,000 00
Cheboygan, Mich., Water Works, 5, 1914	18,846 00	18,000 00	18,270 00
Chelsea, Mass., Note, 5, 1911	5,143 75	5,000 00	5,000 00
Chicago, Ill., General Corporate Purposes, 4, 1916	10,050 00	10,000 00	9,950 00
Chicago, Ill., Permanent Improvement, 4, 1918	10,337 50	10,000 00	9,950 00
Colorado Springs, Colo., City Hall, 4, 1916	27,510 30	27,000 00	26,595 00
Columbus, Ohio, 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 80	10,000 00	10,000 00
Cook County, Ill., Court House, 4, 1911	10,043 00	10,000 00	10,000 00
Cote St. Antoine, Canada, Town of, 4, 1934	48,773 50	45,000 00	43,312 50
Cranston, R. I., Town of, 3½, 1939	4,562 50	5,000 00	4,562 50
Cumberland, County of, Me., 3½, 1922	48,100 00	50,000 00	48,000 00
Cuyahoga County, O., Public Building, 4, 1911	4,982 00	5,000 00	5,000 00
Dallas, Texas, Water Works Permanent Improvement, 4, 1935, 36	24,000 00	24,000 00	23,160 00
Danbury, Conn., Water, 4, 1946	50,500 00	50,000 00	50,000 00
Delaware State, Hospital Improvement, 4, 1927	40,650 00	40,000 00	40,000 00

BONDS OWNED BY THE COMPANY—CONTINUED.

	Book Value.	Par Value.	Market Val.
Denver, City & County of, Colo., Public Auditorium, 4, 1912 .....	\$26,065 00	\$26,000 00	\$26,000 00
Denver, City & County of, Colo., Refunding, 5, 1919 .....	5,298 50	5,000 00	5,300 00
Des Moines, Iowa, City Hall, 4½, 1912 .....	10,158 00	10,000 00	10,000 00
Dubuque, Iowa, Refunding, 4, 1916 .....	20,000 00	20,000 00	19,800 00
Dubuque, Iowa, School Building, 4, 1916 .....	32,257 50	33,000 00	32,570 00
Duluth, Minn., Independent School District, 5, 1921 .....	12,780 00	12,000 00	12,720 00
Duluth, Minn., Water & Light, 4, 1935 .....	15,487 50	15,000 00	14,437 50
Duluth, Minn., Water & Light, 4, 1936 .....	14,625 00	15,000 00	14,418 75
Evansville, Ind., Funded Debt Loan, 4½, 1912 ..	3,030 00	3,000 00	3,000 00
Fall River, Mass., Highway Loan, 3½, 1913 .....	19,500 00	20,000 00	19,750 00
Fall River, Mass., Municipal Loan, Reg., 4, 1916	25,482 50	25,000 00	25,000 00
Fort Collins, Colo., Park, 5, 1923 .....	25,000 00	25,000 00	25,250 00
Fort Collins, Colo., Water, 4½, 1924 .....	75,000 00	75,000 00	73,125 00
Fort Kent, Town of, Maine, 4, 1922 .....	6,240 00	6,000 00	6,000 00
Fort Worth, Texas, Fire Hall, 4½, 1949 .....	15,525 00	15,000 00	15,000 00
Fort Worth, Texas, Improvement, 4½, 1950 .....	10,100 00	10,000 00	10,000 00
Fort Worth, Texas, School, 4½, 1948 .....	25,625 00	25,000 00	25,000 00
Fort Worth, Texas, School, 4½, 1949 .....	20,500 00	20,000 00	20,000 00
Fort Worth, Texas, Street Improvement, 4½, 1948 .....	5,050 00	5,000 00	5,000 00
Franklin, Mass., Water Loan, 4, 1912-14 .....	18,000 00	18,000 00	18,000 00
Galveston, Texas, Sea Wall Improvement, 5, 1950 .....	4,950 00	5,000 00	5,000 00
Glenwood, Iowa, Funding, 5, 1912 .....	1,050 00	1,000 00	1,007 50
Greeley, Colo., Water, 4½, 1921 .....	25,250 00	25,000 00	24,500 00
Greenfield, Mass., Public Library, 4½, 1911, 12 ..	10,100 00	10,000 00	10,025 00
Hallowell, Maine, 4, 1914 .....	500 00	500 00	500 00
Harrison, N. Y., Highway Improvement, Reg., 4½, 1913, 14 .....	10,104 00	10,000 00	10,050 00
Hochelaga (Montreal), Canada, School, Deb., 4½, 1950 .....	25,950 00	25,000 00	26,187 50
Holyoke, Mass., Bridge Loan, 4, 1911 .....	5,025 00	5,000 00	5,000 00
Holyoke, Mass., Gas & Elect. Light, Reg., 4, 1911-13 .....	7,514 07	7,500 00	7,500 00
Holyoke, Mass., Reg., Municipal, 4, 1911-13 ..	24,045 00	24,000 00	24,000 00
Hudson, Mass., Town of, Sewer, 4, 1911, 13 .....	6,000 00	6,000 00	6,000 00
Huntington, Conn., School & Refunding, 4, 1928	10,000 00	10,000 00	10,000 00
Jersey City, N. J., City Hall, 5, 1914 .....	20,000 00	20,000 00	20,300 00
Kansas City, Kans., School, 4½, 1927 .....	15,225 00	15,000 00	15,450 00
King County, Wash., Funding, 5, 1928 .....	25,800 00	25,000 00	27,125 00
LaCrosse, Wis., Street Improvement, 4, 1925 ..	10,245 00	10,000 00	9,800 00
Lafayette, Colo., Town of, Boulder County, Water, 5, 1923 .....	9,925 00	10,000 00	10,100 00
La Grande, Ore., Beaver Creek Pipe Line, 5, 1929	26,000 00	25,000 00	25,250 00
Lamar, Colo., Town of, Sewer, 6, 1927 .....	10,100 00	10,000 00	10,000 00
Logan, County of, Colo., North Sterling, Irrigation District, Municipal Water, 6, 1921 .....	24,750 00	25,000 00	25,000 00
Logan, County of, Colo., North Sterling Irrigation District, Municipal Water, 6, 1927 .....	25,450 00	25,000 00	25,000 00
Logan Township, Penn., Road, 5, 1938 .....	23,509 20	22,000 00	23,100 00
Long Branch, N. J., Beach and Park, 4½, 1937 ..	20,140 00	19,000 00	19,570 00
Lorain, Ohio, Macadam, 4½, 1913-15 .....	7,116 20	7,000 00	7,087 50
Lorain, Ohio, Paving, 4½, 1913-15 .....	13,205 00	13,000 00	13,162 50
Los Angeles, Cal., Water Works, 4½, 1914 .....	60,654 00	60,000 00	60,000 00
Louisville, Ky., 4, 1947 .....	51,000 00	50,000 00	50,000 00
Lowell, Mass., Registered, 4, 1911-13 .....	21,438 45	21,300 00	21,300 00

## BONDS OWNED BY THE COMPANY—CONTINUED.

	Book Value.	Par Value.	Market Val.
Lynchburg, Va., Public Improvement, 4 $\frac{1}{2}$ , 1939	\$25,906 25	\$25,000 00	\$25,000 00
Lynn, Mass., Municipal Loan, 4, 1918	15,150 00	15,000 00	15,075 00
Maisonneuve (Montreal), Canada, Town of, 4 $\frac{1}{2}$ , 1946	10,000 00	10,000 00	10,350 00
Maisonneuve (Montreal), Canada, Town of, Deb., 4 $\frac{1}{2}$ , 1941	21,827 80	20,000 00	20,725 00
Manistee, Mich., Water Works, 4, 1912	9,909 00	10,000 00	9,925 00
Manitoba, Province of, Debentures, 4, 1947	14,700 00	15,000 00	15,000 00
Manitoba, Province of, 4, 1930	106,000 00	100,000 00	100,000 00
Manitoba, Province of, Land Drainage Debentures, 4, 1935	31,550 96	30,632 00	30,632 00
Marquette County, Wis., Insane Asylum, 4, 1911-13	4,000 00	4,000 00	3,980 00
Massachusetts, Commonwealth of, Metropolitan Sewerage Loan, Reg., 3, 1930	48,187 50	50,000 00	44,000 00
Massachusetts, Commonwealth of, State Highway Loan, Reg., 3 $\frac{1}{2}$ , 1932	176,968 75	175,000 00	165,375 00
Mecklenburg, County of, Va., Road Improvement, 5, 1913-17	5,082 50	5,000 00	5,075 00
Medford, Ore., Water Distributing System, 5, 1923-25	25,840 00	25,000 00	25,500 00
Milwaukee, Wis., Docking & Dredging, 4, 1912, 14	5,939 80	6,000 00	6,000 00
Milwaukee, Wis., School, 4, 1913	991 60	1,000 00	1,000 00
Milwaukee, Wis., South Sewerage District, 4, 1913	1,983 20	2,000 00	2,000 00
Milwaukee, Wis., Viaduct, 4, 1913-14	9,903 50	10,000 00	10,000 00
Milwaukee, Wis., West Sewerage District, 4, 1912-14	4,955 70	5,000 00	5,000 00
Montreal Harbour, P. Q., Canada, Debentures, 4, 1917-18	30,432 50	30,000 00	30,000 00
Montreal (St. Paul Ward), Canada, Debentures, 4 $\frac{1}{2}$ , 1950	15,868 50	15,000 00	16,050 00
Morris, Ill., Water Works, 5, 1912-14	7,208 60	7,000 00	7,000 00
Mount Vernon, N. Y., Assessment, Reg., 5, 1913	10,894 00	10,000 00	10,175 00
Mount Vernon, Texas, School District, 5, 1930	4,040 00	4,000 00	4,040 00
Nashua, N. H., 4, 1915	3,000 00	3,000 00	3,000 00
New Bedford, Mass., Improvement, Reg., 4, 1913	4,100 00	4,000 00	4,000 00
New Brunswick, Province of, 4, 1930-31	60,577 37	60,000 00	60,600 00
New Brunswick, Province of, Debentures, 3 $\frac{1}{2}$ , 1933	19,065 00	20,500 00	19,167 50
New Madrid County, Mo., Drainage, 6, 1918, 20-21	13,070 00	13,000 00	13,650 00
New Rochelle, N. Y., Park Improvement, Certificates, Reg., 5, 1912	18,360 00	18,000 00	18,180 00
New Rochelle, N. Y., School, Reg., 4, 1911-13	12,070 80	12,000 00	11,940 00
Newton, Mass., Boulevard Loan, 4, 1914	11,970 00	12,000 00	12,000 00
Newton, Mass., Newtonville School Loan, 4, 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, 3 $\frac{1}{2}$ , 1914	4,900 00	5,000 00	4,875 00
New York, Corporate Stock of the City of, Bridge, 6, 1911	8,640 00	8,000 00	8,060 00
New York, Corporate Stock of City of, Water Loan, 4, 1911	9,812 00	10,000 00	10,000 00
New York, Corporate Stock of City of, 4 $\frac{1}{2}$ , 1957	21,100 00	20,000 00	21,500 00
New York, Corporate Stock of City of, Exempt, 4 $\frac{1}{2}$ , 1957	53,300 00	50,000 00	53,750 00
New York, Corporate Stock of City of, 4 $\frac{1}{2}$ , 1957	5,275 00	5,000 00	5,375 00



## BONDS OWNED BY THE COMPANY—CONTINUED.

	Book Value.	Par Value.	Market Val.
Niagara Falls, N. Y., Sewer, Reg., 4½, 1932 .....	\$23,805 00	\$23,000 00	\$23,920 00
Norfolk, Va., Appropriation, 4, 1937 .....	39,075 00	40,000 00	37,200 00
Norfolk, Va., Appropriation, 4½, 1940 .....	28,210 00	28,000 00	28,000 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	31,950 00
Norway, Mich., School Site and Building, 4½, 1911, 14-18 .....	12,180 00	12,000 00	12,000 00
Norwich, Conn., Municipal Gas & Electric Plant, 4, 1931 .....	25,000 00	25,000 00	25,000 00
Notre Dame de Graces, P. Q., Canada, Town of, Deb., 4½, 1948 .....	26,192 50	25,000 00	26,750 00
Oakland, Calif., Municipal Improvement, 4½, 1914 .....	5,025 00	5,000 00	5,018 75
Oakland, Calif., Municipal Improvement, 4½, 1915 .....	10,060 00	10,000 00	10,050 00
Oakland, Calif., Municipal Improvement, 4½, 1916 .....	5,037 50	5,000 00	5,031 25
Ogden City Corporation Warrants, Utah, Sewer District, 6 .....	20,661 00	21,300 00	21,300 00
Ogden City, Utah, Special Tax Warrants, Pav- ing District, 6, 1915-18 .....	22,493 37	22,493 37	22,493 37
Ogden, Utah, Board of Education, School, 5, 1912 .....	2,110 00	2,000 00	2,015 00
Omaha, Neb., City Hall, 5, 1912 .....	13,793 75	13,000 00	13,097 50
Omaha, Neb., Funding Renewal, 4, 1925 .....	24,375 00	25,000 00	24,500 00
Omaha, Neb., Park, 5, 1912 .....	10,150 00	10,000 00	10,075 00
Omaha, Neb., Paving Renewal, 4, 1933 .....	10,250 00	10,000 00	9,750 00
Omaha, Neb., Paving, 5, 1913 .....	10,230 00	10,000 00	10,125 00
Ontario, Province of, Annuities, \$7,000 pay- able semi-annually, 1911-25 .....	265,034 87	265,034 87	267,556 90
Ontario, Province of, Annuities, \$4,000 pay- able semi-annually, 1911-32 .....			
Ontario, Province of, Debentures, 4, 1939 .....	10,175 00	10,000 00	10,150 00
Paducah, Ky., Refunding, 4½, 1926 .....	10,650 00	10,000 00	10,200 00
Paterson, N. J., Passaic County Renewal, 4½, 1928 .....	10,400 00	10,000 00	10,350 00
Pawtucket, R. I., General Funding Loan, 4, 1944 .....	15,768 75	15,000 00	14,850 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	18,800 00
Polk, County of, Minn., Drainage, 4½, 1913 .....	5,000 00	5,000 00	5,000 00
Pontiac, Mich., Water, 5, 1913-17 .....	25,875 00	25,000 00	25,825 00
Portland, Maine, Bridge District Loan, 3½, 1911-45 .....	103,650 00	105,000 00	98,700 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	1,920 00
Portland, Ore., Bridge, 4, 1939 .....	8,640 00	9,000 00	8,775 00
Portland, Ore., Park and Boulevard, 4, 1933 ..	25,250 00	25,000 00	24,437 50
Providence, R. I., Sewer, 4, 1925 .....	25,968 75	25,000 00	25,250 00
Provo City, Utah, Special Tax Warrants, Pav- ing Extension, 6, 1913-13 .....	7,362 32	7,474 44	7,474 44
Provo City, Utah, Special Tax Warrants, Sewer District, 6, 1911-14 .....	18,754 40	19,040 00	19,040 00
Pueblo, Colo., Paving District, 4½, 1927 .....	64,320 00	67,000 00	67,000 00
Pueblo, Colo., Refunding Water, 4½, 1914 .....	10,067 00	10,000 00	10,000 00
Pueblo, Colo., Refunding Water, 4½, 1914 .....	10,000 00	10,000 00	10,000 00

## BONDS OWNED BY THE COMPANY—CONTINUED.

	Book Value.	Par Value.	Market Val.
Pueblo, Colo., Refunding Water, 4½, 1914 .....	\$5,028 00	\$5,000 00	\$5,000 00
Pueblo, Colo., Water Works, 4½, 1931 .....	28,837 50	30,000 00	30,000 00
Quincy, Ill., Funding, 4½, 1912 .....	16,400 00	16,000 00	16,000 00
Richmond, Va., Currency, Reg., 4, 1926-27 ....	10,609 23	11,000 00	10,890 00
Roanoke, Va., Street Improvement, 4½, 1940 ...	30,300 00	30,000 00	30,225 00
Rockland, Maine, 3½, 1916 .....	1,580 55	1,500 00	1,462 50
St. Henri, P. Q., Canada, Debentures, 4, 1949 ..	82,662 36	76,000 00	74,100 00
St. John, N. B., Canada, 4, 1937 .....	110,653 59	100,000 00	96,500 00
St. Louis, Mo., Public Buildings and Improve- ments, 4, 1928 .....	25,731 94	25,000 00	25,375 00
Salem, N. C., Town of, Water Works, 5, 1936 ...	17,240 00	16,000 00	16,640 00
Salt Lake City, Utah, Refunding, 4, 1921 .....	25,850 00	25,000 00	24,375 00
Salt Lake City, Utah, Sewer Warrants, 6, 1911-13	11,895 00	12,200 00	12,200 00
Salt Lake City, Utah, Special Tax Warrants, Paving Extension, 6, 1911-19 .....	18,146 84	18,517 18	18,517 18
Salt Lake City, Utah, Special Tax Warrants, Paving Extension, 6, 1911-19 .....	7,147 10	7,292 96	7,292 96
Salt Lake City, Utah, Special Tax Warrants, Paving Extension, 6, 1913-19 .....	19,110 00	19,500 00	19,500 00
Scott County, Mo., Drainage District, 6, 1916-20	16,144 19	15,448 99	16,144 19
Seattle, Wash., 5, 1912 .....	4,220 00	4,000 00	4,080 00
Seattle, Wash., Park, 4½, 1930 .....	26,000 00	25,000 00	25,812 50
Seattle, Wash., Sewer, 5, 1913 .....	2,120 00	2,000 00	2,022 50
Seattle, Wash., Sewer Tunnel, 5, 1913 .....	6,347 50	6,000 00	6,067 50
Sheridan, Wyo., Water Works Extension, 5, 1938 .....	25,250 00	25,000 00	25,250 00
Sioux City, Iowa, Funding, 4½, 1925 .....	22,880 00	22,000 00	22,660 00
Solvay, N. Y., Village of, Onondaga County, Street Improvement, 4½, 1914-15 .....	12,291 00	12,000 00	12,082 50
Southbridge, Mass., Sewerage Loan, 4, 1912-27.	21,660 00	21,500 00	21,500 00
South Omaha, Neb., General Street Improve- ment, 5, 1919 .....	15,150 00	15,000 00	15,225 00
South Portland, Maine, 4, 1918-25 .....	25,547 10	25,000 00	25,550 00
South Portland, Me., Refunding, 3½, 1926 .....	13,530 00	14,000 00	13,510 00
Spokane, Wash., Bridge Construction and Repair, 4½, 1933 .....	36,887 50	35,000 00	36,487 50
Sussex, County of, Va., Refunding, 4½, 1934 ....	20,486 00	20,000 00	20,200 00
Syracuse, N. Y., Engine House, Reg., 4½, 1911-17	21,252 00	21,000 00	21,210 00
Syracuse, N. Y., Improvement, Reg., 4½, 1913-14	20,104 00	20,000 00	20,150 00
Tacoma, Wash., Bridge, 5, 1913 .....	5,075 00	5,000 00	5,056 25
Tacoma, Wash., Water Drainage, 4½, 1929 .....	36,712 50	35,000 00	36,050 00
Tacoma, Wash., Water & Light, 5, 1913 .....	10,430 00	10,000 00	10,112 50
Tacoma, Wash., Water Warrants, 6, 1929-30 ...	11,217 40	10,000 00	11,222 50
Todd County, Minn., Drainage Ditch, 5, 1918 ..	26,250 00	25,000 00	25,750 00
Toronto, Canada, Debentures, 3½, 1913 .....	43,555 50	45,000 00	44,100 00
Toronto, Canada, Loan Debentures, 3½, 1945 ...	8,781 41	9,733 33	8,808 66
Troy, N. Y., Water Works, Reg., 4, 1939 .....	20,164 00	20,000 00	19,900 00
Vancouver, B. C., Canada, Improvement, Deb., 4, 1938 .....	32,308 98	31,300 00	30,048 00
Vernon, B. C., Canada, Debentures, 5, 1934 ....	15,546 00	15,000 00	15,600 00
Waterloo, Iowa, Water Works, 4½, 1915 .....	25,217 50	25,000 00	25,187 50
Waterloo, Iowa, Water Works, 4½, 1920 .....	25,700 00	25,000 00	25,500 00
Weld, County of, Colo., Greeley-Poudre Irriga- tion District, Municipal Water, 6, 1920, 21....	50,250 00	50,000 00	50,000 00
Wellesley, Mass., Town of, High School, 4, 1911	2,005 00	2,000 00	2,000 00
Westchester County, N. Y., Sanitary Sewer Dis- trict, Reg., 4, 1975 .....	10,607 96	10,000 00	10,000 00

## BONDS OWNED BY THE COMPANY—CONTINUED.

	Book Value.	Par Value.	Market Val.
West Duluth, Minn., General Fund, 6, 1911 . . . .	\$27,875 00	\$25,000 00	\$25,125 00
West New York, N. J., Town of, Funding, 5, 1924 . . . . .	10,825 00	10,000 00	10,700 00
Wilmington, N. C., Water and Sewerage, 4½, 1948	26,487 50	25,000 00	25,500 00
Winnipeg, Man., Canada, Water Works, Deb., 4, 1986 . . . . .	40,090 38	40,398 33	39,989 40
Worcester, Mass., Funded City Loan, Reg., 4, 1925 . . . . .	28,325 00	27,500 00	27,878 13
Yonkers, N. Y., School, Reg., 4½, 1911-28 . . . . .	23,262 75	22,500 00	23,175 00
Yonkers, N. Y., School, Reg., 4½, 1911-12 . . . . .	8,030 40	8,000 00	8,020 00
Youngstown, O., Township of, Park, 5, 1914 . . . .	5,175 00	5,000 00	5,125 00
RAILROAD BONDS.			
Atchison, Topeka & Santa Fe Ry. Co., Transc. Short Line, 4, 1958 . . . . .	47,125 00	50,000 00	46,687 50
Atlantic Shore Line Ry. Co., Me., 5, 1924 . . . . .	23,750 00	25,000 00	23,750 00
Augusta-Aiken Ry. & Elect. Co., Collateral Trust, 5, 1953 . . . . .	17,050 00	20,000 00	21,000 00
Bangor & Aroostook R. R. Co., Consolidated Refunding, 4, 1951 . . . . .	57,000 00	60,000 00	49,800 00
Berlin Street Ry., N. H., 5, 1922 . . . . .	4,750 00	5,000 00	5,000 00
Boston & Albany R. R. Co., Improvement Bonds, 4, 1934 . . . . .	25,375 00	25,000 00	25,000 00
Boston & Albany R. R. Co., Refunding, Reg., 3½, 1952 . . . . .	44,000 00	50,000 00	44,500 00
Boston & Albany R. R. Co., Reg., 4, 1913 . . . . .	20,325 00	20,000 00	19,850 00
Boston Elevated Ry. Co., 4, 1935 . . . . .	52,687 50	50,000 00	48,750 00
Boston & Maine Railroad, 4, 1926 . . . . .	23,750 00	25,000 00	24,487 50
Boston & Maine Railroad, 4½, 1929 . . . . .	103,080 00	100,000 00	103,500 00
Boston & New York Air-Line R. R. Co., 4, 1955	24,218 75	25,000 00	25,000 00
Boston Suburban Electric Cos., 4, 1919 . . . . .	70,017 48	90,000 00	80,100 00
Bridgton & Saco River R. R. Co., Me., 4, 1928 . .	15,981 33	16,000 00	15,120 00
Buffalo & Susquehanna Ry. Co., 4½, 1953 . . . . .	10,100 00	10,000 00	3,500 00
Canadian Northern Ry. Co., 4, 1930 . . . . .	225,570 00	220,460 00	223,766 90
Central of Georgia Ry., Equipment Association, 4½, 1912 . . . . .	4,967 50	5,000 00	4,975 00
Chicago, Burlington & Quincy R. R. Co., 5, 1913	3,065 55	3,000 00	3,087 50
Chicago, Burlington & Quincy R. R. Co., Ill. Division, 4, 1949 . . . . .	82,293 33	80,000 00	80,000 00
Chicago, Burlington & Quincy R. R. Co., Ill. Division, 3½, 1949 . . . . .	19,350 00	20,000 00	17,650 00
Chicago & Eastern Illinois R. R. Co., Refund- ing and Improvement, 4, 1955 . . . . .	14,325 00	15,000 00	12,450 00
Chicago, Milwaukee & St. Paul Ry. Co., 4, 1934	38,670 00	41,000 00	38,027 50
Chicago & Northwestern Ry. Co., 3½, 1987 . . . . .	46,875 00	50,000 00	44,000 00
Chicago & Northwestern Ry. Co., 4, 1987 . . . . .	49,000 00	50,000 00	49,500 00
Chicago, Wisconsin & Minnesota R. R. Co., 6, 1916 . . . . .	4,740 00	4,000 00	4,200 00
Cincinnati, Hamilton & Dayton Ry. Co., 4½, 1939	4,918 75	5,000 00	3,050 00
Current River Railroad Co., Mo., 5, 1927 . . . . .	14,350 00	14,000 00	14,000 00
Delaware & Hudson Co., 1st and Refunding Mtge., 4, 1943 . . . . .	24,968 75	25,000 00	24,937 50
Fitchburg R. R., Co., 4½, 1928 . . . . .	20,700 00	20,000 00	20,750 00
Florida East Coast Ry. Co., 1st Mtge., 4½, 1959 . .	15,375 00	15,000 00	14,550 00
Fort Dodge, Des Moines & Southern R. R. Co., 5, 1937 . . . . .	5,090 00	8,000 00	4,000 00
Illinois Central R. R., Co., Coupons, Reg., 4, 1953 . . . . .	10,100 00	10,000 00	9,900 00

## BONDS OWNED BY THE COMPANY—CONTINUED.

	Book Value.	Par Value.	Market Val.
Joliet, Ill., R. R. Co., 1st Consolidated Mtge., 5, 1918.....	\$5,000 00	\$5,000 00	\$4,950 00
Lake Shore & Michigan Southern Ry. Co., 4, 1928.....	49,531 25	50,000 00	46,625 00
Lexington & Boston Street Ry. Co., 1st Mtge., 4½, 1920.....	14,510 00	15,000 00	14,250 00
Lime Rock R. R. Co., Me., 1st Mtge., 4, 1929....	79,960 00	79,000 00	71,100 00
Long Island R. R. Co., N. Y., Refunding, 4, 1949	35,137 50	35,000 00	33,600 00
Maine Central R. R. Co., Consolidated Mtge., 4, 1912.....	40,984 87	41,000 00	40,795 00
Maine Central R. R. Co., Consolidated Mtge., 4½, 1912.....	25,000 00	25,000 00	25,031 25
Maine Central R. R. Co., Consolidated Mtge., 7, 1912.....	28,681 88	26,500 00	27,295 00
Maine Central R. R. Co., Consolidated Mtge., 4, 1912.....	4,962 50	5,000 00	4,975 00
Maine Central R. R. Co., Consolidated Mtge., 5, 1912.....	5,250 00	5,000 00	5,037 50
Massachusetts Electric Cos., Collateral Trust, 4½, 1913.....	33,192 50	34,000 00	33,320 00
Minneapolis Western Ry. Co., 1st Mtge., 5, 1911	20,700 00	20,000 00	20,000 00
Mousam River R. R. Co., Me., 1st Mtge., 6, 1912	2,000 00	2,000 00	2,000 00
New York Central & Hudson River R. R. Co., Deb., 4, 1934.....	32,716 25	33,000 00	30,813 75
New York Elevated R. R. Co., Debentures, 5, 1916.....	43,001 00	40,000 00	41,200 00
New York, New Haven & Hartford R. R. Co., 3½, 1947.....	41,387 55	48,000 00	40,440 00
New York, New Haven & Hartford R. R. Co., 3½, 1954.....	30,850 00	35,000 00	29,050 00
New York, New Haven & Hartford R. R. Co., 4, 1955.....	75,875 00	75,000 00	70,875 00
New York, New Haven & Hartford R. R. Co., Harlem River & Port Chester Division, 1st Mtge., 4, 1954.....	26,125 00	25,000 00	25,000 00
New York, Ontario & Western Ry. Co., Refunding, Mtge., 4, 1992.....	52,000 00	50,000 00	48,000 00
Norway & Paris Street Ry., Me., 1st Mtge., 4, 1916	18,900 00	18,000 00	17,190 00
Omaha & Council Bluffs Ry. & Bridge Co., Iowa, 1st Consolidated Mtge., 5, 1928.....	24,625 00	25,000 00	24,500 00
Pennsylvania Railroad Co., Convertible, 3½, 1915	155,650 00	160,000 00	154,000 00
Pere Marquette R. R. Co., Refunding Mtge., 4, 1955.....	13,912 50	15,000 00	10,275 00
Pittsburg, Shawmut & Northern Railroad Co., 5, 1915.....	24,187 50	25,000 00	24,375 00
Portland & Ogdensburg Ry., 1st Mtge., 4½, 1923	52,375 00	50,000 00	52,125 00
Portland R. R. Co., Me., 1st Mtge., 3½, 1951.....	43,750 00	50,000 00	43,500 00
Portland Ry. Co., Ore., 1st & Refunding Mtge., 5, 1930.....	24,750 00	25,000 00	24,500 00
Rockford & Freeport Elect. Ry. Co., Ill., 1st Mtge., 5, 1923.....	5,000 00	5,000 00	4,850 00
Rockland, Thomaston & Camden Street Ry., Me., 4, 1921.....	60,975 00	61,000 00	57,950 00
Rumford Falls & Rangeley Lakes R. R., Me., Mtge., 4, 1923.....	10,000 00	10,000 00	9,750 00
St. Joseph & Grand Island Ry. Co., 1st Mtge., 4, 1947.....	9,800 00	10,000 00	8,750 00
Sanford & Cape Porpoise Ry. Co., Me., 1st Mtge., 5, 1928.....	9,500 00	10,000 00	9,500 00

## BONDS OWNED BY THE COMPANY—CONTINUED.

	Book Value.	Par Value.	Market Val.
Schenectady Ry. Co., N. Y., 1st Mtge., 4, 1941 .	\$25,270 00	\$24,000 00	\$24,000 00
Seaboard Air Line Ry., 1st Mtge. 4, 1950 .....	21,575 00	25,000 00	21,312 50
Somerset Ry. Co., Me., 1st Mtge. and Refund- ing, 4, 1955 .....	95,575 00	100,000 00	94,000 00
Southern Indiana Ry. Co., 1st Mtge. 4, 1951....	23,275 00	25,000 00	23,750 00
Southern Pacific Co., 20-year Convertible, 4, 1929 .....	25,086 68	25,000 00	24,312 50
Syracuse, Lake Shore & Northern R. R. Co., 1st Mtge., 5, 1947 .....	23,513 89	25,000 00	24,000 00
Toledo Terminal R. R. Co., 1st Mtge., 4, 1957..	22,000 00	22,000 00	20,790 00
Toronto, Hamilton & Buffalo Ry. Co., 1st Mtge., 4, 1946 .....	45,000 00	45,000 00	40,050 00
Ulster & Delaware R. R. Co., 1st Refunding Mtge., 4, 1952 .....	9,250 00	10,000 00	8,600 00
Utica & Mohawk Valley Ry. Co., 4, 1941 .....	10,150 00	10,000 00	9,800 00
Vermont Valley Railroad Co., 1st Mtge., 4, 1940	10,450 00	10,000 00	10,500 00
Wabash, Pittsburg Terminal Ry. Co., 1st Mtge., 4, 1954 .....	24,637 50	27,000 00	12,150 00
Wabash, R. R. Co., Equipment, 4, 1912 .....	9,744 00	10,000 00	9,925 00
West End Street Ry. Co., Mass., 4, 1915 .....	24,000 00	25,000 00	24,687 50
West Virginia Central & Pittsburg Ry. Co., 1st Mtge., 6, 1911 .....	16,462 50	15,000 00	15,075 00
Worcester, Nashua & Rochester R. R. Co., 4, 1913	19,775 00	20,000 00	19,850 00

## MISCELLANEOUS BONDS.

Agamenticus Electric Light Co., York, Me., 1st Mtge., 5, 1930 .....	19,000 00	20,000 00	19,400 00
American Realty Co., Me., 1st Mtge., 5, 1941 ...	79,700 00	80,000 00	80,000 00
American Telep. & Teleg. Co., Convertible, 4, 1936 .....	217,428 75	233,000 00	244,358 75
American Writing Paper Co., 1st Mtge., Sink- ing Fund, 5, 1919 .....	21,754 80	23,000 00	20,470 00
Arkansaw Water Co., Little Rock, Sinking Fund Mtg., 5, 1914 .....	9,800 00	10,000 00	9,700 00
Bar Harbor Electric Light Co., Me., 1st Mtge., 4, 1921 .....	6,337 50	6,500 00	6,500 00
Berlin Mills Co., 1st Mtge., 5, 1911 .....	10,100 00	10,000 00	10,000 00
Berlin Mills Co., 1st Mtge., 5, 1912 .....	24,125 00	25,000 00	25,000 00
Berlin Water Co., N. H., 1st Mtge., 5, 1917 .....	25,000 00	25,000 00	25,000 00
Biddeford & Saco Water Co., Me., 1st Mtge., 4, 1924 .....	24,375 00	25,000 00	25,000 00
Brattleboro Water Works Co., Vt., 1st Mtge., 5, 1934 .....	49,000 00	50,000 00	49,500 00
Camden & Rockland Water Co., Me., 5, 1922...	21,500 00	21,500 00	21,500 00
Cascade Electric 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, Debentures, 6, 1919 .....	31,521 50	35,000 00	11,900 00
Connecticut Ry. & Lighting Co., 1st & Refund- ing Mtge., 4, 1951 .....	14,625 00	15,000 00	15,300 00
Council Bluffs Gas & Elect. Co., 1st Mtge., 5, 1928 .....	20,200 00	20,000 00	19,000 00
Dana Warp Mills, Westbrook, Me., 1st Mtge., 5, 1922 .....	21,000 00	21,000 00	21,000 00
Detroit Edison Co., 1st Mtge., 5, 1933 .....	29,000 00	29,000 00	29,435 00
Ellicott Square Co., Buffalo, N. Y., 2nd Mtge., 5, 1935 .....	20,000 00	20,000 00	19,800 00
Freeport Water Co., Me., 5, 1911 .....	23,000 00	23,000 00	23,000 00
Grand Rapids Edison Co., N. J., 1st Mtge., Sinking Fund, 5, 1916 .....	9,800 00	10,000 00	9,800 00

## BONDS OWNED BY THE COMPANY—CONTINUED.

	Book Value.	Par Value.	Market Val.
Hebron Water Co., Me., 1st Mtge., 4, 1922.....	\$4,000 00	\$4,000 00	\$3,800 00
Illinois Steel Co., Non-Convertible, Debentures, 5, 1913.....	20,225 00	20,000 00	20,000 00
Kanawha & Hocking Coal & Coke Co., 1st Mtge., 5, 1951.....	5,225 00	5,000 00	4,975 00
Kennebec Light & Heat Co., Me., Consolidated, 1st Mtge., 4½, 1925.....	48,750 00	50,000 00	48,750 00
Kennebunk Electric Light Co., Me., 1st Mtge., 5, 1930.....	19,000 00	20,000 00	19,400 00
Lancaster & Jefferson Elect. Co., Lancaster, N. H., 1st Mtge., 5, 1922.....	9,800 00	10,000 00	9,500 00
Leadville Water Co., Colo., Mtge., 4, 1916.....	20,000 00	20,000 00	15,000 00
Maine Water Co., Me., 1st Consolidated Mtge., 5, 1931.....	21,000 00	21,000 00	21,000 00
Marion Ry. Light & Power Co., 1st Mtge., 5, 1924.....	24,250 00	25,000 00	23,750 00
Massachusetts Gas Cos., 4½, 1929.....	29,025 00	30,000 00	29,962 50
Milwaukee Gas Light Co., Wisc., 1st Mtge., 4, 1927.....	23,187 50	25,000 00	22,500 00
Mousam Water Co., Wells, Me., 4, 1921.....	35,000 00	35,000 00	34,125 00
Mousam Water Co., Wells, Me., 1st Mtge., 5, 1915.....	5,500 00	5,500 00	5,610 00
Municipal Water Works Co., Me., 4½, 1922.....	20,250 00	20,250 00	20,250 00
New England Elevator Co., Me., 1st Mtge., 3¾, 1911-41.....	97,000 00	97,000 00	94,090 00
Norfolk Ry. & Light Co., 1st Mtge., 5, 1949.....	33,227 78	35,000 00	34,300 00
Old Orchard Water Co., Me., 1st Mtge., 4, 1922.....	26,475 00	27,000 00	26,325 00
Ontario Power Co., of Niagara Falls, 1st Mtge., Sinking Fund, 5, 1943.....	24,500 00	25,000 00	24,000 00
Pejepscot Paper Co., Me., 1st Mtge., 5, 1912-14.....	19,900 00	20,000 00	20,000 00
Peoria Gas & Electric Co., Ill., 1st Mtge., 5, 1923.....	10,000 00	10,000 00	9,800 00
Portland Elevator Co., Me., 4, 1911, 13, 15, 17, 19, 21-27, 33, 34-37.....	16,920 00	17,000 00	17,000 00
Portland Elevator Co., Me., 4, 1923-32.....	10,000 00	10,000 00	10,000 00
Public Service Corporation of New Jersey, 6, Perpetual.....	26,875 00	25,000 00	25,000 00
Rensselaer Water, Co. N. Y., 1st Mtge., 4½, 1922.....	9,500 00	10,000 00	9,300 00
Richmond Water & Light Co., Ky., Mtge., 5, 1921.....	5,500 00	5,500 00	5,500 00
Rockport Water Works Co., Ind., 1st Mtge., 5, 1920.....	5,000 00	5,000 00	4,750 00
Rumford Falls Power Co., Me., 1st Mtge., 4, 1945.....	223,000 00	223,000 00	207,390 00
Rumford Falls Realty Co., Me., 1st Mtge., 5, 1922.....	92,625 00	95,000 00	95,000 00
Sacramento Valley Irrigation Co., Calif., 6, 1915.....	9,950 00	10,000 00	10,000 00
Sagadahock Light & Power Co., Me., 1st Mtge., 4½, 1922.....	32,500 00	32,500 00	30,875 00
Scituate Water Co., Mass., 1st Mtge., 5, 1921.....	1,050 00	1,000 00	1,000 00
Springfield Water Co., Mo., 1st Mtge., 5, 1936.....	28,250 00	30,000 00	29,100 00
Standish Water & Construction Co., Me., 1st Mtge., 4, 1929.....	112,700 00	107,000 00	107,000 00
Toledo Railways & Light Co., Ohio, 6, 1912.....	10,000 00	10,000 00	9,900 00
Torrington Co., Conn., 1st Mtge., 5, 1918.....	25,906 25	25,000 00	25,000 00
Umbagog Paper Co., Me., Mtge., 5, 1918.....	1,000 00	1,000 00	1,000 00
Wells Electric Light & Power Co., Wells, Me., 1st Mtge., 5, 1930.....	9,500 00	10,000 00	9,000 00

## BONDS OWNED BY THE COMPANY—CONCLUDED.

	Book Value.	Par Value.	Market Val.
Western Telephone & Telegraph Co., 5, 1912...	\$99,500 00	\$100,000 00	\$100,000 00
Western Union Teleg. Co., Funding and Real Estate Mtge., 4 $\frac{1}{2}$ , 1950 .....	26,000 00	26,000 00	24,880 00
York Light & Heat Co. Me., Consolidated, Refunding, 5, 1927 .....	35,000 00	35,000 00	34,300 00
York Shore Water Co., Me., 1st Mtge., 5, 1916 ..	6,000 00	6,000 00	6,000 00
Totals .....	<u>\$9,457,980 75</u>	<u>\$9,447,237 14</u>	<u>\$9,242,955 88</u>

## STOCKS OWNED BY THE COMPANY.

	Book Value.	Par Value.	Market Val.
RAILROAD STOCKS.			
1000 shares Boston Elevated Ry. Co.....	\$184,904 24	\$100,000 00	\$128,500 00
200 shares Hereford Ry. Co.....	19,400 00	20,000 00	18,000 00
2683 shares Maine Central R. R. Co.....	460,221 82	268,300 00	563,430 00
872 shares New York Central & Hudson River R. R. Co.....	116,418 90	87,200 00	95,920 00
2879 shares New York, New Haven & Hartford R. R. Co.....	462,326 68	287,900 00	435,448 75
1500 shares Pennsylvania Railroad Co.....	100,100 00	75,000 00	96,000 00
861 shares Portland Railroad Co., Me.....	91,758 43	88,100 00	81,795 00
850 shares Portland & Rumford Falls Ry.....	107,500 00	85,000 00	170,000 00
100 shares Rumford Falls & Rangeley Lakes R. R. Co.....	3,000 00	10,000 00	4,500 00
BANK STOCK.			
20 shares Biddeford National Bank, Biddeford, Me.....	2,400 00	2,000 00	2,200 00
100 shares Bridgton National Bank, Bridgton, Me	10,000 00	10,000 00	10,400 00
150 shares Canal National Bank, Portland, Me..	18,000 00	15,000 00	15,900 00
13 shares Casco National Bank, Portland, Me..	1,300 00	1,300 00	1,339 00
28 shares Cumberland National Bank, Port- land, Me.....	2,800 00	2,800 00	2,912 00
12 shares First National Bank, Bangor, Me.....	1,560 00	1,200 00	1,800 00
50 shares First National 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	8,580 00
7½ shares First National Bank, Wiscasset, Me...	650 00	750 00	750 00
50 shares Hallowell Trust & Banking Co., Hallo- well, Me.....	6,250 00	5,000 00	6,250 00
5 shares Lubec Trust & Banking Co., Lubec, Me.	500 00	500 00	600 00
50 shares Manufacturers National Bank, Lewis- ton, Me.....	5,000 00	5,000 00	5,000 00
100 shares National Shawmut Bank, Boston, Mass	15,000 00	10,000 00	39,000 00
55 shares National Shoe & Leather Bank, Auburn, Me.....	5,500 00	5,500 00	6,050 00
5 shares Norway National Bank, Norway, Me..	540 00	500 00	625 00
100 shares Old Colony Trust Co., Boston, Mass..	73,500 00	10,000 00	67,500 00
4 shares Portland National Bank, Portland, Me.	708 00	400 00	820 00
2½ shares Richmond National Bank, Rich- mond, Me.....	280 00	280 00	280 00
120 shares Rumford Falls Trust Co., Rumford Falls, Me.....	15,700 00	12,000 00	24,000 00
20 shares Sioux Falls National Bank, Sioux Falls, S. Dak.....	2,000 00	2,000 00	2,000 00
925 shares Union Safe Deposit & Trust Co., Port- land, Me.....	92,616 15	92,500 00	157,250 00
51 shares Van Buren Trust Co., Van Buren, Me.	5,100 00	5,100 00	5,100 00
82 shares Westbrook Trust Co., Westbrook, Me.	8,110 00	8,200 00	8,200 00
MISCELLANEOUS STOCKS.			
291 shares Biddeford & Saco Water Co., Me.....	27,943 00	29,100 00	29,100 00
63 shares Central Foundry Co., N. J. Pfd.....	1,071 00	6,300 00	-
63 shares Central Foundry Co., N. J., Com.....	220 50	6,300 00	-
133 shares Dixfield & Peru Bridge Co., Dixfield, Me	13,300 00	13,300 00	13,300 00
1900 shares Massachusetts Gas Cos., Com.....	123,087 50	190,000 00	165,300 00
1 share Mechanic Falls Water & Elect. Light & Power Co., Me.....	100 00	100 00	-
650 shares New England Cotton Yarn Co., Com.	49,481 50	65,000 00	71,500 00
500 shares Rockland-Rockport Lime Co., Me., Pfd	50,000 00	50,000 00	12,500 00
1000 shares Union Mills, Hudson, N. Y., Pfd....	95,000 00	100,000 00	100,000 00
50 shares Warren Water Supply Co., Warren, Me.	5,000 00	5,000 00	5,000 00
Totals.....	\$2,143,423 72	\$1,687,430 00	\$2,363,599 75



PREMIUM NOTE ACCOUNT.

On hand December 31, 1909 .....	\$112,288 92	
Received during the year on old policies.....	188,837 36	
Restored by revival of policies.....	2,855 57	\$303,481 85
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Deductions during the year as follows:		
Used in payment of losses and claims.....	\$2,271 08	
Used in purchase of surrendered policies.....	1,040 52	
Voided by lapse.....	11,957 57	
Used in payment of dividends to policy holders.....	1,852 00	
Redeemed by maker in cash.....	175,738 49	
<hr/>		
Total reduction of premium note account.....		192,354 61
Balance, note assets at end of the year.....		\$111,127 24

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1909.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	27,436	\$39,057,623 00		
Endowment.....	12,060	15,216,645 00		
All other.....	3,459	5,961,212 00		
Additions by dividends.....	-	448,720 00	42,955	\$60,684,200

NEW POLICIES ISSUED.

Whole life .....	1,924	\$3,235,700 00		
Endowment.....	553	697,000 00		
All other.....	195	529,133 00		
Additions by dividends.....	-	59,052 00	2,672	\$4,520,885

OLD POLICIES REVIVED.

Whole life.....	41	\$62,500 00		
Endowment .....	20	23,888 00		
All other.....	15	24,000 00		
Additions by dividends.....	-	1,477 00	76	\$111,865

OLD POLICIES INCREASED.

Whole life.....	4	-		
Endowment.....	27	\$17,183 00		
All other.....	4	15,500 00	35	\$32,683
<hr/>				
Total.....			45,738	\$65,849,133
Policies terminated during the year.....			2,606	4,008,775
<hr/>				
*Policies in force Dec. 31, 1910.....			43,132	\$61,845,358
Annuities in force Dec. 31, 1910.....			36	1,889

\* Policies reinsured 5, \$90,000.

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
		<hr/>
		\$102,000 00

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	10,062	\$10,917,323 79
Policies issued during the year.....	610	779,599 71
Total.....	10,672	\$11,696,923 50
Deduct policies ceased to be in force.....	593	660,168 08
Policies in force in Maine, December 31, 1910.....	10,079	\$11,036,755 42
Losses and claims unpaid December 31, of the previous year...	12	\$9,599 15
Losses and claims incurred during the year.....	126	142,785 47
Total.....	138	\$152,384 62
Losses and claims settled during the year.....	128	138,913 64
Losses and claims unpaid Dec. 31, 1910.....	10	\$13,470 98
Premiums received.....		434,546 29

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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, 1910.

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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.....	\$1,104,491 80	
Surrender values applied to pay first year's premiums.....	23,184 12	
	<hr/>	
Total first year's premiums on original policies...	\$1,127,625 12	
Dividends applied to purchase paid-up additions and annuities.....	3,704 21	
Surrender values applied to purchase paid-up insurance and annuities.....	189,775 92	
Consideration for original annuities involving life contingencies.....	105,078 78	
Consideration for supplementary contracts involving life contingencies.....	19,758 00	
	<hr/>	
Total new premiums.....	\$1,445,937 28	
Renewal premiums.....	8,854,221 77	
Dividends applied to pay renewal premiums.....	389,287 21	
Surrender values applied to pay renewal premiums.....	1,174 66	
	<hr/>	
Total renewal premiums.....	\$9,238,683 64	
Total premium income.....		\$10,684,620 92
Consideration for supplementary contracts <i>not</i> involving life contingencies		44,039 02
Dividends left with the company to accumulate at interest.....		177,315 35
Interest on mortgage loans.....	\$2,324,079 47	
Interest on collateral loans.....	48,712 47	
Interest on bonds and dividends on stocks.....	1,351,920 78	
Interest on premium notes, policy loans or liens.....	566,188 02	
Interest on bank deposits.....	63,266 62	
Discount on claims paid in advance.....	3,529 88	
Rents—including company's own occupancy.....	42,807 97	4,400,455 16
	<hr/>	
Profit on sale or maturity of ledger assets.....		9,237 50
		<hr/>
Income, life department.....		\$15,315,667 95
Income, accident department.....		6,200,156 37
		<hr/>
Total income.....		\$21,515,824 32
Ledger assets Dec. 31, 1909.....		92,711,677 29
		<hr/>
Total.....		\$114,227,501 61

## DISBURSEMENTS.

Death claims and additions.....	\$3,888,173 46	
Matured endowments and additions.....	2,711,676 00	\$6,599,849 46
	<hr/>	
Annuities involving life contingencies.....		32,968 14
Premium notes and liens voided by lapse.....		408 27
Surrender values paid in cash or applied on loans or notes.....		1,678,493 51

Surrender values applied to pay new and renewal premiums.....	\$24,308 78
Surrender values applied to purchase paid-up insurance and annuities....	189,775 92
Dividends paid policy holders in cash or applied on loans or notes.....	397,576 00
Dividends applied to pay renewal premiums.....	388,287 21
Dividends applied to purchase paid-up additions and annuities.....	3,704 21
Dividends left with the company to accumulate at interest.....	177,315 85
Total paid policy holders.....	\$9,482,681.85
Expense of adjustment of claims including legal expense.....	2,326 52
Supplementary contracts <i>not</i> involving life contingencies.....	28,740 84
Dividends and interest held on deposit surrendered during the year.....	203,914 75
Dividends to stockholders.....	200,000 00
Commissions to agents.....	912,952 17
Commuted renewal commissions.....	14,489 90
Agency supervision, traveling and all other agency expenses.....	56,992 85
Branch office expense including salaries of managers and clerks.....	100,676 28
Medical examiners fees and inspection of risks.....	86,538 55
Salaries and all other compensation of officers and home office employes..	323,711 65
Rents—including company's own occupancy.....	71,546 17
Advertising, printing, stationery, postage, telephone and express.....	135,005 02
Legal expenses.....	5,786 08
Furniture, fixtures and safes.....	13,779 62
Repairs and expenses on real estate.....	62,737 29
Taxes on real estate.....	13,189 77
State taxes on premiums.....	125,602 65
Insurance department licenses and fees.....	9,464 91
All other licenses, fees and taxes.....	283,666 74
Investment expense.....	11,663 07
Expense on real estate during foreclosure.....	225 76
Miscellaneous expenditures.....	2,026 86
Loss on sale or maturity of ledger assets.....	54,089 25
Decrease in book value of ledger assets.....	1,556 64
Disbursements, life department.....	\$12,203,305 19
Disbursements, accident department.....	5,803,646 69
Total disbursements.....	\$18,006,951 88
Balance.....	\$96,220,549 73

LEDGER ASSETS.

Book value of real estate.....	\$597,001 31
Mortgage loans on real estate.....	46,731,662 22
Loans secured by collateral.....	1,320,470 76
Loans on company's policies assigned as collateral.....	8,160,414 00
Premium notes on policies in force.....	164,735 36
Book value of bonds and stocks excluding interest.....	30,016,431 51
Cash in office and deposited in banks, not on interest.....	995,400 12
Deposited in trust companies and banks on interest.....	2,136,791 02
Bills receivable.....	22,075 54
Agents' balances.....	26,477 44
Ledger assets, accident department.....	6,109,090 45
Total ledger assets.....	\$96,220,549 73

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$1,146,307 55
Interest due and accrued on bonds.....	367,853 26
Interest accrued on collateral loans.....	23,823 26
Interest due on premium notes, loans or liens.....	163,953 90
Interest accrued on other assets.....	267 74
Rents accrued on company's property or lease.....	250 00
Total non-ledger assets.....	\$1,702,455 71
Market value of bonds and stocks over book value.....	2,490,236 79

	<i>New Business. Renewals.</i>		
Gross premiums due and unreported.....	\$10,622 77	\$727,103 83	
Gross deferred premiums.....	51,556 14	409,042 48	
<b>Total.....</b>	<b>\$62,178 91</b>	<b>\$1,136,146 31</b>	
Deduct loading.....	9,999 69	192,813 32	
Net uncollected and deferred premiums.....	\$52,179 22	\$943,332 99	\$995,512 21
Non-ledger assets, accident department.....			92,472 82
Gross assets.....			<u>\$101,501,227 26</u>

## DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances.....	\$31,696 48	
Bills receivable.....	22,075 54	
Premium notes and loans on policies and net premiums in excess of the net value of their policies.....	48 31	
Assets not admitted, life department.....	\$53,820 33	
Assets not admitted, accident department.....	429,263 97	\$483,084 30
<b>Total admitted assets.....</b>		<u>\$101,018,142 96</u>

## 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 $\frac{3}{4}$ per cent.....			\$82,342,166 00
Same for reversionary additions.....			5,797 00
Same for annuities.....			427,158 00
<b>Total.....</b>		<b>\$82,775,121 00</b>	
Deduct net value of risks re-insured.....		29,811 00	
Net reserve.....			<u>\$82,745,310 00</u>
Reserve for health and accident benefits.....			48,839 00
Present value of supplementary contracts, <i>not</i> involving life contingencies			296,394 00
Surrender values claimable on policies cancelled.....			5,860 09
Death losses in process of adjustment.....	\$98,968 00		
Death losses reported, no proofs received.....	51,116 00		
Matured endowments due and unpaid.....	63,595 00		
Death losses and other policy claims resisted.....	42,618 04		
Annuity claims, involving life contingencies, due and unpaid	64 41		
<b>Total policy claims.....</b>			<u>256,361 45</u>
Due and unpaid on supplementary contracts <i>not</i> involving life contingencies.....			150 00
Dividends left with the company to accumulate at interest.....			519,322 41
Premiums paid in advance, including surrender values so applied.....			21,954 99
Unearned interest and rent paid in advance.....			222,446 57
Commissions due agents on premium notes, when paid.....			1,859 98
Commissions to agents, due or accrued.....			3,702 48
Cost of collection on uncollected and deferred premiums in excess of loading.....			11,592 84
Salaries, rents, commissions and other accounts, due or accrued.....			5,738 23
Medical examiner's and legal fees due or accrued.....			9,034 50
State, county and municipal taxes due or accrued.....			440,812 45
Dividends or other profits due policy holders.....			80,454 16
Dividends apportioned to deferred dividend policies, payable during 1911			130,340 78
Held for deferred dividends, payable after 1911.....			1,128,783 98
Special reserve for renewable term policies.....			704,525 00
Liabilities, accident department.....			4,282,609 14
Cash capital.....			2,000,000 00
Unassigned funds (surplus).....			8,102,000 86
<b>Total.....</b>			<u>\$101,018,142 96</u>

PREMIUM NOTE ACCOUNT.

On hand December 31, 1909.....	\$209,308 97	
Received during the year on new policies.....	4,567 98	
Received during the year on old policies.....	4,920 87	\$218,797 82
Deductions during the year as follows :		
Used in payment of losses and claims.....	\$21,733 03	
Used in purchase of surrendered policies.....	12,911 64	
Voided by lapse.....	408 27	
Used in payment of dividends to policy holders.....	9,593 61	
Redeemed by maker in cash.....	9,415 91	
Total reduction of premium note account.....		54,062 46
Balance, note assets at end of the year.....		\$164,735 86

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1909.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	27,942	\$47,983,169 00		
Endowment.....	113,131	198,077,846 00		
All other.....	24,487	47,457,896 00		
Additions by dividends.....	-	4,321 86	165,560	\$293,523,232 86

NEW POLICIES ISSUED.

Whole life.....	1,302	\$3,253,385 00		
Endowment.....	8,091	15,610,003 00		
All other.....	11,044	11,887,755 00	20,437	\$35,750,843 00

OLD POLICIES REVIVED.

Whole life.....	-	\$10,328 00		
Endowment.....	48	149,725 00		
All other.....	22	64,000 00	70	\$224,053 00

OLD POLICIES INCREASED.

Whole life.....	-	\$2,009 00		
Endowment.....	-	9,025 00		
All other.....	-	400 00		
Additions by dividends.....	-	7,420 28	-	\$18,854 28

Total.....			186,067	\$329,516,983 14
Policies terminated during the year.....			15,859	22,414,334 11
* Policies in force Dec. 31, 1910.....			170,208	\$307,102,649 03
Annuities in force Dec. 31, 1910.....			83	37,020 11

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	1,602	\$2,154,514
Policies issued during the year.....	165	236,920
Total.....	1,767	\$2,391,434
Deduct policies ceased to be in force.....	177	208,682
Policies in force in Maine, December 31, 1910.....	1,590	\$2,182,752
Losses and claims unpaid December 31, of the previous year....	3	\$1,918
Losses and claims incurred during the year.....	85	92,545
Total.....	88	\$94,463
Losses and claims settled during the year.....	85	92,138
Losses and claims unpaid Dec. 31, 1910.....	3	\$2,325
Premiums received.....		59,079 92

\* Policies reinsured, 42, \$318,526.

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.....	\$151,427 67	
Surrender values applied to first year's premiums.....	87 32	
Total first year's premiums on original policies.....	\$151,514 99	
Dividends applied to purchase paid-up additions and annuities.....	2,139 72	
Surrender values applied to purchase paid-up insurance and annuities.....	18,513 97	
Consideration for original annuities involving life contingencies.....	1,600 00	
Total new premiums.....	\$173,768 68	
Renewal premiums.....	1,058,179 76	
Dividends applied to pay renewal premiums.....	35,137 78	
Surrender values applied to pay renewal premiums.....	922 76	
Renewal premiums for deferred annuities.....	726 70	
Total renewal premiums.....	\$1,094,967 00	
Total premium income.....	\$1,268,735 68	
Interest on mortgage loans.....	\$65,429 35	
Interest on bonds and dividends on stocks....	110,242 54	
Interest on premium notes, policy loans or liens.....	29,819 76	
Interest on bank deposits.....	5,958 51	
Interest on other debts due the company.....	827 49	212,277 65
Suspense account.....		1,665 72
Agents' balances previously charges off.....		10 00
Profit on sale or maturity of ledger assets.....		1,279 78
Increase in book value of ledger assets.....		1,582 99
Income, life department.....	\$1,485,551 82	
Income, accident department.....	98,876 83	
Total income.....	\$1,584,428 65	
Ledger assets, Dec. 31, 1909.....	\$5,153,796 62	
Less uncollected premiums 1908.....	10,322 20	5,143,474 42
Total.....		\$6,727,903 07

DISBURSEMENTS.

Death claims and additions.....	\$250,118 75
Annuities involving life contingencies.....	553 34
Premium notes and liens voided by lapse.....	21,101 09
Surrender values paid in cash or applied on loans or notes.....	121,009 77



Surrender values applied to pay new and renewal premiums.....	\$1,010 08
Surrender values applied to purchase paid-up insurance and annuities....	18,518 97
Dividends paid policy holders in cash or applied on loans or notes.....	9,170 47
Dividends applied to pay renewal premiums.....	85,137 78
Dividends applied to purchase paid-up additions and annuities.....	2,139 72
Total paid policy holders, \$458,754.97.	
Expense of adjustment of claims including legal expense.....	3,352 48
Supplementary contracts <i>not</i> involving life contingencies.....	1,000 00
Dividends to stockholders.....	70,000 00
Commissions to agents.....	89,082 27
Commuted renewal commissions.....	4,507 17
Branch office expense including salaries of managers and clerks.....	115,048 96
Medical examiner's fees and inspection of risks.....	14,577 84
Salaries and all other compensation of officers and home office employes..	84,385 67
Rents.....	30,667 68
Advertising, printing, stationery, postage, telephone and express.....	21,869 04
Legal expenses.....	3,163 55
Furniture, fixtures and safes.....	1,735 0 <sub>5</sub>
State taxes on premiums.....	15,056 94
Insurance department licenses and fees.....	3,621 70
All other licenses, fees and taxes.....	825 46
Traveling expenses.....	7,906 48
Miscellaneous expenditures.....	4,543 56
Agents' balances charged off.....	29,389 42
Decrease in book value of ledger assets.....	7,685 25
Disbursements, life department.....	\$967,173 49
Disbursements, accident department.....	104,205 46
Total disbursements.....	\$1,071,378 95
Balance.....	\$5,656,524 12

LEDGER ASSETS.

Mortgage loans on real estate.....	\$1,458,100 00
Loans on company's policies assigned as collateral.....	572,857 40
Premium notes on policies in force.....	97,131 94
Book value of bonds and stocks—excluding interest.....	3,169,210 47
Cash in office and deposited in banks, not on interest.....	23,510 65
Deposited in trust companies and banks on interest.....	249,128 96
Bills receivable.....	30,449 70
Agents' balances.....	43,522 77
Contingent fund.....	500 00
Premiums in course of collection, accident department.....	12,112 23
Total ledger assets.....	\$5,656,524 12

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$15,814 96
Interest accrued on bonds.....	40,715 98
Interest due and accrued on premium notes, loans or liens..	4,796 62
Interest due and accrued on other assets.....	263 11
	\$61,590 67

	<i>New Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported.....	\$17,883 69	\$103,227 14	
Gross deferred premiums.....	7,448 94	55,618 84	
Total.....	\$25,532 63	\$163,845 98	
Deduct loading.....	4,672 47	30,264 86	
Net uncollected and deferred premiums.....	\$20,860 16	\$133,581 12	154,441 28
Gross assets.....			\$5,872,556 07

## DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances.....	\$48,971 88	
Contingent funds.....	500 00	
Bills receivable.....	30,449 70	
Premium notes and loans on policies and net premiums in excess of the net value of their policies.....	17,775 15	
Book value of ledger assets over market value.....	92,022 47	
Deposited in banks in hands of receivers.....	367 77	
Premiums in course of collection, written prior to Oct. 1, 1910, accident department.....	982 63	\$186,069 60
Total admitted assets.....		\$5,686,486 47

## 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.....			\$4,028,273 00	
Same for reversionary additions.....			8,209 00	
Same for annuities.....			11,918 00	
Total.....			\$4,048,400 00	
Deduct net value of risks re-insured.....			4,314 00	
Net reserve.....				\$4,044,086 00
Present value of supplementary contracts, <i>not</i> involving life contingencies				15,937 00
Surrender values claimable on policies cancelled.....				1,858 02
Death losses due and unpaid.....			\$420 66	
Death losses in process of adjustment.....			1,760 00	
Death losses reported, no proofs received.....			20,432 50	
Death losses and other policy claims resisted.....			2,960 50	
Total policy claims.....				25,573 66
Premiums paid in advance, including surrender values so applied.....				4,249 06
Unearned interest and rent paid in advance.....				7,551 10
Salaries, rents, commissions and other accounts, due or accrued.....				2,695 59
Medical examiner's fees due or accrued.....				979 00
State, county and municipal taxes due or accrued.....				8,301 65
Dividends or other profits due policy holders.....				7,037 94
Held on account of pending insurance.....				8,665 72
Balance from sale at foreclosure of mortgages.....				3,773 08
American Investment Securities Co.....				21,943 51
Liabilities, accident department.....				53,840 19
Cash capital.....				1,000,000 00
Unassigned funds (surplus).....				480,000 00
Total.....				\$5,686,486 47

## PREMIUM NOTE ACCOUNT.

On hand December 31, 1909.....	\$98,665 02	
Received during the year on new policies.....	48,264 09	
Received during the year on old policies.....	151,653 95	
Restored by revival of policies.....	996 92	\$299,579 98
Deductions during the year as follows:		
Used in purchase of surrendered policies.....	\$1,361 08	
Voided by lapse.....	22,098 01	
Used in payment of dividends to policyholders.....	3,901 57	
Redeemed by maker in cash.....	175,087 38	
Total reduction of premium note account.....		202,448 04
Balance, note assets at end of the year.....		\$97,131 94

EXHIBIT OF ORDINARY POLICIES.  
POLICIES AND ADDITIONS IN FORCE DEC. 31, 1909.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	7,957	\$27,497,988 50		
Endowment.....	2,433	5,936,967 20		
All other.....	817	3,416,752 00		
Additions by dividends.....	-	5,039 00	11,207	\$36,856,746 70

NEW POLICIES ISSUED.

Whole life.....	1,561	\$4,138,663 00		
Endowment.....	388	594,058 00		
All other.....	236	1,057,715 00		
Additions by dividends.....	-	3,618 00	2,185	\$5,794,054 00

OLD POLICIES REVIVED.

Whole life.....	40	\$104,650 00		
Endowment.....	13	13,750 00		
All other.....	9	60,500 00	62	\$178,900 00

OLD POLICIES INCREASED.

Whole life.....	-	\$65,307 50		
Endowment.....	-	5,203 30		
All other.....	-	8,033 00	-	\$78,543 80

Total.....			13,454	\$42,908,244 50
Policies terminated during the year.....			1,768	5,687,955 50
* Policies in force Dec. 31, 1910.....			11,686	\$37,220,289 00
Annuities in force Dec. 31, 1910.....			7	669 56

EXHIBIT OF INDUSTRIAL POLICIES.

POLICIES IN FORCE DEC. 31, 1909.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	2,662	\$432,570 00		
Endowment.....	561	41,026 00	3,223	\$473,596

OLD POLICIES REVIVED.

Whole life.....			3	\$538
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OLD POLICIES INCREASED.

Whole life.....	2	\$5,140 00		
Endowment.....	-	1,286 00	2	\$6,426

Total.....			3,228	\$480,560
Policies terminated during the year.....			334	50,366
Policies in force Dec. 31, 1910.....			2,894	\$430,194

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of the previous year.....	140	\$392,624
Policies issued during the year.....	44	55,877
Total.....	184	\$448,501
Deduct policies ceased to be in force.....	33	69,100
Policies in force in Maine, Dec. 31, 1910.....	151	\$379,401
Premiums received.....		11,611 65

\* Policies reinsured, \$722,264.

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, \$300,000.

INCOME.

First year's premiums on original policies.....	\$219,694 78	
Surrender values applied to pay first year's premiums.....	1,185 59	
Total first year's premiums on original policies.....	<u>\$220,880 37</u>	
Dividends applied to purchase paid-up additions and annuities.....	17,813 95	
Surrender values applied to purchase paid-up insurance and annuities.....	13,322 92	
Consideration for original annuities involving life contingencies.....	1,848 82	
Total new premiums.....	<u>\$253,816 06</u>	
Renewal premiums.....	1,260,812 93	
Dividends applied to pay renewal premiums.....	70,608 63	
Dividends applied to shorten endowment or premium paying period.....	547 94	
Surrender values applied to pay renewal premiums.....	1,478 52	
Total renewal premiums.....	<u>\$1,333,448 02</u>	
Total premium income.....		\$1,587,264 08
Dividends left with the company to accumulate at interest.....		5,188 35
Interest on mortgage loans.....		249,157 64
Interest on bonds and dividends on stocks.....	\$122,221 99	
Interest on premium notes, policy loans or lens.....	62,148 79	
Interest on bank deposits.....	3,809 46	
Interest on other debts due the company.....	2,900 55	
Discount on claims paid in advance.....	94 52	
Rents—including company's own occupancy.....	22,201 04	461,933 99
Unlisted assets.....		450 00
Agents' balances previously charged off.....		10 45
Profit on sale or maturity of ledger assets.....		6,573 15
Increase in book value of ledger assets.....		1,666 00
Total income.....		<u>\$2,063,086 02</u>
Ledger assets Dec. 31, 1909.....	\$8,506,068 15	
Increase of capital during 1910.....	150,000 00	8,656,068 15
Total.....		<u>\$10,719,154 17</u>

CONNECTICUT GENERAL LIFE INSURANCE COMPANY. 461

DISBURSEMENTS.

Death claims and additions .....	\$306,771 68	
Matured endowments and additions .....	218,282 00	\$525,053 68
Annuitants involving life contingencies .....		3,483 86
Premium notes and liens voided by lapse .....		15 50
Surrender values paid in cash or applied on loans or notes .....		169,128 94
Surrender values applied to pay new and renewal premiums .....		2,614 11
Surrender values applied to purchase paid-up insurance and annuities .....		18,322 92
Dividends paid policy holders in cash or applied on loans or notes .....		32,254 53
Dividends applied to pay renewal premiums .....		70,603 63
Dividends applied to shorten endowment or premium paying period .....		547 94
Dividends applied to purchase paid-up additions and annuities .....		17,813 95
Dividends left with the company to accumulate at interest .....		5,188 35
Total paid policy holders, \$840,032.41.		
Expense of adjustment of claims including legal expense .....		207 98
Dividends and interest held on deposit surrendered during the year .....		1,086 89
Dividends to stockholders .....		15,000 00
Commissions to agents .....		188,787 00
Commuted renewal commissions .....		950 00
Agency supervision, traveling and all other agency expenses .....		3,305 75
Agency expense including salaries of clerks .....		26,485 95
Medical examiners' fees and inspection of risks .....		14,825 04
Salaries and all other compensation of officers and home office employes .....		61,457 47
Rents—including company's own occupancy .....		5,000 00
Advertising, printing, stationery, postage, telephone and express .....		11,023 44
Legal expenses .....		1,811 25
Furniture, fixtures and safes .....		2,667 35
Repairs and expenses on real estate .....		11,070 00
Taxes on real estate .....		3,174 49
State taxes on premiums .....		12,500 54
Insurance department licenses and fees .....		1,388 99
All other licenses, fees and taxes .....		13,063 81
Miscellaneous expenditures .....		9,286 67
Loss on sale or maturity of ledger assets .....		5,678 51
Decrease in book value of ledger assets .....		6,655 29
Total disbursements .....		<u>\$1,229,808 33</u>
Balance .....		\$9,489,845 84

LEDGER ASSETS.

Book value of real estate .....	\$252,395 00
Mortgage loans on real estate .....	5,189,965 60
Loans on company's policies assigned as collateral .....	1,020,569 21
Premium notes on policies in force .....	74,741 73
Book value of bonds and stocks—excluding interest .....	2,835,600 75
Cash in office .....	18,349 02
Deposited in trust companies and banks on interest .....	98,470 63
Agents' balances .....	-246 10
Total ledger assets .....	<u>\$9,489,845 84</u>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages .....	\$97,220 43
Interest accrued on bonds .....	40,374 01
Interest due and accrued on premium notes, loans or liens .....	17,753 29
Market value of bonds and stocks over book value .....	24,626 48

462 CONNECTICUT GENERAL LIFE INSURANCE COMPANY.

	<i>New Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported .....	\$4,649 21	\$82,786 49	
Gross deferred premiums.....	31,065 82	191,706 26	
Total.....	<u>\$35,715 03</u>	<u>\$254,492 75</u>	
Deduct loading .....	6,709 61	43,919 00	
Net uncollected and deferred premiums.....	\$29,005 42	\$210,573 75	\$239,579 17
Gross assets .....			<u>\$9,909,399 22</u>

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances.....		\$132 22	
Premium notes and loans on policies and net premiums in excess of the net value of their policies .....	2,214 41		\$2,346 63
Total admitted assets .....			<u>\$9,907,052 59</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.	\$8,455,113 00		
Same for reversionary additions.....	81,688 00		
Same for annuities .....	29,147 00		
Total .....	<u>\$8,565,948 00</u>		
Deduct net value of risks re-insured.....	101,166 00		
Net reserve.....			\$8,464,782 00
Reserve for health and accident benefits.....			44 00
Surrender values claimable on policies cancelled .....			3,943 20
Death losses reported, no proofs received.....	\$19,140 00		
Matured endowments due and unpaid .....	1,348 00		
Total policy claims.....			20,488 00
Dividends left with the company to accumulate at interest .....		13,791 83	
Premiums paid in advance, including surrender values so applied .....		7,224 54	
Unearned interest and rent paid in advance.....		9,690 48	
Salaries, rents, commissions and other accounts, due or accrued.....		850 00	
Medical examiner's fees due or accrued .....		2,067 00	
State, county and municipal taxes due or accrued.....		34,315 48	
Dividends to stockholders .....		15,000 00	
Dividends or other profits due policy holders.....		12,521 84	
Dividends apportioned to annual dividend policies, payable during 1911 ..		10,136 70	
Dividends held for deferred dividend policies .....		56,701 73	
Surrender values in excess of reserve.....		8,479 31	
Cash capital.....		300,000 00	
Unassigned funds (surplus).....		947,016 48	
Total.....			<u>\$9,907,052 59</u>

PREMIUM NOTE ACCOUNT.

On hand December 31, 1909 .....	\$69,652 64		
Received during the year on old policies.. ..	26,001 27		\$95,653 91
Deductions during the year as follows:			
Used in purchase of surrendered policies.....	\$5,840 55		
Voided by lapse .....	15 50		
Used in payment of dividends to policy holders.....	207 01		
Redeemed by maker in cash.....	14,849 12		
Total reduction of premium note account.....			20,912 18
Balance, note assets at end of the year .....			<u>\$74,741 73</u>

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1909.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	13,160	\$24,282,114 35		
Endowment.....	10,362	13,288,514 00		
All other.....	1,940	6,896,558 40		
Additions by dividends.....	-	101,477 00	25,462	\$44,568,663 75

NEW POLICIES ISSUED.

Whole life.....	1,892	\$4,326,825 00		
Endowment.....	986	1,288,635 00		
All other.....	660	2,519,283 00		
Additions by dividends.....	-	30,342 00	3,538	\$8,160,085 00

OLD POLICIES REVIVED.

Whole life.....	24	\$60,000 00		
Endowment.....	13	16,500 00		
All other.....	9	47,675 00		
Additions by dividends.....	-	215 00	46	\$124,390 00

OLD POLICIES INCREASED.

Whole life.....	7	\$46,850 00		
Endowment.....	2	5,086 00		
All other.....	3	14,549 00		
Additions by dividends.....	-	1 00	12	\$66,486 00

Total.....			29,058	\$52,919,624 75
Policies terminated during the year.....			1,523	3,875,252 82
* Policies in force Dec. 31, 1910.....			27,535	\$49,044,371 93
Annuities in force Dec. 31, 1910.....			19	4,025 22

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	286	\$472,166 00
Policies issued during the year.....	93	173,166 00
Total.....	379	\$645,332 00
Deduct policies ceased to be in force.....	29	47,130 00
Policies in force in Maine, December 31, 1910.....	350	\$598,202 00
Losses and claims incurred during the year.....	3	\$4,000 00
Losses and claims settled during the year.....	3	4,000 00
Premiums received.....		21,627 47

\* Policies reinsured, \$2,919,104.

# 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.....	\$626,881 57	
Surrender values applied to pay first year's premiums.....	1,528 95	
	\$628,360 52	
Total first year's premiums on original policies....	\$628,360 52	
Dividends applied to purchase paid-up additions and annuities.....	2,220 67	
Surrender values applied to purchase paid-up insurance and annuities.....	26,700 29	
Consideration for original annuities involving life contingencies.....	8,892 25	
Consideration for supplementary contracts involving life contingencies.....	469 06	
	\$666,142 79	
Total new premiums.....	\$666,142 79	
Renewal premiums.....	4,583,728 47	
Dividends applied to pay renewal premiums.....	906,860 57	
Surrender values applied to pay renewal premiums.....	1,291 46	
	\$5,491,875 50	
Total renewal premiums.....	\$5,491,875 50	
Total premium income.....		\$6,158,018 29
Consideration for supplementary contracts <i>not</i> involving life contingencies.....		5,677 95
Dividends left with the company to accumulate at interest.....		204,381 50
Interest on mortgage loans.....	\$1,231,088 90	
Interest on bonds and dividends on stocks.....	1,206,846 29	
Interest on premium notes, policy loans or liens.....	249,607 05	
Interest on bank deposits.....	18,508 86	
Interest on other debts due the company.....	38,761 99	
Discount on claims paid in advance.....	1,085 41	
Rents—including company's own occupancy.....	309,329 65	3,055,178 15
	23,783 00	
Suspense account.....		187,887 74
Profit on sale or maturity of ledger assets.....		5,583 19
Increase in book value of ledger assets.....		
	\$9,640,404 82	
Total income.....		\$9,640,404 82
Ledger assets Dec. 31, 1909.....		66,888,082 02
	\$76,028,486 84	
Total.....		\$76,028,486 84

## DISBURSEMENTS.

Death claims and additions.....	\$4,384,716 32	
Matured endowments and additions.....	353,818 80	\$4,738,535 12
	23,449 86	
Annuities involving life contingencies.....		983,478 90
Surrender values paid in cash or applied on loans or notes.....		2,820 41
Surrender values applied to pay new and renewal premiums.....		26,700 29
Surrender values applied to purchase paid-up insurance and annuities....		



CONNECTICUT MUTUAL LIFE INSURANCE COMPANY. 465

Dividends paid policy holders in cash or applied on loans or notes.....	\$298,711 74
Dividends applied to pay renewal premiums.....	906,860 57
Dividends applied to purchase paid-up additions and annuities.....	2,220 67
Dividends left with the company to accumulate at interest.....	204,381 50
Total paid policy holders, \$7,182,108.56.	
Expense of adjustment of claims including legal expense.....	397 99
Supplementary contracts <i>not</i> involving life contingencies.....	1,396 82
Dividends and interest held on deposit surrendered during the year.....	73,716 60
Commissions to agents.....	541,204 56
Compensation of managers and agents, except commission for new business.....	12,721 50
Agency supervision, traveling and all other agency expenses.....	10,510 78
Branch office expense including salaries of managers and clerks.....	32,907 28
Medical examiners' fees and inspection of risks.....	33,310 13
Salaries and all other compensation of officers and home office employes..	211,956 37
Rents—including company's own occupancy.....	51,911 19
Advertising, printing, stationery, postage, telephone and express.....	65,507 71
Legal expenses.....	5,762 70
Furniture, fixtures and safes.....	1,872 73
Repairs and expenses on real estate.....	174,440 74
Taxes on real estate.....	114,533 69
State taxes on premiums.....	63,921 85
Insurance department licenses and fees.....	5,000 94
All other licenses, fees and taxes.....	154,736 38
Traveling expenses.....	18,910 64
Suspense account.....	24,921 51
Miscellaneous expenditures.....	1,687 30
Loss on sale or maturity of ledger assets.....	188,440 98
Decrease in book value of ledger assets.....	12,987 03
Total disbursements.....	<u>\$8,984,865 98</u>
Balance.....	\$67,088,620 86

LEDGER ASSETS.

'Book value of real estate.....	\$5,289,748 27
Mortgage loans on real estate.....	29,360,833 19
Loans on company's policies assigned as collateral.....	4,779,231 55
Premium notes on policies in force.....	281,281 42
Book value of bonds and stocks—excluding interest.....	25,602,154 75
Deposited in trust companies and banks on interest.....	1,087,990 37
Bills receivable.....	75 00
Agents' balances.....	-232 80
Balance on real estate sold under contract.....	687,539 11
Total ledger assets.....	<u>\$67,088,620 86</u>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$786,462 63
Interest accrued on bonds.....	248,317 63
Interest due and accrued on premium notes, loans or liens....	156,508 14
Interest due and accrued on other assets.....	20,629 62
Rents due and accrued on company's property or lease.....	8,021 48
	<u>\$1,219,939 50</u>

	<i>New Business. Renewals.</i>		
Gross premiums due and unreported.....	\$6,658 12	\$151,705 75	
Gross deferred premiums.....	62,448 91	437,665 20	
Total.....	<u>\$69,107 03</u>	<u>\$589,370 95</u>	
Deduct loading.....	13,821 41	117,874 19	
Net uncollected and deferred premiums.....	<u>\$55,285 62</u>	<u>\$471,496 76</u>	526,782 38
Gross assets.....			<u>\$68,895,342 74</u>

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances.....	\$213 72	
Bills receivable.....	75 00	
Premium notes and loans on policies and net premiums in excess of the net value of their policies.....	2,245 00	
Book value of ledger assets over market value.....	434,165 75	\$436,699 47
Total admitted assets.....		\$68,398,643 27

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.....			\$62,206,349 00
Same for reversionary additions.....		3,155 00	
Same for annuities.....		200,288 00	
Net reserve.....			\$62,409,792 00
Present value of supplementary contracts, <i>not</i> involving life contingencies			19,362 79
Surrender values claimable on policies cancelled.....			142,229 00
Death losses due and unpaid.....	\$53,967 12		
Death losses in process of adjustment.....	112,639 71		
Death losses reported, no proofs received.....	142,267 00		
Matured endowments due and unpaid.....	5,622 00		
Death losses and other policy claims resisted.....	5,882 00		
Annuity claims, involving life contingencies, due and unpaid	572 99		
Total policy claims.....			320,950 82
Dividends left with the company to accumulate at interest.....			1,594,044 84
Premiums paid in advance, including surrender values so applied.....			32,669 16
Unearned interest and rent paid in advance.....			115,786 45
Salaries, rents, commissions and other accounts, due or accrued.....			2,000 00
Medical examiner's fees due or accrued.....			9,177 00
State, county and municipal taxes due or accrued.....			65,000 00
Dividends or other profits due policy holders.....			93,058 08
Suspense account.....			23,738 00
Unassigned funds (surplus).....			3,570,840 13
Total.....			\$68,398,643 27

PREMIUM NOTE ACCOUNT.

On hand December 31, 1909.....		\$309,166 61
Deductions during the year as follows:		
Used in payment of losses and claims.....	\$9,939 49	
Used in purchase of surrendered policies.....	1,341 96	
Used in payment of dividends to policy holders.....	13,175 66	
Redeemed by maker in cash.....	3,428 08	
Total reduction of premium note account.....		27,885 19
Balance, note assets at end of the year.....		\$281,281 42

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1909.

	Number.	Amount.	Total Number..	Total Amount.
Whole life.....	60,681	\$146,788,057 00		
Endowment.....	15,817	33,814,819 00		
All other.....	1,421	3,943,283 00		
Additions by dividends.....	-	1,699 21	77,369	\$184,547,858 21

CONNECTICUT MUTUAL LIFE INSURANCE COMPANY. 467

NEW POLICIES ISSUED.

Whole life.....	3,004	\$8,389,336 00		
Endowment.....	3,629	7,954,352 00		
All other.....	348	876,000 00		
Additions by dividends.....	-	4,068 80	6,981	\$17,223,756 80

OLD POLICIES REVIVED.

Whole life.....	12	\$13,640 00		
Endowment.....	6	8,184 00		
All other.....	1	1,000 00	19	\$22,824 00

OLD POLICIES INCREASED.

Whole life.....	3	\$78,798 00		
Endowment.....	2	6,306 00	5	\$85,104 00
Total.....			84,374	\$201,879,543 01
Policies terminated during the year.....			4,277	10,789,766 29
Policies in force Dec. 31, 1910.....			80,097	\$191,089,776 72
Annuities in force Dec. 31, 1910.....			72	19,527 59

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	2,504	\$3,686,281
Policies issued during the year.....	319	491,942
Total.....	2,823	\$4,178,223
Deduct policies ceased to be in force.....	184	302,963
Policies in force in Maine, December 31, 1910.....	2,639	\$3,875,260
Losses and claims unpaid December 31, of the previous year..	7	\$5,122
Losses and claims incurred during the year.....	59	84,317
Total.....	66	\$89,439
Losses and claims settled during the year.....	65	89,349
Losses and claims unpaid Dec. 31, 1910.....	1	\$90
Premiums received.....		132,978 90

## 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.....	\$4,124,711 76	
Surrender values applied to pay first year's premiums.....	8,879 89	
		<u>\$4,133,591 65</u>
Total first year's premiums on original policies...		\$4,133,591 65
Dividends applied to purchase paid-up additions and annuities.....	904,177 70	
Surrender values applied to purchase paid-up insurance and annuities.....	1,254,154 34	
Consideration for original annuities involving life contingencies.....	592,575 95	
Consideration for supplementary contracts involving life contingencies.....	245,055 27	
		<u>\$7,129,354 91</u>
Total new premiums.....	\$7,129,354 91	
Renewal premiums.....	44,869,186 71	
Dividends applied to pay renewal premiums.....	1,070,715 01	
Surrender values applied to pay renewal premiums.....	49,701 89	
Renewal premiums for deferred annuities.....	41,205 50	
		<u>\$46,030,809 11</u>
Total renewal premiums.....	\$46,030,809 11	
Total premium income.....		\$53,160,164 02
Consideration for supplementary contracts <i>not</i> involving life contingencies	357,763 60	
Dividends left with the company to accumulate at interest.....	61,457 56	
Ledger assets other than premiums received for reinsurance.....	3,240 00	
Interest on mortgage loans.....	\$4,686,381 36	
Interest on collateral loans.....	30,267 92	
Interest on bonds and dividends on stocks.....	11,808,204 51	
Interest on premium notes, policy loans or liens.....	3,119,862 43	
Interest on bank deposits.....	239,969 94	
Interest on other debts due the company.....	216,803 18	
Discount on claims paid in advance.....	8,970 36	
Rents—including company's own occupancy.....	1,728,841 63	21,839,301 30
Rent deposits.....	46,256 32	
Refunded by former officers.....	72,979 95	
Income from all other sources.....	8,409 95	
Agents' balances previously charged off.....	14,162 43	
Profit on sale or maturity of ledger assets.....	513,782-00	
Increase in book value of ledger assets.....	211,966 00	
		<u>\$76,289,493 13</u>
Total income.....	\$76,289,493 13	
Ledger assets Dec. 31, 1909.....	475,828,382 24	
		<u>\$552,117,875 37</u>
Total.....	\$552,117,875 37	

## DISBURSEMENTS.

Death claims and additions.....	\$19,351,346 22	
Matured endowments and additions.....	8,378,726 30	\$27,730,072 52
<hr/>		
Annuities involving life contingencies.....		1,169,615 74
Surrender values paid in cash or applied on loans or notes.....		12,332,288 66
Surrender values applied to pay new and renewal premiums.....		58,381 78
Surrender values applied to purchase paid-up insurance and annuities...		1,254,154 34
Dividends paid policy holders in cash or applied on loans or notes.....		8,538,806 65
Dividends applied to pay renewal premiums.....		1,070,715 01
Dividends applied to purchase paid-up additions and annuities.....		904,177 70
Dividends left with the company to accumulate at interest.....		61,457 56
Total paid policy holders, \$53,119,669.96		
Expense of adjustment of claims including legal expense.....		18,485 77
Supplementary contracts <i>not</i> involving life contingencies.....		319,690 22
Dividends and interest held on deposit surrendered during the year.....		6,013 51
Dividends to stockholders.....		7,000 00
Commissions to agents.....		4,555,894 07
Commuted renewal commissions.....		82,889 90
Compensation of managers and agents, except commission for new business		123,546 91
Agency supervision, traveling and all other agency expenses.....		163,762 41
Branch office expense including salaries of managers and clerks.....		1,201,619 12
Medical examiner's fees and inspection of risks.....		296,179 45
Salaries and all other compensation of officers and home office employes.		1,450,359 30
Rents—including company's own occupancy.....		299,008 92
Advertising, printing, stationery, postage, telephone and express.....		352,018 11
Legal expenses.....		133,788 05
Furniture, fixtures and safes.....		22,388 13
Repairs and expenses on real estate.....		417,637 43
Taxes on real estate.....		350,220 50
State taxes on premiums.....		541,845 25
Insurance department licenses and fees.....		16,370 87
All other licenses, fees and taxes.....		191,084 52
Traveling expenses.....		60,354 62
Conventions and meetings.....		22,763 04
Legislative expenses.....		13,062 16
Association of Life Insurance Presidents.....		9,575 47
Examinations and audits.....		13,382 67
Safe keeping and securities.....		13,070 88
Foreign exchange.....		41,764 40
Deposit account insurance withdrawn.....		52,595 92
Miscellaneous interest items.....		7,538 40
Loss on policy claims and rents.....		3,407 61
Miscellaneous expenditures.....		41,727 73
Agents' balances charged off.....		23,480 17
Loss on sale or maturity of ledger assets.....		1,987 00
Decrease in book value of ledger assets.....		1,526,749 00
<hr/>		
Total disbursements.....		\$65,506,928 47
Balance.....		\$486,610,946 90

## LEDGER ASSETS.

Book value of real estate.....	\$28,979,200 66
Mortgage loans on real estate.....	99,133,123 36
Loans secured by collateral.....	336,750 00
Loans on company's policies assigned as collateral.....	65,250,554 62
Book value bonds and stocks excluding interest.....	279,679,764 00
Cash in office and deposited in banks, not on interest.....	457,026 32
Deposited in trust companies and banks on interest.....	9,446,486 77

Bills receivable.....	\$2,175 65
Agents' balances.....	2,316,530 99
Supplies.....	35,902 28
Cash in transit.....	968,422 25
Total ledger assets.....	<u>\$486,610,946 90</u>

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$594,782 99
Interest due and accrued on bonds.....	3,183,913 52
Interest accrued on collateral loans.....	1,122 50
Interest due and accrued on premium notes, loans or liens..	59,853 60
Interest due and accrued on other assets.....	48,635 65
Rents due and accrued on company's property or lease.....	224,957 75
Due from other companies for losses or claims on policies reinsured.....	125,000 00
	<u>\$4,113,266 01</u>
	125,000 00
	<u>\$4,238,266 01</u>
	<i>New Business. Renewals.</i>
Gross premiums due and unreported.....	\$21,392 29 \$3,954,233 18
Gross deferred premiums.....	158,921 80 2,420,695 99
Total.....	<u>\$180,314 09 \$6,374,929 17</u>
Deduct loading.....	42,391 84 1,498,745 85
Net uncollected and deferred premiums.....	<u>\$137,922 25 \$4,876,183 32</u>
Gross assets.....	<u>\$5,014,105 57</u>
	<u>\$495,863,318 48</u>

## DEDUCT ASSETS NOT ADMITTED.

Supplies.....	\$35,902 28
Agents' debit balances.....	2,398,395 69
Bills receivable.....	2,175 65
Book value of bonds and stocks over market value.....	8,233,887 53
Total admitted assets.....	<u>\$10,670,361 15</u>
	<u>\$485,192,957 33</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.....	\$384,361,445 00
Same for reversionary additions.....	5,063,750 00
Same for annuities.....	11,547,654 00
Total.....	<u>\$400,972,849 00</u>
Deduct net value of risks re-insured.....	971,742 00
Net reserve.....	<u>\$400,001,107 00</u>
Present value of supplementary contracts, not involving life contingencies	2,128,991 00
Surrender values claimable on policies cancelled.....	66,494 97
Death losses due and unpaid.....	\$72,249 27
Death losses in process of adjustment.....	241,493 05
Death losses reported, no proofs received.....	1,840,530 00
Matured endowments due and unpaid.....	467,802 70
Death losses and other policy claims resisted.....	153,369 00
Annuity claims, involving life contingencies, due and unpaid.....	50,536 33
Total policy claims.....	<u>2,825,980 35</u>
Due and unpaid on supplementary contracts not involving life contingencies.....	1,942 50
Dividends left with the company to accumulate at interest.....	112,950 85
Premiums paid in advance, including surrender values so applied.....	315,892 43
Unearned interest and rent paid in advance.....	1,629,467 93

\*Special tables for child's endowments and tropical risks.

Commissions to agents, due or accrued.....	\$99,306 68
Salaries, rents, commissions and other accounts, due or accrued.....	190,836 22
Medical examiner's and legal fees due or accrued.....	44,215 74
State, county and municipal taxes due or accrued.....	877,051 21
Dividends or other profits due policy holders.....	928,507 60
Dividends apportioned to annual dividend policies, payable during 1911..	2,450,000 00
Dividends apportioned to deferred dividend policies, payable during 1911	10,326,229 00
Held for deferred dividends, payable after 1911.....	56,718,077 00
Deposit account insurance.....	215,855 18
Cash capital.....	100,000 00
Unassigned funds (surplus).....	6,160,051 67
Total.....	\$485,192,957 38

## EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DEC. 31, 1909.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	354,720	\$939,025,636 00		
Endowment.....	139,905	326,390,704 00		
All other.....	18,703	62,585,955 00		
Additions by dividends.....	-	7,395,684 00	513,328	\$1,335,347,979.

## NEW POLICIES ISSUED.

Whole life.....	26,484	\$76,386,848 00		
Endowment.....	8,465	16,517,199 00		
All other.....	3,946	15,061,044 00		
Additions by dividends.....	-	1,280,496 00	38,895	\$109,245,587

## OLD POLICIES REVIVED.

Whole life.....	359	\$1,019,298 00		
Endowment.....	126	224,133 00		
All other.....	20	47,500 00	505	\$1,290,991

## OLD POLICIES INCREASED.

Whole life.....	-	\$592,987 00		
Endowment.....	-	242,874 00		
All other.....	-	8,747 00	-	\$844,608

Total.....	552,728	\$1,446,729,105		
Policies terminated during the year.....	33,210	99,570,413		
* Policies in force Dec. 31, 1910.....	519,518	\$1,347,158,692		
Annuities in force Dec. 31, 1910.....	4,172	1,466,441 55		

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	7,600	\$11,469,513 00
Policies issued during the year.....	350	789,510 00
Total.....	7,950	\$12,259,023 00
Deduct policies ceased to be in force.....	339	787,076 00
Policies in force in Maine, Dec. 31, 1910.....	7,611	\$11,471,947 00
Losses and claims unpaid December 31, of the previous year..	2	\$670 00
Losses and claims incurred during the year.....	59	115,015 64
Total.....	61	\$115,685 64
Losses and claims settled during the year.....	56	107,185 64
Losses and claims unpaid Dec. 31, 1910.....	5	\$8,500 00
Premiums received.....		414,349 23

\* Policies reinsured, \$11,628,557.

## FIDELITY MUTUAL LIFE INSURANCE COMPANY,

PHILADELPHIA, PENN.

INCORPORATED IN 1878. COMMENCED BUSINESS IN 1879.

L. G. FOUSE, *President.*H. H. FOUSE, *Secretary.*

## INCOME.

First year's premiums on original policies.....	\$415,533 23	
Surrender values applied to pay first year's premiums.....	817 61	
Total first year's premiums on original policies....	\$415,850 84	
Dividends applied to purchase paid-up additions and annuities.....	21,952 30	
Surrender values applied to purchase paid-up insurance and annuities.....	39,352 00	
Consideration for original annuities involving life contingencies.....	13,000 00	
Total new premiums.....	\$490,155 14	
Renewal premiums.....	4,074,222 64	
Dividends applied to pay renewal premiums.....	125,574 45	
Dividends applied to shorten endowment or premium paying period.....	3,991 68	
Surrender values applied to pay renewal premiums.....	4,583 77	
Renewal premiums for deferred annuities.....	4,154 57	
Total renewal premiums.....	\$4,212,527 11	
Total premium income.....	\$4,702,682 25	
Consideration for supplementary contracts <i>not</i> involving life contingencies.....	53,014 24	
Dividends left with the company to accumulate at interest.....	6,568 03	
Interest on mortgage loans.....	\$259,499 59	
Interest on collateral loans.....	14,787 93	
Interest on bonds and dividends on stocks.....	305,344 72	
Interest on premium notes, policy loans or liens.....	328,779 67	
Interest on bank deposits.....	6,234 80	
Interest on other debts due the company.....	21,176 54	
Discount on claims paid in advance.....	1,743 52	
Rents—including company's own occupancy.....	91,483 70	1,029,050 47
Policy exchange and fees.....		19,684 00
Miscellaneous profits.....		266 10
Profit on sale of maturity of ledger assets.....		9,638 86
Increase in book value of ledger assets.....		6,712 63
Total income.....		\$5,827,616 08
Ledger assets Dec. 31, 1909.....		19,384,463 06
Total.....		\$25,212,079 14

## DISBURSEMENTS.

Death claims and additions.....	\$1,564,852 20	
Matured endowments and additions.....	30,919 41	\$1,595,771 61
Annuities involving life contingencies.....		5,052 08
Surrender values paid in cash or applied on loans or notes.....		479,736 66
Surrender values applied to pay new and renewal premiums.....		4,901 38
Surrender values applied to purchase paid-up insurance and annuities....		39,352 00
Dividends paid policy holders in cash or applied on loans or notes.....		27,234 07



Dividends applied to pay renewal premiums.....	\$125,574 45
Dividends applied to shorten endowment or premium paying period.....	3,991 68
Dividends applied to purchase paid-up additions and annuities.....	21,952 30
Dividends left with the company to accumulate at interest.....	6,568 03
Total paid policy holders, \$2,310,134.21.	
Expense of adjustment of claims including legal expense.....	3,886 88
Supplementary contracts <i>not</i> involving life contingencies.....	49,332 79
Dividends and interest held on deposit surrendered during the year.....	565 05
Commissions to agents.....	373,132 82
Compensation of managers and agents, except commission for new business.....	3,940 00
Agency supervision, traveling and all other agency expenses.....	34,894 02
Branch office expense including salaries of managers and clerks.....	106,419 76
Medical examiners fees and inspection of risks.....	37,122 27
Salaries and all other compensation of officers and home office employes..	191,175 45
Rents—including company's own occupancy.....	68,503 95
Advertising, printing, stationery, postage, telephone and express.....	52,684 38
Legal expenses.....	11,416 07
Furniture, fixtures and safes.....	8,069 01
Repairs and expenses on real estate.....	47,887 85
Taxes on real estate.....	13,112 07
State taxes on premiums.....	73,149 16
Insurance department licenses and fees.....	7,131 04
All other licenses, fees and taxes.....	37,149 37
Miscellaneous expenditures.....	15,725 46
Loss on sale or maturity of ledger assets.....	114,170 62
Decrease in book value of ledger assets.....	17,939 63
Total disbursements.....	\$3,577,541 36
Balance.....	\$21,634,537 78

LEDGER ASSETS.

Book value of real estate.....	\$1,331,202 28
Mortgage loans on real estate.....	5,728,181 71
Loans secured by collateral.....	236,091 68
Loans on company's policies assigned as collateral.....	6,023,733 53
Premium notes on policies in force.....	407,537 15
Book value of bonds and stocks—excluding interest.....	7,203,454 17
Cash in office.....	1,058 46
Deposited in trust companies and banks on interest.....	272,185 43
Bills receivable.....	25,120 74
Agents' balances.....	405,972 63
Total ledger assets.....	\$21,634,537 78

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$113,831 33
Interest accrued on bonds.....	107,828 11
Interest due and accrued on collateral loans.....	1,401 47
Interest accrued on premium notes, loans or liens.....	62,482 18
Rents due on company's property or lease.....	195 83
Market value of real estate over book value.....	54,997 72

	<i>New Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported.....	\$1,156 66	\$182,048 79	
Gross deferred premiums.....	1,563 12	303,973 58	
Total.....	\$2,719 78	\$486,022 37	
Deduct loading.....	1,552 99	91,372 21	
Net uncollected and deferred premiums.....	\$1,166 79	\$394,650 16	395,816 95
Gross assets.....			\$22,371,091 37

## DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances.....	\$413,623 39	
Bills receivable.....	25,120 74	
Premium notes and loans on policies and net premiums in excess of the net value of their policies.....	73,287 55	
Book value of bonds and stocks over market value.....	185,488 67	\$697,520 35
Total admitted assets .....		\$21,673,571 02

## 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.....	\$18,978,892 00	
Same for reversionary additions.....	27,554 00	
Same for annuities .....	145,045 00	
Total.....	\$19,151,491 00	
Deduct net value of risks re-insured.....	2,051 00	
Net reserve.....		\$19,149,440 00
Present value of supplementary contracts, <i>not</i> involving life contingencies		319,722 94
Surrender values claimable on policies cancelled.....		7,916 62
Death losses in process of adjustment.....	\$23,872 00	
Death losses reported, no proofs received.....	121,608 00	
Death losses and other policy claims resisted .....	27,340 00	
Total policy claims.....		172,820 00
Due and unpaid on supplementary contracts <i>not</i> involving life contingencies.....		1,030 00
Dividends left with the company to accumulate at interest.....		11,796 33
Premiums paid in advance, including surrender values so applied.....		8,039 73
Unearned interest and rent paid in advance .....		97,806 23
Commissions due agents on premium notes, when paid .....		11,939 87
Salaries, rents, commissions and other accounts, due or accrued.....		7,093 99
Medical examiner's fees due and accrued.....		5,300 00
State, county and municipal taxes due or accrued.. ..		46,473 67
Dividends or other profits due policy holders.....		7,870 64
Dividends apportioned to annual dividend policies, payable during 1911..		134,823 40
Dividends apportioned to deferred dividend policies, payable during 1911.		4,617 98
Held for deferred dividends, payable after 1911.....		870,840 63
Unassigned funds (surplus).....		816,238 99
Total.....		\$21,673,571 02

## PREMIUM NOTE ACCOUNT.

On hand Dec. 31, 1909.....	\$393,403 73	
Received during the year on new policies.....	125,067 26	
Received during the year on old policies .....	506,451 44	\$1,024,922 43
Deduction during year as follows:		
Redeemed by maker in cash.....		617,385 28
Balance, note assets at end of the year.....		\$407,537 15

## EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DEC. 31, 1909.

	Number.	Amount.	Total Number.	Total Amount.
Whole life .....	32,201	\$65,567,368 00		
Endowment .....	15,453	29,893,788 00		
All other.....	12,147	29,172,069 00		
Additions by dividends.....	-	33,590 00	59,801	\$124,666,815

FIDELITY MUTUAL LIFE INSURANCE COMPANY.

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NEW POLICIES ISSUED.

Whole life.....	2,158	\$4,767,846 00		
Endowment.....	2,396	4,527,850 00		
All other.....	940	2,763,555 00	5,494	\$12,058,251

OLD POLICIES REVIVED.

Whole life.....	210	\$540,138 00		
Endowment.....	122	269,284 00		
All other.....	105	298,990 00	437	\$1,108,412

OLD POLICIES INCREASED.

Whole life.....	16	\$4,169 00		
Endowment.....	5	12,500 00		
All other.....	2	240,001 00		
Additions by dividends .....	-	23,803 00	23	\$280,473

Total .....			65,755	\$188,113,951
Policies terminated during the year .....			5,181	11,895,107
* Policies in force Dec. 31, 1910 .....			60,574	\$126,218,844
Annuities in force Dec. 31, 1910 .....			50	9,022 53

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31 of the previous year.....	328	\$494,719
Policies issued during the year.....	177	235,439
Total.....	505	\$730,158
Deduct policies ceased to be in force.....	66	989,000
Policies in force in Maine, Dec. 31, 1910.....	439	\$631,258
Losses and claims unpaid Dec. 31. of the previous year.....	1	\$1,000
Losses and claims incurred during the year.....	2	2,000
Total.....	3	\$3,000
Losses and claims settled during the year.....	2	2,000
Losses and claims unpaid Dec. 31, 1910.....	1	\$1,000
Premiums received.....		20,743 78

\* Policies reinsured, 12, \$169,300.

## 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.....	\$349,015 71	
Dividends applied to purchase paid-up additions and annuities .....	314,652 88	
Matured endowment applied to purchase paid-up insurance and annuities.....	2,957 73	
Consideration for original annuities involving life contingencies .....	7,775 45	
Consideration for supplementary contracts involving life contingencies .....	2,388 15	
<b>Total new premiums .....</b>	<b>\$676,789 92</b>	
Renewal premiums .....	2,824,675 83	
Dividends applied to pay renewal premiums.....	97,778 19	
Surrender values applied to pay renewal premiums.....	48 09	
Renewal premiums for deferred annuities.....	25,635 35	
<b>Total renewal premiums.....</b>	<b>\$2,948,137 46</b>	
<b>Total premium income .....</b>		<b>\$3,624,927 33</b>
Consideration for supplementary contracts <i>not</i> involving life contingencies.....		53,603 00
Dividends left with the company to accumulate at interest .....		6,379 96
Interest on mortgage loans .....	\$330,697 34	
Interest on bonds and dividends on stocks.....	522,118 42	
Interest on premium notes, policy loans or liens.....	194,616 06	
Interest on bank deposits.....	6,609 63	
Interest on other debts due the company .....	1,013 04	
Discount on claims paid in advance.....	209 48	
Rents—including company's own occupancy .....	96,499 60	1,151,763 57
Sundry accounts .....		4,077 73
Agents' balances previously charged off .....		8 11
Profit on sale or maturity of ledger assets .....		23,260 08
Increase in book value of ledger assets.....		5,253 73
<b>Total income.....</b>		<b>\$4,869,273 56</b>
Ledger assets Dec. 31, 1909.....		23,184,349 50
<b>Total .....</b>		<b>\$28,053,623 06</b>

## DISBURSEMENTS.

Death claims and additions.....	\$971,975 87	
Matured endowments and additions.....	897,088 41	\$1,309,064 28
Annuities involving life contingencies.....		51,558 66

Surrender values paid in cash or applied on loans or notes .....	\$676,758 76
Surrender values applied to pay new and renewal premiums .....	48 09
Dividends paid policy holders in cash or applied on loans or notes .....	24,964 72
Dividends applied to pay renewal premiums .....	97,778 19
Dividends applied to purchase paid-up additions and annuities .....	314,652 88
Dividends left with the company to accumulate at interest .....	6,379 96
Total paid policy holders, \$2,481,200.54.	
Expense of adjustment of claims including legal expense .....	1,032 16
Supplementary contracts <i>not</i> involving life contingencies .....	17,985 75
Dividends and interest held on deposit surrendered during the year .....	636 88
Dividends to stockholders .....	15,000 00
Commissions to agents .....	380,961 19
Agency supervision, traveling and all other agency expenses .....	16,141 72
Branch office expense including salaries of managers and clerks .....	69,373 06
Medical examiner's fees and inspection of risks .....	27,381 92
Salaries and all other compensation of officers and home office employes ..	168,775 75
Rents—including company's own occupancy .....	24,000 00
Advertising, printing, stationery, postage, telephone and express .....	41,618 77
Legal expenses .....	4,394 44
Furniture, fixtures and safes .....	2,604 70
Repairs and expenses on real estate .....	37,099 47
Taxes on real estate .....	15,243 66
State taxes on premiums .....	44,203 85
Insurance department licenses and fees .....	6,388 48
All other licenses, fees and taxes .....	7,923 19
Miscellaneous expenditures .....	9,790 77
Loss on sale or maturity of ledger assets .....	317 53
Decrease in book value of ledger assets .....	12,444 80
Total disbursements .....	\$9,384,518 63
Balance .....	\$24,669,104 43

## LEDGER ASSETS.

Book value of real estate .....	\$1,643,609 81
Mortgage loans on real estate .....	7,015,415 00
Loans on company's policies assigned as collateral .....	2,819,626 00
Premium notes on policies in force .....	607,788 02
Book value of bonds and stocks—excluding interest .....	12,173,022 98
Cash in office and deposited in banks, not on interest .....	25,876 93
Deposited in trust companies and banks on interest .....	366,195 64
Agents' balances .....	17,570 10
Total ledger assets .....	\$24,669,104 43

## NON-LEDGER ASSETS.

Interest accrued on mortgages .....	\$28,468 76
Interest accrued on bonds .....	148,743 75
Interest due and accrued on premium notes, loans or liens .....	12,948 25
Interest due and accrued on other assets .....	800 00
Rents due and accrued on company's property or lease .....	4,290 83
	\$195,251 59

	<i>New Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported .....	\$5,513 93	\$188,732 93	
Gross deferred premiums .....	41,499 84	224,875 33	
Total .....	\$47,013 77	\$413,608 26	
Deduct loading .....	10,259 03	100,069 42	
Net uncollected and deferred premiums .....	\$36,754 74	\$313,538 84	350,298 58
Gross assets .....			\$25,214,649 60

## HOME LIFE INSURANCE COMPANY.

## DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances.....	\$17,723 88	
Book value of bonds and stocks over market value.....	360,012 98	\$377,736 81
Total admitted assets.....		\$24,836,912 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.....		
	\$19,782,527 00	
Same for reversionary additions.....	2,319,809 00	
Same for annuities.....	542,428 00	
Total.....	\$22,644,764 00	
Deduct net value of risks re-insured.....	138,242 00	
Net reserve.....		\$22,506,522 00
Present value of supplementary contracts, not involving life contingencies.....		184,806 00
Surrender values claimable on policies cancelled.....		6,680 00
Death losses reported, no proofs received.....	\$122,767 77	
Matured endowments due and unpaid.....	15,926 13	
Death losses and other policy claims resisted.....	6,000 00	
Total policy claims.....		144,693 90
Dividends left with company to accumulate at interest.....		11,192 26
Premiums paid in advance, including surrender values so applied.....		23,536 31
Unearned interest and rent paid in advance.....		102,698 17
Commissions to agents, due or accrued.....		1,352 17
Salaries, rents, commissions and other accounts, due or accrued.....		3,500 00
Medical examiner's and legal fees due or accrued.....		1,219 50
Federal, state, county and municipal taxes due or accrued.....		49,500 00
Dividends or other profits due policy holders.....		11,377 81
Sundry accounts.....		4,077 73
Reserve for depreciation in real estate.....		43,609 81
Reserve for unreported death claims.....		15,000 00
Cash capital.....		125,000 00
Unassigned funds (surplus).....		1,602,148 13
Total.....		\$24,836,912 79

## PREMIUM NOTE ACCOUNT.

On hand December 31, 1909.....	\$620,673 43	
Received during the year on old policies.....	98,066 46	
Restored by revival of policies.....	9,435 85	\$723,175 74
Deductions during the year as follows:		
Used in payment of losses and claims.....	\$24,126 82	
Used in purchase of surrendered policies.....	40,784 25	
Used in payment of dividends to policyholders.....	12,634 38	
Redeemed by maker in cash.....	37,842 27	
Total reduction of premium note account.....		115,387 72
Balance, note assets at end of the year.....		\$607,788 02

## EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DEC. 31, 1909.

	Number.	Amount.	Total Number.	Total Amount.
Whole life.....	36,074	\$66,356,111 00		
Endowment.....	9,551	14,707,366 00		
All other.....	3,474	8,357,782 00		
Additions by dividends.....	-	3,111,274 00	49,099	\$92,532,533 00

## NEW POLICIES ISSUED.

Whole life.....	3,402	\$7,698,304 00		
Endowment.....	748	1,258,217 00		
All other.....	859	2,539,252 00		
Additions by dividends.....	-	392,573 00	5,009	\$11,888,346 00

## OLD POLICIES REVIVED.

Whole life.....	226	\$452,330 00		
Endowment.....	62	87,000 00		
All other.....	42	106,874 00	330	\$646,204 00

## OLD POLICIES INCREASED.

Whole life.....	-	\$101,838 00		
Endowment.....	-	20,231 00		
All other.....	-	2,295,499 00	-	\$2,417,568 00

Total.....			55,438	\$107,484,651 00
Policies terminated during the year.....			3,569	7,269,683 00
* Policies in force Dec. 31, 1910.....			50,869	\$100,214,968 00
Annuities in force Dec. 31, 1910.....			142	58,581 20

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	577	\$772,463 00
Policies issued during the year.....	147	228,426 00
Total.....	724	\$1,000,889 00
Deduct policies ceased to be in force.....	66	88,650 00
Policies in force in Maine, December 31, 1910.....	658	\$912,239 00
Losses and claims incurred during the year.....	3	\$4,000 00
Losses and claims settled during the year.....	3	4,000 00
Premiums received.....	-	38,151 81

\* Policies reinsured, 111, \$1,374,778.

# 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.....	\$1,187,753 17	
Surrender values applied to pay first year's premiums.....	636 89	
Total first year's premiums on original policies.....	\$1,188,389 56	
Dividends applied to purchase paid-up additions and annuities.....	108,885 40	
Surrender values applied to purchase paid-up insurance and annuities.....	120,874 84	
Consideration for supplementary contracts involving life contingencies.....	2,000 00	
Total new premiums.....	\$1,420,149 80	
Renewal premiums.....	17,789,643 12	
Dividends applied to pay renewal premiums.....	1,533,709 75	
Surrender values applied to pay renewal premiums.....	591 34	
Total renewal premiums.....	\$19,323,944 21	
Total premium income.....	\$20,744,094 01	
Consideration for supplementary contracts <i>not</i> involving life contingencies.....		48,268 00
Dividends left with the company to accumulate at interest.....		21,543 90
Interest on mortgage loans.....	\$1,168,964 72	
Interest on bonds and dividends on stocks.....	1,854,725 45	
Interest on premium notes, policy loans or liens.....	217,446 17	
Interest on bank deposits.....	25,345 91	
Interest on other debts due the company.....	4,460 29	
Discount on claims paid in advance.....	879 78	
Rents—including company's own occupancy.....	315,234 63	3,087,056 95
Income from other sources.....		75 00
Agents' balances previously charged off.....		2,467 10
Profit on sale or maturity of ledger assets.....		3,236 76
Increase in book value of ledger assets.....		18,481 39
Total income.....	\$23,925,222 11	
Ledger assets Dec. 31, 1909.....		62,546,779 59
Total.....	\$86,472,002 70	

## DISBURSEMENTS.

Death claims and additions.....	\$6,178,176 84	
Matured endowments and additions.....	168,782 15	\$6,346,958 49
Premium notes and liens voided by lapse.....		10,812 41
Surrender values paid in cash or applied on loans or notes.....		1,103,354 76
Surrender values applied to pay new and renewal premiums.....		1,227 73
Surrender values applied to purchase paid-up insurance and annuities....		120,874 84
Dividends paid policy holders in cash or applied on loans or notes.....		106,855 08
Dividends applied to pay renewal premiums.....		1,533,709 75
Dividends applied to purchase paid-up additions and annuities.....		108,885 40



JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY. 481

Dividends left with the company to accumulate at interest.....	\$21,543 90
Total paid policy holders, \$9,354,222.36.	
Expense of adjustment of claims including legal expense.....	43,155 82
Supplementary contracts <i>not</i> involving life contingencies.....	34,940 04
Dividends and interest held on deposit surrendered during the year.....	4,006 89
Commissions to agents.....	3,430,455 83
Commuted renewal commissions.....	4,589 88
Agency supervision, traveling and all other agency expenses.....	98,314 43
Branch office expense including salaries of managers and clerks.....	995,386 78
Medical examiner's fees and inspection of risks.....	337,113 89
Salaries and all other compensation of officers and home office employes..	622,150 90
Rents—including company's own occupancy.....	220,829 25
Advertising, printing, stationery, postage, telephone and express.....	259,035 29
Legal expenses.....	6,317 85
Furniture, fixtures and safes.....	43,132 03
Repairs and expenses on real estate.....	92,735 78
Taxes on real estate.....	75,417 04
State taxes on premiums.....	185,792 17
Insurance department licenses and fees.....	16,115 04
All other licenses, fees and taxes.....	58,250 27
Repairs and alterations, other than real estate.....	5,671 36
Investment expenses.....	44,202 28
Loss on sale of mortgages.....	5,080 39
Miscellaneous expenditures.....	29,802 44
Agents' balances charged off.....	2,728 99
Loss on sale or maturity of ledger assets.....	670 18
Decrease in book value of ledger assets.....	24,154 29
Total disbursements.....	\$15,994,220 77
Balance.....	\$70,477,781 93

LEDGER ASSETS.

Book value of real estate.....	\$4,532,753 03
Mortgage loans on real estate.....	24,671,020 66
Loans on company's policies assigned as collateral.....	4,593,185 70
Premium notes on policies in force.....	295,778 49
Book value of bonds and stocks—excluding interest.....	34,697,597 66
Cash in office and deposited in banks, not on interest.....	29,435 66
Deposited in trust companies and banks on interest.....	1,634,393 98
Bills receivable.....	247 74
Agents' balances.....	14,869 01
Furniture and fixtures.....	8,500 00
Total ledger assets.....	\$70,477,781 93

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$469,719 73
Interest due and accrued on bonds.....	471,057 53
Interest due and accrued on premium notes, loans or liens..	79,138 81
Interest accrued on other assets.....	1,142 21
Rents due and accrued on company's property or lease.....	17,313 68
	\$1,038,371 96

	<i>New Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported.....	\$124,683 18	\$587,876 93	
Gross deferred premiums.....	222,492 56	1,055,217 05	
Total.....	\$347,175 74	\$1,643,093 98	
Deduct loading.....	83,322 18	394,342 55	
Net uncollected and deferred premiums.....	\$263,853 56	\$1,248,751 43	1,512,604 99
Net uncollected industrial premiums.....			75,291 77
Gross assets.....			\$73,104,050 66

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DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes.....	\$8,500 00	
Agents' debt balances .....	24,872 56	
Bills receivable.....	247 74	
Book value of ledger assets over market value.....	412,815 87	
Balance held by suspended banks.....	1,355 52	\$447,791 69
Total admitted assets.....		\$72,656,258 96

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 3½ per cent.....	\$60,716,059 00	
Same for reversionary additions.....	697,788 00	
Total.....	\$61,413,847 00	
Deduct net value of risks reinsured.....	137,679 00	
Net reserve.....		\$61,276,168 00
Present value of supplementary contracts, not involving life contingencies		215,841 00
Surrender values claimable on policies cancelled.....		327,841 00
Death losses due and unpaid.....	\$9,629 00	
Death losses in process of adjustment.....	17,360 00	
Death losses reported, no proofs received.....	143,423 25	
Matured endowments due and unpaid.....	356 00	
Death losses and other policy claims resisted.....	24,443 44	
Total policy claims.....		195,211 69
Dividends left with the company to accumulate at interest.....		34,638 50
Premiums paid in advance, including surrender values so applied.....		254,129 34
Unearned interest and rent paid in advance.....		210 20
Commissions to agents, due or accrued.....		65,071 88
Salaries, rents, commissions and other accounts, due or accrued.....		29,793 80
Medical examiner's and legal fees due or accrued.....		3,427 50
State, county and municipal taxes due or accrued.....		238,648 50
Dividends or other profits due policy holders.....		98,699 95
Dividends apportioned to annual dividend policies, payable during 1911..	1,967,484 95	
Dividends apportioned to deferred dividend policies, payable during 1911.	86,319 25	
Held for deferred dividends, payable after 1911.....	240,038 05	
Special contingent policy reserve.....	876,939 00	
Unassigned funds (surplus).....		6,715,796 35
Total.....		\$72,656,258 96

PREMIUM NOTE ACCOUNT.

On hand December 31, 1909.....	\$285,729 67	
Received during the year on old policies.....	110,398 53	
Restored by revival of policies.....	4,992 46	\$401,120 66
Deductions during the year as follows:		
Used in payment of losses and claims.....	\$8,119 08	
Used in purchase of surrendered policies.....	8,779 81	
Voided by lapse.....	15,804 87	
Used in payment of dividends to policy holders.....	30,683 40	
Redeemed by maker in cash.....	41,955 01	
Total reduction of premium note account.....		105,342 17
Balance, note assets at end of the year.....		\$295,778 49

JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY. 483

EXHIBIT OF ORDINARY POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1909.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	105,303	\$168,725,692 00		
Endowment.....	23,963	31,362,930 00		
All other.....	5,790	19,563,983 00		
Additions by dividends.....	-	1,154,956 00	135,056	\$220,807,561

NEW POLICIES ISSUED.

Whole life.....	19,267	\$29,654,059 00		
Endowment.....	3,242	3,923,500 00		
All other.....	1,185	5,534,000 00	23,694	\$39,111,559

OLD POLICIES REVIVED.

Whole life.....	726	\$880,640 00		
Endowment.....	92	100,000 00		
All other.....	30	107,500 00	848	\$1,088,140

OLD POLICIES INCREASED.

Whole life.....	106	\$994,677 00		
Endowment.....	8	189,908 00		
All other.....	22	78,880 00		
Additions by dividends.....	-	227,121 00	136	\$1,490,586

Total.....			159,734	\$262,497,846
Policies terminated during the year.....			10,710	19,192,099
*Policies in force Dec. 31, 1910.....			149,024	\$243,305,747

EXHIBIT OF INDUSTRIAL POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1909.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	1,812,867	\$291,362,399		
Endowment.....	21,156	11,017,715		
All other.....	669	167,250	1,834,692	\$302,547,364

NEW POLICIES ISSUED.

Whole life.....	367,847	\$58,106,250		
Endowment.....	-	3,858,700	367,847	\$61,464,950

OLD POLICIES REVIVED.

Whole life.....	38,791	\$6,157,930		
Endowment.....	173	205,766	38,964	\$6,363,696

Total.....			2,241,503	\$370,376,010
Policies terminated during the year.....			300,397	47,865,392
Policies in force Dec. 31, 1910.....			1,941,106	\$323,010,618

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	377	\$562,521
Policies issued during the year.....	138	198,513
Total.....	515	\$761,034
Deduct policies ceased to be in force.....	20	31,598
Policies in force in Maine, December 31, 1910.....	495	\$729,436

Losses and claims incurred during the year.....	1	\$1,000
Losses and claims settled during the year.....	1	1,000
Premiums received.....		24,671 30

\* Policies reinsured, 43, \$618,966.

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.....	\$1,049,960 04	
Dividends applied to purchase paid-up additions and annuities.....	92,007 41	
<b>Total new premiums.....</b>	<b>\$1,141,967 45</b>	
Renewal premiums.....	6,719,086 14	
Dividends applied to pay renewal premiums.....	1,086,784 35	
<b>Total renewal premiums.....</b>	<b>\$7,805,820 49</b>	
<b>Total premium income.....</b>		<b>\$8,947,787 94</b>
Consideration for supplementary contracts <i>not</i> involving life contingencies		160,014 09
Dividends left with the company to accumulate at interest.....		167,899 30
Interest on mortgage loans.....		925,620 64
Interest on bonds and dividends on stocks.....	\$1,105,179 07	
Interest on premium notes, policy loans or liens.....	480,588 00	
Interest on bank deposits.....	13,554 85	
Interest on other debts, due the company.....	2,537 29	
Discount on claims paid in advance.....	487 88	
Rents—including company's own occupancy.....	67,101 51	2,595,019 24
Commissions on mortgage loans.....		4,103 35
Income from all other sources.....		1,003 68
Agents' balances previously charged off.....		286 97
Profit on sale or maturity of ledger assets.....		27,464 17
Increase in book value of ledger assets.....		10,180 67
<b>Total income.....</b>		<b>\$11,913,759 41</b>
Ledger assets Dec. 31, 1909.....		53,497,163 19
<b>Total.....</b>		<b>\$65,410,922 60</b>

DISBURSEMENTS.

Death claims and additions.....	\$2,516,603 64	
Matured endowments and additions.....	295,834 00	\$2,812,437 64
Premium notes and liens voided by lapse.....		51,402 15
Surrender values paid in cash or applied on loans or notes.....		942,832 81
Dividends paid policy holders in cash or applied on loans or notes.....		190,613 18
Dividends applied to pay renewal premiums.....		1,086,784 35
Dividends applied to purchase paid-up additions and annuities.....		92,007 41
Dividends left with the company to accumulate at interest.....		167,899 30
<b>Total paid policy holders.....</b>	<b>\$5,343,476 84</b>	
Expense of adjustment of claims including legal expense.....		125 00
Supplementary contracts <i>not</i> involving life contingencies.....		58,003 60
Dividends and interest held on deposit surrendered during the year.....		57,314 43

MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY. 485

Commissions to agents.....	\$869,996 54
Compensation of managers and agents, except commissions for new business.....	16,090 00
Agency supervision, traveling and all other agency expenses.....	5,211 35
Branch office expense including salaries of managers and clerks.....	98,325 94
Medical examiner's fees and inspection of risks.....	79,713 88
Salaries and all other compensation of officers and home office employes.	218,603 17
Rents—including company's own occupancy.....	90,243 90
Advertising, printing, stationery, postage, telephone and express.....	95,693 62
Legal expenses.....	687 68
Furniture, fixtures and safes.....	10,984 33
Repairs and expenses on real estate.....	24,005 01
Taxes on real estate.....	16,177 39
State taxes on premiums.....	100,573 42
Insurance department licenses and fees.....	12,306 56
All other licenses, fees and taxes.....	57,058 77
Commissions on investments.....	2,610 00
Taxes and expense in connection with mortgage loans.....	561 64
Traveling expenses.....	9,467 83
Surety bonds and publications.....	6,338 79
Miscellaneous expenditures.....	10,153 01
Loss on sale or maturity of ledger assets.....	16 59
Decrease in book value of ledger assets.....	107,816 35
<b>Total disbursements.....</b>	<b>\$7,286,555 64</b>
Balance.....	\$58,124,366 96

LEDGER ASSETS.

Book value of real estate.....	\$1,092,491 75
Mortgage loans on real estate.....	21,077,162 00
Loans on company's policies assigned as collateral.....	7,650,368 69
Premium notes on policies in force.....	869,754 07
Book value of bonds and stocks excluding interest.....	26,550,844 17
Cash in office and deposited in banks, not on interest.....	59,725 45
Deposited in trust companies and banks on interest.....	824,020 83
<b>Total ledger assets.....</b>	<b>\$58,124,366 96</b>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$822,041 99	
Interest accrued on bonds.....	394,353 79	
Interest due and accrued on premium notes, loans or liens..	150,327 30	
Interest accrued on other assets.....	255 23	\$866,978 31
Market value of real estate over book value.....	508 25	
Due from other companies for losses or claims on policies reinsured.....	31,000 00	

*New Business. Renewals.*

Gross premiums due and unreported.....	\$11,887 81	\$421,736 44	
Gross deferred premiums.....	102,464 29	836,666 78	
<b>Total.....</b>	<b>\$114,352 10</b>	<b>\$1,258,403 22</b>	
Deduct loading.....	28,130 62	309,567 19	
<b>Net uncollected and deferred premiums.....</b>	<b>\$86,221 48</b>	<b>\$948,836 03</b>	1,035,057 51
<b>Gross assets.....</b>			<b>\$60,057,911 03</b>

DEDUCT ASSETS NOT ADMITTED.

Book value of bonds and stocks over market value.....	\$432,684 67
<b>Total admitted assets.....</b>	<b>\$59,625,226 36</b>

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 and 3/4 per cent.....		\$52,287,160 00
Same for reversionary additions.....		880,905 00
Same for annuities.....		33,062 00
Total.....		\$53,201,127 00
Deduct net value of risks re-insured.....		741,780 00
Net reserve.....		\$52,459,347 00
Present value of supplementary contracts, <i>not</i> involving life contingencies.....		451,814 23
Death losses in process of adjustment.....		\$5,974 00
Death losses reported, no proofs received.....		225,369 00
Matured endowments due and unpaid.....		1,769 00
Total policy claims.....		233,112 00
Dividends left with the company to accumulate at interest.....		818,292 62
Premiums paid in advance, including surrender values so applied.....		39,603 22
Unearned interest and rent paid in advance.....		562 76
Commissions to agents, due or accrued.....		827 52
Salaries, rents, commissions and other accounts, due or accrued.....		3,915 75
Medical examiner's fees due or accrued.....		17,892 50
State, county and municipal taxes due or accrued.....		157,178 17
Dividends or other profits due policy holders.....		79,938 63
Dividends apportioned to annual dividend policies, payable during 1911..		746,430 18
Dividends apportioned to 20 year term policies.....		4,659 69
Unassigned funds (surplus).....		4,611,652 09
Total.....		\$59,625,226 36

PREMIUM NOTE ACCOUNT.

On hand December 31, 1909.....	\$861,105 46
Received during the year on old policies.....	234,811 88
Restored by revival of policies.....	18,951 64
	\$1,114,868 98
Deductions during the year as follows:	
Used in payment of losses and claims.....	\$17,789 69
Used in purchase of surrendered policies.....	35,139 09
Voided by lapse.....	70,353 79
Used in payment of dividends to policyholders.....	78,236 11
Redeemed by maker in cash.....	43,596 23
Total reduction of premium note account.....	245,114 91
Balance, note assets at end of the year.....	\$869,754 07

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1909.

	Number.	Amount.	Number.	Total Amount.
Whole life.....	89,990	\$202,946,912 00		
Endowment.....	12,370	21,055,241 00		
All other.....	5,393	16,851,450 00		
Additions by dividends.....	-	1,561,909 00	107,753	\$242,415,512

NEW POLICIES ISSUED.

Whole life.....	9,688	\$23,990,827 00		
Endowment.....	1,766	2,988,282 00		
All other.....	1,598	5,798,962 00	13,052	\$32,773,071

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OLD POLICIES REVIVED.

Whole life.....	40	\$67,769 00		
Endowment.....	11	18,330 00		
All other.....	9	18,500 00		
Additions by dividends.....	-	1,004 00	60	\$105,603

OLD POLICIES INCREASED.

Whole life.....	-	\$100,157 00		
Endowment.....	-	15,166 00		
All other.....	-	5,845 00		
Additions by dividends.....	-	166,183 00	-	\$287,351

Total.....			120,865	\$275,581,537
Policies terminated during the year.....			4,999	13,084,299
* Policies in force Dec. 31, 1910.....			115,865	\$262,497,238

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	1,944	\$3,087,271
Policies issued during the year.....	160	406,240
Total.....	2,104	\$3,493,511
Deduct policies ceased to be in force.....	77	127,135
Policies in force in Maine, December 31, 1910.....	2,027	\$3,366,376
Losses and claims unpaid December 31. of the previous year..	3	\$3,226
Losses and claims incurred during the year.....	31	44,151
Total.....	34	\$47,387
Losses and claims settled during the year.....	32	40,387
Losses and claims unpaid Dec. 31, 1910.....	2	\$7,000
Premiums received.....		122,499 37

\* Policies reinsured, 233, \$2,557,498.

## 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.....	\$4,780,906 58	
Surrender values applied to pay first year's premiums....	117,864 24	
Total first year's premiums on original policies..	\$4,898,770 82	
Dividends applied to purchase paid-up additions and annuities.....	196,512 12	
Consideration for original annuities involving life contingencies.....	55,232 54	
Total new premiums (ordinary).....	\$5,150,515 48	
Renewal premiums.....	21,263,837 88	
Dividends applied to pay renewal premiums.....	1,449,559 70	
Surrender values applied to pay renewal premiums.....	25,224 24	
Renewal premiums for deferred annuities.....	1,757 19	
Total renewal premiums (ordinary).....	\$22,740,379 01	
Total premium income (ordinary).....		\$27,890,894 49
Industrial premiums (cash).....	\$45,547,116 64	
Bonus applied in payment of premiums.....	3,262,389 33	
Dividends applied to shorten premium paying period....	40,396 08	
Surrender values applied in payment of premiums.....	81,995 05	
Total premium income, (industrial).....		48,931,897 10
Total premium income.....		\$76,822,791 59
Consideration for supplementary contracts not involving life contingencies.....		39,207 75
Ledger assets other than premiums received for reinsurance.....		32,528 39
Interest on mortgage loans.....	\$5,719,080 08	
Interest on collateral loans.....	7,640 40	
Interest on bonds and dividends on stocks.....	5,654,142 54	
Interest on premium notes, policy loans or liens.....	534,452 42	
Interest on bank deposits.....	132,493 57	
Interest on other debts due the company.....	3,862 96	
Discount on claims paid in advance.....	100 09	
Rents—including company's own occupancy.....	1,456,602 47	13,508,374 53
Agents' cash deposits.....		24,805 20
Unlisted assets.....		9,000 00
Deposit account bonds, mortgages, etc.....		57,645 08
Unclaimed checks.....		10,905 83
Fire insurance fund.....		17,450 71



Deposit Exchange Bldg. Co. mortgage loans.....	\$28,445	08
Adjustment of superintendents' account.....	13,938	71
Income from all other sources.....	1,126	14
Profit on sale or maturity of ledger assets.....	73,179	19
Increase in book value of ledger assets.....	140,441	23
<b>Total income.....</b>	<b>\$90,779,839</b>	<b>43</b>
Ledger assets Dec. 31, 1909.....	269,971,968	85
<b>Total.....</b>	<b>\$360,751,808</b>	<b>28</b>

## DISBURSEMENTS.

Death claims and additions.....	\$21,562,979	15
Matured endowments and additions.....	1,078,810	85
<b>Annuitants involving life contingencies.....</b>	<b>126,591</b>	<b>47</b>
Premium notes and liens voided by lapse.....	40,658	52
Surrender values paid in cash or applied on loans or notes.....	1,843,181	07
Surrender values applied to pay new and renewal premiums.....	225,083	53
Dividends paid policy holders in cash or applied on loans or notes.....	57,697	24
Cash bonuses paid on non-participating industrial policies.....	1,406,674	91
Dividends applied to pay renewal premiums.....	1,449,559	70
Bonuses applied to pay renewal premiums on non-participating industrial policies.....	3,262,389	33
Bonuses applied to shorten the endowment or premium paying periods on non-participating industrial policies.....	40,396	08
Dividends applied to purchase paid-up additions and annuities.....	196,512	12
Sick benefits on assumed policies of other companies.....	90	00
<b>Total paid policy holders, \$31,290,623.97.</b>		
Expense of adjustment of claims including legal expense.....	35,499	33
Supplementary contracts not involving life contingencies.....	17,821	63
Dividends to stockholders.....	140,000	00
Commissions to agents.....	2,965,938	95
Commuted renewal commissions.....	953	04
Compensation of managers and agents, except commission for new business (ordinary).....	20,107	98
Compensation of managers and agents, (industrial).....	10,920,554	70
Agency supervision, traveling and all other agency expenses.....	81,644	57
Branch office expenses including salaries of managers and clerks.....	742,320	52
Medical examiners' fees and inspection of risks.....	960,111	59
Salaries and all other compensation of officers and home office employes.....	3,111,947	05
Rents—including company's own occupancy.....	1,004,814	71
Advertising, printing, stationery, postage, telephone and express.....	464,168	34
Legal expenses.....	47,825	71
Furniture, fixtures and safes.....	41,288	69
Repairs and expenses on real estate.....	510,894	15
Taxes on real estate.....	256,153	79
State taxes on premiums.....	1,018,284	44
Insurance department licenses and fees.....	8,713	75
All other licenses, fees and taxes.....	130,503	78
Legislative expenses.....	12,239	23
Restaurant.....	157,558	50
Metropolitan staff savings fund.....	88,678	90
Deposit account interest and rents returned.....	5,296	88
Expenses of inspection and curative aid to sick industrial policy holders.....	129,433	51
Calendars for industrial policy holders.....	89,270	06
Expense of examination by New York Department.....	19,300	11
Company's publications.....	217,956	41
Association of life ins. presidents, exclusive of amount charged to legislative expense.....	7,826	25
Home office traveling expense.....	24,879	24
Miscellaneous interest items.....	16,152	47
Sick, disabled and inactive agents and clerks.....	165,349	34

Repairs and miscellaneous items of company's office.....	\$59,938 70
Service medals.....	10,357 30
Conventions.....	88,548 16
Miscellaneous expenditures.....	80,427 33
Loss on sale or maturity of ledger assets.....	15,691 29
Decrease in book value of ledger assets.....	100,007 26
Total disbursements.....	\$55,059,081 63
Balance.....	\$305,692,726 65

## LEDGER ASSETS.

Book value of real estate.....	\$24,116,301 56
Mortgage loans on real estate.....	126,589,828 62
Loans on company's policies assigned as collateral.....	13,065,064 81
Premium notes on policies in force.....	985,806 22
Book value of bonds and stocks—excluding interest.....	136,827,847 80
Cash in office and deposited in banks, not on interest.....	174,882 34
Deposited in trust companies and banks on interest.....	3,715,222 11
Agents' balances.....	44,314 36
Renting section inventory.....	32,091 55
Advanced superintendents for death claims.....	13,310 00
Cash in transit.....	126,768 31
Fire insurance premium advanced secured by mortgage.....	328 25
Contingent certificate Union Trust Co.....	960 72
Total ledger assets.....	\$305,692,726 65

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$1,652,522 21
Interest accrued on bonds.....	1,881,347 64
Interest accrued on premium notes, loans or liens.....	312,145 94
Rents due and accrued on company's property or lease....	11,761 98
	\$3,857,777 72

	<i>New Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported.....	\$91,678 74	\$1,162,856 92	
Gross deferred premiums.....	934,514 64	4,668,356 31	
Total.....	\$1,026,188 38	\$5,826,213 23	
Deduct loading.....	205,237 68	1,165,242 65	
Net uncollected and deferred premiums...	\$820,950 70	\$4,660,970 58	5,481,921 28
Net uncollected industrial premiums.....			725,278 86
Installments on supplementary contracts paid in advance.....			1,325 00
Gross assets.....			\$315,759,029 51

## DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances.....	\$44,314 36
Premium notes and loans on policies and net premiums in excess of the net value of their policies.....	271,328 40
Book value of bonds and stocks over market value.....	4,823,277 23
Renting section inventory.....	32,091 55
Contingent certificate Union Trust Co.....	960 72
Total admitted assets.....	\$310,587,057 25

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.....			\$268,942,332 00
Same for reversionary additions .....			578,616 00
Same for annuities.....			969,119 00
Total.....			\$270,490,067 00
Deduct net value of risks re-insured .....			109,138 00
Net reserve.....			\$270,380,929 00
Present value of supplementary contracts, <i>not</i> involving life contingencies .....			121,827 00
Surrender values claimable on policies cancelled.....			100,356 05.
Death losses in process of adjustment.....			\$221,028 37
Death losses reported, no proofs received.....			832,852 35
Death losses and other policy claims resisted.....			76,732 86
Total policy claims.....			630,113 58
Due and unpaid on supplementary contracts <i>not</i> involving life contingencies.....			7,333 74
Premiums paid in advance, including surrender values so applied.....			1,852,377 00
Unearned interest and rent paid in advance.....			45,675 98
Commissions to agents, due or accrued .....			24,252 35
Salaries, rents, commissions and other accounts, due or accrued.....			63,043 64
Medical examiner's and legal fees due or accrued.....			191,981 06
Reserve held for state, county and municipal taxes due or accrued.....			1,000,000 00
Dividends or other profits due policy holders.....			425,158 27
Dividends apportioned to annual dividend policies, payable during 1911.....			1,149,167 11
Bonuses apportioned to non-participating industrial policies, payable during 1911.....			5,745,389 00
Dividends apportioned to deferred dividend policies, payable during 1911.....			754,576 60.
Held for deferred dividends, payable after 1911.....			329,218 01
Increased death benefits granted but unable to find claimants.....			13,132 00
Agents' cash deposits in lieu of bonds.....			243,939 75
Fund awaiting adjustment .....			8,330 55
Unclaimed checks.....			18,333 11
Deposit Exchange Bld'g Co. mortgage loan.....			28,445 08
Fire insurance fund .....			49,738 07
Deposit account bonds, mortgages, etc.....			78,705 75
Superintendent's credits pending adjustment of accounts.....			39,282 68
Special reserve held by company.....			450,000 00
Cash capital.....			2,000,000 00
Unassigned funds (surplus) .....			25,340,806 89
Total.....			\$310,587,057 25.

PREMIUM NOTE ACCOUNT.

On hand Dec. 31, 1909.....	\$944,524 18	
Received during the year on old policies.....	139,318 97	\$1,083,843 15.
Deductions during the year as follows:		
Used in payment of losses and claims.....	\$25,850 86	
Used in purchase of surrendered policies.....	25,498 41	
Voided by lapse.....	40,658 52	
Used in payment of dividends to policyholders.....	681 06	
Redeemed by maker in cash.....	5,348 08	
Total reduction of premium note account.....		98,036 93
Balance, note assets at end of the year.....		\$985,806 22.

\* Special tables for industrial policies.

## EXHIBIT OF ORDINARY POLICIES.

## POLICIES AND ADDITIONS IN FORCE DEC. 31, 1909.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	300,469	\$310,868,066 00		
Endowment.....	430,964	272,299,731 00		
All other.....	5,039	22,919,497 00		
Additions by dividends.....	-	616,407 00	736,472	\$606,703,701

## NEW POLICIES ISSUED.

Whole life.....	66,259	\$81,747,769 00		
Endowment.....	83,879	62,883,823 00		
All other.....	2,056	4,918,080 00		
Additions by dividends.....	-	302,614 00	152,194	\$149,852,286

## OLD POLICIES REVIVED.

Whole life.....	8,969	\$9,119,863 00		
Endowment.....	14,382	9,081,646 00		
All other.....	84	149,587 00		
Additions by dividends.....	-	13,162 00	23,435	\$18,364,258

## OLD POLICIES INCREASED.

Whole life.....	-	\$685 00		
All other.....	-	31,527 00	-	\$32,212

Total.....			912,101	\$774,952,457
Policies terminated during the year.....			89,121	71,700,193
* Policies in force Dec. 31, 1910.....			822,980	\$703,252,264
Annuities in force Dec. 31, 1910.....			312	133,758 54

## EXHIBIT OF INDUSTRIAL POLICIES.

## POLICIES AND ADDITIONS IN FORCE DEC. 31, 1909.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	4,466,977	\$674,569,325 00		
Endowment.....	5,171,859	752,796,010 00		
All other.....	246,371	7,882,664 00	9,885,207	\$1,435,247,999

## NEW POLICIES ISSUED.

Whole life.....	1,115,593	\$186,939,503 00		
Endowment.....	403,990	50,305,359 00		
All other.....	1,035	103,500 00	1,520,618	\$237,348,362

## OLD POLICIES REVIVED.

Whole life.....	79,588	\$13,375,327 00		
Endowment.....	91,611	13,912,692 00		
All other.....	43	4,300 00	171,242	\$27,292,319

## OLD POLICIES INCREASED.

Whole life.....			-	\$18,260
Total.....			11,577,067	\$1,699,906,940
Policies terminated during the year.....			1,111,993	187,307,816
Policies in force Dec. 31, 1910.....			10,465,074	\$1,512,599,124

\* Policies reinsured, 31, \$536,715.

ORDINARY BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	9,200	\$6,329,913
Policies issued during the year.....	2,167	1,726,165
Total.....	11,367	\$8,056,078
Deduct policies ceased to be in force.....	990	725,892
Policies in force in Maine, December 31, 1910.....	10,377	\$7,330,186
Losses and claims unpaid December 31, of the previous year.....	6	\$5,500
Losses and claims incurred during the year.....	80	50,978
Total.....	86	\$56,478
Losses and claims settled during the year.....	79	51,978
Losses and claims unpaid Dec. 31, 1910.....	7	\$4,500
Premiums received.....		314,371 33

INDUSTRIAL BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	74,133	\$11,982,335
Policies issued during the year.....	15,014	2,696,182
Total.....	89,147	\$14,678,517
Deduct policies ceased to be in force.....	9,048	1,845,681
Policies in force in Maine, December 31, 1910.....	80,099	\$12,832,836
Losses and claims unpaid December 31, of the previous year.....	3	\$270 65
Losses and claims incurred during the year.....	1,139	124,001 08
Total.....	1,142	\$124,271 73
Losses and claims settled during the year.....	1,140	123,521 73
Losses and claims unpaid Dec. 31, 1910.....	2	\$750 00
Premiums received.....		411,387 50

## 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.....	\$4,077,400 34	
Surrender values applied to pay first year's premiums.....	36,826 26	
Total first year's premiums on original policies.....	\$4,114,226 60	
Dividends applied to purchase paid-up additions and annuities.....	1,764,427 21	
Consideration for original annuities involving life contingencies.....	509,135 74	
Consideration for supplementary contracts involving life contingencies.....	1,194,016 55	
Total new premiums.....	\$7,581,806 10	
Renewal premiums.....	44,345,654 28	
Dividends applied to pay renewal premiums.....	1,578,119 73	
Surrender values applied to pay renewal premiums.....	304,001 14	
Renewal premiums for deferred annuities.....	15,231 68	
Total renewal premiums.....	\$46,248,006 83	
Total premium income.....	\$53,824,812 93	
Consideration for supplementary contracts <i>not</i> involving life contingencies.....	488,541 07	
Dividends left with the company to accumulate at interest.....	49,256 09	
Interest on mortgage loans.....	\$6,314,943 71	
Interest on bonds and dividends on stocks.....	13,921,969 76	
Interest on premium notes, policy loans or liens.....	3,479,698 83	
Interest on bank deposits.....	120,205 16	
Interest on other debts due the company.....	118,381 98	
Rents—including company's own occupancy.....	1,665,209 65	25,620,409 09
Deposits on account of pending insurance.....	86,959 08	
Collection or deposits in account with others.....	541,508 83	
Policy fees.....	2,221 45	
Premium extension fees.....	57,043 39	
Agents' balances previously charged off.....	13,823 48	
Profit on sale or maturity of ledger assets.....	3,002,397 93	
Increase in book value of ledger assets.....	294,268 55	
Total income.....	\$83,981,241 89	
Ledger assets Dec. 31, 1909.....	535,319,816 08	
Total.....	\$619,301,057 97	

## DISBURSEMENTS.

Death claims and additions.....	\$22,887,288 29	
Matured endowments and additions.....	7,596,751 33	\$30,484,039 62
Annuities involving life contingencies.....	2,658,888 10	
Surrender values paid in cash or applied on loans or notes.....	10,722,403 15	
Surrender values applied to pay new and renewal premiums.....	340,827 40	
Dividends paid policy holders in cash or applied on loans or notes.....	8,909,966 70	

Dividends applied to pay renewal premiums.....	\$1,578,119 73
Dividends applied to purchase paid-up additions and annuities.....	1,764,427 21
Dividends left with the company to accumulate at interest .....	49,256 09
Total paid policy holders, \$56,507,928.00.	
Expense of adjustment of claims including legal expense.....	51,727 52
Supplementary contracts <i>not</i> involving life contingencies .....	243,134 28
Dividends and interest held on deposit surrendered during the year .....	3,613 19
Commissions to agents.....	2,697,320 44
Compensation of managers and agents, except commission for new business .....	105,808 66
Agency supervision, traveling and all other agency expenses.....	740,279 84
Branch office expense including salaries of managers and clerks.....	983,132 09
Medical examiner's fees and inspection of risks.....	388,825 87
Salaries and all other compensation of officers and home office employes..	1,238,779 57
Rents—including company's own occupancy.....	540,018 96
Advertising, printing, stationery, postage, telephone and express.....	458,099 26
Legal expenses.....	32,128 23
Furniture, fixtures and safes .....	50,435 57
Repairs and expenses on real estate.....	404,859 03
Taxes on real estate.....	392,129 57
State taxes on premiums.....	640,492 29
Insurance department licenses and fees.....	31,021 39
All other licenses, fees and taxes.....	110,519 03
Investment expenses .....	5,833 93
Traveling expenses .....	80,447 28
Law library and restaurant.....	52,311 18
Election expenses.....	12,262 23
General audits.....	7,999 63
State examination .....	12,314 97
Reports to governments.....	3,484 44
Association memberships.....	9,341 25
Miscellaneous expenditures.....	11,613 55
Agents' balances charged off .....	77,850 58
Loss on sale or maturity of ledger assets .....	217,876 61
Decrease in book value of ledger assets.....	285,467 42
Total disbursements.....	\$66,946,555 86
Balance .....	\$552,954,502 11

## LEDGER ASSETS.

Book value of real estate .....	\$24,985,611 76
Mortgage loans on real estate.....	140,618,618 50
Loans on company's policies assigned as collateral.....	70,953,595 55
Book value of bonds and stocks—excluding interest.....	311,839,784 82
Cash in office and deposited in banks, not on interest.....	362,921 34
Deposited in trust companies and banks on interest.....	3,736,655 31
Advanced or deposited to pay policy claims .....	344,626 36
Agents' balances .....	54,561 78
Accounts collectable.....	25,238 19
Supplies.....	22,878 50
Cash advanced to officers and employes .....	10,120 00
Total ledger assets .....	\$552,954,502 11

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$1,342,459 22
Interest due and accrued on bonds.....	2,056,326 47
Interest accrued on premium notes, loans or liens.....	49,947 84
Interest accrued on other assets .....	10,829 89
Rents due and accrued on company's property or lease.....	182,317 49
Market value of real estate over book value.....	1,076,827 77
Market value of bonds and stocks over book value .....	6,738,140 86

	<i>New Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported.....	\$34,806 32	\$2,895,850 22	
Gross deferred premiums.....	196,410 78	2,200,701 33	
Total.....	<u>\$281,217 10</u>	<u>\$5,096,551 55</u>	
Deduct loading.....	60,116 45	1,325,103 40	
Net uncollected and deferred premiums.....	\$171,100 65	\$3,771,448 15	\$3,942,548 80
Gross assets.....			<u>\$568,853,900 45</u>

## DEDUCT ASSETS NOT ADMITTED.

Supplies.....	\$22,878 50	
Agents' debit balances.....	54,561 73	
Cash advanced to or in hands of officers or employes.....	10,120 00	
Accounts collectable.....	25,238 19	\$112,798 47
Total admitted assets.....		<u>\$568,741,101 98</u>

## 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 3/4 per cent.....	\$419,211,288 00	
Same for reversionary additions.....	14,215,023 00	
Same for annuities.....	28,487,003 00	
Total.....	<u>\$461,913,314 00</u>	
Deduct net value of risks re-insured.....	79,129 00	
Net reserve.....		\$461,834,185 00
Present value of supplementary contracts, <i>not</i> involving life contingencies.....		2,762,340 14
Surrender values claimable on policies cancelled.....		98,784 81
Death losses due and unpaid.....	\$451,909 52	
Death losses in process of adjustment.....	691,768 66	
Death losses reported, no proofs received.....	1,531,086 91	
Matured endowments due and unpaid.....	196,427 84	
Death losses and other policy claims resisted.....	536,684 04	
Annuity claims, involving life contingencies, due and unpaid.....	175,415 24	
Total policy claims.....		3,588,292 21
Due and unpaid on supplementary contracts <i>not</i> involving life contingencies.....		3,010 63
Dividends left with the company to accumulate at interest.....		81,420 07
Premiums paid in advance, including surrender values so applied.....		467,369 57
Unearned interest and rent paid in advance.....		1,448,142 39
Commissions to agents, due or accrued.....		30,277 72
Salaries, rents, commissions and other accounts, due or accrued.....		14,366 31
Medical examiner's fees due or accrued.....		3,565 69
State, county and municipal taxes due or accrued.....		55,973 94
Reserve to meet licenses, franchises and other taxes for year 1911.....		1,138,546 94
Dividends or other profits due policy holders.....		823,539 13
Dividends apportioned to annual dividend policies, payable during 1911.....		3,690,579 43
Dividends apportioned to deferred dividend policies, payable during 1911.....		9,848,753 64
Held for deferred dividends, payable after 1911.....		75,164,219 97
Deposits on account of pending insurance.....		116,001 29
Reserve for unreported death claims.....		600,000 00
Collection or deposit held in trust.....		759,629 41
Fund for depreciation of securities and general contingencies.....		<u>6,222,104 19</u>
Total.....		<u>\$568,741,101 98</u>



## EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DEC. 31, 1909.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	515,537	\$1,131,023,604 00		
Endowment.....	113,004	213,497,785 00		
All other.....	16,787	76,678,545 00		
Additions by dividends.....	-	20,123,914 00	645,328	\$1,441,323,848 00

## NEW POLICIES ISSUED.

Whole life.....	32,282	\$72,854,587 00		
Endowment.....	6,237	11,677,266 00		
All other.....	9,074	30,418,339 00		
Additions by dividends.....	-	3,040,236 00	47,593	\$117,990,428 00

## OLD POLICIES REVIVED.

Whole life.....	461	\$1,140,893 00		
Endowment.....	128	253,960 00		
All other.....	36	138,861 00	625	\$1,533,714 00

## OLD POLICIES INCREASED.

Whole life.....	36	-		
Endowment.....	5	-		
All other.....	11	\$1,209,024 00	52	\$1,209,024 00

Total.....			693,598	\$1,562,057,014 00
Policies terminated during the year.....			38,915	98,032,618 00
* Policies in force Dec. 31, 1910.....			654,683	\$1,464,024,396 00
Annuities in force Dec. 31, 1910.....			10,138	2,758,996 14

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	6,460	\$10,823,798 20
Policies issued during the year.....	464	816,032 60
Total.....	6,924	\$11,639,830 80
Deduct policies ceased to be in force.....	440	752,735 00
Policies in force in Maine, December 31, 1910.....	6,484	\$10,887,095 80
Losses and claims unpaid December 31, of the previous year.....	5	\$8,298 00
Losses and claims incurred during the year.....	166	277,585 00
Total.....	171	\$285,883 00
Losses and claims settled during the year.....	170	284,833 00
Losses and claims unpaid Dec. 31, 1910.....	1	\$1,000 00
Premiums received.....	-	408,085 53

\* Policies reinsured, 123, \$4,948,690.

## 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.....	\$2,535,938 86	
Surrender values applied to pay first year's premiums.....	4,420 43	
Total first year's premiums on original policies.....	\$2,540,359 29	
Dividends applied to purchase paid-up additions and annuities.....	416,970 36	
Surrender values applied to purchase paid-up insurance and annuities.....	5,206 88	
Consideration for original annuities involving life contingencies.....	45,829 16	
Total new premiums.....	\$3,008,365 69	
Renewal premiums.....	14,270,488 79	
Dividends applied to pay renewal premiums.....	2,077,907 88	
Dividends applied to shorten endowment or premium paying period.....	313,601 58	
Surrender values applied to pay renewal premiums.....	12,820 73	
Renewal premiums for deferred annuities.....	11,708 58	
Total renewal premiums.....	\$16,686,527 56	
Total premium income.....	\$19,694,893 25	
Consideration for supplementary contracts <i>not</i> involving life contingencies.....		420,328 76
Interest on mortgage loans.....	\$3,010,776 68	
Interest on collateral loans.....	78,460 89	
Interest on bonds.....	1,567,395 29	
Interest on premium notes, policy loans or liens.....	1,304,708 47	
Interest on bank deposits.....	24,598 11	
Interest on other debts due the company.....	1,181 53	
Discount on claims paid in advance.....	609 85	
Rents.....	105,184 98	6,092,915 80
Profit on sale or maturity of ledger assets.....		5,761 87
Increase in book value of ledger assets.....		10,562 50
Total income.....	\$26,224,462 18	
Ledger assets Dec. 31, 1909.....	125,086,266 36	
Total.....	\$151,310,728 54	

## DISBURSEMENTS.

Death claims and additions.....	\$6,437,732 15	
Matured endowments and additions.....	1,695,470 85	\$8,133,203 00
Annuities involving life contingencies.....		167,348 98
Premium notes and liens voided by lapse.....		1,215 06
Surrender values paid in cash or applied on loans or notes.....		2,696,877 11
Surrender values applied to pay new and renewal premiums.....		17,241 16
Surrender values applied to purchase paid-up insurance and annuities....		5,206 88

Dividends paid policy holders in cash or applied on loans or notes.....	\$453,606 54
Dividends applied to pay renewal premiums.....	2,077,907 88
Dividends applied to shorten endowment or premium paying period.....	313,601 58
Dividends applied to purchase paid-up additions and annuities.....	416,970 86
Total paid policy holders, \$14,283,173.55.	
Expense of adjustment of claims including legal expense.....	2,012 43
Supplementary contracts <i>not</i> involving life contingencies.....	173,912 19
Commissions to agents.....	2,101,505 05
Commuted renewal commissions.....	8,575 78
Compensation of managers and agents, except commission for new business	336 91
Agency supervision, traveling and all other agency expenses.....	61,378 28
Branch office expense including salaries of managers and clerks.....	20,446 59
Medical examiner's fees and inspection of risks.....	143,781 65
Salaries and all other compensation of officers and home office employes..	432,070 79
Rents.....	59,447 05
Advertising, printing, stationery, postage, telephone and express.....	100,616 34
Legal expenses.....	48,719 29
Furniture, fixtures and safes.....	1,379 74
Repairs and expenses on real estate.....	25,713 18
Taxes on real estate.....	50,442 32
State taxes on premiums.....	200,848 18
Insurance department licenses and fees.....	16,107 92
All other licenses, fees and taxes.....	254,410 83
Mortgage loan expense.....	143,620 00
Books and supplies.....	14,748 41
Restaurant.....	20,080 96
Miscellaneous expenditures.....	21,047 63
Loss on sale or maturity of ledger assets.....	5,183 86
Decrease in book value of ledger assets.....	242,815 47
Total disbursements.....	\$18,432,379 40
Balance.....	\$132,878,349 14

LEDGER ASSETS.

Book value of real estate.....	\$3,066,090 71
Mortgage loans on real estate.....	64,795,625 00
Loans secured by collateral.....	2,650,000 00
Loans on company's policies assigned as collateral.....	18,596,222 12
Premium notes on policies in force.....	5,662,061 00
Book value of bonds—excluding interest.....	36,755,340 71
Cash in office and deposited in banks, not on interest.....	117,577 48
Deposited in trust companies and banks on interest.....	1,213,386 67
Agents' balances.....	22,045 45
Total ledger assets.....	\$132,878,349 14

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$1,541,502 29
Interest accrued on bonds.....	316,897 14
Interest due and accrued on premium notes, loans or liens..	729,050 01
Market value of bonds over book value.....	501,711 69

	<i>New Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported.....	\$25,880 91	\$707,402 34	
Gross deferred premiums.....	184,418 86	1,156,809 53	
Total.....	<u>\$210,299 77</u>	<u>\$1,864,211 87</u>	
Deduct loading.....	42,059 95	372,842 37	
Net uncollected and deferred premiums.....	<u>\$168,239 82</u>	<u>\$1,491,369 50</u>	1,659,609 32
Gross assets.....			<u>\$137,627,119 50</u>

## DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances.....	\$24,540 80
Total admitted assets.....	\$137,602,579 29

## 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.....		\$116,857,451 00
Same for reversionary additions.....	4,580,719 00	
Same for annuities.....	1,982,833 00	
Net reserve.....		\$123,421,003 00
Present value of supplementary contracts, <i>not</i> involving life contingencies.....		1,577,935 70
Death losses in process of adjustment.....	\$255,710 80	
Death losses reported, no proofs received.....	300,000 00	
Matured endowments due and unpaid.....	48,963 00	
Death losses and other policy claims resisted.....	49,734 90	
Total policy claims.....		649,408 70
Premiums paid in advance, including surrender values so applied.....		115,594 82
Unearned interest and rent paid in advance.....		1,525 55
Commissions to agents, due or accrued.....		3,292 32
Cost of collection on uncollected and deferred premiums in excess of loading.....		42,943 21
Salaries, rents, commissions and other accounts, due or accrued.....		50,000 00
Medical examiner's fees due or accrued.....		41,469 00
State, county and municipal taxes due or accrued.....		507,000 00
Dividends or other profits due policy holders.....		581,357 65
Dividends apportioned to annual dividend policies, payable during 1911..		3,115,619 74
Reserve for suspended mortality.....		1,982,914 00
Reserve for depreciation in real estate.....		129,735 93
Unassigned funds (surplus).....		5,432,779 67
Total.....		\$137,602,579 29

## PREMIUM NOTE ACCOUNT.

On hand December 31, 1909.....	\$5,589,206 74	
Received during the year on new policies.....	4,599 90	
Received during the year on old policies.....	952,317 09	\$6,546,123 73
Deductions during the year as follows:		
Used in payment of losses and claims.....	\$201,116 67	
Used in purchase of surrendered policies.....	291,755 72	
Voided by lapse.....	1,215 06	
Used in payment of dividends to policy holders.....	28,420 86	
Redeemed by maker in cash.....	361,554 42	
Total reduction of premium note account.....		884,062 73
Balance, note assets at end of the year.....		\$5,662,061 00

## EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DEC. 31, 1909.

	Number.	Amount.	Total Number.	Total Amount.
Whole life.....	170,384	\$400,631,181 00		
Endowment.....	32,608	69,537,963 00		
All other.....	10,579	24,062,957 00		
Additions by dividends.....	-	7,948,399 00	213,571	\$502,179,900

NEW POLICIES ISSUED.

Whole life.....	22,985	\$58,523,351 00		
Endowment.....	2,371	4,784,266 00		
All other.....	1,410	4,704,194 00		
Additions by dividends.....	-	720,594 00	26,766	\$68,732,405

OLD POLICIES REVIVED.

Whole life.....	68	\$175,000 00		
Endowment.....	5	9,000 00		
All other.....	4	10,000 00		
Additions by dividends.....	-	561 00	77	\$194,561

OLD POLICIES INCREASED.

Whole life.....	23	\$65,123 00		
Endowment.....	-	28,105 00		
All other.....	1	2,000 00		
Additions by dividends.....	-	3,572 00	24	\$98,800

Total.....			240,438	\$571,205,666
Policies terminated during the year.....			11,847	27,547,469
Policies in force Dec. 31, 1910.....			228,591	\$543,658,197
Annuities in force Dec. 31, 1910.....			827	259,462 16

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	4,002	\$6,062,138
Policies issued during the year.....	316	601,974
Total.....	4,318	\$6,664,112
Deduct policies ceased to be in force.....	193	262,448
Policies in force in Maine, December 31, 1910.....	4,125	\$6,401,664
Losses and claims unpaid December 31, of the previous year...	6	\$3,912
Losses and claims incurred during the year.....	75	94,492
Total.....	81	\$98,404
Losses and claims settled during the year.....	75	94,749
Losses and claims unpaid December 31, 1910.....	6	\$3,655
Premiums received.....		219,875 02

## 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.....	\$559,671 42	
Surrender values applied to pay first year's premiums .....	725 08	
Total first year's premiums on original policies ....	\$560,396 50	
Dividends applied to purchase paid-up additions and annuities.....	26,762 35	
Consideration for original annuities involving life contingencies .....	742,989 86	
Consideration for supplementary contracts involving life contingencies .....	16,058 46	
Total new premiums .....	\$1,546,207 17	
Renewal premiums.....	4,913,924 21	
Dividends applied to pay renewal premiums.....	302,561 92	
Dividends applied to shorten endowment or premium paying period .....	10,585 89	
Surrender values applied to pay renewal premiums.....	344 00	
Renewal premiums for deferred annuities .....	2,086 19	
Total renewal premiums.....	\$5,229,502 21	
Total premium income .....	\$6,575,709 38	
Consideration for supplementary contracts <i>not</i> involving life contingencies .....	56,193 00	
Dividends left with the company to accumulate at interest .....	191 23	
Interest on mortgage loans .....	\$996,833 34	
Interest on bonds .....	719,432 53	
Interest on premium notes, policy loans or liens.....	443,289 86	
Interest on bank deposits .....	21,619 43	
Interest on other debts due the company.....	8,879 98	
Discount on claims paid in advance.....	66 24	
Rents—including company's own occupancy .....	31,752 40	2,221,873 78
Agents' balances previously charged off .....	18,962 84	
Profit on sale or maturity of ledger assets .....	618 40	
Total income.....	\$8,873,548 63	
Ledger assets Dec. 31. 1909 .....	45,827,524 71	
Total .....	\$54,701,073 34	

## DISBURSEMENTS.

Death claims and additions.....	\$1,615,298 30	
Matured endowments and additions .....	703,855 85	\$2,319,148 65
Annuities involving life contingencies.....	369,102 14	
Surrender values paid in cash or applied on loans or notes .....	1,082,387 16	
Surrender values applied to pay new and renewal premiums .....	1,069 08	
Dividends paid policy holders in cash or applied on loans or notes .....	431,153 00	
Dividends applied to pay renewal premiums .....	302,561 92	

Dividends applied to shorten endowment or premium paying period .....	\$10,585 89
Dividends applied to purchase paid-up additions and annuities .....	26,762 35
Dividends left with the company to accumulate at interest .....	191 23
Total paid policy holders, \$4,542,961.42.	
Expense of adjustment of claims including legal expense .....	1,179 67
Supplementary contracts <i>not</i> involving life contingencies .....	21,922 38
Commissions to agents .....	682,152 46
Commuted renewal commissions .....	3,672 36
Compensation of managers and agents, except commission for new business .....	3,473 00
Agency supervision, traveling and all other agency expenses .....	14,925 92
Branch office expense including salaries of managers and clerks .....	80,740 95
Medical examiner's fees and inspection of risks .....	48,582 17
Salaries and all other compensation of officers and home employes .....	157,683 08
Rents—including company's own occupancy .....	50,405 12
Advertising, printing, stationery, postage, telephone and express .....	57,992 69
Legal expenses .....	81 25
Furniture, fixtures and safes .....	6,487 95
Repairs and expenses on real estate .....	10,599 27
Taxes on real estate .....	4,960 24
State taxes on premiums .....	105,892 15
Insurance department licenses and fees .....	5,629 45
All other licenses, fees and taxes .....	68,727 56
Traveling expenses .....	733 98
Investment expense .....	32,059 13
Miscellaneous expenditures .....	12,375 84
Agents' balances charged off .....	10,569 49
Loss on sale or maturity of ledger assets .....	2,145 16
Decrease in book value of ledger assets .....	32,486 45
Total disbursements .....	<u>\$5,908,439 14</u>
Balance .....	<u>\$48,792,634 20</u>

LEDGER ASSETS.

Book value of real estate .....	\$359,300 00
Mortgage loans on real estate .....	22,006,615 03
Loans on company's policies assigned as collateral .....	6,108,821 67
Premium notes on policies in force .....	1,804,672 83
Book value of bonds—excluding interest .....	17,753,650 60
Cash in office and deposited in banks, not on interest .....	17,990 63
Deposited in trust companies and banks on interest .....	740,099 66
Agents' balances .....	1,483 78
Total ledger assets .....	<u>\$48,792,634 20</u>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages .....	\$519,629 58	
Interest accrued on bonds .....	268,251 78	
Interest due and accrued on premium notes, loans or liens ..	257,117 45	
Interest accrued on other assets .....	1,711 00	
Rents due and accrued on company's property or lease .....	1,587 82	\$1,048,297 63

	<i>New Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported .....	\$10,063 41	\$369,660 28	
Gross deferred premiums .....	51,928 60	450,935 37	
Total .....	<u>\$61,997 01</u>	<u>\$820,595 65</u>	
Deduct loading .....	15,522 63	175,397 53	
Net uncollected and deferred premiums .....	\$46,474 38	\$645,198 12	691,672 50
Gross assets .....			<u>\$50,532,604 33</u>

## DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances.....	\$1,843 32	
Premium notes and loans on policies and net premiums in excess of the net value of their policies.....	158 98	
Book value of bonds over market value.....	92,085 00	\$94,087 25
Total admitted assets.....		\$50,438,517 08

## 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.....	\$38,525,603 00	
Same for reversionary additions.....	123,652 00	
Same for annuities.....	4,169,719 00	
Net reserve.....		\$42,818,974 00
Present value of supplementary contracts, <i>not</i> involving life contingencies.....		182,713 00
Surrender values claimable on policies cancelled.....		3,957 60
Death losses in process of adjustment.....	\$12,392 00	
Death losses reported, no proofs received.....	36,983 13	
Matured endowments due and unpaid.....	3,672 00	
Death losses and other policy claims resisted.....	10,000 00	
Annuity claims, involving life contingencies, due and unpaid.....	11,549 60	
Total policy claims.....		74,546 73
Dividends left with company to accumulate at interest.....		259 34
Premiums paid in advance, including surrender values so applied.....		10,368 84
Unearned interest and rent paid in advance.....		727 41
Commissions to agents, due or accrued.....		177 18
Cost of collection on uncollected and deferred premiums in excess of loading.....		11,923 35
Salaries, rents, commissions and other accounts, due or accrued.....		25,000 00
Medical examiner's and legal fees due or accrued.....		2,575 50
Federal, state, county and municipal taxes due or accrued.....		165,954 33
Dividends or other profits due policy holders.....		47,356 01
Dividends apportioned to annual dividend policies, payable during 1911..		437,281 36
Dividends apportioned to deferred dividend policies, payable during 1911.		444,404 91
Held for deferred dividends, payable after 1911.....		4,101,540 91
Extra life rate endowment reserve.....		184,698 32
Reserve for deferred dividends at maturity of insurance.....		11,705 88
Unassigned funds (surplus).....		1,964,352 46
Total.....		\$50,438,517 08

## PREMIUM NOTE ACCOUNT.

On hand December 31, 1909.....	\$1,737,466 75	
Received during the year on old policies.....	374,342 27	\$2,111,809 02
Deductions during the year as follows:		
Used in payment of losses and claims.....	\$35,811 64	
Used in purchase of surrendered policies.....	138,305 51	
Used in payment of dividends to policyholders.....	235 90	
Redeemed by maker in cash.....	132,283 14	
Total reduction of premium note account.....		307,136 19
Balance, note assets at end of the year.....		\$1,804,672 83



EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1909.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	45,816	\$93,199,497 00		
Endowment.....	26,168	43,673,345 00		
All other.....	9,813	22,143,394 00		
Additions by dividends.....	-	171,641 00	81,797	\$159,187,877

NEW POLICIES ISSUED.

Whole life.....	4,017	\$3,232,472 00		
Endowment.....	1,579	2,384,150 00		
All other.....	2,858	8,323,822 00		
Additions by dividends.....	-	49,028 00	8,454	\$18,989,472

OLD POLICIES REVIVED.

Whole life.....	75	\$133,500 00		
Endowment.....	39	42,328 00		
All other.....	50	122,257 00		
Additions by dividends.....	-	355 00	164	\$298,440

OLD POLICIES INCREASED.

Whole life.....	-	\$436 00		
All other.....	-	4,000 00	-	\$4,436 00

Total.....			90,415	\$178,480,225
Policies terminated during the year.....			5,241	11,218,999
Policies in force Dec. 31, 1910.....			85,174	\$167,261,226
Annuities in force Dec. 31, 1910.....			1,297	432,679 97

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	1,467	\$2,026,842 96
Policies issued during the year.....	147	206,816 74
Total.....	1,614	\$2,233,659 70
Deduct policies ceased to be in force.....	85	114,187 92
Policies in force in Maine December 31, 1910.....	1,529	\$2,119,471 78
Losses and claims unpaid December 31, of the previous year..	2	\$123 00
Losses and claims incurred during the year.....	14	14,970 00
Total.....	16	\$15,093 00
Losses and claims settled during the year.....	15	15,018 00
Losses and claims unpaid Dec. 31, 1910.....	1	\$75 00
Premiums received.....		75,898 87

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.....	\$832,296 90	
Dividends applied to purchase paid-up additions.....	167,215 65	
Consideration for supplementary contracts involving life contingencies.....	5,779 04	
Total new premiums.....	\$1,005,291 59	
Renewal premiums.....	5,388,069 97	
Dividends applied to pay renewal premiums.....	936,974 34	
Total renewal premiums.....	\$6,325,044 31	
Total premium income.....		\$7,330,335 90
Consideration for supplementary contracts <i>not</i> involving life contingencies.....		76,192 00
Dividends left with the company to accumulate at interest.....		1,448 60
Interest on mortgage loans.....	\$509,255 52	
Interest on collateral loans.....	27,804 71	
Interest on bonds and dividends on stocks.....	1,048,147 15	
Interest on premium notes, policy loans or liens.....	331,361 29	
Interest on bank deposits.....	15,270 76	
Discount on claims paid in advance.....	183 56	
Rents—including company's own occupancy.....	211,740 47	2,143,703 46
Income from all other sources.....		174 00
Profit on sale or maturity of ledger assets.....		86,232 40
Increase in book value of ledger assets.....		1 16
Total income.....		\$9,638,087 52
Ledger assets Dec. 31, 1909.....		49,399,992 78
Total.....		\$59,038,080 30

DISBURSEMENTS.

Death claims and additions.....	\$2,288,267 00	
Matured endowments and additions.....	581,687 00	\$2,869,954 00
Premium notes and liens voided by lapse.....		13,567 73
Surrender values paid in cash or applied on loans or notes.....		748,691 83
Dividends paid policy holders in cash or applied on loans or notes.....		149,898 10
Dividends applied to pay renewal premiums.....		936,974 34
Dividends applied to purchase paid-up additions.....		167,215 65
Dividends left with the company to accumulate at interest.....		1,448 60
Total paid policy holders.....	\$4,887,745.25.	
Expense of adjustment of claims including legal expense.....		317 71
Supplementary contracts <i>not</i> involving life contingencies.....		11,341 00
Supplementary contracts involving life contingencies.....		9,500 00
Dividends and interest held on deposit surrendered during the year.....		388 20

Commissions to agents.....	\$722,845 10
Committed renewal commissions.....	774 95
Compensation of managers and agents, except commission for new business	1,280 00
Agency supervision, traveling and all other agency expenses.....	9,718 53
Branch office expense including salaries of managers and clerks.....	126,122 67
Medical examiner's fees and inspection of risks.....	72,855 21
Salaries and all other compensation of officers and home office employes.	215,606 51
Rents—including company's own occupancy.....	43,596 55
Advertising, printing, stationery, postage, telephone and express.....	59,318 18
Legal expenses.....	44 75
Furniture, fixtures and safes.....	10,898 79
Repairs and expenses on real estate.....	77,266 37
Taxes on real estate.....	48,580 34
State taxes on premiums.....	83,243 47
Insurance department licenses and fees.....	13,767 98
All other licenses, fees and taxes.....	49,689 49
Legislative expense.....	700 12
Association of life insurance presidents.....	1,389 78
Office supplies.....	7,518 96
Mortgage expense.....	3,060 00
Miscellaneous expenditures.....	8,564 43
Decrease in book value of ledger assets.....	36,206 68
<b>Total disbursements.....</b>	<b>\$6,501,841 02</b>
<b>Balance.....</b>	<b>\$52,536,239 28</b>

LEDGER ASSETS.

Book value of real estate.....	\$2,541,066 00
Mortgage loans on real estate.....	11,541,100 00
Loans secured by collateral.....	693,390 00
Loans on company's policies assigned as collateral.....	6,542,024 68
Premium notes on policies in force.....	704,958 96
Book value of bonds and stocks—excluding interest.....	30,095,407 00
Cash in office.....	970 90
Deposited in trust companies and banks on interest.....	587,411 74
<b>Total ledger assets.....</b>	<b>\$52,536,239 28</b>

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$102,363 11	
Interest accrued on bonds.....	423,088 81	
Interest accrued on collateral loans.....	7,734 18	
Interest due and accrued on premium notes, loans or liens....	118,328 92	
Interest accrued on other assets.....	615 73	
Rents due and accrued on company's property or lease.....	16,003 99	\$668,134 74
Market value of bonds and stocks over book value.....		820,203 00

	<i>New Business. Renewals.</i>		
Gross premiums due and unreported.....	-	\$283,870 55	
Gross deferred premiums.....	\$117,630 82	115,468 21	
<b>Total.....</b>	<b>\$117,630 82</b>	<b>\$399,338 76</b>	
Deduct loading.....	27,055 09	91,847 91	
<b>Net uncollected and deferred premiums.....</b>	<b>\$90,575 73</b>	<b>\$307,490 85</b>	<b>394,066 58</b>
<b>Total admitted assets.....</b>			<b>\$54,422,643 60</b>

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.....		\$46,500,818 57	
Same for reversionary additions.....		963,755 63	
Same for annuities.....		46,222 76	
Net reserve.....			\$47,510,796 96
Present value of supplementary contracts, <i>not</i> involving life contingencies			281,664 60
Death losses due and unpaid.....		\$8,086 00	
Death losses in process of adjustment.....		120,514 48	
Death losses reported, no proofs received.....		134,134 00	
Matured endowments due and unpaid.....		63,366 59	
Total policy claims.....			326,051 07
Dividends left with the company to accumulate at interest.....			1,717 83
Premiums paid in advance, including surrender values so applied.....			55,740 37
Unearned interest and rent paid in advance.....			4,032 37
Commissions due agents on premium notes, when paid.....			28,480 08
Commissions to agents, due or accrued.....			5,614 43
Salaries, rents, commissions and other accounts, due or accrued.....			7,983 27
Medical examiner's fees due or accrued.....			355 00
State, county and municipal taxes due or accrued.....			134,303 35
Dividends or other profits due policy holders.....			224,418 51
Dividends apportioned to annual dividend policies, payable during 1911..			1,233,000 00
Dividends apportioned to deferred dividend policies, payable during 1911			65,862 65
Held for deferred dividends, payable after 1911.....			228,629 30
Unassigned funds (surplus).....			4,314,193 81
Total.....			\$54,422,643 60

PREMIUM NOTE ACCOUNT.

On hand December 31, 1909.....	\$710,395 74	
Received during the year on old policies.....	1,128,286 44	
Restored by revival of policies.....	2,497 63	\$1,841,179 81
Deductions during the year as follows:		
Used in payment of losses and claims.....	\$10,948 22	
Used in purchase of surrendered policies.....	9,676 57	
Voided by lapse.....	18,608 66	
Used in payment of dividends to policyholders.....	338 90	
Redeemed by maker in cash.....	1,096,648 50	
Total reduction of premium note account.....		1,136,220 85
Balance, note assets at end of the year.....		\$704,958 96

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1909.

	Number.	Amount.	Total Number.	Total Amount.
Whole life.....	50,085	\$116,089,941 00		
Endowment.....	28,177	63,169,824 00		
All other.....	4,961	16,812,952 00		
Additions by dividends.....	-	1,470,055 00	83,223	\$197,492,772

NEW POLICIES ISSUED.

Whole life.....	7,410	\$19,017,907 00		
Endowment.....	1,133	2,041,943 00		
All other.....	1,310	5,586,700 00		
Additions by dividends.....	-	824,346 00	9 853	\$26,970,896

NEW ENGLAND MUTUAL LIFE INSURANCE COMPANY. 509

OLD POLICIES REVIVED.

Whole life.....	82	\$196,638 00		
Endowment.....	15	30,124 00		
All other.....	17	37,250 00		
Additions by dividends.....	-	6 00	114	\$264,018

OLD POLICIES INCREASED.

Whole life.....	-	\$198,144 00		
Endowment.....	-	44,599 00		
All other.....	-	8,204 00	-	\$250,947
Total.....			93,190	\$224,978,633
Policies terminated during the year.....			4,158	11,248,457
Policies in force Dec. 31, 1910.....			89,032	\$213,730,176

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	2,340	\$3,857,343
Policies issued during the year.....	305	531,814
Total.....	2,645	\$4,389,157
Deduct policies ceased to be in force.....	113	214,991
Balance.....	2,532	\$4,174,166
Decrease by transfers.....	19	24,002
Policies in force in Maine, December 31, 1910.....	2,513	\$4,150,164
Losses and claims unpaid December 31, of the previous year..	13	\$4,526
Losses and claims incurred during the year.....	36	61,337
Total.....	49	\$65,863
Losses and claims settled during the year.....	36	59,112
Losses and claims unpaid Dec. 31, 1910.....	13	\$6,751
Premiums received.....		132,459 22

## 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.....	\$6,516,105 78	
Dividends applied to purchase paid-up additions and annuities .....	706,568 69	
Consideration for original annuities involving life contingencies .....	496,109 05	
Consideration for supplementary contracts involving life contingencies.....	271,155 70	
<b>Total new premiums .....</b>	<b>\$7,989,939 22</b>	
Renewal premiums.....	70,395,669 03	
Dividends applied to pay renewal premiums .....	1,899,486 68	
Surrender values applied to pay renewal premiums.....	29,775 99	
Renewal premiums for deferred annuities .....	38,540 46	
<b>Total renewal premiums.....</b>	<b>\$72,363,472 16</b>	
<b>Total premium income.....</b>	<b>\$80,353,411 38</b>	
Consideration for supplementary contracts <i>not</i> involving life contingencies .....		160,060 51
Dividends left with the company to accumulate at interest.....		44,896 64
Interest on mortgage loans .....	\$3,481,947 10	
Interest on bonds .....	16,891,258 92	
Interest on premium notes, policy loans or liens .....	5,218,630 98	
Interest on bank deposits .....	276,961 35	
Interest on other debts due the company.....	1,996 29	
Discount on claims paid in advance.....	8,339 33	
Rents—including company's own occupancy .....	918,173 83	26,797,297 80
Advanced commissions repaid.....		73,428 62
Policy fees .....		37,012 43
Doubtful debts recovered.....		1,025 94
Exchange .....		19,164 26
Profit on sale or maturity of ledger assets .....		59,761 13
Increase in book value of ledger assets.....		440,482 93
<b>Total income.....</b>	<b>\$107,986,541 64</b>	
Ledger assets Dec. 31, 1909.....		589,604,609 41
<b>Total .....</b>	<b>\$697,591,151 05</b>	

## DISBURSEMENTS.

Death claims and additions.....	\$23,726,134 53	
Matured endowments and additions .....	6,468,830 57	\$30,194,965 10
Annuities involving life contingencies.....		1,659,508 48
Surrender values paid in cash or applied on loans or notes.....		13,054,871 09
Surrender values applied to pay new and renewal premiums .....		29,775 99
Dividends paid policy holders in cash or applied on loans or notes.....		5,974,370 47
Dividends applied to pay renewal premiums.....		1,899,486 68

Dividends applied to purchase paid-up additions and annuities .....	\$706,568 69
Dividends left with the company to accumulate at interest .....	44,896 64
Total paid policy holders, \$53,564,443.14.	
Expense of adjustment of claims including legal expense .....	38,935 97
Supplementary contracts <i>not</i> involving life contingencies.....	175,078 07
Dividends and interest held on deposit surrendered during the year .....	3,179 13
Commissions to agents.....	4,245,740 72
Commuted renewal commissions.....	3,102 00
Compensation of managers and agents, except commission for new business .....	20,335 65
Agency supervision, traveling and all other agency expenses.....	955,553 89
Branch office expense including salaries of managers and clerks .....	1,001,791 71
Medical examiners' fees and inspection of risks.....	321,474 27
Salaries and all other compensation of officers and home office employes .....	1,581,028 88
Rents—including company's own occupancy.....	526,744 12
Advertising, printing, stationery, postage, telephone and express.....	460,157 92
Legal expenses.....	14,687 99
Furniture, fixtures and safes .....	59,452 97
Repairs and expenses on real estate.....	217,297 90
Taxes on real estate .....	146,491 54
State taxes on premiums.....	803,394 06
Insurance department licenses and fees.....	14,117 26
All other licenses, fees and taxes.....	256,451 47
Nylic contracts.....	509,099 84
Doubtful debts charged off .....	9,619 18
Restaurant.....	43,393 85
Custody of securities.....	21,506 39
Expense of trustees election .....	27,934 07
Traveling expense.....	15,255 95
Commission on real estate sales .....	775 00
Miscellaneous interest payments .....	3,085 21
Bank charges .....	18,835 44
Legislative and departmental expenses.....	4,340 21
Miscellaneous expenditures .....	38,965 80
Loss on sale or maturity of ledger assets .....	81,002 12
Decrease in book value of ledger assets .....	1,205,005 28
Total disbursements .....	\$66,388,876 50
Balance.....	\$631,202,274 55

## LEDGER ASSETS.

Book value of real estate .....	\$11,554,801 09
Mortgage loans on real estate .....	92,523,123 00
Loans secured by collateral .....	200,000 00
Loans on company's policies assigned as collateral.....	99,737,917 78
Premium notes on policies in force .....	4,578,992 59
Book value of bonds—excluding interest .....	413,530,908 58
Cash in office and deposited in banks, not on interest.....	1,343,925 07
Deposited in trust companies and banks on interest.....	7,560,704 77
Branch office balances.....	17,447 02
Cash in branch offices .....	150,953 28
Cash in transit .....	3,701 37
Total ledger assets .....	\$631,202,274 55

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages .....	\$814,963 74
Interest due and accrued on bonds.....	6,185,012 43
Interest accrued on collateral loans.....	244 44
Interest accrued on premium notes, loans or liens .....	237,318 68
Interest due and accrued on other assets .....	26,266 43
Rents due and accrued on company's property or lease .....	9,737 35
	\$7,273,543 02

	<i>New Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported .....	\$80,914 22	\$4,428,395 67	
Gross deferred premiums .....	370,404 00	4,877,081 00	
Total .....	\$451,318 22	\$9,305,426 67	
Deduct loading .....	112,829 55	2,326,356 67	
Net uncollected and deferred premiums .....	\$338,488 67	\$6,979,070 00	\$7,317,558 67
Gross assets .....			\$645,793,376 24

## DEDUCT ASSETS NOT ADMITTED.

Book value of bonds over market value .....	\$7,849,604 37	
Branch office debit balances .....	67,204 73	\$7,916,809 10
Total admitted assets .....		\$637,876,567 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 3½ per cent. ....			\$509,318,317 00
Same for reversionary additions .....		3,103,761 00	
Same for annuities .....		15,936,807 00	
Total .....		\$528,358,885 00	
Deduct net value of risks re-insured .....		136,756 00	
Net reserve .....		\$528,222,129 00	
Present value of supplementary contracts, <i>not</i> involving life contingencies		2,460,909 25	
Surrender values claimable on policies cancelled .....		292,735 33	
Death losses in process of adjustment .....	\$981,038 38		
Death losses reported, no proofs received .....	1,865,704 03		
Matured endowments due and unpaid .....	345,585 03		
Death losses and other policy claims resisted .....	278,395 89		
Annuity claims, involving life contingencies due and unpaid	136,960 23		
Total policy claims .....		\$3,607,683 56	
Due and unpaid on supplementary contracts <i>not</i> involving life contingencies .....		840 07	
Dividends left with the company to accumulate at interest .....		61,160 65	
Premiums paid in advance, including surrender values so applied .....		732,075 74	
Unearned interest and rent paid in advance .....		2,355,148 75	
Commissions due agents on premium notes, when paid .....		46,792 50	
Commissions to agents, due or accrued .....		10,611 89	
Salaries, rents, commissions and other accounts, due or accrued .....		71,198 81	
Medical examiners' and legal fees due or accrued .....		28,653 78	
State, county and municipal taxes due or accrued .....		906,465 93	
Dividends or other profits due policy holders .....		798,696 34	
Dividends apportioned to annual dividend policies, payable during 1911 ..		3,390,239 00	
Dividends apportioned to deferred dividend policies, payable during 1911 ..		5,720,377 37	
Held for deferred dividends, payable after 1911 .....		77,545,164 00	
War risk fund .....		501,395 00	
Mortality fluctuation fund .....		500,000 00	
Annual dividend equalization fund .....		387,532 00	
Due agents under Nyllic contracts .....		1,641 87	
Reserve for Nyllic contracts .....		1,293,782 00	
Reserve for unreported death claims .....		500,000 00	
Reserve for unclaimed receipts .....		5,000 00	
Fluctuation and general contingency fund .....		8,438,334 30	
Total .....		\$637,876,567 14	

\* Special tables for tropical risks.



PREMIUM NOTE ACCOUNT.

On hand December 31, 1909 .....	\$4,690,906 49	
Received during the year on old policies .....	735,489 95	
Restored by revival of policies .....	28,440 65	\$5,454,887 09
<b>Deductions during the year as follows:</b>		
Used in payment of losses and claims .....	\$57,345 04	
Used in purchase of surrendered policies .....	193,508 91	
Used in payment of dividends to policyholders .....	245 48	
Redeemed by maker in cash .....	624,745 07	
Total reduction of premium note account .....		875,844 50
Balance, note assets at end of the year .....		\$4,578,992 59

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1909.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life .....	626,956	\$1,296,195,011 00		
Endowment .....	324,933	591,604,255 00		
All other .....	29,701	111,080,217 00		
Additions by dividends .....	-	3,929,744 00	981,590	\$2,002,809,227

NEW POLICIES ISSUED.

Whole life .....	48,181	\$121,985,500 00		
Endowment .....	20,228	33,517,700 00		
All other .....	343	1,658,800 00		
Additions by dividends .....	-	1,168,748 00	68,752	\$158,330,748

OLD POLICIES REVIVED.

Whole life .....	1,218	\$2,883,000 00		
Endowment .....	627	1,210,200 00		
All other .....	38	89,300 00		
Additions by dividends .....	-	26,049 00	1,883	\$4,208,549

OLD POLICIES INCREASED.

Whole life .....	-	\$1,353,558 00		
Endowment .....	-	1,354,875 00		
All other .....	-	5,722,367 00		
Additions by dividends .....	-	16,774 00	-	\$8,447,574

Total .....			1,052,225	\$2,178,796,098
Policies terminated during the year .....			58,176	133,933,067
*Policies in force Dec. 31, 1910 .....			996,049	\$2,039,863,031
Annuities in force Dec. 31, 1910 .....			9,368	2,017,726

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year .....	5,682	\$7,964,947 00
Policies issued during the year .....	472	748,364 00
Total .....	6,154	\$8,703,311 00
Deduct policies ceased to be in force .....	307	587,987 00
Policies in force in Maine, December 31, 1910 .....	5,847	\$8,115,324 00
Losses and claims incurred during the year .....	89	\$149,959 61
Losses and claims settled during the year .....	86	143,698 61
Losses and claims unpaid Dec. 31, 1910 .....	3	\$6,261 00
Premiums received .....		303,501 99

\* Policies reinsured, 126, \$2,618,890.

## 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.....	\$3,764,460 78	
Surrender values applied to pay first year's premiums.....	6,345 84	
Total first year's premiums on original policies....	\$3,770,806 62	
Dividends applied to purchase paid-up additions and annuities.....	1,295,227 14	
Consideration for original annuities involving life contingencies.....	114,996 79	
Consideration for supplementary contracts involving life contingencies.....	16,424 88	
Total new premiums.....	\$5,197,454 93	
Renewal premiums.....	28,257,708 62	
Dividends applied to pay renewal premiums.....	5,420,176 96	
Surrender values applied to pay renewal premiums.....	15 73	
Renewal premiums for deferred annuities.....	1,722 29	
Total renewal premiums.....	\$33,679,623 60	
Total premium income.....	\$38,877,078 53	
Consideration for supplementary contracts <i>not</i> involving life contingencies	448,697 14	
Dividends left with the company to accumulate at interest.....	3,613 91	
Interest on mortgage loans.....	\$6,921,373 32	
Interest on bonds.....	3,177,877 75	
Interest on premium notes, policy loans or lens.....	1,916,853 20	
Interest on bank deposits.....	67,274 87	
Interest on other debts due the company.....	277,994 24	
Discount on claims paid in advance.....	15,930 13	
Rents—including company's own occupancy.....	207,294 30	12,584,597 81
Received from unknown sources.....	85 00	
Agents' balances previously charged off.....	300 00	
Profit on sale or maturity of ledger assets.....	32,028 49	
Increase in book value of ledger assets.....	33,491 35	
Total income.....	\$51,979,892 23	
Ledger assets Dec. 31, 1909.....	257,501,469 73	
Total.....	\$309,481,361 96	

### DISBURSEMENTS.

Death claims and additions.....	\$9,881,753 96	
Matured endowments and additions.....	2,626,643 33	\$12,508,397 29
Annuities involving life contingencies.....	83,524 40	
Surrender values paid in cash or applied on loans or notes.....	8,423,186 31	
Surrender values applied to pay new and renewal premiums.....	6,361 57	
Dividends paid policy holders in cash or applied on loans or notes.....	5,129,411 81	

NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY. 515

Dividends applied to pay renewal premiums.....	\$5,420,176 96
Dividends applied to purchase paid-up additions and annuities.....	1,295,227 14
Dividends left with the company to accumulate at interest.....	3,613 91
Total paid policy holders, \$32,869,899.39.	
Expense of adjustment of claims including legal expense.....	3,787 93
Supplementary contracts <i>not</i> involving life contingencies.....	272,270 64
Dividends and interest held on deposit surrendered during the year.....	208 46
Commissions to agents.....	3,994,792 08
Compensation of managers and agents, except commission for new business	3,333 30
Agency supervision, traveling and all other agency expenses.....	2,247 37
Medical examiner's fees and inspection of risks.....	214,689 59
Salaries and all other compensation of officers and home office employes..	836,278 33
Rents—including company's own occupancy.....	64,364 84
Advertising, printing, stationery, postage, telephone and express.....	230,581 30
Legal expenses.....	4,136 55
Furniture, fixtures and safes.....	4,495 11
Repairs and expenses on real estate.....	93,916 99
Taxes on real estate.....	39,739 60
State taxes on premiums.....	393,766 42
Insurance department licenses and fees.....	26,275 12
All other licenses, fees and taxes.....	514,630 05
Loan expenses.....	185,973 87
Special mortality investigation.....	5,857 77
Legislative expenses.....	543 66
Traveling expenses.....	2,687 29
Adjustment of agent's contract.....	6,700 00
Interest.....	6,263 92
Premium on fidelity bonds.....	146 00
Loss on policy loans.....	239 87
Loss on sale or maturity of ledger assets.....	95,233 96
Decrease in book value of ledger assets.....	110,333 75
Total disbursements.....	<u>\$39,983,393 16</u>
Balance.....	\$269,497,968 80

LEDGER ASSETS.

Book value of real estate.....	\$2,217,776 68
Mortgage loans on real estate.....	150,739,680 45
Loans on company's policies assigned as collateral.....	40,005,496 19
Premium notes on policies in force.....	559,634 26
Book value of bonds—excluding interest.....	74,135,161 01
Cash in office.....	92,120 90
Deposited in trust companies and banks on interest.....	1,732,039 51
Agents' balances.....	16,069 80
Total ledger assets.....	<u>\$269,497,968 80</u>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$2,091,862 38
Interest due and accrued on bonds.....	1,065,806 18
Interest due and accrued on premium notes, loans or liens..	1,169,501 14
Rents due and accrued on company's property or lease....	10,841 09
	<u>\$4,338,010 79</u>

	<i>New Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported.....	\$23,109 00	\$1,657,042 00	
Gross deferred premiums.....	278,214 00	1,791,778 66	
Total.....	<u>\$301,323 00</u>	<u>\$3,448,820 66</u>	
Deduct loading.....	64,784 45	741,496 44	
Net uncollected and deferred premiums.....	\$236,538 55	\$2,707,324 22	2,943,862 77
Gross assets.....			<u>\$276,779,842 36</u>

# 516 NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY.

## DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances.....	\$16,059 80	
Book value of bonds over market value.....	2,950,746 01	\$2,966,805 81
Total admitted assets.....		\$278,813,036 55

## 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.....	\$230,139,534 00	
Same for reversionary additions.....	8,723,728 00	
Same for annuities.....	1,026,092 00	
Net reserve.....		\$239,889,354 00
Present value of supplementary contracts, <i>not</i> involving life contingencies		2,227,191 90
Surrender values claimable on policies cancelled.....		7,222 38
Death losses due and unpaid.....	\$75,737 18	
Death losses in process of adjustment.....	174,830 94	
Death losses reported, no proofs received.....	363,772 47	
Matured endowments due and unpaid.....	22,591 96	
Death losses and other policy claims resisted.....	161,160 14	
Annuity claims, involving life contingencies, due and unpaid.....	1,178 59	
Total policy claims.....		799,271 28
Due and unpaid on supplementary contracts <i>not</i> involving life contingencies.....		391 50
Dividends left with the company to accumulate at interest.....		6,478 32
Premiums paid in advance, including surrender values so applied.....		30,270 44
Unearned interest and rent paid in advance.....		1,023 06
Commissions to agents, due or accrued.....		79,746 21
Salaries, rents, commissions and other accounts, due or accrued.....		20,617 31
Medical examiner's fees due or accrued.....		53,821 00
State, county and municipal taxes due or accrued.....		287,295 88
Dividends or other profits due policy holders.....		892,332 19
Dividends apportioned to annual dividend policies, payable during 1911.....		7,942,566 23
Dividends apportioned to deferred dividend policies, payable during 1911.....		4,807,433 77
Held for deferred dividends, payable after 1911.....		10,678,143 00
Unassigned funds (surplus).....		6,069,878 08
Total.....		\$278,813,036 55

## PREMIUM NOTE ACCOUNT.

On hand December 31, 1909.....	\$566,716 77	
Received during the year on old policies.....	389,214 12	
Restored by revival of policies.....	453 86	\$956,384 75
Deductions during the year as follows:		
Used in payment of losses and claims.....	\$17,027 79	
Used in purchase of surrendered policies.....	53,277 02	
Used in payment of dividends to policy holders.....	127,937 09	
Redeemed by maker in cash.....	198,508 59	
Total reduction of premium note account.....		396,750 49
Balance, note assets at end of the year.....		\$559,634 26

NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY. 517

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1909.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	265,206	\$657,845,188 00		
Endowment.....	97,273	208,951,305 00		
All other.....	41,135	131,925,886 00		
Additions by dividends.....	-	14,176,716 00	408,614	\$1,012,899,095

NEW POLICIES ISSUED.

Whole life.....	29,451	\$80,773,583 00		
Endowment.....	5,473	12,137,750 00		
All other.....	6,207	25,875,700 00		
Additions by dividends.....	-	3,043,089 00	41,131	\$121,830,122

OLD POLICIES REVIVED.

Whole life.....	330	\$671,545 00		
Endowment.....	62	101,556 00		
All other.....	131	488,000 00		
Additions by dividends.....	-	513 00	523	\$1,261,614

OLD POLICIES INCREASED.

Whole life.....	52	-		
Endowment.....	16	-		
All other.....	71	-	139	-
Total.....			445,407	\$1,135,990,831
Policies terminated during the year.....			19,926	55,851,123
Policies in force Dec. 31, 1910.....			425,481	\$1,080,139,708
Annuities in force Dec. 31, 1910.....			167	52,489

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	4,908	\$7,671,311
Policies issued during the year.....	361	582,100
Total.....	5,169	\$8,253,411
Deduct policies ceased to be in force.....	277	427,294
Policies in force in Maine, December 31, 1910.....	4,892	\$7,826,117
Losses and claims unpaid December 31, of the previous year...	5	\$9,300
Losses and claims incurred during the year.....	74	157,602
Total.....	79	\$160,902
Losses and claims settled during the year.....	70	136,641
Losses and claims unpaid Dec. 31, 1910.....	9	\$24,261
Premiums received.....		294,588 86

## PENN MUTUAL LIFE INSURANCE COMPANY,

PHILADELPHIA, PENN.

INCORPORATED IN 1847. COMMENCED BUSINESS IN 1847.

GEORGE K. JOHNSON, *President.*JOHN HUMPHREYS, *Secretary.*

## INCOME.

First year's premiums on original policies.....	\$2,328,163 65	
Surrender values applied to pay first year's premiums.....	16,400 77	
Total first year's premiums on original policies...	<u>\$2,344,564 42</u>	
Dividends applied to purchase paid-up additions and annuities.....	158,382 32	
Surrender values applied to purchase paid-up insurance and annuities.....	240,608 54	
Consideration for original annuities involving life contingencies.....	413,427 99	
Consideration for supplementary contracts involving life contingencies.....	5,368 94	
Total new premiums.....	<u>\$3,162,352 21</u>	
Renewal premiums.....	13,866,164 32	
Dividends applied to pay renewal premiums.....	1,481,881 79	
Surrender values applied to pay renewal premiums.....	7,964 92	
Renewal premiums for deferred annuities.....	11,532 66	
Total renewal premiums.....	<u>\$15,367,543 69</u>	
Total premium income.....		\$18,529,895 90
Consideration for supplementary contracts <i>not</i> involving life contingencies.....		335,436 29
Dividends left with the company to accumulate at interest.....		8,039 14
Interest on mortgage loans.....	\$2,391,394 22	
Interest on collateral loans.....	125,597 20	
Interest on bonds and dividends on stocks.....	1,834,932 22	
Interest on premium notes, policy loans or liens.....	915,422 64	
Interest on bank deposits.....	33,449 27	
Interest on other debts due the company.....	12,743 13	
Discount on claims paid in advance.....	2,000 55	
Rents—including company's own occupancy.....	154,266 33	5,469,805 56
Profit on collateral stock loan.....		16,000 00
Bonuses on mortgage.....		5,750 00
Profit on sale or maturity of ledger assets.....		66,330 61
Total income.....		<u>\$24,431,257 50</u>
Ledger assets Dec. 31, 1909.....		105,653,311 90
Total.....		<u>\$130,084,569 40</u>

## DISBURSEMENTS.

Death claims and additions.....	\$5,469,365 94	
Matured endowments and additions.....	1,749,416 88	\$7,218,782 82
Annuities involving life contingencies.....		323,902 09
Premium notes and liens voided by lapse.....		101,306 20
Surrender values paid in cash or applied on loans or notes.....		1,963,213 76
Surrender values applied to pay new and renewal premiums.....		24,365 69
Surrender values applied to purchase paid-up insurance and annuities...		240,608 54

PENN MUTUAL LIFE INSURANCE COMPANY.

519

Dividends paid policy holders in cash or applied on loans or notes.....	\$431,681 80
Dividends applied to pay renewal premiums.....	1,481,881 79
Dividends applied to purchase paid-up additions and annuities.....	158,382 32
Dividends left with the company to accumulate at interest.....	8,039 14
Total paid policy holders....\$11,952,162.65.	
Expense of adjustment of claims including legal expense.....	2,539 55
Supplementary contracts <i>not</i> involving life contingencies.....	213,275 86
Commissions to agents.....	2,006,984 83
Commuted renewal commissions.....	10,197 40
Compensation of managers and agents, except commission for new business	866 64
Agency supervision, traveling and all other agency expenses.....	18,049 20
Branch office expense including salaries of managers and clerks.....	113,993 92
Medical examiner's fees and inspection of risks.....	133,828 77
Salaries and all other compensation of officers and home office employes.	401,917 11
Rents—including company's own occupancy.....	131,713 01
Advertising, printing, stationery, postage, telephone and express.....	123,323 25
Legal expenses.....	16,476 24
Furniture, fixtures and safes.....	12,943 69
Repairs and expenses on real estate.....	47,283 62
Taxes on real estate.....	26,478 25
State taxes on premiums.....	258,326 93
Insurance department licenses and fees.....	22,557 45
All other licenses, fees and taxes.....	260,706 78
Investment expense.....	17,693 86
Special mortality investigation.....	12,666 00
Trustees fees.....	7,200 00
Election expense.....	1,175 57
Damages on account of Cincinnati, Ohio, property.....	3,323 66
Miscellaneous expenditures.....	41,864 97
Agents' balances charged off.....	819 37
Loss on sale or maturity of ledger assets.....	32,075 50
Decrease in book value of ledger assets.....	305,302 81
Total disbursements.....	\$16,178,651 89
Balance.....	\$113,905,917 51

LEDGER ASSETS.

Book value of real estate.....	\$1,929,455 32
Mortgage loans on real estate.....	47,061,800 33
Loans secured by collateral.....	2,014,700 00
Loans on company's policies assigned as collateral.....	15,711,980 00
Premium notes on policies in force.....	2,743,897 34
Book value of bonds and stocks excluding interest.....	41,426,158 37
Cash in office.....	4,931 91
Deposited in trust companies and banks on interest.....	2,602,462 90
Advanced to agents.....	282,844 02
Agents' balances.....	22,850 54
Temporary notes taken for premiums.....	104,836 78
Total ledger assets.....	\$113,905,917 51

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$749,066 72
Interest accrued on bonds.....	600,288 77
Interest accrued on collateral loans.....	24,681 51
Interest due on premium notes, loans or liens.....	13,192 56
Interest due and accrued on other assets.....	4,218 57
Rents due and accrued on company's property or lease.....	5,790 40
	\$1,397,233 53

	<i>New. Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported .....	-	\$1,302,797 00	
Gross deferred premiums.....	\$97,086 62	1,119,154 53	
Total.....	\$97,086 62	\$2,421,951 53	
Deduct loading.....	21,844 49	544,989 10	
Net uncollected and deferred premiums.....	\$75,242.13	\$1,877,012.43	\$1,952,254 56
Deferred annuities.....			8,613 96
Secured profits in real estate, under contracts of sale.....			2,950 00
Gross assets.....			\$117,266,969 56

## DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances.....		\$23,267 07	
Cash advanced to agents.....		282,844 02	
Temporary notes taken for premiums.....		104,836 78	
Premium notes and loans on policies and net premiums in excess of the net value of their policies.....		16,990 16	
Book value of bonds and stocks over market value.....		36,010 04	\$463,948 07
Total admitted assets.....			\$116,803,021 49

## 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 and 3½ per cent.....	\$89,418,493 00	
Same for reversionary additions.....	1,242,569 00	
Same for annuities.....	3,538,931 00	
Total.....	\$94,199,993 00	
Deduct net value of risks re-insured.....	158,090 00	
Net reserve.....		\$94,041,903 00
Present value of supplementary contracts <i>not</i> involving life contingencies		2,104,358 00
Death losses in process of adjustment.....	\$414,870 81	
Death losses and other policy claims resisted.....	2,000 00	
Total policy claims.....		416,870 81
Dividends left with the company to accumulate at interest.....		76,709 11
Premiums paid in advance, including surrender values so applied.....		61,339 03
Unearned interest and rent paid in advance.....		439,469 78
Commissions due agents on premium notes, when paid.....		43,824 02
Salaries, rents, commissions and other accounts, due or accrued.....		3,357 17
Medical examiner's fees due or accrued.....		14,000 00
State, county and municipal taxes due or accrued.....		605,632 16
Dividends or other profits due policy holders.....		292,214 14
Dividends apportioned to annual dividend policies, payable during 1911..		2,875,000 00
Dividends apportioned to deferred dividend policies, payable during 1911		408,932 30
Held for deferred dividends, payable after 1911.....		7,750,157 89
Trust deposits.....		7,100 00
Special 3 and 3½ per cent reserve.....		2,993,543 00
Matured endowments left with company at interest.....		28,146 95
Matured credits awaiting proof.....		29,083 00
Unassigned funds (surplus).....		4,611,381 13
Total.....		\$116,803,021 49

## PREMIUM NOTE ACCOUNT.

On hand December 31, 1909.....	\$2,393,217 93
Received during the year on new policies.....	27,308 74
Received during the year on old policies.....	761,769 03
Restored by revival of policies.....	8,292 01
	\$3,190,587 76



Deductions during the year as follows:

Used in payment of losses and claims.....	\$88,673 31	
Used in purchase of surrendered policies.....	76,345 34	
Voided by lapse.....	109,597 21	
Used in payment of dividends to policyholders.....	99,316 65	
Redeemed by maker in cash.....	72,757 91	
<b>Total reduction of premium note account.....</b>		<b>\$446,690 42</b>
<b>Balance, note assets at end of the year.....</b>		<b>\$2,743,897 34</b>

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1909.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	108,320	\$261,879,181 00		
Endowment.....	39,326	81,679,827 00		
All other.....	36,169	126,460,703 00		
Additions by dividends.....	-	1,763,402 00	184,315	\$471,783,113

NEW POLICIES ISSUED.

Whole life.....	12,979	\$41,230,969 00		
Endowment.....	2,465	5,936,063 00		
All other.....	3,703	17,753,107 00	19,147	\$64,920,139

OLD POLICIES REVIVED.

Whole life.....	344	\$1,100,384 00		
Endowment.....	106	283,810 00		
All other.....	245	969,641 00		
Additions by dividends.....	-	1,918 00	695	\$2,355,753

OLD POLICIES INCREASED.

Whole life.....	-	\$107,464 00		
Endowment.....	-	41,103 00		
All other.....	-	61,897 00		
Additions by dividends.....	-	261,228 00	-	\$471,492

<b>Total.....</b>			<b>204,157</b>	<b>\$589,530,497</b>
<b>Policies terminated during the year.....</b>			<b>12,692</b>	<b>30,967 435</b>
<b>* Policies in force Dec. 31, 1910.....</b>			<b>191,465</b>	<b>\$499,563,062</b>
<b>Annuities in force Dec. 31, 1910.....</b>			<b>1,538</b>	<b>531,162 26</b>

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	3,259	\$4,650,583
Policies issued during the year.....	423	686,389
<b>Total.....</b>	<b>3,682</b>	<b>\$5,336,972</b>
Deduct policies ceased to be in force.....	201	307,130
<b>Policies in force in Maine, December 31, 1910.....</b>	<b>3,481</b>	<b>\$5,029,842</b>
Losses and claims unpaid December 31, of the previous year..	5	\$3,927
Losses and claims incurred during the year.....	21	27,807
<b>Total.....</b>	<b>26</b>	<b>\$31,734</b>
Losses and claims settled during the year.....	21	28,115
<b>Losses and claims unpaid Dec. 31, 1910.....</b>	<b>5</b>	<b>\$3,619</b>
<b>Premiums received.....</b>		<b>190,408 29</b>

\* Policies reinsured, 470, \$3,906,500.

## PHENIX MUTUAL LIFE INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

JOHN M. HOLCOMBE, *President.*SILAS H. CORNWELL, *Secretary.*

## INCOME.

First year's premiums on original policies.....	\$528,420 18	
Surrender values applied to pay first year's premiums.....	8,802 04	
Total first year's premiums on original policies.....	\$537,222 22	
Dividends applied to purchase paid-up additions and annuities.....	137,514 00	
Surrender values applied to purchase paid-up insurance and annuities.....	92,100 07	
Consideration for original annuities involving life contingencies.....	6,990 00	
Consideration for supplementary contracts involving life contingencies.....	74,985 00	
Total new premiums.....	\$848,811 29	
Renewal premiums.....	3,508,249 95	
Dividends applied to pay renewal premiums.....	390,753 16	
Dividends applied to shorten endowment or premium paying period.....	1,363 00	
Surrender values applied to pay renewal premiums.....	15,020 93	
Total renewal premiums.....	\$3,915,387 04	
Total premium income.....		\$4,764,198 33
Consideration for supplementary contracts <i>not</i> involving life contingencies.....		13,574 20
Dividends left with the company to accumulate at interest.....		67,446 74
Interest on mortgage loans.....	\$889,534 75	
Interest on bonds and dividends on stocks.....	314,095 11	
Interest on premium notes, policy loans or liens.....	184,955 73	
Interest on bank deposits.....	13,435 59	
Interest on other debts due the company.....	480 16	
Discount on claims paid in advance.....	336 57	
Rents—including company's own occupancy.....	39,704 49	1,442,542 40
Guarantee of mortgage loans.....		219 42
Agents' balances previously charged off.....		3,046 27
Profit on sale or maturity of ledger assets.....		5,392 66
Increase in book value of ledger assets.....		2,881 00
Total income.....		\$6,299,251 02
Ledger assets Dec. 31, 1909.....		27,227,724 00
Total.....		\$33,526,975 02

## DISBURSEMENTS.

Death claims and additions.....	\$1,471,321 49	
Matured endowments and additions.....	281,472 87	\$1,752,794 36
Annuities involving life contingencies.....		17,572 15
Premium notes and liens voided by lapse.....		92 92

Surrender values paid in cash or applied on loans or notes .....	\$512,892 28
Surrender values applied to pay new and renewal premiums .....	23,822 97
Surrender values applied to purchase paid-up insurance and annuities ...	92,100 07
Dividends paid policy holders in cash or applied on loans or notes.....	16,217 34
Dividends applied to pay renewal premiums.....	390,753 16
Dividends applied to shorten endowment or premium paying period.....	1,363 00
Dividends applied to purchase paid-up additions and annuities .....	187,514 00
Dividends left with the company to accumulate at interest.....	46,721 58
Total paid policy holders, \$2,991,843.83.	
Expense of adjustment of claims including legal expense.....	955 24
Supplementary contracts <i>not</i> involving life contingencies .....	3,668 57
Dividends and interest held on deposit surrendered during the year .....	13,047 28
Commissions to agents.....	471,774 17
Commuted renewal commissions.....	5,347 00
Agency supervision, traveling and all other agency expenses.....	19,326 62
Branch office expense including salaries of managers and clerks.....	134,913 67
Medical examiner's fees and inspection of risks .....	45,350 17
Salaries and all other compensation of officers and home office employes..	160,655 24
Rents—including company's own occupancy.....	12,858 33
Advertising, printing, stationery, postage, telephone and express.....	47,774 74
Legal expenses.....	3,375 00
Furniture, fixtures and safes .....	11,144 90
Repairs and expenses on real estate.....	23,010 53
Taxes on real estate.....	4,015 44
State taxes on premiums .....	54,990 50
Insurance department licenses and fees .....	6,085 69
All other licenses, fees and taxes.....	75,825 67
Traveling expenses .....	3,382 53
Mortgage loan expense.....	3,143 99
Commissions on loans .....	14,750 21
Dividends held by company.....	20,725 16
Investment expense .....	3,400 00
Miscellaneous expenditures.....	9,702 59
Agents' balances charged off.....	8,436 36
Loss on sale or maturity of ledger assets .....	14,727 75
Decrease in book value of ledger assets .....	43,346 59
Total disbursements .....	<u>\$1,207,577 77</u>
Balance .....	\$29,319,397 25

LEDGER ASSETS.

Book value of real estate .....	\$730,852 00
Mortgage loans on real estate .....	17,624,998 28
Loans on company's policies assigned as collateral.....	3,660,098 22
Premium notes on policies in force.....	105,812 42
Book value of bonds and stocks—excluding interest.....	6,580,290 75
Cash in office.....	480 41
Deposited in trust companies and banks on interest.....	609,092 50
Agents' balances.....	7,772 67
Total ledger assets.....	<u>\$29,319,397 25</u>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages .....	\$360,828 51
Interest due and accrued on bonds.....	52,434 47
Interest accrued on premium notes, loans or liens.....	13,956 83
Interest due on other assets.....	35 29
	<u>\$427,255 10</u>
Market value of bonds and stocks over book value .....	20,884 85

	<i>New Business. Renewals.</i>		
Gross premiums due and unreported.....	\$7,539 95	\$202,341 77	
Gross deferred premiums .....	28,145 72	225,178 03	
Total.....	<u>\$35,685 67</u>	<u>\$427,519 80</u>	
Deduct loading.....	8,608 90	96,524 77	
Net uncollected and deferred premiums .....	<u>\$27,076 77</u>	<u>\$330,995 03</u>	\$358,071 80
Gross assets.....			<u>\$30,125,609 00</u>

## DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances.....		\$7,772 67	
Premium notes and loans on policies and net premiums in excess of the net value of their policies.....		590 93	\$3,363 60
Total admitted assets .....			<u>\$30,117,245 40</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.....	\$26,725,967 00		
Same for reversionary additions.....	854,246 00		
Same for annuities.....	248,685 00		
Total.....	<u>\$27,828,898 00</u>		
Deduct net value of risks re-insured.....	125,114 00		
Net reserve.....			\$27,703,784 00
Present value of supplementary contracts, <i>not</i> involving life contingencies.....			34,689 00
Surrender values claimable on policies cancelled .....			14,397 90
Death losses due and unpaid .....	\$18,919 06		
Death losses in process of adjustment .....	43,501 85		
Total policy claims.....			62,420 91
Dividends left with the company to accumulate at interest.....			124,242 45
Premiums paid in advance, including surrender values so applied.....			24,620 37
Unearned interest and rent paid in advance.....			95,798 73
Commissions to agents, due or accrued.....			7,901 13
Salaries, rents, commissions and other accounts, due or accrued .....			4,288 34
Medical examiner's fees due or accrued .....			3,965 00
State, county and municipal taxes due or accrued .....			51,007 45
Dividends or other profits due policy holders.....			41,205 78
Dividends apportioned to annual dividend policies, payable during 1911..			670,624 72
Dividends apportioned to deferred dividend policies, payable during 1911.			34,849 74
Held for deferred dividends, payable after 1911.....			87,262 43
Contingent deferred term dividends .....			17,403 20
Reserve for special paid-up option .....			5,000 00
Unassigned funds (surplus) .....			<u>1,133,784 15</u>
Total.....			<u>\$30,117,245 40</u>

## PREMIUM NOTE ACCOUNT.

On hand December 31, 1909 .....	\$116,619 63		
Received during the year on old policies.....	2,776 00		\$119,395 63

Deductions during the year as follows:

Used in payment of losses and claims .....	\$8,453 09	
Used in purchase of surrendered policies.....	1,612 18	
Voided by lapse .....	92 92	
Used in payment of dividends to policyholders.....	17 94	
Redeemed by maker in cash.....	3,407 08	
<b>Total reduction of premium note account.....</b>		<b>\$13,583 21</b>
<b>Balance, note assets at end of the year.....</b>		<b>\$105,812 42</b>

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1909.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	15,614	\$28,319,153 00		
Endowment.....	40,322	69,661,724 00		
All other.....	7,495	19,260,092 00		
Additions by dividends.....	-	1,262,619 00	63,431	\$118,503,588 00

NEW POLICIES ISSUED.

Whole life.....	83	\$313,282 00		
Endowment.....	6,333	11,775,743 00		
All other.....	1,266	4,009,293 00		
Additions by dividends.....	-	169,417 00	7,682	\$16,267,735 00

OLD POLICIES REVIVED.

Whole life.....	2	\$3,000 00		
Endowment.....	50	85,000 00		
All other.....	8	24,000 00		
Additions by dividends.....	-	817 00	60	\$112,817 00

OLD POLICIES INCREASED.

Whole life.....	-	\$3,622 00		
Endowment.....	-	51,994 00		
All other.....	-	2,140 00	-	\$57,756 00
<b>Total.....</b>			71,173	\$134,941,896 00
Policies terminated during the year.....			3,831	8,591,280 00
* Policies in force Dec. 31, 1910.....			67,342	\$126,350,616 00
Annuities in force Dec. 31, 1910.....			91	18,244 88

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year .....	1,011	\$1,131,543 00
Policies issued during the year .....	41	70,674 00
<b>Total .....</b>	1,052	<b>\$1,202,217 00</b>
Deduct policies ceased to be in force .....	43	64,081 00
<b>Policies in force in Maine, December 31, 1910.....</b>	1,009	<b>\$1,138,136 00</b>
Losses and claims incurred during the year.....	24	\$30,376 65
Losses and claims settled during the year.....	24	30,376 65
Premiums received.....	-	44,466 92

\* Policies reinsured, 197, \$2,339,124.

## 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.....	\$959,119 37	
Dividends applied to purchase paid-up additions and annuities.....	233,427 16	
Surrender values applied to purchase paid-up insurance and annuities.....	140,746 00	
Consideration for original annuities involving life contingencies.....	116,443 02	
Total new premiums.....	\$1,449,735 55	
Renewal premiums.....	6,890,155 88	
Dividends applied to pay renewal premiums.....	865,815 97	
Renewal premiums for deferred annuities.....	208 35	
Total renewal premiums.....	\$7,256,180 20	
Total premium income.....		\$8,705,915 75
Consideration for supplementary contracts <i>not</i> involving life contingencies accumulated at interest.....		28,014 95
Interest on mortgage loans.....	\$899,343 69	4 10
Interest on collateral loans.....	132,919 71	
Interest on bonds and dividends on stocks.....	1,758,312 73	
Interest on premium notes, policy loans or liens.....	431,271 57	
Interest on bank deposits.....	3,220 73	
Interest on other debts due the company.....	525 10	
Discount on claims paid in advance.....	10 00	
Rents.....	111,867 88	3,337,471 41
Profit on sale or maturity of ledger assets.....		103,438 49
Total income.....		\$12,174,844 70
Ledger assets Dec. 31, 1909.....		65,790,936 25
Total.....		\$77,965,780 95

## DISBURSEMENTS.

Death claims and additions.....	\$1,788,218 89	
Matured endowments and additions.....	2,658,616 13	\$4,446,835 02
Annuities involving life contingencies.....		94,837 89
Surrender values paid in cash or applied on loans or notes.....		885,687 72
Surrender values applied to purchase paid-up insurance and annuities.....		140,746 00
Dividends paid policy holders in cash or applied on loans or notes.....		212,916 40

Dividends applied to pay renewal premiums.....	\$865,815 97
Dividends applied to purchase paid-up additions and annuities .....	233,427 16
Dividends left with the company to accumulate at interest .....	4 10
Total paid policy holders, \$6,880,270 26.	
Expense of adjustment of claims including legal expense.....	579 80
Supplementary contracts <i>not</i> involving life contingencies.....	46,065 94
Commissions to agents .....	759,665 34
Compensation of managers and agents, except commissions for new business .....	5,675 01
Agency supervision, traveling and all other agency expenses.....	23,029 78
Branch office expense including salaries of managers and clerks .....	40,839 66
Medical examiners' fees and inspection of risks .....	46,088 72
Salaries and all other compensation of officers and home office employes .	396,796 89
Rents.....	29,305 42
Advertising, printing, stationery, postage, telephone and express .....	98,176 73
Legal expenses .....	46,119 31
Furniture, fixtures and safes .....	44,905 47
Repairs and expenses on real estate.....	40,520 15
Taxes on real estate.....	30,841 89
State taxes on premiums .....	106,284 05
Insurance department licenses and fees.....	8,761 08
All other licenses, fees and taxes.....	26,416 70
Restaurant .....	17,707 76
Miscellaneous expenditures .....	23,774 88
Loss on sale or maturity of ledger assets .....	14,246 68
Decrease in book value of ledger assets .....	616,317 88
Total disbursements .....	<u>\$9,302,299 40</u>
Balance .....	\$68,668,481 55

LEDGER ASSETS.

Book value of real estate .....	\$1,447,344 47
Mortgage loans on real estate .....	20,047,417 99
Loans secured by collateral .....	1,099,090 97
Loans on company's policies assigned as collateral.....	7,865,454 00
Premium notes on policies in force.....	2,123 87
Book value of bonds and stocks excluding interest.....	38,044,085 88
Deposited in trust companies and banks on interest.....	158,014 37
Total ledger assets.....	<u>\$68,668,481 55</u>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages .....	\$280,529 35	
Interest accrued on bonds .....	496,731 35	
Interest accrued on collateral loans .....	16,336 77	
Interest due and accrued on premium notes, loans or lens. .	116,393 67	
Rents due and accrued on company's property or lease .....	6,347 57	\$916,338 71
Market value of bonds and stocks over book value .....	2,546,480 12	

	<i>New</i>	<i>Renewals.</i>	
	<i>Business.</i>		
Gross premiums due and unreported .....	\$15,026 01	\$352,358 72	
Gross deferred premiums.....	74,435 90	892,753 09	
Total .....	<u>\$89,461 91</u>	<u>\$1,245,111 81</u>	
Deduct loading .....	16,774 12	233,458 46	
Net uncollected and deferred premiums .....	\$72,687 79	\$1,011,653 35	1,084,341 14
Total admitted assets .....			<u>\$73,210,641 52</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.		\$59,168,427 00
Same for reversionary additions		1,898,581 00
Same for annuities		972,311 00
Net reserve		\$62,034,319 00
Present value of supplementary contracts, <i>not</i> involving life contingencies		585,674 00
Surrender values claimable on policies cancelled		42,005 00
Death losses due and unpaid	\$32,770 37	
Death losses reported, no proofs received	185,213 00	
Matured endowments due and unpaid	24,680 00	
Death losses and other policy claims resisted	10,000 00	
Annuity claims, involving life contingencies, due and unpaid	618 11	
Total policy claims		253,276 48
Dividends left with the company to accumulate at interest		4 14
Premiums paid in advance, including surrender values so applied		350,313 93
Unearned interest and rent paid in advance		120 33
Commissions to agents, due or accrued		5,139 81
Salaries, rents, commissions and other accounts, due or accrued		3,611 19
Medical examiner's and legal fees due or accrued		4,275 00
State, county and municipal taxes due or accrued		119,018 75
Dividends or other profits due policy holders		146,301 09
Dividends apportioned to annual dividend policies, payable during 1911		745,000 00
Cash capital		1,000,000 00
Unassigned funds (surplus)		7,971,582 80
Total		\$73,210,641 52

## PREMIUM NOTE ACCOUNT.

On hand December 31, 1909	\$2,322 95	
Received during the year on old policies	283 20	\$2,606 15
Deductions during the year as follows:		
Used in payment of dividends to policy holders	\$400 08	
Redeemed by maker in cash	82 20	
Total reduction of premium note account		482 28
Balance, note assets at end of the year		\$2,123 87

## EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DEC. 31, 1909.

	Number.	Amount.	Total Number.	Total Amount.
Whole life	9,029	\$29,418,088 00		
Endowment	62,024	147,003,288 00		
All other	9,439	35,560,929 00		
Additions by dividends	-	2,526,950 00	80,492	\$214,509,255

## NEW POLICIES ISSUED.

Whole life	1,117	\$3,702,833 00		
Endowment	6,816	15,073,771 00		
All other	2,709	13,810,050 00		
Additions by dividends	-	362,111 00	10,642	\$32,448,765



OLD POLICIES REVIVED.

Whole life .....	85	\$130,031 00		
Endowment .....	181	420,144 00		
All other .....	79	288,033 00		
Additions by dividends.....	-	1,252 00	295	\$839,460

OLD POLICIES INCREASED.

Whole life .....	5	\$73,763 00		
Endowment .....	22	250,863 00		
All other .....	4	7,500 00	31	332,126
Total .....			91,460	\$248,129,606
Policies terminated during the year .....			4,971	15,379,980
Policies in force Dec. 31, 1910 .....			86,489	232,749,676
Annuities in force Dec. 31, 1910 .....			348	100,003 58

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31st of the previous year.....	1,206	\$2,056,456
Policies issued during the year.....	178	354,603
Total .....	1,384	\$2,411,059
Deduct policies ceased to be in force .....	77	146,772
Policies in force in Maine, December 31, 1910 .....	1,307	\$2,264,287
Losses and claims incurred during the year.....	13	\$28,167
Losses and claims settled during the year.....	12	27,788
Losses and claims unpaid Dec. 31, 1910 .....	1	\$379
Premiums received.....		77,106 55

## 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.....	\$3,950,178 67	
Surrender values applied to pay first year's premiums.....	1,774 60	
Total first year's premiums on original policies...	\$3,951,953 27	
Dividends applied to purchase paid-up additions and annuities.....	81,742 88	
Surrender values applied to purchase paid-up insurance and annuities.....	346,146 10	
Consideration for original annuities involving life contingencies.....	210,485 69	
Consideration for supplementary contracts involving life contingencies.....	11,914 92	
Total new premiums (ordinary).....	\$4,602,192 86	
Renewal premiums.....	19,458,081 25	
Dividends applied to pay renewal premiums.....	351,748 28	
Surrender values applied to pay renewal premiums.....	5,797 14	
Renewal premiums for deferred annuities.....	1,957 25	
Total renewal premiums (ordinary).....	\$19,817,583 92	
Total premium income (ordinary).....	\$24,419,776 78	
Industrial premiums, (cash).....	\$39,664,565 29	
Surrender values applied to purchase paid-up insurance and annuities.....	765,188 80	
Dividends applied to pay renewal premiums.....	165,712 31	
Total premium income, (industrial).....	40,595,416 40	
Total premium income.....	\$65,015,193 18	
Consideration for supplementary contracts <i>not</i> involving life contingencies	163,481 52	
Interest on mortgage loans.....	\$1,959,627 84	
Interest on collateral loans.....	230,463 89	
Interest on bonds and dividends on stocks.....	5,001,593 90	
Interest on premium notes, policy loans or liens.....	729,606 01	
Interest on bank deposits.....	242,189 34	
Interest on other debts due the company.....	109,735 31	
Rents—including company's own occupancy.....	779,231 59	9,052,477 88
Conscience fund.....		47 00
Profit on sale or maturity of ledger assets.....		28,435 43
Total income.....	\$74,257,635 01	
Ledger assets Dec. 31, 1909.....	192,791,926 11	
Total.....	\$267,049,561 12	

## DISBURSEMENTS.

Death claims and additions.....	\$17,492,273 78	
Matured endowments and additions.....	481,981 69	\$17,974,255 47
Annuitties involving life contingencies.....		98,610 71
Surrender values paid in cash or applied on loans or notes.....		2,094,614 81
Surrender values applied to pay new and renewal premiums.....		7,571 74
Surrender values applied to purchase paid-up insurance and annuitties...		1,111,284 90
Dividends paid policy holders in cash or applied on loans or notes.....		2,416,135 95
Dividends applied to pay renewal premiums.....		517,460 59
Dividends applied to purchase paid-up additions and annuitties.....		81,742 88
Total paid policy holders....	\$24,301,676.55.	
Expense of adjustment of claims including legal expense.....		24,827 07
Supplementary contracts <i>not</i> involving life contingencies.....		43,663 62
Dividends to stockholders.....		200,000 00
Commissions to agents.....		10,432,881 92
Agency supervision, traveling and all other agency expenses.....		379,493 07
Branch office expense including salaries of managers and clerks.....		3,728,411 60
Medical examiner's fees and inspection of risks.....		927,241 35
Salaries and all other compensation of officers and home office employes.		2,438,501 06
Rents—including company's own occupancy.....		868,967 60
Advertising, printing, stationery, postage, telephone and express.....		766,493 92
Legal expenses.....		42,004 87
Furniture, fixtures and safes.....		56,852 21
Repairs and expenses on real estate.....		253,730 16
Taxes on real estate.....		223,964 66
State taxes on premiums.....		869,230 94
Insurance department licenses and fees.....		35,248 48
All other licenses, fees and taxes.....		458,202 63
Investment expense.....		21,085 66
Audit by public accountants.....		9,000 00
Law library and premium on surety bonds.....		3,253 30
Expense of examination by insurance department.....		23,943 34
Compensation and expenses of medical referees.....		2,196 75
Sick, disabled and inactive agents and clerks.....		40,145 90
Miscellaneous expenditures.....		194,478 44
Loss on sale or maturity of ledger assets.....		112,910 01
Decrease in book value of ledger assets.....		39,975 20
Total disbursements.....		\$46,498,380 36
Balance.....		\$220,551,180 76

## LEDGER ASSETS.

Book value of real estate.....	\$16,315,917 93
Mortgage loans on real estate.....	49,356,100 71
Loans secured by collateral.....	4,266,000 00
Loans on company's policies assigned as collateral.....	12,879,895 60
Premium notes on policies in force.....	1,930,551 63
Book value of bonds and stocks—excluding interest.....	126,915,774 25
Cash in office and deposited in banks not on interest.....	869,249 89
Deposited in trust companies and banks on interest.....	8,015,485 49
Agents' balances.....	2,205 79
Total ledger assets.....	\$220,551,180 76

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$1,065,143 68
Interest accrued on bonds.....	1,640,272 83
Interest accrued on collateral loans.....	26,852 37
Interest due and accrued on premium notes, loans or liens.....	85,523 98
Interest due and accrued on other assets.....	2,067 05
Rents due and accrued on company's property or lease....	12,212 88
Due from other company's for losses or claims on policies reinsured.....	1,305 00
	\$2,832,072 79

	<i>New Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported.....	\$77,106 92	\$1,210,861 60	
Gross deferred premiums.....	516,372 93	3,447,433 14	
Total.....	<u>\$593,479 85</u>	<u>\$4,658,294 74</u>	
Deduct loading.....	88,920 38	885,942 36	
Net uncollected and deferred premiums (ordi- nary) .....	\$504,559 47	\$3,822,352 38	\$1,326,911 85
Net uncollected industrial premiums.....			202,959 75
Stationery and printed matter.....			10,000 00
Furniture, fixtures and safes.....			50,000 00
Law libraries.....			<u>6,949 11</u>
Gross assets.....			\$227,981,379 26

## DEDUCT ASSETS NOT ADMITTED.

Printed matter and stationery.....	\$10,000 00	
Furniture, fixtures and safes.....	50,000 00	
Agents' debit balances.....	2,205 79	
Book value of bonds and stocks over market value.....	1,196,833 25	
Law libraries.....	6,949 11	\$1,265,988 15
Total admitted assets.....		<u>\$226,715,391 11</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.....	\$173,420,961 00	
Same for reversionary additions.....	461,952 00	
Same for annuities.....	948,577 00	
Special reserve to equal Massachusetts standard.....	2,713,811 00	
Total.....	<u>\$177,545,301 00</u>	
Deduct net value of risks re-insured.....	635,204 00	
Net reserve.....		\$176,910,097 00
Present value of supplementary contracts, <i>not</i> involving life contingencies		533,673 99
Surrender values claimable on policies cancelled.....		485,678 00
Death losses in process of adjustment.....	\$785,720 66	
Death losses reported, no proofs received.....	374,192 92	
Matured endowments due and unpaid.....	35,446 35	
Death losses and other policy claims resisted.....	<u>74,334 20</u>	
Total policy claims.....		1,269,694 13
Due and unpaid on supplementary contracts <i>not</i> involving life con- tingencies .....		2,570 00
Premiums paid in advance, including surrender values so applied .....		692,394 11
Unearned interest and rent paid in advance.....		382,277 35
Commissions due agents on premium notes, when paid.....		707 87
Commissions to agents, due or accrued.....		20,223 24
Salaries, rents, commissions and other accounts, due or accrued.....		50,820 74
Medical examiner's and legal fees due or accrued.....		153,942 48
State, county and municipal taxes due or accrued.....		1,973,102 89
Dividends to stockholders.....		200,000 00
Dividends or other profits due policy holders.....		174,862 81
Dividends apportioned to annual dividend policies, payable during 1911.		61,262 19
Dividends apportioned to deferred dividend policies, payable during 1911		327,639 59
Held for deferred dividends, payable after 1911.....		23,441,441 15
Special reserve for industrial policies.....		1,000,000 00

Due for reinsurance.....	\$554 07
Cost of voluntary dividend making industrial policies paid-up at age 75..	843,242 00
Surrender values due and unpaid.....	435 43
Cash capital.....	2,000,000 00
Unassigned funds (surplus).....	16,640,772 07
<b>Total.....</b>	<b>\$226,715,391 11</b>

PREMIUM NOTE ACCOUNT.

On hand December 31, 1909.....	\$1,738,697 25
Received during the year on old policies.....	1,422,024 23
Restored by revival of policies.....	64,975 52
	<u>\$3,225,697 00</u>
Deductions during the year as follows:	
Used in payment of losses and claims.....	\$20,218 72
Used in purchase of surrendered policies.....	301,779 81
Used in payment of dividends to policyholders.....	3,391 97
Redeemed by maker in cash.....	969,754 87
	<u>1,295,145 37</u>
<b>Total reduction of premium note account.....</b>	<b>1,295,145 37</b>
<b>Balance, note assets at end of the year.....</b>	<b>\$1,930,551 63</b>

EXHIBIT OF ORDINARY POLICIES,  
POLICIES AND ADDITIONS IN FORCE DEC. 31, 1909.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	381,142	\$462,748,953 00		
Endowment.....	139,999	128,087,012 00		
All other.....	29,575	43,489,418 00		
Additions by dividends.....	-	727,402 00	550 716	\$635,052,785

NEW POLICIES ISSUED.

Whole life.....	83,010	\$97,145,060 00		
Endowment.....	26,726	23,089,056 00		
All other.....	4,378	11,036,980 00		
Additions by dividends.....	-	153,258 00	114,114	\$131,374,354

OLD POLICIES REVIVED.

Whole life.....	2,965	\$3,621,049 00		
Endowment.....	1,554	1,157,991 00		
All other.....	154	433,500 00		
Additions by dividends.....	-	1,330 00	4,673	\$5,213,870

OLD POLICIES INCREASED.

Whole life.....	-	\$221,578 00		
Endowment.....	-	351,561 00		
All other.....	-	69,593 00	-	\$642,732

<b>Total.....</b>			<b>669,508</b>	<b>\$772,283,741</b>
Policies terminated during the year.....			58,035	64,377,409
* Policies in force Dec. 31, 1910.....			611,468	\$707,906,332
Annuities in force Dec. 31, 1910.....			383	116,613 09

\* Policies reinsured 168, \$5,218,537.

## EXHIBIT OF INDUSTRIAL POLICIES.

## POLICIES AND ADDITIONS IN FORCE DEC. 31, 1909.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	7,774,056	\$998,725,554 00		
Endowment.....	441,564	48,838,134 00		
All other.....	79,807	2,241,685 00		
Additions by dividends.....	-	2,648 00	8,295,427	\$1,049,808,02

## NEW POLICIES ISSUED.

Whole life.....	1,623,846	\$234,118,075 00		
Endowment.....	252,648	31,899,243 00	1,876,494	\$265,517,318

## OLD POLICIES REVIVED.

Whole life.....	268,840	\$39,184,265 00		
Endowment.....	19,774	2,845,300 00	288,614	\$41,529,565

## OLD POLICIES INCREASED.

Whole life.....	-			\$17,761,889
Total.....			10,460,535	\$1,374,616,793
Policies terminated during the year.....			1,503,365	231,264,776
Policies in force Dec. 31, 1910.....			8,957,170	\$1,143,352,017
Health and weekly annuities in force Dec. 31, 1910.....			84	342

## ORDINARY BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	2,383	\$2,332,550 00
Policies issued during the year.....	1,313	1,433,803 00
Total.....	3,696	\$3,766,353 00
Deduct policies ceased to be in force.....	446	435,142 00
Policies in force in Maine, December 31, 1910.....	3,250	\$3,331,211 00
Losses and claims incurred during the year.....	15	\$12,964 43
Losses and claims settled during the year.....	14	11,964 43
Losses and claims unpaid Dec. 31, 1910.....	1	\$1,000 00
Premiums received.....		119,054 06

## INDUSTRIAL BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	20,336	\$2,832,759 00
Policies issued during the year.....	15,066	2,305,144 00
Total.....	35,402	\$5,137,903 00
Deduct policies ceased to be in force.....	9,853	1,511,719 00
Policies in force in Maine, December 31, 1910.....	25,549	\$3,626,184 00
Losses and claims unpaid December 31, of the previous year...	17	\$1,908 00
Losses and claims incurred during the year.....	266	27,000 73
Total.....	283	\$28,908 73
Losses and claims settled during the year.....	274	28,011 73
Losses and claims unpaid Dec. 31, 1910.....	9	\$897 00
Premiums received.....		121,713 81

\* RELIANCE LIFE INSURANCE COMPANY,  
PITTSBURGH, PENN.

INCORPORATED IN 1903. COMMENCED BUSINESS IN 1908.

JAMES H. REED, *President.*

H. G. SCOTT, *Secretary.*

Cash Capital, \$1,000,000.

INCOME.

First year's premiums on original policies .....	\$322,559 92	
Dividends applied to purchase paid-up additions and annuities .....	6,887 31	
Consideration for original annuities involving life contingencies .....	2,288 18	
Total new premiums.....	\$331,235 41	
Renewal premiums .....	490,866 08	
Dividends applied to pay renewal premiums.....	2,254 66	
Total renewal premiums.....	\$493,120 74	
Total premium income.....		\$824,856 15
Dividends left with the company to accumulate at interest .....		189 84
Interest on mortgage loans.....	\$48,068 00	
Interest on bonds.....	70,098 58	
Interest on premium notes, policy loans or liens.....	14,186 77	
Interest on bank deposits.....	4,051 80	
Interest on other debts due the company.....	2,651 22	189,006 87
Profit on sale or maturity of ledger assets.....		1 25
Total income .....		\$963,553 61
Ledger assets Dec. 31, 1909.....		2,816,789 74
Total.....		\$3,780,343 85

DISBURSEMENTS.

Death claims and additions .....	\$145,177 90
Annuities involving life contingencies .....	500 00
Premium notes and liens voided by lapse.....	45,186 64
Surrender values paid in cash or applied on loans or notes .....	41,280 99
Dividends paid policy holders in cash or applied on loans or notes.....	4,753 85
Dividends applied to pay renewal premiums .....	2,254 66
Dividends applied to purchase paid-up additions and annuities .....	6,887 31
Dividends left with the company to accumulate at interest.....	189 84
Total paid policy holders.....	\$245,730.29
Commissions to agents .....	207,023 19
Compensation of managers and agents, except commission for new business .....	18,649 46
Agency supervision, travelling and all other agency expenses.....	25,525 92
Branch office expense including salaries of managers and clerks.....	101,341 75
Medical examiners fees and inspection of risks.....	41,825 07

\* Admitted April 10, 1911.

Salaries and all other compensation of officers and home office employes..	\$54,013 81
Rents .....	17,062 50
Advertising, printing, stationery, postage, telephone and express.....	44,846 70
Legal expenses.....	5,319 22
Furniture, fixtures and safes.....	15,828 84
State taxes on premiums.....	13,246 80
Insurance department licenses and fees.....	7,029 78
All other licenses, fees and taxes .....	1,634 83
Miscellaneous expenditures.....	8,735 39
Agents' balances charged off.....	12,892 50
Loss on sale or maturity of ledger assets.....	689 75
Total disbursements.....	<u>\$821,406 70</u>
Balance.....	2,958,936 65

## LEDGER ASSETS.

Mortgage loans on real estate.....	\$894,800 00
Loans on company's policies assigned as collateral .....	145,470 13
Premium notes on policies in force .....	137,947 66
Book value of bonds—excluding interest.....	1,484,447 43
Cash in office and deposited in banks, not on interest.....	27,290 08
Deposited in trust companies and banks on interest.....	131,072 87
Bills receivable.....	17,496 79
Agents' balances.....	120,411 69
Total ledger assets.....	<u>\$2,958,936 65</u>

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$12,544 09
Interest accrued on bonds.....	14,595 92
Interest accrued on premium notes, loans or liens.....	4,521 58
Interest accrued on other assets.....	156 69
	<u>\$31,818 28</u>

	<i>New</i>	<i>Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported.....	\$5,568 45	\$61,416 01		
Gross deferred premiums .....	24,826 03	89,727 77		
Total .....	<u>\$29,894 48</u>	<u>\$101,143 78</u>		
Deduct loading.....	5,978 88	20,228 75		
Net uncollected and deferred premiums .....	<u>\$23,915 60</u>	<u>\$80,915 03</u>		104,830 63
Furniture and fixtures.....				<u>37,541 89</u>
Gross assets.....				<u>\$3,133,127 45</u>

## DEDUCT ASSETS NOT ADMITTED.

Furniture and fixtures.....	\$37,541 89
Agents' debit balances.....	124,997 15
Bills receivable .....	17,496 79
Book value of bonds over market value.....	24,478 40
Total admitted assets.....	<u>\$204,514 23</u>
Total admitted assets.....	<u>\$2,928,613 22</u>

## 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.....	\$1,466 460 00
Same for reversionary additions.....	7,780 00
Same for annuities.....	366 00
Total .....	<u>\$1,474,606 00</u>
Deduct net value of risks re-insured.....	7,393 00
Net reserve.....	<u>\$1,467,213 00</u>



Death losses in process of adjustment .....	\$1,000 00	
Death losses reported, no proofs received .....	2,000 00	
<b>Total policy claims .....</b>		<b>\$3,000 00</b>
Premiums paid in advance, including surrender values so applied.....		1,809 33
Commissions due agents on premium notes, when paid.....		3,448 69
Salaries, rents, commissions and other accounts, due or accrued .....		516 48
Accrued interest on policy loans.....		2,600 83
Cash capital.....	1,000,000 00	
Unassigned funds (surplus) .....	450,024 89	
<b>Total.....</b>		<b>\$2,928,613 22</b>

PREMIUM NOTE ACCOUNT.

On hand December 31, 1909 .....	\$131,816 30	
Received during the year on old policies.....	112,796 84	\$244,613 14
<b>Deductions during the year as follows:</b>		
Used in payment of losses and claims .....	\$562 85	
Used in purchase of surrendered policies .....	2,815 58	
Voided by lapse .....	45,186 54	
Redeemed by maker in cash .....	58,100 51	
<b>Total reduction of premium note account ..</b>		<b>106,665 48</b>
<b>Balance, note assets at end of the year.....</b>		<b>\$137,947 66</b>

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1909.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	6,317	\$11,116,907 00		
Endowment.....	2,335	3,925,157 00		
All other .....	619	2,468,916 00		
Additions by dividends .....	-	12,790 00	9,271	\$17,523,710

NEW POLICIES ISSUED.

Whole life.....	4,387	\$8,073,046 00		
Endowment.....	648	1,092,290 00		
All other.....	283	1,341,522 00	5,318	\$10,506,858

OLD POLICIES REVIVED.

Whole life.....	55	\$79,550 00		
Endowment.....	16	24,500 00		
All other.....	5	15,952 00	76	\$120,002

OLD POLICIES INCREASED.

Whole life.....	1	\$1,172 00		
All other.....	-	31,920 00		
Additions by dividends.....	-	2,960 00	1	\$36,052

<b>Total.....</b>			<b>14,666</b>	<b>\$28,186,622</b>
Policies terminated during the year.....			2,273	4,543,687
†Policies in force Dec. 31, 1910 .....			12,393	\$23,642,935
Annuities in force Dec. 31, 1910.....			7	600

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	6	\$6,000
Policies in force in Maine, December 31, 1910.....	6	6,000
Premiums received.....		225 87

† Policies reinsured, 115, \$910,267.

## SECURITY MUTUAL LIFE INSURANCE COMPANY,

BINGHAMTON, N. Y.

INCORPORATED IN 1886. COMMENCED BUSINESS IN 1887.

FREDRIC W. JENKINS, *President.*CHAS. A. LADUE, *Secretary.*

## INCOME.

First year's premiums on original policies .....	\$185,069 18	
Dividends applied to purchase paid-up additions and annuities .....	4,804 89	
Surrender values applied to purchase paid-up insurance and annuities .....	9,988 38	
Consideration for original annuities involving life contingencies .....	3,000 00	
Total new premiums .....	\$202,857 45	
Renewal premiums .....	1,328,731 15	
Dividends applied to pay renewal premiums .....	36,904 54	
Surrender values applied to pay renewal premiums .....	11,411 05	
Total renewal premiums .....	\$1,377,046 74	
Total premium income .....		\$1,579,904 19
Consideration for supplementary contracts <i>not</i> involving life contingencies .....		2,000 00
Dividends left with the company to accumulate at interest .....		2,238 28
Interest on mortgage loans .....	\$44,950 98	
Interest on bonds and dividends on stocks .....	75,865 82	
Interest on premium notes, policy loans or liens .....	75,858 11	
Interest on bank deposits .....	5,136 88	
Interest on other debts due the company .....	4,896 29	
Rents—including company's own occupancy .....	48,987 77	250,095 80
Agents' outstanding accounts .....		945 14
Total income .....		\$1,895,783 41
Ledger assets Dec. 31, 1909 .....		5,239,052 57
Total .....		\$7,074,835 98

## DISBURSEMENTS.

Death claims and additions .....	\$574,838 26	
Matured endowments and additions .....	250 00	\$575,088 26
Annuities involving life contingencies .....		487 89
Premium notes and liens voided by lapse .....		100,884 00
Surrender values paid in cash or applied on loans or notes .....		243,620 83
Surrender values applied to pay new and renewal premiums .....		11,411 05
Surrender values applied to purchase paid-up insurance and annuities .....		9,938 38
Dividends paid policy holders in cash or applied on loans or notes .....		12,255 40
Dividends applied to pay renewal premiums .....		36,904 54
Dividends applied to purchase paid-up additions and annuities .....		4,804 89
Dividends left with the company to accumulate at interest .....		2,238 28
Total paid policy holders, \$997,678. 52.		
Expense of adjustment of claims including legal expense .....		3,510 15
Supplementary contracts <i>not</i> involving life contingencies .....		4,789 90
Commissions to agents .....		212,410 39
Agency supervision, traveling and all other agency expenses .....		11,891 06

Branch office expense including salaries of managers and clerks .....	\$57,847 50
Medical examiner's fees and inspection of risks .....	23,660 83
Salaries and all other compensation of officers and home office employes..	98,407 68
Rents—including company's own occupancy.....	24,096 08
Advertising, printing, stationery, postage, telephone and express .....	18,598 89
Legal expenses.....	4,781 62
Furniture, fixtures and safes .....	1,090 86
Repairs and expenses on real estate.....	13,441 01
Taxes on real estate.....	7,884 25
State taxes on premiums. ....	23,016 11
Insurance department licenses and fees.....	3,868 09
All other licenses, fees and taxes.....	761 88
Traveling expense .....	4,062 23
Premium on bonds purchased .....	3,356 25
Consulting actuary fees.....	1,511 87
Legislative expense.....	163 55
Settlement Rennie suit.....	3,000 00
Agents' balances charged off .....	9,836 87
Loss on sale or maturity of ledger assets.....	151 20
<b>Total disbursements .....</b>	<b>\$1,581,205 29</b>
<b>Balance .....</b>	<b>\$5,543,630 69</b>

## LEDGER ASSETS.

Book value of real estate.....	\$783,106 55
Mortgage loans on real estate.....	971,966 93
Loans on companies policies assigned as collateral.....	1,501,214 40
Premium notes on policies in force.....	34,572 34
Book value of bonds and stocks—excluding interest.....	2,008,469 75
Cash in office and deposited in banks, not on interest .....	41,352 29
Deposited in trust companies and banks on interest .....	234,902 78
Bills receivable .....	517 00
Agents' balances.....	17,528 65
<b>Total ledger assets .....</b>	<b>\$5,543,630 69</b>

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages .....	\$14,996 21
Interest accrued on bonds.....	21,296 20
Interest accrued on premium notes, loans or liens.....	24,848 46
Interest accrued on other assets .....	1,738 58
Rents accrued on company's property or lease.....	617 00
	<b>\$63,496 45</b>

	<i>New</i>	<i>Business.</i>	<i>Renewals.</i>
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Gross premiums due and unreported .....	\$6,854 15	\$155,202 38	
Gross deferred premiums.....	10,140 05	102,828 84	
<b>Total.....</b>	<b>\$16,994 20</b>	<b>\$258,031 22</b>	
Deduct loading .....	3,398 84	51,606 24	
<b>Net uncollected and deferred premiums. ....</b>	<b>\$13,595 36</b>	<b>\$206,424 98</b>	<b>220,020 34</b>
<b>Gross assets .....</b>			<b>\$5,827,147 48</b>

## DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances .....	\$17,528 65
Bills receivable .....	517 00
Premium notes and loans on policies and net premiums in excess of the net value of their policies.....	18,266 76
Book value of ledger assets over market value .....	62,771 65
<b>Total admitted assets .....</b>	<b>\$5,728,063 42</b>

## 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 .....		\$4,984,187 43
Same for reversionary additions. ....	8,430 00	
Same for annuities .....	58,577 57	
Total .....	\$5,001,195 00	
Deduct net value of risks re-insured .....	2,671 00	
Net reserve .....		\$4,998,524 00
Present value of supplementary contracts, <i>not</i> involving life contingencies		22,689 00
Surrender values claimable on policies cancelled .....		48,192 83
Death losses in process of adjustment .....	\$13,250 00	
Death losses reported, no proofs received .....	27,150 85	
Matured endowments due and unpaid .....	1,035 40	
Death losses and other policy claims resisted .....	9,400 00	
Total policy claims .....		50,836 25
Dividends left with the company to accumulate at interest .....		2,876 02
Premiums paid in advance, including surrender values so applied .....		9,094 56
Unearned interest and rent paid in advance .....		13,747 54
Commissions to agents, due or accrued .....		14,047 80
Salaries, rents, commissions and other accounts, due or accrued .....		2,753 87
Medical examiner's fees due or accrued .....		2,642 00
State, county and municipal taxes due or accrued .....		25,000 00
Dividends or other profits due policy holders .....		14,125 06
Dividends apportioned to annual dividend policies, payable during 1911 ..		25,000 00
Dividends apportioned to deferred dividend policies, payable during 1911.		2,500 00
Held for deferred dividends, payable after 1911 .....		76,160 15
Agents' outstanding account .....		6,321 51
Rennie suit .....		2,000 00
Premiums due reinsuring companies .....		2,088 84
Unassigned funds (surplus) .....		409,513 99
Total .....		\$5,728,063 42

## PREMIUM NOTE ACCOUNT.

On hand December 31, 1909 .....	\$31,856 69	
Received during the year on old policies .....	4,584 05	
Restored by revival of policies .....	374 75	\$36,815 49
Deductions during the year as follows:		
Used in payment of losses and claims .....	\$103 00	
Used in purchase of surrendered policies .....	760 79	
Voided by lapse .....	1,084 53	
Redeemed by maker in cash .....	294 83	
Total reduction of premium note account .....		2,243 15
Balance, note assets at end of the year .....		\$34,572 34

## EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DEC. 31, 1909.

	Number.	Amount.	Total Number.	Total Amount.
Whole life .....	11,527	\$13,098,805 00		
Endowment .....	4,613	6,197,929 00		
All other .....	10,688	23,215,646 00		
Additions by dividends .....	-	8,635 00	26,828	\$47,521,015 00

SECURITY MUTUAL LIFE INSURANCE COMPANY. 541

NEW POLICIES ISSUED.

Whole life.....	2,059	\$3,823,219 00		
Endowment.....	553	818,000 00		
All other.....	468	1,649,400 00		
Additions by dividends.....	-	11,281 00	3,080	\$6,301,850 00

OLD POLICIES REVIVED.

Whole life.....	166	\$255,921 00		
Endowment.....	48	74,450 00		
All other.....	100	234,584 00	314	\$564,955 00

OLD POLICIES INCREASED.

Whole life.....	-	\$265 00		
Endowment.....	-	2,417 00		
All other.....	-	108,484 00	-	\$111,166 00

Total.....			30,222	\$54,498,986 00
Policies terminated during the year.....			2,703	5,269,570 00
* Policies in force Dec. 31, 1910.....			27,519	\$49,229,416 00
Annuities in force Dec. 31, 1910.....			3	683 21

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	237	\$298,186 00
Policies issued during the year.....	25	27,089 00
Total.....	262	\$325,275 00
Deduct policies ceased to be in force.....	18	16,850 00
Policies in force in Maine, December 31, 1910.....	244	\$308,425 00
Losses and claims incurred during the year.....	3	\$4,000 00
Losses and claims settled during the year.....	3	4,000 00
Premiums received.....	-	10,784 35

\* Policies reinsured, 31, \$286,000.

## TRAVELERS INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1863. COMMENCED BUSINESS IN 1866.

SYLVESTER C. DUNHAM, *President*.LOUIS F. BUTLER, *Secretary*.

Cash Capital, \$2,500,000.

## INCOME.

First year's premiums on original policies .....	\$979,191 23	
Surrender values applied to pay first year's premiums .....	421 94	
Total first year's premiums on original policies ...	\$979,618 17	
Dividends applied to purchase paid-up additions and annuities .....	21,182 00	
Surrender values applied to purchase paid-up insurance and annuities.....	3,091 65	
Consideration for original annuities involving life contingencies.....	54,880 99	
Consideration for supplementary contracts involving life contingencies .....	500 00	
Total new premiums.....	\$1,059,267 81	
Renewal premiums .....	6,068,773 38	
Dividends applied to pay renewal premiums.....	36,300 65	
Surrender values applied to pay renewal premiums.....	1,607 30	
Renewal premiums for deferred annuities.....	678 27	
Total renewal premiums.....	\$6,107,359 60	
Total premium income.....	\$7,166,627 41	
Consideration for supplementary contracts <i>not</i> involving life contingencies	411,021 00	
Interest on mortgage loans .....	\$1,033,045 80	
Interest on bonds and dividends on stocks .....	1,118,922 85	
Interest on premium notes, policy loans or liens.....	365,416 08	
Interest on bank deposits.....	5,514 62	
Interest on other debts due the company.....	3,024 92	
Discount on claims paid in advance.....	3,728 14	
Rents—including company's own occupancy.....	85,903 92	2,615,556 33
Outstanding drafts and salvage on mortgage .....	385 00	
Agents' balances previously charged off.....	64 15	
Profit on sale or maturity of ledger assets .....	28,164 24	
Increase in book value of ledger assets.....	17,960 32	
Income, life department .....	\$10,239,778 45	
Income, accident department.....	10,624,986 67	
Total income.....	\$20,864,715 12	
Ledger assets Dec. 31, 1909.....	\$67,788,282 12	
Increase of capital during 1910 .....	500,000 00	68,288,282 12
Total.....	\$89,152,997 24	

## DISBURSEMENTS.

Death claims and additions.....	\$2,111,927 33	
Matured endowments and additions .....	853,375 92	\$2,965,303 25
Annuitants involving life contingencies .....		31,048 96
Total disability claims .....		323 26
Surrender values paid in cash or applied on loans or notes .....		587,750 33
Surrender values applied to pay new and renewal premiums .....		2,029 24
Surrender values applied to purchase paid-up insurance and annuities....		3,091 65
Dividends applied to pay renewal premiums.....		36,800 65
Dividends applied to purchase paid-up additions and annuities.....		21,182 00
Total paid policy holders. \$3,647,029.34		
Expense of adjustment of claims including legal expense .....		1,441 17
Supplementary contracts <i>not</i> involving life contingencies .....		380,049 23
Dividends to stockholders.....		375,000 00
Discount on premiums paid in advance .....		2,923 88
Commissions to agents .....		672,263 34
Agency supervision, traveling and all other agency expenses .....		36,703 97
Branch office expense including salaries of managers and clerks .....		180,266 62
Medical examiners fees and inspection of risks .....		76,443 11
Salaries and all other compensation of officers and home office employes..		196,463 67
Rents—including company's own occupancy .....		79,614 85
Advertising, printing, stationery, postage, telephone and express.....		73,808 87
Legal expenses.....		5,250 06
Furniture, fixtures and safes.....		11,125 74
Repairs and expenses on real estate.....		16,385 34
Taxes on real estate.....		28,303 00
State taxes on premiums.....		94,896 46
Insurance department licenses and fees.....		9,156 62
All other licenses, fees and taxes.....		14,151 65
Mortgage loan expense .....		27,521 97
Traveling expenses .....		16,878 67
Outstanding drafts charged off .....		15 00
Miscellaneous expenditures .....		19,296 31
Agents' balances charged off .....		200 24
Loss on sale or maturity of ledger assets.....		4,733 50
Decrease in book value of ledger assets.....		86,184 81
Disbursements, life department.....		\$6,056,107 42
Disbursements, accident department.....		10,095,066 57
Total disbursements.....		\$16,091,173 99
Balance .....		\$73,061,823 25

## LEDGER ASSETS.

Book value of real estate.....	\$1,222,838 16
Mortgage loans on real estate.....	22,628,010 81
Loans on company's policies assigned as collateral .....	7,378,736 47
Premium notes on policies in force.....	379 60
Book value of bonds and stocks—excluding interest.....	24,557,438 58
Cash in office.....	7,000 00
Deposited in trust companies and banks on interest.....	660,804 28
Agents' balances.....	47 95
Ledger assets, accident department .....	16,606,567 40
Total ledger assets.....	\$73,061,823 25

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$396,499 15	
Interest accrued on bonds .....	340,767 26	\$737,266 41

	<i>New Business.</i>		<i>Renewals.</i>	
Gross premiums due and unreported.....	\$8,239	11	\$418,359	58
Gross deferred premiums.....	68,682	24	555,906	55
<b>Total.....</b>	<b>\$76,901</b>	<b>35</b>	<b>\$974,266</b>	<b>13</b>
Deduct loading.....	14,426	69	88,188	85
Net uncollected and deferred premiums.....	\$62,474	66	\$886,077	28
Non-ledger assets, accident department.....				\$948,551 94
				333,726 43
Gross assets.....				\$75,081,368 08

## DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances.....			\$47	95
Book value of ledger assets over market value.....			128,562	02
Assets not admitted, life department.....			\$128,609	97
Assets not admitted, accident department.....			389,607	77
<b>Total admitted assets.....</b>			<b>\$74,563,150</b>	<b>29</b>

## 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.....	\$50,386,844	00		
Same for reversionary additions.....			94,062	00
Same for annuities.....			356,910	00
<b>Total.....</b>	<b>\$50,837,816</b>	<b>00</b>		
Deduct net value of risks re-insured.....			992,101	00
Net reserve.....			\$49,845,715	00
Reserve for health and accident benefits.....				21,000 00
Present value of supplementary contracts, <i>not</i> involving life contingencies.....				3,468,712 00
Surrender values claimable on policies cancelled.....				20,000 00
Death losses in process of adjustment.....	\$11,842	74		
Death losses reported, no proofs received.....	160,308	00		
Matured endowments due and unpaid.....	3,878	50		
Death losses and other policy claims resisted.....			17,000	00
<b>Total policy claims.....</b>				<b>193,024 24</b>
Due and unpaid on supplementary contracts <i>not</i> involving life contingencies.....				195 00
Premiums paid in advance, including surrender values so applied.....				82,988 72
Unearned interest and rent paid in advance.....				182,708 04
Salaries, rents, commissions and other accounts, due or accrued.....				31,133 00
Medical examiner's and legal fees due or accrued.....				4,365 00
State, county and municipal taxes due or accrued.....				94,058 00
Dividends or other profits due policy holders.....				4,534 58
Dividends apportioned to annual dividend policies, payable during 1911.....				52,438 61
Held for deferred dividends, payable after 1911.....				114,494 00
Additional and contingent reserves.....				70,000 00
Advanced premiums on applications pending.....				2,411 60
Liabilities, accident department.....				10,090,048 38
Cash capital.....				2,500,000 00
Unassigned funds (surplus).....				7,785,324 12
<b>Total.....</b>				<b>\$74,563,150 29</b>

## PREMIUM NOTE ACCOUNT.

On hand December 31, 1909.....			\$884	10
Deductions during the year as follows:				
Redeemed by maker in cash.....			504	50
Balance, note assets at end of the year.....			\$379	60



## EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1909.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	51,885	\$134,441,580 00		
Endowment.....	20,795	43,324,713 00		
All other.....	12,752	31,399,537 00		
Additions by dividends.....	-	134,944 00	85,432	\$209,300,774

## NEW POLICIES ISSUED.

Whole life.....	6,421	\$18,902,521 00		
Endowment.....	1,830	2,869,299 00		
All other.....	4,169	11,307,903 00		
Additions by dividends.....	-	37,521 00	12,420	\$33,117,244

## OLD POLICIES REVIVED.

Whole life.....	259	\$627,590 00		
Endowment.....	73	143,671 00		
All other.....	92	210,799 00		
Additions by dividends.....	-	319 00	424	\$982,379

## OLD POLICIES INCREASED.

Whole life.....	-	\$35,679 00		
Endowment.....	-	11,212 00		
All other.....	-	43,780 00		\$90,671

Total.....			98,276	\$248,491,068
Policies terminated during the year.....			6,477	14,598,832
* Policies in force Dec. 31, 1910.....			91,799	\$228,892,236
Annuities in force Dec. 31, 1910.....			151	39,979

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	1,573	\$2,280,228 00
Policies issued during the year.....	131	222,877 00
Total.....	1,704	\$2,503,105 00
Deduct policies ceased to be in force.....	88	146,997 00
Policies in force in Maine, December 31, 1910.....	1,616	\$2,356,108 00
Losses and claims unpaid December 31, of the previous year.....	4	\$1,983 00
Losses and claims incurred during the year.....	16	42,858 60
Total.....	20	\$44,841 60
Losses and claims settled during the year.....	18	41,191 60
Losses and claims unpaid Dec. 31, 1910.....	2	\$3,650 00
Premiums received.....		77,411 58

\* Policies reinsured, 724, \$3,455,475.

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.....	\$1,163,757 32	
Surrender values applied to pay first year's premiums.....	86 42	
Total first year's premiums on original policies.....	\$1,163,843 74	
Dividends applied to purchase paid-up additions and annuities.....	304,459 48	
Surrender values applied to purchase paid-up insurance and annuities.....	55,545 53	
Consideration for original annuities involving life contingencies.....	13,189 00	
Total new premiums.....	\$1,537,037 75	
Renewal premiums.....	7,996,461 30	
Dividends applied to pay renewal premiums.....	847,469 33	
Surrender values applied to pay renewal premiums.....	112,365 84	
Total renewal premiums.....	\$8,956,296 47	
Total premium income.....	\$10,493,334 22	
Consideration for supplementary contracts <i>not</i> involving life contingencies.....	137,540 88	
Dividends left with the company to accumulate at interest.....	284 12	
Interest on mortgage loans.....	\$3,716,742 44	
Interest on bonds.....	500 00	
Interest on premium notes, policy loans or liens.....	872,053 34	
Interest on bank deposits.....	21,177 17	
Interest on other debts due the company.....	1,200 56	
Discount on claims paid in advance.....	1,008 38	
Rents—including company's own occupancy.....	20,687 16	4,633,369 05
Profit from readjustment of mortgage loans.....		58,165 72
Suspense items previously charged off.....		46,559 88
Special stock dividend deposit.....		40,000 00
Profit on sale or maturity of ledger assets.....		19,202 48
Total income.....		\$15,423,456 35
Ledger assets Dec. 31, 1909.....		71,462,653 55
Total.....		\$86,891,109 90

DISBURSEMENTS.

Death claims and additions.....	\$2,392,406 71	
Matured endowments and additions.....	1,259,420 55	\$3,651,827 26
Annuities involving life contingencies.....		22,472 39
Premium notes and liens voided by lapse.....		127,897 90
Surrender values paid in cash or applied on loans or notes.....		727,677 39

Surrender values applied to pay new and renewal premiums.....	\$112,452 26
Surrender values applied to purchase paid-up insurance and annuities....	55,545 53
Dividends paid policy holders in cash or applied on loans or notes.....	662,881 67
Dividends applied to pay renewal premiums.....	847,469 83
Dividends applied to purchase paid-up additions and annuities.....	304,459 48
Dividends left with the company to accumulate at interest .....	284 12
Total paid policy holders, \$6,512,967.33.	
Expense of adjustment of claims including legal expense.....	2,112 89
Supplementary contracts <i>not</i> involving life contingencies.....	70,364 26
Dividends to stockholders .....	50,000 00
Commissions to agents.....	1,029,823 60
Commuted renewal commissions.....	11,324 45
Agency supervision, traveling and all other agency expenses.....	34,948 37
Branch office expense including salaries of managers and clerks.....	51,515 66
Medical examiners' fees and inspection of risks.....	57,285 45
Salaries and all other compensation of officers and home office employes..	330,689 12
Rents—including company's own occupancy .....	41,038 75
Advertising, printing, stationery, postage, telephone and express.....	72,082 77
Legal expenses.....	40,140 78
Furniture, fixtures and safes.....	8,444 63
Repairs and expenses on real estate.....	2,515 22
Taxes on real estate.....	8,182 58
State taxes on premiums.....	160,498 34
Insurance department licenses and fees.....	24,910 56
All other licenses, fees and taxes.....	22,839 90
Traveling expenses.....	8,702 40
Mortgage loan expense.....	319,892 46
Mortgage expense.....	46,903 18
Accounts charged off.....	426 77
Miscellaneous expenditures.....	24,336 17
Total disbursements .....	<u>\$8,931,945 09</u>
Balance .....	<u>\$77,959,164 81</u>

LEDGER ASSETS.

Book value of real estate.....	\$482,808 52
Mortgage loans on real estate.....	62,727,958 83
Loans on company's policies assigned as collateral.....	12,011,463 53
Premium notes on policies in force.....	2,035,735 49
Book value of bonds—excluding interest.....	25,000 00
Cash in office and deposited in banks, not on interest.....	47,721 94
Deposited in trust companies and banks on interest.....	628,476 50
Total ledger assets.....	<u>\$77,959,164 81</u>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$2,332,145 41	
Interest due on bonds.....	125 00	
Interest due and accrued on premium notes, loans or liens..	471,434 58	
Rents due and accrued on company's property or lease.....	677 27	<u>\$2,804,382 26</u>
Market value of bonds over book value.....		250 00

	<i>New Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported .....	\$2,278 54	\$483,457 24	
Gross deferred premiums.....	10,947 43	98,725 78	
Total.....	<u>\$13,225 97</u>	<u>\$582,183 02</u>	
Deduct loading .....	2,645 19	116,436 60	
Net uncollected and deferred premiums.....	\$10,580 78	\$465,746 42	476,327 20
Gross assets .....			<u>\$81,240,124 27</u>

## DEDUCT ASSETS NOT ADMITTED.

Book value of real estate over market value.....	\$5,389 18
Total admitted assets .....	<u>\$81,234,785 14</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.	
Same for reversionary additions.....	\$63,511,725 00
Same for annuities.....	1,485,643 00
Same for annuities.....	183,623 00
Total .....	<u>\$65,180,991 00</u>
Deduct net value of risks re-insured.....	607,946 00
Net reserve.....	<u>\$64,578,045 00</u>
Present value of supplementary contracts, <i>not</i> involving life contingencies.....	852,454 00
Death losses in process of adjustment.....	\$37,801 00
Death losses reported, no proofs received.....	103,899 24
Matured endowments due and unpaid.....	16,734 00
Death losses and other policy claims resisted.....	21,189 58
Total policy claims.....	<u>179,623 82</u>
Dividends left with the company to accumulate at interest.....	306 70
Premiums paid in advance, including surrender values so applied.....	102,652 18
Unearned interest and rent paid in advance.....	78,247 76
Commissions due agents on premium notes, when paid.....	257,166 48
Commissions to agents, due or accrued.....	245 78
Cost of collection on uncollected and deferred premiums in excess of loading.....	2,327 22
Salaries, rents, commissions and other accounts, due or accrued.....	5,591 75
Medical examiner's and legal fees due or accrued.....	8,299 83
State, county and municipal taxes due or accrued.....	146,006 99
Dividends or other profits due policy holders.....	90,263 85
Dividends apportioned to annual dividend policies, payable during 1911.....	1,446,495 84
Dividends apportioned to deferred dividend policies, payable during 1911.....	723,380 00
Held for deferred dividends, payable after 1911.....	9,447,987 00
Dividends to stockholders awaiting decision in quo warranto suit.....	100,000 00
Cash capital.....	500,000 00
Surplus derived from non-participating policies.....	911,057 28
Surplus derived from participating policies.....	1,809,633 66
Total.....	<u>\$81,234,785 14</u>

## PREMIUM NOTE ACCOUNT.

On hand December 31, 1909.....	\$2,047,699 39	
Received during the year on new policies.....	910,925 47	
Received during the year on old policies.....	4,924,634 98	\$7,883,259 79
Deductions during the year as follows:		
Used in payment of losses and claims.....	\$26,477 26	
Used in purchase of surrendered policies.....	34,644 98	
Voided by lapse.....	127,897 90	
Used in payment of dividends to policy holders.....	918 68	
Redeemed by maker in cash.....	5,657,585 48	
Total reduction of premium note account.....	<u>5,847,524 30</u>	
Balance, note assets at end of the year.....		<u>\$2,035,735 49</u>

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1909.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	118,094	\$226,720,749 00		
Endowment.....	23,252	87,731,330 00		
All other.....	6,912	18,099,371 00		
Additions by dividends.....	-	2,355,378 00	148,258	\$284,906,828

NEW POLICIES ISSUED.

Whole life.....	10,280	\$24,585,449 00		
Endowment.....	2,131	3,641,625 00		
All other.....	1,360	5,432,452 00		
Additions by dividends.....	-	565,807 00	13,771	\$34,225,333

OLD POLICIES REVIVED.

Whole life.....	197	\$392,897 00		
Endowment.....	33	50,500 00		
All other.....	18	71,582 00		
Additions by dividends.....	-	3,771 00	248	\$518,700 00

OLD POLICIES INCREASED.

Whole life.....	-	\$61,293 00		
Endowment.....	-	8,978 00		
All other.....	-	7,505 00		\$77,776

Total.....			162,277	\$319,728,637
Policies terminated during the year.....			7,290	16,715,357
* Policies in force Dec. 31, 1910.....			154,987	\$303,013,280
Annuities in force Dec. 31, 1910.....			83	21,678 94

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	446	\$700,636
Policies issued during the year.....	2	7,000
Total.....	448	\$707,636
Deduct policies ceased to be in force.....	15	24,190
Policies in force in Maine, December 31, 1910.....	433	\$683,446
Losses and claims incurred during the year.....	2	\$3,000
Losses and claims settled during the year.....	1	1,000
Losses and claims unpaid Dec. 31, 1910.....	1	2,000
Premiums received.....		23,101 05

\* Policies reinsured, \$7,549,107.

## UNITED STATES LIFE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1850. COMMENCED BUSINESS IN 1850.

JOHN P. MUNN, *President.*A. W. WHEELWRIGHT, *Secretary.*

Cash Capital, \$264,000.

## INCOME.

First year's premiums on original policies .....	\$39,299 63	
Surrender values applied to pay first year's premiums .....	127 90	
Total first year's premiums on original policies.....	\$39,427 53	
Dividends applied to purchase paid-up additions and annuities .....	6,717 45	
Surrender values applied to purchase paid-up insurance and annuities.....	27,560 50	
Consideration for original annuities involving life contingencies.....	1,000 00	
Total new premiums .....	\$74,705 48	
Renewal premiums.....	823,864 36	
Dividends applied to pay renewal premiums.....	7,580 32	
Dividends applied to shorten endowment or premium paying period.....	22 28	
Surrender values applied to pay renewal premiums.....	383 34	
Total renewal premiums.....	\$831,850 30	
Total premium income.....		\$906,555 78
Consideration for supplementary contracts <i>not</i> involving life contingencies		22,262 00
Interest on mortgage loans.....	\$198,690 44	
Interest on bonds and dividends on stocks.....	128,615 53	
Interest on premium notes, policy loans or liens .....	84,204 20	
Interest on bank deposits .....	1,052 34	
Interest on other debts due the company.....	9 78	
Discount on claims paid in advance.....	2 37	
Rents.....	22,142 25	484,716 91
Borrowed money.....		655,000 00
Profit on sale or maturity of ledger assets .....		4,244 21
Increase in book value of ledger assets.....		8,643 64
Total income.....		\$2,031,422 54
Ledger assets, Dec. 31, 1909.....		8,454,378 86
Total.....		\$10,485,796 40

## DISBURSEMENTS.

Death claims and additions .....	\$486,882 23	
Matured endowments and additions .....	77,690 00	\$564,572 23
Annuities involving life contingencies.....		17,155 21
Premium notes and liens voided by lapse.....		48,799 62
Surrender values paid in cash or applied on loans or notes.....		348,371 51
Surrender values applied to pay new and renewal premiums.....		511 24

Surrender values applied to purchase paid-up insurance and annuities.....	\$27,560 50
Dividends paid policy holders in cash or applied on loans or notes.....	61,759 42
Dividends applied to pay renewal premiums.....	7,580 32
Dividends applied to shorten endowment or premium paying period.....	22 28
Dividends applied to purchase paid-up additions and annuities.....	6,717 45
Total paid policy holders, \$1,083,049.78.	
Expense of adjustment of claims including legal expense.....	664 66
Supplementary contracts <i>not</i> involving life contingencies.....	3,493 33
Dividends to stockholders.....	18,480 00
Commissions to agents.....	73,965 00
Agency supervision, traveling and all other agency expenses.....	8,523 01
Branch office expense including salaries of managers and clerks.....	11,455 47
Medical examiner's fees and inspection of risks.....	3,095 75
Salaries and all other compensation of officers and home office employes..	79,868 93
Rents.....	26,181 62
Advertising, printing, stationery, postage, telephone and express.....	20,431 89
Furniture, fixtures and safes.....	134 34
Repairs and expenses on real estate.....	9,566 84
Taxes on real estate.....	5,364 60
State taxes on premiums.....	10,566 04
Insurance department licenses and fees.....	1,205 71
All other licenses, fees and taxes.....	860 74
Borrowed money repaid.....	655,000 00
Interest on borrowed money.....	4,299 15
Miscellaneous expenditures.....	5,556 05
Loss on sale or maturity of ledger assets.....	893 02
Decrease in book value of ledger assets.....	1,263 97
Total disbursements.....	<u>\$2,027,186 61</u>
Balance.....	\$8,458,609 79

LEDGER ASSETS.

Book value of real estate.....	\$277,668 15
Mortgage loans on real estate.....	3,577,425 00
Loans on company's policies assigned as collateral.....	1,318,106 37
Premium notes on policies in force.....	51,901 00
Book value of bonds and stocks—excluding interest.....	3,089,869 97
Cash in office and deposited in banks, not on interest.....	12,714 15
Deposited in trust companies and banks on interest.....	129,496 04
Agents' balances.....	1,429 11
Total ledger assets.....	<u>\$8,458,609 79</u>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$34,016 04	
Interest due and accrued on bonds.....	38,115 94	
Interest due and accrued on premium notes, loans or liens..	20,259 67	
Interest due and accrued on other assets.....	98 57	\$92,490 22
Market value of real estate over book value.....		7,331 85

	<i>Renewals.</i>	
Gross premiums due and unreported.....	\$63,677 13	
Gross deferred premiums.....	16,339 98	
Total.....	<u>\$85,017 11</u>	
Deduct loading.....	17,853 59	
Net uncollected and deferred premiums.....		67,163 52
Gross assets.....		<u>\$8,625,595 38</u>

## DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances.....	\$1,429 11	
Premium notes and loans on policies and net premiums in excess of the net value of their policies.....	1,709 61	
Book value of bonds and stocks over market value.....	89,024 88	\$92,163 10
Total admitted assets .....		\$8,533,432 28

## 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.....	\$7,621,348 00	
Same for reversionary additions.....	64,779 00	
Same for annuities .....	144,946 00	
Total.....	\$7,831,073 00	
Deduct net value of risks re-insured.....	50,889 00	
Net reserve.....		\$7,780,234 00
Present value of supplementary contracts, not involving life contingencies		65,268 00
Surrender values claimable on policies cancelled.....		7,357 16
Death losses in process of adjustment.....	\$52,787 33	
Death losses reported, no proofs received.....	41,202 44	
Matured endowments due and unpaid.....	260 00	
Death losses and other policy claims resisted.....	12,533 00	
Total policy claims.....		106,732 77
Premiums paid in advance, including surrender values so applied.....		1,533 80
Unearned interest and rent paid in advance.....		26,903 66
Commissions due agents on premium notes, when paid.....		8,102 90
Commissions to agents, due or accrued.....		1,500 00
Salaries, rents, commissions and other accounts, due or accrued .....		771 47
Medical examiner's and legal fees due or accrued.....		3,193 00
State, county and municipal taxes due or accrued.....		228 53
Dividends or other profits due policy holders.....		9,773 96
Dividends apportioned to annual dividend policies, payable during 1911...		135 00
Dividends apportioned to deferred dividend policies, payable during 1911..		9,533 00
Interest on capital stock.....		9,240 00
Cash capital.....		264,000 00
Unassigned funds (surplus).....		238,825 03
Total.....		\$8,533,432 28

## PREMIUM NOTE ACCOUNT.

On hand December 31, 1909.....	\$1,321,246 95	
Received during the year on new policies.....	17,988 00	
Received during the year on old policies.....	675,893 61	
Restored by revival of policies.....	4,498 83	\$2,019,627 39
Deductions during the year as follows:		
Used in payment of losses and claims.....	\$46,424 49	
Used in purchase of surrendered policies.....	97,132 71	
Voided by lapse.....	56,927 45	
Used in payment of dividends to policyholders .....	741 33	
Redeemed by maker in cash.....	448,394 04	
Total reduction of premium note account.....		649,620 02
Balance, note assets at end of the year.....		\$1,370,007 37



EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1909.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	10,605	\$19,792,205 00		
Endowment.....	2,590	3,872,656 00		
All other.....	3,474	7,233,869 00		
Additions by dividends.....	-	89,000 00	16,669	\$30,987,730 00

NEW POLICIES ISSUED.

Whole life.....	361	\$790,515 00		
Endowment.....	136	215,000 00		
All other.....	374	844,359 00		
Additions by dividends.....	-	6,611 00	871	\$1,856,485 00

OLD POLICIES REVIVED.

Whole life.....	42	\$70,500 00		
Endowment.....	7	9,000 00		
All other.....	11	37,000 00	60	\$116,500 00

OLD POLICIES INCREASED.

Whole life.....	66	\$69,967 00		
Endowment.....	7	2,765 00		
All other.....	55	67,574 00	128	\$140,306 00
<b>Total.....</b>			<b>17,728</b>	<b>\$33,101,021 00</b>
Policies terminated during the year.....			1,728	3,521,129 00
* Policies in force Dec. 31, 1910.....			16,005	\$29,579,892 00
Annuities in force Dec. 31, 1910.....			43	20,190 36

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, of the previous year.....	65	\$71,750 00
Policies issued during the year.....	4	4,052 00
<b>Total.....</b>	<b>69</b>	<b>\$75,802 00</b>
Deduct policies ceased to be in force.....	9	8,280 00
Policies in force in Maine, Dec. 31, 1910.....	60	\$67,522 00
Losses and claims incurred during the year.....	1	\$1,230 00
Losses and claims settled during the year.....	1	1,230 00
Premiums received.....		1,754 73

\* Policies reinsured, 30, \$264,000.



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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, 1910.

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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).....	\$2,563 11
Interest on deposits.....	48 49
Total income.....	\$2,611 60
Ledger assets Dec. 31, 1909.....	1,252 59
Total.....	\$3,864 19

## DISBURSEMENTS.

Net amount paid for losses and claims (plate glass).....	\$1,096 42
Commissions or brokerage.....	1,134 09
State taxes on premiums.....	19 19
Printing and stationery.....	85 00
Total disbursements.....	\$2,284 70
Balance.....	\$1,579 49

## LEDGER ASSETS.

Cash in bank.....	\$1,579 49
(Premium notes in force, \$3,364.04.)	

## LIABILITIES.

Losses and claims, viz:	
Plate glass (in process of adjustment).....	\$50 00
State, county and municipal taxes due or accrued.....	38 45
Surplus to policy holders.....	1,491 04
Total liabilities.....	\$1,579 49

## EXHIBIT OF PREMIUMS.

	<i>Plate Glass.</i>
In force December 31, 1909.....	\$2,369 87
Written during the year.....	2,733 63
Total.....	\$5,103 55
Expired and canceled.....	2,540 44
In force December 31, 1910.....	\$2,563 11

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 } .....		\$81,280 77
Health } .....		
Policy fees required or represented by applications.....		970 00
Interest on bonds.....	\$5,045 00	
Interest on deposits.....	958 73	
Interest from all other sources.....	82	6,004 05
Brokerage.....		27 08
Advance premiums.....		47 51
Agents' balances previously charged off.....		120 50
Total income.....		\$88,399 91
Ledger assets Dec. 31, 1909.....		162,459 49
Total.....		\$250,859 40

DISBURSEMENTS.

Net amount paid for losses and claims, viz :		
Accident } .....		\$38,823 91
Health } .....		
Investigation and adjustment of claims.....		320 92
Policy fees retained by agents.....		970 00
Commissions or brokerage.....		28,650 04
Salaries, fees and compensation of officers and home office employes.....		11,852 11
Salaries and expenses of agents not paid by commissions.....		991 69
Medical examiners' fees and salaries.....		618 75
Rents.....		1,442 64
State taxes on premiums.....		608 77
Insurance department licenses and fees.....		262 38
All other licenses, fees and taxes.....		17 28
Advertising.....		120 32
Printing and stationery.....		1,788 74
Postage, telegraph, telephone and express.....		573 47
Furniture and fixtures.....		35 90
Travelling expenses.....		1,022 75
Furniture and fixtures charged off.....		305 90
Advance premiums.....		53 12
Miscellaneous expenditures.....		504 15
Agents' advances charged off.....		724 54
Total disbursements.....		\$84,686 78
Balance.....		\$166,172 61

## LEDGER ASSETS.

Book value of bonds.....		\$106,700 00
Cash in office and in bank.....		31,559 78
Gross premiums in course of collection.....		18,309 05
Bills receivable.....		110 00
Agents' balances.....		585 23
Advanced to agents.....		8,908 56
Total ledger assets.....		<u>\$166,172 62</u>

## NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$1,456 26	
Interest accrued on other assets.....	309 09	\$1,765 35
Gross assets.....		<u>\$167,937 97</u>

## DEDUCT ASSETS NOT ADMITTED.

Bills receivable.....	\$110 00	
Premiums in course of collection—written prior to Oct. 1, last.....	1,019 84	
Agents' balances.....	585 23	
Advanced to agents.....	8,908 56	\$10,623 63
Total admitted assets.....		<u>\$157,314 34</u>

## LIABILITIES.

Losses and claims, viz :	<i>In Process of</i>		
	<i>Adjusted.</i>	<i>Adjustment.</i>	
Accident }.....	\$264 74	\$3,154 17	\$3,418 91
Health }.....			
Estimated expense for adjustment of claims.....			100 00
Unearned premiums on outstanding risks.....			29,459 59
Commissions due agents and brokers.....			3,483 44
Salaries and other miscellaneous expenses due or accrued.....			1,021 58
State, county and municipal taxes due or accrued.....			1,202 68
Due for reinsurance.....			1,465 56
Advance premiums.....			47 51
Accrued commissions.....			509 66
Cash capital.....	\$100,000 00		
Surplus over all liabilities.....	16,605 41		
Surplus to policy holders.....			<u>116,605 41</u>
Total liabilities.....			<u>\$157,314 34</u>

## EXHIBIT OF PREMIUMS.

	<i>Accident</i>	<i>Plate</i>
	<i>and Health.</i>	<i>Glass.</i>
In force December 31, 1909.....	\$32,315 60	\$363 35
Written during the year.....	118,896 98	-
Totals.....	<u>\$181,712 58</u>	<u>\$363 35</u>
Expired and cancelled.....	117,024 71	363 35
In force December 31, 1910.....	\$64,687 87	-
Deduct amount re-insured.....	5,768 70	-
Net premiums in force.....	<u>\$58,919 17</u>	-

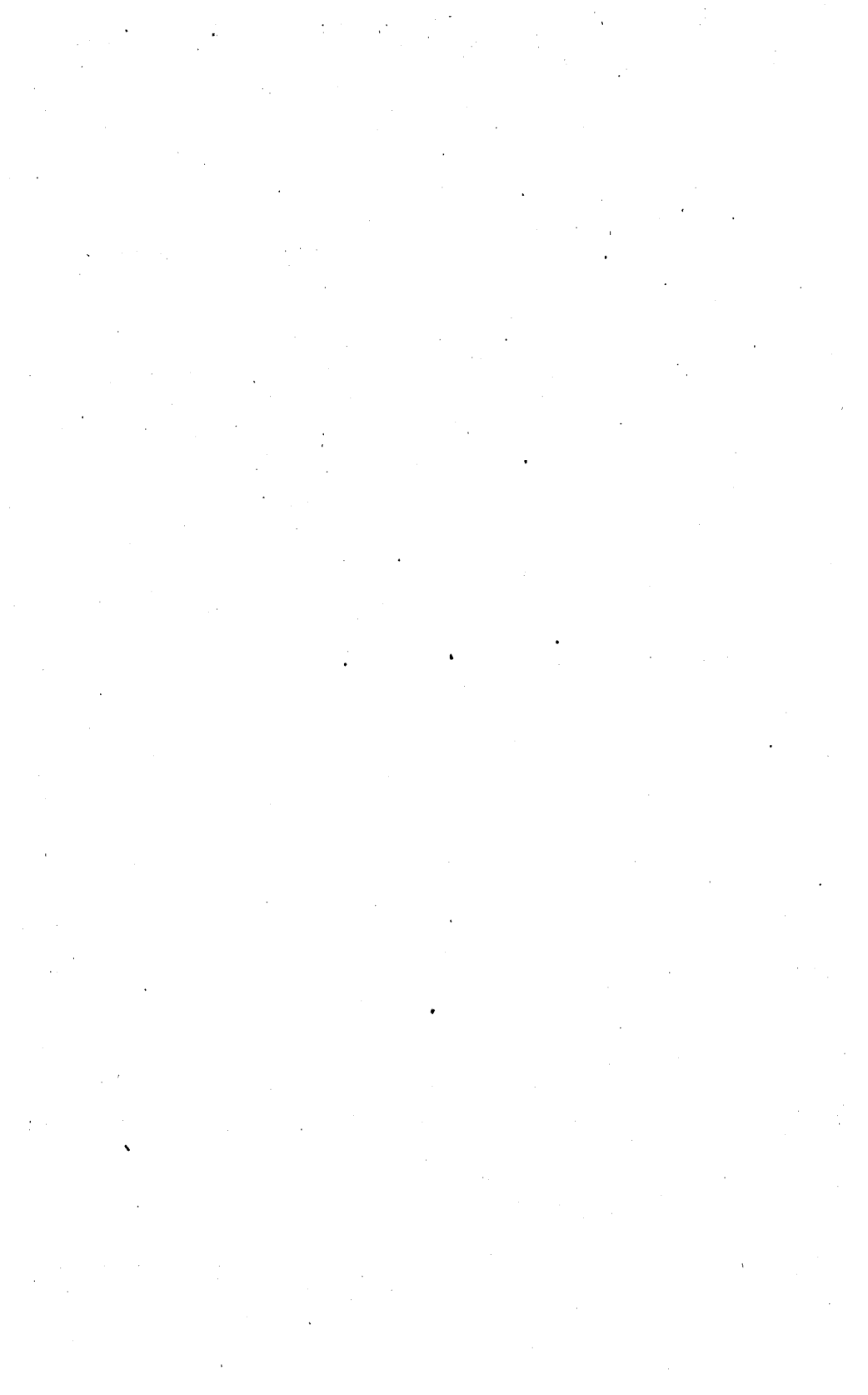
BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident } .....	\$74,859 31	\$32,844 83
Health } .....		

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 Value.
Aurora, Elgin & Chicago Ry. 1st Mtge. 5s 1941.	\$15,150 00	\$15,000 00	\$15,150 00
Columbus, Buckeye Lake & Newark Traction 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, 1949.....	12,750 00	15,000 00	12,750 00
Lake Shore & Michigan Southern Ry. Co. 4s. 1931.....	9,550 00	10,000 00	9,550 00
New York, New Haven & Hartford R. R. Co. Deb. 4s. 1955.....	19,350 00	20,000 00	19,350 00
Rumford Falls Power Co. General Mtge. 4½s. 1929.....	9,900 00	10,000 00	9,900 00
Union Electric Co. 1st. Mtge. 5s. 1924.....	20,000 00	20,000 00	20,000 00
	<hr/> \$106,700 00	<hr/> \$110,000 00	<hr/> \$106,700 00





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MISCELLANEOUS INSURANCE COMPANIES OF  
OTHER STATES AND COUNTRIES.

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ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF  
MISCELLANEOUS INSURANCE COMPANIES OF OTHER STATES  
AND COUNTRIES, AUTHORIZED TO TRANSACT BUSINESS  
IN THE STATE OF MAINE, SHOWING THEIR  
CONDITION ON THE 31ST DAY OF  
DECEMBER, 1910.

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AETNA 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 .....	\$56,274 83	
Burglary and theft.....	88,537 57	
Fly wheel.....	1,750 10	
Automobile property damage.....	282,340 84	\$428,958 34
Interest on mortgage loans.....	\$22,331 79	
Interest on collateral loans.....	1,467 38	
Interest on bonds.....	10,750 00	
Interest on deposits.....	544 93	35,094 10
Agents' balances previously charged off.....		21 53
Total income .....		\$464,068 97
Ledger assets Dec. 31, 1909.....		889,172 92
Total.....		\$1,353,241 89

DISBURSEMENTS.

Net amount paid for losses and claims, viz :		
Plate glass.....	\$20,528 27	
Burglary and theft.....	23,781 15	
Fly wheel.....	1,316 67	
Automobile property damage.....	131,980 48	\$177,606 57
Investigation and adjustment of claims .....		6,426 08
Commissions or brokerage .....		108,467 64
Salaries, fees and compensation of officers and home office employes .....		13,766 79
Salaries and expenses of agents not paid by commissions.....		7,676 44
Inspections.....		1,580 76
Rents .....		584 63
State taxes on premiums.....		3,378 92
Insurance department licenses and fees.....		3,852 17
All other licenses, fees and taxes .....		7,940 74
Legal expenses .....		155 50
Advertising.....		2,141 59
Printing and stationery.....		5,121 99
Postage, telegraph, telephone and express.....		2,274 38
Furniture and fixtures .....		788 12
Interest or dividends to stockholders.....		20,000 00
Miscellaneous expenditures.....		607 92
Total disbursements.....		\$362,310 19
Balance.....		\$990,931 70

LEDGER ASSETS.

Mortgage loans on real estate.....		\$494,881 25
Loans secured by collateral.....		83,000 00
Book value of bonds.....		262,281 25
Cash in office and in bank.....		133,817 80
Gross premiums in course of collection.....		66,795 14
Bills receivable and suspense accounts.....		156 26
Total ledger assets.....		<u>\$990,931 70</u>

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$8,460 13	
Interest accrued on bonds.....	2,125 00	
Interest accrued on collateral loans.....	275 00	
Interest accrued on other assets.....	125 41	\$10,965 54
Gross assets.....		<u>\$1,001,917 24</u>

DEDUCT ASSETS NOT ADMITTED.

Bills receivable and suspense accounts.....	\$156 26	
Premiums in course of collection—written prior to Oct. 1, last.....	9,266 40	
Book value of bonds over market value.....	4,531 25	\$13,953 91
Total admitted assets.....		<u>\$987,963 33</u>

LIABILITIES.

	<i>In Process of Adjustment.</i>	<i>Resisted.</i>	
Losses and claims, viz :			
Plate glass.....	\$1,676 45	-	
Burglary and theft.....	2,781 65	\$218 00	
Auto. property damage.....	22,700 15	6,802 00	
Totals.....	<u>\$27,158 25</u>	<u>\$7,020 00</u>	\$34,178 25
Deduct re-insurance.....			22 82
Net unpaid claims.....			<u>\$34,155 43</u>
Estimated expense for adjustment of claims.....			1,461 56
Unearned premiums on outstanding risks.....			213,254 45
Commissions due agents and brokers.....			15,815 55
Salaries and other miscellaneous expenses due or accrued.....			990 11
State, county and municipal taxes due or accrued.....			12,677 39
Due for re-insurance.....			1,940 09
Cash capital.....		\$50,000 00	
Surplus over all liabilities.....		207,728 75	
Surplus to policy holders.....			<u>707,728 75</u>
Total liabilities.....			<u>\$987,963 33</u>

EXHIBIT OF PREMIUMS.

	<i>Plate Glass.</i>	<i>Burglary and Theft.</i>
In force December 31, 1909.....	\$30,016 95	\$57,347 73
Written during the year.....	72,393 06	117,845 92
Totals.....	<u>\$102,410 01</u>	<u>\$174,693 65</u>
Expired and cancelled.....	44,915 90	69,861 50
In force December 31, 1910.....	\$57,494 11	\$104,832 15
Deduct amount re-insured.....	-	9,308 06
Net premiums in force.....	<u>\$57,494 11</u>	<u>\$95,524 09</u>

	<i>Auto. Property Damage.</i>	<i>Fly Wheel.</i>
In force December 31, 1909 .....	\$171,029 73	\$2,280 61
Written during the year .....	369,638 90	3,190 18
Totals .....	<u>\$540,668 63</u>	<u>\$5,470 79</u>
Expired and cancelled .....	279,391 17	2,052 00
In force December 31, 1910 .....	\$261,277 46	\$3,418 79

## BUSINESS IN MAINE.

	<i>Premiums Received.</i>
Plate glass .....	\$928 12
Burglary and theft .....	208 38
Automobile property damage .....	755 01
Total .....	<u>\$1,291 51</u>

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 .....	\$1,540,369 96	
Health .....	343,947 54	
Liability .....	4,078,311 76	
Workmen's collective .....	48,251 22	\$6,010,880 48
Interest on mortgage loans .....	\$113,155 39	
Interest on bonds and dividends on stocks .....	65,813 00	
Interest on deposits .....	7,579 30	
Interest from all other sources .....	32 99	186,580 68
Gold bonds sold .....		2,000 00
Agents' balances previously charged off .....		695 21
Income, accident department .....		<u>\$6,200,156 37</u>
Income, life department .....		<u>15,315,667 95</u>
Total income .....		\$21,515,824 32
Ledger assets Dec. 31, 1909 .....		<u>92,711,677 29</u>
Total .....		<u>\$114,227,501 61</u>

DISBURSEMENTS.

Net amount paid for losses and claims, viz :

Accident.....	\$663,705 82	
Health.....	159,517 38	
Liability.....	1,924,941 85	
Workmen's collective.....	20,220 33	\$2,768,384 83
Investigation and adjustment of claims.....		548,112 05
Commissions or brokerage.....		1,541,888 31
Salaries, fees and compensation of officers and home office employes.....		244,874 71
Salaries and expenses of agents not paid by commissions.....		65,059 76
Medical examiner's fees and salaries.....		13,415 56
Inspections.....		122,171 92
Rents—including company's own occupancy.....		67,065 67
State taxes on premiums.....		79,256 79
Insurance department licenses and fees.....		4,416 12
All other licenses, fees and taxes.....		5,737 89
Legal expenses.....		3,597 67
Advertising.....		55,742 64
Printing and stationery.....		66,925 97
Postage, telegraph, telephone and express.....		59,121 15
Furniture and fixtures.....		41,982 32
Interest or dividends to stockholders.....		100,000 00
Investment expense.....		247 00
Profit and loss.....		49 39
Surrender value on ten payment policies.....		186 20
Miscellaneous expenditures.....		15,467 74
Disbursements, accident department.....		\$5,803,646 69
Disbursements, life department.....		12,203,305 19
Total disbursements.....		\$18,006,951 88
Balance.....		\$96,220,549 73

LEDGER ASSETS.

Mortgage loans on real estate.....	\$2,329,898 49
Book value of bonds and stocks.....	1,958,232 50
Cash in office and in bank.....	883,578 39
Gross premiums in course of collection (accident department).....	934,782 06
Bills receivable and suspense accounts.....	52,659 01
Ledger assets, life department.....	90,111,459 28
Total ledger assets.....	\$96,220,549 73

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$71,024 22	
Interest accrued on bonds.....	14,769 99	
Interest accrued on other assets.....	2,502 23	
Rents due on company's property.....	2,165 00	\$90,461 44
Due for reinsurance.....	2,011 38	
Non-ledger assets, life department.....	5,188,204 71	
Gross assets.....	\$1,501,227 26	

DEDUCT ASSETS NOT ADMITTED.

Bills receivable and suspense accounts.....	\$52,659 01	
Premiums in course of collection—written prior to Oct. 1, last.....	250,160 46	
Book value of bonds and stocks over market value.....	126,444 50	
Assets not admitted, accident department.....	\$429,263 97	
Assets not admitted, life department.....	53,820 33	\$433,084 80
Total admitted assets.....	\$101,018,142 96	

## LIABILITIES.

Losses and claims, viz:	<i>Adjusted.</i>	<i>In process of Adjustment.</i>	<i>Resisted.</i>	
Accident.....	\$3,101 78	\$66,219 68	\$99,394 70	
Health.....	1,147 04	6,485 82	500 00	
Workmen's collective.....	-	8,220 00	-	
Unpaid claims.....	\$9,248 82	\$80,925 50	\$99,894 70	\$190,069 02
Estimated expense for adjustment of claims.....				5,455 46
Special reserve for unpaid liability losses.....				1,547,600 00
Unearned premiums on outstanding risks.....				2,245,982 70
Commissions due agents and brokers.....				185,878 57
Salaries and other miscellaneous expenses due or accrued.....				9,464 47
State, county and municipal taxes due or accrued.....				83,282 32
Interest due or accrued.....				48 00
Due for reinsurance.....				11,337 06
Advance premiums.....				1,541 54
Gold bonds not yet due.....				2,000 00
Liabilities, life department.....				86,633,532 96
Cash capital.....			\$2,000,000 00	
Surplus over all liabilities.....			8,102,000 86	
Surplus to policy holders.....				10,102,000 86
Total liabilities.....				\$101,018,142 96

## EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>
In force December 31, 1909.....	\$1,392,298 17	\$299,464 56
Written during the year.....	2,061,087 01	467,512 31
Totals.....	\$3,453,380 18	\$766,976 87
Expired and cancelled.....	2,051,787 21	420,799 63
In force December 31, 1910.....	\$1,401,592 97	\$346,177 24
Deduct amount re-insured.....	4,067 65	1,880 00
Net premiums in force.....	\$1,397,525 32	\$344,297 24
	<i>Liability.</i>	<i>Workmen's Collective.</i>
In force December 31, 1909.....	\$2,387,731 77	\$11,961 50
Written during the year.....	4,820,422 93	50,848 07
Totals.....	\$7,208,154 70	\$62,809 57
Expired and cancelled.....	4,544,278 35	49,417 33
In force December 31, 1910.....	\$2,663,876 35	\$13,392 24
Deduct amount re-insured.....	37 50	-
Net premiums in force.....	\$2,663,838 85	\$13,392 24

## BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident.....	\$5,156 33	\$370 78
Health.....	1,320 50	40 42
Liability.....	17,363 92	5,899 04
Workmen's collective.....	7,793 38	1,858 73
Totals.....	\$31,634 13	\$8,168 97

AMERICAN BONDING COMPANY,  
BALTIMORE, MD.

INCORPORATED IN 1894. COMMENCED BUSINESS IN 1895.

GEORGE CATOR, *President.*

WM. E. P. DUVAL, *Secretary.*

Cash Capital, \$750,000.

INCOME.

Net premiums received, viz :		
Fidelity.....	\$282,579 96	
Surety .....	804,323 67	
Burglary and theft .....	184,821 43	\$1,271,725 06
Interest on bonds and dividends on stocks.....	\$83,344 41	
Interest on deposits .....	4,470 05	
Interest from all other sources .....	1,542 23	89,356 69
Increase in book value of ledger assets.....		2,986 00
Total income.....		\$1,384,067 75
Ledger assets Dec. 31, 1909 .....		2,579,571 84
Total .....		\$3,943,639 59

DISBURSEMENTS.

Net amount paid for losses and claims, viz :		
Fidelity.....	\$42,715 05	
Surety .....	191,067 91	
Burglary and theft .....	50,782 83	\$284,545 79
Investigation and adjustment of claims.....		87,207 15
Commissions or brokerage.....		293,984 84
Salaries and expenses of agents not paid by commissions.....		151,993 91
Medical examiners' fees and salaries.....		122,439 56
Inspections.....		2,854 56
Rents.....		14,997 35
State taxes on premiums.....		22,693 03
Insurance department licenses and fees.....		15,342 94
All other licenses, fees and taxes.....		20,059 51
Legal expenses.....		15,838 84
Advertising .....		5,157 57
Printing and stationery.....		17,571 02
Postage, telegraph, telephone and express .....		12,161 98
Furniture and fixtures.....		11,672 26

Interest or dividends to stockholders.....	\$120,000 00
Decrease in premiums paid in advance .....	192 92
Expense of collateral deposits, net .....	332 56
Depreciation of collateral deposit investments.....	1,017 50
Profit and loss.....	500 00
Development expense .....	11,297 37
Miscellaneous expenditures .....	16,590 62
Agents' balances charged off.....	146 73
Decrease in book value of ledger assets .....	46,129 50
Total disbursements .....	\$1,224,662 52
Balance .....	\$2,718,977 07

## LEDGER ASSETS.

Book value of bonds and stocks .....	\$2,042,420 50
* Cash in office and in bank .....	302,457 62
Gross premiums in course of collection .....	299,010 51
Judgement against city of Chicago.....	32,237 75
Due from suspended banks .....	42,850 69
Total ledger assets .....	\$2,718,977 07

## NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	\$14,246 53
Gross assets .....	\$2,733,223 60

## DEDUCT ASSETS NOT ADMITTED.

Premiums in course of collection—written prior to Oct. 1, last .....	\$108,295 97
Total admitted assets .....	\$2,624,927 63

## LIABILITIES.

Losses and claims, viz:			
	<i>In Process of</i>	<i>Resisted.</i>	
	<i>Adjustment.</i>		
Fidelity .....	\$17,824 85	\$21,863 00	
Surety.....	97,061 35	199,883 75	
Burglary and theft .....	14,584 49	2,112 66	
Totals .....	\$129,470 69	\$223,859 41	\$353,330 10
Deduct reinsurance.....			33,113 36
Net unpaid claims .....			\$320,216 74
Estimated expense for adjustment of claims .....			29,689 01
Unearned premiums on outstanding risks.....			701,582 86
Commissions due agents and brokers.....			46,946 37
Salaries and other miscellaneous expenses due or accrued.....			2,500 00
State, county and municipal taxes due or accrued .....			18,000 00
Due for return premiums .....			3,058 32
Due for re-insurance.....			11,581 21
Advance premiums.....			5,329 05
Cash capital .....		\$750,000 00	
Surplus over all liabilities .....		736,624 07	
Surplus to policy holders .....			1,486,624 07
Total liabilities .....			\$2,624,927 63

\* Includes \$20,097.58 held by Excise Reinsurance Association.



EXHIBIT OF PREMIUMS.

	<i>Fidelity.</i>	<i>Surety.</i>	<i>Burglary and Theft.</i>
In force December 31, 1909 .....	\$274,391 65	\$312,286 70	\$226,827 82
Written during the year.....	325,875 18	992,758 55	262,322 84
Totals.....	\$600,266 83	\$1,804,995 25	\$489,150 16
Expired and cancelled.....	310,990 50	868,813 92	222,419 19
In force December 31, 1910 .....	\$289,276 33	\$936,181 33	\$266,780 97
Deduct amount re-insured.....	14,442 94	72,237 90	30,432 96
Net premiums in force .....	\$274,833 39	\$863,943 43	\$236,298 01

BUSINESS IN MAINE.

	<i>Premiums Received.</i>
Fidelity } .....	\$3,357 33
Surety } .....	
Burglary and theft.....	147 79
Totals .....	\$3,505 12

AMERICAN CREDIT-INDEMNITY COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1893. COMMENCED BUSINESS IN 1893.

E. M. TREAT, *President.*

JOS. J. GROSS, *Secretary.*

Cash Capital, \$350,000.

INCOME.

Net premiums received (credit).....	\$801,518 30
Interest on bonds .....	\$60,984 74
Interest on deposits .....	416 24
Interest from all other sources.....	3,454 89
Premium notes previously charged off.....	63 88
Agents' balances previously charged off.....	147 00
Profit on sale or maturity of ledger assets.....	545 80
Total income.....	\$867,130 85
Ledger assets Dec. 31, 1909.....	1,744,520 52
Total .....	\$2,611,651 37

DISBURSEMENTS.

Net amount paid for losses and claims (credit) .....	\$608,634 72
Investigation and adjustment of claims .....	22,600 65
Commissions or brokerage.....	199,462 23
Salaries, fees and compensation of officers and home office employes.....	52,172 23
Salaries and expenses of agents not paid by commissions .....	22,988 53
Rents.....	15,181 68
State taxes on premiums.....	16,603 50
Insurance department licenses and fees .....	1,917 09
All other licenses, fees and taxes.....	4,319 80

Legal expenses.....	\$14,560 49
Advertising.....	9,922 86
Printing and stationery.....	5,908 22
Postage, telegraph, telephone and express.....	6,117 63
Mercantile agencies.....	2,415 50
Insurance department's examination expenses.....	1,169 46
Traveling expenses.....	1,094 73
Country exchange.....	634 97
Interest account.....	58 85
Premium notes expense.....	888 30
Miscellaneous expenditures.....	4,420 07
Agents' balances charged off.....	20,709 24
Loss on sale or maturity of ledger assets.....	6,265 09
Premium notes charged off.....	5,251 69
Total disbursements.....	\$1,017,692 03
Balance.....	\$1,593,959 34

## LEDGER ASSETS.

Book value of bonds.....	\$1,369,332 01
Cash in office and in bank.....	53,416 09
Bills receivable.....	19,079 88
Miscellaneous accounts.....	465 67
Premium notes.....	90,243 51
Furniture and fixtures.....	44,226 46
Agents' debit balances.....	17,195 77
Total ledger assets.....	\$1,593,959 34

## NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$8,243 33
Interest accrued on other assets.....	684 51
Gross assets.....	\$1,602,887 18

## DEDUCT ASSETS NOT ADMITTED.

Bills receivable.....	\$19,079 83
Furniture and fixtures.....	44,226 46
Book value of bonds over market value.....	73,635 76
Agents' debit balances.....	17,195 77
Miscellaneous accounts.....	465 67
Premium notes past due.....	21,802 06
Total admitted assets.....	\$1,426,481 63

## LIABILITIES.

	<i>In Process of Adjustment.</i>	<i>Resisted.</i>	
Losses and claims, viz:			
Credit.....	\$4,485 00	\$42,972 00	\$47,457 00
Special reserve for credit losses.....			308,985 30
Unearned premiums on outstanding risks.....			377,305 21
Commissions due agents and brokers.....			3,408 53
Salaries and other miscellaneous expenses due or accrued.....			2,000 00
State, county and municipal taxes due or accrued.....			12,310 04
Dividends due stockholders.....			3,500 00
Advance premiums.....			3,368 75
Agents' credit balances.....			2,445 78
Reserve for outstanding guarantees to policy holders.....			11,782 70
Contingent reserve on salvage agreement.....			23,945 00
Cash capital.....	\$350,000 00		
Surplus over all liabilities.....	280,023 32		
Surplus to policy holders.....			630,023 32
Total liabilities.....			\$1,426,481 63

## EXHIBIT OF PREMIUMS.

	<i>Credit.</i>
In force December 31, 1909.....	\$1,061,150 86
Written during the year.....	857,422 29
<b>Total.....</b>	<b>\$1,918,572 65</b>
Expired and cancelled.....	1,175,854 96
In force December 31, 1910.....	\$742,717 69

## BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Credit.....	\$6,715 09	\$350 00

## AMERICAN SURETY COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1884. COMMENCED BUSINESS IN 1884.

HENRY D. LYMAN, *President.*HENRY B. ZEVELY, *Secretary.*

Cash Capital, \$2,500,000.

## INCOME.

Net premiums received, viz:		
Fidelity.....	\$1,001,457 01	
Surety.....	1,442,154 97	\$2,443,611 98
Interest on mortgage loans.....	\$1,841 67	
Interest on collateral loans.....	5,813 43	
Interest on bonds and dividends on stocks.....	127,613 43	
Interest on deposits.....	23,974 78	
Interest from all other sources.....	37,759 62	
Rents—including company's own occupancy.....	326,054 09	523,057 07
Temporary loan.....		100,000 00
Increase in reserve for repairs and expenses on real estate.....		7,545 40
Profit on sale or maturity of ledger assets.....		15,346 25
<b>Total income.....</b>		<b>\$3,089,560 70</b>
Ledger assets Dec. 31, 1909.....		7,774,156 46
<b>Total.....</b>		<b>\$10,863,717 16</b>

## DISBURSEMENTS.

Net amount paid for losses and claims, viz :

Fidelity.....	\$151,353 53	
Surety.....	-142,958 48	\$8,395 10
Investigation and adjustment of claims.....		45,851 59
Commissions or brokerage.....		223,800 59
Salaries, fees and compensation of officers and home office employes.....		293,510 08
Salaries and expenses of agents not paid by commissions.....		629,220 42
Inspections.....		16,610 29
Rents—including company's own occupancy.....		42,000 00
Repairs and expenses on real estate.....		206,039 22
Taxes on real and personal estate.....		73,388 65
State taxes on premiums.....		35,233 69
Insurance department licenses and fees.....		15,165 21
All other licenses, fees and taxes.....		16,315 21
Legal expenses.....		8,828 00
Advertising.....		3,477 48
Printing and stationery.....		35,925 74
Postage, telegraph, telephone and express.....		20,963 00
Furniture and fixtures.....		12,582 10
Interest or dividends to stockholders.....		375,000 00
Decrease in liability for reinsurance.....		1,341 20
Checks in course of collection.....		3,181 50
Temporary loan.....		100,000 00
Interest.....		2,017 88
Decrease in premiums paid in advance.....		25,194 31
Loss on collateral loans.....		6,350 00
Loss on collateral deposit in defunct bank.....		227 20
Private wire service.....		15,717 48
Travelling expenses.....		10,270 98
Miscellaneous expenditures.....		25 587 24
Loss on sale or maturity of ledger assets.....		14,200 00
Total disbursements.....		\$2,261,344 16
Balance.....		\$8,602,373 00

## LEDGER ASSETS.

Book value of real estate.....	\$3,166,047 91
Mortgage loans on real estate.....	197,166 67
Book value of bonds and stocks.....	3,853,995 10
Cash in hands of agents.....	3,791 75
Cash in office and in bank.....	952,012 32
Gross premiums in course of collection.....	429,359 25
Total ledger assets.....	\$8,602,373 00

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$362 43
Interest accrued on bonds.....	30,309 35
Interest accrued on other assets.....	931 12
Rents due and accrued on company's property.....	8,619 18
Gross assets.....	\$40,222 08
	\$8,642,595 08

## DEDUCT ASSETS NOT ADMITTED.

Premiums in course of collection—written prior to Oct. 1, last.....	\$157,632 55
Book value of bonds and stocks over market value.....	241,433 47
Total admitted assets.....	\$8,243,529 06

LIABILITIES.

	<i>In Process of Adjustment.</i>	<i>Resisted.</i>	
Losses and claims, viz:			
Fidelity .....	\$106,367 16	\$16,027 62	
Surety .....	496,094 22	217,026 95	
Totals .....	<u>\$602,461 38</u>	<u>\$283,054 57</u>	\$835,515 95
Deduct re-insurance .....			<u>10,048 47</u>
Net unpaid claims .....			\$825,467 48
Unearned premiums on outstanding risks .....			1,377,822 98
Commissions due agents and brokers .....			15,215 70
Salaries and other miscellaneous expenses due or accrued .....			12,500 00
State, county and municipal taxes due or accrued .....			40,624 76
Advance premiums .....			19,947 20
Checks in process of collection .....			1,039 62
Reserve for expenses in transit .....			40,000 00
Reserve for repairs and expenses on real estate .....			7,545 40
Cash capital .....		\$2,500,000 00	
Surplus over all liabilities .....		<u>3,403,365 97</u>	
Surplus to policy holders .....			5,903,365 97
Total liabilities .....			<u>\$8,243,529 06</u>

EXHIBIT OF PREMIUMS.

	<i>Fidelity.</i>	<i>Surety.</i>
In force December 31, 1909 .....	\$997,330 77	\$1,606,470 19
Written during the year .....	1,189,193 33	1,766,753 61
Totals .....	<u>\$2,186,524 10</u>	<u>\$3,373,223 79</u>
Expired and cancelled .....	1,215,710 55	1,659,899 71
In force December 31, 1910 .....	<u>\$970,813 55</u>	<u>\$1,713,324 08</u>

BUSINESS IN MAINE.

	<i>Premiums Received.</i>
Fidelity .....	\$2,731 92
Surety .....	3,382 20
Total .....	<u>\$6,114 12</u>

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 } .....		\$590,984 75
Surety } .....		
Interest on mortgage loans.....	\$3,729 92	
Interest on collateral loans.....	157 13	
Interest on bonds and dividends on stocks.....	26,389 44	
Interest on deposits.....	1,908 67	
Interest from all other sources.....	71 23	
Rents.....	3,113 79	35,370 18
Agents' balances previously charged off.....		131 13
Total income.....		\$626,436 06
Ledger assets Dec. 31, 1909.....		1,000,810 90
Total.....		\$1,627,246 96

DISBURSEMENTS.

Net amount paid for losses and claims, viz:		
Fidelity } .....		\$187,108 38
Surety } .....		
Investigation and adjustment of claims.....	7,385 39	
Commissions or brokerage.....	172,871 04	
Salaries, fees and compensation of officers and home office employes.....	44,041 94	
Salaries and expenses of agents not paid by commissions.....	38,565 51	
Inspections.....	2,152 58	
Rents.....	5,259 96	
Repairs and expenses on real estate.....	1,700 78	
Taxes on real estate.....	656 93	
State taxes on premiums.....	10,464 56	
Insurance department licenses and fees.....	6,759 11	
All other licenses, fees and taxes.....	4,281 57	
Legal expenses.....	23,710 35	
Advertising.....	2,365 65	
Printing and stationery.....	3,228 59	
Postage, telegraph, telephone and express.....	3,743 63	
Furniture and fixtures.....	2,256 61	
Detection and arrest .....	1,477 57	
Miscellaneous expenditures.....	9,851 07	
Agents' advances charged off.....	36,961 19	
Loss on sale or maturity of ledger assets.....	4,982 97	
Total disbursements.....		\$574,805 38
Balance .....		\$1,052,441 58

## LEDGER ASSETS.

Book value of real estate .....		\$85,819 06
Mortgage loans on real estate.....		72,324 15
Loans secured by collateral.....		1,800 00
Book value of bonds and stocks.....		677,381 84
Cash in office and in bank.....		97,563 49
Gross premiums in course of collection.....		108,704 71
Advances to agents.....		2,431 81
Advanced on contracts.....		16,559 97
Excise reinsurance association.....		45,356 55
Total ledger assets.....		<u>\$1,052,441 58</u>

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$697 45	
Interest due and accrued on bonds.....	6,466 53	
Interest due and accrued on collateral loans.....	6 50	\$7,170 48
Market value of real estate over book value.....		455 94
Gross assets.....		<u>\$1,060,068 00</u>

## DEDUCT ASSETS NOT ADMITTED.

Premiums in course of collection—written prior to Oct. 1, last.....	\$21,404 08	
Book value of bonds and stocks over market value.....	26,218 99	
Advances to agents.....	2,431 81	
Advanced on contracts.....	16,559 97	\$66,614 85
Total admitted assets.....		<u>\$993,453 15</u>

## LIABILITIES.

Losses and claims, viz :	<i>In Process of</i>			
	<i>Adjusted.</i>	<i>Adjustment.</i>	<i>Resisted.</i>	
Fidelity Surety } .....	\$5,494 33	\$70,782 01	\$27,274 14	\$103,550 48
Deduct re-insurance.....				14,436 44
Net unpaid claims.....				\$89,114 04
Unearned premiums on outstanding risks.....				277,603 75
Commissions due agents and brokers.....				20,575 16
Salaries, and other miscellaneous expenses due or accrued.....				1,557 36
State, county and municipal taxes due or accrued.....				12,178 70
Due for re-insurance.....				2,794 03
Cash capital.....			\$500,000 00	
Surplus over all liabilities.....			89,630 11	
Surplus to policy holders.....				589,630 11
Total liabilities.....				<u>\$993,453 15</u>

## EXHIBIT OF PREMIUMS.

	<i>Fidelity and Surety.</i>
In force December 31, 1909.....	\$446,181 82
Written during the year.....	675,722 75
Total.....	<u>\$1,121,904 57</u>
Expired and cancelled.....	595,017 02
In force December 31, 1910.....	\$526,887 56
Deduct amount re-insured.....	36,650 22
Net premiums in force.....	<u>\$490,237 33</u>

## BUSINESS IN MAINE.

	<i>Premiums Received.</i>
Fidelity } .....	\$546 65
Surety }	

## CASUALTY COMPANY OF AMERICA,

NEW YORK, N. Y.

INCORPORATED IN 1903. COMMENCED BUSINESS IN 1903.

EDWIN W. DELEON, *President.*JOHN E. CONNELLY, *Secretary.*

Cash Capital, \$750,000.

## INCOME.

Net premiums received, viz :

Accident .....	\$286,373 44	
Liability .....	1,481,839 43	
Plate glass .....	183,783 96	
Steam boiler .....	105,818 38	
Installment .....	48,853 72	
Fly wheel .....	12,353 16	
Automobile .....	106,450 54	
Workmen's collective .....	45,751 65	\$2,216,173 68
Policy fees required or represented by applications .....		2,051 00
Interest on bonds and dividends on stocks .....	\$57,385 13	
Interest on deposits .....	2,505 48	
Interest from all other sources .....	90 43	59,981 04
Premium on capital stock .....		125,000 00
Income from other sources .....		422 26
Profit on sale or maturity of ledger assets .....		8,615 65
<b>Total income .....</b>		<b>\$2,412,243 68</b>
Ledger assets Dec. 31, 1909 .....	\$1,950,675 64	
Increase of capital during 1910 .....	250,000 00	2,200,675 64
<b>Total .....</b>		<b>\$4,612,919 27</b>

## DISBURSEMENTS.

Net amount paid for losses and claims, viz :

Accident .....	\$165,134 31	
Liability .....	602,710 91	
Plate glass .....	87,833 97	
Steam boiler .....	7,477 02	
Installment .....	19,416 17	
Automobile .....	11,666 97	
Workmen's collective .....	27,295 70	\$921,535 05
Investigation and adjustment of claims .....		117,797 27
Policy fees retained by agents .....		2,019 00
Commissions or brokerage .....		569,536 80
Salaries, fees and compensation of officers and home office employes .....		115,853 98
Salaries and expenses of agents not paid by commissions .....		16,144 69
Medical examiners' fees and salaries .....		1,500 00



Inspections.....	\$64,823 55
Rents.....	13,942 28
State taxes on premiums.....	24,249 10
Insurance department licenses and fees.....	4,906 40
All other licenses, fees and taxes.....	1,027 12
Legal expenses.....	1,772 86
Advertising.....	1,651 23
Printing and stationery.....	12,740 21
Postage, telegraph, telephone and express.....	9,048 97
Furniture and fixtures.....	2,284 97
Interest or dividends to stockholders.....	30,000 00
Advanced to agents.....	656 89
General expense.....	4,744 58
Loss on sale or maturity of ledger assets.....	966 23
Total disbursements.....	<u>\$1,916,596 18</u>
Balance.....	<u>\$2,696,323 09</u>

## LEDGER ASSETS.

Book value of bonds and stocks.....	\$1,444,701 71
Cash in office and in bank.....	621,308 77
Gross premiums in course of collection.....	627,812 61
Allowances for taxes on New York state bonds.....	2,500 00
Total ledger assets.....	<u>\$2,696,323 09</u>

## NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	\$17,019 15
Due for reinsurance on losses paid.....	8,501 53
Gross assets.....	<u>\$2,721,843 77</u>

## DEDUCT ASSETS NOT ADMITTED.

Premiums in course of collection—written prior to Oct 1, last.....	\$29,323 00	
Book value of bonds and stocks over market value.....	75,798 71	\$105,121 71
Total admitted assets.....		<u>\$2,616,722 06</u>

## LIABILITIES.

Losses and claims, viz:	Adjusted.	In Process of Adjustment.	Resisted.	
Accident.....	\$4,992 52	\$32,932 59	\$14,200 00	
Plate glass.....	1,797 11	10,259 64	-	
Steam boiler.....	-	1,783 21	1,000 00	
Installment.....	-	3,372 98	-	
Workmen's collective.....	-	2,536 40	-	
Totals.....	<u>\$6,789 63</u>	<u>\$50,884 82</u>	<u>\$15,200 00</u>	\$72,874 45
Deduct re-insurance.....				10,420 12
Net unpaid claims.....				<u>\$62,454 33</u>
Estimated expense for adjustment of claims.....				3,287 06
Special reserve for unpaid liability losses.....				338,674 50
Unearned premiums on outstanding risks.....				1,049,521 62
Commissions due agents and brokers.....				129,870 64
Salaries and other miscellaneous expenses due or accrued.....				1,000 00
State, county and municipal taxes due or accrued.....				30,777 78
Due for re-insurance.....				954 88
Cash capital.....			\$750,000 00	
Surplus over all liabilities.....			250,181 75	
Surplus to policy holders.....				<u>\$1,000,181 75</u>
Total liabilities.....				<u>\$2,616,722 06</u>

## EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Liability.</i>
In force December 31, 1909 .....	\$289,563 87	\$849,883 98
Written during the year .....	488,911 83	2,001,451 42
Totals .....	\$778,475 70	\$2,851,335 40
Expired and cancelled .....	442,771 66	1,594,716 17
In force December 31, 1910 .....	\$935,704 04	\$1,256,619 23
Deduct amount re-insured .....	18,107 64	14,028 26
Net premiums in force .....	\$817,596 40	\$1,242,590 97
	<i>Workmen's</i>	<i>Plate</i>
	<i>Collective.</i>	<i>Glass.</i>
In force December 31, 1909 .....	\$30,490 18	\$168,855 56
Written during the year .....	66,956 42	230,455 19
Totals .....	\$97,446 60	\$399,310 75
Expired and cancelled .....	76,808 02	210,667 94
In force December 31, 1910 .....	\$20,638 58	\$188,642 81
	<i>Steam</i>	<i>Fly Wheel.</i>
	<i>Boiler.</i>	<i>Installment.</i>
In force December 31, 1909 .....	\$238,312 09	-
Written during the year .....	166,284 62	\$43,935 27
Totals .....	\$404,596 71	\$43,935 27
Expired and cancelled .....	156,821 83	43,935 27
In force December 31, 1910 .....	\$247,774 88	-
Deduct amount reinsured .....	698 58	-
Net premiums in force .....	\$247,076 30	\$18,951 38

## BUSINESS IN MAINE.

	<i>Premiums</i>	<i>Losses</i>
	<i>Received.</i>	<i>Paid.</i>
Accident .....	\$4,146 07	\$2,483 04
Liability .....	37,380 91	15,782 34
Plate glass .....	552 53	216 73
Steam boiler .....	3,270 24	-
Fly wheel .....	9 90	-
Automobile .....	2,118 95	-
Workmen's collective .....	23,584 69	12,557 45
Totals .....	\$71,063 29	\$31,039 56

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 .....	\$68,112 28	
Health .....	28,287 84	\$96,400 12
Disability premium .....		2,476 71
Income, accident department.....		\$98,876 83
Income, life department.....		1,485,551 82
Total income.....		\$1,584,428 65
Ledger assets Dec. 31, 1909 .....	\$5,158,796 62	
Less uncollected premiums of 1908.....	10,322 20	5,148,474 42
Total .....		\$6,727,903 07

DISBURSEMENTS.

Net amount paid for losses and claims, viz :		
Accident .....	\$33,482 90	
Health.....	10,563 22	
Disability.....	15 09	\$44,051 21
Investigation and adjustment of claims.....		330 25
Commissions or brokerage.....		27,274 75
Salaries, fees and compensation of officers and home office employes.....		14,115 86
Salaries and expenses of agents not paid by commissions .....		7,921 68
Medical examiner's fees and salaries.....		26 00
Inspections.....		9 50
Rents.....		2,167 09
State taxes on premiums.....		1,207 56
Insurance department licenses and fees.....		453 92
All other licenses, fees and taxes.....		58 32
Legal expenses.....		517 53
Advertising .....		604 82
Printing and stationery.....		2,006 55
Postage, telegraph, telephone and express.....		1,089 99

580 COLUMBIAN NATIONAL LIFE INSURANCE COMPANY.

Furniture and fixtures .....	\$133 70
Home office expenses .....	733 80
Traveling expenses .....	1,547 10
Exchange .....	6 33
Disbursements, accident department.....	\$104,205 46
Disbursements, life department.....	967,173 49
Total disbursements .....	<u>\$1,071,378 95</u>
Balance .....	\$5,656,524 12

LEDGER ASSETS.

Gross premiums in course of collection .....	\$12,112 28
Ledger assets, life department.....	5,644,411 89
Total ledger assets .....	<u>\$5,656,524 12</u>

NON-LEDGER ASSETS.

Non-ledger assets, life department .....	<u>\$216,031 95</u>
Gross assets .....	\$5,872,556 07

DEDUCT ASSETS NOT ADMITTED.

Premiums in course of collection—written prior to Oct. 1, last. ....	\$982 63	
Assets not admitted, life department .....	185,086 97	\$186,069 60
Total admitted assets.....		<u>\$5,686,486 47</u>

LIABILITIES.

Losses and claims, viz :	<i>In Process of Adjustment.</i>	
Accident .....	\$5,065 00	
Health.....	2,230 00	
Unpaid claims .....		\$7,295 00
Unearned premiums on outstanding risks.....		40,776 35
Commissions due agents and brokers.....		3,450 17
Salaries and other miscellaneous expenses due or accrued.....		227 99
State, county and municipal taxes due or accrued .....		852 32
Unearned disability premium.....		1,288 36
Liabilities, life department.....		4,152,646 28
Cash capital .....	\$1,000,000 00	
Surplus over all liabilities .....	480,000 00	
Surplus to policy holders .....		<u>1,480,000 00</u>
Total liabilities .....		<u>\$5,686,486 47</u>

EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>
In force December 31, 1909.....	\$51,389 85	\$26,001 35
Written during the year .....	89,965 35	36,742 32
Totals.....	<u>\$141,345 20</u>	<u>\$62,743 67</u>
Expired and cancelled.....	80,656 71	38,340 60
In force December 31, 1910.....	\$60,688 49	\$24,403 07
Deduct amount re-insured.....	2,782 22	751 21
Net premiums in force.....	<u>\$57,906 27</u>	<u>\$23,651 86</u>

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident .....	\$1,357 12	\$37 00
Health.....	77 00	19 57
Totals.....	<u>\$1,434 12</u>	<u>\$56 57</u>

## CONTINENTAL CASUALTY COMPANY,

HAMMOND, INDIANA.

INCORPORATED IN 1897. COMMENCED BUSINESS IN 1897.

H. G. B. ALEXANDER, *President*.WM. H. BETTS, *Secretary*.

Cash Capital, \$300,000.

## INCOME.

Net premiums received, viz :		
Accident.....	\$2,424,597 52	
Health.....	658,806 68	\$3,083,404 20
Policy fees required or represented by applications.....		111,479 10
Interest on mortgage loans.....	\$31,493 63	
Interest on collateral loans.....	371 66	
Interest on bonds and dividends on stocks.....	20,079 19	
Interest on deposits.....	2,007 14	
Interest from all other sources.....	33 80	
Rents.....	3,067 50	57,052 92
Agents' balances previously charged off.....		2,829 79
Profit on sale or maturity of ledger assets.....		1,975 71
Increase in book value of ledger assets.....		416 52
Total income.....		\$3,257,158 24
Ledger assets Dec. 31, 1909.....		2,045,963 86
Total.....		\$5,303,122 10

## DISBURSEMENTS.

Net amount paid for losses and claims, viz :		
Accident.....	\$996,710 08	
Health.....	259,251 95	\$1,255,962 03
Investigation and adjustment of claims.....		15,304 64
Policy fees retained by agents.....		111,479 10
Commissions or brokerage.....		632,769 82
Salaries, fees and compensation of officers and home office employes.....		295,678 49
Salaries and expenses of agents not paid by commissions.....		416,887 87
Medical examiners' fees and salaries.....		12,381 39
Rents.....		39,709 17
Taxes on real estate.....		284 60
State taxes on premiums.....		43,215 68
Insurance department licenses and fees.....		12,858 71
All other licenses, fees and taxes.....		3,108 13
Legal expenses.....		35,822 70
Advertising.....		22,244 28

Printing and stationery.....	\$33,704 54
Postage, telegraph, telephone and express.....	30,801 82
Interest or dividends to stockholders.....	60,000 00
Bank exchange.....	2,215 95
General expense.....	26,878 45
Agents' balances charged off.....	13,042 93
Decrease in book value of ledger assets.....	107 23
Total disbursements.....	<u>\$3,063,957 53</u>
Balance.....	\$2,239,164 57

## LEDGER ASSETS.

Book value of real estate.....	\$54,147 41
Mortgage loans on real estate.....	651,950 00
Book value of bonds and stocks.....	507,951 62
Cash in office and in bank.....	96,751 11
Gross premiums in course of collection.....	603,399 62
Bills receivable.....	6,407 92
Cash in transit.....	164,502 96
Agents' balances.....	90,082 91
Furniture and fixtures.....	63,971 02
Total ledger assets.....	<u>\$2,239,164 57</u>

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$9,084 83	
Interest due and accrued on bonds.....	10,626 22	\$18,711 05
Market value of real estate over book value.....		4,727 59
Gross assets.....		<u>\$2,262,603 21</u>

## DEDUCT ASSETS NOT ADMITTED.

Bills receivable.....	\$6,407 92	
Furniture and fixtures.....	63,971 02	
Agents' balances.....	90,082 91	
Book value of bonds and stocks over market value.....	20,062 91	\$180,524 76
Total admitted assets.....		<u>\$2,082,078 45</u>

## LIABILITIES.

	<i>In Process of Adjustment.</i>	<i>Resisted.</i>	
Losses and claims, viz :			
Accident.....	\$168,980 33	\$28,875 00	
Health.....	18,148 67	1,950 00	
Totals.....	\$187,129 00	\$30,825 00	\$217,954 00
Deduct re-insurance.....			14,000 00
Net unpaid claims.....			<u>\$203,954 00</u>
Estimated expense for adjustment of claims.....			1,000 00
Unearned premiums on outstanding risks.....			771,320 73
Commissions due agents and brokers.....			108,539 05
Salaries and other miscellaneous expenses due or accrued.....			13,338 81
State, county and municipal taxes due or accrued.....			35,000 00
Due for re-insurance.....			10,333 64
Advance premiums.....			1,803 78
Reserve for contingencies.....			200,000 00
Cash capital.....		\$300,000 00	
Surplus over all liabilities.....		436,788 94	
Surplus to policy holders.....			<u>736,788 94</u>
Total liabilities.....			<u>\$2,082,078 45</u>

## EMPIRE STATE SURETY COMPANY.

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## EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>
In force December 31, 1909.....	\$1,532,379 60	\$102,614 20
Written during the year.....	3,106,704 23	741,948 75
Totals.....	\$4,639,083 83	844,557 95
Expired and cancelled.....	3,192,721 03	727,285 25
In force December 31, 1910.....	\$1,446,362 80	\$117,272 70
Deduct amount re-insured.....	20,994 03	-
Net premiums in force.....	\$1,425,368 77	\$117,272 70

## BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident.....	\$9,132 45	\$3,512 10
Health.....	4,947 45	946 27
Totals.....	\$14,079 90	\$4,458 37

## EMPIRE STATE SURETY COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1901. COMMENCED BUSINESS IN 1901.

WM. M. TOMLINS, JR., *President.*DANIEL STEWART, *Secretary.*

Cash Capital, \$500,000.

## INCOME.

Net premiums received, viz:		
Accident.....	\$37,037 83	
Health.....	22,655 98	
Liability.....	160,591 49	
Fidelity.....	108,617 49	
Surety.....	319,588 18	
Plate glass.....	7,641 45	
Steam boiler.....	-3,871 84	
Burglary and theft.....	87,691 42	
Sprinkler.....	-2,368 72	
Workmen's collective.....	5,420 40	\$742,998 18
Interest on mortgage loans.....	\$13,739 96	
Interest on collateral loans.....	369 80	
Interest on bonds and dividends on stocks.....	29,701 13	
Interest on deposits.....	1,127 16	
Interest from all other sources.....	368 59	
Rents.....	852 00	46,158 64
Borrowed money.....		32,750 00
Profit on sale or maturity of ledger assets.....		4,299 17
Total income.....		\$326,205 99
Ledger assets Dec. 31, 1909.....		1,614,963 04
Total.....		\$2,441,169 03

## DISBURSEMENTS.

Net amount paid for losses and claims, viz:

Accident.....	\$34,756 15	
Health.....	21,836 58	
Liability.....	94,557 23	
Fidelity.....	12,508 64	
Surety.....	72,076 86	
Plate glass.....	35,387 16	
Steam boiler.....	574 25	
Burglary and theft.....	27,226 08	
Sprinkler.....	120 00	
Workmen's collective.....	2,770 61	\$301,813 56
Investigation and adjustment of claims.....		96,786 49
Commissions or brokerage.....		161,504 94
Salaries, fees and compensation of officers and home office employes.....		104,839 84
Salaries and expenses of agents not paid by commissions.....		92,239 62
Inspections.....		10,914 46
Rents.....		10,021 10
Repairs and expenses on real estate.....		1,551 77
Taxes on real estate.....		1,705 93
State taxes on premiums.....		13,745 23
Insurance department licenses and fees.....		7,120 96
Legal expenses.....		2,428 82
Advertising.....		12,927 97
Printing and stationery.....		16,472 49
Postage, telegraph, telephone and express.....		9,597 21
Furniture and fixtures.....		2,060 80
Borrowed money repaid.....		32,750 00
Mortgage on real estate.....		3,500 00
Traveling expenses.....		2,482 78
Rating bureaus and associations.....		5,742 57
Examinations.....		3,681 84
Miscellaneous expenditures.....		5,739 95
Loss on sale or maturity of ledger assets.....		21,925 76
Total disbursements.....		\$921,504 09
Balance.....		\$1,519,664 94

## LEDGER ASSETS.

Book value of real estate.....	\$53,896 81
Mortgage loans on real estate.....	267,324 84
Book value of bonds and stocks.....	738,352 49
Cash in office and in bank.....	56,797 55
Gross premiums in course of collection.....	315,170 47
Accounts receivable.....	22,514 23
Agents' balances.....	15,981 81
Sundry accounts.....	46,749 68
Cash in suspended banks.....	2,877 01
Total ledger assets.....	\$1,519,664 94

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$4,778 94	
Interest due and accrued on bonds.....	4,893 34	
Rents due and accrued on company's property.....	783 33	\$10,405 61
Due for reinsurance on losses paid.....		81 50
Gross assets.....		\$1,530,152 05



## DEDUCT ASSETS NOT ADMITTED.

Accounts receivable.....	\$22,514 28	
Premiums in course of collection—written prior to Oct. 1, last	128,978 97	
Book value of ledger assets over market value.....	76,863 88	
Cash in suspended banks.....	2,877 01	
Agents' balances.....	15,981 81	
Sundry accounts.....	46,749 68	\$293,965 63
Total admitted assets.....		\$1,236,186 42

## LIABILITIES.

Losses and claims, viz:	<i>In Process of</i>			
	<i>Adjusted.</i>	<i>Adjustment.</i>	<i>Resisted.</i>	
Accident.....	\$2,226 93	\$2,397 42	\$690 35	
Health.....	400 00	1,456 57	207 05	
Fidelity.....	150 09	16,965 57	38,671 47	
Surety.....	3,747 19	65,172 69	65,528 42	
Burglary and theft.....	1,744 87	5,643 32	750 00	
Sprinkler.....	-	-	1,091 58	
Workmen's collective.....	-	72 83	-	
Totals.....	\$8,268 99	\$91,648 45	106,923 82	\$206,846 26
Deduct re-insurance.....				7,760 51
Net unpaid claims.....				\$199,085 75
Special reserve for unpaid liability losses.....				44,630 84
Unearned premiums on outstanding risks.....				281,816 02
Commissions due agents and brokers.....				39,066 56
Salaries and other miscellaneous expenses due or accrued.....				6,620 23
State, county and municipal taxes due or accrued.....				10,000 00
Due for reinsurance.....				10,502 86
Due for reinsurance on liability, accident and health business.....				7,427 04
Advances to adjusters and special agents.....				2,035 46
Cash capital.....			\$500,000 00	
Surplus over all liabilities.....			135,501 66	
Surplus to policy holders.....				635,501 66
Total liabilities.....				\$1,236,186 42

## EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>	<i>Liability.</i>
In force December 31, 1909.....	\$71,390 85	\$35,785 53	\$209,987 07
Written during the year.....	95,271 43	56,074 14	365,998 85
Totals.....	\$166,602 28	\$91,859 67	\$575,985 42
Expired and cancelled.....	109,124 72	61,353 29	358,382 92
In force December 31, 1910.....	\$57,477 56	\$30,506 38	\$217,602 50
Deduct amount re-insured.....	57,477 56	30,506 38	217,602 50
	<i>Fidelity.</i>	<i>Surety.</i>	<i>Plate Glass.</i>
In force December 31, 1909.....	\$114,237 42	\$386,536 61	\$82,828 71
Written during the year.....	140,999 39	441,818 32	75,605 14
Totals.....	\$255,236 81	\$828,354 93	\$158,433 85
Expired and cancelled.....	132,377 36	451,043 22	70,762 54
In force December 31, 1910.....	\$122,859 45	\$377,311 71	\$87,671 31
Deduct amount re-insured.....	13,341 09	39,134 82	87,671 31
Net premiums in force.....	\$109,518 36	\$338,176 89	-

## EMPIRE STATE SURETY COMPANY.

	<i>Steam Boiler.</i>	<i>Burglary and Theft.</i>
In force December 31, 1909.....	\$10,757 54	\$116,288 01
Written during the year.....	1,900 65	140,813 72
Totals.....	\$12,658 19	\$256,601 73
Expired and cancelled.....	3,149 92	123,676 17
In force December 31, 1910.....	\$9,508 27	\$132,925 66
Deduct amount re-insured.....	9,508 27	15,307 12
Net premiums in force.....	-	\$117,618 44
	<i>Sprinkler.</i>	<i>Workmen's Collective.</i>
In force December 31, 1909.....	\$8,101 21	\$1,547 58
Written during the year.....	2,763 87	5,511 98
Totals.....	\$10,865 08	\$7,059 56
Expired and cancelled.....	3,440 61	6,600 06
In force Dec. 31, 1910.....	\$7,424 47	\$459 50
Deduct amount re-insured.....	7,424 47	459 50

## BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident.....	\$91 97	-
Health.....	19 00	-
Liability.....	9 76	-
Fidelity.....	416 74	-
Surety.....	865 11	-
Plate glass.....	-38 19	32 25
Steam boiler.....	47 95	-
Sprinkler.....	-70 40	-
Totals.....	\$1,341 94	\$32 25

EMPLOYERS' LIABILITY ASSURANCE CORPORATION, LIMITED,  
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 .....	\$252,228 97	
Health .....	72,890 79	
Liability .....	3,609,907 22	
Fidelity .....	115,149 80	
Steam boiler .....	13,419 86	
Burglary and theft .....	81,086 18	
Automobile property damage .....	291,804 29	
Workmen's collective .....	50,156 84	\$4,486,143 45
Interest on bonds .....	\$171,605 66	
Interest on deposits .....	184 49	
Interest from all other sources .....	1,560 76	173,350 91
Agents' balances previously charged off .....		126 61
Increase in book value of ledger assets .....		2,585 00
Total income .....		\$4,662,205 97
Ledger assets Dec. 31, 1909 .....		5,025,059 72
Total .....		\$9,687,265 69

DISBURSEMENTS.

Net amount paid for losses and claims, viz:		
Accident .....	\$131,476 12	
Health .....	26,602 81	
Liability .....	1,343,119 34	
Fidelity .....	43,523 86	
Steam boiler .....	348 80	
Burglary and theft .....	29,906 66	
Automobile property damage .....	132,495 80	
Workmen's collective .....	22,247 46	\$1,729,720 85
Investigation and adjustment of claims .....		326,437 31
Commissions or brokerage .....		1,177,982 67
Salaries, fees and compensation of officers and home office employees .....		92,920 93

Salaries and expenses of agents not paid by commissions.....	\$49,001 80
Inspections.....	46,496 67
Rents—including company's own occupancy.....	25,468 19
State taxes on premiums.....	69,465 98
Insurance department licenses and fees.....	7,039 61
All other licenses, fees and taxes.....	2,354 59
Legal expenses.....	1,649 01
Advertising.....	8,354 64
Printing, stationery and supplies.....	37,268 57
Postage, telegraph, telephone and express.....	26,422 33
Furniture and fixtures.....	3,187 33
Remitted to home office.....	363,072 16
Investment expense.....	59 75
Miscellaneous expenditures.....	1,885 32
Agents' balances charged off.....	936 16
Decrease in book value of ledger assets.....	68,749 50
Total disbursements.....	<u>\$4,088,473 32</u>
Balance.....	<u>\$5,648,792 37</u>

## LEDGER ASSETS.

Book value of bonds.....	\$4,810,993 75
Cash in office and in bank.....	4,027 45
Cash deposited by trustees.....	25,804 21
Gross premiums in course of collection.....	807,966 96
Total ledger assets.....	<u>\$5,648,792 37</u>

## NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	\$64,914 82
Gross assets.....	<u>\$5,713,707 19</u>

## DEDUCT ASSETS NOT ADMITTED.

Premiums in course of collection—written prior to Oct. 1, last.....	\$25,303 55
Total admitted assets.....	<u>\$5,688,403 64</u>

## LIABILITIES.

Losses and claims, viz:	<i>In Process of Adjustment.</i>	<i>Resisted.</i>	
Accident.....	\$71,872 00	\$6,655 00	
Health.....	5,743 00	-	
Liability.....	21,717 00	7,600 00	
Steam boiler.....	556 00	-	
Burglary and theft.....	4,555 00	185 00	
Auto property damage.....	30,790 00	950 00	
Workmen's collective.....	4,208 00	-	
Unpaid claims.....	<u>\$139,441 00</u>	<u>\$15,390 00</u>	\$154,831 00
Estimated expense for adjustment of claims.....			8,149 00
Special reserve for unpaid liability losses.....			1,078,709 20
Unearned premiums on outstanding risks.....			2,009,701 89
Commissions due agents and brokers.....			242,650 15
Salaries and other miscellaneous expenses due or accrued.....			50,000 00
State, county and municipal taxes due or accrued.....			50,000 00
Statutory deposit.....		\$350,000 00	
Surplus over all liabilities.....		<u>1,744,362 40</u>	
Surplus to policy holders.....			<u>2,094,362 40</u>
Total liabilities.....			<u>\$5,688,403 64</u>

## EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>	<i>Liability.</i>
In force December 31, 1909 .....	\$219,677 73	\$50,805 50	\$2,657,324 35
Written during the year .....	292,583 90	90,948 27	4,120,694 25
Totals.....	\$512,261 63	\$141,253 77	\$6,778,018 60
Expired and cancelled....	266,086 78	70,891 21	3,654,586 40
In force December 31, 1910.....	\$246,224 85	\$70,862 56	\$3,123,482 20
Deduct amount re-insured .....	367 50	70 00	117 96
Net premiums in force .....	\$245,857 35	\$70,792 56	\$3,123,364 24
	<i>Steam</i>	<i>Burglary</i>	
	<i>Boiler.</i>	<i>and Theft.</i>	<i>Fidelity.</i>
In force December 31, 1909 .....	\$17,055 12	\$108,710 08	\$93,744 97
Written during the year.....	15,597 20	\$94,488 12	\$144,637 17
Totals.....	\$32,652 32	\$198,148 20	\$238,382 14
Expired and cancelled.....	7,097 96	78,857 38	123,290 60
In force December 31, 1910.....	\$25,554 36	\$119,290 82	\$115,091 54
Deduct amount re-insured .....	-	1,180 95	392 75
Net premiums in force .....	\$25,554 36	\$118,109 87	\$114,697 79
	<i>Auto. Property</i>	<i>Workmen's</i>	
	<i>Damage.</i>	<i>Collective.</i>	
In force December 31, 1909.....	\$155,154 95	\$22,577 71	
Written during the year .....	377,301 04	59,661 27	
Totals .....	\$582,455 99	\$82,238 98	
Expired and cancelled.....	247,514 48	46,978 91	
In force December 31, 1910.....	\$284,941 51	\$35,260 07	

## BUSINESS IN MAINE.

	<i>Premiums</i>	<i>Losses</i>
	<i>Received.</i>	<i>Paid.</i>
Accident .....	\$5,284 15	\$1,208 40
Health .....	1,723 17	181 42
Liability.....	50,061 46	22,571 96
Fidelity.....	2,462 57	-
Steam boiler.....	1,019 43	-
Burglary and theft .....	1,308 70	-
Automobile property damage.....	1,544 52	292 55
Workmen's collective .....	91 25	-
Totals .....	\$63,495 25	\$24,254 83

## 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, viz :		
Accident } .....		\$76,954 20
Health } .....		
Policy fees required or represented by applications.....		11,228 00
Interest on mortgage loans.....	\$112 50	
Interest on collateral loans.....	500 00	
Interest on bonds and dividends on stocks.....	6,860 54	
Interest on deposits.....	469 79	7,942 83
Returned from claimants.....		22 50
Profit on sale or maturity of ledger assets.....		98 00
Total income.....		\$96,245 53
Ledger assets Dec. 31, 1909.....		198,292 71
Total.....		\$294,538 24

## DISBURSEMENTS.

Net amount paid for losses and claims, viz :		
Accident } .....		\$30,221 51
Health } .....		
Investigation and adjustment of claims.....		1,751 96
Policy fees retained by agents.....		11,228 00
Commissions or brokerage.....		9,448 81
Salaries, fees and compensation of officers and home office employes.....		16,922 45
Medical examiners' fees and salaries.....		82 50
Rents.....		3,103 70
State taxes on premiums.....		490 40
Insurance department licenses and fees.....		831 00
All other licenses, fees and taxes.....		356 25
Legal expenses.....		1,540 00
Advertising.....		1,959 93
Printing and stationery.....		3,425 19
Postage, telegraph, telephone and express.....		2,914 65
Furniture and fixtures.....		146 93
Interest or dividends to stockholders.....		8,000 00
Travelling expenses.....		1,237 81
Miscellaneous expenditures.....		1,404 09
Loss on sale or maturity of ledger assets.....		2 50
Decrease in book value of ledger assets.....		944 87
Total disbursements.....		\$96,012 05
Balance.....		\$198,526 19

## LEDGER ASSETS.

Mortgage loans on real estate.....	\$2,250 00
Loans secured by collateral.....	10,000 00
Book value of bonds and stocks.....	171,718 55
Cash in office and in bank.....	13,960 79
Gross premiums in course of collection.....	596 85
Total ledger assets.....	\$198,526 19

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$9 38	
Interest accrued on bonds.....	2,068 80	
Interest accrued on collateral loans.....	33 33	\$2,111 51
Deposited in bank not on company's books.....		83 09
Gross assets.....		\$200,720 79

## DEDUCT ASSETS NOT ADMITTED.

Book value of bonds and stocks over market value.....	\$588 55
Total admitted assets.....	\$200,137 24

## LIABILITIES.

Losses and claims, viz:	<i>In Process of Adjustment.</i>	<i>Resisted.</i>	
Accident } .....	\$4,812 50	\$2,835 00	\$7,647 50
Health } .....			
Estimated expense for adjustment of claims.....			500 00
Unearned premiums on outstanding risks.....			9,289 30
Commissions due agents and brokers.....			563 72
Salaries and other miscellaneous expenses due or accrued.....			884 05
State, county and municipal taxes due or accrued .....			527 54
Due for re-insurance.....			17 32
Advance premiums.....			4,082 20
Cash capital.....	\$100,000 00		
Surplus over all liabilities.....	76,625 61		
Surplus to policy holders.....			176,625 61
Total liabilities.....			\$200,137 24

## EXHIBIT OF PREMIUMS.

	<i>Accident and Health.</i>
In force December 31, 1909 .....	\$13,673 75
Written during the year.....	77,868 97
Total.....	\$91,342 72
Expired and cancelled.....	72,701 50
In force December 31, 1910.....	\$18,641 22
Deduct amount re-insured.....	62 59
Net premiums in force.....	\$18,578 63

## BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident } .....	\$10,632 20	\$4,246 25
Health } .....		

## FEDERAL CASUALTY COMPANY,

DETROIT, MICHIGAN.

INCORPORATED IN 1906. COMMENCED BUSINESS IN 1906.

V. D. CLIFF, *President.*PETER PATTERSON, *Secretary.*

\*Cash Capital, \$200,000.

## INCOME.

Net premiums received, viz:		
Accident } .....		\$845,820 87
Health } .....		
Policy fees required or represented by applications.....		36,120 00
Interest on bonds.....	\$9,062 98	
Interest on deposits.....	481 97	9,494 95
Increase in book value of ledger assets.....		500 00
Total income.....		\$891,485 82
Ledger assets Dec. 31, 1909.....		250,855 86
Total.....		\$642,291 68

## DISBURSEMENTS.

Net amount paid for losses and claims, viz:		
Accident } .....		\$189,871 28
Health } .....		
Policy fees retained by agents.....		35,844 10
Commissions or brokerage.....		63,609 18
Salaries, fees and compensation of officers and home office employes.....		23,083 07
Salaries and expenses of agents not paid by commissions.....		38,864 42
Medical examiner's fees and salaries.....		1,467 38
Rents.....		7,217 98
State taxes on premiums.....		6,047 84
Insurance department licenses and fees.....		2,687 07
Legal expenses.....		305 20
Advertising.....		1,509 18
Printing and stationery.....		5,502 72
Postage, telegraph, telephone and express.....		6,660 70
Furniture and fixtures.....		275 20
Interest or dividends to stockholders.....		15,000 00
Miscellaneous expenditures.....		1,129 54
Agents' balances charged off.....		213 71
Loss on sale or maturity of ledger assets.....		500 00
Decrease in book value of ledger assets.....		3,617 50
Total disbursements.....		\$358,405 61
Balance.....		\$288,886 07

\* Capital stock increased during 1910 by a stock dividend of \$100,000.



LEDGER ASSETS.

Book value of bonds.....	\$273,500 00
Cash in office and in bank.....	15,386 07
Total ledger assets.....	<u>\$288,886 07</u>

NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$4,250 13
Market value of bonds and stocks over book value.....	7,088 30
Total admitted assets.....	<u>\$300,174 50</u>

LIABILITIES.

Losses and claims, viz:	<i>In Process of</i>	<i>Adjustment.</i>	<i>Resisted.</i>	
Accident } .....	\$18,828	\$252		\$19,080 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 .....				6,000 00
Dividends due stockholders.....				5,000 00
Advance premiums.....				4,901 75
Cash capital.....	\$200,000 00			
Surplus over all liabilities.....		61,692 75		
Surplus to policy holders.....				<u>261,692 75</u>
Total liabilities.....				<u>\$300,174 50</u>

EXHIBIT OF PREMIUMS.

	<i>Accident and</i>	
	<i>Health.</i>	
In force December 31, 1909.....	\$5,380 60	
Written during the year.....	345,747 35	
Total.....	<u>\$351,127 95</u>	
Expired and cancelled.....	346,226 20	
In force December 31, 1910.....	<u>\$4,901 75</u>	

BUSINESS IN MAINE.

	<i>Premiums</i>	<i>Losses</i>
	<i>Received.</i>	<i>Paid.</i>
Accident } .....	\$4,507 47	\$2,488 89
Health } .....		

## FIDELITY AND CASUALTY COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1876. COMMENCED BUSINESS IN 1876.

ROBERT J. HILLAS *President.*GEORGE W. ALLEN, *Ass't Secretary.*

Cash Capital, \$1,000,000.

## INCOME.

## Net premiums received, viz:

Accident.....	\$1,828,481 16	
Health.....	1,172,101 79	
Liability.....	2,625,192 94	
Fidelity.....	254,353 45	
Surety.....	221,656 57	
Plate glass.....	416,238 44	
Steam boiler.....	356,965 97	
Burglary and theft.....	564,230 82	
Fly wheel.....	94,628 24	
Workmen's collective.....	20,069 59	\$7,553,917 97
Interest on collateral loans.....	\$1,754 25	
Interest on bonds and dividends on stocks.....	298,349 55	
Interest on deposits.....	1,503 89	
Interest from all other sources.....	1,888 12	
Rents—including company's own occupancy.....	90,809 87	394,305 68
Temporary loan.....		150,000 00
Munich Reinsurance Company contract.....		1,046 55
Premiums paid in advance.....		3,000 00
Fidelity insurance fund.....		871 69
Profit and loss.....		10 71
Suspense account.....		120 66
Agents' balances previously charged off.....		139 73
Profit on sale or maturity of ledger assets.....		7,506 25
Increase in book value of ledger assets.....		1,396 74
Total income.....		\$8,112,315 98
Ledger assets Dec. 31, 1909.....		8,997,582 04
Total.....		\$17,109,898 02

## DISBURSEMENTS.

## Net amount paid for losses and claims, viz:

Accident.....	\$783,961 19	
Health.....	537,372 37	
Liability.....	985,624 13	
Fidelity.....	41,371 20	
Surety.....	5,605 39	
Plate glass.....	157,890 71	
Steam boiler.....	58,939 86	
Burglary and theft.....	181,238 79	
Fly wheel.....	18,654 92	
Workmen's collective.....	6,851 58	\$2,777,500 14

Investigation and adjustment of claims.....	\$559,506 82
Commissions or brokerage.....	1,999,471 89
Salaries, fees and compensation of officers and home office employes.....	553,610 86
Salaries and expenses of agents not paid by commissions.....	404,468 05
Medical examiners' fees and salaries.....	9,103 25
Inspections.....	229,542 40
Rents—including company's own occupancy.....	68,768 41
Repairs and expenses on real estate.....	51,004 09
Taxes on real estate.....	21,915 43
State taxes on premiums.....	111,819 97
Insurance department licenses and fees.....	11,645 42
All other licenses, fees and taxes.....	8,698 27
Legal expenses.....	4,308 33
Advertising.....	16,138 45
Printing and stationery.....	88,798 25
Postage, telegraph, telephone and express.....	36,959 74
Furniture and fixtures.....	12,694 09
Interest or dividends to stockholders.....	180,000 00
Temporary loan.....	150,000 00
Interest.....	4,168 17
Exchange and collection fees.....	2,709 76
Profit and loss.....	486 21
Premiums paid in advance.....	2,500 00
Miscellaneous expenditures.....	19,636 59
Agents' balances charged off.....	394 21
Decrease in book value of ledger assets.....	4,284 77
Total disbursements.....	<u>\$7,330,122 07</u>
Balance.....	<u>\$9,779,775 95</u>

## LEDGER ASSETS.

Book value of real estate.....	\$1,399,603 66
Loans secured by collateral.....	5,000 00
Book value of bonds and stocks.....	6,674,792 48
Cash in office and in bank.....	276,487 10
Gross premiums in course of collection.....	1,319,652 67
Bills receivable.....	7,250 00
Agents' balances.....	18,838 18
Sundry accounts.....	78,151 86
Total ledger assets.....	<u>\$9,779,775 95</u>

## NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$41,726 63
Interest accrued on other assets.....	224 02
Rents accrued on company's property.....	255 00
Market value of bonds and stocks over book value.....	<u>332,052 02</u>
Gross assets.....	<u>\$10,154,083 62</u>

## DEDUCT ASSETS NOT ADMITTED.

Bills receivable.....	\$7,250 00
Premiums in course of collection—written prior to Oct 1, last.....	190,363 33
Agents' balances and sundry accounts.....	96,990 04
Total admitted assets.....	<u>\$9,859,430 25</u>

## LIABILITIES

Losses and claims, viz :	<i>In Process of Adjustment.</i>	<i>Resisted.</i>	
Accident.....	\$298,625 09	\$172,975 00	
Health.....	188,761 06	19,160 00	
Fidelity.....	64,497 47	20,151 67	
Surety.....	12,636 62	-	
Plate glass.....	16,606 50	800 00	
Steam boiler.....	4,796 00	7,300 00	
Burglary and theft.....	63,794 00	12,400 00	
Fly wheel.....	604 00	-	
<b>Totals.....</b>	<b>\$645,260 74</b>	<b>\$282,786 67</b>	<b>\$878,047 41</b>
Deduct re-insurance.....			5,612 71
Net unpaid claims.....			<b>\$872,434 70</b>
Estimated expense for adjustment of claims.....			22,100 00
Special reserve for unpaid liability losses.....			1,235,753 18
Unearned premiums on outstanding risks.....			4,230,357 89
Commissions due agents and brokers.....			303,336 16
Salaries and other miscellaneous expenses due or accrued.....			52,034 24
State, county and municipal taxes due or accrued.....			109,418 91
Due for re-insurance.....			16,411 23
Advance premiums.....			3,000 00
Fidelity insurance fund.....			11,959 91
Munich Reinsurance Company contract.....			52,863 76
Suspense account.....			3,673 38
All other liabilities.....			391 05
Cash capital.....		<b>\$1,000,000 00</b>	
Surplus over all liabilities.....		<b>1,945,695 84</b>	
Surplus to policy holders.....			<b>2,945,695 84</b>
<b>Total liabilities.....</b>			<b>\$9,859,430 25</b>

## EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>	<i>Liability.</i>
In force December 31, 1909.....	\$1,991,218 28	\$1,141,861 21	\$1,863,069 44
Written during the year.....	2,787,878 84	1,658,367 90	3,112,598 55
<b>Totals.....</b>	<b>\$4,779,097 12</b>	<b>\$2,800,229 11</b>	<b>\$4,975,667 99</b>
Expired and cancelled.....	2,701,439 55	1,602,081 99	2,672,033 64
In force December 31, 1910.....	\$2,027,657 57	\$1,198,197 12	2,308,634 35
Deduct amount re-insured.....	116 96	-	294 96
Net premiums in force.....	<b>\$2,027,540 62</b>	<b>\$1,198,197 12</b>	<b>\$2,308,339 39</b>
	<i>Fidelity.</i>	<i>Surety.</i>	<i>Plate Glass.</i>
In force December 31, 1909.....	\$361,053 33	-	\$392,251 90
Written during the year.....	345,316 17	242,249 82	525,284 01
<b>Totals.....</b>	<b>\$706,369 50</b>	<b>\$242,249 82</b>	<b>\$917,535 91</b>
Expired and cancelled.....	415,849 54	45,512 79	499,597 28
In force December 31, 1910.....	\$290,519 96	\$196,737 08	\$417,938 63
Deduct amount re-insured.....	2,987 50	9,508 00	172 43
Net premiums in force.....	<b>\$287,532 46</b>	<b>\$187,229 08</b>	<b>\$417,766 20</b>

	<i>Steam Boiler.</i>	<i>Burglary and Theft.</i>
In force December 31, 1909.....	\$305,918 82	\$774,550 27
Written during the year.....	535,961 66	730,953 21
Totals.....	\$1,341,880 48	\$1,505,503 48
Expired and cancelled.....	555,297 35	757,559 56
In force December 31, 1910.....	\$736,583 13	\$747,943 92
Deduct amount re-insured.....	112 50	3,776 95
Net premiums in force.....	\$786,470 63	\$744,166 97

	<i>Fly Wheel.</i>	<i>Workmen's Collective.</i>
In force December 31, 1909.....	\$179,796 22	\$20,924 34
Written during the year.....	116,943 48	28,182 96
Totals.....	\$296,739 70	\$49,107 30
Expired and cancelled.....	\$108,819 94	\$26,914 41
In force December 31, 1910.....	\$187,919 76	\$22,192 89

## BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident.....	\$8,716 70	\$891 23
Health.....	4,812 84	1,377 43
Liability.....	17,651 43	4,358 88
Fidelity.....	773 92	3,300 00
Surety.....	5 00	-
Plate glass.....	1,195 68	290 64
Steam boiler.....	5,931 08	22 05
Burglary and theft.....	2,306 34	258 59
Fly wheel.....	307 07	9,733 26
Totals.....	\$41,700 06	\$20,232 08

## 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:

Accident.....	\$58,022 83	
Health.....	25,894 67	
Fidelity }.....		
Surety }.....	2,473,989 26	
Plate glass.....	95,259 07	
Burglary and theft.....	9,069 04	\$2,662,234 87
Inspections.....		870 25
Interest on collateral loans.....	\$2,000 00	
Interest on bonds and dividends on stocks.....	191,616 99	
Interest on deposits.....	5,178 56	
Interest from all other sources.....	2,813 81	
Rents—including company's own occupancy.....	59,432 76	261,037 12
Commissions and fees.....		1,374 00
Returned premiums.....		10,005 88
Advanced premiums.....		2,649 44
Premiums due for reinsurance and co-surety.....		2,961 62
Agents' balances previously charged off.....		50 00
Profit on sale or maturity of ledger assets.....		6,893 50
Increase in book value of ledger assets.....		14,082 00
Total income.....		\$2,962,158 68
Ledger assets Dec. 31, 1909.....		6,291,105 98
Total.....		\$9,253,264 66

## DISBURSEMENTS.

Net amount paid for losses and claims, viz:

Health.....	\$91 08	
Fidelity }.....		
Surety }.....	552,068 78	
Plate glass.....	85 90	\$552,245 76
Collection expenses, salvage and recovery.....		14,967 42
Investigation and adjustment of claims.....		27,211 73
Commissions or brokerage.....		576,938 57
Salaries, fees and compensation of officers and home office employes.....		244,150 98
Salaries and expenses of agents not paid by commissions.....		109,538 33
Medical examiner's fees and salaries.....		6 00
Inspections.....		26,289 85

Rents—including company's own occupancy .....	\$31,696 58
Repairs and expenses on real estate .....	20,059 44
Taxes on real estate .....	17,813 84
State taxes on premiums .....	39,357 81
Insurance department licenses and fees .....	10,369 51
All other licenses, fees and taxes .....	49,517 40
Legal expenses .....	62,925 42
Advertising .....	7,878 55
Printing and stationery .....	24,998 01
Postage, telegraph, telephone and express .....	23,492 20
Furniture and fixtures .....	8,974 18
Interest or dividends to stockholders .....	320,000 00
Development expenses .....	16,350 75
Travelling expenses .....	22,270 42
Miscellaneous expenditures .....	18,742 06
Agents' balances charged off .....	62 50
Loss on sale or maturity of ledger assets .....	4,725 00
Decrease in book value of ledger assets .....	74,619 00
<b>Total disbursements .....</b>	<b>\$2,305,240 81</b>
<b>Balance .....</b>	<b>\$6,948,024 35</b>

LEDGER ASSETS.

Book value of real estate .....	\$1,281,282 18
Loans secured by collateral .....	105,900 00
Book value of bonds and stocks .....	4,008,569 00
Cash in office and in bank .....	637,879 87
Gross premiums in course of collection .....	568,357 01
Advanced on contracts .....	300,590 39
New York excise reserve fund .....	45,446 40
<b>Total ledger assets .....</b>	<b>\$6,948,024 35</b>

DEDUCT ASSETS NOT ADMITTED.

Premiums in course of collection—written prior to Oct. 1, last .....	\$169,218 88
<b>Total admitted assets .....</b>	<b>\$6,778,805 52</b>

LIABILITIES.

Losses and claims, viz:	<i>In Process of</i>			
	<i>Adjusted.</i>	<i>Adjustment.</i>	<i>Resisted.</i>	
Accident .....	-	\$25 00	-	
Health .....	-	200 00	-	
Fidelity } .....	\$2,357 26	248,338 50	\$388,616 42	
Surety } .....				
Plate glass .....	-	668 15	-	
Unpaid claims .....	\$2,357 26	\$249,231 65	\$388,616 42	\$590,205 33
Unearned premiums on outstanding risks .....				1,477,804 48
Commissions due agents and brokers .....				89,899 29
State, county and municipal taxes due or accrued .....				50,000 00
Due for return premiums .....				18,576 98
Due for re-insurance and co-surety .....				13,265 43
Advance premiums .....				25,082 01
Reserve for expenses in transit .....				7,500 00
Cash capital .....			\$2,000,000 00	
Surplus over all liabilities .....			2,506,472 00	
<b>Surplus to policy holders .....</b>				<b>4,506,472 00</b>
<b>Total liabilities .....</b>				<b>\$6,778,805 52</b>

600 FRANKFORT MARINE, ACCIDENT AND PLATE GLASS INS. CO.

EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>	
Written during the year .....	\$59,938 13	\$26,755 08	
Expired and cancelled.....	1,492 78	746 67	
In force December 31, 1910.....	\$58,445 85	\$26,008 41	
Deduct amount re-insured.....	470 48	140 00	
Net premiums in force.....	\$57,974 87	\$25,868 41	
	<i>Fidelity and Surety.</i>	<i>Burglary and Theft.</i>	<i>Plate Glass.</i>
In force December 31, 1909.....	\$2,348,277 85	-	-
Written during the year.....	2,985,457 25	\$10,780 70	\$97,118 97
Totals.....	\$5,283,735 10	\$10,780 70	\$97,118 97
Expired and cancelled.....	2,641,678 07	1,699 76	1,859 90
In force December 31, 1910.....	\$2,642,057 03	\$9,080 94	\$95,259 07
Deduct amount re-insured.....	167,251 95	65 64	-
Net premiums in force.....	\$2,474,805 08	\$9,015 30	\$95,259 07

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident .....	\$25 00	-
Fidelity } .....	6,929 01	1,397 77
Surety { .....		
Totals.....	\$6,953 01	\$1,397 77

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 } .....		\$121,094 63	
Health { .....			
Liability.....		919,505 00	
Burglary and theft.....		26,227 08	
Workmen's collective.....		70,012 06	\$1,136,838 77
Policy fees required or represented by applications .....			10,033 66
Interest on bonds.....		\$47,660 76	
Interest on deposits.....		1,183 91	48,844 67
Total income .....			\$1,195,717 10
Ledger assets Dec. 31, 1909.....			1,501,790 94
Total.....			\$2,697,508 04



DISBURSEMENTS.

Net amount paid for losses and claims, viz :

Accident } .....	\$50,776 73	
Health } .....		
Liability .....	520,591 88	
Burglary and theft.....	10,475 90	
Workmen's collective.....	30,269 80	\$612,114 31
Investigation and adjustment of claims .....		93,757 43
Policy fees retained by agents.....		10,033 66
Commissions or brokerage .....		294,182 23
Salaries, fees and compensation of officers and home office employes.....		47,628 84
Salaries and expenses of agents not paid by commissions.....		33,599 56
Inspections.....		17,159 95
Rents .....		7,767 55
State taxes on premiums.....		15,498 07
Insurance department licenses and fees.....		4,979 55
All other licenses, fees and taxes.....		1,022 01
Legal expenses .....		1,165 87
Advertising.....		6,084 25
Printing and stationery.....		12,406 25
Postage, telegraph, telephone and express.....		6,268 38
Furniture and fixtures.....		436 86
Remitted to home office.....		10,513 64
Miscellaneous expenditures.....		5,851 31
Agents' balances charged off.....		2,457 19
Loss on sale or maturity of ledger assets.....		80 78
Decrease in book value of ledger assets.....		913 47
Total disbursements.....		\$1,186,926 16
Balance.....		\$1,510,581 88

LEDGER ASSETS.

Book value of bonds.....	\$1,265,022 57
Cash in office and in bank .....	26,035 74
Gross premiums in course of collection.....	210,633 65
Cash in hands of trustees.....	8,889 92
Total ledger assets.....	\$1,510,581 88

NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$13,727 08
Interest accrued on other assets.....	100 55
Gross assets.....	\$13,827 63
Total non-ledger assets.....	\$1,524,409 51

DEDUCT ASSETS NOT ADMITTED.

Premiums in course of collection—written prior to Oct. 1, last..	\$9,149 73
Book value of bonds over market value.....	42,217 57
Total admitted assets.....	\$51,367 30
Total assets.....	\$1,473,042 21

LIABILITIES.

Losses and claims, viz :	Adjusted.	In Process of Adjustment.	Resisted.	
Accident } .....	\$2,260 00	\$15,970 09	\$6,530 00	
Health } .....				
Burglary and theft .....	700 00	3,090 00	-	
Marine.....	-	-	3,000 00	
Workmen's collective .....	-	16,738 25	-	
Totals.....	\$2,960 00	\$35,798 25	\$9,530 00	\$48,288 25
Deduct re-insurance.....				2,080 00
Net unpaid claims .....				\$46,208 25

602 FRANKFORT MARINE, ACCIDENT AND PLATE GLASS INS. CO.

Estimated expense for adjustment of claims.....		\$1,917 45
Special reserve for unpaid liability losses.....		479,285 85
Unearned premiums on outstanding risks.....		407,144 91
Commissions due agents and brokers.....		52,604 95
Salaries and other miscellaneous expenses due or accrued.....		1,500 00
State, county and municipal taxes due or accrued.....		11,800 00
Advance premiums.....		2,334 89
Statutory deposit.....	\$250,000 00	
Surplus over all liabilities.....	220,296 41	
		<hr/>
Surplus to policy holders.....		470,296 41
		<hr/>
Total liabilities.....		\$1,478,042 21

EXHIBIT OF PREMIUMS.

	<i>Accident and Health.</i>	<i>Liability.</i>
In force December 31, 1909.....	\$45,848 03	\$684,323 10
Written during the year.....	154,178 50	1,052,421 16
Totals.....	<hr/> \$200,021 53	<hr/> \$1,736,744 26
Expired and cancelled.....	142,725 09	1,052,105 78
In force December 31, 1910.....	\$57,296 44	\$684,688 48
Deduct amount re-insured.....	5,328 41	1,670 49
Net premiums in force.....	<hr/> \$51,978 03	<hr/> \$682,967 99
	<i>Burglary and Theft.</i>	<i>Workmen's Collective.</i>
In force December 31, 1909.....	\$34,876 08	\$39,215 40
Written during the year.....	41,855 03	75,423 99
Totals.....	<hr/> \$76,731 11	<hr/> \$114,639 39
Expired and cancelled.....	34,784 28	75,171 63
In force December 31, 1910.....	\$41,946 83	\$39,467 76
Deduct amount re-insured.....	8,880 11	-
Net premiums in force.....	<hr/> \$33,066 72	<hr/> \$39,467 76

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident }.....	\$1,049 31	\$1,809 33
Health }.....		
Liability.....	2,111 03	790 29
Burglary and theft.....	75 00	-
Totals.....	<hr/> \$3,235 34	<hr/> \$2,599 62

GENERAL ACCIDENT FIRE AND LIFE ASSURANCE  
CORPORATION, LTD.

PERTH, SCOTLAND.

INCORPORATED IN 1891. COMMENCED BUSINESS IN UNITED STATES IN 1891.

FRANKLIN J. MOORE, *Manager*, Philadelphia, Penn.

Statutory Deposit, \$250,000.

INCOME.

Net premiums received, viz:

Accident .....	\$1,046,889 44	
Health .....	488,228 14	
Liability .....	1,077,107 06	
Burglary and theft.....	141,952 92	
Automobile property damage.....	878,450 26	\$3,082,627 82
Policy fees required or represented by applications.....		72,220 00
Interest on bonds and dividends on stocks.....	\$55,677 85	
Interest on deposits.....	4,972 16	
Interest from all other sources.....	125 25	
Rents—including company's own occupancy.....	16,999 80	77,775 06
From checks not presented for payment.....		204 05
From accounts receivable previously charged off.....		400 00
Received from home office.....		1,222 21
Profit on sale or maturity of ledger assets.....		1,169 45
<b>Total income.....</b>		<b>\$3,285,618 59</b>
Ledger assets Dec. 31, 1909.....		2,407,553 83
<b>Total.....</b>		<b>\$5,643,172 42</b>

DISBURSEMENTS.

Net amount paid for losses and claims, viz:

Accident.....	\$426,428 84	
Health.....	195,542 74	
Liability.....	470,748 10	
Burglary and theft.....	60,141 68	
Automobile property damage.....	178,785 88	\$1,826,591 69
Investigation and adjustment of claims.....		42,016 16
Policy fees retained by agents.....		72,220 00
Commissions or brokerage.....		907,650 08
Salaries, fees and compensation of officers and home office employes.....		189,882 51
Medical examiners' fees and salaries.....		21,268 80
Inspections.....		18,353 86
Rents—including company's own occupancy.....		86,849 65
Repairs and expenses on real estate.....		4,755 64
Taxes on real estate.....		1,980 50
State taxes on premiums.....		52,576 94
Insurance department licenses and fees.....		9,088 92
All other licenses, fees and taxes.....		2,602 10
Legal expenses.....		5,221 46

604 GENERAL ACCIDENT FIRE AND LIFE ASSURANCE COR.

Advertising .....	\$3,624 30
Printing and stationery .....	25,781 26
Postage, telegraph, telephone and express .....	22,676 08
Furniture and fixtures.....	4,188 88
Remitted to home office.....	100,010 19
Traveling expenses.....	17,888 38
Insurance association dues.....	2,875 42
Auditors' fees.....	10,219 97
Trustee and committee fees.....	2,187 22
Agents' expenses.....	3,154 43
Miscellaneous expenditures.....	9,174 23
Agents' balances charged off.....	2,781 87
Loss on sale or maturity of ledger assets.....	143 50
Total disbursements.....	<u>\$2,850,098 48</u>
Balance .....	\$2,753,073 94

LEDGER ASSETS.

Book value of real estate.....	\$218,160 58
Book value of bonds and stocks.....	1,855,036 08
Cash in office and in bank.....	159,007 32
Gross premiums in course of collection.....	515,231 77
Accounts receivable.....	2,188 19
Cash in branch offices.....	8,500 00
Total ledger assets.....	<u>\$2,753,073 94</u>

NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$21,567 43	
Interest due and accrued on other assets.....	617 12	\$22,184 55
Gross assets.....		<u>\$2,775,258 49</u>

DEDUCT ASSETS NOT ADMITTED.

Premiums in course of collection—written prior to Oct. 1, last.....	\$19,548 23	
Book value of ledger assets over market value.....	134,217 91	
Accounts receivable.....	2,138 19	\$155,904 33
Total admitted assets.....		<u>\$2,619,354 16</u>

LIABILITIES.

Losses and claims, viz :	<i>In Process of</i>			
	<i>Adjusted.</i>	<i>Adjustment.</i>	<i>Resisted.</i>	
Accident.....	\$4,000 00	\$39,239 72	\$39,808 50	
Health.....	3,500 00	24,066 64	4,821 50	
Burglary and theft.....	1,527 00	7,038 00	780 00	
Auto. property damage.....	7,520 00	66,400 00	6,150 00	
Totals.....	<u>\$16,547 00</u>	<u>\$136,734 36</u>	<u>\$51,510 00</u>	\$254,791 36
Deduct re-insurance.....				<u>28,925 00</u>
Net unpaid claims.....				\$225,866 36
Estimated expense for adjustment of claims.....				10,770 00
Special reserve for unpaid liability losses.....				131,604 14
Unearned premiums on outstanding risks.....				1,081,963 02
Commissions due agents and brokers.....				163,575 55
Salaries and other miscellaneous expenses due or accrued.....				15,000 00
State, county and municipal taxes due or accrued.....				57,090 57
Advance premiums.....				37,315 59
Reserve held by company for loss liabilities.....				250,000 00
Statutory deposit.....			\$250,000 00	
Surplus over all liabilities.....			<u>396,168 93</u>	
Surplus to policy holders.....				<u>646,168 93</u>
Total liabilities.....				<u>\$2,619,354 16</u>

EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>	<i>Liability.</i>
In force December 31, 1909.....	\$486,642 13	\$133,131 04	\$927,426 51
Written during the year.....	1,160,133 66	477,880 75	1,596,106 37
Totals.....	\$1,596,775 79	\$611,011 79	\$2,523,532 88
Expired and cancelled.....	1,228,419 35	458,144 78	1,440,183 01
In force December 31, 1910.....	\$368,356 44	\$157,867 01	\$1,083,349 87
Deduct amount re-insured.....	14,737 69	6,316 14	2,706 15
Net premiums in force.....	\$353,618 75	\$151,550 87	\$1,080,643 72
		<i>Burglary and Theft.</i>	<i>Auto. Property.</i>
In force December 31, 1909.....		\$218,395 66	\$278,040 47
Written during the year.....		203,453 06	558,225 98
Totals.....		\$421,848 72	\$836,266 45
Expired and cancelled.....		204,922 86	447,979 42
In force December 31, 1910.....		\$216,925 86	\$388,287 03
Deduct amount re-insured.....		23,471 35	-
Net premiums in force.....		\$193,454 51	\$388,287 03

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident.....	\$8,364 56	\$2,518 86
Health.....	3,584 71	1,079 50
Liability.....	4,660 36	1,060 76
Burglary and theft.....	160 11	-
Automobile property damage.....	704 80	84 42
Totals.....	\$17,474 54	\$4,743 54

\* GERMAN COMMERCIAL ACCIDENT COMPANY,  
PHILADELPHIA, PENN.

INCORPORATED IN 1907. COMMENCED BUSINESS IN 1908.

ALBERT H. LADNER, *President.*

HORACE B. MEININGER, *Secretary.*

Cash Capital, \$100,000.

INCOME.

Net premiums received, viz :		
Accident.....	\$98,500 16	
Health.....	23,946 16	\$122,446 32
Policy fees required or represented by applications.....		231 16
Interest on bonds and dividends on stocks.....	\$4,754 19	
Interest on deposits.....	337 13	5,091 32
Total income.....		\$127,768 80
Ledger assets Dec. 31, 1909.....		150,243 70
Total.....		\$278,012 50

DISBURSEMENTS.

Net amount paid for losses and claims, viz :		
Accident.....	\$24,408 09	
Health.....	7,495 18	\$31,903 27
Investigation and adjustment of claims.....		1,371 20
Commissions or brokerage.....		26,863 40
Salaries, fees and compensation of officers and home office employes.....		18,095 15
Salaries and expenses of agents not paid by commissions.....		1,302 88
Medical examiners' fees and salaries.....		1,254 15
Rents.....		3,143 33
State taxes on premiums.....		688 77
Insurance department licenses and fees.....		1,250 44
All other licenses, fees and taxes.....		500 00
Legal expenses.....		491 55
Advertising.....		2,006 81
Printing and stationery.....		4,172 41
Postage, telegraph, telephone and express.....		3,851 05
Furniture and fixtures.....		605 83
Miscellaneous expenditures.....		1,881 95
Total disbursements.....		\$98,881 20
Balance.....		\$179,131 80

\* Admitted April 1, 1911.

LEDGER ASSETS.

Book value of bonds and stocks.....		\$134,985 96
Cash in office and in bank.....		15,088 13
Gross premiums in course of collection.....		24,957 83
Furniture and fixtures.....		2,154 83
Supplies, printed matter and stationery.....		2,000 00
Total ledger assets.....		<u>\$179,181 80</u>

NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$417 50	
Interest accrued on other assets.....	60 00	\$477 50
Gross assets.....		<u>\$179,608 80</u>

DEDUCT ASSETS NOT ADMITTED.

Furniture and Fixtures.....	\$2,154 83	
Supplies, printed matter and stationery.....	2,000 00	
Book value of bonds and stocks over market value.....	1,147 84	\$5,302 67
Total admitted assets.....		<u>\$174,306 13</u>

LIABILITIES.

Losses and claims, viz :	<i>Adjusted.</i>	
Accident.....	\$4,454 93	
Health.....	886 61	
Unpaid claims.....		\$5,291 54
Unearned premiums on outstanding risks.....		33,258 35
Commissions due agents and brokers.....		9,712 29
Salaries and other miscellaneous expenses due or accrued.....		1,823 92
Advance premiums.....		663 55
Cash capital.....	\$100,000 00	
Surplus over all liabilities.....	23,556 48	
Surplus to policy holders.....		<u>123,556 48</u>
Total liabilities.....		<u>\$174,306 13</u>

EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>
In force December 31, 1909.....	\$38,301 02	\$5,232 71
Written during the year.....	99,888 24	24,189 22
Totals.....	<u>\$137,689 26</u>	<u>\$29,421 93</u>
Expired and cancelled.....	78,070 47	22,373 39
In force December 31, 1910.....	\$59,618 79	7,048 54
Deduct amount re-insured.....	115 62	35 00
Net premiums in force.....	<u>\$59,503 17</u>	<u>\$7,013 54</u>

## 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 premiums received, viz:		
Accident.....	\$341,740 64	
Health.....	161,457 44	
Plate glass.....	23,969 55	
Burglary and theft.....	55,520 82	\$582,688 45
Policy fees required or represented by applications.....		33,577 76
Interest on mortgage loans.....	\$3,521 94	
Interest on bonds and dividends on stocks.....	17,555 21	
Interest on deposits.....	945 52	22,022 67
Advance payments.....		13,623 79
From investment account previously charged off.....		110 25
Profit on sale or maturity of ledger assets.....		1,585 50
Total income.....		\$653,608 42
Ledger assets Dec. 31, 1909.....		625,864 69
Total.....		\$1,279,473 11

## DISBURSEMENTS.

Net amount paid for losses and claims, viz:		
Accident.....	\$112,476 28	
Health.....	56,580 94	
Plate glass.....	3,577 37	
Burglary and theft.....	5,348 92	\$177,978 51
Investigation and adjustment of claims.....		3,362 24
Policy fees retained by agents.....		33,577 76
Commissions or brokerage.....		189,010 60
Salaries, fees and compensation of officers and home office employes.....		53,897 98
Salaries and expenses of agents not paid by commissions.....		6,985 98
Medical examiners' fees and salaries.....		1,456 00
Rents.....		4,615 00
State taxes on premiums.....		7,802 47
Insurance department licenses and fees.....		2,248 75
Legal expenses.....		10,787 42



Advertising.....	\$1,764 88
Printing and stationery.....	10,624 59
Postage, telegraph, telephone and express.....	5,952 43
Furniture and fixtures.....	1,208 32
Interest or dividends to stockholders.....	20,000 00
Traveling expenses.....	5,638 58
Miscellaneous expenditures.....	3,547 19
Agents' balances charged off.....	748 05
Total disbursements.....	<u>\$546,196 70</u>
Balance.....	\$788,276 41

LEDGER ASSETS.

Mortgage loans on real estate.....	\$135,000 00
Book value of bonds and stocks.....	466,448 75
Cash in office and in bank.....	58,270 32
Gross premiums in course of collection.....	78,557 84
Total ledger assets.....	<u>\$788,276 41</u>

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$1,682 61
Interest accrued on bonds.....	3,568 75
Interest due and accrued on other assets.....	64 41
Gross assets.....	<u>\$788,692 18</u>

DEDUCT ASSETS NOT ADMITTED.

Premiums in course of collection—written prior to Oct. 1, last..	\$8,283 42	
Book value of bonds and stocks over market value.....	16,748 75	\$19,982 17
Total admitted assets.....		<u>\$718,610 01</u>

LIABILITIES.

	<i>In Process of Adjustment.</i>	<i>Resisted.</i>	
Losses and claims, viz:			
Accident.....	\$16,399 44	\$1,521 50	
Health.....	7,780 13	875 00	
Plate glass.....	2,297 53	-	
Burglary and theft.....	1,907 67	-	
Totals.....	<u>\$28,384 77</u>	<u>\$2,396 50</u>	\$30,781 27
Deduct re-insurance.....			848 58
Net unpaid claims.....			<u>\$29,937 74</u>
Unearned premiums on outstanding risks.....			197,968 04
Commissions due agents and brokers.....			29,808 43
Salaries and other miscellaneous expenses due or accrued.....			1,054 50
State, county and municipal taxes due or accrued.....			10,000 00
Due for re-insurance.....			1,781 91
Advance premiums.....			13,623 79
Cash capital.....		\$250,000 00	
Surplus over all liabilities.....		<u>184,390 60</u>	
Surplus to policy holders.....			484,390 60
Total liabilities.....			<u>\$718,610 01</u>

## EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>
In force December 31, 1909 .....	\$208,164 36	\$67,680 28
Written during the year .....	481,853 67	206,591 34
Totals .....	\$684,518 03	\$274,271 62
Expired and cancelled .....	414,862 50	181,913 28
In force December 31, 1910 .....	\$219,655 53	\$92,358 34
Deduct amount re-insured .....	14,540 01	205 00
Net premiums in force .....	\$205,115 52	\$92,153 34
	<i>Plate Glass.</i>	<i>Burglary and Theft.</i>
Written during the year .....	\$34,798 52	\$72,581 82
Expired and cancelled .....	10,778 01	15,889 91
In force December 31, 1910 .....	\$24,020 51	\$56,741 91
Deduct amount re-insured .....	-	2,921 14
Net premiums in force .....	\$24,020 51	\$53,820 77

## BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident .....	\$5,556 69	\$2,218 82
Health .....	3,679 48	1,164 52
Totals .....	\$9,236 17	\$3,382 84

HARTFORD STEAM BOILER INSPECTION AND  
INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1866. COMMENCED BUSINESS IN 1865.

L. B. BRAINERD, *President.*

CHAS. S. BLAKE, *Secretary.*

Cash Capital, \$1,000,000.

INCOME.

Net premiums received, viz :		
Steam boiler.....	\$1,328,980 56	
Fly wheel.....	34,208 71	\$1,363,184 27.
Inspections.....		22,021 63
Interest on mortgage loans.....	\$55,368 07	
Interest on bonds and dividends on stocks.....	140,467 03	
Interest on deposits.....	1,988 19	
Interest from all other sources.....	847 52	
Rents—including company's own occupancy.....	6,869 15	204,989 96
Agent's balances previously charged off.....		665 30
Profit on sale or maturity of ledger assets.....		8,276 75
Total income.....		\$1,594,187 01
Ledger assets Dec. 31, 1909.....		4,714,843 14
Total.....		\$6,308,981 05

DISBURSEMENTS.

Net amount paid for losses and claims, viz :		
Steam boiler.....	\$123,549 81	
Fly wheel.....	4,253 80	\$127,803 61
Commissions or brokerage.....		185,671 78
Salaries, fees and compensation of officers and home office employes.....		63,631 45
Salaries and expenses of agents not paid by commissions.....		279,024 86
Inspections.....		505,687 81
Rents—including company's own occupancy.....		5,000 00
Repairs and expenses on real estate.....		15,647 16
Taxes on real estate.....		1,964 91
State taxes on premiums.....		21,124 40
Insurance department licenses and fees.....		7,071 73
All other licenses, fees and taxes.....		25,172 57
Legal expenses.....		682 75

612 HARTFORD STEAM BOILER INSPECTION AND INS. CO.

Advertising.....	\$1,642 77
Printing and stationery.....	17,115 65
Postage, telegraph, telephone and express.....	20,221 88
Furniture and fixtures.....	1,881 08
Interest or dividends to stockholders.....	120,000 00
Miscellaneous expenditures.....	1,448 81
Loss on sale or maturity of ledger assets.....	3,216 23
Total disbursements.....	<u>\$1,404,008 85</u>
Balance.....	\$4,904,972 20

LEDGER ASSETS.

Book value of real estate.....	\$91,400 00
Mortgage loans on real estate.....	1,140,810 00
Book value of bonds and stocks.....	3,153,429 52
Cash in office and in bank.....	149,953 43
Gross premiums in course of collection.....	345,195 16
Cash in course of transmission.....	24,184 09
Total ledger assets.....	<u>\$4,904,972 20</u>

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$32,181 78	
Interest accrued on bonds.....	39,050 28	\$71,231 96
Market value of bonds and stocks over book value.....		27,098 20
Gross assets.....		<u>\$5,003,302 36</u>

DEDUCT ASSETS NOT ADMITTED:

Premiums in course of collection—written prior to Oct 1, last.....	\$135,755 08
Total admitted assets.....	<u>\$4,867,547 28</u>

LIABILITIES.

Losses and claims, viz:	<i>In Process of Adjustment.</i>	
Steam boiler.....	\$130,695 74	
Fly wheel.....	113 30	
Unpaid claims.....		\$130,809 04
Unearned premiums on outstanding risks.....		2,010,733 76
Commissions due agents and brokers.....		41,838 01
State, county and municipal taxes due or accrued.....		25,000 00
Special reserve for obligations of Boiler Inspection and Insurance Company of Canada.....		20,149 16
Cash capital.....	\$1,000,000 00	
Surplus over all liabilities.....	1,638,967 81	
Surplus to policy holders.....		<u>2,638,967 81</u>
Total liabilities.....		<u>\$4,867,547 28</u>

EXHIBIT OF PREMIUMS.

	<i>Steam Boiler. Fly Wheel.</i>	
In force December 31, 1909.....	\$3,704,996 98	\$4,360 58
Written during the year.....	1,496,011 70	37,175 85
Totals.....	<u>\$5,201,008 68</u>	<u>\$42,036 43</u>
Expired and cancelled.....	1,422,596 90	3,364 51
In force December 31, 1910.....	\$3,778,411 78	\$38,671 92

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Steam boiler.....	\$9,075 59	\$337 17

LLOYD'S PLATE GLASS INSURANCE COMPANY,  
NEW YORK, N. Y.

INCORPORATED IN 1832. COMMENCED BUSINESS IN 1832.

WM. T. WOODS, *President.*

CHARLES E. W. CHAMBERS, *Secretary.*

Cash Capital, \$250,000.

INCOME.

Net premiums received (plate glass).....		\$519,078 15
Interest on mortgage loans.....	\$275 62	
Interest on bonds and dividends on stocks.....	24,410 90	
Rents—including company's own occupancy.....	17,989 98	42,676 50
Special security deposit returned.....		50 00
Borrowed money.....		6,000 00
Agent's balances previously charged off.....		4 76
Profit on sale or maturity of ledger assets.....		475 00
Total income.....		\$568,284 41
Ledger assets Dec. 31, 1909.....		946,898 42
Total.....		\$1,515,182 83

DISBURSEMENTS.

Net amount paid for losses and claims (plate glass).....		\$180,572 32
Commissions or brokerage.....		166,682 28
Salaries, fees and compensation of officers and home office employes.....		60,515 33
Salaries and expenses of agents not paid by commissions.....		5,803 07
Rents—including company's own occupancy.....		9,529 92
Repairs and expenses on real estate.....		8,016 55
Taxes on real estate.....		6,680 01
State taxes on premiums.....		5,961 61
Insurance department licenses and fees.....		7,247 29
All other licenses, fees and taxes.....		1,970 19
Legal expenses.....		574 15
Advertising.....		5,628 73
Printing and stationery.....		3,949 84
Postage, telegraph, telephone and express.....		6,960 82
Furniture and fixtures.....		1,335 61
Interest or dividends to stockholders.....		50,000 00
Borrowed money repaid.....		6,000 00
Interest on borrowed money.....		38 84
Miscellaneous expenditures.....		6,616 89
Agents' balances charged off.....		1,771 20
Total disbursements.....		\$535,854 65
Balance.....		\$979,328 18

## LEDGER ASSETS.

Book value of real estate.....		\$245,768 18
Mortgage loans on real estate.....		15,000 00
Book value of bonds and stocks.....		567,362 38
Cash in office and in bank.....		15,757 89
Gross premiums in course of collection.....		135,444 73
Total ledger assets.....		<u>\$979,328 18</u>

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$337 50	
Interest accrued on bonds.....	3,068 14	
Rents accrued on company's property.....	275 00	\$3,680 64
Market value of real estate over book value.....		19,236 82
Salvage glass on hand.....		4,705 81
Tariff Association deposit.....		145 00
Gross assets.....		<u>\$1,007,096 45</u>

## DEDUCT ASSETS NOT ADMITTED.

Salvage glass on hand.....	\$4,705 81	
Tariff Association deposit.....	145 00	
Premiums in course of collection—written prior to Oct. 1, last.....	40,720 68	
Book value of bonds and stocks over market value.....	43,365 63	\$88,937 12
Total admitted assets.....		<u>\$918,159 33</u>

## LIABILITIES.

Losses and claims, viz :	<i>Adjusted.</i>	<i>In Process of Adjustment.</i>	
Plate glass.....	\$24,886 03	\$11,722 68	\$36,608 71
Unearned premiums on outstanding risks.....			282,624 19
Commissions due agents and brokers.....			31,574 68
Salaries and other miscellaneous expenses due or accrued.....			30 58
State, county and municipal taxes due or accrued.....			7,000 00
Due for return premiums.....			620 85
Cash capital.....	\$250,000 00		
Surplus over all liabilities.....	809,700 32		
Surplus to policy holders.....			<u>559,700 32</u>
Total liabilities.....			<u>\$918,159 33</u>

## EXHIBIT OF PREMIUMS.

	<i>Plate Glass.</i>
In forcé December 31, 1909.....	\$542,767 73
Written during the year.....	589,879 19
Total.....	<u>\$1,132,646 92</u>
Expired and cancelled.....	564,951 00
In force December 31, 1910.....	<u>\$567,695 92</u>

## BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Plate glass.....	\$2,260 30	\$810 47

LONDON GUARANTEE AND ACCIDENT COMPANY,  
LONDON, ENGLAND.

INCORPORATED IN 1889. COMMENCED BUSINESS IN UNITED STATES IN 1893.

F. W. LAWSON, *General Manager*, Chicago, Ill.

Statutory Deposit, \$500,000.

INCOME.

Net premiums received, viz:

Accident.....	\$76,220 82	
Health.....	10,486 53	
Liability.....	2,141,118 20	
Steam boiler.....	23,737 08	
Burglary and theft.....	70,948 22	
Credit.....	335,091 56	
Automobile property damage.....	39,070 79	
Workmen's collective.....	133,827 12	\$2,830,500 32
Interest on bonds.....	\$81,844 18	
Interest on deposits.....	2,576 70	
Interest from all other sources.....	91 58	84,512 46
Received from home office.....		200,000 00
Total income.....		\$3,115,012 78
Ledger assets Dec. 31, 1909.....		2,773,012 89
Total.....		\$5,888,025 67

DISBURSEMENTS.

Net amount paid for losses and claims, viz:

Accident.....	\$33,286 78	
Health.....	3,033 44	
Liability.....	867,518 18	
Steam boiler.....	252 87	
Burglary and theft.....	25,969 86	
Credit.....	78,467 25	
Automobile property damage.....	6,004 09	
Workmen's collective.....	68,786 47	\$1,083,318 94
Investigation and adjustment of claims.....		274,652 66
Commissions or brokerage.....		759,296 94
Salaries, fees and compensation of officers and home office employes.....		115,744 83
Salaries and expenses of agents not paid by commissions.....		61,570 01
Inspections.....		30,126 10
Rents.....		14,053 40
State taxes on premiums.....		33,513 35
Insurance department licenses and fees.....		2,226 75
All other licenses, fees and taxes.....		3,549 53

Legal expenses.....	\$4,234 69
Advertising.....	8,361 78
Printing and stationery.....	22,090 98
Postage, telegraph, telephone and express.....	7,967 42
Furniture and fixtures.....	3,557 05
Remitted to home office.....	185,212 46
Traveling expense.....	5,302 50
Statistical bureau.....	2,758 30
Miscellaneous expenditures.....	12,659 27
<b>Total disbursements.....</b>	<b>\$2,580,216 96</b>
<b>Balance.....</b>	<b>\$3,307,808 71</b>

## LEDGER ASSETS.

Book value of bonds.....	\$2,507,773 96
Cash in office and in bank.....	187,623 38
Gross premiums in course of collection.....	579,553 98
Agents' balances.....	16,207 89
Cash in hands of branch claim departments.....	16,650 00
<b>Total ledger assets.....</b>	<b>\$3,307,808 71</b>

## NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$32,278 30
<b>Gross assets.....</b>	<b>\$3,340,087 01</b>

## DEDUCT ASSETS NOT ADMITTED.

Premiums in course of collection—written prior to Oct. 1, last.....	\$59,076 71
Book value of bonds over market value.....	141,187 98
Agents' balances.....	16,207 89
Cash in hands of branch claim departments.....	16,650 00
<b>Total admitted assets.....</b>	<b>\$3,106,964 93</b>

## LIABILITIES.

Losses and claims, viz:	<i>In Process of Adjustment.</i>	<i>Resisted.</i>	
Accident.....	\$11,617 50	\$17,500 00	
Health.....	2,500 00	-	
Steam boiler.....	200 00	-	
Burglary and theft.....	5,518 00	-	
Credit.....	2,900 00	23,000	
Automobile property damage.....	1,572 32	-	
Workmen's collective.....	15,483 00	-	
<b>Totals.....</b>	<b>\$39,140 82</b>	<b>\$40,500 00</b>	<b>\$79,640 82</b>
Deduct re-insurance.....			9,795 41
<b>Net unpaid claims.....</b>			<b>\$69,845 41</b>
Estimated expense for adjustment of claims.....			2,000 00
Special reserve for unpaid liability losses.....			795,945 46
Special reserve for credit losses.....			97,463 32
Unearned premiums on outstanding risks.....			1,033,187 36
Commissions due agents and brokers.....			145,498 36
Salaries and other miscellaneous expenses due or accrued.....			7,685 01
State, county and municipal taxes due or accrued.....			30,000 00
Advance premiums.....			1,150 00
Special reserve held by company for liability losses.....			100,000 00
Statutory deposit.....		\$500,000 00	
Surplus over all liabilities.....		324,190 01	
<b>Surplus to policy holders.....</b>			<b>824,190 01</b>
<b>Total liabilities.....</b>			<b>\$3,106,964 93</b>



## EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>	<i>Liability.</i>
In force December 31, 1909.....	\$69,954 50	\$5,678 55	\$1,290,210 83
Written during the year.....	102,671 23	14,064 19	2,468,532 30
Totals.....	\$172,625 73	\$19,742 74	\$3,758,743 13
Expired and cancelled.....	89,579 66	9,590 79	2,316,281 15
In force Dec. 31, 1910.....	\$83,046 07	\$10,151 95	\$1,437,461 98
Deduct amount re-insured.....	3,980 69	499 13	5,705 35
Net premiums in force.....	\$79,115 38	\$9,652 82	\$1,481,756 63
	<i>Steam Boiler.</i>	<i>Burglary and Theft.</i>	<i>Credit.</i>
In force December 31, 1909.....	\$29,076 32	\$62,450 55	\$155,502 93
Written during the year.....	37,968 25	94,216 67	349,231 66
Totals.....	\$67,044 57	\$156,667 22	\$504,734 59
Expired and cancelled.....	10,998 90	58,963 13	202,412 61
In force December 31, 1910.....	\$56,045 67	\$97,704 09	\$302,321 98
Deduct amount re-insured.....	-	11,931 85	-
Net premiums in force.....	\$56,045 67	\$85,772 24	\$302,321 98
	<i>Auto. Property Damage.</i>	<i>Workmen's Collective.</i>	
In force December 31, 1909.....	\$12,164 43	\$38,361 59	
Written during the year.....	45,905 74	148,128 45	
Totals.....	\$58,070 17	\$186,488 04	
Expired and cancelled.....	22,271 28	145,420 65	
In force December 31, 1910.....	\$35,798 89	\$41,067 39	

## BUSINESS IN MAINE.

	<i>Premiums Received.</i>
Liability.....	\$771 45
Credit.....	300 00
Automobile property damage.....	13 00
Total.....	\$1,084 45

## LOYAL PROTECTIVE INSURANCE COMPANY,

BOSTON, MASS.

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 } .....		\$476,217 73
Health } .....		
Policy fees required or represented by applications.....		45,260 00
Interest on bonds and dividends on stocks.....	\$7,184 84	
Interest on deposits.....	1,857 81	
Interest from all other sources.....	50	
Rents.....	120 00	9,162 65
From all other sources.....		240 81
Agents' balances previously charged off .....		80 75
Total income.....		\$530,961 94
Ledger assets Dec. 31, 1909.....		272,716 54
Total.....		\$803,678 48

## DISBURSEMENTS.

Net amount paid for losses and claims, viz :		
Accident } .....		\$273,227 06
Health } .....		
Investigation and adjustment of claims.....	8,981 00	
Policy fees retained by agents.....	43,963 75	
Commissions or brokerage.....	27,174 85	
Salaries, fees and compensation of officers and home office employes.....	62,476 59	
Salaries and expenses of agents not paid by commissions .....	3,324 90	
Medical examiners' fees and salaries.....	218 00	
Rents.....	4,475 71	
State taxes on premiums.....	2,472 00	
Insurance department licenses and fees.....	2,582 31	
All other licenses, fees and taxes.....	132 27	
Legal expenses.....	6,359 26	
Advertising .....	791 25	
Printing and stationery.....	7,930 06	
Postage, telegraph, telephone and express .....	6,540 64	
Furniture and fixtures.....	487 14	
Collection expenses.....	20,838 16	
Miscellaneous expenditures.....	3,027 79	
Agents' balances charged off .....	817 50	
Decrease in book value of ledger assets .....	582 89	
Total disbursements.....		\$476,402 68
Balance .....		\$327,275 85

## LEDGER ASSETS.

Book value of bonds and stocks .....	\$251,015 39
Cash in office and in bank .....	76,280 46
Total ledger assets.....	<u>\$327,275 85</u>

## NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$3,007 40
Market value of bonds and stocks over book value .....	314 61
Total admitted assets .....	<u>\$330,597 86</u>

## LIABILITIES.

Losses and claims, viz :	<i>In Process of Adjustment.</i>	<i>Resisted.</i>	
Accident } .....	\$57,610 74	\$575 00	\$58,185 74
Health } .....			
Estimated expense for adjustment of claims .....			957 11
Unearned premiums on outstanding risks .....			85,036 00
Salaries and other miscellaneous expenses due or accrued .....			1,000 00
State, county and municipal taxes due or accrued. ....			8,546 41
Advance premiums.....			3,211 00
Cash capital .....	\$100,000 00		
Surplus over all liabilities.....		78,661 60	
Surplus to policy holders .....			<u>178,661 60</u>
Total liabilities .....			<u>\$330,597 86</u>

## EXHIBIT OF PREMIUMS.

	<i>Accident and Health.</i>
In force December 31, 1909.....	\$114,481 00
Written during the year .....	477,615 50
Totals .....	<u>\$592,046 50</u>
Expired and cancelled .....	464,492 50
In force December 31, 1910.....	<u>\$127,554 00</u>

## BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident } .....	\$54,689 50	\$34,050 75
Health } .....		

## MARYLAND CASUALTY COMPANY,

BALTIMORE, MD.

INCORPORATED IN 1898. COMMENCED BUSINESS IN 1898.

JOHN T. STONE, *President.*JAMES F. MITCHELL, *Secretary.*

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

## INCOME.

## Net premiums received, viz :

Accident .....	\$745,234 39	
Health .....	259,409 67	
Liability .....	2,278,795 86	
Fidelity .....	12,746 12	
Surety .....	56,161 12	
Plate glass .....	283,247 18	
Steam boiler .....	238,855 16	
Burglary and theft .....	297,304 06	
Sprinkler .....	173,354 05	
Fly wheel .....	22,477 24	
Automobile property damage .....	44,051 01	
Physician's defense .....	32,564 64	
Workmen's collective .....	44,555 18	\$4,483,755 68
Interest on bonds and dividends on stocks .....	\$172,918 06	
Interest on deposits .....	401 68	
Interest from all other sources .....	693 61	
Rents—including company's own occupancy .....	43,036 74	217,050 09
Profit on sale or maturity of ledger assets .....		600 00
Increase in book value of ledger assets .....		16,128 77
Total income .....		\$4,722,534 54
Ledger assets Dec. 31, 1909 .....		5,242,107 64
Total .....		\$9,964,642 18

## DISBURSEMENTS.

## Net amount paid for losses and claims, viz :

Accident .....	\$318,235 78	
Health .....	130,553 86	
Liability .....	882,797 82	
Fidelity .....	166 94	
Plate glass .....	119,332 60	
Steam boiler .....	23,508 68	
Burglary and theft .....	81,439 19	
Sprinkler .....	56,095 44	
Fly wheel .....	2,846 79	
Automobile property damage .....	12,505 42	
Physician's defense .....	1,935 25	
Workmen's collective .....	21,875 60	\$1,651,293 37

\* Capital stock increased during 1910 by a stock dividend of \$250,000.

Investigation and adjustment of claims.....	\$342,227 62
Commissions or brokerage.....	1,209,242 09
Salaries, fees and compensation of officers and home office employes.....	215,062 75
Salaries and expenses of agents not paid by commissions.....	124,269 08
Medical examiner's fees and salaries.....	3,800 00
Inspections.....	118,067 87
Rents—including company's own occupancy.....	23,797 87
Repairs and expenses on real estate.....	19,264 39
Taxes on real estate.....	7,808 80
State taxes on premiums.....	66,860 71
Insurance department licenses and fees.....	21,989 57
All other licenses, fees and taxes.....	22,935 18
Legal expenses.....	3,255 42
Advertising.....	29,625 83
Printing and stationery.....	41,107 78
Postage, telegraph, telephone and express.....	11,800 45
Furniture and fixtures.....	10,746 44
Interest or dividends to stockholders.....	160,000 00
Interest on collateral loans.....	1,252 01
Fidelity and surety expense.....	4,562 23
Traveling expenses.....	7,544 50
Miscellaneous expenditures.....	10,373 69
Loss on sale or maturity of ledger assets.....	12 50
Decrease in book value of ledger assets.....	96,658 75
Total disbursements.....	<u>\$4,196,058 35</u>
Balance.....	\$5,768,583 83

## LEDGER ASSETS.

Book value of real estate.....	\$582,171 69
Book value of bonds and stocks.....	4,271,916 42
Cash in office and in bank.....	169,068 80
Gross premiums in course of collection.....	768,917 62
Bills receivable.....	6,963 70
Due for reinsurance on losses paid.....	2,237 25
Agents' balances.....	17,308 35
Total ledger assets.....	<u>\$5,768,583 83</u>

## NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	\$26,923 82
Gross assets.....	<u>\$5,795,507 65</u>

## DEDUCT ASSETS NOT ADMITTED.

Bills receivable.....	\$6,963 70
Premiums in course of collection—written prior to Oct. 1, last.....	46,964 24
Agents' balances.....	17,308 35
Total admitted assets.....	<u>\$5,724,271 36</u>

## LIABILITIES.

Losses and claims, viz :	<i>Resisted for Policyholders.</i>	<i>In Process of Adjustment.</i>	<i>Resisted.</i>	
Accident .....	-	\$72,470 95	\$23,950 00	
Health .....	-	16,522 41	650 00	
Fidelity .....	-	209 88	-	
Surety .....	-	925 00	-	
Plate glass .....	-	18,408 35	1,981 40	
Steam boiler .....	\$4,395 00	2,737 73	300 00	
Burglary and theft.....	-	21,764 51	12,550 00	
Sprinkler.....	-	5,261 37	1,250 00	
Physician's defense.....	15,340 00	3,860 00	-	
Fly wheel .....	-	-	750 00	
Auto. property damage.....	4,390 00	1,234 50	-	
Workmen's collective.....	-	2,476 54	-	
Unpaid claims.....	\$24,625 00	\$145,371 24	\$41,431 40	\$211,427 64
Estimated expense for adjustment of claims.....				4,496 50
Special reserve for unpaid liability losses.....				963,125 68
Unearned premiums on outstanding risks .....				2,108,696 06
Commissions due agents and brokers .....				202,146 95
Salaries and other miscellaneous expenses due or accrued.....				15,295 14
State, county and municipal taxes due or accrued.....				75,846 28
Due for re-insurance.....				418 87
Cash capital.....			\$1,000,000 00	
Surplus over all liabilities.....			1,142,818 24	
Surplus to policy holders .....				2,142,818 24
Total liabilities .....				\$5,724,271 36

## EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>	<i>Liability.</i>	
In force December 31, 1909.....	\$675,140 86	\$242,222 00	\$1,415,194 27	
Written during the year.....	928,924 27	338 803 41	2,754,617 85	
Totals .....	\$1,604,065 13	\$581,025 41	\$4,169,812 12	
Expired and cancelled .....	913,184 59	327,551 01	2,528,577 15	
In force December 31, 1910 .....	\$690,880 54	\$253,474 40	\$1,641,234 97	
Deduct amount re-insured.....	32,823 10	9,026 03	2,204 46	
Net premiums in force .....	\$658,057 44	\$244,448 37	\$1,639,030 51	
	<i>Fidelity.</i>	<i>Surety.</i>	<i>Plate Glass.</i>	
In force December 31, 1909.....	-	-	\$280,020 57	
Written during the year.....	\$13,857 58	\$60,369 98	351,338 39	
Totals .....	\$13,857 58	\$60,369 98	\$631,358 96	
Expired and cancelled.....	673 17	4,049 73	338,261 49	
In force December 31, 1910 .....	\$13,184 41	\$56,320 25	\$293,097 47	
Deduct amount re-insured.....	545 00	1,642 84	19 58	
Net premiums in force .....	\$12,639 41	\$54,677 41	\$293,077 89	
		<i>Steam Potter.</i>	<i>Burglary and Theft.</i>	
In force December 31, 1909.....		\$437,232 13	\$409,786 63	
Written during the year .....		306,026 73	380,462 04	
Totals .....		\$743,258 86	\$790,248 67	
Expired and cancelled.....		258,235 93	362,136 88	
In force December 31, 1910.....		\$485,022 93	\$428,111 79	
Deduct amount re-insured .....		-	6,654 03	
Net premiums in force .....		\$485,022 93	\$421,557 76	

	<i>Sprinkler.</i>	<i>Physician's Defense.</i>	<i>Fly Wheel.</i>
In force December 31, 1909.....	\$183,558 07	\$24,080 86	\$34,753 58
Written during the year.....	225,915 30	37,102 72	30,995 18
Totals.....	\$409,473 37	\$61,183 08	\$65,748 76
Expired and cancelled.....	206,163 95	28,660 24	22,596 21
In force December 31, 1910.....	\$203,309 42	\$32,472 84	\$43,152 55
Deduct amount re-insured.....	942 61	-	-
Net premiums in force.....	\$202,366 81	\$32,472 84	\$43,152 55

	<i>Auto. Property Damage.</i>	<i>Workmen's Collective.</i>
In force December 31, 1909.....	\$28,250 01	\$17,374 40
Written during the year.....	57,149 96	51,764 18
Totals.....	\$85,399 97	\$69,138 58
Expired and cancelled.....	41,348 96	51,983 95
In force December 31, 1910.....	\$44,051 01	\$17,154 63
Deduct amount re-insured.....	-	1,241 54
Net premiums in force.....	\$44,051 01	\$15,913 09

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident.....	\$3,295 44	\$2,698 88
Health.....	1,320 41	411 23
Liability.....	12,053 30	6,510 68
Fidelity.....	15 00	-
Surety.....	220 00	-
Plate glass.....	1,591 90	809 55
Steam boiler.....	1,082 01	-
Burglary and theft.....	983 63	76
Sprinkler.....	565 58	-
Fly wheel.....	46 67	-
Automobile property damage.....	480 55	22 72
Physician's defense.....	1,273 28	-
Workmen's collective.....	55 57	-
Totals.....	\$22,983 34	\$10,453 82

## 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 } .....		\$270,890 82
Health } .....		
Policy fees required or represented by applications.....		41,266 70
Interest on bonds.....	\$4,862 79	
Interest on deposits.....	808 96	5,671 75
From reinsurance of Bay State Casualty Co.....		5,907 86
Total income.....		\$323,737 13
Ledger assets Dec. 31, 1909.....		170,854 46
Total.....		\$494,591 59

## DISBURSEMENTS.

Net amount paid for losses and claims, viz:		
Accident } .....		\$108,557 99
Health } .....		
Investigation and adjustment of claims.....	1,613 21	
Policy fees retained by agents.....	41,209 25	
Commissions or brokerage.....	52,513 39	
Salaries, fees and compensation of officers and home office employes.....	32,006 40	
Salaries and expenses of agents not paid by commissions.....	22,934 48	
Medical examiners' fees and salaries.....	2,223 90	
Rents.....	9,847 90	
State taxes on premiums.....	1,731 38	
Insurance department licenses and fees.....	970 00	
All other licenses, fees and taxes.....	118 32	
Legal expenses.....	998 49	
Advertising.....	2,496 19	
Printing and stationery.....	9,110 06	
Postage, telegraph, telephone and express.....	5,721 61	
Furniture and fixtures.....	2,283 38	
Interest or dividends to stockholders.....	10,000 00	
Coupon contract extension.....	1,733 24	
Traveling expense.....	1,336 83	
Reinsurance of Bay State Casualty Co.....	3,000 00	
Difference between agents credit, Dec. 31st, 1909 and 1910.....	30 26	
Miscellaneous expenditures.....	3,833 99	
Total disbursements.....		\$309,270 27
Balance.....		\$185,321 32



LEDGER ASSETS.

Book value of bonds.....	\$143,940 88
Cash in office and in bank.....	37,105 88
Gross premiums in course of collection.....	3,546 17
Bills receivable.....	729 09
<b>Total ledger assets.....</b>	<b>\$185,321 82</b>

NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$597 00
Furniture, fixtures and supplies.....	7,500 00
<b>Gross assets.....</b>	<b>\$193,418 82</b>

DEDUCT ASSETS NOT ADMITTED.

Bills receivable.....	\$729 09	
Furniture, fixtures and supplies.....	7,500 00	
Premiums in course of collection—written prior to Oct. 1, last.	659 79	
Book value of bonds over market value.....	4,460 68	\$13,349 56
<b>Total admitted assets.....</b>		<b>\$180,068 76</b>

LIABILITIES.

Losses and claims, viz:	<i>In Process of</i>	<i>Adjustment.</i>	<i>Resisted.</i>	
Accident }.....	\$16,898 58	\$4,981 50		\$21,880 06
Health }.....				
Deduct reinsurance.....				2,500 00
Net unpaid claims.....				\$19,380 06
Estimated expense for adjustment of claims.....				886 60
Unearned premiums on outstanding risks.....				34,132 06
Commissions due agents and brokers.....				1,437 20
Salaries and other miscellaneous expenses due or accrued.....				2,000 00
State, county and municipal taxes due or accrued.....				2,278 42
Due for re-insurance.....				289 82
Cash capital.....	\$100,000 00			
Surplus over all liabilities.....	20,219 66			
Surplus to policy holders.....				120,219 66
<b>Total liabilities.....</b>				<b>\$180,068 76</b>

EXHIBIT OF PREMIUMS.

In force December 31, 1909.....	\$61,852 00	<i>Accident</i>
Written during the year.....	276,952 00	<i>and Health.</i>
<b>Total.....</b>	<b>\$338,804 00</b>	
Expired and cancelled.....	269,143 00	
In force December 31, 1910.....	\$69,661 00	
Deduct amount re-insured.....	1,997 00	
<b>Net premiums in force.....</b>	<b>\$68,264 00</b>	

BUSINESS IN MAINE.

Accident }.....	<i>Premiums</i>	<i>Losses</i>
Health }.....	<i>Received</i>	<i>Paid.</i>
	\$19,996 45	\$8,498 71

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.....	\$198,244	20	
Surety.....	382,974	71	
Burglary and theft.....	86,938	07	\$668,156 98
Interest on bonds.....	\$30,539	21	
Interest on deposits.....	2,663	02	
Interest from all other sources.....	20	60	33,222 83
Suspense account and exchange.....			155 50
Profit on sale or maturity of ledger assets.....			726 87
Total income.....			\$702,262 18
Ledger asset Dec. 31, 1909.....			1,094,580 77
Total.....			\$1,796,842 95

DISBURSEMENTS.

Net amount paid for losses and claims, viz :			
Fidelity.....	\$4,287	63	
Surety.....	27,579	14	
Burglary and theft.....	18,934	49	\$50,801 31
Investigation and adjustment of claims.....			8,193 89
Commissions or brokerage.....			169,909 50
Salaries, fees and compensation of officers and home office employes.....			75,290 26
Salaries and expenses of agents not paid by commissions.....			35,316 50
Rents.....			9,124 19
State taxes on premiums.....			6,591 75
Insurance department licenses and fees.....			5,963 71
All other licenses, fees and taxes.....			2,638 78
Legal expenses.....			6,353 36
Advertising.....			5,343 80
Printing and stationery.....			10,583 36
Postage, telegraph, telephone and express.....			10,256 06
Furniture and fixtures.....			1,723 82
Interest or dividends to stockholders.....			30,000 00
Traveling expense.....			9,018 67
Miscellaneous expenditures.....			10,374 04
Agents' balances charged off.....			94 41
Total disbursements.....			\$447,582 51
Balance.....			\$1,349,260 44

MASSACHUSETTS BONDING AND INSURANCE COMPANY. 627

LEDGER ASSETS.

Mortgage loans on real estate.....		\$5,000 00
Book value of bonds.....		966,419 30
Cash in office and in bank.....		187,895 66
Gross premiums in course of collection.....		189,808 98
Bills receivable.....		30 00
Advanced on contracts.....		106 50
Total ledger assets.....		<u>\$1,349,260 44</u>

NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	\$9,730 83	
Interest due and accrued on other assets.....	495 54	\$10,167 37
Gross assets.....		<u>\$1,359,427 81</u>

DEDUCT ASSETS NOT ADMITTED.

Bills receivable.....	\$30 00	
Premiums in course of collection—written prior to Oct. 1, last.....	26,377 59	
Book value of bonds over market value.....	18,187 30	
Advanced on contracts.....	106 50	
Bank deposits at branch offices for expenses.....	582 39	\$45,233 78
Total admitted assets.....		<u>\$1,314,144 08</u>

LIABILITIES.

Losses and claims, viz:	<i>In Process of Adjustment.</i>	<i>Resisted.</i>	
Fidelity.....	\$9,368 00	\$7,232 05	
Surety.....	39,787 29	48,730 15	
Burglary and theft.....	8,262 20	3,000 00	
Totals.....	<u>\$57,418 19</u>	<u>\$58,962 20</u>	\$116,380 39
Deduct re-insurance.....			1,449 09
Net unpaid claims.....			<u>\$114,931 30</u>
Estimated expense for adjustment of claims.....			5,150 00
Unearned premiums on outstanding risks.....			336,008 22
Commissions due agents and brokers.....			45,760 78
Salaries and other miscellaneous expenses due or accrued.....			8,137 33
State, county and municipal taxes due or accrued.....			8,500 00
Due for return premiums.....			60 28
Due for re-insurance.....			11,315 46
Advance premiums.....			3,959 98
Net amount due for salvage on risks reinsured.....			1,693 44
Cash capital.....		\$500,000 00	
Surplus over all liabilities.....		<u>278,627 24</u>	
Surplus to policy holders.....			778,627 24
Total liabilities.....			<u>\$1,314,144 08</u>

EXHIBIT OF PREMIUMS.

	<i>Fidelity.</i>	<i>Surety.</i>	<i>Burglary and Theft.</i>
In force December 31, 1909.....	\$157,901 61	\$292,688 75	\$106,742 43
Written during the year.....	247,258 68	471,702 14	134,335 04
Totals.....	<u>\$405,160 29</u>	<u>\$764,390 89</u>	<u>\$241,077 47</u>
Expired and canceled.....	196,556 11	353,418 94	93,707 21
In force December 31, 1910.....	\$208,604 18	\$405,971 95	\$147,370 26
Deduct amount re-insured.....	17,417 56	67,368 95	23,560 55
Net premiums in force.....	<u>\$191,186 62</u>	<u>\$338,603 00</u>	<u>\$123,809 71</u>

628 METROPOLITAN CASUALTY INSURANCE COMPANY.

BUSINESS IN MAINE

	<i>Premiums Received.</i>
Fidelity.....	\$1,539 41
Surety.....	1,417 17
Burlary and theft.....	-59 46
Total.....	<u>\$2,897 12</u>

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.....	\$142,864 99	
Health.....	45,504 52	
Plate glass.....	606,190 91	\$794,560 42
Interest on bonds and dividends on stocks.....	\$23,643 42	
Interest on deposits.....	1,140 33	24,783 75
Agents' balances previously charged off.....		8 79
Total income.....		<u>\$819,352 96</u>
Ledger assets Dec. 31, 1909.....		781,643 19
Total.....		<u>\$1,600,996 15</u>

DISBURSEMENTS

Net amount paid for losses and claims, viz ;		
Accident.....	\$51,668 06	
Health.....	8,690 85	
Plate glass.....	209,150 17	\$269,508 58
Investigation and adjustment of claims.....		1,536 58
Commissions or brokerage.....		359,376 00
Salaries, fees and compensation of officers and home office employes.....		73,178 93
Salaries and expenses of agents not paid by commissions.....		11,132 11
Medical examiners' fees and salaries.....		1,262 25
Inspections.....		10 00
Rents.....		7,475 04
State taxes on premiums.....		7,617 77
Insurance department licenses and fees.....		3,103 06
All other licenses, fees and taxes.....		4,178 06
Legal expenses.....		1,904 37
Advertising.....		2,643 51

Printing and stationery.....	\$4,477 78
Postage, telegraph, telephone and express.....	5,169 07
Furniture and fixtures.....	979 92
Interest or dividends to stockholders.....	20,000 00
Commercial agencies and underwriters associations.....	2,538 33
Miscellaneous expenditures.....	586 44
Agents' balances charged off.....	33 99
Total disbursements.....	<u>\$776,711 74</u>
Balance.....	\$824,284 41

LEDGER ASSETS.

Book value of bonds and stocks.....	\$628,267 70
Cash in office and in bank.....	74,646 38
Gross premiums in course of collection.....	121,370 33
Total ledger assets.....	<u>\$824,284 41</u>

NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	\$4,824 14
Market value of bonds and stocks over book value.....	3,549 80
Gross assets.....	<u>\$832,658 35</u>

DEDUCT ASSETS NOT ADMITTED.

Premiums in course of collection—written prior to Oct. 1, last.....	\$1,390 51
Total admitted assets.....	<u>\$831,267 84</u>

LIABILITIES.

Losses and claims, viz:	<i>In Process of Adjustment.</i>	
Accident.....	\$3,363 17	
Health.....	3,160 00	
Plate glass.....	13,983 55	
Unpaid claims.....		\$20,506 72
Unearned premiums on outstanding risks.....		400,264 17
Commissions due agents and brokers.....		40,129 88
Salaries and other miscellaneous expenses due or accrued.....		980 69
State, county and municipal taxes due or accrued.....		6,494 18
Due for reinsurance.....		478 88
Cash capital.....	\$200,000 00	
Surplus over all liabilities.....	162,413 32	
Surplus to policy holders.....		<u>362,413 32</u>
Total liabilities.....		<u>\$831,267 84</u>

EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>	<i>Plate Glass.</i>
In force December 31, 1909.....	\$100,211 96	\$21,415 80	\$495,246 33
Written during the year.....	171,096 16	54,484 59	691,911 35
Totals.....	<u>\$271,308 12</u>	<u>\$75,850 39</u>	<u>\$1,187,157 68</u>
Expired and cancelled.....	133,023 45	28,460 55	570,107 48
In force December 31, 1910.....	\$133,284 67	\$47,389 84	\$617,050 20
Deduct amount re-insured.....	1,406 07	790 30	-
Net premiums in force.....	<u>\$136,878 60</u>	<u>\$46,599 54</u>	<u>\$617,050 20</u>

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident.....	\$105 00	-
Plate glass.....	1,805 42	499 81
Totals.....	<u>\$1,910 42</u>	<u>\$499 81</u>

## NATIONAL CASUALTY COMPANY,

DETROIT, MICHIGAN.

INCORPORATED IN 1904. COMMENCED BUSINESS IN 1904.

W. G. CURTIS, *President.*FRANKLIN S. DEWEY, *Secretary.*

Cash Capital, \$200,000.

## INCOME.

Net premiums received, viz:		
Accident } .....		\$732,007 90
Health } .....		
Policy fees required or represented by applications.....		50,455 00
Interest on mortgage loans.....	\$327 45	
Interest on collateral loans.....	99 37	
Interest on bonds and dividends on stocks.....	8,861 78	
Interest on deposits.....	189 58	
Interest from all other sources.....	12 45	9,490 63
Increase in book value of ledger assets.....		250 00
<b>Total income.....</b>		<b>\$792,203 53</b>
Ledger assets Dec. 31, 1909.....	\$248,352 52	
Increase of capital during 1910.....	100,000 00	348,352 52
<b>Total.....</b>		<b>\$1,140,556 05</b>

## DISBURSEMENTS.

Net amount paid for losses and claims, viz:		
Accident } .....		\$272,331 06
Health } .....		
Investigation and adjustment of claims.....	4,572 20	
Policy fees retained by agents.....	50,435 97	
Commissions or brokerage.....	261,034 65	
Salaries, fees and compensation of officers and home office employes.....	46,076 17	
Salaries and expenses of agents not paid by commissions.....	22,418 96	
Rents.....	12,880 46	
State taxes on premiums.....	12,825 70	
Insurance department licenses and fees.....	1,954 90	
All other licenses, fees and taxes.....	1,786 10	
Legal expenses.....	2,465 46	
Advertising.....	3,092 20	
Printing and stationery.....	10,308 26	
Postage, telegraph, telephone and express.....	9,655 32	
Furniture and fixtures.....	1,356 48	
Interest or dividends to stockholders.....	116,000 00	
Traveling expenses.....	3,081 39	
Miscellaneous expenditures.....	3,060 64	
Agents' balances charged off.....	1,276 05	
Loss on sale or maturity of ledger assets.....	163 17	
Decrease in book value of ledger assets.....	631 66	
<b>Total disbursements.....</b>		<b>\$842,406 80</b>
<b>Balance.....</b>		<b>\$298,149 25</b>

LEDGER ASSETS.

Mortgage loans on real estate.....		\$3,100 00
Loans secured by collateral.....		5,950 00
Book value of bonds and stocks.....		258,128 70
Cash in office and in bank.....		25,134 81
Gross premiums in course of collection.....		5,695 82
Agents' balances.....		2,140 42
Total ledger assets.....		<u>\$298,149 25</u>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$154 20	
Interest accrued on bonds.....	3,960 92	
Interest due and accrued on collateral loans.....	89 00	
Interest accrued on other assets.....	175 00	\$4,379 12
Furniture, fixtures and supplies.....		80,000 00
Gross assets.....		<u>\$832,528 37</u>

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and supplies.....		\$30,000 00
Total admitted assets.....		<u>\$302,528 37</u>

LIABILITIES.

Losses and claims, viz:		
Accident } (in process of adjustment).....		\$27,203 69
Health } .....		
Deduct re-insurance.....		822 50
Net unpaid claims.....		\$26,381 19
Estimated expense for adjustment of claims.....		500 00
Unearned premiums on outstanding risks.....		5,240 00
Commissions due agents and brokers.....		1,423 83
Salaries and other miscellaneous expenses due or accrued.....		400 00
State, county and municipal taxes due or accrued.....		10,810 00
Advance premiums.....		4,760 00
Cash capital.....	\$200,000 00	
Surplus over over all liabilities.....	53,013 85	
Surplus to policy holders.....		253,013 85
Total liabilities.....		<u>\$302,528 37</u>

EXHIBIT OF PREMIUMS.

		<i>Accident and Health.</i>
In force December 31, 1909.....		\$6,701 63
Written during the year.....		758,120 38
Totals.....		<u>\$764,822 01</u>
Expired and canceled.....		754,342 01
In force December 31, 1910.....		<u>\$10,480 00</u>

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident } .....	\$4,578 11	\$1,980 17
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, \$1,500,000.

## INCOME.

Net premiums received, viz:			
Fidelity.....	\$1,097,440 30		
Surety.....	1,461,088 85		
Burglary and theft.....	339,332 26	\$2,897,811 21	
Interest on mortgage loans.....	\$372 17		
Interest on bonds and dividends on stocks.....	108,242 16		
Interest on deposits.....	10,042 66		
Interest from all other sources.....	2,191 57		
Rents.....	6,996 56	127,845 12	
Sale of rights.....		37 50	
Premium on capital stock.....		250,000 00	
Investigations, etc.....		1,088 01	
Agents' balances previously charged off.....		27 05	
Profit on sale or maturity of ledger assets.....		648 10	
Total income.....		\$3,277,451 99	
Ledger assets Dec. 31, 1909.....	\$4,025,555 68		
Increase of capital during 1910.....	500,000 00	4,525,555 68	
Total.....		\$7,803,097 67	

## DISBURSEMENTS.

Net amount paid for losses and claims, viz:			
Fidelity.....	\$243,974 17		
Surety.....	297,417 48		
Burglary and theft.....	110,680 88	\$652,072 53	
Investigation and adjustment of claims.....		92,850 20	
Commissions or brokerage.....		605,118 66	
Salaries, fees and compensation of officers and home office employes.....		321,144 34	
Salaries and expenses of agents not paid by commissions.....		117,839 90	
Inspections.....		7,916 75	
Rents.....		35,176 16	
Repairs and expenses on real estate.....		4,884 41	
Taxes on real estate.....		2,002 10	

\* Capital stock increased during 1910 by a stock dividend of \$250,000.



NATIONAL SURETY COMPANY.

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State taxes on premiums.....	\$44,201 93
Insurance department licenses and fees.....	14,289 91
All other licenses, fees and taxes.....	7,114 29
Legal expenses.....	4,247 08
Advertising.....	23,071 45
Printing and stationery.....	31,849 68
Postage, telegraph, telephone and express.....	39,287 76
Furniture and fixtures.....	8,136 17
Interest or dividends to stockholders.....	89,994 00
Exchange.....	1,009 49
Profit and loss.....	206 64
Traveling expenses.....	12,873 07
Development expense.....	21,824 66
Suspense account.....	11,535 24
Miscellaneous expenditures.....	30,679 49
Agents' balances charged off.....	5 00
Loss on sale or maturity of ledger assets.....	3,948 99
Total disbursements.....	<u>\$2,188,279 85</u>
Balance.....	\$5,619,727 82

LEDGER ASSETS.

Book value of real estate.....	\$164,643 08
Mortgage loans on real estate.....	14,000 00
Book value of bonds and stocks.....	2,969,211 85
Cash in transit.....	39,754 38
Cash in office and in bank.....	1,475,503 47
Cash in suspended banks.....	51,320 73
Gross premiums in course of collection.....	787,976 43
Suspense items.....	19,692 41
Advanced on contracts.....	16,841 11
Railroad inspections.....	34,334 20
Accounts receivable.....	13,489 66
Due from excise reinsurance committee.....	38,846 76
Reinsurance due on paid claims.....	44,113 74
Total ledger assets.....	<u>\$5,619,727 82</u>

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$141 71	
Interest accrued on bonds.....	21,612 77	
Interest accrued on other assets.....	2,484 07	\$24,238 55
Market value of real estate over book value.....		2,250 00
Gross assets.....		<u>\$5,646,216 37</u>

DEDUCT ASSETS NOT ADMITTED.

Premiums in course of collection—written prior to Oct. 1, last.....	\$249,165 41	
Book value of bonds and stocks over market value.....	82,121 96	
Advanced on contracts, inspections and accounts receivable..	64,664 97	
Cash in suspended banks.....	25,000 00	
Cash in branch offices.....	1,086 13	
Miscellaneous assets.....	19,692 41	\$441,730 88
Total admitted assets.....		<u>\$5,204,486 49</u>

## LIABILITIES.

Losses and claims, viz:	<i>In Process of Adjustment.</i>	<i>Resisted.</i>	
Fidelity .....	\$264,163 32	\$131,673 80	
Surety .....	214,415 12	430,882 83	
Burglary and theft .....	22,788 58	15,986 17	
Totals .....	\$501,367 02	\$578,542 80	\$1,079,909 82
Deduct re-insurance .....			297,890 70
Net unpaid claims .....			\$782,019 12
Unearned premiums on outstanding risks .....			1,573,017 46
Commissions due agents and brokers .....			97,762 20
Salaries and other miscellaneous expenses due or accrued .....			4,144 06
State, county and municipal taxes due or accrued .....			40,000 00
Dividends due stockholders .....			15,018 00
Due for return premiums .....			6,682 56
Due for re-insurance .....			34,253 02
Advance premiums .....			3,235 00
Bonds and mortgages .....			8,500 00
Premiums unadjusted .....			20,375 77
Draft in transit .....			8,504 31
All other liabilities .....			11,323 09
Cash capital .....		\$1,500,000 00	
Surplus over all liabilities .....		1,099,650 90	
Surplus to policy holders .....			2,599,650 90
Total liabilities .....			\$5,204,485 49

## EXHIBIT OF PREMIUMS.

	<i>Fidelity.</i>	<i>Surety.</i>	<i>Burglary and Theft.</i>
In force December 31, 1909 .....	\$879,071 69	\$1,412,611 06	\$490,051 85
Written during the year .....	1,379,114 27	1,950,319 38	490,126 55
Totals .....	\$2,258,185 96	\$3,362,930 44	\$980,178 40
Expired and cancelled .....	1,231,169 51	1,675,972 68	415,223 38
In force December 31, 1910 .....	\$1,027,016 45	\$1,686,957 76	\$564,955 02
Deduct amount re-insured .....	42,184 51	162,145 45	86,446 52
Net premiums in force .....	\$984,831 94	\$1,524,812 31	\$478,508 50

## BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Fidelity .....	\$5,088 75	\$961 43
Surety .....	4,891 43	2,761 85
Burglary and theft .....	208 73	-
Totals .....	\$10,188 91	\$3,723 28

## 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.....	\$138,753 10	
Health.....	49,414 22	
Liability.....	470,034 28	
Plate glass.....	111,737 42	
Burglary and theft.....	118,700 60	
Workmen's collective.....	3,584 76	\$892,224 38
Interest on mortgage loans.....	\$2,593 74	
Interest on bonds and dividends on stocks.....	30,915 28	
Interest on deposits.....	2,275 83	35,784 85
Sale of rights.....		3,662 50
Agents' balances previously charged off.....		250 00
Total income.....		\$981,921 73
Ledger assets Dec. 31, 1909.....		1,115,809 30
Total.....		\$2,047,731 03

## DISBURSEMENTS.

Net amount paid for losses and claims, viz:		
Accident.....	\$56,275 53	
Health.....	19,916 98	
Liability.....	201,038 61	
Plate glass.....	51,343 78	
Burglary and theft.....	40,511 23	
Workmen's collective.....	1,909 10	\$370,995 23
Investigation and adjustment of claims.....		31,249 78
Commissions or brokerage.....		241,463 98
Salaries, fees and compensation of officers and home office employes.....		68,976 73
Salaries and expenses of agents not paid by commissions.....		59,900 06
Medical examiners' fees and salaries.....		736 00
Inspections.....		7,982 11
Rents.....		13,545 92
State taxes on premiums.....		10,209 23
Insurance department licenses and fees.....		3,629 00
All other licenses, fees and taxes.....		735 66
Legal expenses.....		2,280 88
Advertising.....		1,158 85

Printing and stationery .....	\$14,189 22
Postage, telegraph, telephone and express.....	9,393 56
Furniture and fixtures.....	2,010 11
Interest or dividends to stockholders.....	25,152 00
Salaries and expenses of pay roll auditors.....	9,539 20
Miscellaneous expenditures.....	6,325 59
Loss on sale or maturity of ledger assets.....	14,000 00
Total disbursements.....	<u>\$98,362 61</u>
Balance .....	\$1,154,368 42

## LEDGER ASSETS.

Mortgage loans on real estate.....	\$139,500 00
Book value of bonds and stocks.....	772,199 70
Cash in office and in bank.....	74,958 94
Gross premiums in course of collection.....	162,798 38
Agents balances.....	4,916 40
Total ledger assets.....	<u>\$1,154,368 42</u>

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$2,052 59	
Interest accrued on bonds.....	5,508 32	
Interest accrued on other assets.....	168 16	7,729 07
Gross assets.....		<u>\$1,162,097 49</u>

## DEDUCT ASSETS NOT ADMITTED.

Premiums in course of collection—written prior to Oct. 1, last.....	\$1,294 65	
Book value of bonds and stocks over market value.....	50,555 95	
Agents balances.....	4,916 40	\$56,767 00
Total admitted assets.....		<u>\$1,105,330 49</u>

## LIABILITIES.

	<i>In Process of Adjustment.</i>	<i>Resisted.</i>	
Losses and claims, viz:			
Accident.....	\$8,382 65	\$2,101 50	
Health.....	8,279 50	-	
Plate glass.....	7,473 48	196 00	
Burglary and theft.....	10,990 08	1,192 50	
Totals.....	<u>\$30,125 71</u>	<u>\$3,490 00</u>	\$33,615 71
Deduct re-insurance.....			1,326 41
Net unpaid claims.....			<u>\$32,289 30</u>
Estimated expense for adjustment of claims.....			1,720 29
Special reserve for unpaid liability losses.....			88,730 82
Unearned premiums on outstanding risks.....			443,319 85
Commissions due agents and brokers.....			44,353 48
Salaries and other miscellaneous expenses due or accrued.....			1,735 84
State, county and municipal taxes due or accrued.....			10,216 45
Due for re-insurance.....			1,199 61
Advance premiums.....			267 94
Special reserve held by company for liability losses.....			50,000 00
Cash capital.....			<u>\$314,400 00</u>
Surplus over all liabilities.....			<u>117,097 11</u>
Surplus to policy holders.....			431,497 11
Total liabilities.....			<u>\$1,105,330 49</u>

## EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>	<i>Liability.</i>
In force December 31, 1909.....	\$128,216 72	\$43,760 36	\$307,206 79
Written during the year.....	205,774 28	72,879 73	649,260 91
Totals.....	\$333,991 00	\$116,640 09	\$956,467 70
Expired and cancelled.....	193,586 10	68,091 26	544,784 55
In force December 31, 1910.....	\$140,404 90	\$48,548 88	\$411,683 15
Deduct amount re-insured.....	671 47	-	5,213 69
Net premiums in force.....	\$139,738 43	\$48,548 88	\$406,469 46
	<i>Plate Glass.</i>	<i>Burglary and Theft.</i>	<i>Workmen's Collective.</i>
In force December 31, 1909.....	\$108,180 08	\$161,575 90	\$1,882 81
Written during the year.....	154,445 54	170,209 60	3,788 51
Totals.....	\$262,625 62	\$331,785 50	\$5,671 82
Expired and cancelled.....	147,179 61	146,965 18	1,678 06
In force December 31, 1910.....	\$115,446 01	\$184,820 37	\$3,993 26
Deduct amount re-insured.....	338 00	23,674 85	-
Net premiums in force.....	\$115,108 01	\$161,145 52	\$3,993 26

## BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident.....	\$273 50	-
Health.....	81 50	68 33
Liability.....	148 55	482 49
Plate glass.....	133 74	96 46
Burglary and theft.....	36 25	3 75
Totals.....	\$673 54	\$651 08

## NEW ENGLAND CASUALTY COMPANY,

BOSTON, MASS.

RE-INCORPORATED IN 1910. COMMENCED BUSINESS IN 1910.

CORWIN McDOWELL, *President.*M. E. COUGHLIN, *Secretary.*

Cash Capital, \$200,000.

## INCOME.

Net premiums received, viz :		
Accident.....	\$9,239 53	
Health.....	8,814 72	
Automobile property damage.....	13,992 87	\$32,047 12
Policy fees required or represented by applications.....		2,745 00
Interest on bonds.....	\$2,558 14	
Interest on deposits.....	1,234 96	3,793 10
Due for reinsurance.....		7,607 18
Commissions on re-insurance.....		4,596 15
Brokerage account.....		26 06
Premium on capital stock.....		44,798 16
Total income.....		\$ 95,612 77
Ledger assets Dec. 31, 1909.....	\$6,270 19	
Capital stock.....	200,000 00	206,270 19
Total.....		\$301,882 96

## DISBURSEMENTS.

Net amount paid for losses and claims, viz :		
Accident.....	\$4,591 47	
Health.....	5,093 21	
Automobile property damage.....	524 93	\$10,209 61
Investigation and adjustment of claims.....		67 50
Policy fees retained by agents.....		2,745 00
Commissions or brokerage.....		3,468 92
Salaries, fees and compensation of officers and home office employes.....		8,268 04
Salaries and expenses of agents not paid by commissions.....		1,133 32
Rents.....		2,630 00
State taxes on premiums.....		9 08
Insurance department licenses and fees.....		7 00
All other licenses, fees and taxes.....		179 21
Legal expenses.....		3,307 85
Advertising.....		651 10
Printing and stationery.....		2,441 03
Postage, telegraph, telephone and express.....		809 61
Furniture and fixtures.....		646 62
Miscellaneous expenditures.....		1,142 35
Total disbursements.....		\$42,766 24
Balance.....		\$259,116 72

## LEDGER ASSETS.

Book value of bonds.....	\$232,695 20
Cash in office and in bank.....	15,225 33
Gross premiums in course of collection.....	11,196 19
Total ledger assets.....	\$259,116 27

## NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$2,610 00
Market value of bonds over book value.....	1,274 80
Commission due on reinsurance.....	1,901 79
Gross assets.....	\$264,903 31

## DEDUCT ASSETS NOT ADMITTED.

Premiums in course of collection—written prior to Oct. 1, last.....	\$62 75
Total admitted assets.....	\$264,840 56

## LIABILITIES.

Losses and claims, viz:	<i>Adjusted.</i>	<i>In Process of Adjustment.</i>	<i>Resisted.</i>	
Accident.....	-	\$624 15	-	
Health.....	-	788 40	-	
Auto. property damage.....	\$100 04	92 00	\$200 00	
Unpaid claims.....	\$100 04	\$1,504 55	\$200 00	\$1,804 59
Estimated expense for adjustment of claims.....				135 00
Unearned premiums on outstanding risks.....				8,366 82
Commissions due agents and brokers.....				2,385 77
State, county and municipal taxes due or accrued.....				600 00
Due for re-insurance.....				7,607 18
Advance premiums.....				140 00
Cash capital.....			\$200,000 00	
Surplus over all liabilities.....			43,801 20	
Surplus to policy holders.....				243,801 20
Total liabilities.....				\$264,840 56

## EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>
Written during the year.....	\$9,743 44	\$8,948 22
Expired and cancelled.....	140 93	133 50
In force December 31, 1910.....	\$9,602 51	\$8,814 72
Deduct amount re-insured.....	362 93	-
Net premiums in force.....	\$9,239 53	\$8,814 72
	<i>Auto. Property Liability. Damage.</i>	
Written during the year.....	\$29,165 06	\$16,035 39
Expired and cancelled.....	3,801 03	2,042 52
In force December 31, 1910.....	\$25,363 93	\$13,992 87
Deduct amount re-insured.....	\$25,363 93	-

NEW JERSEY FIDELITY AND PLATE GLASS  
INSURANCE COMPANY,

NEWARK, N. J.

INCORPORATED IN 1868. COMMENCED BUSINESS IN 1868.

SAMUEL C. HOAGLAND, *President.*

HARRY C. HEDDEN, *Secretary.*

\*Cash Capital, \$300,000.

INCOME.

Net premiums received, viz ;			
Accident .....	\$653 32		
Plate glass .....	343,894 47		
Burglary and theft .....	66,949 09	\$411,496 88	
Interest on mortgage loans .....	\$18,050 45		
Interest on bonds and dividends on stocks .....	5,728 98		
Interest on deposits .....	199 85		23,979 28
Profit on sale or maturity of ledger assets .....			724 97
Total income .....		\$486,201 13	
Ledger assets Dec. 31, 1909 .....			605,400 99
Total .....			\$1,041,602 12

DISBURSEMENTS.

Net amount paid for losses and claims, viz :			
Plate glass .....	\$145,182 02		
Burglary and theft .....	20,618 25		
Investigation and adjustment of claims .....		\$165,800 27	
Commissions or brokerage .....		1,621 45	
Salaries, fees and compensation of officers and home office employes .....		140,365 13	
Salaries and expenses of agents not paid by commissions .....		25,302 00	
Rents .....		12,875 55	
State taxes on premiums .....		3,902 58	
Insurance department licenses and fees .....		6,839 71	
All other licenses, fees and taxes .....		4,318 99	
Legal expenses .....		1,866 80	
Advertising .....		450 15	
Printing and stationery .....		1,152 00	
Postage, telegraph, telephone and express .....		4,285 68	
Furniture and fixtures .....		3,472 04	
Interest or dividends to stockholders .....		583 00	
Miscellaneous expenditures .....		16,000 00	
Agents' balances charged off .....		2,767 58	
Total disbursements .....		445 82	
Balance .....		\$392,048 75	
Balance .....			\$649,553 87

\* Capital stock increased during 1910 by a stock dividend of \$100,000.



NEW JERSEY FIDELITY AND PLATE GLASS INS. CO. 641

LEDGER ASSETS.

Book value of real estate .....	\$5,404 15
Mortgage loans on real estate .....	376,524 00
Book value of bonds and stocks .....	148,763 76
Cash in office and in bank .....	32,391 87
Gross premiums in course of collection .....	86,354 71
Agents' debit balances .....	114 88
Total ledger assets .....	\$649,553 87

NON-LEDGER ASSETS.

Interest accrued on mortgages .....	\$4,478 87	
Interest accrued on bonds .....	1,852 92	\$6,331 79
Gross assets .....		\$655,885 16

DEDUCT ASSETS NOT ADMITTED.

Premiums in course of collection—written prior to Oct. 1, last .....	\$4,955 26	
Book value of bonds and stocks over market value .....	5,763 76	
Agents' debit balances .....	114 88	\$10,833 90
Total admitted assets .....		\$645,051 26

LIABILITIES.

Losses and claims, viz :	<i>Adjusted.</i>	<i>In Process of Adjustment.</i>	<i>Resisted.</i>	
Plate glass .....	-	\$3,777 87	-	
Burglary and theft .....	\$627 30	7,097 00	\$2,100 00	
Totals .....	\$627 30	\$10,874 87	\$2,100 00	\$18,602 17
Deduct re-insurance .....				890 00
Net unpaid claims .....				\$12,712 17
Estimated expense for adjustment of claims .....				714 75
Unearned premiums on outstanding risks .....				211,616 93
Commissions due agents and brokers .....				27,604 26
State, county and municipal taxes due or accrued .....				6,133 87
Due for re-insurance .....				45 11
Cash capital .....			\$300,000 00	
Surplus over all liabilities .....			86,224 17	
Surplus to policy holders .....				\$86,224 17
Total liabilities .....				\$645,051 26

EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Plate glass.</i>	<i>Burglary and Theft.</i>
In force December 31, 1909 .....	-	\$323,780 59	\$75,047 01
Written during the year .....	\$703 32	406,676 36	87,545 62
Totals .....	\$703 32	\$730,406 95	\$162,592 63
Expired and cancelled .....	50 00	384,721 78	80,332 67
In force December 31, 1910 .....	\$653 32	\$345,685 17	\$82,259 96
Deduct amount re-insured .....	69 40	450 26	6,670 25
Net premiums in force .....	\$583 92	\$345,234 91	\$75,589 71

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Plate glass .....	\$1,466 38	\$282 64
Burglary and theft .....	17 50	-
Totals .....	\$1,483 88	\$282 64

## 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).....		\$592,191 11
Interest on bonds and dividends on stocks.....	\$31,105 08	
Interest on deposits.....	870 86	
Interest from all other sources.....	68 50	
Rents—received under sub-lease.....	9,100 00	41,139 39
Agents' balances previously charged off.....		210 95
Profit on sale or maturity of ledger assets.....		508 87
Total income.....		\$634,050 32
Ledger assets Dec. 31, 1909.....		922,943 69
Total.....		\$1,556,994 01

## DISBURSEMENTS.

Net amount paid for losses and claims (plate glass).....		\$217,714 81
Commissions or brokerage.....		221,115 39
Salaries, fees and compensation of officers and home office employes.....		57,455 19
Salaries and expenses of agents not paid by commissions.....		4,616 98
Rents.....		12,908 19
State taxes on premiums.....		6,538 59
Insurance department licenses and fees.....		7,381 87
All other licenses, fees and taxes.....		1,091 46
Legal expenses.....		92 34
Advertising.....		849 20
Printing and stationery.....		3,251 59
Postage, telegraph, telephone and express.....		3,196 78
Furniture and fixtures.....		198 39
Interest or dividends to stockholders.....		82,000 00
Traveling expenses.....		2,604 13
Underwriters' Association.....		2,375 18
Miscellaneous expenditures.....		864 59
Agents' balances charged off.....		845 65
Total disbursements.....		\$574,895 33
Balance.....		\$982,098 68

LEDGER ASSETS.

Book value of bonds and stocks.....		\$822,552 47
Cash in office and in bank.....		81,566 49
Gross premiums in course of collection.....		127,979 72
Total ledger assets.....		<u>\$982,098 68</u>

NON-LEDGER ASSETS.

Interest accrued on bonds.....		\$2,291 50
Gross assets.....		<u>\$984,390 18</u>

DEDUCT ASSETS NOT ADMITTED.

Premiums in course of collection—written prior to Oct. 1, last.	\$3,405 80	
Book value of bonds and stocks over market value.....	53,142 47	\$56,548 27
Total admitted assets.....		<u>\$927,841 91</u>

LIABILITIES.

Losses and claims, viz:			
		<i>In Process of</i>	
		<i>Adjusted.</i>	<i>Adjustment.</i>
Plate glass.....	\$16,381 85	\$5,347 00	\$21,728 85
Unearned premiums on outstanding risks.....			816,135 63
Commissions due agents and brokers.....			42,104 63
Salaries and other miscellaneous expenses due or accrued.....			500 00
State, county and municipal taxes due or accrued.....			3,000 00
Dividends due stockholders.....			8,000 00
Cash capital.....	\$200,000 00		
Surplus over all liabilities.....	336,372 80		
Surplus to policy holders.....			536,372 80
Total liabilities.....			<u>\$927,841 91</u>

EXHIBIT OF PREMIUMS.

		<i>Plate Glass.</i>
In force December 31, 1909.....		\$543,047 75
Written during the year.....		735,765 19
Total.....		<u>\$1,278,812 94</u>
Expired and cancelled.....		648,544 04
In force December 31, 1910.....		<u>\$630,268 90</u>

BUSINESS IN MAINE.

	<i>Premiums</i>	<i>Losses</i>
	<i>Received.</i>	<i>Paid.</i>
Plate glass.....	\$1,166 66	\$270 41

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).....		\$1,019,484 93
Policy fees required or represented by applications.....		103,415 00
Interest on mortgage loans.....	\$6,205 22	
Interest on collateral loans.....	2,850 59	
Interest on bonds.....	18,598 72	
Interest on deposits.....	1,244 18	
Interest from all other sources.....	27 64	28,926 35
<b>Total income.....</b>		<b>\$1,151,826 28</b>
Ledger assets Dec. 31, 1909.....		682,658 67
<b>Total.....</b>		<b>\$1,834,484 95</b>

DISBURSEMENTS.

Net amount paid for losses and claims (accident).....		\$341,297 99
Investigation and adjustment of claims.....		5,427 15
Policy fees retained by agents.....		103,415 00
Commissions or brokerage.....		399,236 90
Salaries, fees and compensation of officers and home office employes.....		88,612 41
Salaries and expenses of agents not paid by commissions.....		15,424 92
Medical examiners' fees and salaries.....		3,346 88
Rents—including company's own occupancy.....		12,875 99
State taxes on premiums.....		14,757 32
Insurance department licenses and fees.....		14,398 92
All other licenses, fees and taxes.....		1,380 02
Legal expenses.....		940 11
Advertising.....		1,744 88
Printing and stationery.....		22,005 25
Postage, telegraph, telephone and express.....		15,197 69
Furniture and fixtures.....		2,566 91
Interest or dividends to stockholders.....		40,000 00
Travelling expenses.....		10,437 94
Exchange.....		773 47
Hospital fees.....		4,695 45
Miscellaneous expenditures.....		6,922 29
Agents' balances charged off.....		4,531 56
<b>Total disbursements.....</b>		<b>\$1,109,983 45</b>
<b>Balance.....</b>		<b>\$724,501 50</b>

LEDGER ASSETS.

Mortgage loans on real estate.....		\$148,700 00
Loans secured by collateral.....		47,400 00
Book value of bonds.....		458,370 00
Cash in office and in bank.....		45,411 66
Gross premiums in course of collection.....		27,966 84
Bills receivable.....		5,755 90
Cash in branch offices.....		897 10
Total ledger assets.....		<u>\$724,501 50</u>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$2,066 89	
Interest due and accrued on bonds.....	6,373 31	
Interest accrued on collateral loans.....	261 63	\$3,701 83
Furniture and fixtures.....		10,980 78
Gross assets.....		<u>\$744,134 11</u>

DEDUCT ASSETS NOT ADMITTED.

Bills receivable.....	\$5,755 90	
Furniture and fixtures.....	10,930 78	
Premiums in course of collection—written prior to Oct. 1, last.....	626 88	
Book value of bonds over market value.....	5,369 80	\$22,682 86
Total admitted assets.....		<u>\$721,451 25</u>

LIABILITIES.

Losses and claims, viz:	<i>In Process of</i>	<i>Resisted.</i>	
Accident.....	\$41,747 73	\$3,310 00	\$50,057 73
Estimated expense for adjustment of claims.....			500 00
Unearned premiums on outstanding risks.....			110,679 34
Commissions due agents and brokers.....			8,201 98
Salaries and other miscellaneous expenses due or accrued.....			1,843 03
State, county and municipal taxes due or accrued.....			15,000 00
Advance premiums.....			26,607 60
Cash capital.....	\$200,000 00		
Surplus over all liabilities.....	309,061 57		
Surplus to policy holders.....			509,061 57
Total liabilities.....			<u>\$721,451 25</u>

EXHIBIT OF PREMIUMS.

In force December 31, 1909.....		<i>Accident.</i>
Written during the year.....		\$205,458 22
Total.....		<u>1,089,183 38</u>
Expired and cancelled.....		\$1,294,641 60
In force December 31, 1910.....		<u>1,072,948 16</u>
Deduct amount re-insured.....		\$221,693 44
Net premiums in force.....		<u>4,504 76</u>
		\$217,188 68

BUSINESS IN MAINE.

Accident.....	<i>Premiums</i>	<i>Losses</i>
	<i>Received.</i>	<i>Faid.</i>
	\$2,098 28	\$693 62

OCEAN ACCIDENT AND GUARANTEE CORPORATION,  
(LIMITED),

LONDON, ENGLAND.

INCORPORATED IN 1871. COMMENCED BUSINESS IN UNITED STATES IN 1895.

OSCAR ISING, *Manager*, New York, N. Y.

Statutory Deposit, \$350,000.

INCOME.

Net premiums received, viz:

Accident.....	\$280,961 86	
Health .....	70,847 43	
Liability .....	1,910,284 13	
Fidelity .....	18,189 48	
Plate glass .....	40,629 29	
Steam boiler .....	66,492 33	
Burglary and theft.....	178,352 16	
Credit.....	577,565 14	
Automobile property damage.....	130,850 52	
Workmen's collective.....	39,269 33	\$3,312,741 17
Interest on mortgage loans.....	\$9,000 00	
Interest on bonds.....	128,518 28	
Interest on deposits .....	3,409 64	
Interest from all other sources .....	1,352 96	142,280 88
Total income .....		\$3,455,022 05
Ledger assets Dec. 31, 1909.....		3,950,011 08
Total.....		\$7,405,033 13

DISBURSEMENTS.

Net amount paid for losses and claims, viz:

Accident.....	\$136,738 06	
Health .....	26,572 74	
Liability.....	699,890 88	
Fidelity .....	132 71	
Plate glass.....	13,914 97	
Steam boiler .....	2,525 79	
Burglary and theft.....	35,950 54	
Credit.....	180,933 57	
Automobile property damage.....	55,081 41	
Workmen's collective.....	21,881 14	\$1,173,671 81
Investigation and adjustment of claims.....		269,969 04
Commissions or brokerage .....		786,119 74
Salaries, fees and compensation of officers and home office employes.....		169,840 90

Salaries and expenses of agents not paid by commissions.....	\$67,477 00
Inspections.....	45,968 76
Rents.....	23,912 38
State taxes on premiums.....	51,778 74
Insurance department licenses and fees.....	3,887 33
All other licenses, fees and taxes.....	5,905 90
Legal expenses.....	599 82
Advertising.....	9,466 20
Printing and stationery.....	19,343 47
Postage, telegraph, telephone and express.....	10,081 42
Furniture and fixtures.....	20,786 82
Remitted to home office.....	169,324 45
Home office insurance fund.....	22,565 68
Miscellaneous expenditures.....	7,163 78
Agents' balances charged off.....	8,594 15
Auditors' fees.....	2,500 00
Surety bonds, subscriptions and exchange.....	1,194 14
Total disbursements.....	<u>\$2,869,646 63</u>
Balance.....	<u>\$4,585,386 50</u>

LEDGER ASSETS.

Mortgage loans on real estate.....	\$150,000 00
Book value of bonds.....	3,824,299 64
Cash in office and in bank.....	120,336 58
Gross premiums in course of collection.....	429,697 04
Bills receivable.....	3,278 24
Premium notes.....	7,775 00
Total ledger assets.....	<u>\$4,585,386 50</u>

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$1,500 00	
Interest accrued on bonds.....	44,976 20	\$46,476 20
Gross assets.....		<u>\$4,581,862 70</u>

DEDUCT ASSETS NOT ADMITTED.

Bills receivable.....	\$3,278 24	
Premiums in course of collection—written prior to Oct. 1, last.....	38,116 42	
Book value of bonds over market value.....	125,134 64	\$166,529 30
Total admitted assets.....		<u>\$4,415,333 40</u>

LIABILITIES.

	<i>Adjusted.</i>	<i>In Process of Adjustment.</i>	<i>Resisted.</i>	
Losses and claims, viz ;				
Accident.....	-	\$48,215 00	\$7,450 00	
Health.....	-	4,225 00	-	
Fidelity.....	-	820 00	-	
Plate glass.....	-	1,660 00	-	
Steam boiler.....	-	2,770 00	-	
Burglary and theft.....	-	22,164 00	600 00	
Credit.....	\$10,395 00	2,800 00	-	
Auto. property damage.....	-	16,545 00	425 00	
Workmen's collective.....	-	3,634 00	-	
Totals.....	<u>\$10,395 00</u>	<u>\$102,833 00</u>	<u>\$8,475 00</u>	\$121,703 00
Deduct re-insurance.....				12,804 00
Net unpaid claims.....				<u>\$108,899 00</u>
Estimated expense for adjustment of claims.....				12,400 00
Special reserve for unpaid liability losses.....				<u>982,301 09</u>

Special reserve for credit losses.....		\$252,401 61
Unearned premiums on outstanding risks.....		1,326,271 84
Commissions due agents and brokers.....		97,104 16
Salaries and other miscellaneous expenses due or accrued.....		4,000 00
State, county and municipal taxes due or accrued.....		58,000 00
Advance premiums.....		3,210 00
Reserve for contingencies.....		350,000 00
Statutory deposit.....	\$350,000 00	
Surplus over all liabilities.....	925,745 70	
Surplus to policy holders.....		1,275,745 70
Total liabilities.....		\$4,415,333 40

## EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>	<i>Liability</i>
In force December 31, 1909.....	\$268,596 05	\$53,719 31	\$1,242,540 78
Written during the year.....	388,448 52	92,456 89	2,388,930 14
Totals.....	\$657,044 57	\$146,175 70	\$3,626,470 92
Expired and cancelled.....	372,016 72	84,627 99	2,400,446 13
In force December 31, 1910.....	\$285,027 85	\$61,547 71	\$1,226,024 79
Deduct amount re-insured.....	9,886 13	80 00	1,115 66
Net premiums in force.....	\$275,141 72	\$61,467 71	\$1,224,909 13
		<i>Fidelity.</i>	<i>Plate Glass</i>
In force December 31, 1909.....		\$4,901 38	\$29,585 42
Written during the year.....		19,936 27	50,390 03
Totals.....		\$24,837 65	\$79,975 45
Expired and cancelled.....		7,001 77	40,158 95
In force December 31, 1910.....		\$17,835 88	\$39,816 50
		<i>Steam Boiler.</i>	<i>Burglary and Theft.</i>
			<i>Credit.</i>
In force December 31, 1909.....	\$116,802 44	\$216,181 53	\$433,079 00
Written during the year.....	100,793 92	265,401 77	585,785 24
Totals.....	\$217,596 36	\$481,583 30	\$1,018,864 24
Expired and cancelled.....	81,988 08	200,252 58	543,775 25
In force December 31, 1910.....	\$135,608 28	\$281,330 72	\$475,088 99
Deduct amount re-insured.....	1,560 67	40,812 99	-
Net premiums in force.....	\$134,047 61	\$240,517 73	\$475,088 99
		<i>Auto. Property</i>	<i>Workmen's</i>
		<i>Damage.</i>	<i>Collective.</i>
In force December 31, 1909.....		\$59,427 70	\$24,314 15
Written during the year.....		183,383 36	43,989 59
Totals.....		\$242,811 06	\$68,303 64
Expired and cancelled.....		119,142 04	59,540 61
In force December 31, 1910.....		\$123,669 02	\$8,763 03

## BUSINESS IN MAINE.

	<i>Premiums</i>	<i>Losses</i>
	<i>Received.</i>	<i>Paid.</i>
Accident.....	\$689 25	\$205 12
Health.....	122 50	-
Liability.....	946 36	1,189 68
Steam boiler.....	188 78	-
Burglary and theft.....	58 66	-
Credit.....	340 00	48 28
Automobile property damage.....	10 96	-
Totals.....	\$2,356 51	\$1,443 08



PEERLESS CASUALTY COMPANY,

KEENE, N. H.

INCORPORATED IN 1901. COMMENCED BUSINESS IN 1903.

WALTER G. PERRY, *President.*

WILLIAM F. PERRY, *Secretary.*

Cash Capital, \$100,000.

INCOME.

Net premiums received, viz:

Accident } .....		\$38,102 75
Health } .....		
Policy fees required or represented by applications.....		8,098 50
Interest on mortgage loans.....	\$848 36	
Interest on collateral loans.....	62 50	
Interest on bonds and dividends on stocks.....	1,832 39	
Interest on deposits.....	889 23	3,632 48
Profit on sale or maturity of ledger assets.....		1,324 44
Total income.....		\$51,158 17
Ledger assets Dec. 31, 1909.....		112,496 83
Total.....		\$163,655 00

DISBURSEMENTS.

Net amount paid for losses and claims, viz:

Accident } .....		\$13,988 52
Health } .....		
Policy fees retained by agents.....		7,986 60
Commissions or brokerage.....		5,608 38
Salaries, fees and compensation of officers and home office employes.....		7,583 40
Salaries and expenses of agents not paid by commissions.....		2,896 54
Medical examiners' fees and salaries.....		25 00
Rents.....		456 00
State taxes on premiums.....		290 60
Insurance department licenses and fees.....		447 00
All other licenses, fees and taxes.....		688 20
Legal expenses.....		28 00
Advertising.....		88 25
Printing and stationery.....		1,357 77
Postage, telegraph, telephone and express.....		1,623 27
Furniture and fixtures.....		715 72
Interest or dividends to stockholders.....		2,750 00
Miscellaneous expenditures.....		520 44
Agent's balances charged off.....		143 86
Total disbursements.....		\$47,197 55
Balance.....		\$116,457 45

## LEDGER ASSETS.

Mortgage loans on real estate.....		\$19,550 00
Book value of bonds and stocks.....		59,984 14
Cash in office and in bank.....		36,687 13
Gross premiums in course of collection.....		236 18
Total ledger assets.....		<u>\$116,457 45</u>

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$265 50	
Interest due and accrued on bonds.....	416 63	\$682 13
Furniture, fixtures and supplies.....		1,000 00
Gross assets.....		<u>\$118,139 58</u>

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and supplies.....	1,000 00	
Premiums in course of collection—written prior to Oct. 1, last	89 62	
Book value of bonds and stocks over market value.....	1,663 39	\$2,753 01
Total admitted assets.....		<u>\$115,386 57</u>

## LIABILITIES.

Losses and claims, viz:

Accident } in process of adjustment.....		\$1,631 77
Health } .....		
Salaries and other miscellaneous expenses due or accrued.....		223 01
Advance premiums.....		1,956 65
Cash capital.....	\$100,000 00	
Surplus over all liabilities.....	11,575 14	
Surplus to policy holders.....		<u>11,575 14</u>
Total liabilities.....		<u>\$115,386 57</u>

## EXHIBIT OF PREMIUMS.

	<i>Accident and Health.</i>
In force December 31, 1909.....	\$2,868 07
Written during the year.....	38,195 91
Totals.....	<u>41,063 98</u>
Expired and cancelled.....	39,107 33
In force December 31, 1910.....	<u>1,956 65</u>

## BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident } .....	\$5,968 95	\$1,792 67
Health } .....		

## PREFERRED ACCIDENT INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1893. COMMENCED BUSINESS IN 1893.

KIMBALL C. ATWOOD *President.*WILFRED C. POTTER, *Secretary.*

Cash Capital, \$350,000.

## INCOME.

Net premiums received, viz :		
Accident.....	\$1,129,874 85	
Health.....	263,355 54	\$1,393,220 39
Interest on bonds and dividends on stocks.....	\$80,463 34	
Interest on deposits.....	6,923 10	
Interest from all other sources.....	240 00	67,626 44
Profit on sale or maturity of ledger assets.....		290 62
Total income.....		\$1,461,147 45
Ledger assets Dec. 31, 1909.....		2,103,728 40
Total.....		\$3,564,875 85

## DISBURSEMENTS.

Net amount paid for losses and claims, viz :		
Accident.....	\$440,896 59	
Health.....	87,051 13	\$527,947 72
Investigation and adjustment of claims.....		14,768 44
Commissions or brokerage.....		426,802 57
Salaries, fees and compensation of officers and home office employes.....		124,266 86
Salaries and expenses of agents not paid by commissions.....		31,207 93
Medical examiner's fees and salaries.....		13,912 47
Inspections.....		932 40
Rents.....		16,509 28
State taxes on premiums.....		21,683 31
Insurance department licenses and fees.....		5,088 40
All other licenses, fees and taxes.....		2,218 59
Legal expenses.....		5,455 29
Advertising.....		6,084 21
Printing and stationery.....		7,853 27
Postage, telegraph, telephone and express.....		7,618 17
Furniture and fixtures.....		827 78
Interest or dividends to stockholders.....		84,000 00
Miscellaneous expenditures.....		2,607 15
Loss on sale or maturity of ledger assets.....		579 23
Total disbursements.....		\$1,300,363 07
Balance.....		\$2,264,512 78

## LEDGER ASSETS.

Book value of bonds and stocks.....	\$1,781,001 19
Cash in office and in bank.....	243,049 48
Gross premiums in course of collection.....	229,732 26
Advanced to agents.....	10,218 89
Munich Reinsurance Company.....	516 96
Total ledger assets.....	\$2,264,512 78

## NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$14,857 65
Gross assets.....	\$2,279,370 43

## DEDUCT ASSETS NOT ADMITTED.

Munich Reinsurance Company.....	516 96	
Premiums in course of collection—written prior to Oct. 1, last	35,763 83	
Book value of bonds and stocks over market value.....	108,712 70	
Advanced to agents.....	10,218 89	\$155,212 38
Total admitted assets.....		\$2,124,158 05

## LIABILITIES.

Losses and claims, viz :	<i>In Process of Adjustment.</i>	<i>Resisted.</i>	
Accident.....	\$48,881 99	\$6,725 00	
Health.....	15,799 08	-	
Unpaid claims.....	\$64,681 07	\$6,725 00	\$71,406 07
Estimated expense for adjustment of claims.....			2,000 00
Unearned premiums on outstanding risks.....			625,742 29
Commissions due agents and brokers.....			51,236 70
Salaries and other miscellaneous expenses due or accrued.....			7,071 95
State, county and municipal taxes due or accrued.....			22,000 00
Dividends due stockholders.....			7,000 00
Due for re-insurance.....			2,547 97
Advance premiums.....			3,139 50
Reserve for contingent installment policies.....			115,271 00
Cash capital.....	\$350,000 00		
Surplus over all liabilities.....	866,742 57		
Surplus to policy holders.....			1,216,742 57
Total liabilities.....			\$2,124,158 05

## EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>
In force December 31, 1909.....	\$985,236 50	\$225,800 50
Written during the year.....	1,294,516 69	322,499 88
Totals.....	\$2,279,753 19	\$548,300 38
Expired and cancelled.....	1,292,166 06	280,631 88
In force December 31, 1910.....	\$987,687 13	\$267,668 55
Deduct amount re-insured.....	3,524 85	246 25
Net premiums in force.....	\$984,062 28	\$267,422 30

## BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident.....	\$8,297 12	\$3,059 80
Health.....	2,026 00	499 41
Totals.....	\$10,323 12	\$3,558 71

## 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:		
Accident } .....		\$280,471 19
Health } .....		
Policy fees required or represented by applications.....		34,447 00
Interest on bonds.....	\$8,948 21	
Interest on deposits.....	3,185 77	12,133 98
Collector's overpayments.....		80 70
Suspense account.....		23 06
Profit on sale or maturity of ledger assets.....		118. 75
Total income.....		<u>\$327,274 68</u>
Ledger assets Dec. 31, 1909.....		293,743 02
Total.....		<u>\$621,017 70</u>

## DISBURSEMENTS.

Net amount paid for losses and claims, viz:		
Accident.....	\$58,913 14	
Health.....	99,849 54	\$158,762 68
Investigation and adjustment of claims.....		3,735 90
Policy fees allowed by agents.....		33,997 65
Commissions or brokerage.....		21,981 24
Salaries, fees and compensation of officers and home office employes.....		47,541 59
Salaries and expenses of agents not paid by commissions.....		6,222 39
Rents.....		1,435 50
State taxes on premiums.....		3,815 71
Insurance department licenses and fees.....		1,513 50
All other licenses, fees and taxes.....		1,936 58
Legal expenses.....		166 00
Advertising.....		1,234 75
Printing and stationery.....		4,414 18
Postage, telegraph, telephone and express.....		4,632 47
Furniture and fixtures.....		3,175 85
Interest or dividends to stockholders.....		5,000 00
Miscellaneous expenditures.....		855 45
Agents' balances charged off.....		31 48
Decrease in book value of ledger assets.....		393 75
Total disbursements.....		<u>\$300,846 67</u>
Balance.....		<u>\$320,171 03</u>

## RIDGELY PROTECTIVE ASSOCIATION.

## LEDGER ASSETS.

Book value of bonds.....	\$242,760 25
Cash in office and in bank.....	77,410 78
Total ledger assets.....	<u>\$320,171 03</u>

## NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$3,643 70
Market value of bonds over book value.....	1,404 75
Total admitted assets.....	<u>\$325,219 48</u>

## LIABILITIES.

Losses and claims, viz:	<i>In Process of Adjustment.</i>	
Accident.....	\$12,802 10	
Health.....	21,527 00	
Unpaid claims.....		\$34,329 10
Estimated expense for adjustment of claims.....		584 80
Unearned premiums on outstanding risks.....		14,347 04
Commissions due agents and brokers.....		212 98
Salaries and other miscellaneous expenses due or accrued.....		442 22
State, county and municipal taxes due or accrued.. . . .		4,000 00
Advance premiums.....		2,482 71
Suspense account.....		141 41
Cash capital.....	\$100,000 00	
Surplus over all liabilities.....	168,679 22	
Surplus to policy holders.....		268,679 22
Total liabilities.....		<u>\$325,219 48</u>

## EXHIBIT OF PREMIUMS.

	<i>Accident and Health.</i>
In force December 31, 1909.....	\$72,156 00
Written during the year.....	280,735 32
Total.....	<u>\$352,891 32</u>
Expired and cancelled.....	266,809 07
In force December 31, 1910.....	<u>\$86,082 25</u>

## BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident } .....	\$3,939 00	\$2,476 72
Health } .....		

\* ROYAL, INDEMNITY COMPANY,  
NEW YORK, N. Y.

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INCORPORATED IN 1910. COMMENCED BUSINESS IN 1911.

EDWARD F. BEDALL, *President*.

J. HAROLD PEARCH, *Secretary*.

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Cash Capital, \$500,000.

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INCOME.

Amount received from stockholders..... \$1,045,506 50

DISBURSEMENTS.

Interest accrued on securities purchased..... \$7,668 72

Balance ..... \$1,037,837 78

LEDGER ASSETS.

Book value of bonds..... \$980,850 00

Cash in banks..... 56,987 78

Total ledger assets..... \$1,037,837 78

NON-LEDGER ASSETS.

Interest accrued on bonds..... \$7,668 72

Total admitted assets..... \$1,045,506 50

LIABILITIES.

Due for expense of organization..... \$18,075 91

Cash capital..... \$500,000 00

Surplus over all liabilities..... 527,430 59

Surplus to policy holders..... \$1,027,430 59

Total liabilities..... \$1,045,506 50

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\* Admitted March 9, 1911.

STANDARD ACCIDENT INSURANCE COMPANY,  
DETROIT, MICHIGAN.

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.....	\$1,170,831 56	
Health .....	138,570 03	
Liability .....	1,135,124 48	
Automobile property damage.....	81,324 64	
Workmen's collective.....	48,215 24	\$2,568,665 95
Policy fees required or represented by applications.....		47,589 00
Interest on mortgage loans.....	\$20,191 85	
Interest on bonds.....	122,782 50	
Interest on deposits.....	5,401 07	
Interest from all other sources.....	498 43	148,868 85
Profit on sale or maturity of ledger assets.....		5,468 42
Total income.....		\$2,770,491 72
Ledger assets Dec. 31, 1909.....		3,466,548 01
Total.....		\$6,237,039 73

DISBURSEMENTS.

Net amount paid for losses and claims, viz:

Accident.....	\$442,195 01	
Health .....	50,419 00	
Liability .....	500,207 45	
Automobile property damage.....	87,040 85	
Workmen's collective.....	23,103 17	\$1,052,965 48
Investigation and adjustment of claims.....		141,779 14
Policy fees retained by agents.....		47,589 00
Commissions or brokerage.....		688,477 14
Salaries, fees and compensation of officers and home office employes.....		130,753 61
Salaries and expenses of agents not paid by commissions.....		135,895 84
Inspections.....		19,076 54
Rents.....		10,540 08
Taxes on real estate.....		36 25
State taxes on premiums.....		39,882 10



## STANDARD ACCIDENT INSURANCE COMPANY.

657

Insurance department licenses and fees.....	\$9,845 02
All other licenses, fees and taxes.....	19,732 56
Advertising.....	17,170 03
Printing and stationery.....	25,674 94
Postage, telegraph, telephone and express.....	21,549 70
Furniture and fixtures.....	3,272 95
Interest or dividends to stockholders.....	60,000 00
Traveling expenses.....	4,755 73
Miscellaneous expenditures.....	5,985 09
Agents' balances charged off.....	553 03
Decrease in book value of ledger assets.....	8,032 06
Total disbursements.....	<u>\$2,443,516 29</u>
Balance.....	\$3,793,523 44

## LEDGER ASSETS.

Book value of real estate.....	\$1,050 00
Mortgage loans on real estate.....	287,000 00
Book value of bonds.....	2,922,024 50
Cash in office and in bank.....	181,336 69
Gross premiums in course of collection.....	402,112 25
Total ledger assets.....	<u>\$3,793,523 44</u>

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$4,003 01	
Interest accrued on bonds.....	25,907 57	\$29,910 58
Market value of bonds over book value.....		26,348 55
Gross assets.....		<u>\$3,849,782 57</u>

## DEDUCT ASSETS NOT ADMITTED.

Premiums in course of collection—written prior to Oct. 1, last.....	\$28,147 85
Total admitted assets.....	<u>\$3,821,634 72</u>

## LIABILITIES.

Losses and claims, viz:	<i>Adjusted.</i>	<i>In Process of Adjustment.</i>	<i>Resisted.</i>	
Accident.....	\$43,681 42	\$131,275 31	\$49,620 00	
Health.....	2,979 76	9,395 24	-	
Auto. property damage.....	2,496 57	9,323 98	-	
Workmen's collective.....	597 68	3,624 46	-	
Unpaid claims.....	<u>\$49,755 43</u>	<u>\$153,618 99</u>	<u>\$49,620 00</u>	\$252,994 42
Estimated expense for adjustment of claims.....				4,022 47
Special reserve for unpaid liability losses.....				439,898 13
Unearned premiums on outstanding risks.....				1,013,122 03
Commissions due agents and brokers.....				102,840 21
Salaries and other miscellaneous expenses due or accrued.....				7,662 84
State, county and municipal taxes due or accrued.....				50,221 54
Due for return premiums.....				16,828 40
Due for re-insurance.....				1,885 42
Advance premiums.....				4,819 73
Reserve for contingencies.....				100,000 00
Cash capital.....			\$500,000 00	
Surplus over all liabilities.....			<u>1,327,338 53</u>	
Surplus to policy holders.....				<u>1,827,338 53</u>
Total liabilities.....				<u>\$3,821,634 72</u>

## EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>	<i>Liability.</i>
In force December 31, 1909.....	\$737,032 72	\$111,848 69	\$831,061 38
Written during the year.....	1,452,389 83	188,527 31	1,340,325 15
Totals.....	\$2,189,422 55	\$300,376 00	\$2,171,386 53
Expired and cancelled.....	1,370,753 82	168,371 61	1,181,826 27
In force December 31, 1910.....	\$818,668 73	\$131,504 39	\$989,560 26
Deduct amount re-insured.....	14,032 19	-	7,679 09
Net premiums in force.....	\$804,636 54	\$131,504 39	\$981,881 17

	<i>Auto. Property Damage.</i>	<i>Workmen's Collective.</i>
In force December 31, 1909.....	\$29,476 90	\$15,605 42
Written during the year.....	100,419 90	47,146 06
Totals.....	\$129,896 80	\$62,751 48
Expired and cancelled.....	52,418 99	41,681 78
In force December 31, 1910.....	\$77,477 81	\$21,069 70

## BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident.....	\$11,023 74	\$3,612 62
Health.....	235 15	63 03
Liability.....	1,434 66	80 80
Automobile property damage.....	136 12	-
Totals .....	\$12,879 67	\$3,761 45

TITLE GUARANTY AND SURETY COMPANY,  
SCRANTON, PENN.

INCORPORATED IN 1901. COMMENCED BUSINESS IN 1901.

L. A. WATRES, *President.*

J. H. LAW, *Secretary.*

Cash Capital, \$1,000,000.

INCOME.

Net premiums received, viz :		
Surety.....	\$981,846 53	
Title.....	3,043 75	\$984,890 28
Interest on mortgage loans.....	\$8,125 16	
Interest on collateral loans.....	3,116 76	
Interest on bonds.....	56,696 14	
Interest on deposits.....	1,785 48	
Interest from all other sources.....	\$21 82	
Rents—including company's own occupancy.....	9,500 00	79,545 37
Temporary loan.....		150,000 00
Title search fees and exchange.....		3,464 98
Assets not previously entered on books.....		1,108 11
Agents' balances previously charged off.....		20 00
Profit on sale or maturity of ledger assets.....		6,595 11
Total income.....		\$1,175,623 85
Ledger assets Dec. 31, 1909.....		2,388,846 63
Total.....		\$3,563,970 48

DISBURSEMENTS.

Net amount paid for losses and claims (surety).....	\$341,445 85
Investigation and adjustment of claims.....	60,296 70
Commissions or brokerage.....	204,571 63
Salaries, fees and compensation of officers and home office employes.....	94,995 81
Salaries and expenses of agents not paid by commissions.....	155,084 98
Rents—including company's own occupancy.....	10,499 96
Repairs and expenses on real estate.....	2,723 04
Taxes on real estate.....	1,336 57
State taxes on premiums.....	12,799 27
Insurance department licenses and fees.....	12,112 89
All other licenses, fees and taxes.....	8,554 01
Legal expenses.....	500 00
Advertising.....	10,638 20
Printing and stationery.....	28,661 99
Postage, telegraph, telephone and express.....	27,080 26
Furniture and fixtures.....	17,452 70
Interest or dividends to stockholders.....	100,000 00
Temporary loan.....	150,000 00
Interest paid.....	2,990 23
Title department expense.....	4,136 71

Securities charged off.....	\$88,125 00
Miscellaneous expenditures.....	27,151 53
Agents' balances charged off.....	2,966 78
Loss on sale or maturity of ledger assets.....	200 00
Decrease in book value of ledger assets.....	1,858 11
Total disbursements.....	\$1,310,631 75
Balance.....	\$2,253,338 73

## LEDGER ASSETS.

Book value of real estate.....	\$118,354 82
Mortgage loans on real estate.....	152,976 20
Book value of bonds.....	1,327,629 09
Cash in office and in bank.....	183,039 18
Gross premiums in course of collection.....	271,149 89
Bills receivable.....	13,469 93
Advanced on contracts.....	132,949 08
Miscellaneous assets.....	53,726 09
All other assets.....	45 00
Total ledger assets.....	\$2,253,338 73

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$1,600 39	
Interest accrued on bonds.....	7,105 10	\$8,705 49
Gross assets.....		\$2,262,044 22

## DEDUCT ASSETS NOT ADMITTED.

Bills receivable.....	\$13,469 93	
Premiums in course of collection—written prior to Oct. 1, last.....	35,795 90	
Book value of bonds over market value.....	152,091 99	\$201,357 82
Total admitted assets.....		\$2,060,686 40

## LIABILITIES.

Losses and claims, viz:			
Surety.....	<i>In Process of</i>	<i>Adjustment.</i>	<i>Resisted.</i>
Unearned premiums on outstanding risks.....	\$48,456 78	\$281,188 53	\$329,645 81
Commissions due agents and brokers.....			353,853 15
Salaries and other miscellaneous expenses due or accrued.....			47,872 87
State, county and municipal taxes due or accrued.....			1,000 00
Due for re-insurance.....			16,451 12
Cash capital.....	\$1,000,000 00		43,011 50
Surplus over all liabilities.....	268,852 95		
Surplus to policy holders.....			1,268,852 95
Total liabilities.....			\$2,060,686 40

## EXHIBIT OF PREMIUMS.

	<i>Surety.</i>	<i>Title.</i>
In force December 31, 1909.....	\$968,229 15	\$6,185 57
Written during the year.....	1,212,113 80	3,043 75
Totals.....	\$2,180,342 45	\$9,229 32
Expired and cancelled.....	1,265,269 80	62 50
In force December 31, 1910.....	\$915,072 65	\$9,166 82
Deduct amount re-insured.....	216,533 18	-
Net premiums in force.....	\$698,539 47	\$9,166 82

## BUSINESS IN MAINE.

Surety.....	<i>Premiums</i>	<i>Received.</i>
	\$452 67	

## TRAVELERS INDEMNITY COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1903. COMMENCED BUSINESS IN 1906.

SYLVESTER C. DUNHAM, *President.*LOUIS F. BUTLER, *Secretary.*

Cash Capital, \$1,000,000.

## INCOME.

Net premiums received, viz :

Accident.....	\$21,810 88	
Health.....	2,151 80	
Liability.....	1,355 85	
Steam boiler.....	117,338 49	
Fly wheel.....	8,247 00	
Automobile property damage.....	18,826 43	\$469,229 40
Inspections.....		184 00
Interest on mortgage loans.....	\$13,027 88	
Interest on collateral loans.....	4,228 83	
Interest on bonds and dividends on stocks.....	8,041 81	
Interest on deposits.....	880 15	26,128 17
Premium on capital stock.....		250,000 00
Profit on sale or maturity of ledger assets.....		196 00
Increase in book value of ledger assets.....		514 90
Total income.....		\$746,252 47
Ledger assets Dec. 31, 1909.....	\$819,626 88	
Increase of capital during 1910.....	500,000 00	1,319,626 88
Total.....		\$2,065,878 85

## DISBURSEMENTS.

Net amount paid for losses and claims, viz :

Accident.....	\$1,117 82	
Health.....	1,081 20	
Steam boiler.....	13,414 84	
Fly wheel.....	4,167 74	
Automobile property damage.....	140,645 25	\$160,426 85
Investigation and adjustment of claims.....		31,530 66
Commissions or brokerage.....		101,061 50
Salaries, fees and compensation of officers and home office employes.....		18,980 56
Salaries and expenses of agents not paid by commissions.....		23,217 59
Inspections.....		59,830 17
Rents.....		6,284 89
State taxes on premiums.....		4,365 11
Insurance department licenses and fees.....		3,165 90

All other licenses, fees and taxes .....	\$5,941 54
Legal expenses .....	200 48
Advertising .....	892 80
Printing and stationery .....	4,552 54
Postage, telegraph, telephone and express .....	2,883 99
Furniture and fixtures .....	563 50
Miscellaneous expenditures .....	189 28
Agents' balances charged off .....	382 00
Decrease in book value of ledger assets .....	846 75
Total disbursements .....	\$424,715 11
Balance .....	\$1,641,163 74

## LEDGER ASSETS.

Mortgage loans on real estate .....	\$528,380 00
Loans secured by collateral .....	159,775 00
Book value of bonds and stocks .....	863,319 87
Cash in office and in bank .....	28,657 70
Gross premiums in course of collection .....	61,081 17
Total ledger assets .....	\$1,641,163 74

## NON-LEDGER ASSETS.

Interest accrued on mortgages .....	\$6,658 67	
Interest accrued on bonds .....	12,535 83	
Interest accrued on collateral loans .....	2,964 89	\$22,159 39
Market value of bonds and stocks over book value .....		3,762 63
Gross assets .....		\$1,667,085 76

## DEDUCT ASSETS NOT ADMITTED.

Premiums in course of collection—written prior to Oct. 1, last .....	\$6,980 76
Total admitted assets .....	\$1,660,105 00

## LIABILITIES.

	<i>In Process of Adjustment. Resisted.</i>		
Losses and claims, viz :			
Accident .....	\$330 00	-	
Health .....	218 75	-	
Steam boiler .....	3,486 43	739 56	
Unpaid claims .....	\$3,985 18	\$739 56	\$4,724 74
Estimated expense for adjustment of claims .....			208 80
Special reserve for unpaid liability losses .....			281 00
Special reserve for unpaid auto. property damage losses .....			46,303 08
Unearned premiums on outstanding risks .....			311,869 71
Commissions due agents and brokers .....			12,670 55
Salaries and other miscellaneous expenses due or accrued .....			9,250 60
State, county and municipal taxes due or accrued .....			10,204 81
Advance premiums .....			266 00
Cash capital .....	\$1,000,000 00		
Surplus over all liabilities .....		264,325 76	
Surplus to policy holders .....			1,264,325 76
Total liabilities .....			\$1,660,105 00

## EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>	<i>Liability.</i>
In force December 31, 1909.....	\$14,358 74	\$1,641 44	\$258 80
Written during the year.....	25,268 42	2,948 85	1,355 35
Totals.....	\$39,627 16	\$4,589 79	\$1,614 15
Expired and cancelled.....	17,511 12	2,265 77	258 80
In force December 31, 1910.....	\$22,116 04	\$2,324 02	\$1,355 35

	<i>Steam Boiler.</i>	<i>Fly Wheel.</i>	<i>Auto. Property Damage.</i>
In force December 31, 1909.....	\$202,895 28	\$27,369 74	\$181,197 66
Written during the year.....	156,840 90	19,359 52	411,450 86
Totals.....	\$359,736 18	\$46,729 26	\$542,648 52
Expired and cancelled.....	126,337 40	12,884 62	237,057 65
In force December 31, 1910.....	\$233,398 78	\$33,844 64	\$305,590 87
Deduct amount re-insured.....	808 79	3,736 72	-
Net premiums in force.....	\$232,589 99	\$30,107 92	\$305,590 87

## BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident.....	\$121 91	-
Steam boiler.....	594 13	-
Fly wheel.....	108 88	-
Automobile property damage.....	1,258 02	\$454 80
Totals.....	\$2,082 44	\$454 80

TRAVELERS INSURANCE COMPANY,  
(ACCIDENT DEPARTMENT.)

HARTFORD, CONN.

INCORPORATED IN 1863. COMMENCED BUSINESS IN 1864.

SYLVESTER C. DUNHAM, *President.*

LOUIS F. BUTLER, *Secretary.*

Cash Capital, \$2,500,000.

INCOME.

Net premiums received, viz:		
Accident.....	\$3,552,946 77	
Health .....	481,587 78	
Liability .....	5,891,209 25	
Workmen's collective.....	79,398 49	\$10,005,137 29
Inspections.....		290 00
Interest on collateral loans .....	\$23,774 68	
Interest on bonds and dividends on stocks.....	558,514 42	
Interest on deposits.....	23,929 57	
Interest from all other sources.....	1,350 59	607,569 26
Profit and loss.....		678 40
Agent's balances previously charged off.....		1,625 09
Profit on sale or maturity of ledger assets .....		617 63
Increase in book value of ledger assets.....		9,019 00
Income, accident department .....		\$10,624,936 67
Income, life department.....		10,239,778 45
Total income.....		\$20,864,715 12
Ledger assets Dec. 31, 1909 .....	\$67,783,282 12	
Increase of capital during 1910.....	500,000 00	68,283,282 12
Total.....		\$89,152,997 24

DISBURSEMENTS.

Net amount paid for losses and claims, viz:		
Accident.....	\$1,303,256 09	
Health .....	179,081 78	
Liability.....	2,595,292 66	
Workmen's collective.....	49,895 84	\$4,127,525 87
Matured endowments and surrender values under 10 premiums accident policies.....		21,081 28
Investigation and adjustment of claims.....		985,427 77
Commissions or brokerage.....		2,373,026 18



Salaries, fees and compensation of officers and home office employes.....	\$348,817 10
Salaries and expenses of agents not paid by commissions.....	432,510 24
Medical examiner's fees and salaries.....	34,916 75
Inspections.....	173,740 48
Rents—including company's own occupancy.....	129,762 98
State taxes on premiums.....	128,834 18
Insurance department licenses and fees.....	14,588 34
All other licenses, fees and taxes.....	127,166 36
Legal expenses.....	6,272 03
Advertising.....	31,862 88
Printing and stationery.....	67,815 82
Postage, telegraph, telephone and express.....	63,747 46
Furniture and fixtures.....	23,266 91
Interest or dividends to stockholders.....	750,000 00
Heat.....	22,976 50
Traveling expenses.....	35,183 70
Expenses of pay roll auditors.....	91,264 27
Miscellaneous expenditures.....	17,284 26
Agents' balances charged off.....	2,578 16
Loss on sale or maturity of ledger assets.....	4,525 67
Decrease in book value of ledger assets.....	20,910 75
Disbursements, accident department.....	\$10,035,066 57
Disbursements, life department.....	6,056,107 42
Total disbursements.....	\$16,091,173 99
Balance.....	\$73,061,823 25

## LEDGER ASSETS.

Loans secured by collateral.....	\$413,156 53
Book value of bonds and stocks.....	13,727,202 34
Cash in office and in bank.....	815,256
Gross premiums in course of collection.....	1,485,446 06
Bills receivable.....	23,078 56
Agents' balances.....	33,999 24
Cash in branch offices.....	103,428 01
Ledger assets, life department.....	56,455,255 85
Total ledger assets.....	\$73,061,823 25

## NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$138,370 36
Interest accrued on collateral loans.....	5,639 08
Interest accrued on other assets.....	208 33
Market value of bonds and stocks over book value.....	189,508 65
Non-ledger assets, life department.....	1,685,818 35
Gross assets.....	\$75,081,368 03

## DEDUCT ASSETS NOT ADMITTED.

Bills receivable.....	\$23,078 56
Agents' balances.....	33,999 24
Premiums in course of collection—written prior to Oct. 1, last.....	327,529 97
Assets not admitted, accident department.....	\$389,607 77
Assets not admitted, life department.....	123,609 97
Total admitted assets.....	\$74,563,150 29

## LIABILITIES.

Losses and claims, viz:	<i>In Process of</i>				
	<i>Adjusted.</i>	<i>Adjustment.</i>	<i>Resisted.</i>		
Accident.....	\$11,066 90	\$296,236 28	\$41,525 00		
Health.....	1,674 23	40,197 80	800 00		
Workmen's collective.....	383 45	8,165 88	-		
Unpaid claims.....	\$13,124 58	\$344,599 41	\$42,325 00	\$400,048 99	
Estimated expense for adjustment of claims.....				19,975 00	
Special reserve for unpaid liability losses.....				4,051,291 00	
Unearned premiums on outstanding risks.....				4,507,874 71	
Commissions due agents and brokers.....				289,221 99	
Salaries and other miscellaneous expenses due or accrued.....				123,302 00	
State, county and municipal taxes due or accrued.....				266,946 00	
Advanced premiums.....				5,588 42	
Special reserves carried by company.....				425,850 27	
Liabilities, life department.....				54,187,777 79	
Cash capital.....			\$2,500,000 00		
Surplus over all liabilities.....			7,785,324 12		
Surplus to policy holders.....				10,285,324 12	
Total liabilities.....				\$74,563,150 29	

## EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>
In force December 31, 1909.....	\$2,874,657 11	\$401,131 42
Written during the year.....	4,319,897 94	611,019 84
Totals.....	\$7,194,555 05	\$1,012,151 26
Expired and cancelled.....	4,086,798 80	557,930 80
In force December 31, 1910.....	\$3,107,816 25	\$454,220 46
Deduct amount re-insured.....	88,101 00	5,169 02
Net premiums in force.....	\$3,069,715 25	\$449,051 44
	<i>Liability.</i>	<i>Workmen's collective.</i>
In force December 31, 1909.....	\$3,847,250 89	\$10,972 28
Written during the year.....	6,861,328 52	87,074 73
Totals.....	\$10,508,579 41	\$98,047 01
Expired and cancelled.....	5,786,131 33	91,077 83
In force December 31, 1910.....	\$4,722,448 08	\$6,969 18
Deduct amount re-insured.....	1,100 00	-
Net premiums in force.....	\$4,721,348 08	\$6,969 18

## BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident.....	\$34,616 73	\$8,982 28
Health.....	5,254 24	1,853 69
Liability.....	31,094 55	9,616 52
Workmens' collective.....	257 22	-
Totals.....	\$71,222 74	\$20,452 49

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.....	\$575,904 73	
Health.....	234,464 82	
Liability.....	844,771 89	
Steam boiler.....	34,127 87	
Burglary and theft.....	65,244 15	
Sprinkler.....	28,816 50	
Workmen's collective.....	10,701 51	\$1,794,081 27
Interest on mortgage loans.....	\$14,637 14	
Interest on bonds and dividends on stocks.....	89,449 21	
Interest on deposits.....	1,094 59	105,180 94
Profit and loss.....		321 35
Profit on sale or maturity of ledger assets.....		2,181 25
Total income.....		\$1,901,714 81
Ledger assets Dec. 31, 1909.....		2,578,734 78
Total.....		\$4,480,449 59

DISBURSEMENTS.

Net amount paid for losses and claims, viz :		
Accident.....	\$235,639 07	
Health.....	79,095 38	
Liability.....	403,286 63	
Steam boiler.....	744 71	
Burglary and theft.....	15,516 86	
Sprinkler.....	12,460 90	
Workmen's collective.....	5,856 53	\$752,600 08
Investigation and adjustment of claims.....		122,463 69
Commissions or brokerage.....		519,828 45
Salaries, fees and compensation of officers and home office employes.....		113,925 13
Salaries and expenses of agents not paid by commissions.....		48,169 69
Inspections.....		22,242 56
Rents.....		24,639 40
Taxes on real estate.....		59 39

State taxes on premiums.....	\$26,187 21
Insurance department licenses and fees.....	7,187 92
All other licenses, fees and taxes.....	1,301 49
Legal expenses.....	2,466 51
Advertising.....	2,475 19
Printing and stationery.....	23,158 95
Postage, telegraph, telephone and express.....	11,690 84
Furniture and fixtures.....	3,160 18
Interest or dividends to stockholders.....	49,950 00
Extended free accident insurance.....	1,329 30
Premiums uncollectible.....	1,080 29
Auditors' fees.....	2,000 00
Agents' credit balances repaid.....	123 18
Miscellaneous expenditures.....	5,794 78
Loss on sale or maturity of ledger assets.....	6,276 25
Total disbursements.....	<u>\$1,748,105 48</u>
Balance.....	<u>\$2,782,344 11</u>

## LEDGER ASSETS.

Book value of real estate.....	\$4,500 00
Mortgage loans on real estate.....	277,000 00
Book value of bonds and stocks.....	2,121,608 10
Cash in office and in bank.....	118,243 94
Gross premiums in course of collection.....	206,911 91
Bills receivable.....	180 16
Cash held by managers and adjusters.....	3,900 00
Total ledger assets.....	<u>\$2,782,344 11</u>

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$3,470 80	
Interest accrued on bonds.....	9,276 66	\$12,747 46
Gross assets.....		<u>\$2,745,091 57</u>

## DEDUCT ASSETS NOT ADMITTED.

Bills receivable.....	\$180 16	
Book value of bonds and stocks over market value.....	115,183 10	
Cash held by managers and adjusters.....	3,900 00	\$119,263 26
Total admitted assets.....		<u>\$2,625,828 31</u>

## LIABILITIES.

Losses and claims, viz:	<i>In Process of Adjustment.</i>	<i>Resisted.</i>	
Accident.....	\$42,000 00	\$28,330 00	
Health.....	9,085 00	1,350 00	
Steam boiler.....	200 00	-	
Burglary and theft.....	1,345 00	-	
Workmen's collective.....	630 00	-	
Unpaid claims.....	\$53,260 00	\$29,680 00	\$82,940 00
Estimated expense for adjustment of claims.....			9,205 00
Special reserve for unpaid liability losses.....			<u>89,639 54</u>

Unearned premiums on outstanding risks .....		\$885,274 15
Commissions due agents and brokers.....		60,139 90
Salaries and other miscellaneous expenses due or accrued.....		23,196 96
State, county and municipal taxes due or accrued.....		30,000 00
Dividends due stockholders .....		12,677 50
Due for reinsurance .....		5,058 99
Additional reserve for claims .....		100,000 00
Reserve for reinsurance in companies not authorized in New York .....		12,696 27
Reserve for losses not reported .....		15,000 00
Cash capital.....	\$500,000 00	
Surplus over all liabilities .....	800,000 00	
Surplus to policy holders .....		1,300,000 00
Total liabilities.....		\$2,625,828 31

EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>	<i>Liability.</i>
In force December 31, 1909 .....	\$475,166 85	\$170,329 38	\$626,990 02
Written during the year .....	743,762 30	311,820 72	1,121,982 75
Totals .....	\$1,218,929 15	\$482,150 10	\$1,748,972 77
Expired and cancelled .....	708,749 99	280,658 78	1,030,398 86
In force December 31, 1910.....	\$510,179 16	\$201,491 32	\$717,978 91
Deduct amount re-insured.....	7,525 08	2,551 38	846 53
Net premiums in force .....	\$502,654 08	\$198,939 94	\$717,132 38

	<i>Steam Boiler.</i>	<i>Burglary and Theft.</i>
In force December 31, 1909 .....	\$74,178 46	\$66,751 88
Written during the year .....	55,776 11	84,115 62
Totals .....	\$129,954 57	\$150,867 50
Expired and cancelled.....	56,721 63	69,708 01
In force December 31, 1910.....	\$73,232 94	\$81,159 49
Deduct amount re-insured.....	50 50	4,554 68
Net premiums in force .....	\$73,182 44	\$76,604 81

	<i>Sprinkler.</i>	<i>Workmen's Collective.</i>
In force December 31, 1909 .....	\$49,675 59	\$7,479 00
Written during the year .....	52,176 06	13,919 10
Totals.....	\$101,851 65	\$21,398 10
Expired and cancelled.....	63,207 88	15,871 02
In force December 31, 1910.....	\$38,643 77	\$5,527 08

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident .....	\$3,063 27	\$300 59
Health.....	814 06	441 05
Liability.....	2,763 19	3,989 31
Steam boiler.....	1,133 87	-
Burglary and theft.....	100 72	-
Totals.....	\$7,875 11	\$4,730 95

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 :

Accident .....	\$18,770 20	
Health.....	9,469 01	
Liability.....	135,124 47	
Fidelity } .....	3,316,703 62	
Surety } .....		
Plate glass.....	15,995 74	
Steam boiler.....	6,610 67	
Burglary and theft .....	264,800 57	
Fly wheel.....	683 88	
Automobile property damage.....	5,680 77	
Workmen's collective.....	2,354 75	\$3,776,143 63
Inspections.....		30 89
Interest on mortgage loans .....	\$161 87	
Interest on collateral loans .....	4,978 05	
Interest on bonds and dividends on stocks.....	155,040 02	
Interest on deposits .....	3,444 52	
Interest from all other sources .....	2,551 60	
Rents—including company's own occupancy .....	85,473 27	201,649 33
Department of guaranteed attorneys .....		23,177 48
Temporary loans.....		90,000 00
Commissions on fly wheel premiums in excess of those paid.....		87 72
Agents' balances previously charged off .....		4,046 71
Profit on sale or maturity of ledger assets .....		668 10
Total income.....		\$4,095,753 86
Ledger assets Dec. 31, 1909 .....		5,339,951 16
Total .....		\$9,435,704 52

DISBURSEMENTS.

Net amount paid for losses and claims, viz :

Accident .....	\$6,382 24	
Health.....	1,364 43	
Liability.....	4,315 33	
Fidelity } .....	768,216 49	
Surety } .....		
Plate glass.....	690 66	
Burglary and theft .....	60,616 79	
Automobile property damage.....	500 59	
Workmen's collective.....	39 70	\$842,076 23
Investigation and adjustment of claims .....		125,871 41

UNITED STATES CASUALTY AND GUARANTY COMPANY. 671

Commissions or brokerage.....	\$700,063 89
Salaries, fees and compensation of officers and home office employes.....	287,754 61
Salaries and expenses of agents not paid by commissions .....	408,384 09
Inspections.....	14,836 11
Rents—including company's own occupancy .....	70,085 65
Repairs and expenses on real estate.....	9,514 86
Taxes on real estate .....	9,357 79
State taxes on premiums .....	58,220 82
Insurance department licenses and fees .....	20,817 23
All other licenses, fees and taxes.....	24,503 25
Legal expenses.....	55,735 62
Advertising .....	72,661 94
Printing and stationery.....	66,563 37
Postage, telegraph, telephone and express .....	80,157 36
Furniture and fixtures.....	18,970 94
Interest or dividends to stockholders .....	160,000 00
Temporary loan.....	90,000 00
Munich Reinsurance Company reserve account .....	452 29
Interest .....	1,091 29
Traveling expenses .....	6,985 90
Miscellaneous expenditures .....	13,999 58
Agents' balances charged off .....	5,478 74
Loss on sale or maturity of ledger assets .....	3,310 00
Decrease in book value of ledger assets .....	30,000 00
Total disbursements .....	\$3,176,842 97
Balance .....	\$6,258,861 55

LEDGER ASSETS.

Book value of real estate .....	\$584,213 63
Mortgage loans on real estate .....	3,000 00
Loans secured by collateral.....	112,949 00
Book value of bonds and stocks .....	4,290,638 63
Cash in office and in bank .....	604,823 29
Gross premiums in course of collection.....	572,300 17
Bills receivable.....	750 00
Due from United States government under contract.....	15,748 39
Advances secured.....	48,146 75
Due for subscriptions, department of guaranteed attorneys .....	41,748 50
Accounts with suspended banks.....	34,548 19
Total ledger assets.....	\$6,258,861 55

NON-LEDGER ASSETS.

Interest accrued on mortgages .....	\$75 00
Interest due and accrued on bonds .....	58,645 92
Interest accrued on collateral loans .....	1,144 38
Interest due and accrued on other assets.....	250 00
Rents due on company's property .....	458 33
Gross assets .....	\$6,314,485 18

DEDUCT ASSETS NOT ADMITTED.

Bills receivable .....	\$750 00
Premiums in course of collection—written prior to Oct. 1, last.....	54,181 68
Book value of bonds and stocks over market value .....	214,009 73
Subscriptions, department of guaranteed attorneys, written prior to Oct. 1, last .....	3,326 00
Total admitted assets.....	\$6,042,167 77

672 UNITED STATES FIDELITY AND GUARANTY COMPANY.

LIABILITIES.

Losses and claims, viz :	<i>In Process of Adjustment.</i>	<i>Resisted.</i>	
Accident.....	\$715 00	-	
Health.....	100 00	-	
Fidelity } Surety }	451,270 32	\$444,672 47	
Plate glass.....	165 70	-	
Burglary and theft.....	9,468 30	970 69	
Auto. property damage.....	515 00	-	
Workmen's collective.....	176 93	-	
Unpaid claims.....	\$462,406 25	\$445,648 16	\$908,049 41
Estimated expense for adjustment of claims.....			50,000 00
Special reserve for unpaid liability losses.....			22,916 21
Unearned premiums on outstanding risks.....			1,967,255 14
Commissions due agents and brokers.....			106,765 58
Salaries and other miscellaneous expenses due or accrued.....			5,000 00
State, county and municipal taxes due or accrued.....			54,623 85
Due for return premiums.....			8,945 58
Due for re-insurance.....			13,092 59
Reserve account, Munich Reinsurance Company.....			18,192 41
Cash capital.....	\$2,000,000 00		
Surplus over all liabilities.....		887,327 05	
Surplus to policy holders.....			2,887,327 05
Total liabilities.....			\$6,042,167 77

EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>	<i>Liability.</i>
Written during the year.....	\$28,226 26	\$12,195 42	\$160,154 16
Expired and cancelled.....	2,568 57	1,905 95	25,113 47
In force December 31, 1910.....	\$20,657 69	\$10,289 47	\$135,040 69
Deduct amount re-insured.....	1,912 98	1,005 46	56 67
Net premiums in force.....	\$18,744 71	\$9,284 01	\$134,984 02
	<i>Fidelity and Surety.</i>	<i>Fly Wheel.</i>	<i>Plate Glass.</i>
In force December 31, 1909.....	\$3,065,620 43	-	-
Written during the year.....	3,852,379 67	\$849 11	\$17,744 95
Totals.....	\$6,918,000 10	\$849 11	\$17,744 95
Expired and cancelled.....	3,478,940 87	-	1,760 94
In force December 31, 1910.....	\$3,439,059 23	\$849 11	\$15,984 01
Deduct amount re-insured.....	114,780 83	206 90	-
Net premiums in force.....	\$3,324,278 40	\$642 21	\$15,984 01
		<i>Steam Boiler.</i>	<i>Burglary and Theft.</i>
In force December 31, 1909.....		-	\$355,442 58
Written during the year.....		\$8,080 90	334,712 69
Totals.....		\$8,080 90	\$690,155 27
Expired and cancelled.....		1,463 98	321,428 16
In force December 31, 1910.....		\$6,566 92	\$368,727 11
Deduct amount re-insured.....		30 00	22,884 44
Net premiums in force.....		\$6,536 92	\$345,842 67



UNITED STATES HEALTH AND ACCIDENT INS. CO... 673

	<i>Auto. Property Damage.</i>	<i>Workmen's Collective.</i>
Written during the year .....	\$5,721 77	\$2,854 75
Expired and cancelled.....	41 00	-
In force December 31, 1910.....	<u>\$5,680 77</u>	<u>\$2,854 75</u>

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Liability.....	\$1,938 63	-
Fidelity } Surety } .....	8,053 49	-
Steam boiler.....	479 01	\$48 00
Totals.....	<u>\$10,471 13</u>	<u>\$48 00</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 } Health.. } .....		\$1,015,688 49
Policy fees required or represented by applications .....		147,600 00
Interest on mortgage loans .....	\$295 56	
Interest on bonds and dividends on stocks .....	35,930 65	
Interest on deposits .....	822 71	37,048 92
Fees for changing policies.....		188 15
Agents' balances previously charged off .....		213 10
Profit on sale or maturity of ledger assets.....		1,477 50
Increase in book value of ledger assets.....		225 00
Total income.....		<u>\$1,202,481 16</u>
Ledger assets Dec. 31, 1909 .....		842,330 48
Total.....		<u>\$2,044,761 64</u>

## DISBURSEMENTS.

Net amount paid for losses and claims, viz:

Accident / Health.. } .....	\$444,448 69
Investigation and adjustment of claims.....	2,311 08
Policy fees retained by agents.....	147,600 00
Commissions or brokerage.....	238,381 86
Salaries, fees and compensation of officers and home office employes.....	76,802 54
Salaries and expenses of agents not paid by commissions.....	57,416 39
Medical examiners' fees and salaries.....	3,690 83
Inspections.....	515 00
Rents.....	20,444 48
Repairs and expenses on real estate.....	9 55
State taxes on premiums.....	17,084 27
Insurance department licenses and fees.....	4,111 23
All other licenses, fees and taxes.....	1,562 45
Legal expenses.....	928 04
Advertising.....	7,183 59
Printing and stationery.....	10,670 30
Postage, telegraph, telephone and express.....	16,395 47
Furniture and fixtures.....	2,407 10
Interest or dividends to stockholders.....	36,000 00
Premium on fidelity bonds.....	2,051 20
Miscellaneous expenditures.....	3,582 52
Agents' balances charged off.....	2,932 16
Loss on sale or maturity of ledger assets.....	1,150 00
Decrease in book value of ledger assets.....	6,453 07
<b>Total disbursements.....</b>	<b>\$1,104,126 82</b>
<b>Balance.....</b>	<b>\$940,634 82</b>

## LEDGER ASSETS.

Mortgage loans on real estate.....	\$6,300 00
Book value of bonds and stocks.....	735,254 21
Cash in office and in bank.....	104,821 86
Gross premiums in course of collection.....	94,258 75
<b>Total ledger assets.....</b>	<b>\$940,634 82</b>

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$173 83	
Interest accrued on bonds.....	12,304 70	\$12,478 53
Market value of bonds and stocks over book value.....		13,364 96
<b>Total admitted assets.....</b>		<b>\$966,478 31</b>

## LIABILITIES.

Losses and claims, viz:	<i>Adjusted.</i>	<i>In Process of Adjustment.</i>	<i>Resisted.</i>	
Accident / Health.. } .....	\$13,667 75	\$56,720 00	\$1,975 00	\$72,362 75
Deduct reinsurance.....				404 56
<b>Net unpaid claims.....</b>				<b>\$71,958 19</b>
Estimated expense for adjustment of claims.....				550 00
Unearned premiums on outstanding risks.....				124,302 05
Commissions due agents and brokers.....				29,950 92
Salaries and other miscellaneous expenses due or accrued.....				4,000 00
State, county and municipal taxes due or accrued.....				20,171 74
Due for re-insurance.....				242 08
Advance premiums.....				20,271 11
Cash capital.....			\$300,000 00	
Surplus over all liabilities.....			395,082 22	695,082 22
<b>Total liabilities.....</b>				<b>\$966,478 31</b>

## EXHIBIT OF PREMIUMS.

	<i>Accident and Health.</i>
In force December 31, 1909.....	\$189,474 56
Written during the year.....	1,178,079 74
Totals.....	<u>\$1,367,554 30</u>
Expired and cancelled.....	1,118,950 21
In force December 31, 1910.....	<u>\$248,604 09</u>

## BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident } .....	\$20,936 96	\$7,467 78
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 } .....		\$259,310 63
Health } .....		
Policy fees required or represented by applications.....		140 85
Interest on mortgage loans.....	\$7,953 58	
Interest on bonds.....	200 00	7,553 58
Total income.....		<u>\$267,005 06</u>
Ledger assets Dec. 31, 1909.....		158,664 11
Total.....		<u>\$425,569 17</u>

## DISBURSEMENTS.

Net amount paid for losses and claims, viz:		
Accident } .....		\$103,172 44
Health } .....		
Investigation and adjustment of claims.....		436 68
Commissions or brokerage.....		90,885 80
Salaries, fees and compensation of officers and home office employes.....		24,210 65
Rents.....		1,515 00
State taxes on premiums.....		3,829 79
Insurance department licenses and fees.....		1,826 20

All other licenses, fees and taxes.....	\$487 64
Advertising.....	1,768 85
Printing and stationery.....	5,582 27
Postage, telegraph, telephone and express.....	3,210 00
Furniture and fixtures.....	800 00
Interest or dividends to stockholders.....	10,000 00
Traveling expenses.....	2,785 29
Interest accrued on mortgages purchased.....	294 70
Miscellaneous expenditures.....	2,406 80
<b>Total disbursements.....</b>	<b>\$252,611 11</b>
<b>Balance.....</b>	<b>\$172,958 06</b>

## LEDGER ASSETS.

Mortgage loans on real estate.....	\$164,600 00
Book value of bonds.....	5,000 00
Cash in office and in bank.....	801 25
Furniture and fixtures.....	2,502 80
Agents' loans and balances.....	554 01
<b>Total ledger assets.....</b>	<b>\$172,958 06</b>

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$4,665 61	
Interest accrued on bonds.....	66 66	\$4,782 27
<b>Gross assets.....</b>		<b>\$177,690 83</b>

## DEDUCT ASSETS NOT ADMITTED.

Furniture and fixtures.....	\$2,502 80	
Agents' loans and balances.....	554 01	\$3,056 81
<b>Total admitted assets.....</b>		<b>\$174,633 52</b>

## LIABILITIES.

Losses and claims, viz :		
Accident } (In process of adjustment).....		\$7,840 00
Health }.....		
Unearned premiums on outstanding risks.....		17,585 65
State, county and municipal taxes due or accrued.....		5,471 77
Advance premiums.....		2,448 05
Cash capital.....	\$100,000 00	
Surplus over all liabilities.....	41,298 05	
<b>Surplus to policy holders.....</b>		<b>141,298 05</b>
<b>Total liabilities.....</b>		<b>\$174,633 52</b>

## EXHIBIT OF PREMIUMS.

In force December 31, 1909.....	<i>Accident and Health.</i>	\$39,748 05
Written during the year.....		260,501 68
<b>Total.....</b>		<b>\$300,249 68</b>
Expired and cancelled.....		262,835 83
<b>In force December 31, 1910.....</b>		<b>\$37,414 85</b>

## BUSINESS IN MAINE.

Accident.....	<i>Premiums Received.</i>	\$3,651 40	<i>Losses Paid.</i>	\$1,884 50
Health.....		-		572 28
<b>Total.....</b>		<b>\$3,651 40</b>		<b>\$1,956 78</b>

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MAINE ASSESSMENT INSURANCE COMPANIES.

ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS,  
SHOWING THEIR CONDITION DECEMBER 31, 1910.

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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.....	\$11,475 00	
Expense assessments.....	21,195 84	
Benefit assessments.....	39,368 71	
Transfer fees.....	58 50	
	\$72,098 05	
Total paid by members.....		\$72,098 05
Interest from bonds and stocks.....		177 76
License fees.....		82 00
	\$72,352 81	
Total income.....		\$72,352 81
Ledger assets December 31, 1909.....		6,341 77
	\$78,694 58	
Total.....		\$78,694 58

DISBURSEMENTS.

Death claims.....	\$790 00	
Disability claims.....	41,976 40	
Advanced payments returned.....	18 05	
	\$42,784 45	
Total paid to members.....		\$42,784 45
Membership fees retained by agents.....	11,850 00	
Commissions to agents.....	2,618 30	
Commissions for collecting assessments.....	3,338 65	
Salaries and other compensation of officers.....	5,231 40	
Salaries and other compensation of office employees.....	2,659 85	
Medical examiners.....	8 00	
State tax on premium, \$399.09; insurance department fees, \$249.43.....	648 52	
Care of deposit with State Treasurer.....	13 04	
Rent.....	134 84	
Postage, \$1,334.27; advertising and printing, \$1,117.95.....	2,452 22	
Furniture, \$47.40; legal expense, \$122.23.....	169 63	
Investigating and contesting claims.....	23 66	
Traveling expense, \$254.19; office supplies, 119.84.....	374 03	
Telephone and express.....	87 39	
Miscellaneous expenditures.....	264 15	
	\$72,158 13	
Total disbursements.....		\$72,158 13
Balance.....		\$6,536 45

FRATERNITIES HEALTH AND ACCIDENT ASSOCIATION. 679

LEDGER ASSETS.

Bonds and stocks:		
Portland and Rumford Falls R. R., 4%, 1934.....	\$500 00	
Japanese Imperial, 4½%, 1925.....	458 75	
Continental Mills, 20 shares.....	2,350 00	
New York Central, 5 shares.....	550 00	\$3,858 75
	<hr/>	
Cash in bank.....		2,677 70
Total ledger assets.....		<hr/> \$6,586 45

NON-LEDGER ASSETS.

Interest due and accrued.....		\$58 44
Furniture, fixtures and supplies.....		1,550 00
		<hr/>
Gross assets.....		\$8,144 89

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and supplies.....		\$1,550 00
		<hr/>
Total admitted assets.....		\$8,594 89

LIABILITIES.

Advance assessments.....		\$945 45
		<hr/>
Balance to protect contracts.....		\$6,249 44

EXHIBIT OF POLICIES.

BUSINESS ALL IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
In force December 31, 1909.....	4,300	\$805,465
Written and increased during the year.....	2,295	548,925
	<hr/>	<hr/>
Total.....	6,595	\$1,354,390
Terminated or decreased during the year.....	1,845	553,390
	<hr/>	<hr/>
In force December 31, 1910.....	4,750	\$801,000
Claims unpaid December 31, 1909.....	4	\$674 64
Claims incurred during the year.....	1,440	42,258 90
	<hr/>	<hr/>
Total.....	1,444	\$42,933 54
Claims paid and compromised during the year.....	1,444	\$42,933 54

DEPOSIT HELD BY STATE TREASURER OF MAINE FOR THE PROTECTION OF ALL POLICY HOLDERS.

	<i>Par Value.</i>	<i>Book Value</i>
Bonds and stocks.....	\$3,487 00	\$3,858 75

## † NATIONAL CASUALTY INSURANCE COMPANY,

PORTLAND, MAINE.

INCORPORATED IN 1905. COMMENCED BUSINESS IN 1906.

CHARLES F. HOOPER, *President.*A. E. FORD, *Secretary.*

## INCOME.

Membership fees.....	\$498 00	
Expense assessments.....	3,792 38	
Benefit assessments.....	3,102 85	
Total paid by members.....		\$7,393 23
Interest.....		100 19
Borrowed money.....		520 66
Income from other sources.....		82 72
Total income.....		\$8,096 80
Ledger assets December 31, 1909.....		2,661 51
Total.....		\$10,758 31

## DISBURSEMENTS.

Death claims.....	\$82 00	
Disability claims.....	4,189 28	
Advanced payments returned.....	16 17	
Total paid to members.....		\$4,287 45
Membership fees retained by agents.....		498 00
Commissions.....		971 87
Salaries and allowances of managers and agents.....		429 75
Salaries of officers.....		250 00
Salaries and compensation of office employes.....		770 25
Medical examiners.....		271 82
Tax on premiums and insurance department fees.....		148 29
Rent.....		174 51
Postage, \$104.70; advertising and printing, \$173.16.....		277 86
Legal expense, \$20; traveling expense, \$168.03.....		183 03
Telegraph, telephone and express.....		158 74
Borrowed money repaid.....		25 00
Profit and loss.....		3 34
Agents' balances charged off.....		800 00
Miscellaneous expenditures.....		101 46
Total disbursements.....		8,851 37
Balance.....		\$1,906 94

† Receiver appointed February 13, 1911.



LEDGER ASSETS.

Bonds and stocks:		
St. Joseph Light, Heat and Power Co. 5% 1937.....	\$1000 00	
Winchester National Bank 8 shares.....	832 00	\$1,832 00
Cash in bank.....		15 51
Agents' balances.....		34 43
Bills receivable.....		25 00
Total ledger assets.....		\$1,906 94

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, \$34.43; bills receivable, \$25.00.....	\$59 43
Total admitted assets.....	\$1,847 51

LIABILITIES.

Disability claims.....	\$380 50
Miscellaneous expenses.....	278 75
Borrowed money.....	1,520 66
Tax on premiums.....	103 43
Total liabilities.....	\$2,283 34
Excess of liabilities over admitted assets.....	435 83

EXHIBIT OF POLICIES.

BUSINESS ALL IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
In force December 31, 1909.....	1,301	\$374,800
Written during the year.....	166	47,808
Total.....	1,467	\$422,608
Terminated or decreased during the year.....	1,467	422,608
Claims unpaid December 31, 1909.....	28	\$669 23
Incurred during the year.....	180	3,924 05
Total.....	208	\$4,593 28
Claims paid during the year.....	206	4,293 28
Claims unpaid December 31, 1910.....	2	*\$300 00

DEPOSIT HELD BY STATE TREASURER OF MAINE FOR THE PROTECTION OF ALL POLICY HOLDERS.

	Par value.	Book value.
Bonds and stocks.....	\$1,800	\$1,832

\* One claim of \$30.50 paid by Sagamore Health and Accident Association.

## PORTLAND CASUALTY COMPANY,

PORTLAND, MAINE.

INCORPORATED IN 1908. COMMENCED BUSINESS IN 1908.

CHARLES G. KEENE, *President.*N. H. HAMEL, *Secretary.*

## INCOME.

Membership fees .....	\$4,921 39	
Expense assessments.....	2,992 37	
Agency fund assessments.....	2,992 37	
Benefit assessments.....	5,864 75	
Total paid by members .....		\$16,650 88
Interest from bonds.....		20 00
*Borrowed money.....		2,537 00
Total income.....		\$19,207 88
Ledger assets December 31, 1909 .....	\$2,247 09	
Less agents' balance .....	1,260 43	986 66
Total .....		\$20,194 54

## DISBURSEMENTS.

Death claims .....	\$75 00	
Disability claims .....	6,252 77	
Free medical attendance .....	390 85	
Advance payments returned.....	16 40	
Total paid to members.....		\$6,734 52
Membership fees retained by agents.....		4,809 00
Commissions to agents and collectors .....		1,421 50
Salaries and allowances of managers and agents .....		1,624 42
Salaries of officers.....		175 00
Salaries and compensation of office employes.....		1,489 82
Tax on premiums.....		81 45
Insurance department fees .....		106 80
Care of deposit, \$5.40; furniture, \$40.43 .....		45 88
Postage, \$262.32; advertising and printing, \$309.07 .....		571 39
Investigating and contesting claims .....		18 85
Rent, \$508.50; telephone and telegraph, \$119.62 .....		628 12
Borrowed money, \$543.07; interest, \$194.99 .....		738 06
Traveling expense.....		572 21
Accounts charged off .....		190 19
Miscellaneous expenditures.....		247 97
Total disbursements .....		\$19,355 13
Balance .....		\$839 41

\*The officers and trustees have executed and filed with this department a release covering amounts loaned to the company. For this reason no liability is charged in the annual statement.

LEDGER ASSETS.

Book value of bonds :	
Portland & Rumford Falls R. R., 4%, 1914 .....	\$503 88
Cash in office and bank .....	335 58
Total ledger assets .....	<u>\$839 41</u>

NON-LEDGER ASSETS.

Furniture, fixtures and supplies .....	\$564 00
Gross assets .....	<u>\$1,403 41</u>

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and supplies .....	\$564 00
Total admitted assets .....	<u>\$839 41</u>

LIABILITIES.

Death claim unpaid .....	\$300 00
Disability claims in process of adjustment .....	1,238 00
Advance assessments .....	114 20
Total liabilities .....	<u>\$1,652 20</u>
Excess of liabilities over admitted assets .....	\$812 79

EXHIBIT OF POLICIES.

BUSINESS ALL IN MAINE,

	<i>Number.</i>	<i>Amount.</i>
In force December 31 of previous year .....	1,132	\$344,081
Written during the year .....	1,608	400,750
Total .....	2,735	<u>\$744,781</u>
Terminated or decreased during the year .....	1,842	521,531
In force December 31, 1910 .....	893	<u>\$223,250</u>
Claims unpaid December 31 of previous year .....	42	\$542 43
Claims incurred during the year .....	430	7,323 34
Total .....	472	<u>\$7,865 77</u>
Claims paid during the year .....	444	6,327 77
Claims unpaid December 31, 1910. ....	28	<u>\$1,538 00</u>

DEPOSIT HELD BY STATE TREASURER OF MAINE FOR THE PROTECTION OF ALL POLICY HOLDERS.

	<i>Par Value.</i>	<i>Book Value.</i>
Bonds .....	\$500	\$503 88

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 .....	\$3,336 00	
Expense assessments.....	1,315 25	
Benefit assessments .....	1,315 25	
Total paid by members .....		\$5,966 50
Interest on deposits.....		2 07
Total income.....		\$5,968 57
Ledger assets December 31, 1909.....		633 22
Total .....		\$6,601 79

DISBURSEMENTS.

Disability claims paid.....	\$1,521 00	
Advanced payments returned .....	75	
Total paid to members.....		\$1,521 75
Membership fees retained by agents.....	3,336 00	
Commissions to agents.....	395 80	
Salaries of officers, \$55.50; salaries of employes, \$30.00.....	85 50	
Medical examiners, \$8.00; legal expense, \$4.00 .....	12 00	
Tax on premiums, \$5.36; insurance department fees, \$59.75 .....	65 11	
Postage, \$67.08; advertising and printing, \$187.00.....	254 08	
Express and telephone .....	8 05	
Traveling expense.....	74 29	
Office supplies.....	35 50	
Total disbursements .....		\$5,787 58
Balance .....		\$814 26

LEDGER ASSETS.

Cash in office and bank.....	\$314 26
Cash deposited with State Treasurer .....	500 00
Total ledger assets .....	\$814 26

LIABILITIES.

Disability claims reported and in process of adjustment.....	\$99 00
Advance assessments .....	190 00
Total liabilities .....	\$289 00
Balance to protect contracts.....	\$525 26

EXHIBIT OF POLICIES.  
BUSINESS ALL IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
In force December 31 of previous year.....	200	\$40,000 00
Written during the year .....	1,112	229,800 00
<b>Total .....</b>	<b>1,312</b>	<b>\$269,800 00</b>
Terminated and decreased during the year.....	674	184,800 00
<b>In force December 31, 1910.....</b>	<b>638</b>	<b>\$184,500 00</b>
Claims incurred during the year.....	56	\$1,620 00
Claims paid during the year .....	51	1,521 00
<b>Claims unpaid December 31, 1910 .....</b>	<b>5</b>	<b>\$99</b>
DEPOSIT HELD BY STATE TREASURER OF MAINE FOR THE PROTECTION OF ALL POLICY HOLDERS.		
Cash.....		\$500 00

SAGAMORE HEALTH AND ACCIDENT ASSO-  
CIATION,  
SANFORD, MAINE.

INCORPORATED IN 1908. COMMENCED BUSINESS IN 1908.

RALPH E. BAILEY, *President.*

ANTHONY E. FORD, *Secretary.*

INCOME.

Membership fees.....	\$8,142 00	
Expense assessments .....	14,868 84	
Benefit assessments.....	12,161 32	
<b>Total paid by members .....</b>		<b>\$35,167 16</b>
Interest from bonds and stocks.....		20 00
License fee.....		2 00
* Borrowed money.....		1,000 00
<b>Total income.....</b>		<b>\$36,189 16</b>
Ledger assets December 31, 1909 .....		647 56
<b>Total .....</b>		<b>\$36,836 72</b>

DISBURSEMENTS.

Death claims.....	\$200 00	
Disability claims .....	12,688 44	
Advanced payments returned .....	24 82	
<b>Total paid to members.....</b>		<b>\$12,868 26</b>
Membership fees retained by agents.....		8,140 00
Commissions to agents.....		362 16
Commissions for collecting assessments.....		3,219 80
Salaries and allowances of managers and agents.....		2,070 26
Salaries of officers.....		1,848 00

\* The officers and trustees have executed and filed with this department a release covering amounts loaned to the company. For this reason no liability is charged in the annual statement.

Salaries and other compensation of office employees.....	\$1,354 50
Medical examiners .....	98 00
Tax on premiums, \$119.93; insurance department fees, \$153.79.....	278 72
Rent, \$409.86; borrowed money repaid, \$125.00.....	594 86
Postage, telegraph, express, advertising and printing .....	1,453 24
Furniture, \$142.96; legal expense, \$26.12.....	169 08
Investigating and contesting claims.....	3 00
Traveling expense .....	1,085 12
Advanced to agents.....	65 50
Miscellaneous expenditures .....	295 83
Total disbursements .....	\$33,841 33
Balance .....	\$2,995 39

## LEDGER ASSETS.

Book value of bonds:		
Sioux City Service Co. 5% 1928 .....	\$950 00	
Brookline, Mass. 4% .....	504 00	\$1,454 00
Cash in office and bank.....		788 75
Due from National Casualty Insurance Co.....		752 64
Total ledger assets .....		\$2,995 39

## NON-LEDGER ASSETS.

Interest due.....	\$10 00	
Rents due.....	22 00	
Furniture, fixtures and supplies.....	800 00	
Due from National Casualty Insurance Co.....	200 00	\$1,082 00
Gross assets.....		\$4,027 39

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and supplies.....	\$800 00
Total admitted assets.....	\$3,227 39

## LIABILITIES.

Disability claims reported, not adjusted.....	\$787 18
Miscellaneous expenses.....	61 17
Advance assessments .....	313 75
Total liabilities.....	\$1,162 10
Balance to protect contracts.....	\$2,065 29

## EXHIBIT OF POLICIES.

## BUSINESS ALL IN MAINE.

	Number.	Amount.
In force December 31 of previous year .....	1,736	\$415,670
Written during the year.....	2,714	831,223
Total.....	4,450	\$1,246,893
Terminated or decreased during the year.....	1,682	568,113
In force December 31, 1910.....	2,768	\$678,780
Claims unpaid December 31, previous year.....	44	\$1,526 20
Incurred during the year.....	618	12,099 42
Total.....	662	\$13,625 62
Claims paid during the year.....	611	12,898 44
Balance.....	51	\$787 18

## DEPOSIT HELD BY THE STATE TREASURER OF MAINE FOR PROTECTION OF ALL POLICY HOLDERS.

	Par value.	Book value <sup>a</sup>
Bonds and stocks.....	\$1,500	\$1,454

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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, 1910.

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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.....	\$5,580 00	
Annual dues.....	2,646 75	
Benefit assessments.....	7,385 25	
Total paid by members.....		\$15,512 00
Interest from bonds, \$180.00; other interest, \$54.75.....		284 75
Total income.....		\$15,746 75
Ledger assets December 31, 1909.....		4,270 01
Total.....		\$20,016 76

## DISBURSEMENTS.

Disability claims.....	\$4,265 67	
Advanced payments returned.....	16 92	
Total paid to members.....		\$4,282 59
Membership fees retained by agents.....	5,483 00	
Commissions to agents.....	681 75	
Commissions for collecting assessments.....	251 83	
Salaries and compensation of office employes.....	419 65	
Medical examiners.....	18 00	
Insurance department fees.....	326 00	
Rent, \$120.00; care of deposit, \$5.15.....	125 15	
Postage, telegraph and telephone.....	158 71	
Advertising and printing, \$450.07; legal expense, \$47.50.....	497 57	
Investigating and contesting claims.....	2 00	
Travelling expense, \$17.50; commissions, \$45.00.....	62 50	
Premium on securities purchased.....	30 45	
Miscellaneous expenditures.....	21 90	
Total disbursements.....		\$12,951 10
Balance.....		\$7,665 66

## LEDGER ASSETS.

Book value of bonds.....	\$5,496 25
Cash.....	2,169 41
Total ledger assets.....	\$7,665 66

## NON-LEDGER ASSETS.

Interest accrued.....	\$70 00
Gross assets.....	\$7,735 66

## DEDUCT ASSETS NOT ADMITTED.

Book value of bonds over market value.....	\$56 25
Total admitted assets.....	\$7,679 41



## LIABILITIES.

Disability claims reported, not adjusted.....		\$485 71
Miscellaneous expenses.....		26 81
Advance assessments.....		726 00
Total liabilities.....		<u>\$1,238 52</u>
Balance to protect contracts.....		\$6,440 89

## EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
In force December 31 of previous year.....	617	\$342,800 00
Written during the year.....	1,106	669,800 00
Total.....	1,723	<u>\$1,011,900 00</u>
Terminated or decreased during the year.....	609	884,400 00
In force December 31, 1910.....	1,114	<u>\$627,500 00</u>
Claims unpaid December 31 of previous year.....	7	\$525 00
Claims incurred during the year.....	122	4,821 88
Total.....	129	<u>\$4,846 88</u>
Claims paid and compromised during the year.....	118	4,860 67
Claims unpaid December 31, 1910.....	11	<u>\$485 71</u>

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
In force December 31 of previous year.....	40	\$21,700 00
Written during the year.....	742	422,150 00
Total.....	782	<u>\$448,850 00</u>
Terminated or decreased during the year.....	151	90,950 00
In force December 31, 1910.....	631	<u>\$352,900 00</u>
Claims incurred during the year.....	49	\$1,689 06
Claims paid during the year.....	44	1,372 99
Claims unpaid December 31, 1910.....	5	<u>\$266 07</u>
Premiums or assessments received during the year.....		2,882 50

**MASONIC MUTUAL ACCIDENT COMPANY,**  
**SPRINGFIELD, MASSACHUSETTS.**

INCORPORATED IN 1901. COMMENCED BUSINESS IN 1902.

CLYDE W. YOUNG, *President.*

SAMUEL W. MUNSELL, *Secretary.*

INCOME.

Membership fees.....	\$14,155 00	
Expense assessments.....	16,048 74	
Benefit assessments.....	16,848 95	
Total paid by members.....		\$47,052 69
Interest on bonds and stocks.....		240 53
Interest from other sources.....		234 38
Total income.....		\$47,527 60
Ledger assets December 31, 1909.....		16,161 30
Total.....		\$63,688 90

DISBURSEMENTS.

Death claims.....	\$750 00	
Disability claims.....	12,209 40	
Advanced payments returned.....	52 25	
Total paid by members.....		\$13,011 65
Membership fees retained by agents.....		14,155 00
Commissions to agents.....		1,658 03
Commissions for collecting assessments.....		2,074 86
Salaries and allowances of managers and agents.....		1,026 14
Salaries and other compensation of officers.....		5,209 05
Salaries and other compensation of office employes.....		1,765 75
Medical examiners.....		11 00
Tax on premiums, \$209.20; insurance department fees, \$337.50.....		546 70
Tax on investments, \$2.33; rent, \$461.....		463 33
Postage, \$696.89; advertising and printing, \$331.91.....		1,528 80
Furniture, \$75.98; office supplies, \$210.08.....		286 06
Investigating and contesting claims.....		355 19
Travelling expense.....		806 39
Advanced payments returned, expense fund.....		52 25
Miscellaneous expenditures.....		364 23
Total disbursements.....		\$43,314 43
Balance.....		\$20,374 47

LEDGER ASSETS.

Book value of bonds.....	\$13,760 00
Cash in office and bank.....	6,226 47
Agents' balances.....	133 00
Bills receivable.....	100 00
Interest in hands of Massachusetts State Treasurer.....	155 00
Total ledger assets.....	\$20,374 47

MASONIC MUTUAL ACCIDENT COMPANY.

691

NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$251 27	
Furniture, fixtures and supplies.....	750 00	\$1,001 27
Gross assets.....		\$21,375 74

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and supplies.....	\$750 00	
Agents' balances.....	133 00	
Bills receivable.....	100 00	
Book value of bonds over market value.....	140 00	\$1,123 00
Total admitted assets.....		\$20,252 74

LIABILITIES.

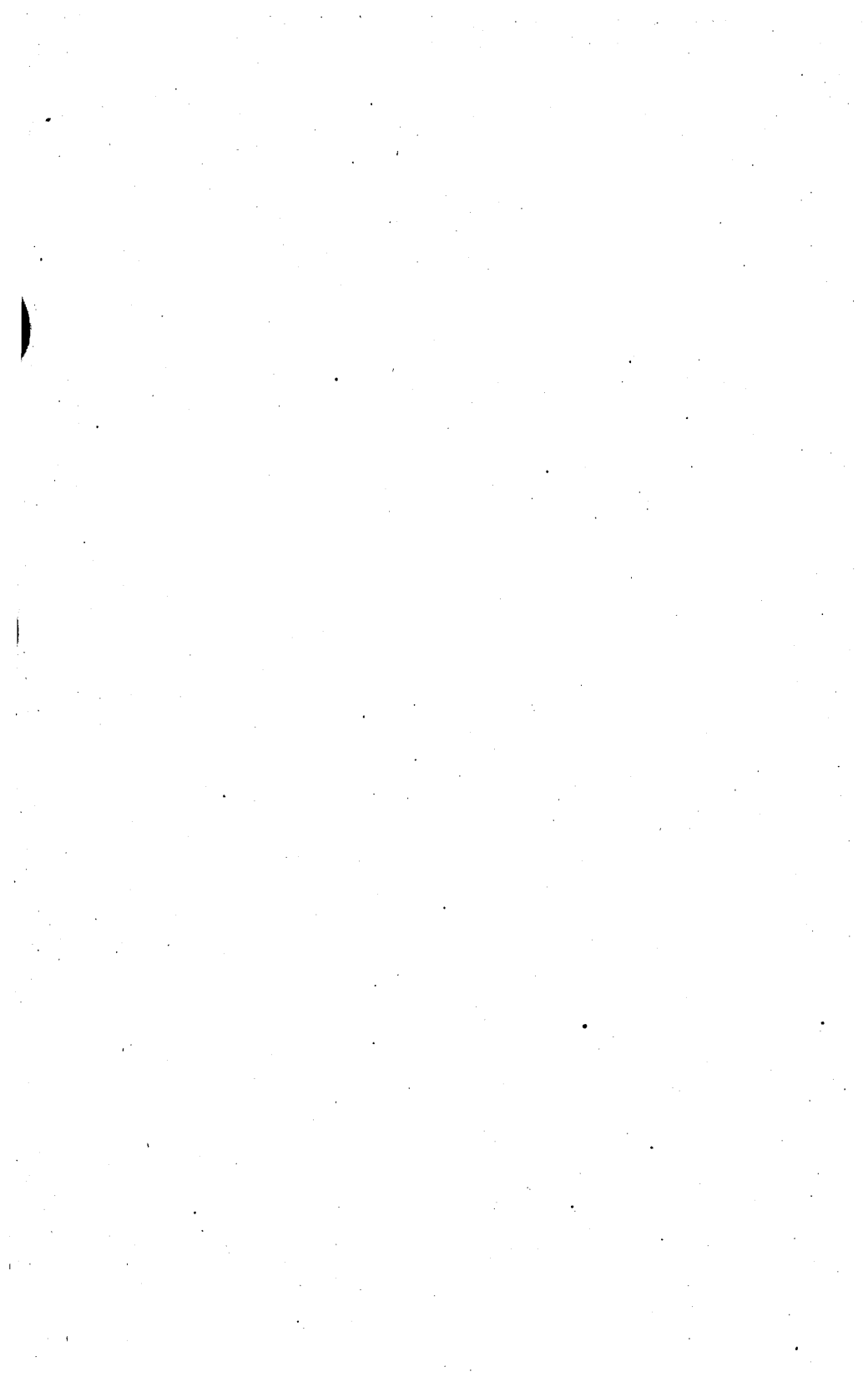
Disability claims reported, not adjusted.....		\$1,658 98
Miscellaneous expenses.....		277 94
Advance assessments.....		1,358 50
Taxes due or accrued.....		230 26
Total liabilities.....		\$3,525 68
Balance to protect contracts.....		\$16,727 06

EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
In force December 31 of previous year.....	2,710	\$884,545
Written during the year.....	2,831	836,667
Total.....	5,541	\$1,721,212
Terminated or decreased during the year.....	2,005	587,212
In force December 31, 1910.....	3,536	\$1,134,000
Claims unpaid December 31 of previous year.....	34	\$1,294 47
Claims incurred during the year.....	584	13,323 91
Total.....	618	\$14,618 38
Claims paid and compromised during the year.....	550	12,959 40
Claims unpaid December 31, 1910.....	68	\$1,658 98

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
In force December 31 of previous year.....	839	\$187,500
Written during the year.....	352	77,500
Total.....	1,191	\$265,000
Terminated or decreased during the year.....	506	106,125
In force December 31, 1910.....	685	\$158,875
Claims unpaid December 31 of previous year.....	12	\$436 28
Claims incurred during the year.....	157	3,375 66
Total.....	169	\$3,811 94
Claims paid and compromised during the year.....	154	3,446 09
Claims unpaid December 31, 1910.....	15	\$365 85
Premiums or assessments received during the year.....		7,101 50



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MAINE FRATERNAL BENEFICIARY ORGANIZA-  
TIONS.

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ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS,  
SHOWING THEIR CONDITION DECEMBER 31, 1910.

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## ANCIENT ORDER OF UNITED WORKMEN,

HALLOWELL, MAINE.

JAMES J. MAHER, *President.*FRED EMERY BEANE, *Secretary.*

## INCOME.

Assessments or premiums, mortuary.....	\$114,152 12	
guaranty.....	20,257 79	
interest.....	3,961 33	
Dues and per capita tax.....	6,275 00	
Other payments by members.....	167 00	
Receipts from members.....		\$144,813 24
Interest on bonds.....	\$4,769 50	
Interest from all other sources.....	1,866 45	6,185 95
Sale of lodge supplies.....	\$10 75	
Advertisements.....	22 50	33 25
Total income.....		\$150,982 44
Ledger assets December 31, 1949.....		145,785 98
Total.....		\$296,718 42

## DISBURSEMENTS.

Death claims.....		\$132,980 88
Salaries and expenses of deputies and organizers.....		1,630 08
Salaries of officers and trustees.....		1,616 66
Other compensation of officers and trustees.....		711 50
Salaries and other compensation of committees.....		17 50
Salaries of office employes.....		612 50
Supreme medical examiners' salaries and fees.....		62 75
Expenses of officers, trustees and committees.....		632 37
Rent.....		10 00
Advertising, printing and stationery.....		523 85
Postage, express, telegraph and telephone.....		581 53
Lodge supplies.....		193 85
Expense of grand lodge meeting.....		655 39
Premiums to subordinate lodges.....		226 00
Fraternal aid.....		586 05
Per capita tax to supreme lodge.....		1,555 50
Charity fund.....		424 96
Miscellaneous expenditures.....		120 08
Total disbursements.....		\$148,091 40
Balance.....		\$163,627 02

## 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 Line, 4%, 1953.....	9,335 55
New York Corporate Stock Certificate, 4%, 1956.....	5,064 17
Southern Indiana, 1st Mortgage, 4%, 1951.....	4,803 89

Kennebec County, 4 %, 1929, 1936.....	\$10,000 00	
Portland Water District, 4%.....	10,246 67	
Cumberland County, 3½ %, 1922.....	9,729 85	
Washington County, 3½ %.....	4,413 45	
Rochester, Syracuse & Eastern R. R.....	13,952 08	
Portland & Ogdensburg R. R., 4%.....	1,930 00	
Bangor & Aroostook R. R., 5 %, 1943.....	2,182 78	
New York Corporate Stock Certificate, 4½ %, 1957.....	5,551 25	\$127,366 94
Deposits in trust companies and banks, on interest.....		25,946 64
Cash in office.....		313 44
Total admitted assets.....		\$153,627 02

LIABILITIES.

Death claims reported, not adjusted.....	\$9,324 00
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EXHIBIT OF CERTIFICATES.

BUSINESS ALL IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	4,147	\$6,554,587 00
Written during year.....	89	80,000 00
Total.....	4,236	\$6,634,587 00
Terminated or decreased during year.....	414	708,070 00
In force Dec. 31, 1910.....	3,822	\$5,926,517 00
Losses and claims unpaid Dec 31, of previous year.....	4	\$3,634 34
Losses and claims incurred during year.....	92	138,670 54
Total.....	96	\$142,304 88
Losses and claims paid during year.....	90	132,980 88
Losses and claims unpaid Dec. 31, 1910.....	6	\$9,324 00

MAINE CENTRAL RAILROAD RELIEF ASSO-  
CIATION,

PORTLAND, MAINE.

INCORPORATED IN 1887. COMMENCED BUSINESS IN 1887.

ELTON A. HALL, *President.*

EDWIN G. FOSTER, *Secretary.*

INCOME.

Membership fees received.....	\$30 00	
Assessments or premiums, mortuary.....	20,065 00	
Dues and per capita tax.....	7,505 00	
Receipts from members.....		\$27,650 00
Interest on bonds.....	\$1,250 00	
Interest from all other sources.....	70 75	1,320 75
Total income.....		\$28,970 75
Ledger assets December 31, 1909.....		27,991 10
Total.....		\$56,961 85

## DISBURSEMENTS.

Death claims .....	\$24,000 00	
Sick and accident claims .....	5,334 00	
<b>Total benefits paid .....</b>		<b>\$29,334 00</b>
Salaries of officers and trustees .....		600 00
Advertising, printing and stationery .....		266 15
Postage, express, telegraph and telephone .....		69 00
Furniture and fixtures .....		15 00
Safe rent and premium on treasurer's bond .....		15 00
<b>Total disbursements .....</b>		<b>\$30,299 15</b>
<b>Balance .....</b>		<b>\$26,662 70</b>

## 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 .....		1,662 70
<b>Total admitted assets .....</b>		<b>\$26,662 70</b>

## LIABILITIES.

Death claims adjusted, not due .....		\$3,000 00
Old age and other benefits due and unpaid .....		340 00
<b>Total liabilities .....</b>		<b>\$3,340 00</b>

## EXHIBIT OF CERTIFICATES.

## TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year .....	1,623	-
Written or increased during year .....	88	-
<b>Total .....</b>	<b>1,661</b>	<b>-</b>
Terminated or decreased during year .....	83	-
<b>In force Dec. 31, 1910 .....</b>	<b>1,578</b>	<b>-</b>
Losses and claims unpaid Dec. 31, of previous year .....	21	\$4,282 00
Losses and claims incurred during year .....	206	28,392 00
<b>Total .....</b>	<b>227</b>	<b>\$2,674 00</b>
Losses and claims paid during year .....	212	29,384 00
<b>Losses and claims unpaid Dec. 31, 1910 .....</b>	<b>15</b>	<b>\$3,340 00</b>

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year .....	1,509	-
Written or increased during year .....	85	-
<b>Total .....</b>	<b>1,544</b>	<b>-</b>
Terminated or decreased during year .....	72	-
<b>In force Dec. 31, 1910 .....</b>	<b>1,472</b>	<b>-</b>
Losses and claims unpaid Dec. 31, of previous year .....	21	\$4,282 00
Losses and claims incurred during year .....	183	25,984 00
<b>Total .....</b>	<b>204</b>	<b>\$30,216 00</b>
Losses and claims paid and compromised during year .....	191	26,909 00
<b>Losses and claims unpaid Dec. 31, 1910 .....</b>	<b>13</b>	<b>\$3,307 00</b>
Assessments collected during the year .....		24,279 00



MAINE STATE RELIEF ASSOCIATION,

PORTLAND, MAINE.

INCORPORATED IN 1874. COMMENCED BUSINESS IN 1874.

WM. W. KEMP, *President.*

WYER GREENE, *Secretary.*

INCOME.

Assessments or premiums, mortuary.....	\$12,800 00	
expense.....	1,464 10	
Total received from members.....	\$14,264 10	
Deduct payments returned.....	6 00	
Net receipts from members.....		\$14,258 10
Interest on bonds and dividends on stocks.....	\$1,487 25	
Interest from all other sources.....	1,808 58	3,245 78
Increase in book value of bonds.....		350 01
Total income.....		\$17,853 89
Ledger assets December 31, 1909.....		51,829 79
Total.....		\$69,683 68

DISBURSEMENTS.

Death claims.....	\$12,544 00
Salaries of officers and trustees.....	1,055 85
Salaries and other compensation of committees.....	55 00
Rent.....	135 00
Advertising, printing and stationery.....	133 25
Postage, express, telegraph and telephone.....	68 78
Officers bonds.....	10 00
State treasurer for care of deposit.....	163 39
Total disbursements.....	\$14,165 27
Balance.....	\$55,518 41

LEDGER ASSETS.

Book value of bonds and stocks, excluding interest:	
Portland Water Co., 4%.....	\$3,000 00
Empire Coke & Interurban Gas 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
Washington County, 4%.....	2,000 00

## MAINE STATE RELIEF ASSOCIATION.

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	
Portland Ry., 3½% .....	2,500 00	
Stocks:		
First National Bank, 3 sh. ....	300 00	
Chapman National Bank, 20 sh. ....	2,000 00	\$32,300 00
Deposits in trust companies and banks, on interest .....		17,925 14
Deposits in banks not on interest .....		5,298 27
Total ledger assets .....		\$55,518 41

## NON-LEDGER ASSETS.

Furniture, fixtures and safe .....		\$40 00
Gross assets .....		\$55,558 41

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safe .....		\$40 00
Total admitted assets .....		\$55,518 41

## LIABILITIES

Death claims due and unpaid .....	\$25 95	
reported, not adjusted .....	1,236 00	
Total unpaid claims .....		\$1,261 95
Advance assessments .....		98 00
Total liabilities .....		\$1,359 95

## EXHIBIT OF CERTIFICATES.

## BUSINESS ALL IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year .....	730	\$962,911 00
Terminated or decreased during year .....	30	36,815 00
In force Dec. 31, 1910 .....	700	\$926,096 00
Losses and claims unpaid Dec. 31, of previous year .....	-	\$108 95
Losses and claims incurred during year .....	24	13,702 00
Total .....	24	\$13,805 95
Losses and claims paid during year .....	22	12,544 00
Losses and claims unpaid Dec. 31, 1910 .....	2	1,261 95

\* ODD FELLOWS GRADED MUTUAL RELIEF  
ASSOCIATION,  
NORWAY, MAINE.

INCORPORATED IN 1883. COMMENCED BUSINESS IN 1883.

ALFRED S. KIMBALL, *President.*

A. L. F. PIKE, *Secretary.*

INCOME.

Membership fees received.....	\$17 00	
Assessments or premiums, mortuary.....	31,359 18	
Receipts from members.....		\$31,376 18
Interest on bonds.....	40 00	
Interest from all other sources.....	159 95	199 95
Total income.....		\$31,576 13
Ledger assets December 31, 1909.....		12,100 32
Total.....		\$43,676 45

DISBURSEMENTS.

Death claims.....	\$31,949 00
Salaries of managers or agents not deputies or organizers.....	1,202 00
Salaries of officers and trustees.....	1,304 97
Salaries and other compensation of committees.....	10 00
Collection and remittance of assessments and dues.....	768 73
Insurance department fees.....	2 00
Advertising, printing and stationery.....	172 68
Postage, express, telegraph and telephone.....	325 16
Legal expenses.....	25 00
D. P. Buck claim.....	225 00
Total disbursements.....	\$35,984 54
Balance.....	\$7,691 91

LEDGER ASSETS.

Book value of bonds, excluding interest:		
Oxford County bonds, 4%, 1915.....	\$204 00	
Norway Water Co., 4%, 1926.....	800 00	\$1,004 00
Deposits in trust companies and banks, on interest.....		4,990 04
Deposits in banks not on interest.....		1,697 87
Total ledger assets.....		\$7,691 91

NON-LEDGER ASSETS.

Assessments due and uncollected.....	\$2,392 00
Total admitted assets.....	\$10,083 91

\* On April 17, 1911, Warren C. Philbrook of Waterville was appointed receiver and the affairs of the association are being closed.

700 ODD FELLOWS GRADED MUTUAL RELIEF ASSOCIATION.

LIABILITIES.

Death claims adjusted, not due.....	\$8,145 00
Salaries, rents, expenses, commissions, etc., due or accrued.....	813 76
Advance assessments .....	77 70
Total liabilities.....	<u>\$8,586 46</u>

EXHIBIT OF CERTIFICATES.

BUSINESS ALL IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	1,176	\$1,363,470
Written or increased during year.....	17	17,715
Total.....	1,193	\$1,381,185
Terminated or decreased during year.....	273	474,130
In force Dec. 31, 1910.....	920	\$907,055
Losses and claims unpaid Dec. 31, of previous year.....	14	\$15,580
Losses and claims incurred during year.....	30	\$27,295
Total.....	44	\$42,875
Losses and claims paid and compromised during year.....	35	\$34,730
Losses and claims unpaid Dec. 31, 1910.....	9	\$8,145

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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, 1910.

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## AMERICAN BENEFIT SOCIETY,

BOSTON, MASS.

INCORPORATED IN 1893. COMMENCED BUSINESS IN 1893.

WILLIAM H. CARBERRY, *President.*EDWIN STEAD, *Secretary.*

## INCOME.

Assessments or premiums, mortuary.....	\$69,287 46	
Assessments or premiums, expense.....	9,907 76	
Medical examiners' fees.....	220 50	
Other payments by members.....	100 00	
Receipts from members.....		\$79,515 72
Interest on bonds.....	\$1,850 00	
Interest from all other sources.....	348 77	2,198 77
Sale of lodge supplies.....	\$99 90	
Bonding subordinate lodge officers.....	165 12	
Refunds.....	10 06	
All other sources.....	21 65	296 73
Total income.....		\$82,011 22
Ledger assets December 31, 1909.....		63,413 43
Total.....		\$145,424 65

## DISBURSEMENTS.

Death claims.....	\$70,000 00
Commissions or fees paid deputies or organizers.....	498 00
Salaries of officers and trustees.....	2,910 93
Other compensation of officers and trustees.....	149 00
Salaries of office employes.....	870 00
Other compensation of office employes.....	92 27
Supreme medical examiners' salaries and fees.....	997 57
Expenses of officers, trustees and committees.....	231 22
Insurance department fees.....	15 00
Rent.....	549 96
Printing and stationery.....	478 35
Postage and telephone.....	328 21
Lodge supplies.....	28 00
Official publication.....	502 82
Expense of supreme lodge meeting.....	192 77
Legal expenses.....	401 00
Furniture and fixtures.....	60 00
Care of deposits.....	24 50
Services on new system of bookkeeping.....	425 00
Auditing.....	187 00
Bonding officers.....	179 82
Miscellaneous expenditures.....	158 31
Total disbursements.....	\$79,279 73
Balance.....	\$66,144 92

LEDGER ASSETS.

Book value of bonds, excluding interest.....		\$49,000 00
Deposits in trust companies and banks, on interest.....		17,144 92
Total ledger assets.....		<u>\$66,144 92</u>

NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$170 83	
Interest accrued on other assets.....	57 82	\$228 65
Furniture and fixtures.....		353 35
Lodge supplies.....		353 54
Bonds for officers.....		32 94
Gross assets.....		<u>\$67,613 40</u>

DEDUCT ASSETS NOT ADMITTED.

Furniture and fixtures.....	\$853 35	
Lodge supplies.....	353 54	
Bonds for officers.....	32 94	\$1,239 83
Total admitted assets.....		<u>\$66,373 57</u>

LIABILITIES.

Death claims due and unpaid.....		\$9,000 00
Salaries, rents, expenses, commissions, etc., due or accrued.....		45 83
All other liabilities.....		476 97
Total liabilities.....		<u>\$9,522 80</u>

EXHIBIT OF CERTIFICATES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	6,186	\$5,618,500 00
Written or increased during year.....	412	288,000 00
Total.....	6,598	\$5,906,500 00
Terminated or decreased during year.....	439	336,500 00
In force Dec. 31, 1910.....	6,159	\$5,570,000 00
Losses and claims unpaid Dec. 31, of previous year.....	4	\$4,500 00
Losses and claims incurred during year.....	67	74,500 00
Total.....	71	\$79,000 00
Losses and claims paid during year.....	64	70,000 00
Losses and claims unpaid Dec. 31, 1910.....	7	\$9,000 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	1,392	\$1,221,250 00
Written or increased during year.....	71	63,500 00
Total.....	1,463	\$1,284,750 00
Terminated or decreased during year.....	80	63,500 00
In force Dec. 31, 1910.....	1,383	\$1,221,250 00
Losses and claims incurred during year.....	15	\$18,750 00
Losses and claims paid during year.....	14	17,750 00
Losses and claims unpaid Dec. 31, 1910.....	1	\$1,000 00
Assessments collected during the year.....		15,796 92

## BROTHERHOOD ACCIDENT COMPANY,

BOSTON, MASS.

INCORPORATED IN 1892. COMMENCED BUSINESS IN 1892.

JOHN J. WHIPPLE, *President.*JAY B. CRAWFORD, *Secretary.*

## INCOME.

Membership fees received.....	\$15,059 00	
Assessments or premiums, disability.....	127,011 72	
Dues and per capita tax.....	58,569 75	
Total received from members.....	\$200,640 47	
Deduct payments returned.....	872 43	
Net receipts from members.....		\$200,268 04
Interest on bonds.....	\$177 50	
Interest from all other sources.....	1,075 80	1,252 80
Total income.....		\$201,520 84
Ledger assets December 31, 1909.....		67,058 97
Total.....		\$268,579 81

## DISBURSEMENTS.

Death claims.....	\$10,060 00	
Sick and accident claims.....	108,687 23	
Total benefits paid.....		\$118,767 23
Commissions or fees paid deputies or organizers.....		14,538 00
Salaries of managers or agents not deputies or organizers.....		5,270 00
Salaries of officers and trustees.....		30,947 04
Salaries of office employes.....		8,732 50
Subordinate medical examiners' salaries and fees.....		226 00
Expenses of officers, trustees and committees.....		876 23
Collection and remittance of assessments and dues.....		7,649 52
Insurance department fees.....		364 67
Rent.....		2,259 96
Advertising, printing and stationery.....		2,410 86
Postage, express, telegraph and telephone.....		3,092 37
Legal expenses.....		276 85
Furniture and fixtures.....		249 11
Miscellaneous expenditures.....		524 90
Total disbursements.....		\$196,185 24
Balance.....		\$72,394 57

## LEDGER ASSETS.

Book value of bonds, excluding interest.....	\$4,000 00	
Deposits in trust companies and banks, on interest.....	66,239 83	
Cash in office.....	2,154 74	
Total ledger assets.....		\$72,394 57



## NON-LEDGER ASSETS.

Interest accrued on other assets.....		\$581 91
Assessments in treasury of subordinate branches.....		850 50
Furniture, fixtures and supplies.....		1,850 00
Gross assets.....		<u>\$75,626 98</u>

## DEDUCT ASSETS NOT ADMITTED.

Book value of bonds over market value.....	\$82 50	
Furniture, fixtures and supplies.....	1,850 00	\$1,932 50
Total admitted assets.....		<u>\$73,694 48</u>

## LIABILITIES.

Death claims due and unpaid.....	\$100 00	
resisted.....	1,000 00	
reported, not adjusted.....	1,040 00	\$2,140 00
Sick and accident claims due and unpaid.....	\$83 21	
adjusted, not due.....	3,124 09	
reported, not adjusted.....	10,656 00	13,863 30
Total unpaid claims.....		<u>\$16,003 30</u>
Salaries, rents, expenses, commissions, etc., due or accrued.....		188 33
Advance assessments.....		3,890 00
Total liabilities.....		<u>\$19,581 63</u>

## EXHIBIT OF CERTIFICATES.

## TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	14,753	\$1,475,300 00
Written or increased during year.....	4,890	489,000 00
Total.....	19,643	<u>\$1,964,300 00</u>
Terminated or decreased during year.....	3,563	356,800 00
In force Dec. 31, 1910.....	16,075	\$1,607,500 00
Losses and claims unpaid Dec. 31, of previous year.....	339	\$20,045 10
Losses and claims incurred during year.....	2,957	104,069 43
Total.....	3,296	<u>\$124,114 53</u>
Losses and claims paid and rejected during year.....	2,901	118,767 23
Losses and claims unpaid Dec. 31, 1910.....	395	\$5,347 30

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	76	\$7,600 00
Written or increased during year.....	109	10,900 00
Total.....	185	<u>\$18,500 00</u>
Terminated or decreased during year.....	32	3,200 00
In force Dec. 31, 1910.....	153	\$15,300 00
Losses and claims incurred during year.....	21	\$663 07
Losses and claims paid during year.....	18	640 21
Losses and claims unpaid Dec. 31, 1910.....	3	\$22 86
Assessments collected during the year.....		1,861 00

## CATHOLIC BENEVOLENT LEGION,

BROOKLYN, N. Y.

INCORPORATED IN 1881. COMMENCED BUSINESS IN 1881.

RICHARD B. TIPPETT, *President.*JOHN D. CARROLL, *Secretary.*

## INCOME.

Assessments or premiums, mortuary.....	\$721,934 45	
expense.....	6,415 45	
Dues and per capita tax.....	10,196 61	
Other payments by members.....	581 00	
Receipts from members.....		\$739,127 51
Interest on bonds.....	\$12,645 00	
Interest from all other sources.....	3,540 78	16,185 78
Sale of lodge supplies.....	\$344 07	
Bulletin.....	1,012 44	
From all other sources.....	412 99	1,769 50
Total income.....		\$757,082 79
Ledger assets December 31, 1909.....		394,586 28
Total.....		\$1,151,669 07

## DISBURSEMENTS.

Death claims.....	\$678,601 67	
Permanent disability claims.....	27,440 86	
Total benefits paid.....		\$706,042 53
Commissions or fees paid deputies or organizers.....		19 90
Salaries of officers and trustees.....		6,000 00
Salaries and other compensation of committees.....		257 45
Salaries of office employes.....		5,375 00
Other compensation of office employes.....		314 75
Collection and remittance of assessments and dues.....		288 10
Insurance department fees.....		124 00
Rent.....		1,100 00
Advertising, printing and stationery.....		1,811 20
Postage, express, telegraph and telephone.....		1,123 14
Lodge supplies.....		126 71
Official publication.....		945 98
Expense of supreme lodge meeting.....		1,143 40
Legal expenses.....		592 77
Prizes.....		524 50
Miscellaneous expenditures.....		411 68
Total disbursements.....		\$726,201 11
Balance.....		\$425,467 96

## LEDGER ASSETS.

Book value of bonds, excluding interest.....	\$307,384 44	
Deposits in trust companies and banks, on interest.....	118,083 52	
Total ledger assets.....		\$425,467 96

NON-LEDGER ASSETS.

Interest due and accrued on bonds.....		\$3,378 33
Assessments in treasury of subordinate branches.....		15,866 35
Terminal reserve.....		29,536 00
Optional reserve.....		355,340 29
		<hr/>
Gross assets.....		\$829,588 93

DEDUCT ASSETS NOT ADMITTED.

Book value of bonds over market value.....	\$6,184 44	
* Terminal and optional reserves.....	384,876 29	\$391,060 73
		<hr/>
Total admitted assets.....		\$488,528 20

LIABILITIES.

Death claims:		
resisted.....	\$7,000 00	
reported, not adjusted.....	58,250 00	\$65,250 00
		<hr/>
Permanent disability claims resisted.....		1,000 00
		<hr/>
Total unpaid claims.....		\$66,250 00
Salaries, rents, expenses, commissions, etc., due or accrued.....		1,010 22
Advance assessments.....		31 84
		<hr/>
Total liabilities.....		\$67,292 06

EXHIBIT OF CERTIFICATES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	16,726	\$20,482,000 00
Written or increased during the year.....	431	311,250 00
		<hr/>
Total.....	17,157	\$20,793,250 00
Terminated or decreased during year.....	1,001	1,279,250 00
		<hr/>
In force Dec. 31, 1910.....	16,156	\$19,514,000 00
Losses and claims unpaid Dec. 31, of previous year.....	41	\$64,000 00
Losses and claims incurred during year.....	513	787,315 86
		<hr/>
Total.....	554	\$801,315 86
Losses and claims paid and compromised during year.....	515	735,065 86
		<hr/>
Losses and claims unpaid Dec. 31, 1910.....	39	\$66,250 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	12	\$15,000 00
Terminated or decreased during year.....	2	4,000 00
		<hr/>
In force Dec. 31, 1910.....	10	\$11,000 00
Losses and claims incurred during year.....	2	\$4,000 00
Losses and claims paid during year.....	2	3,678 58
		<hr/>
Losses and claims unpaid Dec. 31, 1910.....	-	\$321 42
Assessments collected during the year.....		469 38

\* This item consists of liens on policies, created under the table of rates adopted in 1904, not admitted by department.

## 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.

Membership fees received .....	\$2,950 00	
Assessments or premiums, mortuary .....	1,484,988 28	
expense.....	108,176 19	
Other payments by members .....	8,417 50	
Total received from members.....	<u>\$1,604,481 97</u>	
Deduct payments returned .....	438 55	
Net receipts from members.....		\$1,604,048 42
Interest on bonds .....	\$90,285 89	
Interest from all other sources.....	2,841 98	93,127 87
Sale of lodge supplies .....	\$7,860 17	
Officers' bonds.....	4,172 87	
Advertising.....	605 75	
Waste paper .....	18 52	12,657 31
Total income.....		<u>\$1,709,833 60</u>
Ledger assets December 31, 1909.....		2,199,284 99
Total .....		<u>\$3,909,118 59</u>

## DISBURSEMENTS.

Death claims .....	\$1,261,513 69	
Other benefits. ....	118 00	\$1,261,631 69
Commissions or fees paid deputies or organizers.....		7,566 94
Salaries of deputies and organizers.....		30,612 50
Salaries of officers and trustees .....		13,625 00
Salaries of office employes.....		20,331 58
Expenses of officers, trustees and committees.....		5,136 88
Insurance department fees .....		620 00
Rent.....		4,205 50
Advertising, printing and stationery.....		3,585 00
Postage, express, telegraph and telephone.....		4,075 25
Lodge supplies.....		6,321 07
Official publication .....		16,417 45
Legal expenses.....		3,819 11
Furniture and fixtures (depreciation).....		564 17
Loss on sale or maturity of ledger assets, matured premium charged off... ..		20 00
Premium on bonds purchased.....		2,626 25
Subordinate court officers bonds .....		4,155 85
High court officers bonds.....		550 00
National fraternal associations .....		415 00
Audit Company.....		655 00
Miscellaneous expenditures .....		774 90
Total disbursements.....		<u>\$1,387,709 14</u>
Balance .....		\$2,521,409 45

## LEDGER ASSETS.

Book value of bonds, excluding interest.....	\$2,373,442 22	
Deposits in trust companies and banks, on interest.....	133,989 75	
*Cash on deposit, Province of Quebec.....	5,000 00	
Furniture, fixtures and supplies.....	8,977 48	
Total ledger assets.....		\$2,521,409 45

## NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	\$34,429 39	
Interest due on other assets.....	361 69	\$34,791 08
Balance due from subordinate courts.....		15,874 50
Advertising accounts.....		100 00
Gross assets.....		\$2,572,175 03

## DEDUCT ASSETS NOT ADMITTED.

Book value of bonds over market value.....	\$31,732 22	
Furniture, fixtures and supplies.....	8,977 48	
Advertising accounts.....	100 00	\$40,809 70
Total admitted assets.....		\$2,531,365 33

## LIABILITIES.

Death claims due and unpaid.....	\$4,923 32	
resisted.....	8,000 00	
reported, not adjusted.....	129,000 00	
Total unpaid claims.....		\$141,923 32
All other liabilities.....		567 46
Total liabilities.....		\$142,490 78

## EXHIBIT OF CERTIFICATES.

## TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
In force December 31, of previous year.....	137,479	\$141,820,500 00
Written or increased during year.....	13,435	12,560,500 00
Total.....	150,914	\$154,381,000 00
Terminated or decreased during year.....	6,270	6,184,000 00
In force Dec. 31, 1910.....	144,644	\$148,197,000 00
Losses and claims unpaid Dec. 31, of previous year.....	155	\$162,016 18
Losses and claims incurred during year.....	1,199	1,258,750 00
Total.....	1,354	\$1,415,766 18
Losses and claims paid, rejected and compromised during year.....	1,224	1,278,842 86
Losses and claims unpaid Dec. 31, 1910.....	130	\$141,923 32

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	2,586	\$2,642,000 00
Written or increased during year.....	219	153,000 00
Total.....	2,805	\$2,795,000 00
Terminated or decreased during year.....	94	87,000 00
In force Dec. 31, 1910.....	2,711	\$2,708,000 00
Losses and claims incurred during year.....	12	\$11,000 00
Losses and claims paid during year.....	10	9,000 00
Losses and claims unpaid Dec. 31, 1910.....	2	\$2,000 00
Assessments collected during the year.....		26,079 76

\* Special deposit, for protection of policy holders in the Province of Quebec.

## INDEPENDENT ORDER OF FORESTERS,

TORONTO, CANADA.

INCORPORATED IN 1889. COMMENCED BUSINESS IN 1881.

E. G. STEVENSON *President.*R. MATHISON, *Secretary.*

## INCOME.

Membership fees received.....	\$307 20	
Assessments or premiums, mortuary.....	3,653,477 01	
Assessments or premiums, sick and funeral.....	306,848 98	
Assessments or premiums, expense.....	195,149 31	
Medical examiners' fees.....	262,981 67	
Other payments by members.....	2,264 39	
<b>Total received from members.....</b>	<b>\$4,451,028 56</b>	
Deduct payments returned.....	30,704 55	
<b>Net receipts from members.....</b>		<b>\$4,420,324 01</b>
Interest on mortgage loans.....	\$280,070 73	
Interest on debentures.....	33,566 58	
Interest on bonds and dividends on stocks.....	361,255 24	
Interest from all other sources.....	17,515 35	
Rents.....	7,467 67	699,875 57
Sundry refunds.....	\$650 00	
Redeposited checks.....	1,410 95	2,060 95
<b>Total income.....</b>		<b>\$5,122,260 53</b>
Ledger assets December 31, 1909.....		14,640,088 88
<b>Total.....</b>		<b>\$19,762,349 41</b>

## DISBURSEMENTS.

Death claims.....	\$2,192,314 79	
Permanent disability claims.....	135,113 69	
Sick and accident claims.....	228,482 09	
Old age benefits.....	161,878 33	
Funeral and other benefits.....	19,854 12	
<b>Total benefits paid.....</b>		<b>\$2,737,648 07</b>
Commissions or fees paid deputies and organizers.....	45,409 33	
Salaries of deputies and organizers.....	127,276 68	
Organizing expenses.....	117,723 31	
Salaries of officers and trustees.....	36,333 31	
Salaries of office employees.....	94,537 85	
Expenses of officers, trustees and committees.....	6,100 11	
Insurance department fees.....	1,109 20	
Rent.....	8,521 08	
Advertising, printing and stationery.....	3,655 63	
Postage, express, telegraph and telephone.....	5,765 84	
Official publication.....	22,112 35	
Legal expenses.....	13,045 17	
Furniture and fixtures.....	872 39	
Taxes and expenses on investments.....	3,134 15	

INDEPENDENT ORDER OF FORESTERS.

711

Investment expenses.....	\$2,571 15
Decrease in book value of investments.....	9,002 08
Fraternal societies.....	1,263 15
Donations.....	1,622 00
Inspection expenses.....	3,860 17
Bank interest.....	746 55
Miscellaneous expenditures.....	15,768 13
Total disbursements.....	<u>\$3,258,072 70</u>
Balance.....	\$16,504,276 71

LEDGER ASSETS.

Book value of real estate.....	\$874,408 91
Mortgage loans on real estate.....	3,901,604 40
Union Trust Company investment account.....	4,811,868 04
Book value of bonds and stocks, excluding interest.....	5,204,001 16
Deposits in trust companies and banks, on interest.....	212,884 20
Securities held by Union Trust Company.....	1,500,000 00
Total ledger assets.....	<u>\$16,504,276 71</u>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$92,012 88	
Interest accrued on bonds.....	29,332 73	
Rents due and accrued.....	590 85	\$121,936 46
Market value of bonds and stocks over book value.....		95,273 01
Assessments in treasury of subordinate branches.....		1,623 37
Advanced for fire insurance and investments.....		688 46
Furniture and fixtures.....		32,115 81
Gross assets.....		<u>\$16,755,913 82</u>

DEDUCT ASSETS NOT ADMITTED.

Furniture and fixtures.....	\$32,115 81
Total admitted assets.....	<u>\$16,723,798 01</u>

LIABILITIES.

Death claims due and unpaid.....	\$1,000 00	
Death claims adjusted, not due.....	6,788 94	
Death claims resisted.....	21,300 00	
Death claims reported, not adjusted.....	83,508 90	
Present value of claims payable in instalments.....	4,462 50	\$117,060 34
Permanent disability claims, adjusted, not due.....	\$11,575 00	
Permanent disability claims reported, not adjusted.....	118,659 31	130,234 81
Instalment, sick and permanent disability claims.....		13,800 00
Sick claims due and unpaid.....	\$2,937 39	
Funeral claims due and unpaid.....	50 00	
Funeral claims adjusted not due.....	50 00	
Sick claims resisted.....	1,943 93	
Funeral claims resisted.....	200 00	
Sick claims reported, not adjusted.....	4,754 41	
Funeral claims reported, not adjusted.....	546 90	10,482 63
Old age and other benefits due and unpaid.....		4,997 50
Present value of old age annuities.....		799,247 23
Total unpaid claims.....		<u>\$1,075,622 01</u>
Accounts unpaid.....		3,494 56
Advance assessments.....		7,979 94
Total liabilities.....		<u>\$1,087,096 51</u>

## EXHIBIT OF CERTIFICATES.

## TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year .....	233,080	\$239,241,845 00
Written or increased during year .....	26,721	20,982,378 00
<b>Total</b> .....	<b>259,751</b>	<b>\$260,204,223 00</b>
Terminated or decreased during year.....	23,242	20,033,234 00
<b>In force Dec. 31, 1910</b> .....	<b>236,509</b>	<b>\$240,170,989 00</b>
Losses and claims unpaid Dec. 31, of previous year.....	616	\$154,697 32
Losses and claims incurred during year.....	14,994	2,913,425 91
<b>Total</b> .....	<b>15,610</b>	<b>\$3,068,123 23</b>
Losses and claims paid, compromised and rejected during year	14,820	2,809,810 95
Losses and claims unpaid Dec. 31, 1910.....	790	\$258,312 28

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year .....	5,722	\$4,633,310 00
Written or increased during year .....	578	471,000 00
<b>Total</b> .....	<b>6,300</b>	<b>\$5,154,310 00</b>
Terminated or decreased during year.....	664	509,087 00
<b>In force Dec. 31, 1910</b> .....	<b>5,636</b>	<b>\$4,645,223 00</b>
Losses and claims unpaid Dec. 31, of previous year.....	4	\$536 23
Losses and claims incurred during year .....	629	61,296 14
<b>Total</b> .....	<b>633</b>	<b>\$61,832 42</b>
Losses and claims paid, compromised and rejected during year	613	56,607 15
Losses and claims unpaid Dec. 31, 1910.....	20	\$5,225 27
Assessments collected during the year.....		95,125 65



## KNIGHTS AND LADIES OF HONOR,

INDIANAPOLIS, IND.

INCORPORATED IN 1878. COMMENCED BUSINESS IN 1877.

GEO. D. TAIT, *President.*S. B. WATTS, *Secretary.*

## INCOME.

Membership fees received.....	\$176 00	
Assessments or premiums, mortuary.....	1,650,843 98	
old age benefits.....	50	
expense.....	115,557 85	
Dues and per capita tax.....	20,435 13	
Other payments by members.....	1,562 50	
Total received from members.....	<u>\$1,788,575 91</u>	
Deduct payments returned.....	262 13	
Net receipts from members.....		\$1,788,313 78
Interest on bonds.....	\$11,935 00	
Interest from all other sources.....	3,858 01	
Rents—including association's own occupancy.....	3,436 95	19,229 96
Sale of lodge supplies.....	\$1,491 98	
Officers bonds.....	1,399 06	
From all other sources.....	2,322 62	5,213 66
Total income.....		<u>\$1,812,757 40</u>
Ledger assets December 31, 1909.....		505,097 02
Total.....		<u>\$2,317,854 42</u>

## DISBURSEMENTS.

Death claims.....	\$1,687,566 94	
Old age benefits.....	700 00	
Total benefits paid.....		\$1,668,266 94
Commissions or expenses paid deputies or organizers.....	50,608 60	
Salaries of deputies and organizers.....	21,501 29	
Salaries of officers and trustees.....	13,000 00	
Salaries and other compensation of committees.....	225 00	
Salaries of office employees.....	14,757 44	
Supreme medical examiners' salaries and fees.....	4,000 00	
Expenses of officers, trustees and committees.....	1,449 63	
Insurance department fees.....	623 35	
Rent—including association's own occupancy.....	2,500 00	
Advertising, printing and stationery.....	3,289 91	
Postage, express, telegraph and telephone.....	4,740 75	
Lodge supplies.....	2,705 00	
Official publication.....	7,600 66	
Legal expenses.....	2,669 37	
Taxes and expenses on real estate.....	2,725 74	
Decrease in book value of bonds.....	608 15	
Interest on judgment of court.....	362 48	
Officers bonds.....	942 76	
Miscellaneous expenditures.....	2,469 66	
Total disbursements.....		<u>\$1,805,036 73</u>
Balance.....		\$512,817 69

## LEDGER ASSETS.

Book value of real estate .....	\$63,151 13	
Book value of bonds, excluding interest.....	295,200 48	
Deposits in trust companies and banks, on interest.....	148,810 57	
Deposits with surety companies as security for bonds.....	4,200 00	
Furniture and fixtures .....	6,455 51	
Total ledger assets.....		\$512,817 69

## NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	\$3,734 59	
Interest due on other assets.....	303 68	\$4,038 27
Market value of real estate over book value.....		19,098 87
Assessments in treasury of subordinate branches.....		145,246 25
Gross assets.....		\$681,201 08

## DEDUCT ASSETS NOT ADMITTED.

Book value of bonds over market value.....	\$3,880 48	
Furniture and fixtures.....	6,455 51	\$10,335 99
Total admitted assets.....		\$670,865 09

## LIABILITIES.

Death claims due and unpaid.....	\$39,000 00	
adjusted not due.....	31,000 00	
resisted.....	7,166 67	
reported, not adjusted.....	137,708 31	
Total unpaid claims.....		\$214,874 98
Salaries, rents, expenses, commissions, etc., due or accrued.....		288 56
Total liabilities.....		\$215,163 54

## EXHIBIT OF CERTIFICATES.

## TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	82,920	\$79,810,000 00
Written during year.....	5,768	3,604,750 00
Total.....	88,688	\$83,414,750 00
Terminated or decreased during year.....	15,611	12,416,500 00
In force Dec. 31, 1910.....	73,077	\$70,998,250 00
Losses and claims unpaid Dec. 31, of previous year.....	269	\$266,552 30
Losses and claims incurred during year.....	1,498	1,623,099 86
Total.....	1,767	\$1,889,652 16
Losses and claims paid, rejected and compromised during year.....	1,563	1,674,777 18
Losses and claims unpaid Dec. 31, 1910.....	204	\$214,874 98

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Written or increased during year.....	57	\$32,250 00
Terminated or decreased during year.....	17	11,250 00
In force Dec. 31, 1910.....	40	\$21,000 00
Assessments collected during the year.....		100 40

## KNIGHTS OF COLUMBUS,

NEW HAVEN, CONN.

INCORPORATED IN 1882. COMMENCED BUSINESS IN 1882.

JAMES A. FLAHERTY, *President.*WM. J. MCGINLEY, *Secretary.*

## INCOME.

Assessments or premiums, mortuary.....	\$828,994 84	
Dues and per capita tax.....	179,045 48	
Medical examiners' fees.....	5,289 93	
Other payments by members.....	425 00	
Total received from members.....	\$1,013,755 25	
Deduct payments returned.....	62 79	
Net receipts from members .....		\$1,013,692 46
Interest on mortgage loans.....	\$16,408 41	
Interest on bonds.....	86,068 95	
Interest from all other sources.....	7,110 85	
Rents—including association's own occupancy.....	15,446 30	125,084 51
Sale of lodge supplies.....	\$29,346 18	
Advertising in official publication.....	7,822 72	
Governing bodies.....	844 90	
Increase in book value of bonds.....	6,384 77	
From other sources.....	31 24	48,929 81
Total income.....		\$1,182,656 78
Ledger assets December 31, 1909.....		2,945,471 48
Total.....		\$4,128,128 26

## DISBURSEMENTS.

Death claims.....	\$571,772 78
Salaries of managers or agents not deputies or organizers.....	1,800 00
Salaries of officers and trustees.....	12,999 92
Other compensation of officers and trustees.....	2,385 00
Salaries and other compensation of committees.....	2,914 96
Salaries of office employes.....	22,841 22
Supreme medical examiners' salaries and fees.....	5,291 00
Expenses of officers, trustees and committees.....	12,721 70
Insurance department fees.....	957 30
Rent—including association's own occupancy.....	3,000 00
Advertising, printing and stationery.....	6,788 91
Postage, express, telegraph and telephone.....	7,979 65
Lodge supplies.....	16,231 14
Official publication.....	47,695 98
Expense of supreme lodge meeting.....	26,469 13
Legal expenses.....	7,587 37
Furniture and fixtures.....	1,742 47
Taxes and expenses on real estate.....	8,405 93
Decrease in book value of bonds.....	2,980 15
Premium on bonds purchased.....	2,795 24
National office expenses.....	704 35
Organization expenses.....	10,922 83

State and district deputies expenses.....	\$11,756 49
Officers bonds.....	1,485 23
Actuaries fees and expenses.....	1,275 70
National auditors.....	1,059 50
Salaries, and expenses of national lecturer.....	6,612 52
Miscellaneous expenditures.....	1,101 50
Total disbursements.....	<u>\$801,177 47</u>
Balance.....	\$3,326,950 79

## LEDGER ASSETS.

Book values of real estate.....	\$191,642 24
Mortgage loans on real estate.....	361,000 00
Book value of bonds, excluding interest.....	2,600,714 65
Deposits in trust companies and banks, on interest.....	162,155 95
Deposits in banks not on interest.....	11,487 95
Total ledger assets.....	<u>\$3,326,950 79</u>

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$4,370 88
Interest due and accrued on bonds.....	34,670 25
Rents due and accrued.....	488 78
Assessments in treasury of subordinate branches.....	655 50
Furniture, fixtures and supplies.....	15,439 55
Due from subordinate councils.....	5,232 68
Gross assets.....	<u>\$3,387,808 33</u>

## DEDUCT ASSETS NOT ADMITTED.

Book value of real estate over market value.....	\$45,542 24
Book value of bonds over market value.....	128,746 05
Furniture, fixtures and supplies.....	15,439 55
Due from subordinate councils.....	5,232 68
Total admitted assets.....	<u>\$3,192,842 81</u>

## LIABILITIES.

Death claims due and unpaid.....	\$3,666 68
resisted.....	7,000 00
reported, not adjusted.....	91,000 00
Total unpaid claims.....	<u>\$101,666 68</u>
Salaries, rents, expenses, commissions, etc., due or accrued.....	4,153 00
Total liabilities.....	<u>\$105,819 68</u>

## EXHIBIT OF CERTIFICATES.

## TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	74,509	\$77,462,000 00
Written during year.....	8,984	9,667,000 00
Total.....	<u>83,493</u>	<u>\$87,119,000 00</u>
Terminated or decreased during year.....	3,568	3,732,000 00
In force Dec. 31, 1910.....	<u>79,925</u>	<u>\$83,387,000 00</u>
Losses and claims unpaid Dec. 31, of previous year.....	60	\$62,588 33
Losses and claims incurred during year.....	584	621,021 50
Total.....	<u>644</u>	<u>683,604 83</u>
Losses and claims paid, compromised and rejected during year.....	548	581,938 15
Losses and claims unpaid Dec. 31, 1910.....	<u>96</u>	<u>\$101,666 68</u>

KNIGHTS OF HONOR.

717

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31. of previous year.....	875	\$888,000 00
Written or increased during year.....	59	65,000 00
<b>Total.....</b>	<b>934</b>	<b>\$953,000 00</b>
Terminated or decreased during year.....	33	34,000 00
<b>In force Dec. 31, 1910.....</b>	<b>901</b>	<b>\$919,000 00</b>
Losses and claims unpaid Dec. 31. of previous year.....	1	\$1,000 00
Losses and claims incurred during year.....	4	4,000 00
<b>Total.....</b>	<b>5</b>	<b>\$5,000 00</b>
Losses and claims paid, compromised and rejected during year	4	4,000 00
Losses and claims unpaid Dec. 31, 1910.....	1	\$1,000 00
Assessments collected during the year.....		11,543 60

KNIGHTS OF HONOR,

ST. LOUIS, MO.

INCORPORATED IN 1884. COMMENCED BUSINESS IN 1873.

L. E. BENTLEY, *Supreme Director.* FRANK B. SLIGER, *Supreme Reporter.*

INCOME.

Assessments or premiums, mortuary.....	\$1,652,123 64	
reserve.....	577 19	
expense.....	73,987 40	
Receipts from members.....		\$1,726,688 23
Interest on bonds.....	\$3,145 00	
Interest from all other sources.....	2,161 79	5,306 79
Sale of lodge supplies.....	\$70 87	
Benefit certificates.....	494 50	
Fines.....	66 40	
Deputies overpayment, returned.....	125 00	756 77
<b>Total income.....</b>		<b>\$1,732,751 79</b>
Ledger assets December 31, 1909.....		31,902 98
<b>Total.....</b>		<b>\$1,764,654 77</b>

DISBURSEMENTS.

Death claims.....	\$1,442,425 00
Litigated cases settled.....	9,398 45
Relief to members over seventy.....	26,529 30
<b>Total benefits paid.....</b>	<b>\$1,478,352 75</b>
Salaries of deputies and organizers.....	22,795 09
Salaries of managers or agents not deputies or organizers.....	6,661 11
Salaries of officers and trustees.....	6,200 00
Other compensation of officers and trustees.....	1,788 25
Salaries and other compensation of committees.....	665 30
Salaries of office employes.....	9,559 92

Supreme medical examiners' salaries and fees.....	\$1,500 00
Insurance department fees .....	631 44
Rent.....	2,160 00
Advertising, printing and stationery.....	1,992 62
Postage, express, telegraph and telephone.....	1,459 09
Lodge supplies .....	583 75
Official publication .....	2,929 32
Legal expenses.....	2,536 30
Appropriations to grand lodge .....	1,060 00
National fraternal congress.....	379 70
Premium on bonds purchased.....	3,040 75
Miscellaneous expenditures.....	404 36
Total disbursements .....	<u>\$1,544,649 75</u>
Balance .....	\$220,005 02

## LEDGER ASSETS.

Book value of bonds, excluding interest.....	\$182,940 75
Deposits in trust companies and banks, on interest .....	33,412 46
Cash in office.....	138 92
Advanced to deputies.....	2,000 00
All other assets.....	1,512 89
Total ledger assets .....	<u>\$220,005 02</u>

## NON-LEDGER ASSETS.

Interest accrued on bonds .....	\$4,123 65
Interest accrued on other assets.....	34 00
Market value of bonds over book value.....	2,424 25
Assessments in treasury of subordinate branches.....	180,428 16
Furniture and supplies .....	2,560 24
General fund expense assessment in hands of lodges.....	5,814 30
Due from grand and subordinate lodges .....	376 90
Gross assets .....	<u>\$365,766 52</u>

## DEDUCT ASSETS NOT ADMITTED.

Furniture and supplies.....	\$2,560 24
Advanced to deputies.....	2,000 00
Total admitted assets.....	<u>\$361,206 28</u>

## LIABILITIES.

Death claims due and unpaid.....	\$19,563 46
adjusted, not due.....	372,450 00
resisted .....	2,000 00
reported, not adjusted .....	84,600 00
Total unpaid claims.....	<u>\$469,613 46</u>
All other liabilities .....	4 25
Total liabilities .....	<u>\$469,617 71</u>

## EXHIBIT OF CERTIFICATES.

## TOTAL BUSINESS.

	Number.	Amount.
In force Dec. 31, of previous year.....	20,460	\$32,334,350 00
Written or increased during year.....	1,774	1,727,750 00
Total.....	<u>22,234</u>	<u>\$34,062,100 00</u>
Terminated or decreased during year .....	3,210	4,188,300 00
In force Dec. 31, 1910.....	19,024	<u>\$29,873,800 00</u>

KNIGHTS OF PYTHIAS.

719

Losses and claims unpaid Dec. 31, of previous year .....	262	\$441,763 49
Losses and claims incurred during year .....	870	1,472,025 00
<b>Total</b> .....	<b>1,132</b>	<b>\$1,913,788 46</b>
Losses and claims paid and compromised during year.....	857	1,444,175 00
Losses and claims unpaid Dec. 31, 1910 .....	275	\$469,613 46

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	83	\$120,500 00
Written during year.....	24	18,000 00
<b>Total</b> .....	<b>107</b>	<b>\$138,500 00</b>
Terminated or decreased during year.....	28	27,500 00
In force Dec. 31, 1910.....	79	\$111,000 00
Losses and claims incurred during year.....	4	\$7,000 00
Losses and claims paid during year.....	3	5,000 00
Losses and claims unpaid Dec. 31, 1910 .....	1	\$2,000 00
Assessments collected during the year.....		9,505 69

KNIGHTS OF PYTHIAS,

INDIANAPOLIS, IND.

RE-INCORPORATED IN 1894. COMMENCED BUSINESS IN 1877.

UNION B. HUNT, *President.*

W. O. POWERS, *Secretary.*

INCOME.

Membership fees received.....	\$8,727 00	
Assessments or premiums, mortuary.....	1,419,970 47	
reserve.....	783,629 06	
expense.....	444,417 91	
<b>Total received from members</b> .....	<b>\$2,656,744 44</b>	
Deduct payments returned.....	2,089 79	
<b>Net receipts from members</b> .....		<b>\$2,654,704 65</b>
Interest on mortgage loans.....	\$9,223 68	
Interest on bonds.....	129,108 56	
Interest from all other sources.....	2,444 65	
Rents.....	525 00	141,301 89
From other sources.....		284 51
<b>Total income</b> .....		<b>\$2,796,291 05</b>
Ledger assets December 31, 1909.....		2,915,642 70
<b>Total</b> .....		<b>\$5,711,933 75</b>

DISBURSEMENTS.

Death claims.....	\$1,864,729 35
Commissions or fees paid deputies or organizers.....	117,335 80
Salaries of deputies and organizers.....	2,401 50
Salaries of officers and trustees.....	11,612 50
Other compensation of officers and trustees.....	8,102 60
Salaries of office employes.....	42,579 83

Supreme medical examiners' salaries and fees.....	\$3,600 00	
Subordinate medical examiners' salaries and fees.....	15,206 00	
Expenses of officers, trustees and committees.....	6,610 54	
Collection and remittance of assessments and dues.....	128,878 15	
Insurance department fees.....	775 00	
Rent.....	5,856 64	
Advertising, printing and stationery.....	16,269 44	
Postage, express, telegraph and telephone.....	10,138 27	
Official publication.....	5,597 41	
Legal expenses.....	6,506 34	
Furniture and fixtures.....	2,462 73	
Taxes and expenses on real estate.....	1,852 95	
Decrease in book value of bonds.....	4,868 91	
Loss on sale of ledger assets.....	25 00	
Actuarial expenses.....	5,512 00	
Discount on assessments paid in advance.....	705 81	
Miscellaneous expenditures.....	4,420 89	
<b>Total disbursements.....</b>	<b>\$2,265,547 16</b>	
<b>Balance.....</b>	<b>\$3,446,386 59</b>	

## LEDGER ASSETS.

Book value of real estate.....	\$84,000 00	
Mortgage loans on real estate.....	248,500 00	
Book value of bonds, excluding interest.....	3,004,987 18	
Deposits in trust companies and banks, on interest.....	125,093 88	
Cash in office.....	750 00	
Organizers' balances.....	31,976 73	
Certificate loans.....	1,078 80	
<b>Total ledger assets.....</b>	<b>\$3,446,386 59</b>	

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$528 52	
Interest accrued on bonds.....	30,053 09	
Rents accrued.....	175 00	\$80,756 61
Market value of bonds over book value.....		11,010 85
Assessments in treasury of subordinate branches.....		34,163 51
Furniture, fixtures, postage and supplies.....		9,143 48
<b>Gross assets.....</b>		<b>\$3,531,461 04</b>

## DEDUCT ASSETS NOT ADMITTED.

Balance due from organizers, unsecured.....	\$81,976 73	
Furniture, fixtures, postage and supplies.....	9,143 48	\$41,120 21
<b>Total admitted assets.....</b>		<b>\$3,490,340 83</b>

## LIABILITIES.

Death claims resisted.....	\$4,000 00	
reported, not adjusted.....	194,500 00	
<b>Total unpaid claims.....</b>	<b>\$198,500 00</b>	
Salaries, rents, expenses, commissions, etc., due or accrued.....	36,345 63	
Taxes due or accrued.....	480 00	
Advance assessments.....	9,043 83	
W. H. Gurney claim.....	189 70	
Reserve on certificates of 5th class.....	2,219,042 23	
<b>Total liabilities.....</b>	<b>\$2,463,551 39</b>	



## EXHIBIT OF CERTIFICATES.

## TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	74,006	\$111,865,000 00
Written during year.....	13,216	17,313,205 00
<b>Total.....</b>	<b>87,222</b>	<b>\$128,678,205 00</b>
Terminated or decreased during year.....	15,443	22,540,500 00
<b>In force Dec. 31, 1910.....</b>	<b>71,779</b>	<b>\$106,137,705 00</b>
Losses and claims unpaid Dec. 31, of previous year.....	74	\$133,500 00
Losses and claims incurred during year.....	1,076	1,964,000 00
<b>Total.....</b>	<b>1,150</b>	<b>\$2,097,500 00</b>
Losses and claims paid and compromised during year.....	1,041	1,899,000 00
<b>Losses and claims unpaid Dec. 31, 1910.....</b>	<b>109</b>	<b>\$198,500 00</b>

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	422	\$490,500 00
Written during year.....	40	33,500 00
<b>Total.....</b>	<b>462</b>	<b>524,000 00</b>
Terminated or decreased during year.....	75	87,500 00
<b>In force Dec. 31, 1910.....</b>	<b>387</b>	<b>\$436,500 00</b>
Losses and claims incurred during year.....	15	\$21,500 00
Losses and claims paid during year.....	13	18,500 00
<b>Losses and claims unpaid Dec. 31, 1910.....</b>	<b>2</b>	<b>\$3,000 00</b>
Assessments collected during the year.....		11,241 81

## KNIGHTS OF THE MACCABEES OF THE WORLD,

DETROIT, MICH.

INCORPORATED IN 1885. COMMENCED BUSINESS IN 1888.

D. P. MARKEY, *President.*L. E. SISLER, *Secretary.*

## INCOME.

Assessments or premiums, mortuary.....	\$3,903,677 01	
relief funds.....	189,853 77	
sickness and accident .....	84,818 30	
expense.....	163,592 46	
Dues and per capita tax.....	338,151 06	
Total received from members.....	\$4,630,092 60	
Deduct payments returned.....	2,444 21	
Net receipts from members.....		\$4,627,648 39
Interest on bonds.....	\$384,461 56	
Interest from all other sources.....	19,919 35	
Rents—including association's own occupancy .....	4,625 00	409,005 91
Sale of lodge supplies .....	\$9,969 54	
Official publication.....	2,705 28	12,674 82
Total income.....		\$5,049,329 12
Ledger assets December 31, 1909.....		8,952,633 02
Total .....		\$14,001,962 14

## DISBURSEMENTS.

Death claims .....	\$3,253,981 63	
Disability claims .....	209,046 19	
Sick and accident claims.....	77,240 39	
Other benefits .....	5,024 75	
Total benefits paid.....		\$3,545,242 96
Commissions or fees paid deputies or organizers.....		125,950 96
Paid great camps .....		237,620 33
Salaries of officers and trustees.....		24,064 00
Salaries of office employes.....		59,381 46
Supreme medical examiners' salaries and fees.....		6,101 30
Expenses of officers, trustees and committees.....		4,396 76
Insurance department fees .....		1,381 40
Rent—including association's own occupancy.....		3,630 00
Advertising, printing and stationery.....		13,329 11
Postage, express, telegraph and telephone.....		11,638 05
Lodge supplies.....		12,673 84
Official publication.....		41,050 81
Expense of supreme lodge meeting.....		5,040 70
Legal expenses.....		20,512 74
Furniture and fixtures.....		1,366 29
Taxes and expenses on real estate.....		1,498 96
Thompson deficit charged off.....		54,552 56
Exchange on bond collections.....		100 75
Miscellaneous expenditures .....		8,336 00
Total disbursements.....		\$4,172,373 98
Balance .....		\$9,829,088 16

## LEDGER ASSETS.

Book value of real estate.....	\$125,000 00	
Book value of bonds, excluding interest.....	9,172,422 21	
Deposits in trust companies and banks, on interest.....	511,001 81	
Cash in office.....	1,225 00	
Deposits in banks not on interest.....	19,489 14	
Total ledger assets.....		\$9,829,088 16

## NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	\$184,679 48	
Interest due and accrued on other assets.....	2,976 86	
Rents due.....	125 00	\$187,781 34
Market value of bonds over book value.....		98,733 76
Assessments in treasury of subordinate branches.....		349,000 00
Furniture and fixtures.....		16,488 50
Gross assets.....		\$10,481,041 76

## DEDUCT ASSETS NOT ADMITTED.

Furniture and fixtures.....		\$16,488 50
Total admitted assets.....		\$10,464,608 26

## LIABILITIES.

Death claims due and unpaid.....	\$163,093 70	
Resisted.....	45,500 00	
Reported, not adjusted.....	99,250 00	
Present value of claims payable in instalments.....	526,145 20	\$383,988 90
Sick and accident claims due and unpaid.....		591 00
Total unpaid claims.....		\$384,579 90
Salaries, rents, expenses, commissions, etc., due or accrued.....		27,215 09
Total liabilities.....		\$361,794 99

## EXHIBIT OF CERTIFICATES.

## TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	269,014	\$334,975,426 14
Written during year.....	28,242	27,880,500 00
Total.....	297,256	\$362,855,926 14
Terminated or decreased during year.....	25,855	29,330,719 14
In force Dec. 31, 1910.....	270,401	\$333,525,207 00
Losses and claims unpaid Dec. 31, of previous year.....	1,214	\$1,179,964 78
Losses and claims incurred during year.....	6,438	3,977,573 76
Total.....	7,652	\$5,157,538 54
Losses and claims paid, rejected and compromised during year.....	6,440	3,874,760 87
Losses and claims unpaid Dec. 31, 1910.....	1,212	\$1,282,777 67

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year .....	4,043	\$3,574,750 00
Written during year.....	824	660,000 00
Total.....	4,867	\$4,234,750 00
Terminated or decreased during year .....	718	567,000 00
In force Dec. 31, 1910.....	4,149	\$3,667,750 00
Losses and claims unpaid Dec. 31, of previous year.....	31	8,623 50
Losses and claims incurred during year.....	630	37,402 14
Total.....	661	\$46,025 64
Losses and claims paid and compromised during year.....	648	39,687 14
Losses and claims unpaid Dec. 31, 1910.....	13	\$6,338 50
Assessments collected during the year.....		64,529 52

## L'UNION ST. JEAN BAPTISTE D'AMÉRIQUE,

WOONSOCKET, R. I.

INCORPORATED IN 1900. COMMENCED BUSINESS IN 1900.

FELIX GATINEAU, *President.*PHYDIME J. HÉMOND, *Secretary.*

## INCOME.

Assessments or premiums, mortuary .....	\$186,389 79	
disability .....	16,592 48	
Dues and per capita tax .....	34,800 96	
Medical examiners' fees .....	824 05	
Receipts from members .....		\$188,607 28
Interest on mortgage loans .....	\$150 46	
Interest on bonds and dividends on stocks.....	3,779 64	
Interest from all other sources.....	2,962 28	
Rents .....	13,308 84	20,200 72
Sale of lodge supplies .....	\$1,762 19	
Monthly publication .....	347 32	
Library department.....	1,311 30	
Appeals .....	20 00	
Profit from sale of bonds .....	275 00	
Officers bonds .....	243 00	3,958 81
Total income.....		\$212,766 81
Ledger assets December 31, 1909.....		288,338 26
Total .....		\$501,105 07

## DISBURSEMENTS.

Death claims .....	\$71,170 46	
Stick and accident claims .....	10,941 22	
Total benefits paid.....		\$82,111 68
Commissions or fees paid deputies or organizers .....	5,827 59	
Salaries of deputies and organizers .....	1,785 00	
Salaries of officers and trustees.....	4,816 16	
Other compensation of officers and trustees.....	604 00	
Salaries of office employes .....	6,146 64	
Supreme medical examiners' salaries and fees .....	1,100 00	
Subordinate medical examiners' salaries and fees.....	135 00	
Expenses of officers, trustees and committees.....	1,587 97	
Insurance department fees .....	81 00	
Advertising, printing and stationery.....	165 16	
Postage, express, telegraph and telephone.....	1,353 43	
Lodge supplies.....	4,625 35	
Official publication .....	6,464 98	
Expense of supreme lodge meeting.....	5,644 46	
Legal expenses.....	307 50	
Furniture and fixtures.....	30 63	
Taxes and expenses on real estate .....	5,444 12	
Accrued interest on bonds.....	345 56	
Lost on Southbridge deposit.....	152 41	
Expense of examination.....	658 60	
Decrease in book value of ledger assets .....	10,224 50	
Miscellaneous expenditures.....	1,323 89	
Total disbursements .....		\$140,880 63
Balance .....		\$360,274 44

## LEDGER ASSETS.

Book value of real estate.....	\$155,390 26	
Mortgage loans on real estate .....	3,000 00	
Book value of bonds and stocks, excluding interest .....	92,880 00	
Deposits in trust companies and banks, on interest .....	70,954 18	
Notes receivable .....	38,050 00	
Total ledger assets.....		\$360,274 44

## NON-LEDGER ASSETS.

Interest accrued on bonds .....	\$2,077 19	
Interest accrued on other assets.....	1,064 12	
Rents due .....	1,880 74	\$5,022 05
Assessments in treasury of subordinate branches.....		16,578 54
Library .....		1,979 50
Accounts receivable .....		71 19
Furniture, fixtures and supplies.....		7,965 49
Gross assets .....		\$391,891 21

## DEDUCT ASSETS NOT ADMITTED.

Bills receivable.....	\$38,050 00	
Book value of real estate over market value .....	5,433 38	
Book value of bonds and stocks over market value.....	8,440 00	
Library.....	1,979 50	
Accounts receivable .....	71 19	
Furniture, fixtures and supplies.....	7,965 49	\$61,939 56
Total admitted assets .....		\$329,951 65

## LIABILITIES.

Death claims resisted .....	\$600 00	
reported, not adjusted .....	4,129 54	\$4,729 54
Sick and accident claims reported, not adjusted.....		980 90
Total unpaid claims .....		\$5,710 44
Salaries, rents, expenses, commissions, etc., due or accrued .....		1,081 05
Taxes and expenses due or accrued on real estate.....		318 66
Insurance investigations .....		950 98
Interest paid in advance .....		60 62
Official publication .....		186 14
Supreme lodge meeting.....		82 17
Total liabilities .....		\$8,285 01

## EXHIBIT OF CERTIFICATES.

## TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year .....	22,877	\$8,648,575 00
Written or increased during year.....	4,892	1,382,520 00
Total .....	27,769	\$10,081,095 00
Terminated or decreased during year .....	3,089	877,995 00
In force Dec. 31, 1910 .....	24,680	\$9,153,100 00
Losses and claims unpaid Dec. 31, of previous year .....	7	\$2,100 00
Losses and claims incurred during year .....	823	85,722 12
Total .....	890	\$87,822 12
Losses and claims paid during year .....	773	82,111 68
Losses and claims unpaid Dec. 31, 1910 .....	57	\$5,710 44

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	2,747	\$841,400 00
Written or increased during year .....	551	140,450 00
Total .....	3,298	\$981,850 00
Terminated or decreased during year .....	557	180,200 00
In force Dec. 31, 1910 .....	2,741	\$801,650 00
Losses and claims unpaid Dec. 31, of previous year .....	1	\$250 00
Losses and claims incurred during the year .....	14	2,460 00
Total .....	15	\$2,700 00
Losses and claims paid and compromised during year.....	15	2,700 00
Assessments collected during the year.....		20,894 88

MODERN WOODMEN OF AMERICA,  
ROCK ISLAND, ILL.

INCORPORATED IN 1884. COMMENCED BUSINESS IN 1883.

A. R. TALBOT, *President.*

C. W. HAWES, *Secretary.*

INCOME.

Assessments or premiums, mortuary.....	\$12,180,056 45	
Dues and per capita tax (expense).....	1,245,324 60	
Dues and per capita tax (sanatorium).....	104,586 90	
Sanatorium donations .....	78,786 91	
Total received from members .....	\$13,608,754 86	
Deduct payments returned.....	5,111 35	
Net receipts from members.....		\$13,603,643 51
Interest on bonds.....	\$94,580 99	
Interest from all other sources .....	77,885 43	
Rents—including association's own occupancy .....	13,480 00	185,946 42
Sale of lodge supplies.....	\$150,974 97	
Certificate fees.....	20,829 75	
Advertising .....	318 00	
Printing official paper for Royal Neighbors.....	17,294 30	189,417 02
Total income.....		\$13,979,006 95
Ledger assets December 31, 1909.....		5,957,515 40
Total.....		\$19,936,522 35

DISBURSEMENTS.

Death claims .....	\$10,857,084 55
Salaries of deputies and organizers .....	423,862 17
Salaries of officers and trustees .....	22,500 00
Other compensation of officers and trustees .....	29,500 00
Salaries and other compensation of committees.....	7,515 00
Salaries of office employes .....	148,633 65
Supreme medical examiners' salaries and fees .....	26,911 09
Subordinate medical examiners' salaries and fees.....	6,095 17
Expenses of officers, trustees and committees .....	12,822 26
Insurance department fees.....	2,544 17
Rent—including association's own occupancy.....	14,800 00
Advertising, printing and stationery.....	26,216 64
Postage, express, telegraph and telephone .....	29,324 88
Lodge supplies.....	114,216 80
Official publication.....	128,739 39
Expense of supreme lodge meeting.....	4,095 86
Legal expenses.....	36,078 50
Salaries of general attorney.....	12,000 00
Furniture and fixtures.....	9,750 06
Taxes and expenses on real estate.....	7,497 25
Decrease in book value of bonds.....	7,998 16
Sanatorium fund.....	161,418 31
Officers office expenses.....	30,278 26
Investigating claims.....	11,056 76
Expense of lecturers.....	45,511 85

Expense of inspectors.....	\$15,022 36
Fraternal Congress and Fraternities.....	1,962 59
Interest on contested claims paid.....	4,809 49
Prizes.....	4,800 90
Salary and expense of fiscal agent.....	327 63
Class adoptions.....	1,825 57
Foresters.....	4,614 59
Surety bonds.....	17,643 90
Electrotype department.....	7,648 08
Salary editor.....	4,500 00
Miscellaneous expenditures.....	27,542 28
Total disbursements.....	<u>\$12,266,137 17</u>
Balance.....	\$7,670,885 18

## LEDGER ASSETS.

Book value of real estate.....	\$873,151 00
Book value of bonds, excluding interest.....	3,352,141 91
Deposits in trust companies and banks, on interest.....	<u>3,945,092 27</u>
Total ledger assets.....	\$7,670,885 18

## NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$50,554 07
Assessments in treasury of subordinate branches.....	1,270,000 00
Supply and paper stock inventory.....	36,945 80
Printing plant inventory.....	83,845 44
Furniture inventory.....	105,894 50
Library.....	7,075 85
Gross assets.....	<u>\$9,224,700 84</u>

## DEDUCT ASSETS NOT ADMITTED.

Book value of bonds over market value.....	\$49,746 84
Insolvent banks.....	283,255 30
Printing plant, library, furniture and supplies.....	<u>293,761 59</u>
Total admitted assets.....	\$8,652,937 11

## LIABILITIES.

Death claims due and unpaid.....	\$230,276 30
resisted.....	288,000 00
reported, not adjusted.....	<u>617,000 00</u>
Death claims reported in 1911.....	269,000 00
Total unpaid claims.....	\$1,404,276 30
Salaries, rents, expenses, commissions, etc., due or accrued.....	<u>72,547 39</u>
Total liabilities.....	1,476,823 69

## EXHIBIT OF CERTIFICATES.

## TOTAL BUSINESS.

	Number.	Amount.
In force Dec. 31, of previous year.....	1,045,869	\$1,666,487,000 00
Written during year.....	149,267	204,596,000 00
Total.....	<u>1,195,136</u>	<u>\$1,871,083,000 00</u>
Terminated or decreased during year.....	65,331	84,985,000 00
In force Dec. 31, 1910.....	1,129,805	\$1,786,098,000 00
Losses and claims unpaid Dec. 31, of previous year.....	592	\$1,021,134 25
Losses and claims incurred during year.....	6,537	11,076,750 00
Total.....	<u>7,129</u>	<u>\$12,097,884 25</u>
Losses and claims paid, rejected and compromised during year.....	6,434	10,962,607 95
Losses and claims unpaid Dec. 31, 1910.....	695	\$1,135,276 30



## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	7,163	\$9,159,000 00
Written during year.....	973	1,174,500 00
Total.....	8,136	\$10,333,500 00
Terminated or decreased during year.....	576	625,000 00
In force Dec. 31, 1910.....	7,560	\$9,708,500 00
Losses and claims unpaid Dec. 31, of previous year.....	6	\$9,000 00
Losses and claims incurred during year.....	41	44,500 00
Total.....	47	\$53,500 00
Losses and claims paid during year.....	42	47,500 00
Losses and claims unpaid Dec. 31, 1910.....	5	\$6,000 00
Assessments collected during the year.....		77,363 21

NEW ENGLAND ORDER OF PROTECTION,  
BOSTON, MASS.

INCORPORATED IN 1887. COMMENCED BUSINESS IN 1887.

FRANK A. RICE, *President.*

DANIEL M. FRYE, *Secretary.*

## INCOME.

Membership fees received.....	\$11,822 00	
Assessments or premiums, mortuary.....	920,839 80	
Dues and per capita tax.....	61,583 75	
Medical examiners' fees.....	4,679 05	
Total received from members.....	\$998,874 10	
Deduct over payments returned.....	262 25	
Net receipts from members.....		\$998,611 85
Interest from all sources.....		1,775 32
Sale of lodge supplies.....		3,197 65
Total income.....		\$1,003,584 82
Ledger assets December 31, 1909.....	\$75,712 21	
Increase by adjustment.....	987 00	76,699 21
Total.....		\$1,080,284 03

## DISBURSEMENTS.

Death claims.....	\$946,730 00
Commissions or fees paid deputies or organizers.....	5,633 00
Salaries of deputies and organizers.....	5,863 00
Salaries of officers and trustees.....	5,500 00
Other compensation of officers and trustees.....	900 00
Salaries of office employes.....	3,978 00
Other compensation of office employes.....	173 80

Supreme medical examiners' salaries and fees .....	\$3,000 00
Subordinate medical examiners' salaries and fees .....	25 50
Expenses of officers, trustees and committees .....	5,676 45
Insurance department fees .....	33 00
Rent .....	1,950 00
Advertising, printing and stationery .....	3,856 40
Postage, express, telegraph and telephone .....	2,500 23
Lodge supplies .....	1,988 24
Official publication .....	681 72
Expense of supreme lodge meeting .....	423 00
Legal expenses .....	1,268 25
Furniture and fixtures .....	265 94
Taxes and expenses on real estate .....	20 00
Grand lodges .....	31,633 25
Extension of the order .....	6,635 58
Miscellaneous expenditures .....	1,521 03
Total disbursements .....	<u>\$1,030,255 89</u>
Balance .....	\$50,028 14

## LEDGER ASSETS.

Deposits in trust companies and banks, on interest .....	\$49,041 14
Cash in office .....	987 00
Total ledger assets .....	<u>\$50,028 14</u>

## NON-LEDGER ASSETS.

Assessments in treasury of subordinate branches .....	\$71,000 00
Total admitted assets .....	<u>\$121,028 14</u>

## LIABILITIES.

Death claims resisted .....	\$7,500 00
reported, not adjusted .....	101,500 00
Total unpaid claims .....	<u>\$109,000 00</u>
Salaries, rents, expenses, commissions, etc., due or accrued .....	61 70
Total liabilities .....	<u>\$109,061 70</u>

## EXHIBIT OF CERTIFICATES.

## TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year .....	61,085	\$79,229,000
Written during year .....	8,904	7,969,500
Total .....	<u>69,989</u>	<u>\$87,198,500</u>
Terminated or decreased during year .....	4,813	4,717,500
In force Dec. 31, 1910 .....	65,176	\$82,481,000
Losses and claims unpaid Dec. 31, of previous year .....	43	\$67,500,000
Losses and claims incurred during year .....	638	992,000
Total .....	<u>681</u>	<u>\$1,059,500</u>
Losses and claims paid and compromised during year .....	613	950,500
Losses and claims unpaid Dec. 31, 1910 .....	68	\$109,000

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	6,963	\$8,780,500
Written during year .....	886	750,500
Total.....	7,799	\$9,481,000
Terminated or decreased during year .....	563	576,500
In force Dec. 31, 1910 .....	7,236	\$8,904,500
Losses and claims unpaid Dec. 31, of previous year .....	2	\$2,000
Losses and claims incurred during year.....	89	121,500
Total .....	91	\$123,500
Losses and claims paid during year .....	78	108,500
Losses and claims unpaid Dec. 31, 1910 .....	13	\$20,000
Assessments collected during the year .....		112,018 77

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.

Membership fees received .....	\$14,002 40	
Assessments or premiums, mortuary .....	548,113 43	
reserve.....	41 76	
expense.....	98,515 44	
Receipts from members.....		\$660,673 08
Interest on mortgage loans .....	\$37,516 07	
Interest on bonds .....	400 00	
Interest from all other sources.....	1,229 33	
Rents—including association's own occupancy.....	2,000 00	41,145 40
Sale of lodge supplies .....	\$1,329 50	
Contributions to home for the aged fund .....	172 54	1,502 04
Total income.....		\$708,320 47
Ledger assets December 31, 1909 .....		795,113 65
Total .....		\$1,498,484 12

DISBURSEMENTS.

Death claims .....	\$339,959 77	
Permanent disability claims.....	180 00	
Total benefits paid.....		\$340,139 77
Commissions or fees paid deputies or organizers.....		1,505 50
Salaries of officers and trustees.....		5,525 00
Other compensation of officers and trustees.....		632 00
Salaries of office employes.....		9,306 85

732 POLISH NATIONAL ALLIANCE OF THE U. S. OF N. AMER.

Other compensation of office employes.....	\$320 14	
Supreme medical examiners' salaries and fees.....	1,580 60	
Subordinate medical examiners' salaries and fees.....	28 00	
Expenses of officers, trustees and committees.....	3,413 48	
Collection and remittance of assessments and dues.....	194 95	
Insurance department fees.....	646 00	
Rent—including association's own occupancy.....	2,000 00	
Advertising, printing and stationery.....	3,615 50	
Postage, express, telegraph and telephone.....	2,417 93	
Lodge supplies.....	4,115 40	
Official publication.....	32,069 56	
Expense of supreme lodge meeting.....	2,351 79	
Legal expenses.....	563 00	
Furniture and fixtures.....	1,040 12	
Taxes and expenses on real estate.....	6,102 61	
Amount due from bank in hands of receiver.....	14,737 08	
Kosciuszko monument committee.....	1,965 55	
Library and museum.....	1,041 80	
Officers' bonds.....	1,078 82	
National fraternal congress.....	211 48	
Polish turner's alliance.....	4,047 69	
Press information bureau.....	1,283 50	
Commission of immigration.....	15,810 11	
Commission of education.....	7,958 12	
Relief department.....	8,066 76	
Educational department.....	2,450 84	
Polish singers' alliance.....	2,000 00	
Women's department.....	200 00	
Uniform rank.....	200 00	
Total disbursements.....	\$478,568 55	
Balance.....	\$1,019,865 57	

LEDGER ASSETS.

Book value of real estate.....	\$36,500 00	
Mortgage loans on real estate.....	958,375 00	
Book value of bonds, excluding interest.....	9,975 00	
Deposits in trust companies and banks, on interest.....	15,015 57	
Total ledger assets.....	\$1,019,865 57	

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$13,348 60	
Interest accrued on bonds.....	166 67	\$13,515 27
Market value of real estate over book value.....		6,500 00
Furniture and fixtures.....		7,344 61
Printing plant.....		22,654 20
Library and museum.....		7,000 00
Lodge supplies.....		1,540 63
Due from bank in hands of receiver.....		14,737 08
Gross assets.....		\$1,039,157 36

DEDUCT ASSETS NOT ADMITTED.

Furniture and fixtures.....	\$7,344 61	
Printing plant.....	22,654 20	
Library and museum.....	7,000 00	
Lodge supplies.....	1,540 63	
Due from bank in hands of receiver.....	14,737 08	\$53,276 52
Total admitted assets.....		\$1,039,880 84

LIABILITIES.

Death claims due and unpaid.....	\$47,164 61	
adjusted, not due.....	48,900 00	
resisted.....	1,500 00	
reported, not adjusted.....	45,800 00	
Value of claims payable in instalments.....	1,620 00	
Total unpaid claims .....		\$144,984 61
Subordinate association and department expenses.....		44,454 28
Total liabilities.....		<u>\$189,438 89</u>

EXHIBIT OF CERTIFICATES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	57,419	\$31,479,900 00
Written or increased during year.....	14,746	8,456,700 00
Total.....	<u>72,165</u>	<u>\$39,936,600 00</u>
Terminated or decreased during year.....	4,660	2,521,100 00
In force Dec. 31, 1910.....	67,505	\$37,415,500 00
Losses and claims unpaid Dec. 31, of previous year .....	188	\$91,333 81
Losses and claims incurred during year .....	664	396,800 00
Total.....	<u>852</u>	<u>\$487,633 81</u>
Losses and claims paid, rejected and compromised during year .....	570	342,649 20
Losses and claims unpaid Dec. 31, 1910.....	282	\$144,984 61

\* BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	20	-
Written during year.....	37	-
Total.....	<u>57</u>	<u>-</u>
Terminated or decreased during year .....	15	-
In force Dec. 31, 1910.....	42	-
Assessments collected during year.....		\$61 82

\* Membership in Maine includes social members only:

## ROYAL ARCANUM,

BOSTON, MASS.

INCORPORATED IN 1877. COMMENCED BUSINESS IN 1877.

CLOVIS H. BOWEN, *Supreme Regent.* ALFRED T. TURNER, *Supreme Secretary.*

## INCOME.

Membership fees received.....	\$2,975 50	
Assessments or premiums, mortuary.....	8,084,466 70	
Dues and per capita tax.....	196,169 90	
Other payments by members.....	21 20	
Total received from members.....	\$8,283,633 80	
Deduct payments returned.....	11 00	
Net receipts from members.....		\$8,283,622 30
Interest on bonds.....	\$237,806 49	
Interest from all other sources.....	25,939 78	
Rents—including association's own occupancy.....	4,782 46	268,528 78
Sale of lodge supplies.....	\$1,906 98	
Profit on sale or maturity of bonds.....	3,084 56	
From other sources.....	1,767 93	6,759 47
Total income.....		\$8,558,910 50
Ledger assets December 31, 1909.....		6,660,086 84
Total.....		\$15,218,947 34

## DISBURSEMENTS.

Death claims.....	\$8,121,830 59
Salaries of deputies and organizers.....	26,255 27
Salaries of officers and trustees.....	26,000 00
Other compensation of officers and trustees.....	4,936 94
Salaries and other compensation of committees.....	4,300 00
Salaries of office employes.....	52,201 49
Other compensation of office employes.....	107 30
Supreme medical examiners' salaries and fees.....	4,500 00
Expenses of officers, trustees and committees.....	3,780 42
Insurance department fees.....	551 50
Rent—including association's own occupancy.....	4,782 46
Advertising, printing and stationery.....	10,909 75
Postage, express, telegraph and telephone.....	5,435 91
Lodge supplies.....	852 25
Official publication.....	19,052 04
Expense of supreme lodge meeting.....	21,241 19
Legal expenses.....	10,213 63
Furniture and fixtures.....	702 83
Taxes and expenses on real estate.....	4,782 46
Loss on sale of ledger assets.....	4,642 66
Premium on bonds purchased.....	1,231 18
Expense of examinations.....	1,933 66
Actuarial services.....	1,111 89

Care of deposits.....		\$2,768 50
Investigation of death claims.....		1,698 05
Miscellaneous expenditures.....		7,820 68
<b>Total disbursements.....</b>		<b>\$8,348,637 65</b>
<b>Balance.....</b>		<b>\$6,875,309 69</b>

## LEDGER ASSETS.

Book value of real estate.....	\$45,000 00	
Book value of bonds, excluding interest.....	6,106,708 74	
Deposits in trust companies and banks, on interest.....	710,102 57	
Deposits in banks not on interest.....	508 38	
Contingent fund of supreme officers.....	8,000 00	
Deposit with Quebec insurance department.....	5,000 00	
<b>Total ledger assets.....</b>		<b>\$6,875,309 69</b>

## NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$77,322 90	
Interest accrued on other assets.....	2,056 09	\$79,378 99
Assessments in treasury of subordinate branches.....		668,365 76
Supreme council dues.....		97,670 00
Due from councils.....		185 09
Sundry ledger balances.....		15,728 42
<b>Gross assets.....</b>		<b>\$7,786,637 95</b>

## DEDUCT ASSETS NOT ADMITTED.

Due from councils.....	\$185 09	
Book value of bonds over market value.....	319,364 74	
Sundry ledger balances.....	15,728 42	\$335,278 25
<b>Total admitted assets.....</b>		<b>\$7,401,359 70</b>

## LIABILITIES.

Death claims due and unpaid.....	\$157,879 13	
resisted.....	43,000 00	
reported, not adjusted.....	741,352 48	
<b>Total unpaid claims ..</b>		<b>\$942,231 61</b>
Salaries, rents, expenses, commissions, etc., due or accrued.....		1,546 17
Advance assessments.....		508 38
Due councils.....		239 22
<b>Total liabilities.....</b>		<b>\$944,520 38</b>

## EXHIBIT OF CERTIFICATES.

## TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	242,928	\$493,306,529 85
Written or increased during year .....	15,460	21,189,500 00
<b>Total.....</b>	<b>258,388</b>	<b>\$514,496,029 85</b>
Terminated or decreased during year .....	12,930	24,598,301 86
<b>In force Dec. 31, 1910.....</b>	<b>245,458</b>	<b>\$489,897,727 99</b>
Losses and claims unpaid Dec. 31, of previous year.....	381	\$734,580 55
Losses and claims incurred during year.....	3,581	8,338,667 41
<b>Total.....</b>	<b>3,912</b>	<b>\$9,073,247 96</b>
Losses and claims paid, rejected and compromised during year .....	3,495	8,131,016 85
<b>Losses and claims unpaid Dec. 31, 1910.....</b>	<b>417</b>	<b>\$942,231 61</b>

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	984	\$1,660,089 57
Written or increased during year.....	128	154,000 00
Total.....	1,062	\$1,814,089 57
Terminated or decreased during year.....	56	99,009 05
In force Dec. 31, 1910.....	1,006	\$1,715,080 52
Losses and claims unpaid Dec. 31, of previous year.....	1	\$1,000 00
Losses and claims incurred during year.....	11	27,479 22
Total.....	12	\$28,479 22
Losses and claims paid during year.....	9	21,479 22
Losses and claims unpaid Dec. 31, 1910.....	3	\$7,000 00
Assessments collected during the year.....		31,005 89

## 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.

Membership fees received.....	\$86,811 00	
Assessments or premiums, mortuary.....	1,148,794 69	
Dues and per capita tax.....	201,710 50	
Other payments by members.....	2,885 75	
Total received from members.....	\$1,384,201 94	
Deduct payments returned.....	688 40	
Net receipts from members.....		\$1,383,533 54
Interest on bonds.....	\$3,851 11	
Interest from all other sources.....	8,084 44	
Rents—including association's own occupancy.....	337 50	11,723 05
Sale of lodge supplies.....	\$20,543 34	
Surety bond fees.....	6,716 80	
Miscellaneous receipts.....	29 56	
Official publication.....	62 57	
Voluntary contribution.....	7 05	27,359 32
Total income.....		\$1,422,615 91
Ledger assets December 31, 1909.....		475,262 92
Total.....		\$1,897,878 83



DISBURSEMENTS.

Death claims.....	\$1,047,874 85
Commissions or fees paid deputies or organizers .....	\$50,656 74
Salaries of officers and trustees.....	6,700 00
Other compensation of officers and trustees.....	9,522 00
Salaries and other compensation of committees.....	6,519 00
Salaries of office employes.....	41,851 02
Supreme medical examiners' salaries and fees.....	414 00
Special medical examination.....	40 75
Expenses of officers, trustees and committees.....	19,704 28
Insurance department fees.....	698 50
Rent—including association's own occupancy.....	3,178 48
Advertising, printing and stationery.....	6,537 29
Postage, express, telegraph and telephone.....	11,242 62
Lodge supplies.....	21,588 21
Official publication.....	31,489 24
Legal expenses.....	6,182 55
Furniture and fixtures.....	895 46
Taxes and expenses on real estate.....	4,645 47
Decrease in book value of bonds.....	398 15
Surety bonds.....	6,726 00
Investigating claims.....	982 20
Miscellaneous expenditures.....	3,169 70
Total disbursements.....	<u>\$1,274,461 01</u>
Balance.....	\$623,417 82

LEDGER ASSETS.

Book value of real estate.....	\$13,500 00
Book value of bonds, excluding interest.....	191,170 95
Deposits in trust companies and banks, on interest.....	412,576 32
Deposits in banks not on interest.....	6,170 55
Total ledger assets.....	<u>\$623,417 82</u>

NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$2,920 83
Assessments in treasury of subordinate branches.....	126,000 00
Gross assets.....	<u>\$752,388 65</u>

DEDUCT ASSETS NOT ADMITTED.

Book value of bonds over market value.....	\$2,346 20
Total admitted assets.....	<u>\$749,992 45</u>

LIABILITIES.

Death claims due and unpaid.....	\$12,000 00
resisted.....	33,500 00
reported, not adjusted.....	172,250 00
Total unpaid claims.....	<u>\$217,750 00</u>
Salaries, rents, expenses, commissions, etc., due or accrued.....	15,000 00
Taxes due or accrued.....	180 00
Total liabilities.....	<u>\$232,930 00</u>

## ROYAL NEIGHBORS OF AMERICA.

## EXHIBIT OF CERTIFICATES.

## TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	179,906	\$192,109,000
Written or increased during year.....	35,977	37,454,750
<b>Total.....</b>	<b>215,883</b>	<b>\$229,563,750</b>
Terminated or decreased during year.....	6,010	6,551,250
<b>In force Dec. 31, 1910.....</b>	<b>209,873</b>	<b>\$223,012,500</b>
Losses and claims unpaid Dec. 31, of previous year.....	132	\$140,750
Losses and claims incurred during year.....	1,079	1,148,750
<b>Total.....</b>	<b>1,211</b>	<b>\$1,289,500</b>
Losses and claims paid, rejected and compromised during year.....	1,004	1,071,750
Losses and claims unpaid Dec. 31, 1910.....	207	\$217,750

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	1,427	\$1,361,750
Written or increased during year.....	309	291,750
<b>Total.....</b>	<b>1,736</b>	<b>\$1,653,500</b>
Terminated or decreased during year.....	70	69,000
<b>In force Dec. 31, 1910.....</b>	<b>1,666</b>	<b>\$1,584,500</b>
Losses and claims unpaid Dec. 31, of previous year.....	1	\$500
Losses and claims incurred during year.....	15	15,000
<b>Total.....</b>	<b>16</b>	<b>\$15,500</b>
Losses and claims paid during year.....	12	12,000
Losses and claims unpaid Dec. 31, 1910.....	4	\$3,500
Assessments collected during the year.....		10,020 94

## SOCIETE DES ARTISANS,

MONTREAL, CANADA.

INCORPORATED IN 1876. COMMENCED BUSINESS IN 1877.

LUDGER GRAVEL, *President.*HENRI ROY, *Secretary.*

## INCOME.

Assessments or premiums, mortuary.....	\$353,318 65	
Assessments or premiums, disability.....	123,577 21	
Assessments or premiums, expense.....	48,375 90	
Dues and per capita tax.....	12,439 00	
Medical examiners' fees.....	815 75	
Other payments by members.....	2,521 70	
Total received from members.....	\$541,048 21	
Deduct payments returned.....	43 13	
Net receipts from members.....		\$541,005 08
Interest on mortgage loans.....	\$15,357 70	
Interest on bonds.....	43,862 08	
Interest from all other sources.....	2,143 01	
Rents.....	162 05	61,524 84
Sale of lodge supplies.....	\$1,937 88	
Special fund.....	1,992 35	
Guarantee bonds.....	723 30	4,653 53
Total income.....		\$607,183 45
Ledger assets December 31, 1909.....		1,346,762 60
Total.....		\$1,953,946 05

## DISBURSEMENTS.

Death claims.....	\$272,150 00	
Permanent disability claims.....	2,500 00	
Sick and accident claims.....	128,264 29	
Total benefits paid.....		\$402,914 29
Commissions or fees paid deputies or organizers.....		344 00
Salaries of deputies and organizers.....		4,100 16
Traveling expenses of organizers.....		3,357 89
Salaries of officers and trustees.....		5,459 40
Other compensation of officers and trustees.....		1,006 75
Salaries and other compensation of committees.....		125 75
Salaries of office employes.....		9,609 53
Other compensation of office employes.....		500 00
Supreme medical examiners' salaries and fees.....		1,744 50
Subordinate medical examiners' salaries and fees.....		39 05
Expenses of officers, trustees and committees.....		1,261 35
Collection and remittance of assessments and dues.....		382 42
Insurance department fees.....		147 00
Rent.....		1,127 50
Advertising, printing and stationery.....		2,970 36
Postage, express, telegraph and telephone.....		1,672 29
Lodge supplies.....		2,747 38
Official publication.....		5,972 70
Expense of supreme lodge meeting.....		12,066 42

Legal expenses.....	\$1,416 15
Furniture and fixtures.....	821 22
Taxes and expenses.....	628 81
Annual celebration.....	1,014 27
Congress of fraternities.....	820 12
Deposit in defunct bank.....	219 86
Guarantee bonds.....	819 00
Expended from special fund.....	2,428 85
Miscellaneous expenditures.....	1,498 14
Total disbursements.....	<u>\$466,205 21</u>
Balance.....	\$1,487,740 84

## LEDGER ASSETS.

Book value of real estate.....	\$15,700 00
Mortgage loans on real estate.....	482,896 65
Book value of bonds, excluding interest.....	985,939 68
Deposits in trust companies and banks, on interest.....	51,524 84
Cash in office.....	1,944 82
Bills receivable.....	285 40
Total ledger assets.....	<u>\$1,487,740 84</u>

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$3,688 10	
Interest accrued on bonds.....	10,289 59	\$18,877 69
Market value of real estate over book value.....		4,800 00
Assessments in treasury of subordinate branches.....		20,891 94
Furniture, fixtures, safes and supplies.....		9,000 00
Gross assets.....		<u>\$1,585,810 47</u>

## DEDUCT ASSETS NOT ADMITTED.

Bills receivable.....	\$285 40	
Book value of bonds over market value.....	25,199 68	
Furniture, fixtures, safes and supplies.....	9,000 00	\$34,485 08
Total admitted assets.....		<u>\$1,500,875 44</u>

## LIABILITIES.

Death claims due and unpaid.....	\$4,500 00	
adjusted, not due.....	18,900 00	
Total unpaid claims.....		\$18,400 00
Advance assessments.....		2,602 80
Total liabilities.....		<u>\$21,002 80</u>

## EXHIBIT OF CERTIFICATES.

## TOTAL BUSINESS.

	Number.	Amount.
In force Dec. 31, of previous year.....	85,324	\$90,437,450 00
Written or increased during year.....	3,123	2,081,800 00
Total.....	88,447	\$92,519,250 00
Terminated or decreased during year.....	1,877	1,351,150 00
In force Dec. 31, 1910.....	86,570	\$81,168,100 00
Losses and claims unpaid Dec. 31, of previous year.....	18	\$15,100 00
Losses and claims incurred during year.....	4,791	408,718 29
Total.....	4,807	\$423,818 29
Losses and claims paid and compromised during year.....	4,787	405,418 29
Losses and claims unpaid Dec. 31, 1910.....	20	\$18,400 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	1,468	\$983,100 00
Written or increased during year.....	156	84,650 00
<b>Total.....</b>	<b>1,624</b>	<b>\$1,067,750 00</b>
Terminated or decreased during year.....	191	108,950 00
<b>In force Dec. 31, 1910.....</b>	<b>1,433</b>	<b>\$968,800 00</b>
Losses and claims incurred during year.....	155	\$9,862 45
Losses and claims paid during year.....	155	9,862 45
Assessments collected during the year.....		18,692 64

UNITED ORDER OF THE GOLDEN CROSS,

KNOXVILLE, TENN.

INCORPORATED IN 1876. COMMENCED BUSINESS IN 1876.

JOSEPH P. BURLINGAME, *President.*      WILLIAM R. COOPER, *Secretary.*

INCOME.

Assessments or premiums, mortuary.....	\$424,836 96	
expense.....	39,608 29	
Dues and per capita tax.....	724 15	
Other payments by members.....	240 50	
Receipts from members.....		\$465,409 90
Interest on bonds.....	\$2,578 75	
Interest from all other sources.....	2,085 51	
Rents.....	199 80	4,864 06
Sale of lodge supplies.....	\$55 99	
Fines, subordinate bodies.....	36 77	
Borrowed money.....	8,000 00	
Official publication.....	665 00	
Refund, legal expenses.....	168 53	8,926 29
<b>Total income.....</b>		<b>\$479,200 25</b>
Ledger assets December 31, 1909.....	\$156,568 61	
Less Home Circle Funds.....	4,626 87	151,941 94
<b>Total.....</b>		<b>\$681,142 19</b>

DISBURSEMENTS.

Death claims.....	\$421,796 37
Commissions or fees paid deputies or organizers.....	2,065 58
Salaries of deputies and organizers.....	15,934 42
Salaries of managers or agents not deputies or organizers.....	588 00
Salaries of officers and trustees.....	8,200 00
Other compensation of officers and trustees.....	21 00
Salaries and other compensation of committees.....	450 00

Salaries of office employes.....	\$5,044 96
Supreme medical examiners' salaries and fees.....	1,244 00
Subordinate medical examiners' salaries and fees.....	28 00
Expenses of officers, trustees and committees.....	695 66
Insurance department fees.....	197 00
Rent.....	1,075 00
Advertising, printing and stationery .....	687 85
Postage, express, telegraph and telephone.....	885 97
Lodge supplies.....	599 52
Official publication.....	1,430 20
Expense of supreme lodge meeting.....	336 70
Legal expenses.....	2,171 25
Furniture and fixtures.....	52 00
Taxes and expenses on real estate.....	21 10
Borrowed money and interest.....	5,038 00
Home circle trust fund.....	62 54
Miscellaneous expenditures.....	1,040 04
Total disbursements.....	<u>\$469,665 16</u>
Balance.....	\$161,477 03

## LEDGER ASSETS.

Book value of real estate.....	\$6,500 00
Book value of bonds, excluding interest.....	71,160 00
Deposits in trust companies and banks, on interest.....	3,608 33
Cash in office.....	140 65
Deposits in banks not on interest.....	<u>80,068 05</u>
Total ledger assets.....	\$161,477 03

## NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	\$895 84
Market value of real estate over book value.....	3,500 00
Assessments in treasury of subordinate branches.....	31,736 74
Deposit in Derby savings bank.....	<u>1,353 74</u>
Gross assets.....	\$198,963 35

## DEDUCT ASSETS NOT ADMITTED.

Book value of bonds over market value.....	\$3,960 00
Total admitted assets.....	<u>\$195,003 35</u>

## LIABILITIES.

Death claims due and unpaid.....	\$4,250 00
resisted.....	2,250 00
reported, not adjusted.....	<u>9,750 00</u>
Total unpaid claims.....	\$16,250 00
Salaries, rents, expenses, commissions, etc., due or accrued.....	942 85
Borrowed money and interest on same.....	4,000 00
Claims for Home Circle assessments.....	<u>753 82</u>
Total liabilities.....	\$21,946 67

EXHIBIT OF CERTIFICATES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	18,314	\$18,724,750 00
Written or increased during year.....	2,082	1,261,020 60
Total.....	20,396	\$19,985,770 60
Terminated or decreased during year.....	2,533	1,981,770 60
In force Dec. 31, 1910.....	17,863	\$18,004,000 00
Losses and claims unpaid Dec. 31, of previous year.....	12	\$14,000 00
Losses and claims incurred during year.....	340	427,770 60
Total.....	352	\$441,770 60
Losses and claims paid and compromised during year.....	335	425,520 60
Losses and claims unpaid Dec. 31, 1910.....	17	\$16,250 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	2,706	\$2,282,750 00
Written or increased during year.....	364	202,250 00
Total.....	3,070	\$2,485,000 00
Terminated or decreased during year.....	351	215,000 00
In force Dec. 31, 1910.....	2,719	\$2,270,000 00
Losses and claims unpaid Dec. 31, of previous year.....	1	\$1,000 00
Losses and claims incurred during year.....	46	44,000 00
Total.....	47	\$45,000 00
Losses and claims paid during year.....	45	43,500 00
Losses and claims unpaid Dec. 31, 1910.....	2	\$1,500 00
Assessments collected during the year.....		60,655 74

UNITED ORDER OF THE PILGRIM FATHERS,  
LAWRENCE, MASS.

INCORPORATED IN 1879. COMMENCED BUSINESS IN 1879.

CHARLES H. BATCHELDER, *President.*

NATHAN CRARY, *Secretary.*

INCOME.

Assessments or premiums, mortuary.....	\$497,288 47	
Dues and per capita tax.....	18,618 50	
Other payments by members.....	721 90	
Receipts from members.....		\$516,628 87
Interest on bonds and dividends on stocks.....	\$4,150 00	
Interest from all other sources.....	920 11	5,070 11
Sale of lodge supplies.....	\$672 01	
Officers' bonds.....	373 64	
From other sources.....	604 07	1,649 72
Total income.....		\$523,348 70
Ledger assets December 31, 1909.....		162,054 04
Total.....		\$685,402 74

DISBURSEMENTS.

Death claims.....	\$537,000 00
Salaries of deputies and organizers.....	442 50
Salaries of officers and trustees.....	6,220 00
Salaries and other compensation of committees.....	100 00
Salaries of office employes.....	1,500 00
Expenses of officers, trustees and committees.....	1,526 83
Insurance department fees.....	29 09
Rent.....	500 00
Advertising, printing and stationery.....	2,134 05
Postage, express, telegraph and telephone.....	834 45
Lodge supplies.....	278 65
Official publication.....	448 09
Expense of supreme lodge meeting.....	1,674 90
Legal expenses.....	185 34
Furniture and fixtures.....	265 51
Extension of the order.....	1,562 64
Miscellaneous expenditures.....	1,861 40
Total disbursements.....	\$556,563 36
Balance.....	\$128,839 38

LEDGER ASSETS.

Book value of bonds and stocks, excluding interest.....	\$103,000 00
Deposits in trust companies and banks, on interest.....	25,839 38
Total ledger assets.....	\$128,839 38



NON-LEDGER ASSETS.

Interest due on bonds.....	\$1,666 66	
Interest due on other assets.....	40 78	\$1,707 44
Total admitted assets.....		\$180,546 82

LIABILITIES.

Death claims due and unpaid.....	\$88,000 00	
reported, not adjusted.....	58,000 00	
Total unpaid claims.....		\$91,000 00
Salaries, rents, expenses, commissions, etc., due or accrued.....		881 65
Total liabilities.....		\$91,881 65

EXHIBIT OF CERTIFICATES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	18,282	\$24,641,500 00
Written during year.....	511	358,750 00
Total.....	18,793	\$25,000,250 00
Terminated or decreased during year.....	887	1,012,750 00
In force Dec. 31, 1910.....	17,956	\$23,987,500 00
Losses and claims unpaid Dec. 31, of previous year.....	40	\$67,250 00
Losses and claims incurred during year.....	360	561,250 00
Total.....	400	\$628,500 00
Losses and claims paid and rejected during year.....	344	537,500 00
Losses and claims unpaid Dec. 31, 1910.....	56	\$91,000 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	1,358	\$1,794,500 00
Written during year.....	8	5,500 00
Total.....	1,366	\$1,800,000 00
Terminated or decreased during year.....	55	73,500 00
In force Dec. 31, 1910.....	1,311	\$1,726,500 00
Losses and claims unpaid Dec. 31, of previous year.....	2	\$4,000 00
Losses and claims incurred during year.....	36	54,000 00
Total.....	38	\$58,000 00
Losses and claims paid during year.....	35	58,000 00
Losses and claims unpaid Dec. 31, 1910.....	3	\$5,000 00
Assessments collected during the year.....		39,659 16

## WORKMEN'S BENEFIT ASSOCIATION,

BOSTON, MASS.

INCORPORATED IN 1893. COMMENCED BUSINESS IN 1893.

WARD M. TENNEY, *President.*WALTER S. HALIBURTON, *Secretary.*

## INCOME.

Membership fees received.....	\$572 00	
Assessments or premiums, mortuary.....	72,025 00	
reserve.....	4,601 50	
expense.....	15,899 00	
Other payments by members.....	49 82	
Receipts from members.....		\$93,147 82
Interest on bonds.....	\$1,240 00	
Interest from all other sources.....	102 86	1,342 86
Total income.....		\$94,490 18
Ledger assets December 31, 1909.....		36,455 81
Total.....		\$130,945 99

## DISBURSEMENTS.

Death claims.....	\$76,500 00
Commissions or fees paid deputies or organizers.....	\$698 23
Salaries of deputies and organizers.....	2,623 00
Salaries of officers.....	3,750 00
Salaries and other compensation of committees.....	620 00
Salaries of office employes.....	2,256 00
Salary and fees of supreme medical examiner.....	170 50
Subordinate medical examiners' salaries and fees.....	427 95
Expenses of officers and committees.....	247 70
Insurance department fees.....	15 00
Rent.....	999 96
Advertising, printing and stationery.....	485 85
Postage, express, telegraph and telephone.....	1,481 51
Lodge supplies.....	2,216 24
Expense of supreme lodge meeting.....	297 94
Furniture and fixtures.....	168 22
Actuarial expenses.....	353 50
Miscellaneous expenditures.....	307 07
Total disbursements.....	\$93,616 17
Balance.....	\$37,329 82

## LEDGER ASSETS.

Book value of bonds.....	\$34,815 54
Deposits in trust companies and banks, on interest.....	1,355 81
Cash in office.....	860 86
Deposits in banks not on interest.....	297 61
Total ledger assets.....	\$37,329 82

## NON-LEDGER ASSETS.

Interest accrued on bonds.....		\$465 40
Furniture, fixtures, safes, supplies and stationery.....		3,000 00
Gross assets.....		<u>\$40,795 22</u>

## DEDUCT ASSETS NOT ADMITTED.

Book value of bonds over market value.....	\$3,775 54	
Furniture, fixtures, safes, supplies and stationery.....	3,000 00	\$6,775 54
Total admitted assets.....		<u>\$34,019 68</u>

## LIABILITIES.

Death claims reported, not adjusted.....		\$12,000 00
Salaries, rents, expenses, commissions, etc., due or accrued.....		272 82
Total liabilities.....		<u>\$12,272 82</u>

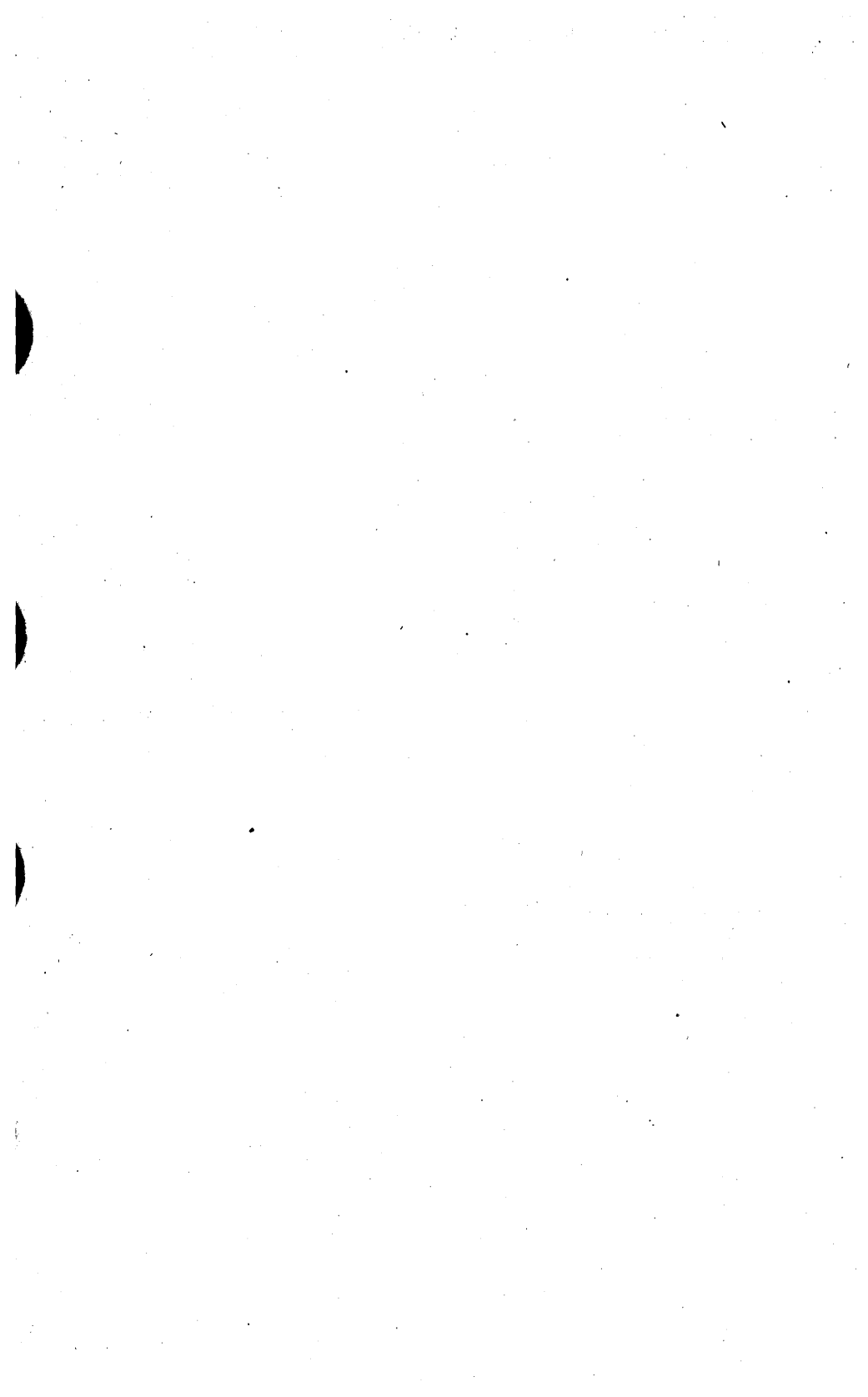
## EXHIBIT OF CERTIFICATES.

## TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	5,406	\$5,337,500
Written during year.....	281	206,000
Total.....	<u>5,687</u>	<u>\$5,543,500</u>
Terminated or decreased during year.....	961	936,000
In force Dec. 31, 1910.....	4,726	<u>\$4,607,500</u>
Losses and claims unpaid Dec. 31, of previous year.....	11	\$10,500
Losses and claims incurred during year.....	78	78,000
Total.....	<u>89</u>	<u>\$88,500</u>
Losses and claims paid during year.....	77	76,500
Losses and claims unpaid Dec. 31, 1910.....	12	<u>\$12,000</u>

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	192	\$191,500
Terminated or decreased during year.....	38	37,500
In force Dec. 31, 1910.....	154	<u>\$154,000</u>
Losses and claims incurred during year.....	5	\$5,000 00
Losses and claims paid during year.....	5	5,000 00
Assessments collected during year.....		<u>3,186 00</u>



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