

MAINE STATE LEGISLATURE

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



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

PUBLIC DOCUMENTS OF MAINE

1912

BEING THE

ANNUAL REPORTS

OF THE VARIOUS

DEPARTMENTS AND INSTITUTIONS

For the Year 1911

VOLUME III

AUGUSTA

WALLACE S. LADD PRINTING COMPANY

1912

FORTY-FOURTH ANNUAL REPORT

OF THE

INSURANCE COMMISSIONER

OF THE



State of Maine

FOR THE YEAR ENDING DECEMBER 31, 1911.



WATERVILLE
SENTINEL PUBLISHING COMPANY
1912

STATE OF MAINE.

FORTY-FOURTH ANNUAL REPORT

OF THE

INSURANCE COMMISSIONER.

AUGUSTA, May 24, 1912.

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-fourth Annual Report of this Department for the year ending December 31, 1911.

FIRE WASTE.

The people of the State of Maine are confronted by a serious condition of affairs as regards their annual loss and waste as the result of fire.

The record of the State of Maine is one to be ashamed of and statistics show irrefutably that criminal negligence and carelessness is at the bottom of the Maine situation to a considerable extent. When one hears of the destruction of property by fire, the question is asked, "Was it insured?" or "How much insurance did the owner have?" The idea apparently being that if the property was fully insured there was no loss. Such an idea is not only an erroneous one but absurd as well, for insurance cannot and does not replace property which has been destroyed. Insurance helps the individual loser, but the public has suffered an absolute irreparable loss. An increased fire rate and tax rate are sure to result. An intelligible way to

PLACE.	Average fire loss 5 years.	Cost of maintenance of fire department, water supply, excess premiums, interest, etc.	Total expense and loss chargeable to fire.	Amount of total expense and loss capitalized at 5 per cent.	Assessed value April 1, 1911.	Increased by one-half to allow for under valuation.	Per cent. of resources diverted on account of fire.
State.....	*\$3,065,328 00	\$3,065,328 00	\$6,130,656 00	\$122,613,120 00	\$404,397,651 00	\$606,596,477 00	1.01
Auburn.....	62,638 00	62,638 00	125,276 00	2,505,520 00	9,505,467 00	14,258,200 00	.88
Augusta.....	21,350 00	21,350 00	42,700 00	854,000 00	7,577,066 00	11,365,599 00	.37
Bangor.....	823,289 00	823,289 00	1,646,578 00	32,931,560 00	23,031,335 00	34,547,003 00	4.77
Bath.....	38,243 00	38,243 00	76,486 00	1,529,720 00	6,714,812 00	10,072,218 00	.76
Belfast.....	7,045 00	7,045 00	14,090 00	281,800 00	2,888,860 00	4,333,290 00	.33
Biddeford.....	68,140 00	68,140 00	136,280 00	2,725,600 00	8,648,790 00	12,973,185 00	1.05
Brewer.....	15,063 00	15,063 00	30,126 00	602,520 00	2,332,035 00	3,498,053 00	.86
Brunswick.....	35,344 00	35,344 00	70,688 00	1,413,760 00	3,877,395 00	5,816,093 00	1.23
Calais.....	27,293 00	27,293 00	54,586 00	1,091,720 00	2,642,365 00	3,963,548 00	1.33
Caribou.....	23,114 00	23,114 00	46,228 00	924,560 00	2,305,833 00	3,458,750 00	1.34
Dexter.....	13,401 00	13,401 00	26,802 00	536,040 00	1,300,194 00	1,950,291 00	1.37
Eastport.....	25,818 00	25,818 00	51,636 00	1,032,720 00	1,623,690 00	2,435,535 00	2.12
Eden.....	31,517 00	31,517 00	63,034 00	1,260,680 00	6,329,112 00	9,493,668 00	1.66
Ellsworth.....	27,571 00	27,571 00	55,142 00	1,102,840 00	1,992,553 00	2,988,830 00	1.84
Fairfield.....	26,313 00	26,313 00	52,626 00	1,052,520 00	1,622,990 00	2,454,435 00	2.16
Fort Fairfield.....	22,355 00	22,355 00	44,710 00	894,200 00	2,309,500 00	4,214,350 00	1.06
Fort Kent.....	1,244 00	1,244 00	2,488 00	49,760 00	526,370 00	789,555 00	.32
Gardiner.....	18,482 00	18,482 00	36,964 00	739,280 00	3,562,883 00	5,344,325 00	.69
Houlton.....	44,137 00	44,137 00	88,274 00	1,765,480 00	3,470,875 00	5,206,313 00	1.70
Kittery.....	9,554 00	9,554 00	19,108 00	382,160 00	989,056 00	1,483,584 00	1.23
Lewiston.....	83,135 00	83,135 00	166,270 00	3,325,400 00	16,749,410 00	25,124,115 00	.66
Lisbon.....	5,299 00	5,299 00	10,598 00	211,960 00	2,473,345 00	3,710,018 00	.29
Old Town.....	16,692 00	16,692 00	33,384 00	667,680 00	2,862,630 00	4,293,945 00	.78
Orono.....	27,910 00	27,910 00	55,820 00	1,116,400 00	1,264,263 00	1,896,395 00	2.94
Portland.....	483,255 00	483,255 00	966,510 00	19,330,200 00	64,204,610 00	96,306,915 00	1.00
Fresque Isle.....	64,309 00	64,309 00	128,618 00	2,572,360 00	2,305,225 00	3,457,838 00	3.72
Rockland.....	23,882 00	23,882 00	47,764 00	955,280 00	5,659,595 00	8,489,393 00	.56
Rumford.....	51,360 00	51,360 00	102,720 00	2,054,400 00	3,881,375 00	5,822,063 00	1.76
Saco.....	66,264 00	66,264 00	132,528 00	2,650,560 00	4,871,688 00	7,307,532 00	1.81
Sanford.....	14,747 00	14,747 00	29,494 00	589,880 00	4,199,345 00	6,299,018 00	.47
Skowhegan.....	61,042 00	61,042 00	122,084 00	2,441,680 00	3,885,515 00	5,828,273 00	2.09
South Portland.....	24,757 00	24,757 00	49,514 00	990,280 00	3,764,171 00	5,646,257 00	.88
Waterville.....	65,681 00	65,681 00	131,362 00	2,627,240 00	6,936,408 00	10,404,612 00	1.26
Westbrook.....	6,594 00	6,594 00	13,188 00	263,760 00	5,213,314 00	7,819,971 00	.17

* Losses for State are the average for 10 years.

get at the significance of Maine fire loss is by reference to statistics. The records of the department show that the average annual fire loss in Maine for the last ten years has been \$3,065,328. In arriving at the total expense attributable to fires (that is the incidental expense such as maintenance of fire departments, water supply, excess of premiums paid over losses paid, together with the direct loss by combustion), we will consider the state percentage at a considerably lower ratio than the national, so that our state loss per annum cannot be less than five millions. If this amount were capitalized at 5 per cent, we have one hundred millions set apart each year to take care of our direct and incidental fire waste. Our assessed valuation as of April 1st, 1911 was \$404,397,651. If this amount were increased by one-half of itself to allow for under valuation, we have \$606,596,477, in other words more than 1.01 per cent of the total resources of Maine are annually diverted to take care of the fire waste.

The preceding table gives us an insight into our present critical condition as the result of fire. Thirty-three of Maine's cities and towns divert resources every year amounting to 1.01 per cent of their total resources. The following table showing population, number of fires, valuation of property involved, damage to buildings and contents, insurance paid, excess of damage over insurance paid, and loss per capita, is even more distressing. The figures relate to 1911 business.

The fire loss for the first four months of 1912 shows that we are going at a three million clip. A quarter of a million a month wasted in Maine! Isn't the subject of sufficient importance to demand the serious consideration of us all?

The people of the State of Maine in 1911 paid to companies of other states and countries fire insurance premiums amounting to the sum of \$3,128,764.70, an average of more than \$4 for each inhabitant of the state; compared with 1910 these figures show an increase of \$291,042.95. The total fire losses paid by companies of other states and countries for the year 1911 amounted to \$4,082,363.17. These figures show an excess of losses paid over premiums paid of \$953,598.47. This condition of affairs can have but one result, viz; an increase of the fire rate. Since 1868, foreign fire insurance companies suffered the experience of paying losses in excess of premiums received,

INSURANCE COMMISSIONER'S REPORT.

PLACE.	Population 1910 census.	Valuation of property involved in 1911 fires.	Damage to buildings and contents in 1911.	Insurance paid.	Excess damage over insurance.	Loss per capita.	Number of fires.
State.....	742,371	\$20,643,755 00	\$7,255,444 00	\$4,307,536 00	\$2,947,908 00	9.77	2,624
Auburn.....	15,064	397,005 00	54,201 00	48,377 00	5,824 00	3.60	73
Augusta.....	13,211	737,546 00	34,136 00	24,287 00	9,849 00	2.51	70
Bangor.....	24,803	246,912 00	3,707,531 00	2,008,529 00	1,699,002 00	149.48	129
Bath.....	9,396	311,799 00	26,432 00	23,359 00	3,073 00	2.81	48
Belfast.....	4,618	75,411 00	13,755 00	9,836 00	3,919 00	2.97	21
Biddeford.....	17,079	520,894 00	153,992 00	115,407 00	38,585 00	9.00	64
Brewer.....	5,667	71,571 00	22,818 00	15,240 00	7,578 00	4.03	19
Brunswick.....	6,621	205,141 00	54,664 00	27,926 00	26,738 00	8.25	21
Calais.....	6,116	189,177 00	96,574 00	74,573 00	22,001 00	15.79	39
Caribou.....	5,377	48,709 00	21,647 00	13,284 00	8,363 00	4.02	17
Dexter.....	3,530	12,500 00	7,717 00	7,717 00	-	2.19	6
Eastport.....	4,961	137,325 00	90,135 00	51,515 00	38,620 00	18.17	18
Eden.....	4,441	187,417 00	53,320 00	31,832 00	21,488 00	12.00	21
Ellsworth.....	3,549	108,800 00	31,898 00	12,382 00	9,516 00	6.17	36
Fairfield.....	4,435	141,703 00	102,914 00	91,942 00	10,072 00	23.02	20
Fort Fairfield.....	4,381	209,854 00	52,610 00	34,243 00	24,367 00	13.38	21
Fort Kent.....	3,710	11,694 00	2,694 00	2,163 00	531 00	2.79	3
Gardiner.....	5,311	91,875 00	11,620 00	9,233 00	2,387 00	7.13	19
Houlton.....	5,845	241,768 00	113,612 00	50,451 00	63,161 00	19.44	27
Kittery.....	3,533	15,250 00	5,597 00	747 00	4,850 00	1.58	7
Leviston.....	26,247	1,017,135 00	86,000 00	70,280 00	15,720 00	3.28	138
Lisbon.....	4,116	23,840 00	1,271 00	1,271 00	-	2.31	11
Old Town.....	6,317	127,955 00	16,886 00	14,359 00	2,527 00	2.67	28
Orono.....	3,555	653,101 00	19,040 00	6,660 00	12,380 00	5.36	16
Portland.....	58,571	3,062,507 00	235,858 00	179,505 00	56,353 00	4.03	307
Presque Isle.....	5,179	185,053 00	63,833 00	47,635 00	16,198 00	12.33	33
Rockland.....	8,174	274,284 00	38,407 00	33,998 00	4,409 00	4.70	41
Rumford.....	6,777	192,612 00	15,331 00	11,128 00	4,203 00	2.26	23
Saco.....	6,583	41,605 00	8,587 00	5,041 00	3,546 00	1.30	22
Sanford.....	9,049	213,562 00	16,120 00	13,495 00	2,625 00	1.78	29
Skowhegan.....	5,341	500,728 00	92,912 00	48,704 00	44,208 00	17.39	31
South Portland.....	7,471	138,883 00	30,190 00	24,943 00	5,247 00	4.04	23
Waterville.....	11,458	590,151 00	179,792 00	161,484 00	18,308 00	15.69	53
Westbrook.....	8,281	68,663 00	5,624 00	2,622 00	3,002 00	6.68	18

but once. In 1886 they received in premiums \$1,077,965.92 and paid losses amounting to \$1,090,574.25, a difference against the companies of \$12,548.33, representing an average per cent of losses of 102. In 1911 the average per cent of losses was 130.

The risks written in 1911 amounted to \$210,476,571.79, which shows an average per cent of premiums of \$1.49. In other words the average rate on \$100 of insurance which we people of Maine paid in 1911 was approximately \$1.50, while the rate of 175 United States joint stock companies and fire insurance companies of foreign countries for one year insurance was approximately \$1.15. The first impression naturally is that we are discriminated against, but that such is not the case can be readily seen by a study of the preceding facts. Maine's average rate of Premium and Loss Ratios of joint stock fire insurance companies for 1910 as compared with the other New England States is shown in the table on page 8. There is little comfort for us in this comparison.

It is the opinion of the department that we as a people are too prone to condemn the fire insurance companies. The ever present idea with a large majority of our people is that the companies are rich, ought to be legislated against, and in case of procedure against them only the side of the plaintiff should be seen. We hold no brief for the companies for our position demands absolute neutrality and justice to the insurer and insured. But it is a fact that many of our citizens have a wrong idea of the true condition of affairs. We recently had the opportunity of observing the attitude of a stock fire company toward a claim which legally, by taking advantage of a technicality, it could have avoided payment of. But when the circumstances of the case were made known to the general agents of the company, a draft for amount of insurance was directly forwarded. The insured had violated the occupancy clause. He was not aware of the seriousness of this violation, in fact circumstances showed that he believed vacancy was permissible. We mention this case for the purpose of bringing to the attention of the public the fact that in a great many instances antipathy and antagonism against insurance companies is wholly unfounded and unwarranted. Probably no business is so misunderstood by the public as fire insurance. Our attention, to be sure, has been directed to what seemed to be

STATES.	Fire risks written 1910.	Fire premiums received 1910.	Fire losses paid.	Rate of premium to each \$100 of risks.	Ratio of losses paid to \$100 of premiums.	Ratio of losses to \$100 risks written.	Ratio losses paid to \$100 of premiums for 30 years.	Ratio losses to \$100, risks 30 years, 1880—1910.
Maine.....	\$187,814,949	\$2,837,721	\$1,335,122	\$1 51	47.05	.70	*60.78	.87
New Hampshire.....	106,443,583	1,192,877	521,602	1 12	43.7	.49	53.3	.66
Vermont.....	89,894,164	1,362,769	916,980	1 52	67.3	1.02	61.6	.85
Massachusetts.....	1,292,871,842	12,922,105	6,855,495	1 00	53.1	.53	57.6	.57
Rhode Island.....	171,717,875	1,578,786	906,292	92	57.5	.53	50.9	.47
Connecticut.....	410,759,739	4,093,857	2,043,332	99	49.9	.50	45.2	.43

The thirty year information is from "Fire Insurance by States."

* These figures computed on Maine's experience for 10 years.

unnecessary delay on the part of certain companies in the adjustment and settlement of their claims, but even these cases had mitigating circumstances. There is probably no particular branch of business that is conducted entirely by saints, but our short experience has demonstrated that insurance is as free from crooks and undesirables as any class of business. We are satisfied of one thing that the idea of the general public that insurance is honest only when made so by law, is erroneous. Insurance is a necessity, and therefore a better understanding of the insurer's business by the insured is necessary. We desire to present briefly some facts that have come to our observation and other facts that reflect the experience of those who have devoted much time and study to the subject. Statistics gathered by the National Board of Fire Underwriters show that fire insurance companies, instead of earning the 5 per cent net profit which it expects as a compensation for the risk which it assumes, have actually lost on every dollar of indemnity sold during the ten year period ending December 31, 1910. No fair minded man will say that 5 per cent is too much to expect, for safer forms of investment bearing the same rate can easily be obtained. As has already been noted the excess of losses paid over premiums received by companies of other states and countries for the year 1911 in Maine amounted to \$953,598.47. This vast sum must be made good in some way and the natural way is to increase the rate. We can conceive of few classes of business that could stand an annual loss on their gross sales for ten years and survive, and as a matter of record, fire insurance has only managed to keep its head above water by resort to the issuance of new stock, by assessments, and the fact that the character of their investments is such as to produce an annual profit. We refer to this matter, first because of the inseparability of fire waste and fire rate, and second, to dispel from the popular mind the false impression that fire insurance is making fabulous profits. Hundreds of companies have gone to the wall and another conflagration such as that at San Francisco will drive many more there. It must be admitted that our rates are high, but it is a fact as seen from the foregoing tables that they have not been high enough to make good the losses and general expenses of the business.

As regards the expense element of the business we can do no more than touch on it, for it is an intricate subject and more

time and space would be required to treat it satisfactorily than we can give at this time. From the experience of joint stock fire insurance companies in New York State from 1860 to 1910 inclusive the average ratio of expenses to premiums received was 37.95%. The average experience of joint stock fire insurance companies of other states for the same period was 36.16%. For the purpose of continuing the discussion we assume that 36% is a fair ratio for Maine for the years 1868-1910 inclusive, which marks the extent of time the State of Maine has maintained an insurance department. Reference to statistics and reports on file in the Maine Insurance Department shows that fire insurance companies of other states and countries have received in premiums from the people of the State of Maine in forty-three years the sum of \$59,906,247.74. During this time they have paid losses amounting to \$35,870,497.59, leaving an excess of premiums received over losses paid of \$24,035,750.15. Allowing an expense of 36 cents for every dollar received in the way of premiums, we have chargeable to underwriting expense \$21,566,249.17; deducting the expense from the gross earnings we have a net profit of \$2,469,500.98, that these fire insurance companies have made in Maine in the last forty-three years an average annual net profit of \$57,430.25. It should be remembered of course that this average annual net profit has been divided among various companies. In other words for every dollar the citizens of Maine have paid the insurance companies for insurance only four cents has been net profit. These facts seem incredible, but the data is on file and open to the inspection of anyone interested enough to investigate. The point for us to bear in mind is that there will not be any reduction of the fire rate until the fire waste has been reduced. The people must be made to see that the remedy is within themselves, and when they fully realize this, we can look for and will have results of a satisfactory nature. We are aware that the elimination of fire waste must be gradual and we are equally as sure that difficulties of a serious nature will be encountered. It is a long, tedious task to educate the masses. They must be taught before we can expect good results. We are sure of one thing however, and that is the justness of the cause, and with coöperation, patience and persistence it will ultimately prevail.

We want to impress upon the people of Maine as forcibly as we can the fact that almost every property owner is *directly* and every citizen in Maine is *indirectly* affected by fire insurance interests. We cannot get behind the fact that insurance simply shifts the distribution of the loss. There must first be established in the minds of our people the realization of not so much what the *amount* of the waste is as its *significance*. Therefore if we can arouse the interest of the people in the unnecessary and indefensible waste that is gradually impoverishing us, we may hope to have accomplished something in the direction of diminishing, if not entirely removing this misfortune.

FINANCIAL STATEMENT.

RECEIPTS.

Licenses to companies	\$3,907 00	
Licenses to agents	15,190 00	
Certificates of examination	140 00	
Filing statements	1,810 00	
Filing charters	260 00	
Filing tax return	5 00	
Annual franchise tax	50 00	
Renewal of authority (Fraternal)	5 00	
		<hr/>
Total received from companies	\$21,367 00	
Licenses to brokers	1,050 00	
Licenses to special brokers	100 00	
Service of writs	12 00	
Interest on deposits	91 17	
		<hr/>
Total receipts	\$22,620 17	
Paid State Treasurer March 31, 1911	\$2,754 67	
Paid State Treasurer June 30, 1911	1,175 39	
Paid State Treasurer September 30, 1911	17,235 81	
Paid State Treasurer December 30, 1911	1,454 30	
		<hr/>
Total paid State Treasurer	\$22,620 17	

RECEIPTS.

CLASSES OF COMPANIES.	Three months ending March 31, 1911.	Three months ending June 30, 1911.	Three months ending September 30, 1911.	Three months ending December 31, 1911.	Taxes paid State Treasurer.
FIRE AND MARINE COMPANIES.					
Maine companies	-	\$20 00	\$28 00	-	\$1,242 17
Companies of other states	\$927 00	264 00	7,220 00	\$194 00	36,847 98.
Mutual companies of other states	144 00	4 00	641 00	89 00	2,443 67
United states branches	36 00	40 00	2,214 00	108 00	9,642 65
Maine mutuals	-	-	-	-	742 78
LIFE COMPANIES.					
Maine company	38 00	12 00	142 00	12 00	13,395 35
Companies of other states	541 00	331 00	2,488 00	242 00	57,838 20
MISCELLANEOUS COMPANIES.					
Maine companies	24 00	2 00	-	-	1,161 34
Companies of other states and countries	604 00	225 00	3,449 00	364 00	9,487 55
ASSESSMENT ACCIDENT COMPANIES.					
Maine companies	88 00	38 00	234 00	72 00	1,455 76
Companies of other states	50 00	8 00	68 00	18 00	197 05
FRATERNAL BENEFICIARY ORGANIZATIONS.					
Companies of other states	77 00	17 00	219 00	75 00	-
Total received from companies	\$2,529 00	\$961 00	\$16,703 00	\$1,174 00	\$134,454 50
All other receipts	225 67	214 39	532 81	280 30	181 03
Unauthorized insurance	-	-	-	-	*1,908 00
Total receipts	\$2,754 67	\$1,175 39	\$17,235 81	\$1,454 30	\$136,543 53

* There was paid to the State Treasurer between January 1, 1912, and May 24, 1912, \$1,859.66 on account of unauthorized insurance placed during 1911.

EXPENDITURES.

SALARIES.

	Ex-	Appro-
	pended.	priation.
Commissioner and Deputy	\$3,300 00	\$3,300 00

EXPENSES OF INSURANCE DEPARTMENT.

Salaries of clerks	\$1,299 01	\$7,600 00
Traveling expense	251 20	
Printing	3,009 14	
Binding	691 51	
Postage	413 64	
Freight and express	288 46	
Telegraph and telephone	125 29	

Stationery and office supplies	388 28	
Reporting service	10 00	
Valuation of securities	50 00	
National Convention	40 00	
Justice fees	1 25	
	<hr/>	
Total expended	\$6,567 78	
Balance unexpended	1,032 22	
	<hr/>	
	\$7,600 00	\$7,600 00

INVESTIGATION OF FIRES.

Expended	\$1,772 46	\$2,000 00
Balance unexpended	227 54	
	<hr/>	
	\$2,000 00	\$2,000 00

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

	Fees.	TAXES.			Total receipts.
		Paid by companies.	Paid by special brokers.	Unauthorized insurance.	
1885.....	\$3,924 00	\$14,677 96	-	-	\$18,601 96
1886.....	3,940 00	19,853 02	-	-	23,793 02
1887.....	4,756 00	17,294 15	-	-	22,050 15
1888.....	4,556 00	22,883 57	\$49 23	-	27,488 80
1889.....	5,742 00	24,825 20	39 48	-	30,603 68
1890.....	6,321 00	24,491 17	18 20	-	30,830 37
1891.....	9,262 00	27,351 06	5 77	-	36,618 83
1892.....	9,188 00	31,974 83	19 92	-	41,182 75
1893.....	9,244 00	31,281 15	12 50	-	40,537 65
1894.....	9,390 00	29,105 39	24 82	-	38,520 21
1895.....	10,285 00	32,949 72	39 07	-	43,273 79
1896.....	11,143 00	36,170 83	48 42	-	47,362 25
1897.....	12,104 00	38,460 55	40 99	-	50,605 54
1898.....	12,284 50	59,087 19	9 31	-	71,381 00
1899.....	13,137 20	62,448 16	31 55	-	75,616 91
1900.....	13,408 00	68,957 46	4 10	-	82,369 56
1901.....	16,520 50	73,080 48	2 30	-	89,603 28
1902.....	16,694 50	79,127 78	52 00	-	95,874 28
1903.....	16,970 00	89,933 81	56 25	-	106,960 06
1904.....	18,389 00	96,817 63	87 22	-	115,293 85
1905.....	18,812 50	104,897 53	271 77	-	123,981 80
1906.....	19,486 83	110,681 75	404 33	-	130,572 91
1907.....	19,075 50	112,753 01	308 17	-	132,136 68
1908.....	20,195 50	114,112 38	278 56	-	134,586 44
1909.....	21,528 00	117,678 10	207 39	-	139,413 49
1910.....	22,778 73	125,905 97	172 16	-	148,856 86
1911.....	22,620 17	134,454 50	181 03	\$1,908 00	159,163 70

INVESTIGATION OF FIRES.

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

Year.	Number of Fires.	Total Damage.	Incendiary.	Unknown.
1895*	590	\$1,098,007.00	8.64%	32.54%
1896	709	1,164,605.00	8.46%	31.59%
1897	1080	1,349,748.00	4.81%	27.04%
1898	1414	1,533,433.00	3.54%	20.58%
1899	1920	1,941,910.00	2.76%	20.47%
1900	1884	1,886,600.00	1.85%	19.37%
1901	1657	2,170,024.00	1.51%	21.06%
1902	1624	1,842,860.00	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%
1911	2624	7,255,444.00	.76%	19.25%

* May 26th to December 31st.

BANGOR FIRE.

On April 30th a conflagration starting from some unknown cause swept a part of the business section of the City of Bangor and a part of the residential section, causing a total loss to property as shown by the records of this department of \$3,657,797. Following are the several items of this loss:

Value of buildings	\$2,780,291 00
Damage to buildings	2,268,891 00
Insurance on buildings	1,535,960 00
Insurance paid on buildings	1,207,698 00
Value of contents	1,745,009 00
Damage to contents	1,388,906 00
Insurance on contents	952,882 00
Insurance paid on contents	761,081 00

FIRE INSURANCE IN MAINE.

The fire insurance business in Maine for the year ending December 31, 1911, as reported to this department, may be summarized as follows:

RISKS WRITTEN.

Companies of other states and countries	\$210,476,571 79
Maine mutual companies	14,890,270 11
Special brokers	328,125 00
Total	\$225,694,966 90

PREMIUMS RECEIVED.

Companies of other states and countries	\$3,128,764 70
Maine mutual companies	*256,812 94
Special brokers	9,015 94
Total	\$3,394,593 58

LOSSES PAID.

Companies of other states and countries	\$4,082,363 17
Maine mutual companies	240,412 18
Total	\$4,322,775 35

As will be seen from the following tables, the losses *incurred* by the foreign fires insurance companies authorized in Maine during 1911 amounted to \$4,178,099.60 and was 133.54 per cent of the premiums collected by the same companies during the same period.

* Includes assessments on premium notes.

UNAUTHORIZED INSURANCE.

Returns filed with this Department under chapter 131, Public Laws of 1911, which requires a tax of five per cent on premiums paid unauthorized insurance companies, associations, individuals, firms, underwriters or Lloyds by persons, companies, associations or corporations residing or doing business in the State, show insurance amounting to \$11,295,610, on which premiums of \$114,978.18 were paid such unauthorized organizations. This law became effective June 29th, 1911 and returns were required for the term ending December 1st, 1911.

COMPANIES OF MAINE.

INCORPORATED AND DISCONTINUED.

The Northern Maine Patrons Mutual Fire Insurance Company of Presque Isle was incorporated April 7th, 1911 and commenced the business of a mutual fire insurance company on June 9th, 1911.

The Odd Fellows Graded Mutual Relief Association of Norway, upon petition of the Insurance Commissioner, was placed in the hands of a receiver April 17th, 1911.

The Maine Insurance Company of Portland reinsured its business with the Columbian National Life Insurance Company of Boston, Massachusetts on May 1st, 1911.

The Portland Casualty Company of Portland, upon petition of the Insurance Commissioner was placed in the hands of a receiver May 29th, 1911.

The Maine Casualty Company of Biddeford was incorporated January 17th, 1912 as an assessment casualty company.

The Hancock Mutual Fire Insurance Company of Bar Harbor was petitioned into a receivership by this Department and William B. Blaisdell of North Sullivan was appointed receiver on February 20th, 1912.

The Equitable Mutual Fire Insurance Company of Richmond was petitioned into a receivership by this Department and Charles D. Newell of Richmond was appointed receiver on February 22nd, 1912.

The Maine Fire and Marine Insurance Company of Portland was incorporated May 15th, 1912 with an authorized capital stock of \$1,000,000.

COMPANIES OF OTHER STATES AND COUNTRIES ADMITTED DURING

1911.

FIRE AND MARINE.

NAME OF COMPANY.	Location.	Cash Capital.
Central Manufacturers' Mutual Insurance Co.	Van Wert, Ohio	-
Detroit Fire and Marine Insurance Company	Detroit, Mich	\$500,000 00
Insurance Company of the State of Pennsylvania	Philadelphia, Pa	800,000 00
Lumber Mutual Fire Insurance Company	Boston, Mass	-
Newark Fire Insurance Company	Newark, N. J	250,000 00
Northern Insurance Company	Moscow, Russia	200,000 00
Pennsylvania Lumbermen's Mutual Fire Ins. Co.	Philadelphia, Pa	-
United Firemen's Insurance Company	Philadelphia, Pa	200,000 00
Warsaw Fire Insurance Company	Warsaw, Russia	200,000 00
LIFE.		
Reliance Life Insurance Company	Pittsburg, Pa	1,000,000 00
MISCELLANEOUS.		
*Brotherhood Accident Company	Boston, Mass	100,000 00
German Commercial Accident Company	Philadelphia, Pa	100,000 00
London and Lancashire Guarantee and Accident Co.	Toronto, Canada	200,000 00
Masonic Protective Association	Worcester, Mass	100,000 00
Royal Indemnity Company	New York, N. Y	500,000 00
FRATERNAL.		
Fraternal Protective Association, Inc	Boston, Mass	-
Ladies of the Maccabees of the World	Port Huron, Mich	-

* Formerly an assessment company, admitted on stock plan.

DISCONTINUED.

The Capital Fire Insurance Company of Concord, New Hampshire, reinsured its Maine business in the Milwaukee Mechanics Insurance Company of Milwaukee, Wisconsin on July 22nd, 1911.

The Rochester German Insurance Company of Rochester, New York, consolidated with the German American Insurance Company of New York, under date of May 1st, 1911.

The Spring Garden Insurance Company of Philadelphia, Pennsylvania, and the Union Insurance Company of Philadelphia consolidated with the Insurance Company of the State of Pennsylvania of Philadelphia under date of August 16th, 1911.

The Union Insurance Company of Philadelphia, Pennsylvania, reinsured its Maine business with the Commonwealth Insurance Company of New York on April 18th, 1911.

The Bankers Surety Company of Cleveland, Ohio, ceased doing business on November 30th, 1911, and the corporation is in process of liquidation.

**THE FOLLOWING COMPANIES WERE AUTHORIZED TO
TRANSACT BUSINESS IN MAINE, MAY 24, 1912.**

FIRE AND MARINE INSURANCE COMPANIES.

MAINE MUTUAL FIRE COMPANIES.

Aroostook County Patrons Mutual Fire Insurance Company....Houlton
Aroostook Mutual Fire Insurance CompanyPresque Isle
Boothbay Mutual Fire Insurance CompanyBoothbay
Brunswick Farmers Mutual Fire Insurance Company.....Brunswick
Cape Elizabeth and Scarboro Mutual Fire Insurance Co..Cape Elizabeth
Casco Mutual Fire Insurance CompanyCasco
Citizens Mutual Fire Insurance CompanyBristol
Cumberland Mutual Fire Insurance CompanyCumberland
Danville Mutual Fire Insurance CompanyAuburn
Dirigo Mutual Fire Insurance CompanyGorham
Dresden Mutual Fire Insurance CompanyDresden
Edgecomb Mutual Fire Insurance Company.....Edgecomb
Eliot and Kittery Mutual Fire Insurance Company.....Eliot
Falmouth Mutual Fire Insurance CompanyFalmouth
Farmington Mutual Fire Insurance CompanyFarmington
Fayette Mutual Fire Insurance CompanyFayette
Freeport and Yarmouth Mutual Fire Insurance CompanyFreeport
Fryeburg Mutual Fire Insurance CompanyFryeburg
Gardiner and Richmond Mutual Fire Insurance Company...Gardiner
Gorham Farmers Mutual Fire Insurance Company.....Gorham
Gray and New Gloucester Mutual Fire Insurance Co...New Gloucester
Hampden Mutual Fire Insurance Company.....Hampden
Harpwell Mutual Fire Insurance Company.....Harpwell
Harrison Mutual Fire Insurance Company.....Harrison
Homestead Mutual Fire Insurance Company.....Portland
Jay Mutual Fire Insurance CompanyJay
Jefferson Farmers Mutual Fire Insurance Company.....Jefferson
Kennebunk Farmers Mutual Fire Insurance Company.....Kennebunk
Litchfield Mutual Fire Insurance CompanyLitchfield
Lovell Mutual Fire Insurance CompanyLovell
Madawaska Mutual Fire Insurance CompanyVan Buren
Maine Farmers Mutual Fire Insurance CompanyLisbon Falls
Medomak Mutual Fire Insurance CompanyWaldoboro
Mercantile and Manufacturers Mutual Fire Insurance Co....Portland
Mutual Fire Insurance CompanySaco

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
Northern Maine Patrons Mutual Fire Insurance Company..	Presque Isle
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.....	Augusta
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 Central Insurance Company.....	St. Louis, Mo.
Simpson, Campbell & Company, Managers, 47 Kilby St., Boston, Mass.	
American Druggists' Fire Insurance Company.....	Cincinnati, Ohio
American Insurance Company.....	Newark, N. J.
American Union Fire Insurance Company.....	Philadelphia, Pa.
Boston Insurance Company.....	Boston, Mass.
Caledonian-American Insurance Company.....	New York, N. Y.
Central National Fire Insurance Company.....	Chicago, Ill.
Wakefield, Morley & Co., General Agents, Hartford, Conn.	
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.
 Detroit Fire and Marine Insurance CompanyDetroit, Mich.
 Dutchess Fire Insurance Company.....Poughkeepsie, N. Y.
 Equitable Fire and Marine Insurance Company.....Providence, R. I.
 Federal Insurance CompanyJersey City, N. J.
 Fidelity-Phenix Fire Insurance CompanyNew York, N. Y.
 Fire AssociationPhiladelphia, Pa.
 Fireman's Fund Insurance CompanySan Francisco, Cal.

A. K. Simpson, Manager, Mason Building, Boston, Mass.

Firemens Insurance CompanyNewark, N. J.
 Franklin Fire Insurance CompanyPhiladelphia, Pa.
 German Alliance Insurance CompanyNew York, N. Y.
 German American Insurance CompanyNew York, N. Y.
 Germania Fire Insurance CompanyNew York, N. Y.
 Glens Falls Insurance Company.....Glens Falls, N. Y.
 Granite State Fire Insurance CompanyPortsmouth, N. H.
 Hanover Fire Insurance Company.....New York, N. Y.
 Hartford Fire Insurance CompanyHartford, Conn.
 Home Insurance Company.....New York, N. Y.
 Insurance Company of North AmericaPhiladelphia, Pa.

Charles E. Parker & Co., Managers, Hartford, Conn.

Insurance Company of the State of Pennsylvania.....Philadelphia, Pa.
 Massachusetts Fire and Marine Insurance Company.....Boston, Mass.
 Mercantile Fire and Marine Insurance CompanyBoston, Mass.
 Michigan Fire and Marine Insurance CompanyDetroit, Mich.
 National Fire Insurance CompanyHartford, Conn.
 National Union Fire Insurance Company.....Pittsburg, Pa.
 Newark Fire Insurance Company.....Newark, N. J.
 New Hampshire Fire Insurance Company.....Manchester, N. H.
 Niagara Fire Insurance Company.....New York, N. Y.
 North British and Mercantile Insurance Company....New York, N. Y.
 Old Colony Insurance Company.....Boston, Mass.
 Orient Insurance Company.....Hartford, Conn.
 Pelican Assurance CompanyNew York, N. Y.
 Pennsylvania Fire Insurance Company.....Philadelphia, Pa.

Edward C. Brush, Manager, 79 Kilby St., Boston, Mass.

Peoples National Fire Insurance Company.....Wilmington, Del.

Wakefield, Morley & Co., General Agents, Hartford, Conn.

Phoenix Insurance Company.....Hartford, Conn.
 Providence Washington Insurance Company.....Providence, R. I.
 Queen Insurance Company of America.....New York, N. Y.
 Reliance Insurance Company.....Philadelphia, Pa.
 Security Insurance Company.....New Haven, Conn.
 Springfield Fire and Marine Insurance Company....Springfield, Mass.
 Standard Fire Insurance Company.....Hartford, Conn.
 St. Paul Fire and Marine Insurance Company.....St. Paul, Minn.

O'Brien, Russell & Co., Managers, 108 Water St., Boston, Mass.

Subscribers at United States "Lloyds"New York, N. Y.

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.

Central Manufacturers' Mutual Insurance Company....	Van Vert, Ohio
Holyoke Mutual Fire Insurance Company.....	Salem, Mass.
Lumber Mutual Fire Insurance Company	Boston, Mass.
Middlesex Mutual Fire Insurance Company.....	Concord, Mass.
Pennsylvania Lumbermen's Mutual Fire Insurance Co.	Philadelphia, Pa.
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.
Frankona Reinsurance Company	Frankfort-on-the-Main, Germany C. H. Franklin, Manager, 100 William St., New York, N. Y.
Hamburg Bremen Fire Insurance Company.....	Hamburg, Germany F. O. Affeld, 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.
Northern Insurance Company.....	Moscow, Russia Fester, Douglas & Folsom, Managers, 123 William 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.	
Phoenix Assurance Company, Limited.....	London, England
Louis P. Bayard, Perceival Beresford, } Joint Managers, 47 Cedar St., New York, N. Y.	
Prussian National Insurance Company.....	Stettin, Germany
Theo. W. Letton, Manager, 171 La Salle St., Chicago, Ill.	
Royal Insurance Company, Limited.....	Liverpool, England
Field & Cowles, Managers for Maine, 85 Water St., Boston, Mass.	
Royal Exchange Assurance	London, England
Richard D. Harvey, Manager, 92 William St., New York, N. Y.	
Scottish Union and National Insurance Company..	Edinburgh, Scotland
J. H. Brewster, Manager, 36 Pearl St., Hartford, Conn.	
State 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 and Phenix Espanol Insurance Company.....	Madrid, Spain
Fester, Douglas & Folsom, Managers, 123 William St., New York, N. Y.	
Union Marine Insurance Company, Limited.....	Liverpool, England
F. Herrmann & Co., Managers, 37 Wall St., New York, N. Y.	
Warsaw Fire Insurance Company	Warsaw, Russia
Fester, Douglas & Folsom, Managers, 123 William St., New York, N. Y.	
Western Assurance Company	Toronto, Canada

MAINE LIFE INSURANCE COMPANY.

Union Mutual Life Insurance Company	Portland
---	----------

LIFE INSURANCE COMPANIES OF OTHER STATES.

Ætna Life Insurance Company.....	Hartford, Conn.
Harry L. Smith, Gen. Agent, Portland, Me.	
Columbian National Life Insurance Company.....	Boston, Mass.
Connecticut General Life Insurance Company.....	Hartford, Conn.
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, Portland, Me., }	
Equitable Life Assurance Society.....	New York, N. Y.
F. H. Hazelton, Manager for Maine, 392 Congress St., Portland, Me.	
Fidelity Mutual Life Insurance Company.....	Philadelphia, Pa.
Home Life Insurance Company.....	New York, N. Y.
C. A. Lacroix, General Agent, Fidelity Building, Portland, Me.	
John Hancock Mutual Life Insurance Company.....	Boston, Mass.
Charles E. Sayward, General Agent, Portland, Me.	
Massachusetts Mutual Life Insurance Company.....	Springfield, Mass.
J. Putnam Stevens, Manager for Maine, 40 Exchange St., Portland, Me.	

- Metropolitan Life Insurance CompanyNew York, N. Y.
 Lawrence Rooney, 202 Exchange St., Bangor, Me.,
 J. A. Martin, 73½ Front St., Bath, Me.,
 E. P. Langley, 86 Lisbon St., Lewiston, Me.,
 Chas. A. Bradley, 562 Congress St., Portland, Me., } Superintendents.
- Mutual Benefit Life Insurance CompanyNewark, N. J.
 Chas. T. Hawes, Columbia Building, Bangor, Me.,
 Walter DeC. Moore, 89 Market St., Portland, Me., } General Agents.
- Mutual Life Insurance Company.....New York, N. Y.
 T. E. McDonald, Manager for Maine, Masonic Temple, 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.,
 C. R. Duntton, 189 Exchange St., Bangor, Me., } General Agents.
- Penn Mutual Life Insurance Company.....Philadelphia, Pa.
 B. G. & C. M. March, Portland, Me.,
 Wm. H. Taylor & Sons, Bangor, Me., } General Agents.
- 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.
 Charles B. Shoemaker, 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 CompanyPittsburgh, 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, Ohio
- United States Life Insurance Company.....New York, N. Y.

MAINE MISCELLANEOUS COMPANIES.

- Augusta Mutual Plate Glass Insurance Company.....Augusta
 Maine Insurance CompanyPortland

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,
 George G. Hay, Portland, } General Agents.

American Credit-Indemnity Company	New York, N. Y.
American Surety Company	New York, N. Y.
E. F. Philbrick, Manager, 89 State St., Boston, Mass.	
Atlantic Horse Insurance Company.....	Providence, R. I.
Brotherhood Accident Company.....	Boston, Mass.
Casualty Company of America.....	New York, N. Y.
O'Brien, Russell & Co., Managers for Maine, 108 Water St., Boston, Mass.	
Columbian National Life Insurance Co. (Accident Dept.)	Boston, Mass.
Connecticut General Life Insurance Company (Accident Dept.)	Hartford, Conn.
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.
Equitable Surety Company	St. Louis, Mo.
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, Me.	
Frankfort General Insurance Co.....	Frankfort-on-the-Main, Germany
C. H. Franklin, Manager, 123-133 William St., New York, N. Y.	
General Accident Fire and Life Assurance Corporation, Limited	Perth Scotland
John A. Kelly, } Joint Managers, 55 John St., New York, N. Y.	
Claud Norie-Miller, }	
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.	
* Inter-Ocean Life and Casualty Company.....	Indianapolis, Ind.
Lloyds Plate Glass Insurance Company.....	New York, N. Y.
London and Lancashire Guarantee and Accident Co....	Toronto, Canada
A. G. McIlwaine, Jr., Manager, Hartford, Conn.	
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.	
Masonic Protective Association	Worcester, Mass.
Massachusetts Accident Company.....	Boston, Mass.
Massachusetts Bonding and Insurance Company.....	Boston, Mass.
Macomber, Farr & Whitten, General Agents, Augusta, Me.	
Metropolitan Casualty Insurance Company.....	New York, N. Y.
National Casualty Company.....	Detroit, Mich.

* Formerly Woodmen's Casualty Company. Name changed, June 5, 1911.

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.
Field & Cowles, Managers, 85 Water St., Boston, Mass.	
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.

MAINE ASSESSMENT COMPANIES.

Fraternities Health and Accident Association	Richmond
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

FRATERNAL ASSOCIATIONS OF OTHER STATES AND COUNTRIES.

American Benefit Society	Boston, Mass.
Catholic Benevolent Legion	Brooklyn, N. Y.
Catholic Order of Foresters	Chicago, Ill.
Fraternal Protective Association, Incorporated.....	Boston, Mass.
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, <i>Manager for Maine, Augusta, Me.</i>	
Ladies of the Maccabees of the World	Port Huron, Mich.
L'Union St. Jean Baptiste d'Amerique.....	Woonsocket, R. I.
Modern Woodmen of America.....	Rock Island, Ill.
A. O. Palmer, <i>State Deputy, Burlington, Vt.</i>	
New England Order of Protection	Boston, Mass.
Polish National Alliance of the United States of No. America	Chicago, Ill.
Royal Arcanum	Boston, Mass.
Royal Neighbors of America	Rock Island, Ill.
Societe des Artisans	Montreal, Canada
United Order of the Golden Cross	Knoxville, Tenn.
United Order of the Pilgrim Fathers	Lawrence, Mass.
Workmens Benefit Association	Boston, Mass.

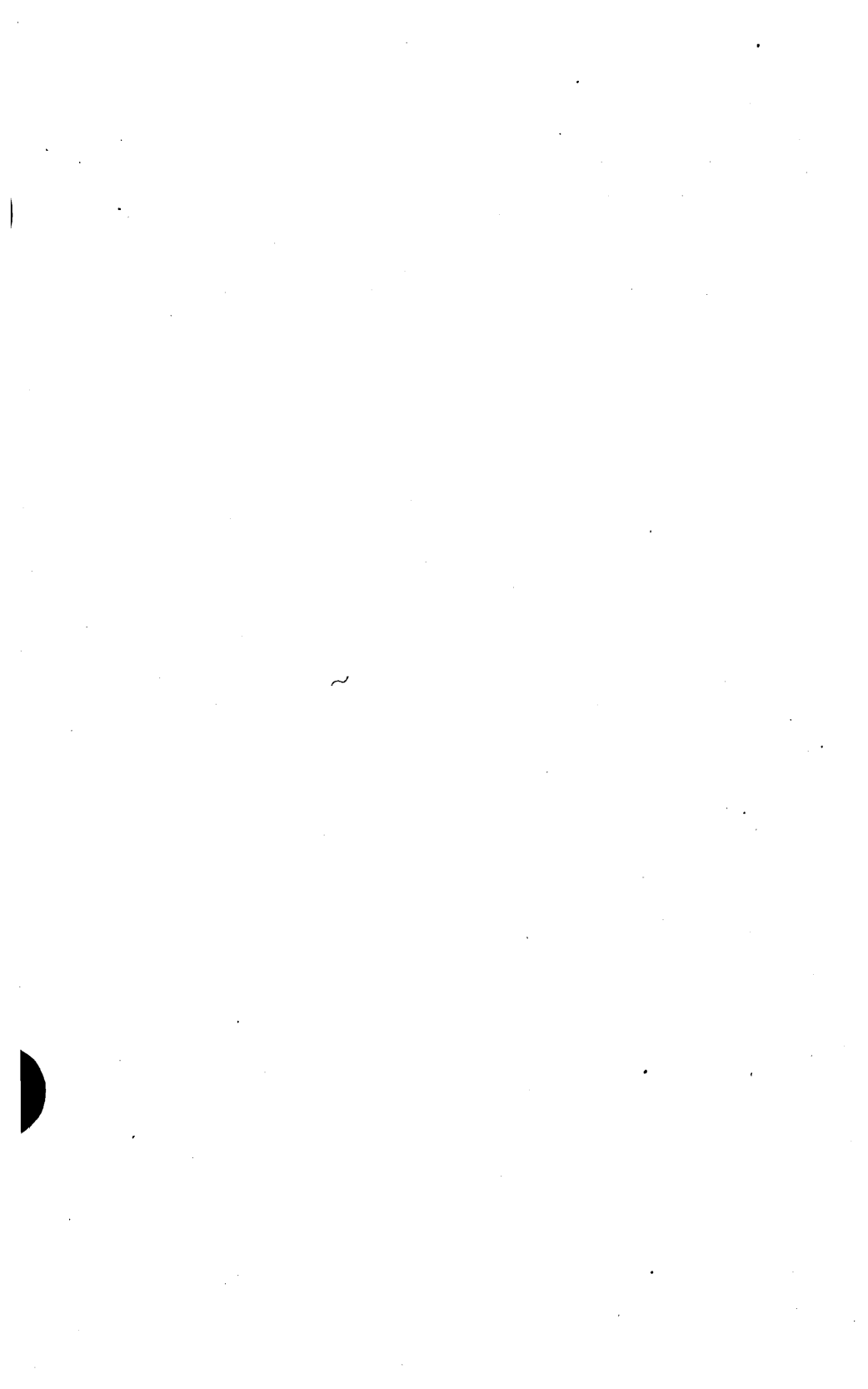
Annexed to and forming a part of this report will be found the usual statistical tables and abstracts of the annual statements made to this department as required by law for the year ending December 31, 1911.

The tabulations relating to record of fires in Maine during 1911 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,

Andrew P. Harvey.

Insurance Commissioner.



STATISTICAL TABLES.

TABLE No. 1.

Maine Business of Foreign Fire Insurance Companies, 1868 to 1911.

	Risks written.	Premiums received.	Losses paid.	Average % of premiums.	Average % of losses.
1868.....	\$52,613,758 00	\$649,002 51	\$339,906 72	1.23	52.37
1869.....	56,614,642 00	690,230 27	488,158 81	1.21	70.72
1870.....	51,132,999 00	574,895 72	448,921 36	1.12	76.18
1871.....	48,063,332 00	644,257 18	221,253 53	1.34	34.34
1872.....	55,722,321 00	699,171 83	378,185 19	1.25	54.09
1873.....	62,776,645 73	849,125 73	559,541 10	1.35	54.09
1874.....	66,997,743 00	924,724 22	406,731 32	1.38	43.98
1875.....	66,768,962 00	899,404 89	370,358 07	1.31	40.90
1876.....	63,192,790 00	820,997 89	497,778 59	1.29	60.63
1877.....	66,679,653 00	803,478 48	528,141 96	1.20	65.73
1878.....	59,537,800 00	707,787 80	636,073 46	1.18	89.86
1879.....	61,254,094 00	693,059 80	533,246 10	1.13	76.94
1880.....	64,928,627 65	754,632 57	456,880 58	1.16	65.43
1881.....	65,525,972 12	767,452 80	521,206 66	1.17	67.91
1882.....	70,326,575 00	841,966 38	624,840 48	1.19	74.21
1883.....	75,246,359 00	951,428 87	617,822 94	1.26	64.93
1884.....	71,936,068 66	978,702 88	722,739 23	1.36	73.84
1885.....	69,843,755 85	988,488 77	539,652 46	1.41	54.59
1886.....	77,376,807 41	1,077,965 92	1,090,574 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.....	87,804,428 88	1,181,582 60	525,589 57	1.34	44.48
1890.....	95,447,324 35	1,297,299 73	735,682 69	1.35	55.86
1891.....	95,916,085 57	1,291,798 98	795,533 07	1.34	61.59
1892.....	103,888,227 51	1,428,592 57	953,363 81	1.37	66.74
1893.....	107,633,693 97	1,526,959 39	951,465 42	1.45	66.73
1894.....	98,590,989 31	1,536,878 76	1,048,295 93	1.55	68.20
1895.....	102,211,026 35	1,576,489 60	848,949 29	1.54	53.85
1896.....	110,273,315 44	1,591,177 49	814,962 07	1.44	51.22
1897.....	113,699,476 34	1,622,750 67	591,680 85	1.43	36.46
1898*.....	118,982,121 08	1,649,351 62	893,476 54	1.38	54.17
1899*.....	129,406,937 98	1,789,800 89	1,072,972 04	1.38	59.95
1900*.....	133,189,006 49	1,772,701 62	983,763 64	1.33	55.49
1901*.....	138,884,002 19	1,846,342 64	1,309,728 50	1.33	70.90
1902.....	137,228,506 08	2,014,929 20	1,131,444 70	1.47	56.16
1903.....	143,115,138 77	2,142,954 52	1,420,324 69	1.50	66.28
1904.....	145,975,285 21	2,295,795 05	1,356,813 40	1.57	59.09
1905.....	145,161,939 74	2,376,834 05	1,288,676 52	1.63	54.22
1906.....	160,276,961 38	2,466,856 29	1,362,122 06	1.54	55.22
1907.....	171,578,133 36	2,597,611 47	1,557,319 15	1.51	59.95
1908.....	172,592,726 54	2,720,309 27	2,276,497 82	1.58	83.69
1909.....	178,599,294 52	2,769,129 63	1,531,476 70	1.55	55.31
1910.....	187,814,949 08	2,837,721 75	1,335,122 25	1.51	47.05
1911.....	210,476,571 79	3,128,764 70	4,082,363 17	1.48	130.48

* Includes tornado business.

TABLE No. 2.

Income, Disbursements, Premiums, Losses, Admitted Assets, Surplus to Policy Holders and Risks Written During 1911.

COMPANIES.	Income.	Disbursements.	Net premiums received.	Net losses paid.	Admitted assets.	Surplus to policy holders.	Gross risks written.	Gross premiums on risks written.
MAINE STOCK COMPANIES.								
Merchants.....	\$106,542 79	\$109,870 52	\$94,046 89	\$76,813 24	\$307,245 85	\$243,796 69	\$12,986,694 00	\$112,071 37
Union.....	156,553 33	148,291 18	136,911 14	95,692 12	507,178 31	417,236 82	11,916,246 00	177,088 03
Total.....	\$263,096 12	\$258,161 70	\$230,958 03	\$172,505 36	\$814,424 16	\$661,033 51	\$24,902,940 00	\$289,159 40
STOCK COMPANIES OF OTHER STATES.								
Ætna.....	\$9,818,735 56	\$8,727,193 54	\$8,901,863 34	\$4,595,263 21	\$22,017,389 71	\$12,834,194 74	\$1,081,501,879 00	\$12,192,068 84
Agricultural.....	1,902,343 69	1,654,250 12	1,712,991 07	850,121 81	4,000,428 73	1,805,969 82	252,596,000 00	2,588,373 88
Alliance.....	1,036,191 42	1,081,819 06	956,316 26	496,613 69	2,006,556 02	1,236,556 89	125,887,706 00	1,408,187 50
American Central.....	2,854,242 04	2,980,768 29	2,599,617 70	1,679,835 25	550,103 29	2,858,229 98	347,564,227 00	3,988,250 34
American Druggists.....	92,741 39	66,430 56	81,047 89	17,639 05	322,152 69	275,007 68	8,110,297 00	83,863 46
American Insurance (N. J.).....	3,959,769 65	3,633,302 60	3,570,998 30	1,907,098 19	9,344,434 55	3,933,070 30	481,382,947 00	4,974,915 34
Boston.....	3,517,996 24	3,434,605 47	3,070,044 12	1,819,092 93	6,467,379 45	3,872,449 69	399,203,442 00	4,548,259 43
Caledonian-American.....	23,551 87	16,677 18	14,008 64	11,160 76	264,021 77	239,134 35	13,269,568 00	127,690 84
Central National.....	425,611 67	577,577 62	399,873 50	324,287 66	826,839 48	479,179 56	50,606,439 00	679,911 53
Citizens.....	571,744 22	580,874 07	541,326 35	344,387 58	872,697 63	358,615 02	170,709,362 00	2,134,423 33
City of New York.....	680,009 65	649,031 69	610,403 73	310,554 86	1,464,209 09	828,261 65	111,810,978 00	1,081,166 64
Columbia.....	388,208 73	308,827 67	360,546 71	162,581 46	858,983 86	679,086 64	106,792,204 00	983,208 47
Commerce.....	291,146 20	285,257 18	246,283 90	143,778 46	724,709 04	463,035 18	32,590,693 00	335,666 74
Commercial Union.....	396,577 77	356,583 33	365,726 56	188,713 96	924,559 47	510,058 66	61,939,777 00	625,938 64
Commonwealth.....	1,319,996 88	990,070 82	1,204,642 07	486,370 86	2,587,926 61	1,509,385 01	196,248,961 00	2,256,705 50
Connecticut.....	4,025,514 58	3,930,283 47	3,728,383 97	2,261,753 84	7,521,311 23	3,123,106 01	442,098,864 00	4,988,583 20
Continental.....	9,728,852 55	8,257,344 97	7,774,768 69	3,822,671 03	25,576,579 13	15,999,832 13	954,785,694 00	9,851,458 08
Delaware.....	1,462,464 87	1,695,098 14	1,361,626 40	994,550 26	2,020,446 08	500,295 85	176,502,466 00	2,154,927 41
Detroit.....	701,245 78	658,352 38	603,951 24	331,588 90	2,139,070 90	1,547,910 28	74,297,865 00	829,144 75
Dutchess Fire.....	401,445 75	401,453 25	368,838 39	249,881 93	660,716 32	340,663 61	42,573,402 00	488,921 88
Equitable.....	688,194 27	799,209 62	369,110 29	564,242 12	1,274,375 37	639,183 83	85,985,457 00	1,036,795 74
Federal.....	1,289,850 44	969,407 71	1,189,978 39	330,953 83	3,103,781 85	1,921,000 43	1,249,407,557 00	3,338,271 28

INSURANCE COMMISSIONER'S REPORT.

Fidelity-Phenix	7,333,908 30	6,645,340 61	6,021,183 23	3,514,498 24	14,333,423 00	6,727,755 51	753,206,338 00	8,368,959 32
Fire Association	4,650,392 30	4,462,550 92	4,231,667 00	2,378,917 42	8,989,219 63	3,251,525 55	525,067,537 00	5,967,833 45
Fireman's Fund	5,819,139 01	5,264,170 23	5,487,674 02	3,047,481 16	8,649,591 75	4,081,460 52	1,136,976,644 00	9,515,349 59
Firemen's	3,000,692 41	2,760,414 69	2,358,175 25	1,243,120 11	6,375,623 55	3,807,479 70	230,626,204 00	3,314,086 00
Franklin	1,583,737 72	1,504,240 79	1,436,011 93	799,981 22	3,420,239 69	1,266,947 97	160,608,611 00	1,841,680 24
German Alliance	657,126 87	563,567 68	586,839 87	323,212 62	1,791,812 43	1,199,573 06	294,286,743 00	3,086,543 37
German American	9,459,807 95	9,261,565 99	8,359,805 97	4,797,839 88	20,351,394 88	10,802,412 91	1,378,039,970 00	13,566,819 64
Germania	3,339,815 26	3,086,457 55	2,962,246 25	1,470,509 43	6,852,645 96	3,289,631 94	386,695,721 00	3,888,082 31
Glens Falls	2,449,667 11	2,174,948 05	2,100,390 73	1,006,116 99	5,599,801 56	2,920,905 52	254,241,963 00	2,779,168 33
Granite State	681,224 20	690,440 36	607,066 97	411,806 04	1,135,598 97	511,903 77	67,996,310 00	869,883 73
Hanover	2,587,482 30	2,558,649 15	2,371,863 77	1,285,995 22	4,818,183 05	2,182,411 88	329,749,067 78	3,411,050 14
Hartford	16,495,581 43	15,452,442 25	15,478,916 72	8,779,984 99	25,449,839 41	9,811,470 24	1,773,518,577 00	20,296,479 77
Home	14,077,925 84	12,267,601 84	12,712,222 88	6,428,547 13	32,146,564 95	16,815,440 71	2,064,233,274 00	18,838,509 64
Insurance Co. of North America	9,942,982 72	9,109,254 27	9,178,896 87	5,100,139 73	16,908,377 36	8,000,000 00	1,465,073,540 00	12,893,593 66
Insurance Co. of the State of Penn.	1,131,822 35	1,340,933 38	1,075,280 42	801,021 62	3,710,952 07	1,237,185 00	135,383,125 58	1,783,299 20
Massachusetts	438,432 18	305,421 00	393,742 76	129,308 33	1,218,792 53	911,997 40	48,443,017 00	504,322 67
Mercantile	340,763 23	311,044 43	298,774 15	158,281 22	524,134 84	276,658 62	36,311,947 00	482,456 73
National	8,410,022 34	7,370,938 93	7,914,216 38	3,774,939 06	11,837,740 27	3,630,276 06	1,240,139,341 00	13,225,632 53
National Union	2,381,264 38	1,896,140 58	2,072,600 83	989,539 53	3,911,870 88	1,532,095 54	297,640,983 00	3,705,996 95
Newark	961,367 44	476,507 75	534,660 00	199,836 29	1,370,656 29	853,944 20	67,531,135 00	68,090 66
New Hampshire	2,499,963 32	2,320,746 12	2,252,198 31	1,279,632 67	5,725,809 34	2,854,504 81	267,240,797 00	2,918,321 59
Niagara	3,514,524 24	3,101,548 43	3,226,699 86	1,644,310 00	6,736,192 25	3,475,199 18	419,381,358 00	4,562,784 97
North British and Mercantile	763,839 08	526,944 66	697,018 26	262,413 15	1,907,426 82	1,300,941 35	139,003,657 00	1,021,272 43
Old Colony	864,514 68	501,374 72	521,893 20	317,655 69	1,231,221 40	801,635 02	74,479,259 00	907,564 53
Orient	1,598,086 48	1,334,096 89	1,465,910 76	713,362 56	3,350,704 96	1,772,359 46	213,235,010 00	2,269,532 86
Pelican	351,197 47	326,460 55	319,945 54	182,904 38	726,417 29	422,299 02	50,515,683 00	495,044 32
Pennsylvania	3,823,321 10	3,703,045 10	3,490,262 57	2,135,820 75	7,622,099 09	2,989,478 24	424,300,918 00	4,510,832 54
Peoples National	1,116,677 02	1,832,029 88	713,829 19	1,050,900 93	2,052,136 24	1,246,603 69	1,486,416,322 00	1,803,711 10
Phoenix (Conn.)	6,438,491 56	5,682,776 13	5,532,092 63	2,730,715 27	11,404,634 19	5,701,719 34	902,310,998 00	7,876,570 52
Providence Washington	3,256,447 70	3,272,373 91	3,029,520 95	1,835,001 86	4,142,911 66	1,605,455 52	506,097,292 00	4,570,974 60
Queen	5,098,144 54	4,359,297 30	4,774,854 67	2,443,202 70	9,558,098 56	4,738,798 89	615,659,539 00	6,403,904 20
Reliance	1,030,298 71	1,139,261 12	1,012,974 70	621,771 55	1,803,970 45	594,367 26	135,482,346 00	1,632,627 97
Security	2,374,897 69	1,936,599 44	1,815,310 58	920,388 70	3,916,120 37	1,940,287 31	235,985,944 00	2,725,963 37
Springfield	5,671,548 78	5,318,810 97	5,244,628 40	3,010,876 02	10,407,847 65	4,870,707 61	607,828,011 00	7,141,174 76
Standard	336,384 13	245,377 14	295,269 41	97,054 15	1,120,378 83	880,776 00	60,284,520 00	446,793 81
St. Paul	5,907,742 41	4,925,157 95	5,575,864 87	2,782,664 54	8,052,964 69	2,846,868 93	798,317,755 00	7,658,382 41
Subscribers at U. S. "Lloyds"	1,836,571 30	1,541,526 60	1,798,960 24	890,542 56	1,716,819 61	616,394 65	657,280,807 00	3,219,712 43
United Firemen's	515,078 61	307,527 37	340,871 29	100,011 15	1,775,112 20	619,558 92	38,547,085 00	424,466 37

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.
Westchester	\$2,854,491 38	\$2,665,913 37	\$2,642,510 88	\$1,495,406 57	\$4,683,245 09	\$1,817,999 83	\$357,650,212 00	\$3,882,573 07
Western Insurance	609,486 05	587,323 99	571,984 90	291,465 25	965,491 48	362,305 06	75,282,539 00	838,922 31
Williamsburg City	1,853,161 36	1,831,385 64	1,730,592 72	982,134 46	2,856,656 99	913,301 63	224,418,392 00	2,264,646 88
Total	\$193,723,458 17	\$177,218,164 47	\$173,267,846 44	\$94,322,452 78	\$371,661,294 50	\$181,435,875 23	\$26,053,354,307 36	\$257,293,193 19
MUTUAL COMPANIES OF OTHER STATES.								
Central Manufacturers'	\$395,862 57	\$360,138 25	\$375,565 31	\$200,888 62	\$548,688 71	\$333,215 42	\$31,136,909 00	\$452,550 87
Holyoke	244,289 33	248,747 95	195,812 23	87,651 11	1,011,669 83	660,007 75	14,355,780 00	208,438 04
Lumber (Mass.)	450,831 23	356,405 52	392,376 30	129,524 07	672,661 06	471,987 92	19,006,266 00	443,978 75
Middlesex	213,801 22	231,106 24	183,227 24	85,733 24	644,893 37	300,370 55	13,821,645 00	203,653 34
Pennsylvania Lumbermens	394,355 48	323,370 87	367,465 75	116,812 61	537,656 00	341,694 64	17,877,672 00	402,727 86
Providence	140,636 72	105,307 94	100,192 50	39,656 26	797,399 53	575,852 97	9,582,770 00	107,462 71
Quincy	204,694 69	198,910 24	170,110 68	78,357 23	831,902 55	542,045 48	11,721,816 00	179,169 56
Traders and Mechanics	281,668 34	316,073 35	193,133 76	102,176 78	578,840 24	228,192 20	13,256,855 76	203,694 88
Vermont	527,313 92	555,965 06	49,582 07	389,425 59	297,732 44	209,841 31	32,223,290 00	74,022 75
Worcester	165,026 73	146,621 62	122,867 80	32,030 07	845,855 27	575,012 93	9,706,023 00	129,296 72
Total	\$3,018,480 23	\$2,842,647 04	\$2,150,333 64	\$1,262,255 58	\$6,767,299 00	\$4,238,221 17	\$172,689,026 76	\$2,404,995 48
U. S. BRANCHES OF COMPANIES OF FOREIGN COUNTRIES.								
Aachen and Munich	\$1,178,470 65	\$1,078,079 61	\$1,086,862 44	\$550,036 06	\$2,293,346 48	\$1,092,221 80	\$159,245,985 00	\$1,626,065 75
Atlas	1,803,077 85	1,781,051 37	1,712,920 75	994,204 05	2,484,741 82	761,328 04	243,242,278 00	2,457,401 72
British America	1,010,381 36	950,405 10	953,162 69	523,220 90	1,439,810 42	504,009 90	146,832,449 00	1,415,604 47
Caledonian	1,587,896 65	1,515,924 23	1,479,566 10	755,158 23	2,069,663 36	464,328 13	186,978,737 00	2,129,127 42
Commercial Union	5,122,790 35	5,012,449 69	4,660,245 40	2,628,091 36	6,628,689 23	1,845,800 45	1,124,255,423 00	7,341,603 81

Hamburg Bremen.....	1,539,318 98	1,585,156 06	1,351,970 71	796,564 41	1,919,454 22	515,493 77	173,562,485 00	2,089,811 76
Liverpool & London & Globe.....	8,930,081 24	8,840,083 81	8,393,317 45	4,435,616 62	13,327,304 51	4,024,772 54	1,396,524,848 00	14,108,423 50
London Assurance.....	2,711,363 23	2,606,463 65	2,521,558 58	1,224,024 05	3,633,663 52	1,112,740 10	543,267,931 00	3,904,759 29
London and Lancashire.....	2,861,796 74	2,514,424 70	2,575,606 24	1,172,085 15	3,562,850 38	768,231 18	440,422,780 00	4,146,055 21
Mannheim.....	1,226,908 71	1,109,401 23	1,199,952 58	724,586 42	797,016 01	333,650 47	465,717,795 00	2,199,632 70
North British and Mercantile.....	5,869,210 36	5,145,352 90	5,553,542 69	2,679,154 95	8,737,778 86	3,295,227 18	1,003,773,140 00	8,566,308 55
Northern Assurance.....	3,464,499 11	3,396,773 17	2,938,859 47	1,675,388 62	5,063,906 23	1,770,686 76	435,264,305 00	4,623,010 28
Northern Insurance.....	414,613 57	65,961 70	147,855 55	21,250 46	569,819 53	477,260 21	14,854,364 00	187,892 10
Norwich Union.....	1,894,098 88	1,839,597 46	1,764,022 00	980,210 87	2,693,813 83	862,925 66	253,082,506 00	2,579,494 56
Palatine.....	1,899,634 25	1,801,397 45	1,769,971 98	948,855 99	2,954,015 33	1,048,229 89	233,435,436 00	2,610,440 40
Phoenix Assurance.....	2,596,826 84	2,499,226 88	2,431,874 26	1,472,592 09	3,690,767 84	1,335,056 36	388,692,695 00	3,868,576 66
Prussian National.....	1,192,161 71	1,080,419 41	1,110,846 94	589,909 87	1,910,730 83	631,101 72	175,499,713 00	1,960,424 80
Royal.....	9,023,501 50	8,711,098 67	7,859,283 71	4,000,976 82	11,447,136 74	2,644,493 04	1,159,255,781 00	11,510,770 36
Royal Exchange.....	2,133,994 55	1,752,127 33	1,614,149 80	832,612 79	2,445,682 30	856,168 92	302,496,762 00	2,555,467 47
Scottish Union and National.....	2,383,961 60	2,627,442 56	2,135,254 60	1,227,795 74	5,108,745 39	2,874,575 92	382,921,269 00	3,705,977 31
State.....	136,769 47	129,019 25	120,997 12	64,772 40	424,891 82	301,598 32	21,439,125 00	251,238 00
Sun.....	3,141,945 41	3,014,987 76	2,847,790 37	1,454,179 96	4,269,959 86	1,094,919 09	384,956,062 00	4,164,772 76
Union Marine.....	888,561 99	796,772 20	866,495 93	537,042 26	709,879 04	371,018 21	396,587,208 00	1,764,578 00
Warsaw.....	711,069 13	60,103 46	182,156 40	8,918 38	637,522 77	509,730 14	14,485,093 00	207,302 53
Western Assurance.....	1,542,490 81	1,511,000 64	1,457,385 70	819,072 57	2,172,163 61	792,439 58	258,428,967 00	2,344,678 40
Total.....	\$65,265,425 03	\$61,424,720 29	\$58,735,649 46	\$31,116,321 02	\$90,993,353 93	\$30,288,007 38	\$10,305,223,137 00	\$92,319,417 81
Aggregate.....	\$262,270,459 55	\$241,743,693 50	\$234,384,787 57	\$126,873,534 74	\$470,236,371 59	\$216,623,137 29	\$36,556,169,411 12	\$352,306,765 88

TABLE No. 3.
Income During 1911.

COMPANIES.	NET PREMIUMS.		INTEREST.				Rents.	All other sources.	Total income.
	Fire.	Marine.	Mortgages.	Collateral loans.	Bonds and stocks.	All other sources.			
MAINE STOCK COMPANIES.									
Merchants.....	-	\$94,046 89	\$1,280 00	\$736 00	\$10,010 25	\$444 65	-	\$25 00	\$106,542 79
Union.....	-	136,911 14	-	-	18,258 79	1,383 40	-	-	156,553 33
Total.....	-	\$230,958 03	\$1,280 00	\$736 00	\$28,269 04	\$1,828 05	-	\$25 00	\$263,096 12
STOCK COMPANIES OF OTHER STATES.									
Etna.....	\$7,767,706 01	\$1,134,157 33	-	-	\$813,929 10	\$25,293 77	\$25,250 00	\$52,399 35	\$9,318,735 56
Agricultural.....	1,712,991 07	-	\$36,023 63	\$17,196 26	99,403 45	6,427 71	2,500 00	27,801 57	1,902,343 69
Alliance.....	687,987 43	268,328 83	-	-	70,160 83	2,175 18	-	6,539 15	1,035,191 42
American Central.....	2,599,617 70	-	1,794 00	24,234 45	213,056 83	582 11	-	14,956 95	2,854,242 04
American Druggists.....	81,047 89	-	-	-	11,524 48	64 59	-	104 43	92,741 39
American Insurance (N. J.).....	3,570,998 30	-	82,177 76	-	275,860 70	4,758 35	24,640 53	1,334 01	3,959,769 65
Boston.....	1,459,024 49	1,611,019 63	27,619 02	2,200 83	207,825 34	6,455 09	190 00	203,661 84	3,517,996 24
Caledonian-American.....	14,008 64	-	-	-	9,446 40	96 83	-	-	23,551 87
Central National.....	399,873 50	-	7,040 57	449 52	16,342 40	701 93	-	1,203 75	425,611 67
Citizens.....	541,268 83	57 52	4,604 15	-	24,685 41	1,128 31	-	-	571,744 22
City of New York.....	610,403 73	-	11,336 11	-	41,441 35	1,686 28	-	15,142 18	680,009 65
Columbia.....	-	360,546 71	-	-	26,582 72	1,079 30	-	-	388,208 73
Commerce.....	246,283 90	-	1,774 17	-	21,918 92	173 82	10,492 66	10,502 73	291,146 20
Commercial Union.....	365,726 56	-	-	-	29,650 77	463 69	-	736 75	396,577 77
Commonwealth.....	1,204,642 07	-	16,154 36	-	85,746 49	964 12	-	12,489 84	1,319,996 88
Connecticut.....	3,728,363 97	-	43,730 93	4,259 99	232,189 95	4,978 92	11,168 00	822 82	4,025,514 58
Continental.....	7,748,941 02	25,827 67	135 00	-	934,413 20	80,058 95	125,269 86	814,206 85	9,728,852 55
Delaware.....	1,361,626 40	-	5,002 00	254 00	64,423 17	762 34	13,839 30	46,557 66	1,492,464 87
Detroit.....	588,862 66	15,088 58	38,741 94	1,335 90	44,389 41	10,743 98	867 50	1,215 81	701,245 78
Dutchess Fire.....	368,838 39	-	1,785 08	-	22,812 64	15 75	1,564 07	6,429 82	401,445 75

INSURANCE COMMISSIONER'S REPORT.

Equitable.....	340,151 62	28,958 67	6,490 22	229 08	37,039 25	313 36	9,724 41	265,287 66	688,194 27
Federal.....	-	1,189,978 39	1,359 17	-	90,125 45	6,369 48	-	2,017 95	1,289,850 44
Fidelity-Phenix.....	6,001,137 63	20,045 60	5,138 88	-	489,954 12	31,507 52	7,500 34	778,624 21	7,333,908 30
Fire Association.....	4,231,667 00	-	112,926 82	5,459 90	233,302 82	5,490 63	23,435 78	38,109 35	4,650,392 30
Fireman's Fund.....	3,811,833 37	1,675,840 65	36,599 14	18,568 89	243,881 25	7,844 71	19,416 00	5,355 00	5,819,139 01
Firemen's.....	2,358,175 25	-	126,222 80	-	136,888 30	497 66	92,717 43	286,190 97	3,000,692 41
Franklin.....	1,436,011 93	-	2,386 15	-	122,192 42	1,466 16	7,769 20	13,911 86	1,583,737 72
German Alliance.....	586,839 87	-	2,580 00	-	64,295 33	326 03	-	3,085 64	657,126 87
German American.....	8,359,805 97	-	20,418 28	-	653,045 59	8,430 31	229,618 12	188,489 68	9,459,807 95
Germania.....	2,962,246 25	-	18,886 29	-	208,745 01	11,757 93	52,240 76	85,939 02	3,339,815 26
Glens Falls.....	2,100,390 73	-	92,664 50	-	147,679 80	12,030 57	4,821 00	92,080 51	2,449,667 11
Granite State.....	607,086 97	-	505 00	-	39,284 25	321 92	4,684 59	29,341 47	681,224 20
Hanover.....	2,371,863 77	-	175 00	-	139,538 32	2,235 08	73,588 46	81 67	2,587,482 30
Hartford.....	14,803,569 50	675,347 22	22,811 89	479 94	887,426 00	15,047 04	53,209 96	37,689 88	16,495,581 43
Home.....	12,046,989 96	665,232 92	2,405 50	-	1,135,840 50	34,217 50	10,667 95	182,571 51	14,077,925 84
Insurance Co. of North America.....	6,267,004 20	2,911,892 67	13,327 56	-	585,782 91	20,803 18	16,254 28	127,917 92	9,942,982 72
Insurance Co. of the State of Penn.....	1,075,280 42	-	697 43	-	33,858 81	4,056 01	8,623 28	9,306 40	1,131,822 35
Massachusetts.....	373,345 24	20,397 52	-	-	32,297 72	4,818 76	-	7,572 94	438,432 18
Mercantile.....	298,774 15	-	2,837 74	-	12,776 66	482 93	-	25,991 75	340,763 23
National.....	7,914,216 38	-	82,004 28	-	343,505 75	10,322 63	32,776 44	27,196 86	8,410,022 34
National Union.....	2,072,600 83	-	36,919 64	6,416 65	76,307 80	8,539 41	100 00	180,380 05	2,381,264 88
Newark.....	534,680 00	-	14,499 26	-	27,822 27	820 52	3,084 99	380,460 40	961,367 44
New Hampshire.....	2,252,198 31	-	7,364 68	-	223,151 77	-	12,037 94	5,210 62	2,499,963 32
Niagara.....	3,226,699 86	-	33,710 83	-	234,093 71	4,482 67	-	15,537 17	3,514,524 24
North British and Mercantile.....	697,018 26	-	-	-	65,874 02	946 80	-	-	763,839 08
Old Colony.....	403,596 68	118,296 52	2,312 50	-	34,070 00	1,207 88	-	305,031 10	864,514 68
Orient.....	1,419,845 45	46,065 31	-	-	110,436 80	5,238 92	12,500 00	4,000 00	1,598,086 48
Pelican.....	319,945 54	-	-	-	24,292 00	904 63	-	6,055 30	351,197 47
Pennsylvania.....	3,490,262 57	-	9,916 34	3,911 79	273,529 61	4,278 71	8,261 25	33,160 83	3,823,321 10
Peoples National.....	713,829 19	-	32,376 42	10,837 02	72,952 98	2,252 89	-	284,378 52	1,116,677 02
Phoenix (Conn.).....	5,532,092 63	-	2,868 85	628 35	439,023 11	14,751 25	14,004 15	435,123 22	6,438,491 56
Providence Washington.....	2,179,668 29	849,862 66	-	-	151,913 83	7,747 17	-	67,255 75	3,256,447 70
Queen.....	4,475,629 98	299,224 69	2,950 00	-	312,554 95	7,784 92	-	-	5,098,144 54
Reliance.....	1,012,974 70	-	5,138 92	-	53,788 00	1,113 64	8,818 00	8,465 45	1,090,298 71
Security.....	1,815,310 58	-	8,044 71	4,522 99	86,646 00	23 02	8,000 00	452,350 39	2,374,897 69

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	\$5,244,628 40	-	\$61,320 88	\$383 32	\$329,032 22	\$3,220 23	\$15,000 00	\$17,963 73	\$5,671,548 78
Standard	235,269 41	-	-	-	40,335 15	779 57	-	-	336,384 13
St. Paul	4,382,871 32	\$1,192,993 55	28,363 85	-	247,056 46	9,555 06	19,137 47	27,764 70	5,907,742 41
Subscribers at U. S. "Lloyds"	32 00	1,798,967 24	-	-	28,195 83	7,300 68	-	2,075 55	1,836,571 30
United Firemen's	340,871 29	-	12,679 02	401 15	48,618 90	622 79	215 00	111,670 46	515,078 61
Westchester	2,642,510 88	-	11,000 20	-	185,179 60	2,150 81	108 00	13,541 89	2,854,491 38
Western Insurance	571,984 90	-	7,547 33	-	29,276 23	543 89	43 70	90 00	609,486 05
Williamsburgh City	1,730,592 72	-	12,916 93	-	86,411 21	8,770 50	4,720 00	9,750 00	1,853,161 36
Total	\$158,359,716 56	\$14,908,129 88	\$1,118,285 73	\$101,820 03	\$12,063,626 27	\$419,986 39	\$968,860 42	\$5,783,032 89	\$193,723,458 17
MUTUAL COMPANIES OF OTHER STATES.									
Central Manufacturers'	\$375,565 31	-	\$5,126 84	-	\$12,054 42	-	\$3,116 00	-	\$395,862 57
Holyoke	195,812 23	-	1,205 00	-	36,610 14	\$274 75	5,881 64	\$4,505 57	244,289 33
Lumber (Mass.)	392,376 30	-	-	-	22,235 11	3,726 13	-	32,493 69	450,831 23
Middlesex	183,227 24	-	1,855 00	-	22,373 41	412 53	1,886 44	4,046 60	213,801 22
Pennsylvania Lumbermens	367,465 75	-	189 00	-	18,675 45	1,302 86	-	6,722 42	394,355 48
Providence	100,192 50	-	3,844 00	-	34,836 75	1,763 47	-	-	140,636 72
Quincy	170,110 68	-	3,648 30	\$5,290 49	22,863 91	583 45	1,808 16	389 70	204,694 69
Traders and Mechanics	193,133 76	-	2,034 50	688 00	21,426 09	161 83	1,698 50	62,525 66	281,668 34
Vermont	49,582 07	-	-	-	450 00	3,648 88	300 00	473,332 97	527,313 92
Worcester	122,867 80	-	10,014 00	22 50	19,491 25	968 38	11,075 55	587 25	165,026 73
Total	\$2,150,333 64	-	\$27,916 64	\$6,000 99	\$211,016 53	\$12,842 28	\$25,766 29	\$584,603 86	\$3,018,480 23

U. S. BRANCHES OF COMPANIES
OF FOREIGN COUNTRIES.

Aachen and Munich.....	\$1,086,862 44	=	-	-	\$80,630 04	\$2,825 89	-	\$8,152 28	\$1,178,470 65
Atlas.....	1,712,920 75	-	-	-	82,861 84	2,714 11	\$3,043 13	1,538 02	1,803,077 85
British America.....	953,162 69	-	-	-	51,641 43	4,233 64	-	1,343 60	1,010,381 36
Caledonian.....	1,479,566 10	-	-	-	55,343 95	2,256 69	49,576 46	1,153 45	1,587,896 65
Commercial Union.....	4,032,258 29	\$627,987 11	\$545 00	-	214,953 02	3,198 50	66,536 52	177,311 91	5,122,790 35
Hamburg Bremen.....	1,351,970 71	-	-	-	71,241 28	506 97	-	115,600 02	1,539,318 98
Liverpool & London & Globe...	8,080,568 43	312,749 02	158,652 19	\$6 00	224,027 88	13,904 88	127,200 86	12,971 98	8,930,081 24
London Assurance.....	2,043,468 61	478,089 97	-	-	123,486 93	5,985 91	-	60,331 81	2,711,363 23
London and Lancashire.....	2,512,601 23	63,005 01	-	-	115,440 96	11,052 72	25,672 56	134,024 26	2,861,796 74
Mannheim.....	-	1,199,952 58	-	-	18,726 67	1,091 34	-	7,138 12	1,226,908 71
North British and Mercantile...	5,553,542 69	-	-	-	304,576 87	3,181 17	-	7,909 63	5,869,210 36
Northern Assurance.....	2,938,859 47	-	-	-	169,026 22	4,032 44	8,333 36	344,247 62	3,464,499 11
Northern Insurance.....	147,855 55	-	-	-	5,639 18	1,114 84	-	260,004 00	414,613 57
Norwich Union.....	1,764,022 00	-	985 95	-	86,397 22	2,688 40	-	40,005 31	1,894,098 88
Palatine.....	1,769,971 98	-	-	-	124,784 11	1,833 21	-	3,044 95	1,899,634 25
Phoenix Assurance.....	2,431,874 26	-	-	-	119,545 52	3,475 12	-	41,931 94	2,596,826 84
Prussian National.....	1,110,846 94	-	-	-	60,352 50	599 64	-	20,362 63	1,192,161 71
Royal.....	7,390,632 49	468,651 22	19,333 36	-	221,784 64	9,016 88	397,260 46	516,822 45	9,023,501 50
Royal Exchange.....	1,473,630 12	140,519 68	-	-	90,482 30	349 33	-	429,013 12	2,133,994 55
Scottish Union and National.....	2,135,254 60	-	14,444 04	-	200,136 04	2,625 16	2,431 85	29,070 00	2,383,961 69
State.....	120,997 12	-	-	-	15,535 00	235 17	-	2 18	136,769 47
Sun.....	2,847,790 37	-	1,250 00	-	141,558 09	6,017 80	23,663 00	121,666 15	3,141,945 41
Union Marine.....	-	866,495 93	-	-	21,299 12	766 94	-	-	888,561 99
Warsaw.....	182,156 40	-	-	-	6,195 07	199 83	-	522,517 83	711,069 13
Western Assurance.....	1,224,548 40	232,837 30	-	-	79,765 13	4,329 98	-	1,010 00	1,542,490 81
Total.....	\$54,345,361 64	\$4,390,287 82	\$195,210 54	\$6 00	\$2,685,431 01	\$88,236 56	\$703,718 20	\$2,857,173 26	\$65,265,425 03
Aggregate.....	\$214,855,411 84	\$19,529,375 73	\$1,342,692 91	\$108,563 02	\$14,988,342 85	\$522,893 28	\$1,698,344 91	\$9,224,835 01	\$262,270,459 55

TABLE No. 4.
Disbursements During 1911.

COMPANIES.	NET LOSSES.		Dividends.	Commis- sions.	Salaries.	Rents.	Taxes and fees.	All other disburse- ments.	Total disburse- ments.
	Fire.	Marine.							
MAINE STOCK COMPANIES.									
Merchants.....	-	\$76,813 24	\$11,760 00	\$12,921 86	\$5,200 00	\$400 00	\$1,271 18	\$1,504 24	\$109,870 52
Union.....	-	95,692 12	24,000 00	15,307 99	8,245 44	650 00	690 93	3,704 70	148,291 18
Total.....	-	\$172,505 36	\$35,760 00	\$28,229 85	\$13,445 44	\$1,050 00	\$1,962 11	\$5,208 94	\$258,161 70
STOCK COMPANIES OF OTHER STATES.									
Etna.....	\$4,093,857 98	\$501,405 23	\$945,000 00	\$1,704,893 47	\$676,329 63	\$49,385 67	\$249,250 51	\$507,071 05	\$8,727,193 54
Agricultural.....	850,121 81	-	75,000 00	374,923 68	166,983 92	4,154 86	52,055 07	131,010 78	1,654,250 12
Alliance.....	320,225 20	176,388 49	40,000 00	213,415 21	40,511 85	3,866 02	27,449 40	259,962 89	1,081,819 06
American Central.....	1,679,835 25	-	260,000 00	512,403 18	229,943 66	12,149 26	75,179 27	211,257 67	2,980,768 23
American Druggists.....	17,639 05	-	16,000 00	10,014 41	11,306 27	480 00	3,778 04	7,212 79	66,430 56
American Insurance (N. J.).....	1,907,098 19	-	230,054 00	878,586 68	255,627 09	16,181 86	100,832 24	244,922 54	3,633,302 60
Boston.....	896,648 57	922,444 36	300,000 00	622,025 27	265,391 65	21,007 73	59,037 75	348,050 14	3,434,605 47
Caledonian-American.....	11,160 76	-	-	3,425 62	1515 17	21 68	423 70	1,130 25	16,677 18
Central National.....	324,287 66	-	12,000 00	118,579 44	73,742 99	2,415 88	13,298 29	33,253 36	577,577 62
Citizens.....	344,387 58	-	24,000 00	96,193 76	58,574 39	2,898 60	21,656 99	33,162 75	580,874 07
City of New York.....	310,554 86	-	50,000 00	125,428 70	88,529 18	11,549 62	21,596 72	41,372 61	649,031 69
Columbia.....	-	162,581 46	-	114,799 35	10,735 74	16 10	10,569 58	10,125 54	308,827 77
Commerce.....	143,778 46	-	20,000 00	57,306 83	21,285 21	2,000 00	9,911 60	30,975 08	285,257 18
Commercial Union.....	188,713 96	-	20,000 00	79,701 63	10,776 92	-	10,754 84	46,635 98	356,583 33
Commonwealth.....	486,370 86	-	50,000 00	286,577 64	82,174 47	10,516 00	21,565 96	52,865 89	990,070 82
Connecticut.....	2,261,753 84	-	190,452 50	787,990 37	332,496 43	29,202 04	94,400 28	233,988 01	3,930,283 47
Continental.....	3,821,408 23	1,262 80	1,000,000 00	1,654,762 80	686,413 53	71,523 92	230,439 04	792,034 65	8,257,844 97
Delaware.....	994,550 26	-	60,000 00	358,198 40	94,805 80	12,502 29	40,314 18	134,727 21	1,695,098 14
Detroit.....	318,822 40	12,766 50	72,500 00	130,254 48	62,432 73	4,939 32	18,475 96	38,160 99	658,352 38
Dutchess Fire.....	249,881 93	-	12,000 00	94,162 14	23,881 46	1,200 00	5,854 27	14,473 45	401,453 25

INSURANCE COMMISSIONER'S REPORT.

39

Equitable	552,558 49	11,683 63	12,000 00	21,350 12	91,067 22	8,615 60	24,539 63	77,394 83	799,209 52
Federal	- 38 82	330,992 65	80,000 00	473,262 08	9,748 35	-	37,673 12	37,770 33	969,407 71
Fidelity-Phenix	3,512,132 84	2,365 40	250,000 00	1,217,344 84	727,160 35	64,474 33	152,569 52	719,293 40	6,645,340 61
Fire Association	2,378,917 42	-	300,000 00	859,630 78	442,283 17	16,530 17	150,346 67	314,942 71	4,462,550 92
Fireman's Fund	2,034,719 13	1,012,762 03	180,000 00	990,869 53	544,806 44	31,291 79	152,463 24	317,796 07	5,264,708 23
Firemen's	1,243,120 11	-	200,000 00	594,138 11	177,955 48	12,500 00	79,236 62	453,464 37	2,760,414 69
Franklin	799,981 22	-	59,997 00	311,335 88	152,675 62	10,450 02	46,619 06	123,181 99	1,504,240 79
German Alliance	323,212 62	-	60,000 00	151,691 24	2,610 00	-	16,965 50	9,088 32	563,567 68
German American	4,797,839 88	-	555,000 00	1,625,907 97	787,709 14	75,148 39	261,546 52	1,158,414 09	9,261,565 99
Germania	1,470,509 43	-	200,000 00	659,566 98	264,915 93	32,084 31	95,666 00	363,714 90	3,086,457 55
Glens Falls	1,006,116 99	-	220,000 00	445,804 02	210,747 80	12,000 00	52,374 12	227,905 12	2,174,948 05
Granite State	411,806 04	-	20,000 00	131,872 11	37,078 80	3,680 61	19,508 88	66,493 92	690,440 36
Hanover	1,285,995 22	-	195,000 00	467,919 36	233,237 82	23,528 69	83,484 18	269,483 88	2,558,649 15
Hartford	8,472,429 05	307,555 94	700,000 00	2,879,040 65	1,414,166 46	120,594 07	527,605 24	1,031,050 84	15,452,442 25
Home	6,029,161 58	399,385 55	1,050,000 00	2,381,857 61	857,276 36	128,193 11	339,683 67	1,082,043 96	12,267,601 84
Insurance Co. of No. America	3,508,758 09	1,591,381 64	480,000 00	1,910,992 02	675,456 88	50,733 43	244,756 63	647,175 58	9,109,254 27
Insurance Co. of the State of Penn.	801,021 62	-	24,000 00	229,447 66	96,050 78	2,500 00	89,444 44	98,468 88	1,340,933 38
Massachusetts	128,491 89	816 44	-	93,345 24	43,180 96	5,336 38	4,163 95	30,086 14	305,421 00
Mercantile	158,281 22	-	-	63,139 88	50,951 62	7,481 70	8,742 03	22,447 98	311,044 43
National	3,774,939 06	-	200,000 00	1,491,713 79	958,515 43	37,468 59	248,592 72	659,709 34	7,370,938 93
National Union	989,539 53	-	85,500 00	363,260 21	233,706 87	12,100 00	80,589 31	131,444 66	1,896,140 58
Newark	199,836 29	-	34,476 50	113,374 18	57,644 49	10,589 86	10,872 73	49,713 70	476,507 75
New Hampshire	1,279,632 67	-	120,000 00	489,404 88	176,192 49	1,500 00	88,982 46	165,033 62	2,320,746 12
Niagara	1,644,310 00	-	200,000 00	612,581 31	301,273 05	37,821 28	94,284 78	211,278 01	3,101,548 43
North British and Mercantile	262,413 15	-	20,000 00	182,144 94	19,592 95	3,225 00	12,140 83	27,427 79	526,944 66
Old Colony	268,874 30	48,781 39	-	117,607 68	25,689 67	500 04	12,994 92	26,026 72	501,374 72
Orient	707,842 74	10,519 82	-	303,598 99	110,606 75	9,185 16	57,032 84	140,310 59	1,334,096 89
Pelican	182,904 38	-	20,000 00	75,370 70	17,748 92	2,450 49	9,310 35	18,675 71	226,460 55
Pennsylvania	2,135,820 75	-	225,000 00	795,344 49	213,024 06	20,995 66	114,629 07	198,231 07	3,703,045 10
Peoples National	1,050,900 93	-	50,000 00	241,425 27	90,058 81	2,500 00	43,215 15	353,929 72	1,832,029 88
Phoenix (Conn.)	2,730,715 27	-	372,401 00	1,159,702 31	565,997 94	26,966 12	152,096 61	674,896 88	5,682,776 13
Providence, Washington	1,353,972 15	481,029 71	75,000 00	613,213 77	235,952 59	12,188 25	81,217 60	419,799 84	3,272,373 91
Queen	2,384,109 91	59,092 79	300,000 00	866,901 71	472,678 20	44,598 67	112,798 50	319,117 52	4,559,297 30
Reliance	621,771 55	-	40,000 00	245,803 48	106,817 11	8,193 03	42,633 56	74,042 39	1,139,261 12
Security	920,388 70	-	84,000 00	388,921 41	181,163 78	11,500 78	59,952 30	290,672 47	1,936,599 44

TABLE No. 4—Concluded.

COMPANIES.	NET LOSSES.		Dividends.	Commissions.	Salaries.	Rents.	Taxes and fees.	All other disbursements.	Total disbursements.
	Fire.	Marine.							
Springfield	\$3,010,876 02	-	\$200,000 00	\$993,406 76	\$587,460 64	\$31,900 08	\$138,745 28	\$356,422 19	\$5,318,810 97
Standard	97,054 15	-	-	62,297 13	41,591 22	1,533 36	16,848 95	26,052 33	245,377 14
St. Paul	2,141,338 46	\$641,326 08	60,000 00	1,426,476 78	269,718 94	13,133 90	147,909 74	225,254 05	4,925,157 95
Subscribers at U. S. Lloyds'	-	890,542 56	50,000 00	382,994 93	111,740 56	8,321 14	27,224 91	70,702 50	1,541,528 60
United Firemen's	100,011 15	-	24,000 00	94,640 85	23,106 88	-	7,966 25	57,802 24	507,527 37
Westchester	1,495,406 57	-	120,000 00	508,760 27	287,305 61	18,193 25	78,151 71	158,095 96	2,665,913 37
Western Insurance	291,465 25	-	24,000 00	161,241 90	48,050 37	6,613 75	15,825 45	40,627 27	587,823 99
Williamsburgh City	982,134 46	-	50,000 00	414,186 55	190,094 04	25,700 00	43,669 12	125,601 47	1,831,285 64
Total	\$6,757,368 31	\$7,565,084 47	\$10,317,381 00	\$35,836,433 43	\$15,337,268 57	\$1,208,331 86	\$5,151,917 85	\$15,044,378 96	\$177,218,164 47
MUTUAL COMPANIES OF OTHER STATES.									
Central Manufacturers'	\$200,888 62	-	-	\$41,481 71	\$24,774 62	\$1,200 00	\$6,306 09	\$85,487 21	\$360,138 25
Holyoke	87,651 11	-	\$7,000 00	29,037 45	24,553 04	2,100 00	3,087 28	95,319 07	248,747 95
Lumber (Mass.)	129,524 07	-	-	22,027 14	32,011 04	3,458 40	7,311 09	162,073 78	356,405 52
Middlesex	85,733 24	-	-	27,097 78	17,015 04	1,000 00	3,028 26	97,231 92	231,106 24
Pennsylvania Lumbermen's	116,812 61	-	-	-	24,679 91	2,633 00	4,916 65	174,328 70	323,370 87
Providence	39,656 26	-	-	12,447 26	11,165 00	1,566 00	2,434 97	38,038 45	105,307 94
Quincy	78,357 23	-	-	25,750 92	15,908 26	1,000 00	3,018 83	74,875 00	198,910 24
Traders and Mechanics	102,176 78	-	-	28,921 38	19,870 58	1,720 00	3,217 80	160,166 81	316,073 35
Vermont	389,425 59	-	-	49,475 20	24,033 08	-	10,022 16	83,009 03	555,965 06
Worcester	32,030 07	-	-	17,653 55	16,961 17	1,800 00	4,194 34	73,982 49	146,621 62
Total	\$1,262,255 58	-	\$7,000 00	\$253,892 39	\$210,971 74	\$16,477 40	\$47,537 47	\$1,044,512 46	\$2,842,647 04

U. S. BRANCHES OF COMPANIES
OF FOREIGN COUNTRIES.

Aachen and Munich	\$550,036 06	-	-	\$231,145 95	\$119,843 96	\$6,797 31	\$33,768 31	\$136,488 02	\$1,078,079 61
Atlas	994,204 05	-	-	333,326 10	181,676 85	16,414 41	56,215 74	199,214 22	1,781,051 37
British America	523,220 90	-	-	227,631 53	97,248 63	1,328 80	31,890 02	69,085 22	950,405 10
Caledonian	755,158 23	-	-	335,845 98	125,264 74	9,155 11	45,260 62	245,239 55	1,515,924 23
Commercial Union	2,312,250 43	\$315,840 93	-	1,028,995 85	255,134 14	23,736 24	138,626 41	937,865 69	5,012,449 69
Hamburg Bremen	796,564 41	-	-	225,212 46	166,272 42	17,975 81	46,150 21	332,980 75	1,585,156 06
Liverpool & London & Globe	4,376,275 26	59,341 36	-	1,678,196 47	528,569 98	56,700 38	265,179 81	1,875,820 55	8,840,083 81
London Assurance	1,019,186 29	204,837 76	-	531,136 85	193,462 58	22,342 60	69,079 98	566,417 59	2,606,463 65
London & Lancashire	1,159,606 21	12,478 94	-	444,275 16	232,964 21	30,234 90	79,059 89	555,805 39	2,514,424 70
Mannheim	-	724,536 42	-	300,602 38	12,668 13	73 60	47,786 02	23,684 68	1,109,401 23
North British and Mercantile	2,679,154 95	-	-	1,220,121 69	483,515 50	24,599 93	109,610 85	628,350 00	5,145,352 90
Northern Assurance	1,675,388 62	-	-	455,465 51	345,915 55	25,362 16	92,153 33	802,477 94	3,396,773 17
Northern Insurance	21,250 46	-	-	41,335 54	502 50	-	2,154 06	719 20	65,961 70
Norwich Union	980,210 87	-	-	323,757 79	222,513 42	15,428 99	60,560 60	237,125 79	1,839,597 46
Palatine	948,855 99	-	-	391,592 76	118,650 40	10,453 93	53,481 42	278,362 90	1,801,397 45
Phoenix Assurance	1,472,592 09	-	-	454,077 32	265,033 24	22,270 95	67,680 80	217,572 48	2,499,226 88
Prussian National	589,909 87	-	-	238,559 03	113,656 98	5,000 00	34,689 53	93,603 91	1,080,419 41
Royal	3,834,030 61	166,946 21	-	1,374,767 03	814,449 86	88,374 96	243,445 62	2,139,039 38	8,711,038 67
Royal Exchange	825,880 27	6,732 52	-	356,323 43	155,808 17	9,834 96	47,037 98	350,429 98	1,752,127 33
Scottish Union and National	1,227,799 74	-	-	465,140 72	179,421 50	6,497 83	61,136 10	687,396 67	2,627,442 56
State	64,772 40	-	-	2,397 88	6,135 36	417 23	5,383 61	24,912 77	299,019 25
Sun	1,454,179 96	-	-	628,051 80	231,531 62	25,059 31	91,106 88	585,058 19	3,014,987 76
Union Marine	-	537,042 26	-	192,337 49	7,315 27	48 30	29,767 91	30,260 97	796,772 20
Warsaw	8,918 38	-	-	49,354 41	-	-	1,548 64	282 03	60,103 46
Western Assurance	676,387 99	142,684 58	-	323,006 48	158,217 01	4,668 29	51,515 57	154,520 72	1,511,000 64
Total	\$28,945,834 04	\$2,170,490 98	-	\$11,877,657 64	\$5,015,772 02	\$422,841 07	\$1,764,359 95	\$11,227,764 59	\$61,424,720 29
Aggregate	\$116,965,457 93	\$9,908,080 81	\$10,360,141 00	\$47,996,213 31	\$20,577,457 7	\$1,648,700 33	\$6,965,777 38	\$27,321,864 97	\$241,743,693 50

TABLE No. 5.
Assets December 31, 1911.

COMPANIES.	Real estate.	Mortgages.	Collateral loans.	Bonds and stocks.	Cash in office and bank.	Bills receivable and agents balances.	Interest and rents due and accrued.	All other assets.	Less assets not admitted.	Admitted assets.
MAINE STOCK COMPANIES.										
Merchants.....	-	\$32,000 00	\$18,400 00	\$195,929 80	\$20,331 74	\$22,367 34	\$1,342 57	\$17,619 70	\$745 30	\$307,245 85
Union.....	-	-	-	408,812 69	46,650 44	49,708 49	2,460 84	-	454 15	507,178 31
Total.....	-	\$32,000 00	\$18,400 00	\$604,742 49	\$66,982 18	\$72,075 83	\$3,803 41	\$17,619 70	\$1,199 45	\$814,424 16
STOCK COMPANIES OF OTHER STATES.										
Etna.....	\$588,207 93	-	-	\$16,785,333 60	\$1,607,467 31	\$1,552,834 50	\$88,731 03	\$1,613,126 97	\$218,311 63	\$22,017,389 71
Agricultural.....	37,084 99	\$394,219 11	\$295,989 91	2,318,982 07	344,987 14	304,881 09	42,410 93	1,588 82	39,715 33	4,000,428 73
Alliance.....	-	-	-	1,803,478 75	129,057 07	130,389 81	10,339 55	2,510 00	69,219 16	2,006,556 02
American Central.....	-	29,900 00	421,900 00	4,413,882 80	162,322 73	533,167 25	24,530 54	-	35,600 03	5,550,103 29
American Druggists.....	-	-	-	292,822 98	14,879 61	11,371 30	4,618 88	561 60	2,101 68	322,152 69
American Insurance (N. J.)										
American Insurance (N. J.).....	468,000 00	1,658,890 75	-	6,099,935 84	321,269 28	888,299 94	76,545 85	-	168,507 11	9,344,434 55
Boston.....	34,000 00	510,900 00	56,100 00	4,683,302 22	367,335 05	600,402 42	19,508 54	236,061 84	40,230 62	6,467,379 45
Caledonian-American.....	-	-	-	239,498 99	11,281 84	13,241 72	2,265 83	2,710 06	5,976 67	264,021 77
Central National.....	-	158,950 50	5,000 00	463,650 84	90,987 91	98,334 86	10,443 35	13,431 12	13,959 10	826,839 48
Citizens.....	-	97,200 00	-	570,493 75	152,255 16	56,634 23	10,066 50	-	13,951 81	872,697 63
City of New York										
City of New York.....	-	246,000 00	-	1,062,201 63	70,318 37	165,438 95	7,353 33	-	87,103 19	1,464,209 09
Columbia.....	-	-	-	781,059 84	26,099 06	86,897 82	8,680 41	10,000 00	53,753 27	858,983 86
Commerce.....	75,000 00	39,300 00	-	538,642 00	25,181 53	39,037 03	5,478 05	5,000 00	2,929 57	724,709 04
Commercial Union.....	-	-	-	776,855 72	31,623 66	125,302 04	6,325 00	-	15,546 95	924,559 47
Commonwealth.....	-	347,500 00	-	2,006,252 96	57,163 83	145,958 57	14,607 41	20,291 54	3,847 70	2,587,926 61
Connecticut										
Connecticut.....	189,200 00	948,450 00	59,000 00	5,649,100 43	372,415 88	408,191 29	41,183 84	-	146,230 21	7,521,311 23
Continental.....	1,200,000 00	2,700 00	-	18,182,165 00	4,905,406 78	1,212,851 66	173,889 12	-	100,433 43	25,576,579 13
Delaware.....	200,000 00	102,000 00	4,000 00	1,261,131 66	84,564 75	378,256 30	17,806 83	675 00	27,988 46	2,020,446 08
Detroit.....	174,783 51	707,433 85	20,000 00	1,021,249 47	98,206 21	91,966 86	25,918 62	954 06	1,441 68	2,139,070 90

Dutchess Fire	15,000 00	46,858 86	-	520,584 78	25,546 46	56,945 64	3,580 94	-	7,800 36	660,716 32
Equitable	101,180 00	124,750 00	-	800,300 00	19,795 91	130,706 51	8,854 19	91,385 00	2,596 24	1,274,375 37
Federal	-	30,000 00	-	2,265,739 99	418,879 50	432,426 28	26,800 42	40,748 21	110,812 55	3,103,781 85
Fidelity-Phenix	67,500 00	539,500 00	-	10,114,416 00	2,456,697 45	1,143,399 58	101,896 19	11,896 88	101,773 10	14,333,423 00
Fire Association	521,522 50	2,151,281 66	99,457 12	4,863,573 54	656,642 16	583,930 48	114,865 28	17,723 46	19,776 57	8,989,219 63
Fireman's Fund	557,442 39	787,463 62	254,731 52	5,132,158 52	674,095 47	1,127,997 13	85,112 64	80,890 37	50,299 91	8,649,591 75
Firemen's	1,000,000 00	2,493,550 00	-	1,653,050 00	43,465 17	359,738 48	54,603 54	771,593 50	377 14	6,375,623 56
Franklin	146,444 53	37,685 00	-	2,775,066 87	140,666 26	299,422 80	30,534 33	18,087 72	27,670 54	3,420,239 69
German Alliance	-	54,000 00	-	1,002,467 52	44,268 21	149,105 27	7,542 50	-	65,571 02	1,791,812 43
German American	2,670,527 59	227,975 00	-	15,242,614 83	1,008,674 98	1,619,065 82	122,442 82	26,119 42	566,025 63	20,351,394 88
Germania	-	431,000 00	-	4,842,240 88	479,453 55	496,408 59	38,454 83	-	184,911 89	6,852,645 96
Glens Falls	43,858 43	1,751,485 00	-	2,708,026 19	724,959 85	342,873 80	44,711 89	-	16,113 60	5,599,801 56
Granite State	46,954 28	10,100 00	-	962,982 10	51,344 94	96,802 65	5,336 26	44 00	37,965 26	1,135,598 97
Hanover	906,581 06	3,500 00	-	3,115,095 78	144,426 96	400,481 95	30,000 50	229,833 69	11,736 89	4,818,183 05
Hartford	763,712 63	429,666 67	8,250 00	20,108,166 47	1,003,677 74	2,439,836 31	252,872 65	498,942 16	55,285 22	25,449,839 41
Home	-	38,300 00	-	27,847,559 98	1,791,025 14	1,983,366 45	214,053 00	438,859 23	166,569 85	32,146,564 95
Insurance Co. of North America	292,559 83	271,925 00	-	13,367,922 45	1,347,184 15	1,460,535 55	77,846 58	109,387 65	18,983 85	16,908,377 36
Insurance Co. of the State of Penn.	256,292 50	56,108 00	-	2,879,447 75	144,674 99	396,210 17	30,384 71	1,978 53	54,144 58	3,710,952 07
Massachusetts	-	-	-	933,361 21	184,955 93	72,633 28	7,691 56	21,132 79	882 34	1,218,792 53
Mercantile	-	67,800 00	-	371,212 25	30,507 39	47,349 60	5,055 87	3,079 35	969 62	524,134 84
National	633,208 93	1,825,075 00	-	6,996,271 41	672,692 49	1,398,827 69	124,179 17	304,777 53	77,291 95	11,837,740 27
National Union	4,501 76	664,540 00	115,000 00	2,234,689 54	312,174 46	554,990 87	45,682 55	3,785 29	23,493 59	3,911,870 88
Newark	126,237 92	326,650 00	-	735,787 28	34,493 98	106,419 57	12,653 61	28,413 93	-	1,370,656 29
New Hampshire	91,500 00	145,200 00	-	4,183,421 27	299,658 49	322,726 14	45,354 30	637,949 14	-	5,725,809 34
Niagara	-	682,000 00	-	3,877,419 36	1,342,708 52	549,647 21	28,486 95	262,050 64	6,120 43	6,736,192 25
North British and Mercantile	-	-	-	1,855,960 27	13,536 23	83,832 40	17,211 50	500 00	63,613 58	1,907,426 82
Old Colony	-	60,000 00	-	1,033,501 51	66,298 94	76,030 71	3,135 00	-200 00	7,944 76	1,231,221 40
Orient	167,686 38	-	-	2,614,943 86	312,005 59	292,120 98	32,992 89	12,921 23	81,965 67	3,350,704 96
Pelican	-	-	-	627,635 75	38,076 00	56,170 46	6,176 10	154 15	1,795 17	726,417 29
Pennsylvania	189,377 07	194,500 00	125,587 24	6,460,443 36	120,453 51	653,259 97	88,024 64	-	209,546 70	7,622,099 09
Peoples National	-	573,950 00	82,700 00	1,184,594 24	57,274 91	134,767 40	26,198 33	-	7,348 64	2,052,136 24
Phoenix (Conn.)	128,791 14	52,450 00	11,300 00	8,574,646 90	499,988 27	1,096,071 40	84,894 39	962,776 78	6,284 69	11,404,634 19
Providence Washington	-	-	-	2,305,514 00	206,174 22	535,626 54	6,716 22	1,090,634 00	1,753 32	4,142,911 66
Queen	-	65,000 00	-	8,300,784 71	399,701 80	777,333 66	75,036 96	17,165 36	76,923 93	9,558,095 56
Reliance	129,327 04	103,000 00	-	1,238,755 00	73,761 99	260,013 32	16,534 04	1,010 00	23,430 94	1,803,970 45
Security	195,230 40	257,200 00	125,450 00	2,739,532 18	141,298 62	325,817 19	37,479 96	105,441 96	2,329 94	3,916,120 37

INSURANCE COMMISSIONER'S REPORT.

TABLE No. 5—Concluded.

COMPANIES.	Real estate.	Mortgages.	Collateral loans.	Bonds and stocks.	Cash in office and bank.	Bills receivable and agents balances.	Interest and rents due and accrued.	All other assets.	Less assets not admitted	Admitted assets.
Springfield.....	\$300,000 00	\$1,440,595 00	-	\$6,544,441 47	\$512,574 46	\$886,828 60	\$49,734 64	\$681,136 03	\$7,462 55	\$10,407,847 65
Standard.....	-	-	-	1,005,516 68	52,483 70	67,359 47	10,880 96	10,000 00	25,861 98	1,120,378 83
St. Paul.....	295,558 42	585,390 00	-	6,030,567 71	336,458 66	754,741 96	54,233 01	95,019 35	119,104 42	8,032,864 69
Subscribers at U. S. Lloyds'.....	-	-	-	779,250 00	403,604 06	544,816 02	9,483 33	27,337 47	47,671 27	1,716,819 61
United Firemen's.....	106,572 12	222,782 00	\$3,800 00	1,337,398 00	65,022 63	59,547 83	21,678 53	345 33	42,034 24	1,775,112 20
Westchester.....	9,189 60	153,450 00	-	4,031,985 48	218,790 69	356,788 06	6,671 24	-	93,629 98	4,683,245 09
Western Insurance.....	2,032 42	116,300 00	1,463 74	707,552 30	54,191 24	96,026 32	11,048 05	2,217 58	25,340 17	965,491 48
Williamsburgh City.....	75,000 00	502,900 00	-	2,063,205 19	288,312 18	314,310 29	16,534 51	5,178 42	208,783 60	2,856,656 99
Total.....	\$13,560,065 37	\$22,872,375 02	\$1,689,729 53	\$268,510,816 13	\$26,785,501 04	\$30,746,670 84	\$2,684,354 99	\$8,518,627 16	\$3,706,845 58	\$371,661,294 50
MUTUAL COMPANIES OF OTHER STATES.										
Central Manufacturers'.....	\$40,060 00	\$72,875 00	-	\$342,300 00	\$40,352 83	\$46,030 34	\$4,692 54	\$2,438 00	-	\$548,688 71
Holyoke.....	47,000 00	24,000 00	-	833,164 00	13,508 44	31,783 41	12,126 12	50,482 86	\$395 00	1,011,669 83
Lumber (Mass.).....	-	-	-	554,345 21	102,892 92	17,849 18	3,736 99	13,109 96	19,273 20	672,661 06
Middlesex.....	22,397 80	32,100 00	-	530,883 39	21,316 96	13,747 87	7,122 54	17,324 81	-	644,893 37
Pennsylvania Lumbermen's.....	-	3,500 00	-	438,680 00	67,126 72	21,911 13	6,438 15	4,129 07	4 129 07	537,656 00
Providence.....	-	67,700 00	-	616,553 23	53,098 46	10,441 81	744 76	48,977 77	116 50	797,399 53
Quincy.....	9,256 00	83,583 20	\$113,000 00	505,932 86	31,263 94	13,655 19	7,507 67	70,244 14	2,540 45	831,902 55
Traders and Mechanics.....	22,720 09	39,820 60	17,300 00	390,400 00	9,026 29	13,098 71	1,306 08	86,282 81	1,124 34	578,840 24
Vermont.....	50,000 00	-	-	10,250 00	71,558 97	165,923 47	-	-	-	297,732 44
Worcester.....	100,000 00	193,600 00	-	500,000 00	44,824 45	7,158 42	10,942 40	12,000 00	23,270 00	845,855 27
Total.....	\$291,383 89	\$517,178 80	\$130,300 00	\$4,722,508 69	\$454,969 98	\$341,599 53	\$54,617 25	\$305,589 42	\$50,848 56	\$6,767,299 00

U. S. BRANCHES OF
COMPANIES OF FOREIGN
COUNTRIES.

Aachen and Munich	-	-	-	\$2,162,894 13	\$168,955 11	\$193,335 77	\$25,024 63	-	\$256,863 16	\$2,293,346 48
Atlas	\$83,878 81	-	-	2,236,975 04	49,091 85	315,728 92	21,786 14	\$32,385 20	255,104 14	2,484,741 82
British America	-	-	-	1,351,443 20	235,375 91	110,991 52	20,934 73	128 78	279,063 72	1,439,810 42
Caledonian	439,510 58	-	-	1,323,102 67	144,634 85	221,674 26	8,006 62	88,589 67	155,855 29	2,069,663 36
Commercial Union	698,163 62	\$23,000 00	-	5,207,652 12	471,440 80	1,077,881 95	78,448 39	189,836 38	1,117,734 03	6,628,689 23
Hamburg Bremen	-	-	-	1,634,412 80	56,461 60	237,963 92	23,012 72	25,917 20	58,314 02	1,919,454 22
Liverpool & London & Globe	1,452,558 30	3,435,614 00	\$100 00	5,584,984 02	1,537,850 03	1,950,069 40	113,231 32	121,957 82	869,060 38	13,327,304 51
London Assurance	-	-	-	3,035,421 96	323,235 56	476,365 63	-	12,395 81	213,755 44	3,633,663 52
London and Lancashire	300,000 00	-	-	2,941,284 84	570,447 60	544,047 49	44,152 23	162,588 10	999,669 88	3,562,850 38
Mannheim	-	-	-	607,741 39	5,744 20	242,955 81	6,408 33	10,000 00	75,833 72	797,016 01
North British and Mercantile	-	-	-	8,320,104 54	397,643 39	837,397 21	91,321 06	3,016 74	911,704 08	8,737,778 86
Northern Assurance	115,000 00	-	-	4,452,749 41	239,099 51	567,413 99	50,066 53	116,912 51	477,335 72	5,063,906 23
Northern Insurance	-	-	-	545,818 13	19,430 18	14,306 29	8,162 50	-	17,897 57	569,819 53
Norwich Union	-	-	-	2,079,318 42	318,609 00	311,113 18	21,224 58	18,795 70	55,247 05	2,693,813 83
Palatine	-	-	-	2,922,104 16	136,719 62	410,328 69	32,301 00	-	547,438 14	2,954,015 33
Phoenix Assurance	-	-	-	3,032,676 00	197,407 18	497,476 28	44,078 76	4,147 03	85,017 41	3,690,767 84
Prussian National	-	-	-	1,543,111 71	123,578 60	298,859 37	15,160 17	-	69,979 02	1,910,730 83
Royal	4,140,902 01	344,900 00	-	5,302,785 43	615,223 74	1,406,738 74	84,692 61	54,362 30	502,468 09	11,447,136 74
Royal Exchange	-	-	-	2,278,851 76	104,245 74	301,794 38	28,659 04	436 66	268,305 28	2,445,682 30
Scottish Union and National	37,336 55	254,275 00	-	4,321,531 67	211,071 70	392,377 63	69,419 75	26,199 58	203,466 49	5,108,745 39
State	-	-	-	421,223 65	23,391 79	30,957 16	3,921 66	-	54,602 44	424,891 82
Union	270,637 79	25,000 00	-	3,425,709 40	278,511 37	477,560 68	42,634 94	10,890 87	260,985 19	4,269,959 86
Union Marine	-	-	-	571,956 97	7,262 66	196,392 25	5,920 00	445 35	72,098 19	709,879 04
Warsaw	-	-	-	513,325 90	26,174 49	111,465 28	4,520 81	-	17,963 71	637,522 77
Western Assurance	-	-	-	1,918,870 24	265,011 49	216,605 16	21,587 14	7,845 88	257,756 30	2,172,163 61
Total	\$7,537,987 66	\$4,082,789 00	\$100 00	\$67,736,049 56	\$6,526,617 97	\$11,441,800 96	\$864,675 66	\$886,851 58	\$3,083,518 46	\$90,993,353 93
Aggregate	\$21,389,436 92	\$27,504,342 82	\$1,838,529 53	\$341,574,116 87	\$33,834,071 17	\$42,602,147 16	\$3,607,451 31	\$9,728,687 86	\$11,842,412 05	\$470,236,371 59

INSURANCE COMMISSIONER'S REPORT.

TABLE No. 6.
Liabilities December 31, 1911.

COMPANIES.	Net unpaid losses.	Unearned premiums.	All other liabilities.	Total liabilities except capital.	Capital.	Surplus over all liabilities.	Surplus to policy holders.
MAINE STOCK COMPANIES.							
Merchants	\$13,763 00	\$48,225 57	\$1,460 59	\$63,449 16	\$100,000 00	\$143,796 69	\$243,796 69
Union	18,098 07	69,893 42	1,950 00	89,941 49	200,000 00	217,236 82	417,236 82
Total	\$31,861 07	\$118,118 99	\$3,410 59	\$153,390 65	\$300,000 00	\$361,033 51	\$661,033 51
STOCK COMPANIES OF OTHER STATES.							
Ætna	\$613,872 98	\$7,831,355 42	\$737,966 57	\$9,183,194 97	\$5,000,000 00	\$7,834,194 74	\$12,834,194 74
Agricultural	125,630 00	1,835,773 36	233,055 55	2,194,458 91	500,000 00	1,305,969 82	1,805,969 82
Alliance	110,515 00	632,297 14	28,176 99	770,989 13	750,000 00	485,566 89	1,235,566 89
American Central	212,555 24	2,365,103 25	114,214 82	2,691,873 31	2,000,000 00	858,229 98	2,858,229 98
American Druggists	1,500 00	41,975 69	3,669 32	47,145 01	200,000 00	75,007 68	275,007 68
American Insurance (N. J.)	324,049 79	4,513,549 97	573,764 49	5,411,364 25	1,000,000 00	2,923,070 20	3,923,070 20
Boston	407,528 53	2,032,234 74	155,166 49	2,594,929 76	1,000,000 00	2,872,449 69	3,872,449 69
Caledonian-American	3,556 21	13,337 33	7,993 88	24,887 42	200,000 00	29,134 35	29,134 35
Central National	39,571 94	275,919 37	32,168 61	347,659 92	400,000 00	79,179 56	419,179 56
Citizens	49,819 58	457,290 50	6,972 53	514,082 61	200,000 00	158,615 02	358,615 02
City of New York	48,891 14	514,474 33	72,581 97	635,947 44	500,000 00	328,261 65	828,261 65
Columbia	3,578 55	166,818 67	9,500 00	179,897 22	400,000 00	279,086 64	679,086 64
Commerce	26,869 06	226,392 64	8,412 16	261,673 56	200,000 00	263,035 18	463,035 18
Commercial Union	31,024 00	342,366 27	41,110 54	414,500 81	200,000 00	310,058 66	510,058 66
Commonwealth	114,129 05	938,412 55	26,000 00	1,078,541 60	500,000 00	1,009,385 01	1,509,385 01
Connecticut	298,768 38	4,059,036 84	40,400 00	4,398,205 22	1,000,000 00	2,123,106 01	3,123,106 01
Continental	460,941 08	8,522,785 41	593,020 51	9,576,747 00	2,000,000 00	13,999,832 13	15,999,832 13
Delaware	142,514 00	1,206,679 23	170,957 00	1,520,150 23	400,000 00	100,395 85	500,395 85
Detroit	61,410 45	521,748 78	8,001 39	591,160 62	500,000 00	1,047,910 28	1,547,910 28
Dutchess Fire	32,861 65	279,798 15	7,392 91	320,052 71	200,000 00	140,663 61	340,663 61

Equitable.....	52,678 21	300,552 35	281,960 98	635,191 54	400,000 00	239,183 83	639,183 83
Federal.....	357,678 64	572,967 62	252,135 16	1,182,781 42	1,000,000 00	921,000 43	1,921,000 43
Fidelity-Phoenix.....	485,974 65	6,569,692 84	550,000 00	7,605,667 49	2,500,000 00	4,227,755 51	6,727,755 51
Fire Association.....	350,929 47	3,744,552 95	1,642,211 66	737,694 08	750,000 00	2,501,525 55	3,251,525 55
Fireman's Fund.....	517,423 26	3,714,707 97	336,000 00	4,568,131 23	1,500,000 00	2,581,460 52	4,081,460 52
Firemen's.....	229,915 49	2,305,913 69	32,314 67	2,568,143 85	1,000,000 00	2,507,479 70	3,807,479 70
Franklin.....	163,549 93	1,205,153 27	784,558 52	2,153,291 72	766,947 97	1,266,947 97	1,266,947 97
German Alliance.....	98,967 15	438,523 31	54,748 91	592,239 37	400,000 00	799,573 06	1,199,573 06
German American.....	878,772 12	8,155,006 93	515,202 92	9,548,981 97	2,000,000 00	8,802,412 91	10,802,412 91
Germania.....	178,553 52	3,278,727 22	105,733 28	3,563,014 02	1,000,000 00	2,289,631 94	3,289,631 94
Glens Falls.....	180,847 66	2,258,236 99	239,811 39	2,678,896 04	200,000 00	2,720,905 52	2,920,905 52
Granite State.....	45,334 91	562,502 56	15,857 73	623,695 20	200,000 00	311,903 77	511,903 77
Hanover.....	254,847 86	2,275,288 23	105,635 08	2,635,771 17	1,000,000 00	1,182,411 88	2,182,411 88
Hartford.....	1,269,357 53	14,160,774 40	208,237 24	15,638,369 17	2,000,000 00	7,811,470 24	9,811,470 24
Home.....	1,144,436 34	11,798,635 00	2,388,052 90	15,331,124 24	3,000,000 00	13,815,440 71	16,815,440 71
Insurance Co. of North America.....	1,188,100 00	6,655,570 04	1,064,707 32	8,908,377 36	4,000,000 00	4,000,000 00	8,000,000 00
Insurance Co. of the State of Penn.....	279,147 36	1,724,720 82	469,898 89	2,473,767 07	800,000 00	4,037,185 00	1,237,185 00
Massachusetts.....	28,338 13	270,823 56	7,633 44	306,795 13	500,000 00	411,997 40	911,997 40
Mercantile.....	37,037 94	201,400 57	9,037 71	247,476 22	200,000 00	276,658 62	276,658 62
National.....	544,600 66	7,212,863 55	450,000 00	8,207,464 21	1,000,000 00	2,630,276 06	3,630,276 06
National Union.....	149,807 55	2,062,811 93	167,155 86	2,379,775 34	1,000,000 00	532,095 54	1,532,095 54
Newark.....	57,374 00	422,133 38	37,204 61	516,711 99	250,000 00	603,944 30	853,944 30
New Hampshire.....	176,334 15	2,090,606 66	604,363 72	2,871,304 53	1,200,000 00	1,654,504 81	2,854,504 81
Niagara.....	252,337 64	2,901,854 52	106,800 91	3,260,993 07	1,000,000 00	2,475,199 18	3,475,199 18
North British and Mercantile.....	63,186 61	529,898 86	13,400 00	606,485 47	200,000 00	1,100,941 35	1,300,941 35
Old Colony.....	67,772 74	350,649 95	11,163 69	429,586 38	400,000 00	401,635 02	801,635 02
Orient.....	118,990 08	1,403,145 61	56,209 81	1,578,345 50	500,000 00	1,272,359 46	1,772,359 46
Pelican.....	24,321 00	262,208 37	17,588 90	304,118 27	200,000 00	222,299 02	422,299 02
Pennsylvania.....	352,746 48	3,331,386 71	948,487 66	4,632,620 85	750,000 00	2,239,478 24	2,989,478 24
Peoples National.....	149,887 21	637,009 91	18,635 43	805,532 55	1,000,000 00	246,603 69	1,246,603 69
Phoenix (Conn.).....	621,610 17	4,891,304 68	190,000 00	5,702,914 85	2,000,000 00	3,701,719 34	5,701,719 34
Providence Washington.....	277,049 78	2,206,406 36	54,000 00	2,537,456 14	750,000 00	855,455 52	1,605,455 52
Queen.....	391,337 15	4,206,618 54	221,343 98	4,819,299 67	1,000,000 00	3,738,798 89	4,738,798 89
Reliance.....	126,446 47	924,194 51	158,962 21	1,209,603 19	400,000 00	194,367 26	594,367 26
Security.....	194,041 63	1,744,283 21	37,508 22	1,975,833 06	1,000,000 00	940,287 31	1,940,287 31

INSURANCE COMMISSIONER'S REPORT.

TABLE No. 6—Concluded.

COMPANIES.	Net unpaid losses.	Unearned premiums.	All other liabilities.	Total liabilities except capital.	Capital.	Surplus over all liabilities.	Surplus to policy holders.
Springfield	\$451,215 64	\$4,790,798 40	\$295,126 00	\$5,537,140 04	\$2,000,000 00	\$2,870,707 61	\$4,870,707 61
Standard	17,244 50	216,429 68	5,928 65	239,602 83	500,000 00	380,776 00	880,776 00
St. Paul	397,088 62	4,665,527 63	123,379 51	5,185,995 76	500,000 00	2,346,868 93	2,846,868 93
Subscribers at U. S. "Lloyds"	247,118 75	509,185 02	344,121 19	1,100,424 96	100,000 00	516,394 65	616,394 65
United Firemen's	30,176 70	258,766 23	866,610 35	1,155,553 28	400,000 00	219,538 92	619,538 92
Westchester	275,219 02	2,519,334 71	70,691 53	2,865,245 26	300,000 00	1,517,999 83	1,817,999 83
Western Insurance	62,435 47	533,112 89	7,638 06	603,186 42	300,000 00	62,305 06	362,305 06
Williamsburgh City	143,337 19	1,768,213 89	31,804 28	1,943,355 36	250,000 00	663,301 63	913,301 63
Total	\$16,043,156 01	\$157,409,845 16	\$16,772,418 10	\$190,225,419 27	\$57,100,000 00	\$124,335,875 23	\$181,435,875 23
MUTUAL COMPANIES OF OTHER STATES.							
Central Manufacturers'	\$21,201 52	\$186,791 27	\$7,480 50	\$215,473 29	-	\$333,215 42	\$333,215 42
Holyoke	1,698 45	322,159 19	27,804 44	351,662 08	\$100,000 00	560,007 75	660,007 75
Lumber (Mass.)	7,260 73	188,942 48	4,469 93	200,673 14	-	471,987 92	471,987 92
Middlesex	3,859 52	336,703 82	3,959 48	344,522 82	-	300,370 55	300,370 55
Pennsylvania Lumbermens	9,741 16	180,481 32	5,738 88	195,961 36	-	341,694 64	341,694 64
Providence	1,126 66	204,116 80	16,303 10	221,546 56	-	575,852 97	575,852 97
Quincy	1,800 00	285,838 86	2,218 21	289,857 07	-	542,045 48	542,045 48
Traders and Mechanics	5,492 72	330,410 29	14,745 03	350,648 04	-	228,192 20	228,192 20
Vermont	12,568 70	53,822 43	21,500 00	87,891 13	-	209,841 31	209,841 31
Worcester	960 42	263,182 60	6,699 32	270,842 34	-	575,012 93	575,012 93
Total	\$65,709 88	\$2,352,449 06	\$110,918 89	\$2,529,077 83	\$100,000 00	\$4,138,221 17	\$4,238,221 17
U. S. BRANCHES OF COMPANIES OF FOREIGN COUNTRIES.							
Aachen and Munich	\$107,019 59	\$1,063,814 33	\$30,290 76	\$1,201,124 68	\$200,000 00	\$892,221 80	\$1,092,221 80
Atlas	141,679 55	1,485,817 44	95,916 79	1,723,413 78	200,000 00	561,328 04	761,328 04
British America	112,482 24	806,711 20	16,607 08	935,800 52	200,000 00	304,009 90	504,009 90
Caledonian	140,799 18	1,402,322 48	62,213 57	1,605,335 23	200,000 00	264,328 13	464,328 13
Commercial Union	493,270 34	3,899,985 15	389,633 29	4,782,888 78	200,000 00	1,645,800 45	1,845,800 45

Hamburg Bremen	186,260 00	1,173,916 80	43,783 65	1,403,960 45	200,000 00	315,493 77	515,493 77
Liverpool & London & Globe	817,341 38	7,703,099 54	782,091 05	9,302,531 97	200,000 00	3,824,772 54	4,024,772 54
London Assurance	328,982 46	2,058,924 85	133,016 11	2,520,923 42	200,000 00	912,740 10	1,112,740 10
London and Lancashire	144,173 16	2,570,974 67	79,471 37	2,794,619 20	200,000 00	568,231 18	768,231 18
Mannheim	100,692 10	337,173 44	25,500 00	463,365 54	200,000 00	133,650 47	333,650 47
North British and Mercantile	501,737 54	4,767,961 97	172,852 17	442,551 68	200,000 00	3,095,227 18	3,295,227 18
Northern Assurance	332,226 20	2,761,915 35	199,077 92	3,293,219 47	200,000 00	1,570,686 76	1,770,686 76
Northern Insurance	8,744 53	80,857 68	2,957 11	92,559 32	200,000 00	277,260 21	477,260 21
Norwich Union	138,783 04	1,594,772 27	97,332 86	1,830,888 17	200,000 00	662,925 66	862,925 66
Palatine	138,369 43	1,626,452 30	140,963 71	1,905,785 44	200,000 00	848,229 89	1,048,229 89
Phoenix Assurance	202,215 00	2,058,310 20	95,186 28	2,355,711 48	200,000 00	1,135,056 36	1,235,056 36
Prussian National	121,871 06	1,134,190 95	23,567 10	1,279,629 11	200,000 00	431,101 72	631,101 72
Royal	691,195 96	7,560,962 10	610,485 64	8,802,643 70	200,000 00	2,444,493 04	2,644,493 04
Royal Exchange	183,504 00	1,353,257 75	52,751 63	1,589,513 38	200,000 00	656,168 92	856,168 92
Scottish Union and National	216,190 08	1,977,979 39	40,000 00	2,234,169 47	200,000 00	2,674,575 92	2,874,575 92
State	13,000 52	106,292 98	4,000 00	123,293 50	200,000 00	101,598 32	301,598 32
Sun	264,920 59	2,774,926 08	135,194 10	3,175,040 77	200,000 00	894,919 09	1,094,919 09
Union Marine	138,673 34	179,687 49	20,500 00	338,860 63	200,000 00	171,018 21	371,018 21
Warsaw	13,879 50	110,270 01	3,643 12	127,792 63	200,000 00	309,730 14	509,730 14
Western Assurance	204,200 92	1,143,996 34	29,526 77	1,379,724 03	200,000 00	592,439 58	792,439 58
Total	\$5,742,211 71	\$51,676,572 76	\$3,286,562 08	\$60,705,346 55	\$5,000,000 00	\$25,288,007 38	\$30,288,007 38
Aggregate	\$21,882,938 67	\$211,556,985 97	\$20,173,309 66	\$253,613,234 30	62,500,000 00	\$154,123,137 29	\$216,623,137 29

TABLE No. 7.
Risks and Premiums.

COMPANIES.	IN FORCE DECEMBER 31, 1910.		WRITTEN.		TERMINATED.		REINSURED.		IN FORCE DECEMBER 31, 1911.	
	Risks.	Premiums.	Risks.	Premiums.	Risks.	Premiums.	Risks.	Premiums.	Risks.	Premiums.
MAINE STOCK COMPANIES.										
Merchants (Marine).....	\$784,744 00	\$47,992 11	\$12,986,694 00	\$112,071 37	\$12,922,104 00	\$111,837 91	-	-	\$349,334 00	\$48,225 57
Union (Marine).....	1,085,427 00	67,595 76	11,916,246 00	177,088 03	11,937,219 00	174,790 37	-	-	1,064,454 00	69,893 42
Total.....	\$1,870,171 00	\$115,587 87	\$24,902,940 00	\$289,159 40	\$24,859,323 00	\$286,628 28	-	-	\$1,913,788 00	\$118,118 99
STOCK COMPANIES OF OTHER STATES.										
Ætna { Fire.....	\$1,287,673 974 00	\$15,028,685 21	\$864,740,143 00	\$10,354,484 81	\$778,774,511 00	\$9,564,704 11	\$142,751,506 00	\$1,704,104 21	\$1,230,888,100 00	\$14,114,361 70
Marine.....	31,403,826 00	779,133 09	216,761,736 00	1,837,584 03	199,402,429 00	1,375,650 61	14,277,959 00	400,489 02	34,485,174 00	840,577 49
Agricultural.....	389,759,500 00	3,938,029 00	252,596,000 00	2,588,373 88	225,662,200 00	2,416,640 88	52,480,300 00	576,587 00	364,213,000 00	3,533,175 00
Alliance { Fire.....	87,627,930 00	1,050,149 24	84,360,936 00	1,006,549 73	72,711,798 00	884,784 30	13,950,780 00	177,727 90	85,326,288 00	994,186 77
Marine.....	10,088,371 00	256,210 26	41,526,770 00	401,637 77	41,387,175 00	421,401 23	985,216 00	22,853 28	9,242,750 00	213,593 52
American Central.....	484,746,592 00	5,478,670 78	347,564,227 00	3,988,250 34	325,222,605 00	3,882,846 00	82,518,807 00	977,605 58	424,569,407 00	4,604,469 54
American Druggists.....	6,011,986 00	66,296 61	8,110,297 00	83,863 46	6,188,317 00	66,792 28	-	-	7,933,966 00	83,367 79
American Insurance (N. J.).....	914,405,959 00	9,606,536 94	481,382,947 00	4,974,915 34	441,472,281 00	4,712,627 25	84,483,053 00	920,850 40	869,833,572 00	8,947,974 63
Boston { Fire.....	337,342,322 00	3,265,488 19	244,332,699 00	2,417,139 43	219,893,371 00	2,176,661 52	79,885,469 00	792,040 25	281,896,181 00	2,713,925 85
Marine.....	39,027,334 00	1,156,341 47	154,870,743 00	2,131,120 00	153,630,565 00	2,017,712 16	2,209,576 00	68,760 65	38,057,936 00	1,200,988 66
Caledonian-American.....	17,036,645 00	172,125 11	13,269,568 00	127,690 84	13,140,786 00	136,372 17	14,594,156 00	137,667 03	2,571,271 00	25,776 75
Central National.....	39,923,581 00	522,877 21	50,606,439 00	679,911 53	39,861,694 00	623,602 25	12,520,835 00	115,814 60	38,147,491 00	463,371 89
Citizens { Fire.....	233,215,666 00	2,896,729 59	170,677,188 00	2,134,269 96	179,954,651 00	2,211,588 08	149,471,820 00	1,944,458 25	74,466,283 00	874,953 22
Marine.....	-	-	32,174 00	153 37	32,174 00	153 37	-	-	-	-
City of New York.....	107,465,106 00	1,053,562 37	111,810,978 00	1,081,166 64	82,618,520 00	818,732 41	39,277,352 00	384,261 61	97,380,212 00	931,734 99
Columbia (Marine).....	59,017,307 00	661,399 76	106,792,204 00	983,208 47	120,622,299 00	902,700 16	17,750,046 00	417,750 29	17,437,166 00	324,157 84
Commerce.....	45,041,601 00	471,661 75	32,580,693 00	335,666 74	28,918,650 00	318,786 04	5,061,296 00	53,255 15	43,652,348 00	435,287 30
Commercial Union.....	67,758,204 00	761,009 47	61,939,777 00	625,938 64	49,014,938 00	550,932 47	16,035,029 00	192,677 01	64,648,014 00	643,338 63
Commonwealth.....	143,111,637 00	1,235,790 53	196,248,961 00	2,256,705 50	117,672,278 00	1,415,747 52	30,572,851 00	251,242 72	191,115,469 00	1,825,505 79
Connecticut.....	755,591,129 00	8,518,343 78	442,098,864 00	4,988,583 20	396,431,642 00	4,684,874 19	79,420,593 00	949,632 96	721,837,758 00	7,872,419 83
Continental { Fire.....	1,511,120,574 00	15,964,506 26	953,300,087 00	9,808,271 05	786,051,387 00	8,320,605 27	107,720,205 00	1,206,159 11	1,570,649,069 00	16,246,012 93
Marine.....	-	1,465,607 00	-	43,187 03	218,750 00	6,984 90	-	519,052 00	747,805 00	21,173 80
Delaware.....	263,183,060 00	2,912,233 97	176,502,466 00	2,154,927 41	185,962,773 00	2,286,604 04	34,319,156 00	405,676 93	219,403,597 00	2,374,880 41
Detroit { Fire.....	96,459,060 00	1,066,004 44	69,966,289 00	807,852 30	62,350,409 00	732,413 23	10,216,269 00	126,348 39	93,858,671 00	1,015,095 12
Marine.....	80,000 00	2,700 00	4,331,576 00	21,282 45	4,331,576 00	21,637 95	80,000 00	2,354 50	-	-
Dutchess Fire.....	55,607,132 00	618,081 38	42,573,402 00	488,921 88	43,434,300 00	504,801 80	4,543,027 00	55,120 38	50,203,207 00	547,081 08

Equitable { Fire.....	141,652,271 00	1,618,945 45	85,038,020 00	1,005,163 67	92,423,996 00	1,137,895 89	85,412,352 00	909,475 81	48,853,943 00	576,737 42
Marine.....	368,215 00	21,183 66	947,437 00	31,632 07	849,441 00	26,656 59	5,250 00	356 75	46,961 00	25,802 39
Federal (Marine).....	225,884 415 00	1,942,445 11	1,249,407,557 00	3,338,271 28	1,283,966,603 00	3,617,118 17	82,346,047 00	555,733 25	108,979,322 00	1,107,864 97
Fidelity-Phenix { Fire.....	1,253,332,562 00	14,095,024 62	752,081,218 00	8,337,142 65	726,937,868 00	8,373,695 75	109,521,004 00	1,110,389 20	1,168,954,908 00	12,948,082 32
Marine.....	-	-	1,125,120 00	31,816 67	148,563 00	4,497 42	228,752 00	6,145 46	6,747,805 00	21,173 79
Fire Association.....	689,490,536 00	7,416,312 87	525,067,537 00	5,967,833 45	368,107,541 00	5,485,922 22	64,598,123 00	714,670 35	781,852,409 00	7,183,553 75
Fireman's Fund { Fire.....	524,943,983 00	6,360,883 21	483,640,394 00	5,796,893 47	412,458,320 00	5,111,291 43	74,902,138 00	913,309 42	521,223,913 00	6,133,175 83
Marine.....	79,828,732 00	2,066,646 71	653,336,250 00	3,718,456 12	655,285,855 00	3,809,733 52	34,344,494 00	995,141 01	43,524,639 00	980,228,30
Firemen's.....	407,718,533 00	4,194,658 94	230,626,204 00	3,314,086 00	174,556,291 00	2,720,388 60	41,867,095 00	490,718 77	421,921,351 00	4,297,637 57
Franklin.....	207,734,344 00	2,224,877 32	160,608,611 00	1,841,680 24	127,769,846 00	1,618,114 25	13,508,426 00	165,904 72	227,064,683 00	2,282,538,59
German Alliance.....	374,087,935 00	3,907,878 38	294,286,743 00	3,086,543 37	219,625,547 00	2,833,306 35	304,232,394 00	3,308,718 50	84,516,437 00	852,396 90
German American.....	2,020,180,090 00	19,516,398 66	1,378,039,970 00	13,566,819 64	1,333,266,215 00	13,282,222 07	419,965,549 00	3,862,251 23	1,644,988,296 00	15,938,745 00
Germania.....	723,887,780 00	7,017,399 90	386,695,721 00	3,888,082 31	369,663,398 00	3,764,947 49	67,546,297 00	7,488,461 02	673,373,806 00	6,392,073 70
Glens Falls.....	419,133,349 00	4,450,883 18	254,241,963 00	2,779,168 33	209,774,252 00	2,350,393 10	41,168,373 00	490,901 36	422,432,687 00	4,388,757 05
Granite State.....	100,603,881 00	1,246,639 41	67,996,310 00	869,883 73	65,382,844 00	828,499 22	14,769,040 00	210,452 57	88,448,307 00	1,077,571 35
Hanover.....	478,407,699 46	4,900,659 36	329,749,067 78	3,411,080 14	310,871,644 41	3,203,641 26	72,877,769 06	718,629 20	424,407,353 77	4,389,649 04
Hartford { Fire.....	2,325,323,280 00	26,441,683 03	1,731,642,318 00	19,427,280 31	1,571,813,000 00	18,363,412 96	117,997,002 00	864,168 77	2,367,155,596 00	26,641,881 61
Marine.....	21,833,975 00	512,028 77	41,876,259 00	869,199 46	39,038,138 00	742,901 28	-	-	24,672,096 00	638,326 95
Home { Fire.....	2,430,626,305 00	23,605,783 00	1,822,918,717 00	17,669,819 10	1,722,499,646 00	16,174,249 10	340,067,860 00	3,112,757 00	2,190,977,516 00	21,988,595 00
Marine.....	33,372,131 00	834,758 00	241,314,557 00	1,168,690 54	240,345,062 00	1,098,485 54	6,024,250 00	148,768 00	28,317,376 00	756,196 00
Insurance Co. of North America { Fire.....	1,008,523,013 00	11,832,106 73	714,386,471 00	8,358,897 49	642,280,339 00	7,634,837 67	105,003,149 00	1,149,126 46	983,625,996 00	11,407,040 09
Marine.....	72,325,808 00	1,595,173 51	750,687,069 00	4,534,696 17	734,432,514 00	4,420,323 51	6,981,870 00	256,139 04	73,598,493 00	1,453,407 13
Insurance Co. of the State of Penn. { Fire.....	325,672,432 42	3,987,121 76	135,383,125 58	1,783,299 20	132,030,043 61	1,777,727 89	51,839,360 04	647,198 14	277,186,154 35	3,345,494 93
Marine.....	16,708,277 00	159,922 88	47,522,823 00	475,888 82	18,339,433 00	175,481 83	4,914,757 00	43,658 47	40,976,910 00	416,671 40
Massachusetts { Fire.....	-	-	920,194 00	28,433 85	182,826 00	2,056 14	200,855 00	6,527 99	536,513 00	19,349 72
Marine.....	57,566,263 00	708,520 05	36,311,947 00	482,456 73	37,273,822 00	506,216 09	27,818,062 00	330,825 94	28,786,326 00	353,934 75
Mercantile.....	1,308,942,592 00	14,719,994 60	1,240,139,341 00	13,225,632 53	970,767,686 00	10,759,334 95	299,526,780 00	3,184,320 07	1,278,787,467 00	14,001,972 11
National Union.....	346,152,656 00	4,186,357 07	297,640,983 00	3,705,996 95	238,709,826 00	2,975,059 00	92,031,220 00	1,133,007 14	313,052,593 00	3,784,287 88
Newark.....	72,379,987 00	688,713 04	67,531,135 00	680,906 06	49,071,088 00	487,143 99	9,427,678 00	92,621 37	81,412,356 00	789,353 74
New Hampshire.....	370,311,216 00	4,136,045 87	267,240,797 00	2,918,321 59	233,110,659 00	2,622,943 01	41,100,772 00	425,516 27	363,340,582 00	4,005,908 18
Niagara.....	603,850,528 00	6,179,542 88	419,381,358 00	4,562,784 97	384,402,322 00	4,195,958 33	86,246,164 00	917,460 55	552,583,400 00	5,628,908 97
North British and Mercantile.....	126,321,279 00	966,057 86	139,003,657 00	1,021,272 43	113,644,208 00	803,038 02	25,556,370 00	211,858 89	126,124,358 00	972,433 38
Old Colony { Fire.....	73,244,947 00	830,398 49	65,303,827 00	687,017 28	61,744,306 00	699,338 08	18,884,056 00	226,965 02	57,920,442 00	591,112 67
Marine.....	2,872,942 00	76,937 13	9,175,432 00	220,547 25	9,175,432 00	145,694 59	1,893,051 00	53,010 93	3,197,895 00	98,178 86
Orient { Fire.....	277,498,482 00	2,989,698 17	209,527,208 00	2,204,775 86	186,920,046 00	2,023,984 99	46,800,266 00	534,572 30	253,305,378 00	2,635,916 74
Marine.....	-	-	3,707,832 00	64,757 00	1,415,441 00	17,579 23	559,506 00	4,423 50	1,732,885 00	42,754 27
Pelican.....	56,028,535 00	554,310 00	50,515,683 00	495,044 32	44,558,101 00	454,226 07	106,459 31	53,005,039 00	555,225 32	488,668 94
Pennsylvania.....	637,340,493 00	6,773,343 86	424,300,918 00	4,510,832 54	384,353,428 00	4,205,013 42	56,016,392 00	555,225 32	621,271,591 00	6,523,937 66
Peoples National.....	245,796,043 00	2,604,733 70	148,416,322 00	1,803,711 10	202,835,393 00	2,276,513 24	83,141,211 00	910,584 41	108,235,761 00	1,221,347 15

TABLE No. 7—Concluded.

COMPANIES.	IN FORCE DECEMBER 31, 1911.		WRITTEN.		TERMINATED.		REINSURED.		IN FORCE DECEMBER 31, 1911.	
	Risks.	Premiums.	Risks.	Premiums.	Risks.	Premiums.	Risks.	Premiums.	Risks.	Premiums.
Phoenix (Conn.).....	\$933,512,761 00	\$9,266,874 55	\$902,310,998 00	\$7,876,570 52	\$788,730,723 00	\$6,664,851 62	\$96,958,081 00	\$1,024,280 83	\$950,134,955 00	\$9,454,312 62
Providence Washington										
{ Fire.....	400,908,039 00	4,279,583 31	322,886,493 00	3,263,620 23	289,515,145 00	3,095,940 26	70,933,876 00	778,378 24	363,345,511 00	3,668,885 04
{ Marine.....	24,872,796 00	615,202 47	183,210,799 00	1,307,354 37	185,881,976 00	1,222,349 18	2,764,717 00	86,125 49	19,436,902 00	614,082 17
Queen { Fire.....	728,646,940 00	8,279,443 20	521,709,306 00	6,032,947 64	482,534,993 00	5,703,404 35	64,450,075 00	726,641 63	703,371,178 00	7,882,944 86
{ Marine.....	643,725 00	6,856 43	93,950,233 00	370,956 56	84,901,452 00	154,550 06	155,088 00	2,956 32	9,537,418 00	220,306 61
Reliance.....	172,207,014 00	2,005,597 67	135,482,346 00	1,632,627 97	123,168,420 00	1,520,483 67	26,841,469 00	336,340 93	157,679,471 00	1,781,401 04
Security.....	304,328,263 00	3,358,563 49	235,985,944 00	2,725,963 37	181,827,756 00	2,165,377 56	52,585,445 00	633,329 30	305,901,006 00	3,285,460 00
Springfield.....	847,296,982 00	9,781,533 90	607,828,011 00	7,141,174 76	551,651,339 00	6,642,785 05	90,041,195 00	1,038,592 22	813,432,459 00	9,241,331 39
Standard.....	20,309,166 00	183,848 33	50,284,520 00	446,793 81	20,660,517 00	192,083 48	9,596,085 00	87,517 90	40,337,084 00	351,040 76
St. Paul { Fire.....	600,543,945 00	7,716,327 29	414,355,853 00	5,738,961 02	339,099,980 00	4,485,797 56	41,507,262 00	534,591 75	634,292,556 00	8,434,899 00
{ Marine.....	21,271,095 00	607,946 10	383,961,902 00	1,919,421 39	381,580,346 00	1,811,705 81	2,570,510 00	110,879 48	21,082,141 00	604,782 20
Subscribers at U. S.										
" Lloyds" { Fire.....	-	-	4,000 00	32 00	-	16 00	-	-	4,000 00	16 00
{ Marine.....	92,320,853 00	830,785 69	657,276,807 00	3,219,680 43	656,551,061 00	3,183,325 47	47,057,044 00	357,971 63	45,989,555 00	509,169 02
United Firemen's.....	46,404,846 00	411,994 67	38,547,085 00	424,466 37	26,728,115 00	279,584 54	8,680,236 00	97,955 78	49,543,580 00	458,920 72
Westchester.....	529,314,298 00	5,392,424 60	357,650,212 00	3,882,573 07	319,523,701 00	3,557,033 35	77,178,058 00	840,909 25	490,262,751 00	4,877,055 07
Western Insurance.....	100,041,573 00	1,122,762 21	75,282,539 00	838,922 31	67,447,515 00	794,513 02	13,294,642 00	160,169 65	94,581,955 00	1,007,001 85
Williamsburg City.....	335,519,378 00	3,523,365 90	224,418,392 00	2,264,646 88	199,996,256 00	2,081,370 48	31,977,689 00	353,036 02	327,963,825 00	3,353,606 28
Total { Fire.....	\$29,485,573,884 88	\$318,261,995 24	\$21,256,656,049 36	\$231,051,096 91	\$18,843,412,780 02	\$210,338,333 02	\$4,329,587,354 10	\$45,673,180 56	\$27,569,229,800 12	\$293,301,578 87
{ Marine.....	715,211,225 00	11,965,748 16	4,796,698,258 00	26,242,096 28	4,809,161,374 00	25,003,216 83	220,953,283 00	3,512,014 92	481,794,826 00	9,692,812 69
MUTUAL COMPANIES OF OTHER STATES.										
Central Manufacturers'.	\$24,106,078 00	\$331,887 01	\$31,136,909 00	\$452,550 87	\$30,143,401 00	\$416,444 21	-	-	\$25,099,586 00	\$367,993 67
Holyoke.....	45,115,938 00	647,013 45	14,355,780 00	208,438 04	14,316,970 00	210,699 97	\$748,377 00	\$9,680 11	44,406,371 00	635,071 41
Lumber (Mass.).....	15,241,424 00	351,071 33	19,006,266 00	443,978 75	17,608,198 00	417,165 13	-	-	16,639,492 00	377,884 95
Middlesex.....	48,966,874 00	718,561 08	13,821,645 00	203,653 34	13,431,622 00	203,045 46	1,615,760 00	24,915 90	47,741,137 00	694,253 06
Pennsylvania Lumber- mens.....	14,072,515 00	313,055 37	17,877,672 00	402,727 86	15,598,583 00	354,820 58	-	-	16,351,604 00	360,962 65
Providence.....	33,875,247 00	376,284 78	9,582,770 00	107,462 71	8,289,684 00	93,212 41	358,655 00	3,900 91	34,809,678 00	386,634 17
Quincy.....	36,503,560 00	548,738 68	11,721,816 00	179,169 56	10,669,307 00	164,560 22	-	-	37,556,069 00	583,045 02
Traders and Mechanics	51,161,051 24	745,740 20	13,256,855 76	203,694 88	16,206,544 08	238,996 82	721,397 00	8,656 89	47,489,965 92	701,781 37
Vermont.....	89,880,207 00	102,322 74	32,223,290 00	74,022 75	26,908,816 00	68,700 63	2,163,635 00	4,072 99	93,031,046 00	103,571 87
Worcester.....	40,327,373 00	545,682 11	9,706,023 00	129,296 72	10,155,744 00	136,926 68	10,500 00	125 60	39,867,152 00	537,926 55
Total.....	\$399,250,267 24	\$4,680,356 75	\$172,689,026 76	\$2,404,995 48	\$163,328,869 08	\$2,304,572 11	\$5,618,324 00	\$51,352 40	\$402,992,100 92	\$4,729,427 72

U. S. BRANCHES OF COMPANIES OF FOREIGN COUNTRIES.

Aachen and Munich.....	\$214,577,811 00	\$2,235,845 55	\$159,245,985 00	\$1,626,065 75	\$130,449,879 00	\$1,442,980 41	\$35,930,794 00	\$366,486 72	\$207,443,123 00	\$2,052,444 17
Atlas.....	304,755,778 00	3,144,750 26	243,242,278 00	2,457,401 72	231,434,384 00	2,261,579 42	50,052,934 00	491,644 50	266,510,738 00	2,848,928 06
British America.....	177,942,448 00	1,755,735 79	146,832,448 00	1,415,604 47	140,407,308 00	1,324,314 85	28,953,750 00	270,128 13	155,413,839 00	1,576,897 28
Caledonian.....	266,954,592 00	2,939,542 65	186,978,737 00	2,129,127 42	172,485,163 00	1,973,964 17	34,546,580 00	395,165 12	246,901,586 00	2,699,540 78
Commercial Union										
{ Fire.....	751,575,630 00	7,589,785 20	590,014,465 00	5,925,254 82	559,704,239 00	5,525,330 21	71,917,352 00	709,054 35	709,968,504 00	7,280,655 46
{ Marine.....	23,498,685 00	470,156 75	534,240,958 00	1,416,348 99	545,060,499 00	1,529,443 93	6,357,745 00	60,330 94	15,321,399 00	296,730 87
Hamburg Bremen.....	329,959,012 00	2,869,536 13	173,562,485 00	2,089,811 76	162,025,649 00	2,010,867 52	56,454,709 00	690,021 80	195,041,139 00	2,258,458 57
Liverpool and London										
and Globe { Fire.....	1,803,330,877 00	18,698,634 47	1,382,855,524 00	13,699,237 20	1,263,099,379 00	12,780,217 64	567,103,738 00	5,181,883 67	1,355,983,284 00	14,435,770 36
{ Marine.....	-	-	13,669,324 00	409,186 30	4,821,516 00	171,757 02	1,972,691 00	36,371 00	6,875,117 00	201,058 28
London Assurance										
{ Fire.....	357,023,357 00	3,930,480 68	244,487,060 00	2,784,641 52	215,918,056 00	2,533,082 55	41,415,824 00	487,965 66	344,176,537 00	3,694,073 99
{ Marine.....	52,953,182 00	414,851 79	298,780,871 00	1,120,117 00	298,581,308 00	1,228,612 87	9,450,737 00	45,070 10	43,702,008 00	261,286 59
London and Lancashire										
{ Fire.....	558,071,891 00	5,443,861 22	436,081,426 00	4,057,602 97	399,914,826 00	3,673,588 65	97,822,842 00	1,002,175 68	496,415,649 00	4,825,699 86
{ Marine.....	-	-	4,341,354 00	88,452 24	880,993 00	18,662 14	1,227,578 00	12,044 86	2,232,783 00	57,745 24
Maunheim (Marine).....	46,013,822 00	805,683 00	465,717,795 00	2,199,632 70	458,696,284 00	2,035,431 42	16,217,036 00	325,669 24	36,818,297 00	644,215 04
North British and Mercantile.....	1,010,409,195 00	9,073,796 34	1,003,773,140 00	8,566,308 55	841,863,827 00	7,045,508 85	188,801,905 00	1,275,222 84	983,516 603 00	9,319,373 20
Northern Assurance.....	578,521,218 00	6,187,599 49	435,264,305 00	4,623,010 28	410,197,803 00	4,409,302 03	100,670,089 00	1,077,379 04	502,917,631 00	5,323,928 70
Northern Insurance.....	-	-	14,854,364 00	187,892 10	3,083,363 00	43,575 29	-	-	11,771,001 00	144,316 81
Norwich Union.....	357,888,783 00	3,682,167 78	253,082,506 00	2,579,494 56	243,036,894 00	2,448,009 20	69,082,769 00	701,057 61	298,851,626 00	3,112,595 53
Palatine.....	292,682,310 00	3,403,404 32	233,435,436 00	2,610,440 40	201,375,020 00	2,374,599 11	44,764,542 00	513,260 00	279,978,184 00	3,125,985 61
Phoenix Assurance.....	464,721,302 00	4,700,532 99	388,692,695 00	3,868,576 66	341,650,466 00	3,490,450 97	114,389,443 00	1,100,648 81	397,374,088 00	3,978,009 87
Prussian National.....	224,925,589 00	2,506,377 48	175,499,713 00	1,960,424 80	137,555,283 00	1,603,592 69	56,940,778 00	686,659 83	205,929,241 00	2,176,549 76
Royal { Fire.....	1,592,691,508 00	16,643,375 50	1,023,442,517 00	10,924,836 46	1,025,708,162 00	11,093,266 89	206,106,535 00	2,333,441 69	1,384,319,328 00	14,141,503 38
{ Marine.....	8,629,606 00	147,673 21	135,813,264 00	585,933 90	585,933 90	388,701 23	646,795 00	10,011 81	14,545,146 00	334,894 07
Royal Exchange										
{ Fire.....	290,219,770 00	2,974,750 61	228,965,255 00	2,385,693 87	201,864,416 00	2,126,024 92	70,614,767 00	670,972 30	246,705,842 00	2,563,447 26
{ Marine.....	474,694 00	589 14	73,531,507 00	169,773 60	68,593,946 00	96,851 08	1,220,033 00	17,125 80	4,192,222 00	56,385 86
Scottish Union and National.....	489,853,849 00	4,740,317 74	382,921,269 00	3,705,977 31	336,155,760 00	3,312,044 09	153,427,066 00	1,364,339 70	383,192,292 00	3,769,911 26
State.....	24,025,041 00	289,229 57	21,439,125 00	251,238 00	18,687,428 00	224,781 84	9,694,065 00	119,639 80	17,082,673 00	196,045 93
Sun.....	534,300,025 00	5,621,767 74	384,956,062 00	4,164,772 76	350,974,350 00	3,850,501 79	54,528,705 00	570,538 40	513,752,532 00	5,365,500 31
Union Marine (Marine).....	28,821,024 00	529,914 08	396,587,208 00	1,764,578 00	392,956,922 00	1,682,841 21	12,550,627 00	273,258 26	19,900,983 00	338,392 61
Warsaw.....	-	-	14,485,093 00	207,302 53	-	961,683 00	-	-	13,523,410 00	192,375 77
Western Assurance										
{ Fire.....	255,326,019 00	2,611,410 07	215,507,392 00	1,972,186 06	206,728,019 00	1,954,356 36	55,113,088 00	461,879 61	208,992,304 00	2,167,360 16
{ Marine.....	11,088,436 00	201,734 74	42,921,575 00	372,492 34	45,005,227 00	400,432 97	1,511,909 00	52,726 15	7,492,875 00	121,067 96
Total { Fire.....	\$10,789,756,005 00	\$111,042,901 58	\$8,339,619,281 00	\$84,192,901 97	\$7,595,281,857 00	\$77,516,866 21	\$2,108,332,275 00	\$20,469,565 26	\$9,425,761,154 00	\$97,249,372 08
{ Marine.....	180,479,449 00	2,570,602 71	1,965,603,856 00	8,126,515 84	1,943,847,624 00	7,552,733 87	51,155,151 00	832,608 16	151,080,530 00	2,311,776 52
Aggregate { Fire.....	\$40,674,580,157 12	\$433,985,253 57	\$29,768,964,357 12	\$317,648,994 36	\$26,602,023,506 10	\$290,159,771 34	\$6,443,537,953 10	\$66,194,098 22	\$37,397,983,055 04	\$395,280,378 37
{ Marine.....	897,560,845 00	14,651,938 74	6,787,205,054 00	34,657,771 52	6,777,868,321 00	32,842,578 98	272,108,434 00	4,344,623 08	634,789,144 00	12,122,508 20

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

COMPANIES.	RISKS WRITTEN.		PREMIUMS RECEIVED.		LOSSES PAID.		LOSSES INCURRED.	
	1910.	1911.	1910.	1911.	1910.	1911.	1910.	1911.
MAINE STOCK COMPANIES.								
Merchants (Marine).....	\$11,154,195 00	\$12,201,950 00	\$79,349 49	\$78,706 22	\$44,352 71	\$61,675 53	\$44,352 71	\$69,571 24
Union (Marine).....	8,545,452 00	8,545,452 00	104,436 28	109,318 46	67,497 48	79,422 03	89,511 77	90,751 15
Total.....	\$19,699,647 00	\$20,747,402 00	\$183,785 77	\$188,024 68	\$111,850 19	\$141,097 56	\$133,864 48	\$160,322 39
STOCK COMPANIES OF OTHER STATES.								
Aetna { Fire.....	\$10,507,318 00	\$11,266,292 00	\$176,176 56	\$187,260 23	\$75,308 40	\$170,574 17	\$76,365 27	\$168,772 01
{ Marine.....	132,393 00	135,135 00	3,347 74	3,497 68	276 35	1,335 05	276 35	1,335 05
Agricultural.....	1,459,550 00	1,563,250 00	20,503 12	22,177 70	6,895 62	23,196 82	6,796 74	26,926 66
Alliance { Fire.....	891,588 00	986,487 00	15,535 42	16,919 32	11,257 05	17,848 34	12,820 05	16,460 32
{ Marine.....	68,100 00	75,250 00	4,209 27	5,601 28	710 15	1,540 42	1,710 15	2,340 42
American (N. J.).....	478,348 00	1,160,977 00	9,071 54	16,479 75	7,240 54	25,835 16	6,244 43	29,054 87
American Central.....	1,540,598 00	1,561,984 00	23,349 46	24,059 26	11,974 68	66,824 41	12,769 53	64,707 90
American Druggists.....	28,950 00	46,800 00	469 45	836 21	-	140 13	-	140 13
Boston { Fire.....	2,698,437 00	3,068,781 00	45,742 43	48,940 98	18,812 62	81,579 19	11,273 10	85,429 42
{ Marine.....	1,077,937 00	958,533 00	17,631 17	14,607 87	2,800 08	6,987 08	3,590 08	4,937 08
Caledonian-American.....	59,525 00	20,153 00	886 94	279 38	536 94	424 48	-	578 53
Capital.....	1,262,494 00	964,549 00	24,812 53	12,946 07	13,966 73	34,886 38	19,119 84	29,556 72
Central National.....	588,843 00	873,507 00	10,807 37	16,485 06	3,353 41	17,202 99	4,313 41	19,281 44
Citizens.....	533,968 00	713,974 00	8,895 27	11,901 30	5,356 88	10,258 70	5,755 00	11,018 08
City of New York.....	490,526 00	625,933 00	7,346 61	9,310 90	7,431 44	18,849 19	5,080 44	19,896 86
Columbia (Marine).....	168,682 00	119,095 00	3,489 69	2,528 64	154 65	514 22	154 65	514 22
Commerce.....	569,519 00	588,909 00	8,171 11	8,435 94	4,205 16	16,321 38	3,927 66	17,833 00
Commercial Union.....	150,788 00	285,428 00	2,151 92	2,612 53	280 90	7,649 01	280 90	7,679 01
Commonwealth.....	525,624 00	1,004,811 00	7,290 44	13,416 57	2,088 05	16,060 39	1,228 16	16,794 39
Connecticut.....	2,880,000 00	3,056,420 00	45,502 91	47,985 80	24,339 17	68,267 85	27,036 34	64,747 86
Continental.....	5,203,595 00	6,313,502 00	83,194 88	92,416 10	24,556 03	119,647 29	26,789 53	120,110 01
Delaware.....	681,920 00	678,035 00	10,978 77	11,417 86	5,794 97	11,547 29	6,990 43	12,428 00
Detroit.....	-	17,460 00	-	323 35	-	50 24	-	79 86
Dutchess Fire.....	464,714 00	434,685 00	9,841 10	9,713 02	3,060 51	14,437 53	2,753 76	15,670 03
Eastern Fire.....	155,394 00	-	3,479 44	-	2,603 62	-	1,154 99	-

Equitable { Fire.....	887,635 00	893,267 00	17,068 23	17,677 41	11,356 19	31,985 23	10,469 90	33,038 41
{ Marine.....	17,900 00	13,200 00	498 51	753 75	2,008 32	46 23	2,008 32	46 23
Federal (Marine).....	292,860 00	487,015 00	2,173 68	2,525 10	558 84	100 00	558 84	100 00
Fidelity-Phenix.....	3,769,654 00	4,855,691 00	55,582 69	61,564 13	29,695 32	99,086 78	32,579 75	100,150 59
Fire Association.....	3,796,242 00	4,023,273 00	63,294 04	67,787 85	30,406 80	106,153 49	30,448 13	105,394 63
Fireman's Fund { Fire.....	3,257,291 15	3,969,473 39	39,883 50	48,253 11	20,871 41	53,695 01	26,352 23	49,076 64
{ Marine.....	1,474,693 00	3,642,774 00	1,143 04	2,662 11	23 00	448 12	23 00	448 12
Firemen's.....	2,502,963 00	2,428,157 00	35,765 85	36,627 82	21,624 65	73,679 25	17,528 26	74,024 00
Franklin.....	1,305,096 17	1,590,233 55	20,849 60	24,809 27	10,310 85	41,971 54	11,087 25	43,616 33
German Alliance.....	280,466 00	325,079 00	3,833 91	4,551 75	846 91	4,954 54	736 91	5,316 54
German American.....	5,110,578 00	6,153,849 00	79,107 87	93,542 44	36,652 30	132,477 89	35,159 86	132,474 89
Germania.....	1,148,873 00	1,272,947 00	16,545 13	19,286 27	8,532 29	68,535 26	15,178 54	62,438 21
Glens Falls.....	583,975 00	853,586 96	8,385 83	11,594 42	4,558 53	14,566 49	5,249 36	12,922 49
Granite State.....	5,655,335 00	5,555,966 00	98,137 34	99,397 17	47,410 26	77,154 12	53,143 89	71,953 33
Hanover.....	1,360,996 00	1,591,330 15	19,949 97	23,286 01	9,308 74	30,051 32	10,395 13	30,896 93
Hartford { Fire.....	11,797,642 00	12,448,006 00	165,632 57	174,910 03	75,230 62	202,025 68	82,662 20	199,572 54
{ Marine.....	26,560 00	61,700 00	262 20	1,255 96	359 70	1,125 00	359 70	1,125 00
Home { Fire.....	11,924,392 00	14,402,333 00	138,078 15	169,437 87	61,020 08	205,801 80	74,956 35	240,978 86
{ Marine.....	44,425 00	69,550 00	1,156 20	1,622 56	-	400 70	-	425 70
Insurance Co. of North America { Fire.....	7,838,841 00	7,614,821 00	140,770 62	136,608 14	65,522 28	118,628 28	69,973 64	113,987 15
{ Marine.....	325,831 00	342,127 00	12,488 35	12,565 58	9,335 61	5,408 83	8,335 61	6,408 83
Insurance Co. of the State of Pennsylvania.....	-	1,891,553 35	-	43,534 29	-	71,431 26	-	72,338 11
Massachusetts.....	136,890 00	473,625 00	1,890 02	7,854 79	-	4,482 53	-	6,527 53
Mercantile.....	828,627 00	676,436 00	12,229 64	9,775 04	6,992 63	20,420 10	6,607 94	22,636 51
National.....	5,477,557 00	5,607,229 00	84,236 74	75,347 71	40,549 02	77,911 06	41,794 43	80,587 78
National Union.....	835,993 00	649,650 00	11,034 08	10,038 72	8,706 04	8,635 15	8,694 37	8,642 33
Newark.....	-	427,418 00	-	8,058 87	-	527 19	-	859 19
New Hampshire.....	2,922,093 00	3,444,364 00	50,041 36	54,921 34	23,725 11	75,083 14	20,799 44	76,190 87
Niagara.....	2,402,648 00	2,747,137 00	42,030 90	45,263 25	18,854 50	68,364 86	18,806 83	69,565 04
North British & Mercantile.....	407,509 00	729,414 00	5,909 79	7,626 79	1,141 70	10,770 31	2,686 70	9,114 31
Old Colony { Fire.....	670,779 00	947,336 00	10,730 46	13,436 82	5,180 70	17,430 95	4,155 75	20,481 76
{ Marine.....	6,991 00	15,587 00	173 95	441 80	-	178 74	-	111 24
Orient { Fire.....	1,556,816 00	1,929,600 00	24,757 20	30,082 53	8,575 96	35,387 05	10,838 96	42,417 86
{ Marine.....	-	27,050 00	-	706 73	-	-	-	-
Pelican.....	58,400 00	58,680 00	728 95	640 17	40 15	1,663 48	378 15	1,323 48
Pennsylvania.....	2,588,859 07	2,877,025 36	28,290 99	31,285 59	11,370 79	48,659 10	11,841 02	45,817 19
Peoples National.....	1,274,101 00	549,102 00	11,331 70	11,794 10	937 35	20,421 71	2,249 85	20,130 04
Phenix (Conn.).....	7,291,813 00	8,113,974 00	102,100 26	108,679 97	48,080 38	131,975 26	47,346 06	136,303 53
Providence Washington { Fire.....	2,852,039 00	3,151,790 00	44,719 24	49,356 58	20,619 50	67,943 50	19,932 88	69,256 24
{ Marine.....	976,634 00	712,216 00	22,371 67	23,865 79	4,584 30	4,738 49	5,119 30	4,078 50
Queen { Fire.....	2,459,282 00	2,837,249 00	38,871 09	45,189 23	8,887 65	56,390 93	14,701 07	56,184 88
{ Marine.....	2,600 00	26,425 00	70 00	635 00	-	-	-	-
Reliance.....	343,517 00	311,698 00	5,007 28	5,391 72	2,303 68	8,624 94	1,553 68	8,636 33
Rochester German.....	343,825 00	4,857 54	-	145 20	145 20	-	145 20	-

TABLE No. 8—Concluded.

COMPANIES.	RISKS WRITTEN.		PREMIUMS RECEIVED.		LOSSES PAID.		LOSSES INCURRED.	
	1910.	1911.	1910.	1911.	1910.	1911.	1910.	1911.
Security	\$893,829 00	\$1,056,568 00	\$14,697 56	\$16,889 26	\$7,125 60	\$17,302 57	\$7,539 58	\$19,318 13
Springfield	3,389,745 00	3,611,711 00	51,358 21	56,495 53	28,793 45	93,455 80	24,731 48	96,433 22
Spring Garden	2,486,361 73	-	49,395 85	-	28,874 79	-	32,221 18	-
Standard	165,472 00	670,050 00	2,636 06	10,423 16	1,081 33	9,871 13	1,081 33	11,403 83
St. Paul { Fire	1,231,042 00	1,255,703 00	20,825 73	20,926 00	8,647 40	36,764 39	9,790 26	36,824 11
{ Marine	668,285 00	621,513 00	12,793 08	6,720 85	877 71	1,478 48	1,177 71	637 12
Subscribers at U. S. "Lloyds" (Marine)	251,278 00	524,762 00	1,739 23	10,056 03	72 79	2,872 55	72 79	2,967 55
Union	734,789 00	285,000 00	11,554 58	-6,845 43	6,846 89	3,324 46	7,612 69	1,621 00
United Firemen's	-	341,776 00	-	5,503 45	-	4,411 78	-	7,227 20
Westchester	1,733,178 00	1,886,466 00	25,536 67	27,139 71	9,668 67	48,049 96	10,664 66	48,933 31
Western Insurance	197,200 00	278,590 00	2,692 20	4,304 96	6 20	3,555 98	36 00	3,614 53
Williamsburgh City	1,034,400 00	801,212 00	13,299 61	10,332 06	12,249 94	17,291 26	11,455 60	19,871 95
Total { Fire	\$136,708,453 12	\$150,820,306 76	\$2,088,406 28	\$2,246,706 97	\$972,314 67	\$2,942,504 18	\$1,024,286 20	\$2,995,266 90
{ Marine	5,535,169 00	7,831,932 00	83,547 78	90,040 73	21,856 50	27,173 91	23,459 00	25,475 06
MUTUAL COMPANIES OF OTHER STATES.								
Central Manufacturers'	-	\$34,500 00	-	\$1,335 95	-	\$1,687 73	-	\$1,687 73
Holyoke	\$1,658,209 00	1,713,733 00	\$24,466 27	25,482 87	\$9,642 40	41,608 45	\$10,040 05	39,148 05
Lumber (Mass.)	-	623,125 50	-	23,384 26	-	9,534 55	-	9,534 55
Middlesex	943,731 00	1,141,158 00	14,778 44	17,189 05	2,766 94	24,458 64	2,773 14	24,489 65
Pennsylvania Lumbermens	-	428,550 00	-	14,638 72	-	4,437 82	-	4,437 82
Providence	363,425 00	345,975 00	3,990 00	3,998 85	1,727 34	8,445 00	1,727 34	8,345 00
Quincy	1,418,492 00	1,454,320 00	24,098 23	24,631 74	6,233 18	30,628 66	7,248 18	31,078 66
Traders & Mechanics	1,310,153 00	1,328,393 00	21,239 71	20,299 76	10,641 39	35,123 75	12,504 78	37,196 05
Vermont	1,002,368 00	583,839 00	31,913 89	33,764 78	23,406 40	58,311 63	27,516 40	59,891 63
Worcester	107,350 00	112,605 00	1,696 30	1,974 17	840 73	1,499 54	840 73	1,499 54
Total	\$6,803,728 00	\$7,766,198 50	\$122,182 84	\$166,700 15	\$55,258 38	\$215,140 77	\$62,650 62	\$217,308 68
U. S. BRANCHES OF COMPANIES OF FOREIGN COUNTRIES.								
Aachen & Munich	\$320,075 00	\$336,362 00	\$4,613 46	\$5,802 73	\$1,704 29	\$1,087 21	\$1,714 29	\$1,380 79
Atlas	1,013,906 00	1,292,389 00	16,510 10	21,103 58	6,621 84	19,014 79	8,799 84	17,921 79

British America.....	665,427 00	765,368 00	10,683 30	12,304 03	6,831 45	12,473 59	8,151 55	13,474 59
Caledonian.....	1,089,226 00	1,340,012 00	17,192 95	20,196 07	14,547 63	24,704 99	11,807 84	28,065 86
Commercial Union { Fire.....	4,172,436 00	4,440,866 00	47,024 80	51,411 44	27,414 75	74,498 58	26,754 38	74,547 83
{ Marine.....	972,287 00	2,013,342 00	457 01	432 05	-	-	-	-
Hamburg Bremen.....	2,497,534 00	2,789,972 00	43,303 00	45,492 14	20,224 47	46,663 20	22,179 47	53,403 20
Liverpool & London & Globe { Fire.....	9,254,275 00	11,743,128 00	107,226 61	126,052 71	34,705 41	104,449 55	37,025 41	109,802 55
{ Marine.....	-	13,000 00	-	290 00	-	-	-	-
London Assurance.....	2,029,823 00	2,227,805 00	29,842 34	33,260 09	10,865 62	90,698 42	13,048 62	93,670 42
London & Lancashire { Fire.....	2,158,604 00	2,909,185 00	33,881 58	42,053 72	25,489 96	33,594 48	28,748 96	36,150 48
{ Marine.....	-	16,525 00	-	407 29	-	-	-	-
Mannheim (Marine).....	789,158 00	425,582 00	12,306 25	11,519 59	5,322 14	582 15	6,494 21	1,453 99
North British & Mercantile.....	4,343,711 00	5,044,775 00	61,973 40	72,775 90	32,312 84	74,502 25	31,769 84	77,377 25
Northern Assurance.....	1,839,829 00	1,999,518 00	27,319 12	29,731 92	13,916 53	32,335 81	17,697 28	33,367 11
Northern Insurance.....	-	92,030 00	-	1,391 72	-	-	-	54 50
Norwich Union.....	1,415,874 00	1,702,415 00	21,890 02	26,624 88	8,093 59	33,527 00	8,877 82	35,770 58
Palatine.....	630,410 00	870,584 00	8,005 37	12,503 89	2,019 23	22,262 67	1,769 23	23,428 97
Phoenix Assurance.....	933,376 00	1,151,596 00	14,496 24	17,546 00	7,599 61	23,608 11	8,985 61	22,193 11
Prussian National.....	540,261 00	774,564 00	8,317 44	10,866 80	7,047 50	12,019 22	6,065 28	14,214 80
Royal.....	5,311,353 96	5,673,146 53	86,137 60	90,866 88	42,063 27	130,513 99	45,404 92	136,402 99
Royal Exchange.....	1,070,359 00	1,217,665 00	17,856 17	19,452 55	9,408 71	27,547 78	8,408 71	28,502 78
Scottish Union & National.....	1,472,015 00	1,712,288 00	23,740 53	26,717 83	13,277 38	63,704 32	14,073 97	68,932 14
State.....	100,775 00	72,997 00	1,762 24	1,463 08	571 08	4,979 31	571 08	5,488 31
Sun.....	1,795,030 00	1,898,028 00	27,883 74	28,031 97	11,417 70	57,354 76	14,070 98	54,039 27
Union Marine (Marine).....	287,649 00	94,169 00	3,447 12	145 53	-	23 26	-	23 26
Warsaw.....	-	38,513 00	-	523 66	-	6 25	-	6 25
Western Assurance { Fire.....	1,648,448 00	1,796,880 00	17,472 62	19,183 99	11,416 34	35,111 94	9,488 45	37,338 45
{ Marine.....	889,123 00	179,484 00	5,335 59	5,035 55	4,995 39	376 71	5,245 39	1,126 71
Total { Fire.....	\$44,302,767 96	\$51,890,066 53	\$627,132 63	\$715,357 58	\$307,549 20	\$924,718 22	\$325,413 53	\$965,524 02
{ Marine.....	2,938,227 00	2,742,102 00	21,545 97	17,831 01	10,317 53	982 12	11,739 60	2,603 96
Aggregate { Fire.....	\$187,814,949 08	\$210,476,571 79	\$2,837,721 75	\$3,128,764 70	\$1,335,122 25	\$4,082,363 17	\$1,412,350 35	\$4,178,099 60
{ Marine.....	28,173,043 00	31,321,436 00	288,879 52	295,896 42	144,024 22	169,253 59	169,063 08	188,401 41

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

COMPANIES.	UNDERWRITING.			INVESTMENTS.			*Miscellaneous gains.	Dividends to stockholders.	*Net gain in surplus during 1911.
	Premium income earned.	Losses and expenses.	*Gain in surplus.	Income earned.	Expenses and losses.	*Gain in surplus.			
MAINE STOCK COMPANIES.									
Merchants	\$93,068 13	\$91,743 26	\$1,324 87	\$12,543 81	\$1,224 15	\$11,319 66	-	\$12,000 00	\$644 53
Union	135,563 48	118,496 55	17,066 93	19,702 19	3,406 56	16,295 63	-	24,000 00	9,362 56
Total	\$228,631 61	\$210,239 81	\$18,391 80	\$32,246 00	\$4,630 71	\$27,615 29	-	\$36,000 00	\$10,007 09
STOCK COMPANIES OF OTHER STATES.									
Ætna	\$8,393,689 28	\$7,675,173 18	\$718,516 10	\$843,224 60	\$296,562 08	\$546,662 52	-	\$800,000 00	\$465,178 62
Agricultural	1,643,589 31	1,562,051 96	81,537 35	171,551 68	22,698 48	148,833 20	\$-50,000 00	75,000 00	105,370 55
Alliance	916,383 24	822,466 79	93,916 45	77,357 42	10,582 30	66,775 12	-211,515 76	40,000 00	-90,824 19
American Central	2,662,490 32	2,612,104 91	50,385 41	253,281 84	76,777 12	176,504 72	-	260,000 00	-33,109 87
American Druggists	72,530 46	51,372 00	21,158 46	12,207 19	1,479 88	10,727 31	-	16,000 00	15,885 77
American Insurance (N. J.)	3,596,008 19	3,376,806 62	219,201 57	388,919 17	55,388 57	333,530 60	-61 00	240,000 00	312,671 17
Boston	2,968,650 64	2,936,844 62	31,815 02	240,060 46	80,445 70	159,614 76	-	300,000 00	-108,570 22
Caledonian-American	16,161 70	18,179 23	-2,017 53	9,943 23	296 82	9,646 41	-	-	7,628 88
Central National	402,482 64	577,016 81	-174,534 17	27,249 83	3,693 58	23,556 25	100,000 00	-	-50,977 92
Citizens	542,666 26	553,530 91	-10,864 65	30,522 12	1,571 24	28,950 88	-	24,000 00	-5,913 77
City of New York	510,854 21	618,733 95	-107,879 74	69,786 74	7,106 63	62,680 11	-	50,000 00	-95,199 63
Columbia	325,710 39	302,668 94	23,041 45	34,911 14	5,509 62	29,401 52	-	-	52,442 97
Commerce	247,485 13	250,722 55	-3,237 42	41,223 36	10,351 82	30,871 54	-	20,000 00	7,634 12
Commercial Union	335,692 64	306,203 74	29,488 90	58,779 56	30,964 40	27,815 16	20,000 00	20,000 00	57,204 06
Commonwealth	868,585 37	1,014,756 96	-146,171 59	124,604 60	5,955 66	118,648 94	-	50,000 00	-77,522 65

INSURANCE COMMISSIONER'S REPORT.

Connecticut.....	3,690,012 56	3,668,337 64	21,674 92	297,290 83	89,490 35	207,800 48	-	160,000 00	69,475 40
Continental.....	7,163,439 56	6,800,963 18	362,476 38	1,829,165 71	357,411 15	1,471,754 56	102,000 00	1,000,000 00	936,230 94
Delaware.....	1,446,094 06	1,527,799 77	-81,705 71	93,837 89	18,680 99	75,156 90	-	60,000 00	-66,548 81
Detroit.....	573,313 62	563,410 85	9,902 77	93,156 01	25,307 89	67,848 12	-	60,000 00	17,750 89
Dutchess Fire.....	372,879 60	382,234 87	-9,355 27	33,887 37	9,999 86	23,887 51	-	12,000 00	2,532 24
Equitable.....	834,968 10	725,040 80	109,927 30	73,283 28	23,125 14	50,158 14	-	12,000 00	148,085 44
Federal.....	1,237,124 96	917,442 61	319,682 35	104,359 43	7,748 68	96,610 75	-	90,000 00	326,293 10
Fidelity-Phenix.....	5,924,243 08	5,961,416 61	-37,173 53	1,232,175 55	93,391 44	1,138,784 11	142,058 14	250,000 00	993,668 72
Fire Association.....	4,046,451 65	4,075,170 10	-28,718 45	426,802 86	43,730 60	383,072 26	-	300,000 00	54,353 81
Fireman's Fund.....	5,152,414 55	5,127,136 67	25,277 88	366,056 80	16,254 79	349,802 01	-	180,000 00	195,079 89
Firemen's.....	2,094,644 25	2,228,102 54	-133,458 29	367,025 68	68,027 10	298,998 58	-	200,000 00	-34,459 71
Franklin.....	1,334,945 50	1,394,336 15	-59,390 65	140,991 76	19,834 68	121,157 08	-	60,000 00	1,766 43
German Alliance.....	562,212 82	527,071 18	35,141 64	96,315 28	2,126 73	94,188 55	-	60,000 00	69,330 19
German American.....	8,465,438 40	8,178,328 88	287,109 52	1,317,628 77	391,044 18	926,584 59	-	540,000 00	673,694 11
Germania.....	2,949,114 55	2,725,017 39	224,097 16	380,560 43	112,142 29	268,418 14	-24,623 57	200,000 00	267,891 73
Glen Falls.....	1,994,611 79	1,883,569 36	111,042 43	358,934 54	109,527 91	249,406 63	-15,000 00	220,000 00	125,440 06
Granite State.....	585,528 21	616,445 56	-30,917 35	46,972 65	19,216 51	27,756 14	-	10,000 00	-13,161 21
Hanover.....	2,311,211 45	2,366,817 39	-55,605 94	214,912 69	69,974 33	144,938 36	-	195,000 00	-105,667 58
Hartford.....	15,108,776 09	14,420,202 13	688,573 96	1,010,376 20	142,827 51	867,548 69	31,380 26	700,000 00	887,502 91
Home.....	12,491,687 03	10,898,752 72	1,592,934 31	1,579,643 81	336,750 59	1,242,893 22	-300,000 00	1,050,000 00	1,485,827 53
Insurance Co. of North America	8,915,393 70	8,564,785 59	350,608 11	758,697 39	49,235 02	709,462 37	-202,404 41	480,000 00	377,666 07
Insurance Co. of the State of Penn.	1,130,748 13	1,083,533 63	47,214 50	78,155 86	67,440 17	10,715 69	-	24,000 00	33,930 19
Massachusetts.....	240,994 84	328,013 37	-87,018 53	46,291 07	3,929 18	42,361 89	-	-	-44,656 64
Mercantile.....	296,750 07	319,116 21	-22,366 14	16,494 50	2,130 14	14,364 36	-	-	-8,001 78
National.....	6,728,330 55	6,996,531 02	-273,200 47	553,385 67	95,818 49	457,567 18	-	200,000 00	-15,633 29
National Union.....	1,810,098 56	1,812,694 06	-2,595 50	163,704 51	12,151 89	151,552 62	60,536 59	85,500 00	123,993 71
Newark.....	431,306 39	465,009 56	-33,703 17	430,281 43	211,866 86	218,414 57	-	34,652 50	150,058 90
New Hampshire.....	2,142,622 97	2,101,688 89	40,935 08	248,391 23	68,152 32	180,238 91	-25,000 00	120,000 00	76,173 99
Niagara.....	3,096,235 47	2,813,579 60	282,655 87	361,377 75	19,962 43	341,415 32	-	200,000 00	424,071 19
North British and Mercantile.....	596,015 88	522,475 60	73,540 28	87,436 82	2,834 28	84,602 54	-	20,000 00	138,142 82
Old Colony.....	506,477 53	520,551 99	-14,074 46	42,615 38	9,646 79	32,968 59	300,000 00	-	318,894 13
Orient.....	1,371,835 13	1,322,147 72	49,687 41	134,456 12	52,159 77	82,296 35	-	-	131,983 76
Pelican.....	306,713 23	311,509 78	-4,796 55	31,476 93	1,937 77	29,539 16	-	20,000 00	4,742 61
Pennsylvania.....	3,371,619 45	3,409,028 51	-37,409 06	314,193 18	38,806 73	275,386 45	-	225,000 00	12,977 39
Peoples National.....	1,352,779 33	1,490,422 38	-137,643 05	116,317 43	11,383 56	104,933 87	-	50,000 00	-82,709 18

* Minus sign indicates loss.

TABLE No. 9—Concluded.

COMPANIES.	UNDERWRITING.			INVESTMENTS.			*Miscellaneous gains.	Dividends to stockholders.	*Net gain in surplus during 1911.
	Premium income earned.	Losses and expenses.	*Gain in surplus.	Income earned.	Expenses and losses.	*Gain in surplus.			
Phoenix (Conn.).....	\$4,967,971 75	\$4,938,662 22	\$29,309 53	\$504,268 77	\$114,589 21	\$389,679 56	-	\$372,401 00	\$46,588 09
Providence Washington.....	2,940,938 24	2,934,491 44	6,446 80	443,240 25	256,903 76	186,336 49	-	75,000 00	\$7,783 29
Queen.....	4,582,356 65	4,218,489 28	363,867 37	326,377 45	40,570 84	285,806 61	-	300,000 00	349,673 98
Reliance.....	981,966 74	1,085,218 57	-103,251 83	70,532 23	16,366 00	54,166 23	-	40,000 00	-89,085 60
Security.....	1,627,583 41	1,701,039 42	-73,456 01	178,686 10	20,794 53	157,891 57	\$300,061 07	84,000 00	300,496 63
Springfield.....	5,034,223 91	5,077,451 56	-43,227 65	497,897 96	26,243 86	471,654 10	-	200,000 00	228,426 45
Standard.....	175,690 46	246,423 55	-70,733 09	40,255 27	26,067 23	14,188 04	-	-	-56,545 05
St. Paul.....	4,956,421 08	4,892,713 98	63,707 10	332,886 02	36,265 59	296,620 43	-	60,000 00	300,327 53
Subscribers at U. S. 'Lloyds'	1,715,103 88	1,680,695 77	34,408 11	38,926 23	3,417 30	35,508 93	-	50,000 00	19,917 04
United Firemen's.....	207,721 65	266,956 11	-59,234 46	67,679 94	15,010 14	52,669 80	100,000 00	24,000 00	69,435 34
Westchester.....	2,554,567 65	2,557,595 16	-3,027 51	221,931 15	13,558 69	208,372 46	-	120,000 00	85,344 95
Western Insurance.....	542,220 78	571,293 13	-29,072 35	39,762 55	11,598 53	28,164 02	-	24,000 00	-24,908 33
Williamsburgh City.....	1,674,795 13	1,722,410 96	-47,615 83	121,367 14	27,997 85	93,369 29	-	50,000 00	-4,246 54
Total.....	\$166,096,584 17	\$161,620,758 63	\$4,475,825 54	\$18,714,066 81	\$3,822,835 55	\$14,891,231 26	\$327,431 32	\$10,112,553 50	\$9,581,934 62
U. S. BRANCHES OF COMPANIES OF FOREIGN COUNTRIES.									
Aachen and Munich.....	\$1,033,723 79	\$1,005,587 78	\$28,136 01	\$85,595 99	\$7,559 85	\$78,036 14	-105,723 68	-	\$448 47
Atlas.....	1,707,896 00	1,671,205 25	36,690 75	90,394 90	19,243 92	71,150 98	-112,126 31	-	-4,284 58
British America.....	933,696 90	948,254 40	-14,557 50	58,876 54	1,681 93	57,194 61	-100,837 58	-	-58,200 47
Caledonian.....	1,398,469 97	1,366,794 62	31,675 35	107,768 30	33,695 70	74,072 60	-123,869 39	-	-18,121 44
Commercial Union.....	4,655,486 27	4,210,891 36	444,594 91	286,092 37	83,467 99	202,624 38	-701,871 53	-	-54,652 24
Hamburg Bremen.....	1,323,834 55	1,412,651 77	-88,817 22	110,676 34	47,431 45	63,244 89	-20,210 56	-	-45,782 89
Liverpool & London & Globe.....	7,760,102 01	7,500,662 89	259,439 12	608,443 17	193,591 46	414,851 71	-1,383,874 20	-	-707,583 37
London Assurance.....	2,544,710 95	2,226,719 90	317,991 05	97,599 93	8,063 36	89,536 57	-432,543 86	-	-25,016 24
London and Lancashire.....	2,401,118 46	2,141,835 80	259,282 66	155,345 05	33,250 71	122,094 34	-219,234 07	-	162,142 93
Mannheim.....	1,137,607 65	1,096,105 86	41,501 79	25,344 29	713 95	24,630 34	14,140 98	-	80,273 11

North British and Mercantile	4,921,822 69	4,947,768 30	-25,945 61	415,612 03	11,947 20	403,664 83	-604,322 36	-	-226,603 14
Northern Assurance	2,960,149 47	2,765,286 50	194,862 97	188,097 42	19,441 42	168,656 00	-179,947 88	-	183,571 09
Northern Insurance	66,997 87	76,981 07	-9,983 20	12,083 19	1,050 40	11,032 79	476,210 62	-	477,260 21
Norwich Union	1,721,510 35	1,704,843 26	16,667 09	90,179 08	7,340 18	82,838 90	-122,686 06	-	-23,180 07
Palatine	1,666,071 77	1,651,074 17	14,997 60	126,318 32	17,220 16	109,098 16	-214,180 60	-	-90,084 84
Phoenix Assurance	2,415,949 22	2,492,041 87	-76,092 65	143,088 12	17,726 41	125,361 71	21,265 97	-	70,535 03
Prussian National	1,045,283 99	1,088,372 86	-43,088 87	62,039 64	4,659 76	57,379 88	-3,850 04	-	10,440 97
Royal	7,713,949 35	7,013,318 85	700,630 50	651,739 54	320,067 33	331,672 21	-837,617 54	-	194,685 17
Royal Exchange	1,504,472 29	1,529,475 72	-25,003 43	95,843 80	0,132 41	86,711 39	84,842 54	-	146,550 50
Scottish Union and National	2,055,308 44	2,068,766 49	-13,458 05	511,530 10	293,435 58	218,094 52	-303,397 14	-	-98,760 67
State	116,072 98	113,703 52	2,369 46	15,770 17	3,477 05	12,293 12	2,960 82	-	17,623 40
Sun	2,812,120 75	2,663,600 97	148,519 78	193,923 33	36,913 98	157,009 35	-310,141 86	-	-4,612 73
Union Marine	750,638 90	804,561 06	-53,922 16	22,482 73	723 20	21,759 53	14,676 66	-	-17,485 97
Warsaw	71,886 39	76,984 42	-5,098 03	10,915 71	2,967 56	7,948 15	506,880 02	-	509,730 14
Western Assurance	1,501,794 53	1,466,769 13	35,025 40	97,570 93	4,280 00	93,290 93	-95,649 97	-	32,666 36
Total	\$56,220,675 54	\$54,044,257 82	\$2,176,417 72	\$4,263,330 99	\$1,179,082 96	\$3,084,248 03	\$-4,749,107 02	-	\$511,558 73

* Minus sign indicates loss.

TABLE No. 10.
Maine Mutual Fire Insurance Companies.

COMPANY	Premium notes.	Other assets.	Total assets.	Liabilities.	Risks written.	Risks terminated.	Risks in force Dec. 31, 1911.	Cash premiums received.	Assessments received.	Losses paid.
Aroostook County Patrons.	\$182,896 86	\$785 34	\$183,682 20	\$22,771 53	\$1,015,650 00	\$664,097 00	\$4,872,656 00	\$2,577 70	\$20,096 01	\$32,333 00
Aroostook Mutual	25,231 55	1,928 34	27,159 89	4,500 00	59,000 00	169,457 00	264,343 00	531 51	7,784 88	10,465 56
Boothbay	10,353 31	689 29	11,042 60	-	39,850 00	33,050 00	137,960 00	160 90	-	17 00
Brunswick Farmers	13,658 05	208 60	13,866 65	-	40,835 00	38,875 00	245,460 00	80 01	289 58	350 00
Cape Elizabeth & Scarboro	9,060 35	111 17	9,171 52	-	37,200 00	34,450 00	100,600 00	359 40	-	200 00
Casco	5,692 50	-	5,692 50	11 90	10,000 00	10,390 00	55,495 00	-	-	-
Citizens	8,129 14	1,027 14	9,156 28	-	37,583 00	31,708 00	142,633 00	115 15	-	49 75
Cumberland	29,909 73	386 86	30,296 59	-	50,596 00	50,185 00	368,410 00	148 75	1,232 20	1,015 00
Danville	8,049 46	378 86	8,428 32	-	22,675 00	20,105 00	142,579 00	81 63	-	-
Dirigo	348,492 21	21,668 70	370,160 91	15,359 35	2,242,133 00	2,180,999 00	5,755,021 69	15,092 87	12,237 57	28,409 55
Dresden	7,670 52	179 23	7,849 75	-	29,805 00	66,975 00	168,580 00	74 39	-	44 22
Edgecomb	8,044 10	368 79	8,412 89	500 00	26,655 00	24,835 00	106,935 00	133 03	-	5 00
Eliot & Kittery	84,136 61	558 56	84,695 17	3,520 00	300,785 00	163,430 00	1,607,116 00	439 10	3,704 79	1,952 48
Equitable	58,000 00	17,645 16	75,645 16	19,116 30	312,680 00	443,610 26	859,180 26	570 46	7,172 48	3,194 97
Falmouth	44,652 71	517 58	45,170 29	-	136,305 00	140,174 00	472,835 00	403 40	2,706 90	2,931 00
Farmington	21,882 24	846 12	22,728 36	18 58	99,255 00	92,680 00	227,990 00	400 12	-	23 00
Fayette	7,375 58	615 67	7,991 25	-	23,825 00	22,475 00	68,710 00	90 86	-	4 00
Freeport & Yarmouth	27,822 10	105 85	27,927 95	103 50	153,725 00	140,295 00	585,435 00	307 45	-	30 75
Fryeburg	20,132 54	504 67	20,637 21	25 00	95,475 00	89,150 00	533,900 00	-	1,047 26	527 75
Gardiner & Richmond	24,761 73	223 11	24,984 84	-	110,575 00	105,750 00	308,800 00	272 14	-	360 09
Grayham Farmers	12,594 50	264 94	12,859 44	-	39,600 00	55,613 00	196,865 50	-	170 89	65 00
Gray & New Gloucester	37,316 36	903 34	38,220 20	15 00	95,260 00	87,100 00	386,685 00	296 41	1,960 11	3,435 90
Hampden	57,629 05	408 78	58,037 83	-	239,425 00	225,125 00	576,975 00	-	1,181 90	1,500 00
Hancock	54,874 52	5,559 29	60,433 81	17,161 51	553,205 00	779,167 00	1,089,395 00	2,625 88	14,755 47	15,380 31
Harswell	14,112 50	75 61	14,188 11	-	61,065 00	60,291 60	248,854 52	223 66	-	271 00

INSURANCE COMMISSIONER'S REPORT.

63

Harrison	49,416 60	1,563 97	50,980 57	-	298,130 00	268,830 00	1,057,925 00	1,617 16	2,999 99	3,869 00
Homestead	65,342 02	17,925 49	83,267 51	10,215 96	2,300 00	553,055 00	526,805 00	24 65	8,181 85	3,976 79
Jay	11,030 02	106 20	11,136 22	38 49	30,350 00	36,250 00	239,075 00	92 36	2,280 26	2,600 00
Jefferson Farmers	6,008 28	2,398 91	8,407 19	-	20,075 00	18,850 00	128,538 00	103 42	-	-
Kennebunk Farmers	24,439 50	1,773 92	26,213 42	-	52,500 00	57,725 00	266,650 00	525 00	-	-
Litchfield	10,741 23	59 28	10,800 51	-	49,275 00	55,975 00	205,805 00	58 19	370 64	360 00
Lovell	5,640 74	94 16	5,734 90	-	25,050 00	21,925 00	92,005 00	91 32	-	2 50
Madawaska	77,165 19	5,887 74	83,052 93	9,983 75	195,300 00	291,100 00	846,315 00	615 04	3,246 10	4,442 17
Maine Farmers	249,784 23	6,040 66	255,824 89	12,739 24	888,787 50	645,141 86	2,787,373 43	2,706 35	11,670 11	16,888 17
Medomak	19,786 45	643 72	20,430 17	34 04	134,000 00	123,453 00	455,000 00	516 90	91 17	220 00
Mercantile & Manufacturers Mutual	152,164 09	22,056 66	174,220 75	14,356 37	1,414,258 11	1,543,509 00	1,342,358 11	*6,234 58	23,585 24	24,379 07
Narragansett	45,135 35	3,930 89	49,066 24	875 00	403,175 00	327,375 00	1,273,345 00	4,768 31	-	3,596 35
Newburg	13,534 01	52 60	13,586 61	-	51,760 00	307,354 00	896,589 70	3,891 21	1,505 04	5,762 16
Newcastle	4,260 78	233 97	4,494 75	-	22,975 00	46,950 00	131,735 00	19 50	13 23	5 00
						31,125 00	64,475 00	111 63	30 58	-
New Portland	18,510 25	443 15	18,953 40	26 00	53,225 00	40,700 00	188,875 00	106 45	-	200 00
North Yarmouth	16,078 42	199 91	16,278 33	-	62,460 00	57,554 50	359,742 00	135 69	1,377 90	1,584 00
Northern Maine Patrons	12,666 34	369 59	13,035 93	3,157 75	264,560 00	4,200 00	260,360 00	680 16	147 75	3,400 00
Oxford County Patrons	186,702 00	2,028 71	188,730 71	4,375 00	1,020,337 00	879,881 00	4,270,074 00	2,652 03	16,564 07	17,655 20
Patrons Androscoggin	329,771 29	1,494 64	331,265 93	2,441 75	1,887,194 00	1,646,959 00	8,372,633 00	4,854 41	16,423 15	19,702 98
Pine Tree State	22,211 85	7,318 20	29,530 05	3,861 72	102,350 00	334,978 00	360,650 00	514 91	6,549 99	5,368 13
Pittston & Whitefield	28,244 38	192 51	28,436 89	-	133,790 00	152,160 00	362,990 00	393 64	2,442 46	2,820 00
Sagadahoc	10,507 73	140 04	10,647 77	513 96	22,900 00	15,450 00	145,725 00	107 18	1,044 34	1,700 00
Union Farmers	8,681 50	494 98	9,176 48	-	20,550 00	22,950 00	89,500 00	61 65	-	-
Warren Farmers	11,745 47	3,622 44	15,367 91	2 00	75,300 00	70,125 00	247,273 00	*351 11	-	16 50
Wells	8,783 24	1,372 02	10,155 26	1,107 20	27,550 00	66,270 75	157,225 00	14 36	138 57	150 00
West Bangor & Hermon	18,941 17	307 26	19,248 43	90 00	53,905 00	39,955 00	213,725 00	-	2,304 69	2,220 00
West Gardiner	6,696 69	134 51	6,831 20	-	36,800 00	32,575 00	149,315 00	38 61	615 22	612 00
Wilton	18,226 90	568 32	18,795 22	-	55,225 00	63,725 00	279,575 00	101 76	-	6 00
Windham	21,591 43	1,087 79	22,679 22	612 00	78,865 50	81,271 90	299,850 00	212 41	-	225 00
Woolwich	11,425 93	957 74	12,383 67	50 00	34,000 00	31,200 00	178,875 00	114 09	-	16 90
York County	248,314 18	3,163 18	251,477 36	4,711 50	1,126,410 00	1,182,169 00	3,007,602 00	3,368 06	20,883 67	15,978 93
Total	\$2,850,483 28	\$286,718 80	\$3,137,202 08	\$159,508 05	\$14,890,270 11	\$14,780,828 87	\$48,802,247 21	\$60,006 88	\$196,806 06	\$240,412 18

* 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	\$2,577 70	-	\$20,096 01	\$21,146 34	\$43,820 05	\$32,333 00	\$1,150 00	\$10,985 71	\$44,468 71
Aroostook Mutual	531 51	-	7,784 88	4,510 00	12,826 39	10,465 56	800 00	1,803 13	13,068 69
Boothbay	160 90	\$22 00	-	21 46	204 36	7 00	32 25	16 36	55 61
Brunswick Farmers	80 01	22 50	289 58	-	392 09	350 06	72 50	14 97	437 47
Cape Elizabeth & Scarborough	359 40	-	-	203 17	562 57	200 00	50 00	221 55	471 55
Casco	-	14 25	-	1 90	16 15	-	14 25	2 40	16 65
Citizens	115 15	55 00	-	34 73	204 88	49 75	55 00	12 52	117 27
Cumberland	148 75	60 00	1,232 20	6 87	1,447 82	1,015 00	63 25	83 91	1,162 16
Danville	81 63	27 00	-	12 99	121 62	-	9 59	15 77	25 36
Dirigo	15,092 87	694 30	12,237 57	9,071 45	37,096 19	28,409 55	5,399 20	5,553 23	39,361 98
Dresden	74 99	19 00	-	4 55	97 94	44 22	-	21 48	65 70
Edgecomb	133 03	23 50	-	10 57	167 10	5 00	23 50	21 06	49 56
Eliot and Kittery	439 10	-	3,704 79	1,500 00	5,643 89	1,952 48	600 10	3,161 93	5,714 51
Equitable	570 46	-	7,172 48	36 23	7,779 17	3,194 97	442 00	3,433 24	7,070 21
Falmouth	403 40	142 50	2,706 90	3 12	3,255 92	2,931 00	140 10	55 59	3,126 69
Farmington	400 12	56 50	-	20 26	476 88	23 00	137 55	55 22	215 77
Fayette	90 86	12 00	-	19 00	121 86	4 00	24 00	4 50	32 50
Freeport and Yarmouth	307 45	69 00	-	-	376 45	30 75	168 05	179 89	378 69
Fryeburg	-	102 00	1,047 26	500 00	1,649 26	527 75	105 00	570 57	1,203 32
Gardiner and Richmond	272 14	133 00	-	35 65	440 79	360 09	63 20	109 36	532 65
Gorham Farmers	-	28 00	170 89	28	199 17	65 00	30 00	51 70	146 70
Gray and New Gloucester	296 41	53 00	1,960 11	22 77	2,332 29	3,435 90	80 00	133 65	3,649 55
Hampden	-	133 50	1,181 90	14 74	1,330 14	1,500 00	116 50	61 19	1,677 69
Hancock	2,625 88	347 00	14,755 47	9,163 00	26,891 35	15,380 31	793 00	10,628 68	26,801 99
Harpswell	223 66	19 00	-	6 85	249 51	271 00	66 65	27 21	364 86

Harrison	1,617 16	264 50	2,999 99	-	4,881 65	3,869 00	751 35	221 27	4,841 62
Homestead	24 65	-	8,181 85	3,833 63	12,040 13	3,976 79	1,708 00	6,816 45	12,501 24
Jay	92 30	29 00	2,280 26	4 39	2,405 95	2,600 00	67 30	46 72	2,714 02
Jefferson Farmers	103 42	15 50	-	91 96	210 88	-	15 50	21 12	36 62
Kennebunk Farmers	525 00	22 50	-	63 88	611 38	-	50 00	41 25	91 25
Litchfield	58 19	35 50	370 64	-	464 33	360 00	56 80	30 04	446 84
Lovell	31 32	10 20	-	-	41 52	2 50	25 50	16 02	44 02
Madawaska	615 04	484 16	3,246 10	6,764 00	11,109 30	4,442 17	693 50	6,010 23	11,145 90
Maine Farmers	2,706 33	418 00	11,670 11	13,610 73	28,405 17	16,888 17	1,162 10	9,972 72	28,022 99
Medomak	516 90	78 50	91 17	-	686 57	220 00	114 25	45 74	379 99
Mercantile and Manufacturers	*6,234 58	-	23,585 24	1,872 77	31,692 59	24,379 07	2,067 40	6,613 20	33,059 67
Mutual	4,768 31	-	-	12,040 44	16,808 75	3,596 35	1,430 00	1,940 29	6,966 64
Narragansett	3,891 21	122 42	1,505 04	157 67	5,676 34	5,762 16	1,243 51	815 52	7,821 19
Newburg	19 50	37 50	13 23	-	70 23	5 00	75 00	19 65	99 65
Newcastle	111 63	11 50	30 58	3 35	157 06	-	13 00	9 90	22 90
New Portland	106 45	52 00	-	9 48	167 93	300 00	75 50	15 10	390 60
North Yarmouth	135 69	36 00	1,377 90	6 58	1,556 17	1,584 00	75 00	85 31	1,744 31
Northern Maine Patrons	680 16	-	147 75	3,100 00	3,927 91	3,400 00	-	225 07	3,625 07
Oxford County Patrons	2,652 03	-	16,564 07	9,618 97	28,835 07	17,655 20	96 00	11,748 11	29,499 31
Patrons Androscoggin	4,854 41	-	16,423 15	14,260 13	35,537 69	19,702 98	1,380 50	13,968 97	35,052 45
Pine Tree State	514 91	-	6,549 99	2,240 76	9,305 66	5,368 13	276 05	3,185 33	8,829 51
Pittston and Whitefield	393 64	-	2,442 46	3 50	2,830 60	2,820 00	44 00	93 41	2,957 41
Sagadahoc	107 18	30 00	1,044 34	535 22	1,716 74	1,700 00	22 25	55 10	1,777 35
Union Farmers	61 65	28 00	-	-	89 65	-	10 00	42 24	52 24
Warren Farmers	*351 11	-	-	123 08	474 19	16 50	111 00	6 75	134 25
Wells	14 36	4 00	138 57	150 00	306 93	150 00	27 50	-	177 50
West Bangor and Hermon	-	96 00	2,304 69	10 97	2,411 66	2,220 00	92 00	87 09	2,309 09
West Gardiner	38 61	26 00	615 22	4 06	683 89	612 00	43 60	42 79	698 39
Wilton	101 76	30 00	-	15 09	146 85	6 00	104 92	11 59	122 51
Windham	212 41	51 25	-	14 31	277 97	225 00	63 25	13 11	301 36
Woolwich	114 09	24 75	-	35 41	174 25	16 90	39 75	4 40	61 05
York County	3,368 06	502 00	20,883 67	14,102 69	38,856 42	15,978 93	1,759 00	21,399 05	39,136 98
Total	\$60,006 88	\$4,442 33	\$196,806 06	\$129,019 00	\$390,274 27	\$240,412 18	\$24,129 22	\$120,828 36	\$385,369 76

* Includes policy fees.

TABLE No. 12.
Record of Fires During the Year 1911.

	Population 1910.	Number of fires.	BUILDING.				CONTENTS.				
			Estimated value.	Damage.	Insurance upon.	Insurance paid.	Estimated value.	Damage.	Insurance upon.	Insurance paid.	
Abbot.....	705	-	-	-	-	-	-	-	-	-	-
Acton.....	603	-	-	-	-	-	-	-	-	-	-
Addison.....	985	1	\$2,000 00	\$9 00	\$1,000 00	\$9 00	-	-	-	-	-
Albany.....	410	-	-	-	-	-	-	-	-	-	-
Albion.....	922	2	3,975 00	35 00	1,800 00	35 00	\$5 00	\$5 00	-	-	-
Alexander.....	374	-	-	-	-	-	-	-	-	-	-
Alfred.....	390	3	2,100 00	2,100 00	500 00	-	10,150 00	10,150 00	-	-	-
Allagash Pl.....	245	-	-	-	-	-	-	-	-	-	-
Alna.....	457	-	-	-	-	-	-	-	-	-	-
Alton.....	259	1	300 00	300 00	-	-	150 00	150 00	-	-	-
Amherst.....	275	-	-	-	-	-	-	-	-	-	-
Amity.....	375	-	-	-	-	-	-	-	-	-	-
Andover.....	757	3	3,100 00	2,209 00	1,650 00	1,359 00	2,506 00	2,506 00	\$900 00	\$900 00	
Anson.....	2,209	6	13,343 00	6,309 00	11,050 00	4,516 00	4,721 00	3,816 00	2,221 00	1,373 00	
Appleton.....	842	2	1,200 00	45 00	1,050 00	45 00	-	-	-	-	-
Argyle.....	233	-	-	-	-	-	-	-	-	-	-
Arrowsic.....	147	-	-	-	-	-	-	-	-	-	-
Ashland.....	2,173	5	62,893 00	41,011 00	35,888 00	22,587 00	46,144 00	40,751 00	28,725 00	27,879 00	
Athens.....	914	2	3,300 00	3,015 00	1,650 00	1,465 00	2,306 00	1,786 00	1,225 00	810 00	
Atkinson.....	528	-	-	-	-	-	-	-	-	-	-
Auburn.....	15,064	73	*302,249 00	*27,699 00	*265,407 00	*24,407 00	94,756 00	26,502 00	77,433 00	23,970 00	
Augusta.....	13,211	70	532,984 00	17,686 00	400,150 00	14,146 00	204,562 00	16,450 00	170,831 00	10,141 00	
Aurora.....	114	1	2,750 00	134 00	2,750 00	67 00	-	-	-	-	
Avon.....	380	1	400 00	400 00	250 00	250 00	150 00	100 00	-	-	
Baileyville.....	1,137	1	-	-	-	-	1,500 00	342 00	800 00	342 00	

INSURANCE COMMISSIONER'S REPORT.

Baldwin	791	1	100 00	100 00	-	-	150 00	150 00	-	-	-
Bancroft	344	-	-	-	-	-	-	-	-	-	-
Bangor	24,803	129	*3,131,597 00	*2,294,102 00	*1,818,417 00	*1,226,127 00	†2,115,315 00	†1,413,429 00	†1,279,211 00	†782,402 00	†2,500 00
Baring	228	3	3,600 00	2,835 00	600 00	35 00	5,871 00	5,421 00	2,500 00	2,500 00	-
Barnard Pl.	101	1	175 00	175 00	300 00	175 00	-	-	-	-	-
Bath	9,396	48	*232,450 00	*9,438 00	*208,840 00	*8,491 00	79,349 00	16,994 00	60,542 00	14,868 00	-
Beddington	58	-	-	-	-	-	-	-	-	-	-
Belfast	4,618	21	63,658 00	10,748 00	52,250 00	8,464 00	11,753 00	3,007 00	4,950 00	1,372 00	-
Belgrade	1,037	2	1,350 00	440 00	900 00	440 00	-	-	-	-	-
Belmont	335	-	-	-	-	-	-	-	-	-	-
Benedicta	292	-	-	-	-	-	-	-	-	-	-
Benton	1,194	5	6,633 00	1,520 00	5,000 00	1,187 00	3,400 00	417 00	900 00	10 00	-
Berwick	2,098	7	8,512 00	1,581 00	6,800 00	969 00	1,150 00	271 00	400 00	21 00	-
Bethel	1,930	10	28,700 00	12,954 00	21,500 00	10,354 00	10,750 00	2,200 00	7,200 00	1,899 00	-
Biddeford	17,079	64	*362,705 00	*97,961 00	††1635,998 00	*78,348 00	158,189 00	56,031 00	97,562 00	37,059 00	-
Bigelow Pl.	54	-	-	-	-	-	-	-	-	-	-
Bingham	775	7	48,698 00	23,704 00	31,600 00	13,331 00	34,383 00	23,275 00	18,600 00	12,922 00	-
Blaine	1,013	4	4,100 00	550 00	1,800 00	50 00	100 00	100 00	-	-	-
Blanchard	175	1	1,500 00	5 00	1,000 00	5 00	-	-	-	-	-
Bluehill	1,462	8	5,125 00	3,144 00	4,850 00	2,590 00	2,700 00	1,427 00	1,500 00	1,275 00	-
Boothbay	1,700	1	600 00	9 00	600 00	9 00	400 00	27 00	400 00	27 00	-
Boothbay Harbor	2,021	4	6,250 00	63 00	3,750 00	63 00	550 00	18 00	500 00	18 00	-
Bowdoin	814	3	2,700 00	2,700 00	1,500 00	1,500 00	450 00	450 00	-	-	-
Bowdoinham	1,385	3	900 00	410 00	600 00	210 00	550 00	50 00	400 00	50 00	-
Bowerbank	76	-	-	-	-	-	-	-	-	-	-
Bradford	930	-	-	-	-	-	-	-	-	-	-
Bradley	634	-	-	-	-	-	-	-	-	-	-
Bremen	550	2	2,000 00	1,020 00	800 00	20 00	-	-	-	-	-
Brewer	5,667	19	*56,849 00	*14,482 00	††154,148 00	*8,201 00	14,722 00	8,336 00	12,350 00	7,039 00	-
Bridgewater	1,238	3	6,604 00	5,124 00	3,775 00	2,795 00	1,939 00	1,894 00	725 00	705 00	-
Bridgton	2,660	9	12,433 00	4,403 00	9,300 00	3,920 00	36,319 00	3,151 00	27,400 00	1,220 00	-
Brighton Pl.	274	-	-	-	-	-	-	-	-	-	-
Bristol	2,415	4	17,700 00	15,464 00	13,100 00	8,764 00	10,164 00	6,107 00	5,550 00	4,123 00	-
Brooklin	936	3	3,940 00	3,940 00	2,450 00	2,450 00	825 00	825 00	250 00	250 00	-
Brooks	704	3	2,750 00	55 00	1,600 00	55 00	2,850 00	18 00	1,600 00	13 00	-

* Includes contents. † Includes building. †† Includes blanket insurance.

TABLE No. 12—Continued.

	Population 1940.	Number of fires.	BUILDING.				CONTENTS.			
			Estimated value.	Damage.	Insurance upon.	Insurance paid.	Estimated value.	Damage.	Insurance upon.	Insurance paid.
Brooksville.....	1,176	2	\$4,749.00	\$3,615 00	\$2,100 00	\$1,566 00	\$800 00	\$500 00	-	-
Brookton.....	237	-	-	-	-	-	-	-	-	-
Brownfield.....	933	1	6,000 00	3,668 00	3,950 00	1,239 00	7,673 00	7,141 00	\$6,600 00	\$5,513 00
Brownville.....	1,808	5	6,354 00	2,230 00	4,250 00	976 00	1,150 00	804 00	600 00	254 00
Brunswick.....	6,621	21	138,711 00	19,057 00	99,100 00	15,747 00	66,430 00	35,607 00	†\$35,510 00	12,179 00
Buckfield.....	1,087	5	5,100 00	900 00	4,800 00	600 00	200 00	200 00	100 00	100 00
Bucksport.....	2,216	12	13,925 00	3,350 00	12,700 00	2,275 00	5,125 00	2,160 00	3,600 00	835 00
Burlington.....	370	1	530 00	530 00	-	-	1,670 00	1,670 00	1,200 00	700 00
Burnham.....	733	2	5,250 00	222 00	4,400 00	222 00	1,000 00	63 00	1,000 00	63 00
Buxton.....	1,675	4	6,763 00	5,589 00	4,900 00	2,551 00	1,108 00	758 00	500 00	275 00
Byron.....	187	2	800 00	800 00	-	-	500 00	213 00	300 00	13 00
Calais.....	6,116	39	110,627 00	37,235 00	73,377 00	28,756 00	†78,550 00	†59,339 00	†62,275 00	†45,817 00
Cambridge.....	369	-	-	-	-	-	-	-	-	-
Camden.....	3,015	22	34,421 00	4,438 00	28,700 00	3,915 00	11,179 00	1,993 00	8,748 00	1,835 00
Canaan.....	874	5	16,666 00	7,949 00	8,025 00	2,483 00	12,116 00	6,948 00	4,275 00	1,230 00
Canton.....	1,013	5	4,331 00	1,779 00	2,400 00	1,123 00	907 00	822 00	500 00	500 00
Cape Elizabeth.....	1,857	7	36,200 00	7,863 00	29,126 00	5,575 00	6,000 00	612 00	4,500 00	612 00
Caratunk Pl.....	235	-	-	-	-	-	-	-	-	-
Caribou.....	5,377	17	33,661 00	17,123 00	22,775 00	10,904 00	15,048 00	4,524 00	11,775 00	2,380 00
Carmel.....	1,050	2	3,000 00	63 00	2,000 00	63 00	300 00	8 00	300 00	8 00
Carroll.....	472	-	-	-	-	-	-	-	-	-
Carthage.....	292	1	800 00	24 00	500 00	24 00	300 00	3 00	200 00	3 00
Cary Pl.....	340	-	-	-	-	-	-	-	-	-
Casco.....	688	1	2,000 00	20 00	1,600 00	20 00	-	-	-	-
Castine.....	933	2	1,000 00	477 00	800 00	477 00	800 00	10 00	800 00	10 00

INSURANCE COMMISSIONER'S REPORT.

Castle Hill.....	532	3	2,575 00	2,575 00	1,975 00	1,925 00	4,116 00	3,592 00	3,025 00	2,725 00
Caswell Pl.....	529	-	-	-	-	-	-	-	-	-
Centerville.....	91	-	-	-	-	-	-	-	-	-
Chapman Pl.....	426	-	-	-	-	-	-	-	-	-
Charleston.....	864	6	††419,175 00	19,370 00	††405,950 00	8,129 00	13,398 00	10,808 00	††402,650 00	5,092 00
Charlotte.....	290	-	-	-	-	-	-	-	-	-
Chelsea.....	3,216	4	3,000 00	2,607 00	1,700 00	1,303 00	1,700 00	1,575 00	250 00	250 00
Cherryfield.....	1,499	2	3,418 00	2,223 00	2,000 00	1,005 00	1,440 00	1,440 00	1,000 00	1,000 00
Chester.....	349	1	600 00	600 00	300 00	300 00	300 00	150 00	-	-
Chesterville.....	627	1	500 00	27 00	300 00	27 00	-	-	-	-
China.....	1,297	5	13,824 00	9,401 00	7,650 00	4,827 00	3,259 00	2,709 00	1,050 00	1,050 00
Clifton.....	217	-	-	-	-	-	-	-	-	-
Clinton.....	1,268	5	7,132 00	4,177 00	3,950 00	2,270 00	1,627 00	1,627 00	1,100 00	914 00
Codyville Pl.....	69	-	-	-	-	-	-	-	-	-
Columbia.....	564	3	2,100 00	551 00	2,150 00	51 00	1,200 00	1,013 00	200 00	13 00
Columbia Falls.....	663	2	2,300 00	1,115 00	1,600 00	815 00	400 00	300 00	-	-
Concord.....	256	1	2,000 00	10 00	2,000 00	10 00	-	-	-	-
Connor Pl.....	609	-	-	-	-	-	-	-	-	-
Cooper.....	190	-	-	-	-	-	-	-	-	-
Coplin Pl.....	81	-	-	-	-	-	-	-	-	-
Corinna.....	1,237	9	38,671 00	18,239 00	30,638 00	12,592 00	28,633 00	23,013 00	26,870 00	18,190 00
Corinth.....	1,034	2	1,600 00	911 00	750 00	411 00	325 00	263 00	100 00	100 00
Cornish.....	954	5	*5,282 00	*2,459 00	*3,150 00	*2,009 00	700 00	82 00	450 00	82 00
Cornville.....	720	4	5,900 00	4,325 0	3,200 00	725 00	800 00	600 00	-	-
Cranberry Isles.....	399	1	1,000 00	41 00	900 00	41 00	-	-	-	-
Crawford.....	114	-	-	-	-	-	-	-	-	-
Criehaven Pl.....	46	-	-	-	-	-	-	-	-	-
Crystal.....	502	-	-	-	-	-	-	-	-	-
Cumberland.....	1,403	5	3,500 00	1,497 00	1,850 00	857 00	475 00	475 00	150 00	150 00
Cushing.....	535	-	-	-	-	-	-	-	-	-
Cutler.....	585	1	6,971 00	6,471 00	5,800 00	5,300 00	7,930 00	6,060 00	5,900 00	5,560 00
Cyr Pl.....	531	-	-	-	-	-	-	-	-	-
Dallas Pl.....	166	-	-	-	-	-	-	-	-	-
Damariscotta.....	771	2	1,350 00	59 00	1,050 00	59 00	-	-	-	-
Danforth.....	1,295	-	-	-	-	-	-	-	-	-

* Includes contents † Includes building. †† Includes blanket insurance.
 †† Includes other buildings not damaged.

Eden	4,441	21	*141,110 00	*38,130 00	*97,503 00	*19,950 00	46,307 00	15,190 00	35,805 00	11,882 00
Edgecomb	513	1	1,000 00	1,000 00	500 00	500 00	400 00	100 00	-	-
Edinburg	45	-	-	-	-	-	-	-	-	-
Edmunds	616	-	-	-	-	-	-	-	-	-
Eliot	1,530	2	2,000 00	415 00	1,800 00	215 00	150 00	150 00	50 00	50 00
E Pl	126	1	1,900 00	1,359 00	1,500 00	1,359 00	900 00	341 00	600 00	341 00
Elliottsville Pl	120	-	-	-	-	-	-	-	-	-
Ellsworth	3,549	36	81,225 00	12,163 00	59,370 00	6,520 00	27,575 00	9,735 00	19,970 00	5,862 00
Embden	529	1	400 00	25 00	400 00	25 00	-	-	-	-
Enfield	970	4	4,010 00	1,798 00	3,300 00	888 00	768 00	568 00	250 00	50 00
Etna	523	1	700 00	10 00	400 00	10 00	-	-	-	-
Eustis	508	2	7,300 00	3,844 00	4,400 00	1,894 00	2,600 00	611 00	2,000 00	511 00
Exeter	888	4	4,500 00	1,464 00	3,715 00	664 00	1,450 00	1,104 00	460 00	104 00
Fairfield	4,435	20	*133,613 00	*98,481 00	*126,800 00	*89,916 00	8,090 00	3,533 00	6,650 00	2,026 00
Falmouth	1,488	4	7,400 00	2,651 00	6,700 00	1,951 00	1,600 00	73 00	1,500 00	73 00
Farmingdale	823	2	4,150 00	86 00	3,500 00	86 00	600 00	33 00	600 00	33 00
Farmington	3,210	12	43,591 00	11,178 00	32,750 00	8,629 00	11,418 00	2,972 00	7,040 00	1,816 00
Fayette	533	-	-	-	-	-	-	-	-	-
Flagstaff Pl	149	-	-	-	-	-	-	-	-	-
Forest City	79	-	-	-	-	-	-	-	-	-
Fort Fairfield	4,381	21	*151,028 00	*34,572 00	*115,100 00	*23,816 00	58,826 00	24,038 00	31,615 00	10,427 00
Fort Kent	3,710	3	8,444 00	2,517 00	6,000 00	1,986 00	3,250 00	177 00	3,000 00	177 00
Foxcroft	1,867	9	17,350 00	1,990 00	8,100 00	690 00	4,550 00	1,250 00	1,100 00	225 00
Frankfort	1,157	7	43,436 00	26,052 00	27,455 00	13,709 00	28,454 00	23,630 00	19,200 00	16,844 00
Franklin	1,161	-	-	-	-	-	-	-	-	-
Freeman	480	1	950 00	950 00	400 00	400 00	1,335 00	1,335 00	165 00	165 00
Freeman	334	3	1,003 00	1,000 00	200 00	200 00	566 00	566 00	100 00	100 00
Freeport	2,460	6	10,175 00	7,990 00	4,750 00	3,040 00	3,421 00	2,456 00	1,350 00	1,010 00
Frenchville	1,414	1	14,500 00	3,226 00	10,000 00	649 00	500 00	200 00	-	-
Friendship	776	1	1,500 00	10 00	800 00	10 00	-	-	-	-
Fryeburg	1,282	4	8,000 00	1,721 00	4,500 00	1,721 00	750 00	30 00	650 00	30 00
Gardiner	5,311	19	52,800 00	7,162 00	43,000 00	5,611 00	39,075 00	4,458 00	33,100 00	3,622 00
Garfield Pl	121	-	-	-	-	-	-	-	-	-
Garland	817	6	5,850 00	352 00	4,125 00	102 00	100 00	100 00	-	-
Georgetown	742	3	2,700 00	1,603 00	2,200 00	1,103 00	2,150 00	284 00	2,000 00	134 00

* Includes contents.

†† Includes blanket insurance.

TABLE No. 12—Continued.

	Population 1910.	Number of fires.	BUILDING.				CONTENTS.			
			Estimated value.	Damage.	Insurance upon.	Insurance paid.	Estimated value.	Damage.	Insurance upon.	Insurance paid.
Gilead.....	233	1	\$4,250 00	\$3,775 00	\$4,000 00	\$2,490 00	\$1,000 00	\$300 00	\$500 00	\$300 00
Glenburn.....	457	1	1,480 00	1,480 00	950 00	950 00	450 00	239 00	128 00	128 00
Glenwood Pl.....	128	-	-	-	-	-	-	-	-	-
Gorham.....	2,822	6	6,750 00	794 00	4,750 00	739 00	794 00	768 00	900 00	768 00
Gouldsboro.....	1,349	12	50,734 00	7,936 00	36,375 00	3,436 00	9,637 00	5,875 00	4,325 00	2,253 00
Grafton.....	64	-	-	-	-	-	-	-	-	-
Grand Falls Pl.....	50	-	-	-	-	-	-	-	-	-
Grand Isle.....	1,317	1	1,600 00	35 00	700 00	35 00	-	-	-	-
Grand Lake Stream Pl.....	290	1	2,000 00	2,000 00	500 00	500 00	3,500 00	3,200 00	2,000 00	1,000 00
Gray.....	1,270	3	5,700 00	2,242 00	4,400 00	1,442 00	-	-	-	-
Greenbush.....	485	2	600 00	600 00	350 00	-	1,000 00	1,000 00	-	-
Greene.....	773	6	8,325 00	1,539 00	4,800 00	139 00	750 00	561 00	200 00	11 00
Greenfield.....	195	-	-	-	-	-	-	-	-	-
Greenville.....	1,474	-	-	-	-	-	-	-	-	-
Greenwood.....	664	1	15,000 00	68 00	14,000 00	68 00	-	-	-	-
Guilford.....	1,650	6	15,400 00	401 00	12,500 00	401 00	5,250 00	181 00	5,000 00	181 00
Hallowell.....	2,864	11	23,000 00	7,312 00	18,000 00	4,712 00	7,020 00	2,102 00	3,584 00	1,607 00
Hamlin Pl.....	657	-	-	-	-	-	-	-	-	-
Hammond Pl.....	115	-	-	-	-	-	-	-	-	-
Hampden.....	2,380	6	9,500 00	2,238 00	7,250 00	1,488 00	14,225 00	14,225 00	18,200 00	12,400 00
Hancock.....	843	6	12,100 00	10,091 00	7,900 00	5,648 00	3,534 00	3,084 00	1,250 00	1,197 00
Hanover.....	196	-	-	-	-	-	-	-	-	-
Harmony.....	730	1	1,325 00	1,325 00	600 00	575 00	1,100 00	725 00	1,000 00	725 00
Harpeswell.....	1,650	3	4,150 00	426 00	3,400 00	376 00	700 00	215 00	300 00	15 00
Harrington.....	1,020	3	57,989 00	41,234 00	22,075 00	13,395 00	17,000 00	11,036 00	3,850 00	1,786 00

Harrison	967	3	3,500 00	20 00	2,800 00	£20 00	900 00	25 00	700 00	25 00
Hartford	592	4	4,510 00	4,510 00	3,100 00	2,400 00	1,654 00	1,080 00	504 00	383 00
Hartland	1,176	4	2,250 00	1,265 00	2,050 00	1,013 00	1,844 00	963 00	1,600 00	963 00
Haynesville	272	-	-	-	-	-	-	-	-	-
Hebron	603	5	13,400 00	2,244 00	6,200 00	1,644 00	1,100 00	575 00	500 00	475 00
Hermon	1,210	6	*51,389 00	*6,237 00	*48,600 00	*3,598 00	2,282 00	1,603 00	600 00	400 00
Hersey	186	1	2,500 00	100 00	1,000 00	100 00	-	-	-	-
Highland Pl.	68	-	-	-	-	-	-	-	-	-
Hiram	945	3	4,000 00	3,013 00	3,050 00	2,063 00	600 00	268 00	450 00	243 00
Hodgdon	1,153	2	1,900 00	1,900 00	1,300 00	1,300 00	2,022 00	2,022 00	2,000 00	936 00
Holden	609	2	3,600 00	2,135 00	2,250 00	1,285 00	565 00	190 00	100 00	100 00
Hollis	1,284	4	2,300 00	1,366 00	1,500 00	828 00	1,900 00	1,094 00	2,000 00	1,094 00
Hope	497	2	2,000 00	35 00	1,800 00	35 00	-	-	-	-
Houlton	5,845	27	*172,579 50	*82,271 00	*109,296 00	28,061 00	69,245 00	31,341 00	63,335 00	22,390 00
Howland	494	-	-	-	-	-	-	-	-	-
Hudson	403	-	-	-	-	-	-	-	-	-
Hurricane Isle	256	-	-	-	-	-	-	-	-	-
a Indian Township, No. 3	44	1	†	†	†	†	†	†	†	†
Industry	465	1	1,395 00	1,395 00	1,000 00	1,000 00	2,256 00	1,866 00	1,800 00	1,653 00
Island Falls	1,686	2	5,167 00	4,485 00	9,500 00	3,018 00	6,585 00	6,585 00	15,000 00	2,738 00
Isle au Haut	160	-	-	-	-	-	-	-	-	-
Islesboro	877	2	4,400 00	1,854 00	3,600 00	1,154 00	800 00	800 00	500 00	500 00
Jackman Pl.	667	6	16,910 00	9,474 00	13,900 00	9,011 00	†8,353 00	3,378 00	††6,850 00	2,150 00
Jackson	416	4	3,850 00	1,375 00	2,600 00	300 00	900 00	800 00	-	-
Jay	2,987	4	11,754 00	10,759 00	4,700 00	3,905 00	12,500 00	10,900 00	-	-
Jefferson	1,030	1	800 00	800 00	525 00	525 00	1,077 00	1,077 00	515 00	515 00
Jonesboro	519	-	-	-	-	-	-	-	-	-
Jonesport	2,074	1	1,421 00	1,421 00	1,000 00	1,000 00	500 00	500 00	-	-
Kenduskeag	481	1	1,295 00	1,295 00	600 00	600 00	700 00	325 00	-	-
Kennebunk	3,099	7	3,300 00	927 00	2,550 00	759 00	3,954 00	3,577 00	3,250 00	3,023 00
Kennebunkport	2,130	6	15,800 00	1,539 00	10,100 00	39 00	4,150 00	190 00	4,100 00	40 00
b Kineo	48	1	250 00	79 00	250 00	79 00	-	-	-	-
Kingfield	927	4	3,100 00	313 00	2,700 00	13 00	225 00	225 00	-	-
Kingsman	741	3	6,925 00	6,925 00	4,100 00	4,100 00	2,865 00	1,990 00	2,400 00	1,600 00
Kingsbury Pl.	108	-	-	-	-	-	-	-	-	-

a Unorganized, Penobscot Co.

b Unorganized, Piscataquis Co.

* Includes contents.

†† Includes other property not damaged.

‡ Unable to obtain information.

TABLE No. 12—Continued.

	Population 1910.	Number of fires.	BUILDING.				CONTENTS.			
			Estimated value.	Damage.	Insurance upon.	Insurance paid.	Estimated value.	Damage.	Insurance upon.	Insurance paid.
Kittery.....	3,533	7	\$10,850 00	\$3,855 00	\$6,975 00	\$730 00	\$4,400 00	\$1,742 00	\$2,250 00	\$17 00
Knox.....	511	2	1,700 00	1,700 00	1,200 00	-	2,150 00	2,100 00	1,500 00	-
Kossuth Pl.....	44	-	-	-	-	-	-	-	-	-
Lagrange.....	590	1	2,500 00	2,500 00	1,800 00	1,800 00	1,000 00	500 00	-	-
Lake View Pl.....	245	-	-	-	-	-	-	-	-	-
Lakeville Pl.....	96	-	-	-	-	-	-	-	-	-
Lambert Lake Pl.....	104	-	-	-	-	-	-	-	-	-
Lamoine.....	482	-	-	-	-	-	-	-	-	-
Lang Pl.....	62	-	-	-	-	-	-	-	-	-
Lebanon.....	1,316	4	9,800 00	1,120 00	6,025 00	700 00	789 00	379 00	650 00	340 00
Lee.....	748	1	1,000 00	50 00	800 00	-	-	-	-	-
Leeds.....	990	5	3,725 00	985 00	2,575 00	110 00	-	-	-	-
Levant.....	707	1	450 00	53 00	300 00	53 00	1,449 00	632 00	600 00	258 00
Lewiston.....	26,247	138	*848,938 00	*59,951 00	*1,676,392 00	*49,664 00	168,197 00	26,049 00	123,817 00	20,616 00
Lexington Pl.....	237	1	600 00	600 00	600 00	\$155 00	350 00	200 00	100 00	-
Liberty.....	650	1	627 00	627 00	200 00	200 00	237 00	237 00	150 00	150 00
b Lily Bay.....	23	1	4,000 00	52 00	4,000 00	26 00	-	-	-	-
Limerick.....	965	4	4,000 00	1,065 00	2,300 00	565 00	2,000 00	142 00	500 00	42 00
Limestone.....	1,293	9	35,798 00	22,324 00	21,584 00	13,693 00	5,050 00	2,579 00	3,400 00	879 00
Limington.....	980	4	1,700 00	1,112 00	1,150 00	662 00	100 00	100 00	-	-
Lincoln.....	1,988	4	4,808 00	1,603 00	3,033 00	878 00	3,913 00	2,170 00	2,517 00	1,754 00
Lincoln Pl.....	307	1	3,000 00	3,000 00	-	-	1,500 00	1,500 00	-	-
Lincolnville.....	1,020	2	2,500 00	285 00	1,800 00	185 00	-	-	-	-
Linneus.....	809	1	600 00	5 00	525 00	5 00	-	-	-	-
Lisbon.....	4,116	11	17,690 00	989 00	16,200 00	989 00	6,150 00	282 00	5,750 00	282 00

Litchfield.....	964	5	6,250 00	2,840 00	3,775 00	1,900 00	2,120 00	2,120 00	1,050 00	1,000 00
Littleton.....	1,026	2	950 00	950 00	500 00	-	1,500 00	1,500 00	1,000 00	-
Livermore.....	1,100	3	1,400 00	575 00	1,250 00	425 00	1,200 00	25 00	1,200 00	25 00
Long Island Pl.....	197	-	-	-	-	-	-	-	-	-
c Long Pond.....	216	1	-	-	-	-	1,000 00	13 00	1,000 00	13 00
Lovell.....	668	1	400 00	400 00	-	-	600 00	600 00	-	-
Lowell.....	259	-	-	-	-	-	-	-	-	-
Lubec.....	3,363	3	12,087 00	10,427 00	9,106 00	7,006 00	12,375 00	11,704 00	10,127 00	9,572 00
Ludlow.....	412	-	-	-	-	-	-	-	-	-
Lyman.....	615	4	4,600 00	2,920 00	3,007 00	1,677 00	2,094 00	1,669 00	1,450 00	1,025 00
Machias.....	2,089	2	3,050 00	715 00	2,400 00	715 00	375 00	143 00	200 00	143 00
Machiasport.....	1,218	2	900 00	900 00	500 00	500 00	1,800 00	436 00	600 00	36 00
Macwahoc Pl.....	147	1	1,500 00	1,500 00	700 00	700 00	-	-	-	-
Madawaska.....	1,831	-	-	-	-	-	-	-	-	-
Madison.....	3,379	17	*169,161 00	*9,951 00	*‡‡155,719 00	*5,712 00	7,284 00	2,483 00	4,200 00	1,767 00
Madrid.....	264	-	-	-	-	-	-	-	-	-
Magalloway Pl.....	97	-	-	-	-	-	-	-	-	-
Manchester.....	601	3	4,413 00	3,645 00	3,400 00	2,632 00	1,447 00	896 00	1,100 00	673 00
Mapleton.....	1,120	3	1,700 00	1,700 00	1,025 00	775 00	725 00	488 00	450 00	138 00
Mariaville.....	171	-	-	-	-	-	-	-	-	-
Marion.....	114	-	-	-	-	-	-	-	-	-
Marshfield.....	178	-	-	-	-	-	-	-	-	-
Mars Hill.....	1,511	6	9,200 00	6,375 00	5,800 00	3,800 00	5,793 00	2,802 00	3,050 00	1,602 00
Masardis.....	650	-	-	-	-	-	-	-	-	-
Mason.....	60	-	-	-	-	-	-	-	-	-
Mattinicus Isle Pl.....	179	-	-	-	-	-	-	-	-	-
Mattawamkeag.....	517	1	131 00	131 00	150 00	131 00	156 00	156 00	200 00	156 00
Maxfield.....	79	-	-	-	-	-	-	-	-	-
Mayfield Pl.....	67	-	-	-	-	-	-	-	-	-
Mechanic Falls.....	1,678	6	15,854 00	3,565 00	9,900 00	2,343 00	4,300 00	1,641 00	1,825 00	1,067 00
Meddybemps.....	124	-	-	-	-	-	-	-	-	-
Medford.....	262	1	350 00	350 00	-	-	1,000 00	1,000 00	-	-
Medway.....	489	-	-	-	-	-	-	-	-	-
Mercer.....	441	-	-	-	-	-	-	-	-	-
Merrill Pl.....	393	-	-	-	-	-	-	-	-	-

* Includes contents.

§ Compromised settlement including building and contents.

‡‡ Includes blanket insurance.

b Unorganized, Piscataquis Co.

c Unorganized, Somerset Co.

TABLE No. 12—Continued.

	Population 1910.	Number of fires.	BUILDING.				CONTENTS.				
			Estimated value.	Damage.	Insurance upon.	Insurance paid.	Estimated value.	Damage.	Insurance upon.	Insurance paid.	
Mexico.....	2,065	3	\$6,600 00	\$45 00	\$5,600 00	\$45 00	-	-	-	-	\$305 00
Milbridge.....	1,550	8	9,989 00	3,463 00	7,800 00	2,324 00	\$1,638 00	\$383 00	\$800 00	-	-
Milford.....	967	5	12,050 00	6,725 00	7,700 00	4,600 00	2,121 00	1,354 00	1,200 00	-	1,004 00
Millinocket.....	3,368	19	60,936 00	7,870 00	51,340 00	7,468 00	19,976 00	6,618 00	10,451 00	-	4,717 00
Milo.....	2,556	17	12,700 00	1,244 00	9,625 00	1,234 00	3,750 00	68 00	2,200 00	-	68 00
Milton Pl.....	204	-	-	-	-	-	-	-	-	-	-
Minot.....	786	-	-	-	-	-	-	-	-	-	-
Monhegan Pl.....	120	-	-	-	-	-	-	-	-	-	-
Monmouth.....	1,386	5	5,537 00	2,305 00	4,100 00	773 00	1,795 00	1,445 00	1,000 00	-	750 00
Monroe.....	872	1	4,393 00	2,250 00	3,450 00	1,500 00	1,325 00	1,325 00	500 00	-	300 00
Monson.....	1,243	4	38,832 00	26,040 00	26,150 00	15,916 00	46,307 00	29,889 00	27,825 00	-	19,712 00
Monticello.....	1,297	7	6,724 00	4,650 00	2,450 00	976 00	3,099 00	2,586 00	1,540 00	-	287 00
Montville.....	850	-	-	-	-	-	-	-	-	-	-
Moose River Pl.....	251	1	2,400 00	323 00	1,500 00	323 00	500 00	500 00	-	-	-
Moro Pl.....	215	-	-	-	-	-	-	-	-	-	-
Morrill.....	353	1	500 00	500 00	-	-	2,500 00	2,500 00	-	-	-
Moscow.....	518	1	100 00	100 00	-	-	-	-	-	-	-
Mt. Chase.....	227	1	5,500 00	5,500 00	3,600 00	3,600 00	2,500 00	2,500 00	1,000 00	-	1,000 00
Mt. Desert.....	1,569	6	60,500 00	574 00	36,500 00	572 00	4,150 00	1,340 00	3,650 00	-	843 00
Mt. Vernon.....	898	2	3,200 00	114 00	2,550 00	114 00	-	-	-	-	-
Muscle Ridge Pl.....	67	-	-	-	-	-	-	-	-	-	-
Naples.....	736	1	500 00	500 00	450 00	450 00	400 00	160 00	300 00	-	160 00
Nashville Pl.....	27	-	-	-	-	-	-	-	-	-	-
Newburgh.....	694	-	-	-	-	-	-	-	-	-	-
New Canada Pl.....	590	-	-	-	-	-	-	-	-	-	-

Newcastle	1,066	4	*12,216 00	*5,681 00	*7,500 00	*3,668 00	3,375 00	197 00	2,000 00	72 00
Newfield	620	2	2,150 00	60 00	1,700 00	60 00	-	-	-	-
New Gloucester	1,228	2	1,200 00	40 00	600 00	15 00	-	-	-	-
New Limerick	481	2	3,339 00	3,339 00	2,170 00	2,170 00	2,606 00	2,606 00	2,000 00	1,000 00
Newport	1,747	6	12,400 00	131 00	10,300 00	131 00	1,000 00	29 00	1,000 00	29 00
New Portland	882	2	750 00	46 00	462 00	46 00	-	-	-	-
Newry	271	-	-	-	-	-	-	-	-	-
New Sharon	955	-	-	-	-	-	-	-	-	-
New Sweden	905	3	3,750 00	2,765 00	3,038 00	2,218 00	3,235 00	2,833 00	2,481 00	2,245 00
New Vineyard	543	-	-	-	-	-	-	-	-	-
Nobleboro	775	2	2,250 00	274 00	1,150 00	174 00	25 00	25 00	-	-
Norridgewock	1,608	4	3,850 00	465 00	2,450 00	190 00	-	-	-	-
North Berwick	1,777	7	36,000 00	900 00	34,500 00	900 00	18,550 00	453 00	11,000 00	453 00
Northfield	81	-	-	-	-	-	-	-	-	-
North Haven	535	1	1,000 00	24 00	1,000 00	24 00	-	-	-	-
Northport	518	2	2,850 00	2,210 00	2,050 00	10 00	2,000 00	2,000 00	200 00	-
North Yarmouth	686	-	-	-	-	-	-	-	-	-
Norway	3,002	15	53,570 00	4,288 00	42,250 00	3,375 00	48,719 00	11,790 00	36,940 00	9,798 00
c No. 3, R. 1, (Long Pond)	216	1	2,000 00	325 00	1,600 00	325 00	-	-	-	-
d No. 8, R. 4	23	1	*1,936 00	*1,936 00	*1,000 00	*1,000 00	-	-	-	-
No. 8 Pl.	19	-	-	-	-	-	-	-	-	-
No. 14 Pl.	82	-	-	-	-	-	-	-	-	-
No. 21 Pl., (Hancock Co.)	30	-	-	-	-	-	-	-	-	-
No. 21 Pl., (Washington Co.)	81	-	-	-	-	-	-	-	-	-
No. 33 Pl.	54	-	-	-	-	-	-	-	-	-
Oakfield	928	1	5,828 00	5,828 00	3,800 00	3,800 00	4,649 00	4,337 00	6,400 00	4,050 00
Oakland	2,257	7	9,397 00	2,121 00	7,800 00	1,874 00	9,371 00	1,784 00	7,800 00	1,393 00
Old Orchard	961	8	92,016 00	1,289 00	66,949 00	948 00	901 00	451 00	100 00	100 00
Old Town	6,317	28	70,350 00	5,675 00	56,000 00	4,722 00	57,605 00	11,211 00	38,267 00	9,637 00
Orient	187	-	-	-	-	-	-	-	-	-
Orland	1,224	5	3,968 00	2,778 00	3,450 00	2,436 00	1,635 00	1,585 00	600 00	550 00
Orneville	350	2	525 00	525 00	100 00	100 00	1,150 00	1,150 00	-	-
Orono	3,555	16	*637,490 00	*8,857 00	*1618,340 00	*2,802 00	15,611 00	10,183 00	8,700 00	3,858 00
Orrington	1,219	4	6,550 00	4,735 00	4,500 00	2,635 00	2,950 00	1,880 00	1,000 00	585 00
Otis	115	-	-	-	-	-	-	-	-	-

◊ Unorganized, Somerset County.

d Unorganized, Aroostook Co.

* Includes contents.

◊ Includes other buildings not damaged.

‡ Includes blanket insurance

TABLE No. 12—Continued.

	Population 1910.	Number of fires.	BUILDING.				CONTENTS.			
			Estimated value.	Damage.	Insurance upon.	Insurance paid	Estimated value.	Damage.	Insurance upon.	Insurance paid.
Otisfield	632	2	\$1,500 00	\$802 00	\$925 00	\$527 00	\$150 00	\$50 00	\$75 00	\$50 00
Oxbow Pl.	181	-	-	-	-	-	-	-	-	-
Oxford	1,221	3	4,000 00	420 00	2,430 00	85 00	500 00	500 00	-	-
Palermo	690	2	3,275 00	2,076 00	1,901 00	1,801 00	700 00	600 00	300 00	300 00
Palmyra	960	3	*8,250 00	*5,299 00	*4,000 00	*1,049 00	150 00	160 00	-	-
Paris	3,436	9	24,200 00	715 00	14,550 00	215 00	2,600 00	1,507 00	800 00	-
Parkman	646	4	6,650 00	1,958 00	4,300 00	958 00	1,100 00	750 00	150 00	-
Parsonsfield	1,057	1	3,000 00	24 00	3,000 00	24 00	-	-	-	-
Passadumkeag	445	-	-	-	-	-	-	-	-	-
Patten	1,406	4	9,344 00	2,904 00	7,000 00	2,160 00	1,657 00	964 00	1,250 00	507 00
Pembroke	1,378	4	3,650 00	2,472 00	3,400 00	2,122 00	550 00	420 00	100 00	20 00
Penobscot	985	6	7,600 00	2,167 00	3,750 00	1,092 00	2,689 00	904 00	1,100 00	304 00
Perham	785	2	2,000 00	2,000 00	800 00	800 00	1,000 00	850 00	-	-
Perkins	39	-	-	-	-	-	-	-	-	-
Perkins Pl	67	-	-	-	-	-	-	-	-	-
Perry	1,153	-	-	-	-	-	-	-	-	-
Peru	746	2	2,638 00	2,338 00	1,195 00	1,195 00	4,585 00	2,905 00	625 00	500 00
Phillips	1,423	6	8,600 00	1,165 00	5,900 00	365 00	1,028 00	558 00	350 00	228 00
Phippsburg	1,079	3	2,742 00	2,742 00	2,800 00	1,600 00	729 00	729 00	400 00	400 00
Pittsfield	2,891	24	88,247 00	17,510 00	75,250 00	13,507 00	53,834 00	28,617 00	46,300 00	24,104 00
Pittston	954	2	7,617 00	1,110 00	6,517 00	10 00	1,700 00	650 00	1,000 00	650 00
Pleasant Ridge Pl.	92	-	-	-	-	-	-	-	-	-
Plymouth	590	1	400 00	400 00	-	-	250 00	200 00	-	-
Poland	1,382	3	8,750 00	7,135 00	5,850 00	4,285 00	2,881 00	1,482 00	1,150 00	726 00
Portage Lake	500	3	4,090 00	1,786 00	3,540 00	1,393 00	2,780 00	2,780 00	3,400 00	2,780 00

INSURANCE COMMISSIONER'S REPORT.

Porter	384	5	6,750 00	2,340 00	4,500 00	1,590 00	1,050 00	875 00	-	-
Portland	58,571	307	2,540,304 00	145,991 00	2,236,381 00	121,473 00	522,203 00	89,867 00	411,628 00	58,032 00
Pownal	625	1	3,100 00	3,100 00	1,500 00	1,500 00	1,100 00	575 00	84 00	84 00
Prentiss	472	-	-	-	-	-	-	-	-	-
Presque Isle	5,179	33	125,163 00	34,120 00	100,175 00	23,467 00	59,890 00	29,713 00	54,349 00	24,168 00
Princeton	1,091	1	800 00	52 00	450 00	52 00	-	-	-	-
Prospect	597	-	-	-	-	-	-	-	-	-
Randolph	1,017	6	9,280 00	1,578 00	8,900 00	1,578 00	1,600 00	722 00	1,200 00	422 00
Rangeley	1,154	2	22,500 00	10,800 00	17,000 00	10,808 00	1,468 00	964 00	500 00	500 00
Rangeley Pl.	190	-	-	-	-	-	-	-	-	-
Raymond	677	1	450 00	15 00	450 00	15 00	-	-	-	-
Readfield	996	1	4,750 00	70 00	3,000 00	70 00	2,000 00	600 00	-	-
Reed Pl.	537	1	1,500 00	15 00	1,000 00	15 00	-	-	-	-
Richmond	1,858	2	1,400 00	600 00	1,000 00	600 00	700 00	25 00	700 00	25 00
Ripley	434	-	-	-	-	-	-	-	-	-
Robbinston	691	1	500 00	500 00	300 00	200 00	250 00	50 00	-	-
Rockland	8,174	41	181,683 00	14,664 00	158,325 00	11,314 00	92,601 00	23,743 00	74,618 00	22,684 00
Rockport	2,022	7	7,400 00	1,511 00	6,566 00	1,277 00	2,000 00	65 00	1,900 00	65 00
Rome	440	-	-	-	-	-	-	-	-	-
Roque Bluffs	105	-	-	-	-	-	-	-	-	-
Roxbury	311	2	800 00	800 00	-	-	2,200 00	2,200 00	-	-
Rumford	6,777	23	*175,216 00	*8,534 00	*156,744 00	*7,131 00	17,396 00	6,797 00	15,850 00	3,997 00
Saco	6,583	22	29,235 00	5,590 00	20,100 00	3,612 00	12,370 00	2,997 00	8,150 00	1,429 00
St. Agatha	1,533	-	-	-	-	-	-	-	-	-
St. Albans	1,027	3	2,500 00	1,300 00	550 00	450 00	290 00	140 00	20 00	20 00
St. Francis Pl.	918	2	16,580 00	1,544 00	6,300 00	1,544 00	300 00	7 00	-	-
St. George	2,201	6	6,008 00	3,761 00	4,075 00	2,085 00	6,971 00	6,251 00	4,699 00	4,699 00
St. John Pl.	571	-	-	-	-	-	-	-	-	-
Salem	181	-	-	-	-	-	-	-	-	-
Sandy River Pl.	78	-	-	-	-	-	-	-	-	-
Sanford	9,049	29	184,551 00	6,813 00	**47,100 00	5,630 00	29,011 00	9,307 00	16,791 00	7,865 00
Sangerville	1,319	3	2,130 00	271 00	1,365 00	71 00	100 00	75 00	-	-
Scarboro	1,945	12	38,450 00	12,157 00	31,900 00	9,457 00	4,205 00	2,127 00	3,200 00	1,753 00
Searsport	828	5	6,050 00	2,722 00	4,300 00	2,172 00	825 00	825 00	200 00	200 00
Searsport	1,444	7	*134,900 00	*2,932 00	*131,200 00	*2,618 00	3,075 00	237 00	1,900 00	12 00

° Includes other buildings not damaged.

* Includes contents.

‡ Includes blanket insurance.

** Blanket insurance not obtainable.

TABLE No. 12—Continued.

	Population 1910.	Number of fires.	BUILDING.				CONTENTS.			
			Estimated value.	Damage.	Insurance upon.	Insurance paid.	Estimated value.	Damage.	Insurance upon.	Insurance paid.
Sebago	536	2	\$4,350 00	\$3,550 00	\$3,200 00	\$1,238 00	\$2,550 00	\$2,505 00	\$500 00	-
Sebec	549	1	3,500 00	75 00	3,500 00	75 00	-	-	-	-
Seboeis Pl.	86	-	-	-	-	-	-	-	-	-
Sedgwick	909	2	5,100 00	112 00	4,200 00	112 00	400 00	4 00	400 00	\$4 00
Shapleigh	691	-	-	-	-	-	-	-	-	-
Sherman	1,053	4	5,275 00	3,790 00	3,325 00	2,340 00	1,250 00	1,145 00	200 00	200 00
Shirley	334	1	1,315 00	1,315 00	700 00	700 00	-	-	-	-
Sidney	927	3	3,600 00	2,991 00	1,600 00	1,141 00	1,925 00	1,455 00	200 00	5 00
Silver Ridge Pl.	155	-	-	-	-	-	-	-	-	-
Skowhegan	5,341	31	404,824 00	73,784 00	††357,450 00	37,137 00	95,904 00	19,128 00	84,000 00	11,567 00
Smithfield	427	1	1,998 00	1,998 00	700 00	700 00	958 00	804 00	500 00	450 00
Smyrna	411	1	458 00	458 00	300 00	300 00	138 00	138 00	100 00	100 00
Solon	1,034	2	8,061 00	6,066 00	4,400 00	3,105 00	3,000 00	1,538 00	1,200 00	538 00
Somerville	291	1	1,500 00	30 00	500 00	30 00	-	-	-	-
Sorrento	147	-	-	-	-	-	-	-	-	-
South Berwick	2,935	3	*5,475 00	*3,698 00	1,100 00	98 00	-	-	-	-
Southport	409	3	2,500 00	501 00	1,900 00	501 00	1,000 00	34 00	1,000 00	34 00
South Portland	7,471	23	*121,289 00	*23,916 00	*††189,050 00	*19,752 00	17,594 00	6,274 00	14,050 00	5,191 00
South Thomaston	1,438	11	16,089 00	3,298 00	11,280 00	1,989 00	3,510 00	2,249 00	1,200 00	244 00
Southwest Harbor	888	1	200 00	25 00	100 00	25 00	-	-	-	-
Springfield	459	-	-	-	-	-	-	-	-	-
Stacyville Pl.	577	2	1,500 00	1,015 00	500 00	15 00	300 00	300 00	-	-
Standish	1,637	5	5,094 00	4,604 00	3,700 00	3,310 00	1,600 00	878 00	700 00	378 00
Starks	549	-	-	-	-	-	-	-	-	-
Stetson	480	3	11,825 00	6,286 00	7,100 00	1,811 00	2,324 00	1,749 00	1,000 00	943 00

INSURANCE COMMISSIONER'S REPORT.

Steuben	890	2	1,200 00	820 00	800 00	420 00	-	-	-	-
Stockholm	715	1	1,200 00	150 00	800 00	150 00	1,375 00	551 00	875 00	551 00
Stockton Springs	1,103	1	700 00	10 00	600 00	10 00	-	-	-	-
Stonewham	253	1	500 00	500 00	300 00	300 00	400 00	370 00	100 00	100 00
Stonington	2,038	6	8,650 00	811 00	6,800 00	461 00	450 00	120 00	-	-
Stow	224	-	-	-	-	-	-	-	-	-
Strong	720	-	-	-	-	-	-	-	-	-
Sullivan	1,132	5	7,967 00	6,028 00	5,300 00	3,359 00	3,850 00	2,972 00	3,078 00	2,469 00
Summer	762	2	1,050 00	500 00	900 00	350 00	335 00	155 00	300 00	120 00
Surry	734	2	*2,600 00	*64 00	*2,600 00	*64 00	-	-	-	-
Swan's Island	749	1	1,200 00	694 00	1,000 00	694 00	400 00	156 00	200 00	156 00
Swanville	467	3	3,300 00	1,451 00	1,800 00	951 00	500 00	300 00	-	-
Sweden	266	-	-	-	-	-	-	-	-	-
Talmage	100	-	-	-	-	-	-	-	-	-
Temple	403	1	2,150 00	2,150 00	1,400 00	1,400 00	300 00	119 00	200 00	119 00
The Forks Pl.	169	-	-	-	-	-	-	-	-	-
Thomaston	2,205	3	12,500 00	8,215 00	10,700 00	7,215 00	1,929 00	1,718 00	1,200 00	1,200 00
Thorndike	525	1	1,000 00	1,000 00	700 00	700 00	596 00	596 00	500 00	500 00
Topsfield	259	-	-	-	-	-	-	-	-	-
Topsham	2,016	5	13,000 00	3,925 00	7,781 00	1,556 00	14,236 00	10,867 00	7,127 00	6,177 00
d Township A, Range 5	15	1	1,000 00	20 00	1,000 00	20 00	-	-	-	-
a Township 2, Range 6	208	1	6,425 00	6,425 00	3,750 00	3,125 00	19,963 00	19,963 00	11,250 00	9,375 00
c Township 4, Range 6	4	1	200 00	60 00	200 00	60 00	-	-	-	-
a Township 6, Range 8	11	1	-	-	-	-	1,163 00	961 00	1,000 00	961 00
b Township 9, Range 14	-	1	-	-	-	-	†5,654 00	†5,654 00	††141,000 00	†5,654 00
c Township Sebomook, Range 4	-	1	1,500 00	50 00	1,500 00	50 00	-	-	-	-
Tremont	1,116	1	800 00	800 00	500 00	500 00	-	-	-	-
Trenton	354	1	400 00	400 00	500 00	-	300 00	300 00	-	-
Trescott	461	-	-	-	-	-	-	-	-	-
Troy	768	-	-	-	-	-	-	-	-	-
Turner	1,708	1	-	-	-	-	500 00	50 00	500 00	50 00
Union	1,233	1	1,300 00	1,300 00	400 00	-	1,305 00	1,305 00	600 00	400 00
Unity	899	1	2,000 00	7 00	1,000 00	7 00	-	-	-	-
Unity Pl.	56	-	-	-	-	-	-	-	-	-
Upton	306	-	-	-	-	-	-	-	-	-

a Unorganized, Penobscot Co.

* Includes contents.

b Unorganized, Piscataquis Co.

† Includes building.

c Unorganized, Somerset Co.

†† Includes other property not damaged.

d Unorganized, Aroostook Co.

†† Includes blanket insurance.

Wells.....	1,908	6	19,546 00	11,343 00	12,400 00	6,759 00	10,340 00	9,128 00	6,650 00	6,515 00
Wesley.....	172	-	-	-	-	-	-	-	-	-
West Bath.....	230	1	600 00	600 00	300 00	300 00	800 00	350 00	-	-
Westbrook.....	8,281	18	48,100 00	3,236 00	42,800 00	716 00	20,563 00	2,388 00	18,125 00	1,906 00
Westfield.....	689	4	14,209 00	10,111 00	12,250 00	8,002 00	11,896 00	11,838 00	11,000 00	9,322 00
West Forks Pl.....	138	-	-	-	-	-	-	-	-	-
West Gardiner.....	629	4	4,300 00	1,890 00	2,200 00	690 00	550 00	350 00	-	-
Westmanland Pl.....	104	-	-	-	-	-	-	-	-	-
Weston.....	390	-	-	-	-	-	-	-	-	-
Westport.....	284	-	-	-	-	-	-	-	-	-
Whitefield.....	1,056	4	1,425 00	1,400 00	1,700 00	-	2,300 00	835 00	300 00	285 00
Whiting.....	368	1	1,200 00	23 00	800 00	23 00	-	-	-	-
Whitneyville.....	258	-	-	-	-	-	-	-	-	-
Williamsburg.....	138	-	-	-	-	-	-	-	-	-
Willimantic.....	271	-	-	-	-	-	-	-	-	-
Wilton.....	2,143	-	-	-	-	-	-	-	-	-
Windham.....	1,954	5	6,500 00	1,874 00	4,225 00	74 00	700 00	600 00	-	-
Windsor.....	706	4	3,900 00	3,900 00	1,200 00	-	8,300 00	5,900 00	10,000 00	5,100 00
Winn.....	655	2	2,150 00	1,625 00	1,100 00	775 00	600 00	200 00	200 00	60 00
Winslow.....	2,709	7	9,058 00	4,205 00	5,000 00	1,432 00	2,650 00	1,553 00	200 00	3 00
Winter Harbor.....	590	-	-	-	-	-	-	-	-	-
Winterport.....	1,582	7	15,386 00	8,347 00	10,400 00	5,749 00	18,629 00	17,844 00	21,100 00	17,114 00
Winterville Pl.....	267	-	-	-	-	-	-	-	-	-
Winthrop.....	2,114	11	29,450 00	4,370 00	25,300 00	2,821 00	11,921 00	2,710 00	8,500 00	2,685 00
Wiscasset.....	1,287	4	10,200 00	1,135 00	9,200 00	135 00	2,450 00	422 00	1,700 00	22 00
Woodland.....	1,161	2	1,593 00	1,593 00	1,300 00	1,300 00	258 00	258 00	200 00	108 00
Woodstock.....	808	2	350 00	250 00	250 00	250 00	500 00	11 00	500 00	11 00
Woodville.....	125	-	-	-	-	-	-	-	-	-
Woolwich.....	868	2	2,300 00	62 00	2,500 00	-	500 00	10 00	-	-
Yarmouth.....	2,358	7	10,908 00	934 00	9,050 00	828 00	1,494 00	56 00	1,100 00	56 00
York.....	2,802	11	30,898 00	14,263 00	18,200 00	6,465 00	5,809 00	4,200 00	3,800 00	2,891 00
Total.....	-	2,624	\$14,868,692 00	\$4,431,449 00	\$12,025,097 00	\$2,596,038 00	\$5,775,063 00	\$2,823,995 00	\$4,461,219 00	\$1,711,498 00

* Includes contents.

" Total not ascertained.

‡‡ Includes blanket insurance.

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

PROPERTY.	Number.	Construc- tion.	CAUSES OF FIRES.
Agricultural implement store.	1	Wood	Exposure, 1.
Almshouse.....	1	Wood	Caught from chimney, 1.
Automobiles.....	10		Explosion of gasolene, 2; back fire, 3; caught from gasolene engine, 1; smoking, 1; exposures, 3.
Awnings.....	3		Match, 1; smoking, 1; spark from engine, 1.
Bakeries.....	3	Wood	Defective flue, 1; caught from stove, 1; unknown, 1.
Bakery and barn.....	1	Wood	Caught from oven, 1.
Bakeries and dwellings.....	2	Wood	Caught from chimney, 1; smoking, 1.
Bakery, dwelling and stable.....	1	Wood	Defective chimney, 1.
Banks, stores and offices.....	5	Brick	Electric iron, 1; unknown, 1; lightning 2; exposure, 1.
Banks, stores, offices and halls	2	Brick	Caught from gas stove, 1; electric wires, 1.
Barber shops.....	4	Wood	Caught from chimney, 1; caught from oil stove, 1; exposure, 1; overturned oil stove, 1.
Barber and tailor shops and dwelling.....	1	Wood	Exposure, 1.
Barns and stables.....	123	Wood	Sparks, 1; lightning, 44; exposures, 14; incendiary, 2; explosion of lantern, 1; explosion of gasolene, 1; children playing with matches, 3; caught from stove pipe, 1; caught from gasolene engine, 1; grass fire, 8; forest fire, 3; smoking, 2; caught from match, 1; brush fire, 2; overheated kettle of tar, 1; boiling over of kettle of tar, 1; ashes, 3; tramps, 1; spontaneous combustion, 1; spark from locomotive, 3; spark from engine, 1; spark from chimney, 4; unknown, 26.
	1	Brick	Smoking, 1.
	1	Unknown	Unknown, 1.
Barrel factory.....	1	Wood	Exposures, 2; incendiary, 2; unknown, 1; smoking, 1.
Bee hive.....	4	Wood	Exposures, 6; unknown, 7; spark from forge, 2; spark from chimney, 2; spark, 1.
Billiard and pool rooms and dwellings.....	2	Brick	Exposure, 1.
Blacksmith shops.....	17	Wood	Unknown, 5; defective chimney, 1; electric iron, 1; defective wires, 2; caught from lamp, 1; spark from match, 2; spark from smokestack, 1; smoking, 4; spark from chimney, 1; overheated chimney, 1; lightning, 1; exposure, 1.
	1	Unknown	Tramps, 1; unknown, 1.
Blacksmith shop and stable	1	Wood	Caught from alcohol stove, 1; exposure, 1; unknown, 2; caught from stove, 1; explosion of gasolene, 1; explosion of lamp, 1.
Boarding houses.....	19	Wood	Exposures, 2.
	2	Brick	Exposure, 1.
Boat houses.....	2	Wood	Exposure, 1; spark from chimney, 1; unknown, 1; overheated flue, 1.
Boats.....	3	Wood	Caught from stove, 2; burning out of chimney, 1; forest fires, 4; unknown, 3; spark from stove, 1.
	4	Unknown	Hot box, 1; overheated stove, 1; unknown, 1; exposure, 1.
Boiler houses.....	1	Wood	Exposure, 1.
	1	Brick	Spark from smokestack, 1; unknown, 1; grass fire, 1.
Boot and shoe repair shop.....	1	Wood	Spark from forge, 1.
Box factories.....	2	Wood	
	2	Brick	
Camps.....	10	Wood	
	1	Unknown	
Carpenter shops.....	3	Wood	
	1	Unknown	
Carpenter shop and hall.....	1	Wood	
Carriage houses.....	2	Wood	
	1	Brick	
Carriage repair shop.....	1	Wood	

TABLE No. 13—Continued.

PROPERTY.	Number.	Construction.	CAUSES OF FIRES.
Carriage repository, stable and storehouse.....	1	Wood	Exposure, 1.
Carriage shops.....	3	Wood	Smoking, 1; fireworks, 1; exposure, 1.
Cars.....	3	Wood	Caught from stove, 2; defective heater, 1; overheated motor, 1; overheated stove, 1.
	2	Unknown	
Casket factories and undertaking establishments.....	1	Wood	Exposures, 2.
	1	Brick	
Churches.....	17	Wood	Unknown, 1; lightning, 5; caught from stove, 1; caught from gas jet, 1; caught from candle, 1; spark, 1; exposures, 14.
	7	Brick	
Cleansing establishment...	1	Wood	Explosion of gasolene, 1.
	5	Wood	Smoking, 2; exposures, 3; defective chimney, 1; electric iron, 1.
Clothing stores.....	1	Brick	
	1	Brick and wood	
Clothing store and dwelling	1	Wood	Explosion of gas stove, 1.
Clothing store and mineral paint factory.....	1	Wood	Exposure, 1.
Club houses.....	3	Wood	Unknown, 2; overheated lamp, 1; exposure, 1.
	1	Brick	
Coal sheds.....	6	Wood	Smoking, 1; exposure, 1; sparks from smokestack, 1; spark from locomotive 2; unknown, 1.
	14	Wood	Caught from stove, 1; overheated furnace, 1; caught from furnace, 1; exposures, 5; overheated paraffin, 1; burning out of chimney, 1; grass fire, 1; smoking, 1; forest fire, 1; match, 1; lightning, 3; unknown, 6; ashes, 1.
College and school buildings	8	Brick	Unknown, 1; lightning, 1; spark from furnace, 1.
	1	Unknown	
	1	Stone	
Corn and fruit canning factories.....	3	Wood	Spontaneous combustion, 2; caught in picker, 1; friction, 1; sparks, 2.
Cotton mills.....	6	Unknown	Exposures, 2.
Drug stores.....	2	Wood	Caught from gas jet, 1; exposure, 1.
Drug stores and dwellings.	2	Wood	Exposures, 1.
Drug store, laundry and restaurant.....	1	Wood	Exposures, 3; spontaneous combustion, 1; electric soldering furnace, 1.
Dry goods stores.....	1	Wood	Sparks, 1.
	1	Wood	
Dryhouse.....	1	Wood	Unknown, 1.
Dryhouse and blacksmith shop.....	1743	Wood	Thawing pipes, 4; caught from oil stoves, 5; explosion of oil stoves, 15; defective flues, 14; caught from alcohol lamps, 8; caught from gas jets, 23; caught from candles, 15; overheated chimneys, 35; overheated flues, 1; grass fires, 15; matches, 38; ashes, 28; overturned lamps, 20; sparks from matches, 19; sparks from chimneys, 44; sparks, 13; sparks from stoves, 24; defective chimneys, 119; caught from lamps, 46; smoking, 40; children playing with matches, 53; caught from stoves, 51; caught from chimneys, 90; explosion of lamps, 63; overheated stoves, 42; burning out of chimneys, 86; lightning, 193; unknown, 215; electric wires, 1; hot brick in bed, 1; boiling over of kettle of tar, 1; hot soapstone, 1; explosion of alcohol stove, 1; gas flat iron, 1; caught from gasolene engine, 1; incubator, lamp, 1; explosion of gasolene, 1; explosion of naphtha, 1; explosion of gas, 1; overturned kettle of fat, 1; spark from joss stick, 1; caught from joss stick, 1; wind storm, 1; caught
Dwellings.....	53	Brick	
	10	Unknown	
	2	Cement	
	3	Brick and wood	
	1	Brick and stone	

TABLE No. 13—Continued.

PROPERTY.	Number.	Construction.	CAUSES OF FIRES.
Dwellings—Concluded.			<p>from electric lamp, 1; smoking bams, 1; melting camphor, 1; plumber's torch, 1; overturned oil stove, 1; flat iron, 1; bonfire, 1; rubbish fires, 3; mice and matches, 2; rats and matches, 5; boiling over of kettle of fat, 11; explosion of alcohol lamp, 1; forest fires, 3; brush fires, 4; caught from gas stoves, 10; overheated oil stoves, 5; electric irons, 3; overheated stove funnels, 4; caught from stove funnels, 8; overheated electric irons, 2; sparks from locomotives, 6; fumigating, 2; incendiary, 4; incendiary, (suspected) 4; fireworks, 5; sparks from fireplaces, 6; spontaneous combustion, 10; caught from heater, 2; overheated furnaces, 5; caught from furnaces, 6; overheated flues, 2; caught from gasolene stoves, 2; caught from oil stoves, 4; explosion of kerosene, 3; tramps, 2; overheated lamps, 2; defective wiring, 3; caught from fireplaces, 4; sparks from engines, 2; exposures, 336.</p>
Dwellings, barns and stables.....	190	Wood	Lightning, 26; overheated chimneys, 4; matches, 3; overheated stove, 1; smoking, 1; overheated lamp, 2; exposures, 56; spark from engine, 1; spark from chimneys, 7; sparks, 2; unknown, 34; tramp, 1; rays of sun on glass, 1; spontaneous combustion, 2; spark from stove, 1; caught from chimneys, 6; defective chimneys, 17; ashes, 1; children playing with matches, 2; caught from stove, 1; caught from oil, 1; bonfire, 1; caught from lamps, 2; caught from gas jet, 1; electric heater, 1; burning out of chimneys, 8; grass fires, 6; forest fires, 2; incendiary, 1; incendiary, (suspected) 2; fireworks, 1; explosion of oil stove, 1; explosion of lamps, 2.
		4 Brick and wood	
		4 Unknown	
Dwellings and harness shops	2	Wood	Thawing pipes, 1; exposure, 1.
Dwelling and laundry.....	1	Wood	Spark from stove, 1.
Dwellings and sheds.....	4	Wood	Exposure, 1; matches, 1; unknown, 2.
Dyehouse.....	1	Wood	Sparks, 1.
Dye house and carpenter shop.....	1	Wood	Exposure, 1.
Electric car station.....	1	Wood	Unknown, 1.
Electric power station.....	2	Wood	Overheated stove, 1; caught from boiler, 1.
Electric power station and planing mill.....	1	Wood	Unknown, 1.
Engine houses.....	4	Brick	Mice and matches, 1; exposures, 3.
Engine house and hall.....	1	Wood	Exposure, 1.
Farm buildings.....	128	Wood	Unknown, 29; exposure, 1; lightning, 35; smoking, 2; overturned lantern, 1; overheated chimney, 4; burning out of chimney, 10; grass fires, 2; forest fires, 2; brush fire, 1; rubbish fire, 1; boiling over of kettle of fat, 1; spark from engine, 1; sparks from chimneys, 7; spark, 1; incendiary, (suspected) 3; caught from stove, 1; explosion of lantern, 1; caught from chimneys, 6; defective chimneys, 11; defective flues, 2; caught from oven, 1; overheated furnace, 1; caught from gasolene engine, 1; children playing with matches, 4.
		1 Unknown	

TABLE No. 13—Continued.

PROPERTY.	Number.	Construction.	CAUSES OF FIRES.
Farm buildings and hotel	1	Wood	Children playing with matches, 1.
Feldspar mill	1	Wood	Overheated bearing, 1.
Fruit and confectionery stores	4	Wood	Exposures, 2; caught from gas jet, 1; incendiary, 1.
Fur store	1	Brick	Exposure, 1.
Furniture stores	2	Wood	Exposures, 2.
Furniture store and moving picture theatre	1	Wood	Exposure, 1.
Garage	5	Wood	Unknown, 4; explosion of gasolene, 1; caught from furnace, 1; exposure, 1.
	1	Brick	
	1	Unknown	
General stores	14	Wood	Overheated stove, 1; unknown, 4; explosion of lamp, 1; caught from chimney, 1; exposures, 3; defective chimney, 1; caught from lamp, 1; ashes, 1; incendiary, 1.
General store and dwelling	1	Wood	Exposure, 1.
Grist mills	5	Wood	Friction, 1; exposure, 1; unknown, 2; incendiary, (suspected) 1.
Grocery stores	7	Wood	Exposures, 3; incendiary, (suspected) 1; spark from chimney, 1; match, 1; lightning, 1; unknown, 3.
	3	Brick	
Grocery stores and dwellings	3	Wood	Defective chimney, 1; exposure, 1; incendiary, 1.
Halls	16	Wood	Exposures, 6; unknown, 2; lightning, 6; friction, 1; defective chimney, 1; caught from candle, 1; incendiary (suspected) 1; match, 1; overturned lamp, 1; falling of chandelier, 1.
	5	Brick	
Hall and stable	1	Wood	Set by boys, 1.
Hardware store	1	Brick	Smoking, 1.
Harness factory, tailor and undertaker's shop	1	Wood	Defective chimney, 1.
Harness shops	2	Wood	Exposures, 2.
Harness shop and photo studio	1	Wood	Spark from stove 1
Harness store	1	Wood	Spark from stove 1
Harness store and dwelling	1	Wood	Exposure, 1.
Hen, slaughter and icehouse	1	Wood	Incubator lamp, 1.
Hotels	31	Wood	Exposures, 5; unknown, 5; lightning, 1; match, 1; overheated chimneys, 2; caught from chimneys, 2; defective chimney, 1; smoking, 12; spark from chimney, 1; spark from match, 1; thawing pipes, 1; defective wiring, 1; spontaneous combustion, 1; incendiary, 1; spark from fireplace, 1; caught from fireplace, 2; electric flat-iron, 1; explosion of gas, 1; explosion of lamp, 1.
	9	Brick	
	1	Brick and wood	
Hotels (summer)	4	Wood	Spark from chimney, 1; defective chimney, 1; lightning, 1; child playing with matches, 1.
Hotel and barber shop	1	Brick	Overheated chimney, 1.
Hotel and dwelling	1	Wood	Smoking, 1.
Hotels and stables	3	Wood	Unknown, 4.
	1	Brick	
Hotels and stores	2	Wood	Caught from furnace, 2; smoking, 2.
	2	Brick	
Icehouses	6	Wood	Grass fire, 1; forest fires, 3; ashes, 1; smoking, 1.
Jewelry store	1	Wood	Exposure, 1.
Jewelry store and dwelling	1	Wood	Exposure, 1.
Junk shop	1	Wood	Overheated funnel, 1.
Laundries	10	Wood	Exposures, 2; defective wiring, 1; electric wires, 1; electric iron, 1; ashes, 1; caught from gasolene gas generator, 1; spark from smokestack, 1; spark, 1; unknown, 2.
	1	Brick	

TABLE No. 13—Continued.

PROPERTY.	Number.	Construction.	CAUSES OF FIRES.
Laundry and bakery.....	1	Wood	Caught from gas generator, 1.
Laundry, barber shop and dwelling.....	1	Wood	Match, 1.
Laundry and dwelling.....	1	Wood	Unknown, 1.
Lawn swing factory.....	1	Wood	Tramps, 1.
Lime sheds.....	3	Wood	Spark from kiln, 1; unknown, 1; spontaneous combustion, 1.
Livery stable and carpenter shop.....	1	Wood	Exposure, 1.
Lumber.....	7		Exposure, 2; children and matches, 1; grass fires, 2; forest fire, 1; unknown, 1.
Lumber and planing mills.	39	Wood	Unknown, 16; exposures, 4; lightning, 1; hot box, 6; spark from smokestack, 1; spark from boiler, 1; spark from match, 1; spark from furnace, 1; caught from furnace, 1; caught from engine, 1; caught from boiler, 2; caught from chimney, 1; caught from stove, 2; blow back in furnace, 1.
Machine shops.....	7	Wood	Exposures, 2; spark from chimney, 1; overheated journal, 1; spark from furnace, 1; caught from furnace, 1; spontaneous combustion, 1; unknown, 1; lightning, 1; sparks, 2; smoking, 1; caught from engine, 1.
	5	Brick	Unknown, 1.
	1	Brick and wood	
Machine shop and dwelling	1	Wood	Spark from chimney, 1.
Machine and wood working shop.....	5	Wood	Exposures, 3; spark from boiler, 1; match, 1; overheated stove, 1.
Marble and granite works.....	1	Brick	Caught from chimney, 1.
Meat market.....	1	Wood	Caught from stove, 1; exposure, 1.
Millinery stores.....	2	Wood	
Millinery and dry goods store.....	1	Wood	Caught from electric heater, 1.
Monument.....	1		Brush fire, 1.
Moving picture theatre...	1	Wood	Ignition of films, 1.
Music store.....	1	Unknown	Thawing pipes, 1.
Offices.....	3	Wood	Unknown, 3; exposure, 1; caught from gas jet, 1; smoking, 1.
	3	Brick	Exposures, 2.
Offices and dwellings.....	2	Wood	Exposures, 2.
Paint and carpenter shops.	2	Wood	Back fire, 1; incendiary, 1; lightning, 1; unknown, 1; spontaneous combustion, 1.
Paper and pulp mills.....	2	Brick	Unknown, 1.
	1	Unknown	Exposure, 1.
Photograph studio.....	1	Wood	Unknown, 1.
Pianos.....	1		Exposure, 1.
Post office and custom house.....	1	Stone	Exposure, 1.
Potato houses.....	21	Wood	Overheated chimneys, 1; unknown, 4; grass fire, 1; defective heaters, 2; exposures, 5; caught from stove, 1; caught from chimneys, 2; lightning, 1; overheated stoves, 4; incendiary, 1.
	1	Unknown	
Power houses.....	1	Wood	Exposure, 1; lightning, 1; caught from boiler, 1.
	2	Brick	
Printing offices.....	4	Wood	Exposure, 2; smoking, 1; boiling over of kettle of metal, 1; spark from match, 1.
	1	Brick	Caught from heater, 1; defective wiring, 1; explosion of lamp, 1; exposures, 2; sparks, 1; spark from locomotive, 1; overheated stove, 1; lightning, 2; unknown, 10; grass fire, 1.
Railroad property.....	14	Wood	
	2	Brick	
	5	Unknown	
Restaurants.....	7	Wood	Exposures, 5; spark from engine, 1; caught from furnace, 1; caught from gas jet, 2; overheated stove, 1.
	3	Brick	
Restaurants and dwellings.	6	Wood	Defective furnace, 1; caught from chimney, 1; smoking, 1; unknown, 4; exposure, 1.
	2	Brick	

TABLE No. 13—Continued.

PROPERTY.	Number.	Construction.	CAUSES OF FIRES.
Restaurant and hall.....	1	Wood	Spontaneous combustion, 1.
Restaurant and paint shop	1	Wood	Unknown, 1.
Restaurant, studio and boardinghouse.....	1	Wood	Unknown, 1.
Sail loft.....	1	Wood	Exposure, 1.
Sardine factories.....	7	Wood	Unknown, 2; spontaneous combustion, 2; sparks, 1; caught from boiler, 1; ex- posure, 1.
Saw manufactory and store- houses.....	3	Wood	Exposures, 3.
Schoolhouses and halls....	2	Wood	Smoking, 1; exposure, 1.
Sheds.....	7	Wood	Caught from engine, 1; sparks from chimney, 1; smoking, 2; unknown, 2; set by boys, 1.
Shirt factory.....	1	Brick	Caught from furnace, 1.
Shoe factory.....	1	Wood	Spontaneous combustion, 1.
Shoe stores.....	2	Wood	Smoking, 2; unknown, 1.
	1	Brick	
Shops.....	2	Wood	Exposures, 2.
Slaughter houses.....	3	Wood	Sparks from chimney, 1; hot fat, 1; ex- posure, 1.
Snow plow.....	1		Exposure, 1.
Sporting camps.....	1	Wood	Sparks from stove, 1.
Stable, garage and cottage.	3	Wood	Forest fires, 3.
Starch factory.....	1	Wood	Sparks from chimney, 1.
Storehouses.....	47	Wood	Exposures, 17; grass fires, 3; unknown, 6; caught from oil stove, 1; tramps, 2; spontaneous combustion, 2; caught from stove, 1; sparks from locomotive, 1; sparks from engine, 5; smoking, 1; caught from lamp, 1; overheated furn- ace, 1; overheated stove, 3; defective chimney, 1; lightning, 2.
Storehouses and repair shops.....	2	Wood	Unknown, 1; exposure, 1.
	79	Wood	Spontaneous combustion, 4; sparks from locomotive, 1; sparks, 2; smoking, 3;
	54	Brick	set by boys, 1; plumber's torch, 1;
	1	Unknown	overheated stove, 2; lightning, 7;
	1	Stone and iron	overheated chimney, 1; matches, 4;
Stores (unclassified).....	1	Brick and granite	exposures, 59; fireworks, 1; incen- diary, 1; incendiary, (suspected) 1;
	1	Brick and stone	unknown, 20; caught from chimney, 2; defective chimneys, 4; electric wires, 2; explosion of gas, 1; explosion of gasolene, 1; explosion of lamp, 3; explosion of oil stove, 1; caught from stove funnel, 2; bonfire, 1; boiling over of kettle of candy, 1; boiling over of kettle of fat, 1; burning out of chim- ney, 1; caught from gas jet, 1; caught from gasolene stove, 1; caught from heater, 2; caught from lamp, 1; caught from stove, 3; overturned stove, 1.
Stores, bakeries and dwell- ings.....	2	Wood	Exposures, 2.
Store, barber shop and pool room.....	1	Wood	Caught from oil stove, 1.
Stores and boarding houses	2	Wood	Overheated stove, 1; smoking, 1.
Stores, bottling factory and dwelling.....	1	Wood	Exposure, 1.
Store and carriage reposi- tory.....	1	Wood	Exposure, 1.

TABLE No. 13—Continued.

PROPERTY.	Number.	Construction.	CAUSES OF FIRES.
Stores and dwellings.....	102 23 1 1	Wood Brick Brick and wood Unknown	Unknown, 27; exposures, 37; lightning, 2; tramps, 1; caught from stove, 1; ashes, 1; defective stove, 1; defective oven, 1; sun's rays on glass, 1; spontaneous combustion, 3; sparks from stove, 1; spark from match, 1; sparks from chimney, 2; smoking, 10; overturned lamp, 3; defective chimneys, 5; burning out of chimneys, 3; caught from chimney, 4; children playing with matches, 2; incendiary, 3; incendiary, (suspected) 1; overheated stoves, 5; explosion of oil stove, 1; overheated chimneys, 1; electric wires, 1; explosion of gas, 1; explosion of lamp, 1; matches, 3; rats and matches, 1; caught from lamp, 1; caught from boiler, 1; caught from gas generator, 1.
Store, dwelling and barber shop.....	1	Wood	Exposure, 1.
Stores, dwellings and stables.....	6	Wood	Defective chimney, 1; tornado, 1; incendiary, (suspected) 1; exposures, 3.
Store, dwelling and storehouse.....	1	Wood	Exposure, 1.
Stores and factories.....	1 1 2	Wood Wood Brick	Exposures, 3.
Store and farm buildings..	1	Wood	Incendiary, 1.
Store and grist mill.....	1	Wood	Spark from locomotive, 1.
Stores and halls.....	7 5	Wood Brick	Exposures, 3; incendiary, (suspected), 1; overturned lamp, 1; matches, 2; unknown, 4; smoking, 1.
Store, hotel and storehouse	1	Brick and wood	Exposure, 1.
Stores and offices.....	7 23	Wood Brick	Spontaneous combustion, 1; spark from chimney, 1; smoking, 1; overheated stove, 1; unknown, 7; exposures, 15; explosion of vulcanizer, 1; defective wiring, 1; over-heated oil stove, 1; overheated boiler, 1.
Stores, offices, bank and theatre.....	1 5	Brick Wood	Caught from gas jet, 1.
Stores, offices and dwellings	4 1	Brick Brick and wood	Exposures, 5; burning out of chimney, 1; defective wiring, 1; unknown, 1; smoking, 1; overheated stove, 1.
Stores, offices and halls....	2 4	Wood Brick	Exposures, 3; spontaneous combustion, 1; defective wiring, 1; overheated stove, 1.
Stores, offices and law school.....	1	Brick	Exposure, 1.
Stores, offices and theatre.	1	Brick	Exposure, 1.
Stores and paint shops....	2	Wood	Spontaneous combustion, 1; unknown, 1.
Store and pool room.....	1	Wood	Unknown, 1.
Store and printing office.....	1	Wood	Exposure, 1.
Stores, printing office and billiard room.....	1	Wood	Unknown, 1.
Stores and restaurants.....	2 1	Wood Brick	Smoking, 1; overheated stove, 1; exposure, 1.
Stores, restaurants and dwellings.....	2	Wood	Unknown, 1; exposure, 1.
Stores and stables.....	2 1	Wood Brick	Caught from fireplace, 1; overturned oil stove, 1; caught from boiler, 1.
Stores and storehouses....	2 4	Wood Brick and wood	Exposures, 5; spontaneous combustion, 1.

TABLE No. 13—Concluded.

PROPERTY.	Number.	Construction.	CAUSES OF FIRES.
Stores, storehouse and carpenter shop.....	1	Brick	Exposure, 1.
Store and theatre.....	1	Brick	Fireworks, 1.
Summer cottages.....	48	Wood	Grass fires, 4; burning out of chimney, 1; caught from gasolene stove, 1; caught from lamp, 2; caught from stove, 1; defective chimney, 2; explosion of lamp, 1; spark from fireplace, 1; unknown, 6; exposures, 5; lightning, 11; sparks from chimneys, 3; caught from joss sticks, 1; sparks from match, 1; tramps, 1; forest fire, 1; mice and matches, 1; overheated flue, 1; overheated stove, 1; overturned lamp, 1; smoking, 2.
Summer cottages and barns	3	Wood	Lightning, 2; unknown, 1.
Suspender factory.....	1	Wood	Overheated stove, 1.
Tailor shop.....	1	Wood	Caught from gas heater, 1.
Tannery.....	1	Wood	Overheated cylinder, 1.
Theatre.....	1	Wood	Exposure, 1.
Turkish baths and dwelling	1	Wood and brick	Unknown, 1.
Wood.....	2		Forest fires, 1; sparks from engine, 1.
Woodsheds.....	1	Wood	Unknown, 1; exposure, 1.
Woodworking shops.....	7	Unknown	
	7	Wood	Unknown, 3; caught from stove, 1; caught from furnace, 1; sparks from smokestack, 2.
Woolen mills.....	1	Wood	Unknown, 1; spark in blower, 1; spark from chimney, 1; caught in picker, 1.
Work shops.....	3	Brick	
	1	Wood	Unknown, 1; exposure, 1.
	1	Unknown	

TABLE No. 14.
Showing Classes, Value, Etc., of Property Destroyed During 1911.

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
Agricultural implement store (exposure).....	-	1	\$11,250 00	\$197 00	\$9,500 00	\$197 00	-	1	\$67,500 00	\$674 00	\$22,000 00	\$674 00
Almshouse.....	-	1	4,000 00	50 00	3,050 00	41 00	-	-	-	-	-	-
Automobiles.....	-	5	10,080 00	4,996 00	7,400 00	3,496 00	-	1	600 00	15 00	600 00	15 00
Exposures.....	-	1	4,500 00	25 00	3,000 00	25 00	-	2	3,100 00	205 00	1,800 00	205 00
Awnings.....	-	-	-	-	-	-	-	3	†4,500 00	35 00	†4,500 00	33 00
Bakeries.....	1	2	2,360 00	1,430 00	1,850 00	1,030 00	1	2	1,865 00	735 00	625 00	35 00
Bakery and barn.....	-	1	2,819 00	1,668 00	2,638 00	1,668 00	-	1	685 00	321 00	664 00	321 00
Bakery and dwelling.....	1	-	300 00	300 00	300 00	300 00	1	1	600 00	108 00	600 00	108 00
Bakery, dwelling and stable.....	-	1	3,486 00	3,486 00	2,200 00	2,200 00	-	1	830 00	830 00	500 00	500 00
Banks, stores and offices.....	-	4	113,500 00	1,023 00	84,567 00	1,019 00	-	2	21,800 00	6,942 00	24,500 00	6,942 00
Exposure.....	-	1	90,000 00	110 00	34,000 00	110 00	-	1	20,050 00	30 00	20,050 00	21 00
Banks, stores, offices and halls.....	-	2	55,000 00	1,802 00	51,000 00	1,799 00	-	2	25,978 00	9,930 00	22,540 00	8,638 00
Barber shops.....	1	2	1,475 00	580 00	900 00	405 00	1	1	150 00	65 00	-	-
Exposure.....	-	1	850 00	181 00	500 00	181 00	-	1	300 00	25 00	300 00	25 00
Barber and tailor shops and dwelling (exposure).....	-	1	2,600 00	681 00	2,600 00	681 00	-	1	1,333 00	347 00	900 00	347 00
Barns and stables.....	65	44	155,853 00	56,142 00	101,600 00	24,217 00	41	21	53,935 00	31,050 00	25,113 00	11,236 00
Exposures.....	7	7	25,928 00	22,267 00	14,400 00	11,939 00	1	9	18,010 00	7,314 00	8,095 00	4,243 00
Barrel factory.....	-	1	200 00	3 00	200 00	3 00	-	-	-	-	-	-
Bee hive.....	1	-	100 00	100 00	50 00	50 00	1	-	325 00	325 00	100 00	100 00
Billiard and pool rooms and dwellings.....	-	4	15,800 00	1,715 00	12,500 00	1,353 00	-	4	16,125 00	1,125 00	15,148 00	1,100 00
Exposures.....	-	2	2,150 00	1,350 00	1,700 00	935 00	-	1	1,865 00	1,229 00	300 00	300 00

INSURANCE COMMISSIONER'S REPORT.

93

Blacksmith shops.....	5	7	42,933 00	4,569 00	††123,150 00	2,692 00	3	3	2,750 00	2,428 00	1,000 00	808 00
Exposures.....	4	2	2,600 00	1,435 00	700 00	35 00	3	2	2,600 00	1,915 00	500 00	65 00
Blacksmith shop and stable (exposure).....	-	1	12,804 00	12,554 00	8,140 00	8,140 00	-	1	9,298 00	1,424 00	5,600 00	1,399 00
Boarding houses.....	4	12	62,176 00	15,336 00	40,200 00	3,360 00	2	13	21,350 00	4,537 00	12,250 00	1,630 00
Exposures.....	-	1	6,000 00	3 00	4,500 00	2 00	-	-	-	-	-	-
Boat houses.....	1	-	125 00	125 00	50 00	50 00	1	1	999 00	374 00	900 00	275 00
Boats.....	1	6	7,392 00	1,370 00	5,800 00	1,244 00	-	-	-	-	-	-
Exposures.....	1	-	100 00	100 00	-	-	-	-	-	-	-	-
Boiler houses (exposures).....	1	1	4,686 00	4,186 00	3,500 00	3,000 00	-	1	1,100 00	425 00	500 00	425 00
Boot and shoe repair shop (ex- posure).....	-	1	*1,500 00	*1,400 00	*500 00	-	-	-	-	-	-	-
Box factories.....	1	2	34,000 00	11,538 00	17,000 00	1,538 00	-	2	51,123 00	28,612 00	8,300 00	4,744 00
Exposure.....	-	1	*45,000 00	*730 00	*43,500 00	*730 00	-	-	-	-	-	-
Camps.....	6	2	4,535 00	1,316 00	4,150 00	881 00	7	1	7,335 00	7,133 00	††142,100 00	6,715 00
Carpenter shops.....	2	1	1,050 00	900 00	600 00	450 00	2	1	2,050 00	1,625 00	650 00	650 00
Exposure.....	1	-	1,000 00	1,000 00	-	-	1	-	269 00	269 00	200 00	200 00
Carpenter shop and hall (ex- posure).....	1	-	1,500 00	1,500 00	1,200 00	1,200 00	1	-	3,704 00	3,704 00	1,925 00	1,925 00
Carriage houses.....	1	3	5,950 00	73 00	5,900 00	70 00	-	-	-	-	-	-
Carriage repair shop.....	1	-	250 00	250 00	-	-	1	-	100 00	100 00	-	-
Carriage repository, stable and storehouse (exposure).....	1	-	9,550 00	9,550 00	5,000 00	5,000 00	-	1	22,231 00	19,143 00	18,530 00	18,184 00
Carriage shops.....	-	2	*7,600 00	*103 00	*6,500 00	*103 00	-	-	-	-	-	-
Exposures.....	-	1	500 00	100 00	-	-	-	-	-	-	-	-
Cars.....	1	3	404,600 00	4,420 00	400,000 00	589 00	-	2	200 00	65 00	-	-
Casket factory and undertaking rooms (exposures).....	2	-	7,880 00	7,880 00	2,400 00	2,400 00	2	-	5,097 00	5,097 00	3,900 00	3,900 00
Churches.....	-	10	84,150 00	2,053 00	55,800 00	2,040 00	-	3	6,500 00	114 00	5,000 00	114 00
Exposures.....	13	1	224,608 00	191,763 00	106,100 00	73,928 00	10	1	30,387 00	30,187 00	12,900 00	12,900 00
Cleansing establishment.....	-	1	318 00	300 00	250 00	250 00	-	1	336 00	213 00	250 00	213 00
Clothing stores.....	1	3	22,401 00	3,324 00	18,500 00	1,219 00	1	3	19,681 00	9,434 00	12,800 00	7,811 00
Exposures.....	2	1	18,918 00	17,491 00	11,000 00	9,943 00	1	2	27,177 00	20,882 00	24,000 00	15,458 00
Clothing store and dwelling.....	-	1	7,000 00	261 00	5,994 00	261 00	-	1	4,839 00	1,289 00	1,900 00	1,289 00
Clothing store and mineral paint factory (exposure).....	1	-	6,840 00	6,840 00	5,000 00	5,000 00	1	-	19,180 00	19,180 00	10,500 00	10,000 00

†† Includes other property not damaged.

* Includes contents.

†† Includes blanket insurance.

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.
Club houses.....	1	2	\$2,251 00	\$1,170 00	\$1,700 00	\$720 00	2	-	\$800 00	\$800 00	-	-
Exposure.....	1	1	40,000 00	95 00	34,000 00	95 00	-	-	-	-	-	-
Coal sheds.....	1	4	13,500 00	3,097 00	9,650 00	1,847 00	-	2	900 00	100 00	†\$3,900 00	\$100 00
Exposure.....	-	1	250 00	50 00	150 00	50 00	-	-	-	-	-	-
College and school buildings.....	2	17	*298,073 00	*84,460 00	*†412,375 00	*75,125 00	2	3	8,568 00	7,846 00	3,000 00	2,995 00
Exposures.....	2	-	100,381 00	100,381 00	*36,100 00	*36,100 00	1	1	9,250 00	9,047 00	350 00	350 00
Corn and fruit canning factories.....	1	2	15,887 00	3,637 00	13,400 00	2,075 00	1	1	15,800 00	1,634 00	14,700 00	834 00
Cotton mills.....	-	3	†	195 00	†	195 00	-	3	†	500 00	†	42 00
Drug stores (exposures).....	1	-	800 00	800 00	-	-	-	2	17,227 00	3,318 00	15,900 00	3,094 00
Drug store and dwelling.....	-	1	15,000 00	88 00	12,000 00	74 00	-	1	8,300 00	102 00	4,500 00	95 00
Exposure.....	-	1	6,200 00	313 00	4,000 00	266 00	-	1	11,650 00	189 00	9,800 00	167 00
Drug store, laundry and restaurant.....	-	1	6,000 00	54 00	6,000 00	54 00	-	1	1,025 00	91 00	800 00	91 00
Dry goods stores.....	-	2	61,000 00	1,338 00	51,500 00	1,102 00	-	2	87,218 00	4,512 00	71,600 00	4,391 00
Exposures.....	1	2	29,500 00	7,565 00	24,000 00	5,565 00	1	2	19,113 00	5,023 00	15,500 00	4,379 00
Dry house.....	1	-	300 00	300 00	-	-	-	1	250 00	100 00	-	-
Dry house and blacksmith shop.....	1	-	1,800 00	1,800 00	-	-	1	-	2,000 00	2,000 00	-	-
Dyehouse.....	-	1	200,000 00	50,925 00	189,500 00	21,902 00	-	1	50,000 00	7,019 00	50,000 00	4,210 00
Dyehouse and carpenter shop (exposure).....	1	-	5,100 00	5,100 00	4,000 00	4,000 00	-	1	6,651 00	4,546 00	4,350 00	3,352 00
Dwellings.....	213	1059	2,783,633 00	425,839 00	2,095,357 00	294,542 00	109	686	758,055 00	143,812 00	527,616 00	88,606 00
Exposures.....	160	157	980,510 00	629,575 00	637,597 00	388,084 00	124	92	398,949 00	296,151 00	193,867 00	134,619 00
Dwellings, barns and stables.....	47	94	283,091 00	114,970 00	204,710 00	66,148 00	18	62	78,831 00	33,543 00	43,709 00	17,085 00
Exposures.....	35	21	243,580 00	160,841 00	157,550 00	98,881 00	27	15	109,802 00	70,874 00	42,150 00	31,342 00
Dwellings and harness shops.....	-	1	2,000 00	5 00	1,000 00	5 00	-	-	-	-	-	-
Exposure.....	-	1	2,000 00	18 00	1,000 00	18 00	-	-	-	-	-	-
Dwelling and laundry.....	-	1	1,200 00	2 00	1,000 00	2 00	-	-	-	-	-	-
Dwellings and sheds.....	-	3	7,000 00	786 00	5,000 00	636 00	-	2	2,475 00	100 00	1,500 00	-
Exposure.....	-	1	500 00	200 00	-	-	-	1	2,700 00	52 00	1,800 00	35 00

Electric car station	-	1	*\$602,140 00	*25 00	*††602,140 00	*15 00	-	-	-	-	-	-	-
Electric power stations	-	2	3,500 00	3,500 00	1,000 00	-	1	-	10,000 00	10,000 00	-	-	-
Electric power station and planting mill	1	-	1,187 00	1,187 00	1,000 00	705 00	-	1	1,145 00	995 00	1,000 00	750 00	-
Engine houses	-	1	8,000 00	104 00	8,000 00	104 00	-	-	-	-	-	-	-
Exposures	1	1	41,980 00	22,037 00	11,500 00	6,537 00	1	-	5,000 00	5,000 00	-	-	-
Engine house and hall (exposure)	-	1	1,850 00	25 00	1,700 00	25 00	-	-	-	-	-	-	-
Farm buildings	84	42	239,765 00	181,377 00	148,015 00	99,632 00	39	50	75,815 00	47,047 00	34,321 00	16,536 00	-
Exposure	1	-	3,000 00	3,000 00	1,500 00	1,500 00	-	-	700 00	225 00	84 00	84 00	-
Farm buildings and hotel	1	-	5,500 00	5,500 00	3,600 00	3,600 00	1	-	2,500 00	2,500 00	1,000 00	1,000 00	-
Feldspar mill	-	1	5,000 00	3,750 00	1,381 00	1,381 00	-	1	14,236 00	10,867 00	7,127 00	6,177 00	-
Fruit and confectionery stores	-	2	5,170 00	28 00	4,640 00	28 00	-	1	950 00	42 00	900 00	42 00	-
Exposures	-	-	-	-	-	-	-	2	5,590 00	431 00	2,250 00	431 00	-
Fur store (exposure)	-	1	11,818 00	118 00	10,050 00	118 00	-	1	57,404 00	2,781 00	38,500 00	2,331 00	-
Furniture stores (exposures)	-	2	12,000 00	95 00	7,000 00	95 00	-	1	6,000 00	50 00	4,500 00	50 00	-
Furniture store and moving picture theatre (exposure)	1	-	16,325 00	16,325 00	9,000 00	9,000 00	1	-	29,969 00	29,969 00	26,350 00	26,350 00	-
Garage	3	3	10,966 00	4,351 00	10,550 00	4,160 00	3	1	7,250 00	6,700 00	6,600 00	1,400 00	-
Exposure	1	-	3,000 00	3,000 00	1,200 00	1,200 00	-	1	2,900 00	1,656 00	1,750 00	1,656 00	-
General stores	7	4	15,285 00	10,222 00	8,450 00	5,208 00	6	3	19,545 00	16,560 00	14,199 00	8,899 00	-
Exposures	1	1	3,821 00	3,321 00	2,638 00	2,638 00	1	2	10,162 00	3,562 00	8,495 00	3,053 00	-
General store and dwelling (exposure)	1	-	950 00	950 00	500 00	500 00	-	1	4,495 00	3,188 00	††398,200 00	3,182 00	-
Grist mills	2	1	10,547 00	9,676 00	8,000 00	5,629 00	2	2	18,476 00	15,980 00	16,500 00	11,001 00	-
Exposure	1	-	1,000 00	1,000 00	-	-	1	-	1,500 00	1,500 00	-	-	-
Grocery stores	1	5	27,100 00	2,282 00	22,100 00	1,882 00	-	4	19,600 00	1,165 00	15,800 00	1,133 00	-
Exposures	1	-	1,920 00	1,920 00	1,000 00	1,000 00	2	1	44,051 00	2,062 00	41,300 00	1,878 00	-
Grocery stores and dwellings	1	1	2,400 00	1,005 00	1,800 00	105 00	-	2	2,700 00	1,022 00	2,800 00	995 00	-
Exposure	1	-	1,519 00	1,519 00	1,000 00	1,000 00	1	-	3,485 00	3,485 00	3,400 00	3,284 00	-
Halls	2	11	270,220 00	6,807 00	239,100 00	4,548 00	1	4	7,953 00	1,778 00	2,125 00	850 00	-
Exposures	2	3	21,650 00	12,380 00	14,100 00	7,030 00	1	4	4,628 00	1,863 00	2,000 00	1,180 00	-
Hall and stable	1	-	3,250 00	3,250 00	1,500 00	1,500 00	1	-	500 00	500 00	-	-	-
Hardware store	-	1	6,500 00	18 00	4,000 00	18 00	-	1	13,000 00	10 00	13,000 00	10 00	-
Harness factory, tailor and undertaker's shop	-	1	5,000 00	801 00	4,500 00	801 00	-	1	177,835 00	4,857 00	172,250 00	4,857 00	-

* Includes contents.

† Total not ascertained.

†† Includes blanket insurance.
‡ Amounts not obtainable.

§ Includes other buildings not damaged.

7

shops (exposure).....	1	-	9,738 00	9,738 00	6,500 00	6,500 00	-	1	10,275 00	5,794 00	5,645 00	3,565 00
Lumber.....	-	-	-	-	-	-	3	2	24,060 00	22,086 00	33,500 00	21,457 00
Exposures.....	-	-	-	-	-	-	-	2	32,830 00	1,860 00	26,500 00	1,860 00
Lumber and planing mills.....	23	11	*216,967 00	*151,145 00	**1260,001 00	*118,792 00	16	11	88,632 00	82,737 00	46,565 00	31,199 00
Exposures.....	3	1	9,800 00	9,325 00	4,450 00	2,655 00	3	-	6,500 00	6,500 00	1,700 00	1,700 00
Machine shops and foundries.....	1	11	*213,935 00	*18,431 00	*194,600 00	*18,292 00	-	5	53,306 00	23,893 00	44,960 00	23,092 00
Exposures.....	1	1	7,125 00	2,631 00	3,300 00	306 00	1	-	17,459 00	17,459 00	3,500 00	3,500 00
Machine shop and dwelling.....	-	1	2,807 00	2,500 00	3,900 00	2,500 00	-	1	10,841 00	1,360 00	1,500 00	1,100 00
Machine and woodworking shop.....	-	1	1,200 00	35 00	1,000 00	35 00	-	-	-	-	-	-
Marble and granite works.....	2	-	420 00	420 00	300 00	300 00	1	2	†22,635 00	†20,110 00	†20,300 00	†15,823 00
Exposures.....	1	-	8,686 00	8,686 00	4,000 00	2,686 00	2	1	4,861 00	4,699 00	1,500 00	1,333 00
Meat market.....	-	1	500 00	212 00	200 00	200 00	-	1	532 00	441 00	400 00	400 00
Millinery stores.....	-	1	800 00	23 00	600 00	23 00	-	1	1,000 00	467 00	1,000 00	467 00
Exposure.....	-	1	3,600 00	144 00	2,400 00	144 00	-	1	500 00	75 00	500 00	75 00
Millinery and dry goods store.....	-	1	5,000 00	70 00	4,000 00	70 00	-	1	1,005 00	838 00	925 00	814 00
Monument.....	1	-	150 00	150 00	-	-	-	-	-	-	-	-
Moving picture theatre.....	-	1	2,500 00	20 00	2,000 00	20 00	-	-	-	-	-	-
Music store.....	-	-	-	-	-	-	1	-	10,000 00	60 00	10,000 00	60 00
Offices.....	-	3	72,500 00	2,728 00	57,500 00	2,653 00	-	4	10,286 00	615 00	7,800 00	615 00
Exposure.....	1	-	725 00	725 00	250 00	250 00	1	-	110 00	110 00	50 00	50 00
Offices and dwellings (exposures).....	2	-	3,468 00	3,468 00	3,000 00	2,519 00	1	-	1,000 00	1,000 00	-	-
Paint shop.....	1	-	600 00	600 00	500 00	500 00	-	-	-	-	-	-
Paint and carpenter shops (exposures).....	2	-	4,748 00	4,748 00	2,450 00	2,450 00	2	-	4,179 00	4,179 00	1,950 00	1,940 00
Paper and pulp mills.....	2	3	30,000 00	8,546 00	**	530 00	1	3	39,871 00	13,446 00	2,500 00	2,500 00
Photograph studio.....	-	1	400 00	300 00	300 00	300 00	-	1	400 00	200 00	200 00	200 00
Pianos (exposure).....	-	1	-	-	-	-	1	-	1,652 00	1,652 00	1,652 00	1,652 00
Post-office and custom house (exposure).....	1	-	200,000 00	200,000 00	-	-	1	-	50,000 00	50,000 00	-	-
Potato houses.....	11	6	31,621 00	21,788 00	25,500 00	17,583 00	10	4	65,573 00	58,596 00	71,395 00	53,043 00
Exposures.....	5	-	10,704 00	10,704 00	8,900 00	8,900 00	5	-	15,220 00	15,220 00	15,500 00	12,860 00
Power houses.....	-	2	*260,000 00	*3,840 00	*250,000 00	*3,701 00	-	-	-	-	-	-
Exposure.....	-	1	*69,838 00	*68,232 00	*68,232 00	*68,232 00	-	-	-	-	-	-
Printing offices.....	-	1	2,500 00	80 00	2,300 00	80 00	-	2	18,500 00	19 00	17,000 00	17 00
Exposures.....	-	1	5,500 00	30 00	5,000 00	30 00	1	-	†6,545 00	†6,545 00	†6,000 00	†6,000 00
Railroad property.....	6	12	*997,310 00	*36,643 00	*960,827 00	*4,830 00	3	3	9,941 00	1,059 00	9,425 00	499 00
Exposures.....	1	1	4,334 00	4,282 00	†2,800 00	4,282 00	-	1	300 00	173 00	300 00	173 00

* Includes contents

** Blanket insurance not obtainable.

† Total not ascertained.

‡ Includes blanket insurance. † Includes building.

INSURANCE COMMISSIONER'S REPORT.

TABLE No. 14—Continued.

PROPERTY.	BUILDING.					CONTENTS.						
	Total loss.	Partial loss.	Estimated value.	Damage.	Insurance upon.	Insurance paid.	Total loss.	Partial loss.	Estimated value.	Damage.	Insurance upon.	Insurance paid.
Restaurants.....	1	3	\$7,539 00	\$2,117 00	\$6,750 00	\$1,778 00	-	4	\$5,400 00	\$1,908 00	\$4,900 00	\$1,667 00
Exposures.....	-	2	23,194 00	19,153 00	13,600 00	13,553 00	1	4	13,268 00	8,477 00	7,797 00	6,848 00
Restaurants and dwellings.....	-	5	13,350 00	1,471 00	9,900 00	1,382 00	-	5	7,025 00	1,173 00	6,100 00	1,103 00
Exposures.....	-	1	2,700 00	75 00	2,000 00	75 00	-	1	1,700 00	58 00	1,700 00	58 00
Restaurant and hall.....	1	-	4,337 00	4,337 00	3,000 00	3,000 00	1	-	3,121 00	3,121 00	3,700 00	2,750 00
Restaurant and paint shop.....	-	1	4,250 00	3,089 00	3,500 00	3,089 00	-	1	893 00	600 00	1,205 00	600 00
Restaurant, studio and boarding house.....	-	1	6,000 00	1,948 00	6,000 00	1,644 00	-	1	4,317 00	770 00	4,500 00	770 00
Sail loft (exposure).....	1	-	300 00	300 00	-	-	1	-	200 00	200 00	-	-
Sardine factories.....	2	4	*125,986 00	*85,479 00	*104,556 00	*44,562 00	-	3	37,071 00	34,546 00	30,577 00	29,790 00
Exposure.....	-	1	3,000 00	138 00	3,000 00	138 00	-	-	-	-	-	-
Saw manufactory and store-houses (exposure).....	1	-	2,700 00	2,700 00	2,200 00	2,200 00	1	-	12,286 00	12,286 00	7,700 00	7,700 00
Schoolhouse and hall.....	-	1	1,000 00	25 00	500 00	-	-	-	-	-	-	-
Exposure.....	1	-	5,026 00	5,026 00	3,000 00	3,000 00	1	-	2,000 00	2,000 00	-	-
Sheds.....	1	6	2,875 00	600 00	1,850 00	434 00	-	2	1,525 00	945 00	1,400 00	925 00
Shirt factory.....	-	1	5,000 00	1,000 00	1,000 00	1,000 00	-	1	11,049 00	7,500 00	8,100 00	6,694 00
Shoe factory.....	-	1	*91,000 00	*3,996 00	*84,000 00	*3,996 00	-	-	-	-	-	-
Shoe stores.....	-	3	34,200 00	189 00	33,700 00	189 00	-	3	12,325 00	623 00	11,500 00	623 00
Shops (exposures).....	-	2	4,597 00	4,597 00	3,250 00	3,250 00	1	1	5,272 00	5,222 00	2,400 00	2,400 00
Slaughter houses.....	-	2	2,575 00	42 00	2,550 00	42 00	-	1	4,100 00	18 00	4,100 00	18 00
Exposure.....	1	-	200 00	200 00	-	-	-	-	-	-	-	-
Snow plow (exposure).....	1	-	200 00	200 00	-	-	1	-	480 00	480 00	400 00	400 00
Sporting camps.....	-	1	200 00	60 00	200 00	60 00	-	-	-	-	-	-
Stable, garage and cottage.....	1	-	9,550 00	9,550 00	4,150 00	4,150 00	-	1	2,250 00	1,341 00	2,000 00	1,341 00
Starch factory.....	-	1	3,600 00	21 00	3,600 00	21 00	-	-	-	-	-	-
Storehouses.....	10	18	*82,530 00	*23,046 00	**457,100 00	*17,548 00	6	11	41,737 00	24,632 00	35,450 00	20,235 00
Exposures.....	12	4	27,105 00	24,570 00	19,900 00	18,306 00	9	2	35,818 00	34,652 00	37,500 00	28,724 00

Storehouse and repair shop	1	-	300 00	300 00	250 00	250 00	-	-	-	-	-	-
Exposure	1	-	400 00	400 00	150 00	150 00	1	-	842 00	842 00	350 00	350 00
Stores (unclassified)	7	57	459,365 00	33,539 00	395,394 00	25,621 00	5	44	265,869 00	105,721 00	234,259 00	90,164 00
Exposures	25	27	358,594 00	211,116 00	217,733 00	105,677 00	17	23	523,052 00	249,372 00	362,173 00	157,730 00
Stores, bakeries and dwelling (exposures)	-	2	33,000 00	2,662 00	26,496 00	2,662 00	-	2	5,000 00	940 00	3,700 00	940 00
Store, barber shop and pool room	-	1	2,000 00	400 00	1,000 00	-	1	3,353 00	462 00	1,400 00	462 00	462 00
Stores and boarding houses	-	1	1,600 00	3 00	1,600 00	3 00	-	1	3,200 00	17 00	3,200 00	17 00
Stores, bottling factory and dwelling (exposure)	-	1	5,000 00	1,250 00	2,500 00	1,250 00	-	1	13,374 00	13,343 00	11,300 00	10,673 00
Store and carriage repository (exposure)	-	1	4,657 00	3,524 00	3,600 00	3,524 00	-	1	6,532 00	5,301 00	7,100 00	4,785 00
Stores and dwellings	7	69	391,047 00	58,630 00	305,908 00	49,315 00	4	62	165,811 00	63,679 00	141,776 00	51,482 00
Exposures	12	22	191,835 00	75,692 00	125,300 00	44,999 00	6	22	143,976 00	85,810 00	89,365 00	53,013 00
Store, dwelling and barber shop (exposure)	-	1	1,500 00	581 00	1,500 00	581 00	-	1	740 00	251 00	540 00	51 00
Stores, dwellings and stables	2	1	10,700 00	8,526 00	9,350 00	7,176 00	-	2	4,068 00	1,235 00	1,850 00	1,100 00
Exposures	1	1	5,633 00	3,653 00	5,000 00	2,020 00	-	1	1,712 00	1,600 00	1,600 00	1,600 00
Store, dwelling and storehouse (exposure)	1	-	2,376 00	2,376 00	1,800 00	1,800 00	-	1	3,287 00	2,987 00	2,150 00	1,950 00
Stores and factories (exposures)	2	1	26,718 00	22,718 00	10,200 00	10,200 00	1	2	59,426 00	51,704 00	31,300 00	30,373 00
Store and farm buildings	1	-	3,293 00	3,293 00	1,500 00	1,500 00	-	1	4,229 00	3,593 00	1,500 00	1,500 00
Store and grist mill	1	-	800 00	800 00	500 00	500 00	-	1	800 00	550 00	500 00	400 00
Stores and halls	3	6	53,180 00	27,336 00	34,700 00	20,461 00	2	6	69,697 00	48,715 00	40,210 00	23,335 00
Exposures	2	1	28,136 00	18,386 00	19,350 00	11,600 00	1	2	40,070 00	15,594 00	26,584 00	13,363 00
Store, hotel and storehouse (exposure)	1	-	20,370 00	20,370 00	12,250 00	12,250 00	-	1	7,064 00	5,574 00	4,200 00	3,061 00
Stores and offices	-	14	142,189 00	10,082 00	110,325 00	9,275 00	-	13	96,138 00	32,150 00	63,296 00	29,738 00
Exposures	7	7	398,958 00	315,291 00	288,938 00	224,191 00	5	7	263,321 00	223,443 00	170,975 00	143,374 00
Stores, offices, bank and theatre	-	1	28,800 00	20 00	28,800 00	20 00	-	1	4,280 00	250 00	4,500 00	250 00
Stores, offices and dwellings	-	5	72,151 00	36,794 00	65,250 00	34,607 00	-	3	79,583 00	70,144 00	67,550 00	62,214 00
Exposures	1	4	75,487 00	29,120 00	53,400 00	26,462 00	-	4	49,056 00	33,187 00	26,000 00	18,730 00

* Includes contents.

‡‡ Includes blanket insurance.

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, offices and halls.....	-	3	\$18,200 00	\$1,324 00	\$16,000 00	\$1,043 00	-	2	\$31,493 00	\$7,018 00	\$20,550 00	\$6,585 00
Exposures.....	-	2	19,500 00	150 00	17,000 00	150 00	-	2	5,750 00	580 00	5,000 00	580 00
Stores, offices and law school (exposure).....	1	-	51,500 00	51,500 00	39,094 00	39,094 00	-	1	46,113 00	45,999 00	37,600 00	37,341 00
Stores, offices and theatre (exposure).....	-	1	101,000 00	96,000 00	50,000 00	50,000 00	-	1	43,366 00	43,331 00	27,465 00	26,890 00
Stores and paint shops.....	-	2	5,000 00	1,970 00	4,700 00	1,821 00	-	2	14,491 00	6,057 00	10,700 00	4,757 00
Store and pool room.....	-	1	3,000 00	1,900 00	2,000 00	1,900 00	1	-	1,619 00	1,619 00	1,500 00	1,000 00
Store and printing office (exposure).....	-	1	3,000 00	15 00	2,500 00	15 00	-	1	16,000 00	40 00	12,100 00	38 00
Store, printing office and billiard room.....	1	-	6,000 00	6,000 00	3,000 00	3,000 00	-	1	7,475 00	5,452 00	5,440 00	3,627 00
Stores and restaurants.....	-	2	14,125 00	118 00	13,325 00	118 00	-	1	6,000 00	145 00	6,000 00	145 00
Exposure.....	1	-	4,000 00	4,000 00	3,000 00	3,000 00	-	1	4,700 00	2,725 00	2,250 00	1,925 00
Stores, restaurants and dwellings	-	1	1,800 00	200 00	1,500 00	200 00	-	1	1,460 00	393 00	1,700 00	393 00
Exposure.....	-	1	10,000 00	1,427 00	6,000 00	1,427 00	-	1	7,149 00	1,978 00	5,941 00	1,870 00
Stores and stables.....	-	3	44,470 00	35,099 00	17,950 00	13,026 00	-	2	3,765 00	1,033 00	3,000 00	1,033 00
Stores and storehouse.....	-	1	500 00	70 00	500 00	70 00	-	1	1,210 00	169 00	1,150 00	169 00
Exposure.....	-	3	66,023 00	29,359 00	42,100 00	13,740 00	-	2	131,131 00	122,376 00	54,300 00	51,863 00
Stores, storehouse and carpenter shop (exposure).....	1	-	6,450 00	6,450 00	6,000 00	6,000 00	1	-	1,193 00	1,193 00	300 00	300 00
Store and theatre.....	-	1	23,500 00	200 00	22,000 00	200 00	-	1	3,000 00	1,000 00	-	-
Summer cottages.....	11	31	87,566 00	20,185 00	68,650 00	11,825 00	7	10	11,792 00	6,522 00	5,750 00	2,472 00
Exposures.....	2	3	10,485 00	1,223 00	6,150 00	688 00	2	-	309 00	309 00	100 00	100 00
Summer cottages, barns and stables.....	-	3	3,500 00	505 00	3,000 00	505 00	1	-	50 00	50 00	-	-
Suspender factory.....	-	1	1,541 00	969 00	1,500 00	969 00	-	1	1,400 00	950 00	1,000 00	-
Tailor shop.....	-	-	-	-	-	-	-	1	1,350 00	90 00	1,000 00	90 00

Tannery.....	-	-	-	-	-	-	1	32,500 00	30 00	25,000 00	18 00	
Theatre (exposure).....	-	1	7,000 00	70 00	8,500 00	70 00	-	-	15 00	-	15 00	
Turkish baths and dwelling.....	-	1	7,983 00	105 00	7,982 00	105 00	-	700 00	1,803 00	500 00	1,000 00	
Wood.....	-	-	-	-	-	-	2	1,803 00	1,803 00	1,000 00	1,000 00	
Woodsheds.....	-	1	50 00	25 00	-	-	-	-	-	-	-	
Exposure.....	1	-	1,000 00	1,000 00	-	-	-	-	-	-	-	
Woodworking shops.....	2	5	*59,028 00	*34,496 00	**139,650 00	*18,086 00	2	2	16,459 00	14,864 00	8,850 00	8,650 00
Woolen mills.....	-	3	*538,714 00	*971 00	*400,019 00	*943 00	-	1	5,100 00	438 00	5,000 00	438 00
Work shops.....	1	-	400 00	400 00	-	-	1	-	1,200 00	1,200 00	-	-
Exposure.....	-	1	3,000 00	45 00	2,403 00	45 00	-	-	-	-	-	-
Total.....	922	2067	\$14,868,692 00	\$4,431,449 00	\$12,025,097 00	\$2,596,038 00	574	1439	\$5,775,063 00	\$2,823,995 00	\$4,461,219 00	\$1,711,498 00

* Includes contents.

†† Includes blanket insurance.

TABLE No. 15.
Causes of Fires in Maine During the Year 1911.

CAUSES OF FIRES.	Number of fires.	Total loss.	Partial loss.	Estimated value of property.	Damage.
Ashes	37	2	35	\$106,740 00	\$12,145 06
Boiling over of kettle	19	1	18	88,922 00	2,400 00
Bonfires	7	1	6	13,800 00	1,235 00
Brush, grass and forest fires	74	27	47	237,107 00	108,079 00
Burning out of chimneys	112	6	106	298,131 00	24,843 00
Carelessness in warming beds	2	2	2	1,500 00	35 00
Caught from alcohol lamps and stove	11	1	11	36,978 00	451 00
Caught from boiler	10	2	8	196,780 00	36,295 00
Caught from candle	17	1	17	82,137 00	629 00
Caught from electric heater	2	2	2	13,505 00	938 00
Caught from gas jet	33	3	33	203,150 00	1,448 00
Caught from gas stoves and heater	16	16	16	108,239 00	4,517 00
Caught from gasolene stoves and engines	12	2	10	29,278 00	10,628 00
Caught from heaters and furnaces	38	3	35	416,823 00	88,090 00
Caught from incubator lamp	2	1	1	3,400 00	424 00
Caught from lamps	59	1	58	159,331 00	15,619 00
Caught from oil stoves	22	1	21	57,228 00	4,548 00
Caught from ovens	4	1	3	8,254 00	3,873 00
Caught from stoves	74	3	71	642,778 00	67,431 00
Caught from stove funnels	16	1	15	19,901 00	2,635 00
Caught in picker	2	2	2	128,714 00	189 00
Children playing with matches	67	7	60	190,154 00	22,885 00
Defective chimneys and flues	304	35	269	1,080,404 00	367,793 00
Electric iron	9	1	9	98,309 00	10,254 00
Electric soldering furnace	1	1	1	34,316 00	2,009 00
Electric wires	19	1	19	375,894 00	59,504 00
Explosion of gas	4	4	4	27,265 00	876 00
Explosion of gasolene and naphtha	9	1	8	67,952 00	3,221 00
Explosion of lamps and lanterns	76	4	72	184,876 00	31,556 00
Explosion of oil	3	3	3	13,562 00	1,895 00
Explosion of oil stoves	18	1	17	44,853 00	13,262 00
Explosion of vulcanizer	1	1	1	3,000 00	140 00
Fireplace, caught from	15	15	15	250,435 00	35,860 00
Fireworks	9	9	9	48,000 00	1,778 00
Flat iron	1	1	1	600 00	8 00
Fumigating	2	2	2	1,500 00	99 00
Hot bearing, friction	14	3	11	115,824 00	51,957 00
Incendiary	20	6	14	115,309 00	57,982 00
Incendiary (suspected)	16	3	13	187,630 00	92,781 00
Lightning	350	37	313	1,388,324 00	145,272 00
Matches	59	59	59	159,363 00	19,523 00
Mice and matches	10	10	10	57,675 00	7,600 00
Moving picture machine	1	1	1	2,500 00	20 00
Overheated chimneys and flues	55	55	55	201,259 00	39,182 00
Overheated stoves	71	14	57	330,963 00	121,696 00
Overturned kettle of fat	1	1	1	700 00	10 00
Overturned lamps and lantern	29	2	27	49,235 00	11,028 00
Plumber's torch	2	2	2	13,750 00	115 00
Set by boys	3	3	3	75,101 00	51,338 00
Smoking	107	4	103	801,662 00	176,238 00
Smoking hams	1	1	1	800 00	35 00
Sparks (unclassified)	31	1	30	607,551 00	64,895 00
Sparks from chimneys and smokestacks	89	14	75	376,603 00	54,740 00
Sparks from forge	3	1	2	1,900 00	485 00
Sparks from loss sticks	3	3	3	1,800 00	59 00
Sparks from locomotives and engines	31	6	25	98,151 00	56,669 00
Sparks from matches	26	26	26	56,800 00	847 00
Sparks from stoves	31	2	29	74,753 00	5,256 00
Spontaneous combustion	38	2	36	637,051 00	73,809 00
Sun's rays through glass	2	2	2	6,854 00	1,381 00
Thawing pipes	7	7	7	32,245 00	5,151 00
Tramps	10	5	5	19,801 00	18,141 00
Unknown	505	113	392	9,953,135 00	5,261,603 00
Wind storms	2	2	2	3,200 00	39 00
Total	2,624	313	2,311	\$20,643,755 00	\$7,255,444 00

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, 1911.....	\$85,450 00	\$3,398 36
Curran, William F.....	Bangor.....	August 14, 1911.....	114,000 00	1,425 00
Jones, E. C. & Co.....	Portland.....	October 4, 1911.....	42,500 00	1,737 51
Macomber, Farr & Whitten.....	Augusta.....	January 9, 1911.....	62,250 00	1,402 57
Plummer, Frank H.....	Portland.....	November 24, 1911.....	23,925 00	1,052 50
Total.....			\$328,125 00	\$9,015 94

TABLE No. 17.
Income, Disbursements, Assets, Liabilities and Surplus December 31, 1911.

COMPANIES.	Ledger assets December 31, 1910.	Income.	Disbursements.	Admitted assets.	Liabilities.	Surplus to policy holders.
MAINE COMPANY.						
Union Mutual.....	\$16,704,766 30	\$3,194,009 02	\$2,409,259 49	\$17,889,698 75	\$16,274,383 50	\$1,615,315 25
COMPANIES OF OTHER STATES.						
Etna.....	*\$96,220,549 73	\$15,455,139 09	\$12,192,215 71	*\$104,755,535 22	*\$95,491,648 12	*\$9,263,887 10
Columbian National.....	*5,656,524 12	3,038,807 36	1,327,202 31	*7,447,585 33	*5,991,667 79	*1,455,917 54
Connecticut General.....	9,489,845 84	2,298,912 99	1,327,780 75	10,955,026 72	9,582,187 24	1,372,839 48
Connecticut Mutual.....	67,088,620 86	9,980,510 38	9,543,686 57	68,842,289 69	65,490,593 55	3,351,696 05
Equitable.....	486,610,946 90	76,634,274 09	66,734,989 98	496,901,186 50	491,279,892 66	5,621,293 84
Fidelity Mutual.....	21,634,537 78	6,019,695 02	3,564,290 68	24,142,952 22	23,277,713 57	865,238 65
Home.....	24,669,104 43	5,159,061 70	3,840,035 58	26,163,335 54	24,388,926 46	1,774,408 98
John Hancock.....	70,477,781 93	25,876,823 83	16,511,335 58	82,269,171 58	74,873,381 28	7,395,790 30
Massachusetts Mutual.....	58,124,366 96	12,765,134 31	7,696,068 29	64,730,642 31	59,709,650 64	5,020,991 67
Metropolitan.....	205,692,726 65	98,135,273 71	60,025,695 77	349,239,768 67	320,074,007 49	29,165,761 18
Mutual.....	552,954,502 11	84,913,851 25	68,388,137 13	582,604,733 99	582,604,733 99	-
Mutual Benefit.....	132,878,349 14	27,866,285 67	18,605,554 36	147,292,307 49	147,292,307 49	-
National.....	48,792,634 20	9,173,072 76	6,292,967 22	53,443,227 06	51,114,535 23	2,328,691 83
New England Mutual.....	52,536,239 28	10,716,058 41	6,800,561 96	58,440,118 63	53,858,811 65	4,581,306 98
New York.....	631,202,274 55	113,446,846 43	66,943,685 18	684,684,686 50	684,684,686 50	-
Northwestern Mutual.....	269,497,968 80	54,535,141 78	42,837,317 30	285,575,219 44	279,653,479 16	5,921,740 28
Penn Mutual.....	113,905,917 51	25,937,787 12	16,961,648 07	126,487,055 51	121,494,023 86	4,993,031 65
Phoenix Mutual.....	29,319,397 25	6,699,083 28	4,567,641 77	32,322,124 54	31,138,349 41	1,183,775 13
Provident Life and Trust.....	68,663,481 55	13,038,309 60	9,974,169 51	76,513,945 94	67,443,933 13	9,070,012 81
Prudential.....	220,551,180 76	81,344,786 06	49,551,132 09	258,824,978 01	240,688,598 50	18,136,379 41
Reliance.....	2,958,936 65	1,181,808 77	986,923 97	3,153,686 35	1,914,072 12	1,239,614 23
Security Mutual.....	5,543,630 69	1,848,159 93	1,413,859 16	6,170,882 81	5,844,540 00	326,342 81
Travelers.....	*73,061,823 25	11,345,190 87	7,164,028 24	*79,155,714 80	*67,880,952 63	*11,274,762 17
Union Central.....	77,959,164 81	16,101,223 36	10,296,503 48	87,237,923 37	83,620,599 20	3,607,324 17
United States.....	8,458,609 79	1,508,925 09	1,681,213 94	8,341,541 14	7,903,866 59	437,674 55
Total.....	\$3,433,949,115 54	\$715,020,162 86	\$495,234,644 60	\$3,725,695,639 17	\$3,597,307,158 36	\$128,388,480 81
Aggregate.....	\$3,450,653,881 84	\$718,214,171 88	\$497,643,904 09	\$3,743,585,337 92	\$3,613,581,541 86	\$130,003,796 06

* Includes accident department.

TABLE No. 18.
Income During 1911.

COMPANIES.	PREMIUMS.		Consideration for supplementary contracts.	Interest and rents.	All other.	Total income.
	New.	Renewal.				
MAINE COMPANY.						
Union Mutual.....	\$229,266 37	\$2,021,761 16	\$4,220 00	\$767,376 17	\$171,385 32	\$3,194,009 02
COMPANIES OF OTHER STATES.						
Ætna.....	\$1,367,930 56	\$9,458,710 79	\$90,704 00	\$4,377,519 14	\$160,274 60	\$15,455,139 09
Columbian National.....	244,687 60	1,304,426 09	-	311,527 93	1,178,165 74	3,038,807 36
Connecticut General.....	322,492 30	1,460,568 02	3,000 00	499,792 15	13,060 52	2,298,912 99
Connecticut Mutual.....	733,967 33	5,689,151 17	46,035 29	3,121,973 96	389,382 63	9,980,510 38
Equitable.....	6,899,215 83	45,982,933 18	418,185 22	21,854,270 50	1,479,669 36	76,634,274 09
Fidelity Mutual.....	449,569 79	4,291,834 76	82,756 20	1,177,381 00	18,153 27	6,019,695 02
Home.....	735,613 90	3,081,667 78	95,505 00	1,222,130 24	24,144 78	5,159,061 70
John Hancock.....	1,490,176 07	20,722,179 29	69,994 00	3,503,291 05	91,183 42	25,876,823 83
Massachusetts Mutual.....	1,225,831 10	8,341,057 87	125,270 10	2,836,416 40	236,558 84	12,765,134 31
Metropolitan.....	5,463,863 77	176,875,982 27	19,944 00	15,513,887 69	261,595 68	98,135,273 71
Mutual.....	8,694,432 22	46,348,566 76	464,897 50	24,235,871 21	5,070,083 56	84,913,851 25
Mutual Benefit.....	3,034,133 88	17,889,145 13	418,749 27	6,364,075 50	160,181 59	27,866,285 67
National.....	1,354,324 00	5,348,063 90	59,667 41	2,391,551 05	19,466 40	9,173,072 76
New England Mutual.....	1,088,581 95	6,758,224 00	22,236 00	2,461,670 55	385,345 61	10,716,058 41
New York.....	9,395,699 59	73,858,825 16	404,611 96	28,674,173 38	1,113,536 34	113,446,846 43
Northwestern Mutual.....	5,387,677 66	35,033,585 57	628,799 16	13,422,949 48	62,129 91	54,535,141 78
Penn Mutual.....	3,411,579 01	16,224,915 75	409,101 97	5,811,767 59	80,422 80	25,937,787 12
Phoenix Mutual.....	924,742 57	4,113,585 97	20,429 00	1,544,754 94	95,570 80	6,699,083 28
Provident Life and Trust.....	1,619,896 65	7,703,832 08	97,658 39	3,429,899 98	187,002 50	13,038,509 60
Prudential.....	4,313,480 03	*65,950,660 04	248,326 18	10,787,601 54	44,718 27	81,344,786 06
Reliance.....	420,613 34	613,945 69	-	142,884 97	4,364 77	1,181,808 77
Security Mutual.....	183,101 16	1,392,659 93	2,458 00	265,692 43	4,252 41	1,848,159 93
Travelers.....	1,242,437 68	6,531,873 36	573,613 79	2,838,654 52	158,611 52	11,345,190 87
United Central.....	1,676,123 94	9,271,432 39	146,806 00	4,936,047 10	70,813 93	16,101,223 36
United States.....	76,261 12	794,854 37	-	432,357 02	205,452 58	1,508,925 09
Total.....	\$61,756,433 05	\$475,042,697 62	\$4,448,748 74	\$162,258,141 62	\$11,514,141 83	\$715,020,162 86
Aggregate.....	\$61,985,699 42	\$477,064,458 78	\$4,452,968 74	\$163,025,517 79	\$11,685,527 15	\$718,214,171 88

† Includes \$51,303,413.60, industrial premiums.

* Includes \$44,053,051.10, industrial premiums.

TABLE No. 19.
Disbursements During 1911.

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.
MAINE COMPANY.									
Union Mutual.....	\$992,091 46	\$2,378 03	\$335,778 29	\$225,857 59	\$197,248 32	\$169,754 93	\$61,612 75	\$424,538 12	\$2,409,259 49
COMPANIES OF OTHER STATES.									
Etna.....	\$6,338,150 93	\$40,007 96	\$1,978,002 39	\$1,222,688 58	\$920,783 43	\$615,695 20	\$470,383 84	\$606,503 38	\$12,192,215 71
Columbian National.....	280,962 27	669 56	192,807 37	18,444 21	120,491 77	200,569 29	22,138 90	491,118 94	1,327,202 31
Connecticut General.....	579,497 53	3,725 49	156,665 83	121,887 68	215,909 84	129,630 33	40,001 77	80,462 28	1,327,780 75
Connecticut Mutual.....	4,960,671 58	19,317 79	1,121,494 88	1,430,328 54	565,807 40	343,192 75	322,278 74	780,594 89	9,543,686 57
Equitable.....	29,005,930 60	1,152,770 86	12,395,372 13	12,367,227 31	4,790,961 42	3,376,008 37	1,048,153 74	2,598,565 55	66,734,989 98
Fidelity Mutual.....	1,750,388 95	15,019 03	527,841 57	200,227 72	350,423 76	346,092 10	128,935 32	245,362 23	3,564,290 58
Home.....	1,590,740 32	43,133 22	691,610 32	484,381 16	390,744 28	303,984 23	78,175 43	263,266 62	3,846,035 58
John Hancock.....	6,372,511 24	-	1,378,586 44	1,843,431 85	3,613,338 01	2,102,009 85	385,859 07	815,599 12	16,511,335 58
Massachusetts Mutual.....	2,881,636 04	-	925,673 73	1,739,498 00	927,956 14	466,517 46	222,762 39	532,024 53	7,696,068 29
Metropolitan.....	24,328,205 52	129,691 30	2,669,700 51	7,229,889 08	3,201,742 57	16,439,889 83	1,450,750 56	4,545,826 40	60,025,695 77
Mutual.....	29,998,944 77	2,662,966 84	10,758,819 49	13,631,857 73	3,371,702 43	3,430,217 37	1,125,697 61	3,407,930 89	68,388,137 13
Mutual Benefit.....	8,073,724 40	165,096 35	2,875,431 23	3,205,653 04	2,206,739 88	682,514 39	538,380 24	838,014 83	18,605,554 36
National.....	2,366,616 54	433,292 11	1,216,694 65	878,739 07	642,509 56	298,964 06	191,071 39	265,079 84	6,292,967 22
New England Mutual.....	3,022,137 80	-	737,883 82	1,307,978 17	786,622 88	444,981 10	189,294 98	311,663 21	6,800,561 96
New York.....	30,476,975 21	1,583,183 18	12,331,582 01	9,259,106 62	4,826,281 24	4,069,953 02	1,211,558 53	3,185,045 37	66,943,685 18
Northwestern Mutual.....	13,668,763 96	71,322 62	9,277,054 62	12,610,321 25	4,260,923 50	1,071,728 47	994,524 78	882,668 10	42,837,317 30
Penn Mutual.....	7,557,187 88	339,521 29	2,581,481 46	2,349,154 78	2,250,012 44	729,053 82	597,168 69	758,067 71	16,961,648 07
Phoenix Mutual.....	1,821,668 99	18,180 19	678,738 16	702,103 09	530,101 48	411,721 13	161,756 43	243,372 30	4,567,641 77
Provident Life and Trust.....	4,993,812 56	103,225 41	1,033,234 28	1,594,714 67	833,448 24	569,706 53	170,916 32	675,111 50	9,974,169 51
Prudential.....	19,090,766 96	100,594 97	4,168,557 23	3,718,495 49	10,345,807 70	7,117,797 34	2,424,000 33	2,585,112 07	49,551,132 09
Reliance.....	145,986 22	700 00	51,442 31	8,700 48	298,969 55	333,902 86	26,703 97	2,120,518 58	986,923 97
Security Mutual.....	555,388 43	683 21	263,016 49	62,362 53	164,980 81	200,430 98	36,870 75	130,125 96	1,413,859 16
Travelers.....	3,565,321 56	34,808 44	770,203 28	56,796 82	748,587 87	533,565 81	152,334 42	1,302,410 04	7,164,028 24
Union Central.....	4,716,373 47	22,970 85	1,298,381 24	1,417,915 54	1,123,127 05	520,842 42	234,573 10	952,319 81	10,296,503 48
United States.....	760,061 27	17,235 06	315,789 62	63,143 54	62,221 90	107,965 78	20,242 86	334,553 91	1,681,213 94
Total.....	\$208,702,425 00	\$6,958,115 73	\$70,426,065 06	\$77,525,046 95	\$47,550,195 15	\$44,856,934 49	\$12,244,544 16	\$26,971,318 06	\$495,234,644 60
Aggregate.....	\$209,694,516 46	\$6,960,493 76	\$70,761,843 35	\$77,750,904 54	\$47,747,443 47	\$45,026,689 42	\$12,306,156 91	\$27,395,856 18	\$497,643,904 09

TABLE No. 20.
Assets December 31, 1911.

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.
MAINE COMPANY.								
Union Mutual	\$958,653 68	\$1,570,645 10	\$881,365 00	\$1,751,997 29	\$106,121 43	\$11,961,353 07	\$256,716 05	\$2,664 21
COMPANIES OF OTHER STATES.								
<i>Etna.</i>	\$577,487 41	\$48,493,359 15	\$882,864 97	\$8,665,831 60	\$147,045 00	\$30,865,830 92	\$3,701,921 21	*\$6,377,642 18
Columbian National	40,424 69	1,871,217 18	-	826,469 30	133,147 99	3,830,060 29	574,541 19	*99,124 01
Connecticut General	252,095 00	5,863,290 60	-	1,148,370 15	76,965 97	3,018,198 00	102,059 01	59 35
Connecticut Mutual	4,504,933 43	30,786,596 21	-	5,314,205 72	253,058 85	25,334,225 25	529,755 18	802,730 03
Equitable	29,112,258 06	99,375,176 38	-	71,346,337 13	-	281,313,161 00	13,514,078 08	1,849,220 36
Fidelity Mutual	1,331,202 28	7,396,251 66	133,091 68	6,699,967 41	415,597 71	7,329,716 54	352,013 41	432,101 43
Home	1,550,000 00	7,166,090 00	-	3,175,690 00	596,865 17	13,212,706 25	266,390 76	14,379 37
John Hancock	4,151,866 27	32,275,350 88	-	5,420,254 70	309,853 05	36,376,952 21	1,299,701 82	9,291 25
Massachusetts Mutual	1,031,000 00	23,916,038 60	-	8,615,378 30	904,956 69	28,079,988 36	646,071 03	-
Metropolitan	23,746,237 24	146,343,953 89	-	15,793,628 01	1,019,591 54	152,433,093 29	4,382,270 90	83,529 72
Mutual	23,657,975 90	139,649,737 05	-	76,048,489 89	-	327,090,727 05	2,530,846 12	502,440 22
Mutual Benefit	2,877,819 03	69,299,675 11	2,250,000 00	19,986,155 20	5,862,267 09	40,396,340 71	1,452,807 79	14,015 52
National	275,000 00	23,659,271 29	-	6,336,891 57	1,843,540 96	18,475,796 84	1,081,641 91	597 17
New England Mutual	1,943,609 47	11,862,700 00	450,000 00	7,166,736 09	730,832 82	33,625,727 00	672,130 35	-
New York	10,616,711 90	116,298,323 50	-	108,945,787 09	4,570,281 38	429,764,482 53	7,355,341 60	154,507 80
Northwestern Mutual	2,106,248 75	153,562,654 39	-	41,988,863 02	697,586 41	79,668,077 63	3,171,747 83	615 25
Penn Mutual	1,897,841 82	48,427,440 75	1,587,213 48	17,440,775 58	3,005,325 03	47,260,970 00	2,916,766 75	345,723 15
Phoenix Mutual	719,943 00	19,186,232 73	-	4,178,857 87	93,673 06	6,712,682 25	552,462 35	6,987 50
Provident Life and Trust	1,563,737 69	22,969,727 68	497,966 67	8,388,801 54	1,733 24	38,263,191 61	42,463 21	-
Prudential	18,111,451 34	57,191,010 14	2,721,500 00	15,494,361 48	2,225,407 86	147,623,026 38	8,977,305 87	771 66
Reliance	4,652 54	891,300 00	800 00	199,558 07	159,189 74	1,656,615 65	88,482 75	153,222 70
Security Mutual	734,056 55	1,093,625 00	40,000 00	1,509,355 14	37,775 21	2,216,843 50	327,947 17	18,328 89
Travelers	1,065,550 00	25,267,753 32	-	8,088,832 62	-	24,946,536 58	1,267,745 96	*16,816,066 74
Union Central	515,732 89	67,264,725 82	-	13,099,925 56	2,119,963 54	25,000 00	738,536 88	-
United States	277,668 15	3,296,560 00	-	1,392,870 24	53,762 00	3,042,920 44	221,060 81	1,479 30
Total	\$132,665,503 41	\$1,163,407,941 33	\$8,563,436 80	\$457,272,402 28	\$25,258,420 31	\$1,782,562,870 28	\$56,766,089 94	\$27,682,833 60
Aggregate	\$133,624,157 09	\$1,164,978,586 43	\$9,444,801 80	\$459,024,399 57	\$25,364,541 74	\$1,794,524,223 35	\$57,022,805 99	\$27,685,497 81

* Includes accident department.

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.
MAINE COMPANY.								
Union Mutual.....	\$223,741 86	-	-	\$258,067 69	-	\$17,971,325 38	\$81,626 63	\$17,889,698 75
COMPANIES OF OTHER STATES.								
Etna.....	\$1,808,300 61	-	\$2,658,605 11	\$995,151 04	*\$91,748 44	*\$105,265,787 64	*\$510,252 42	*\$104,755,535 22
Columbian National.....	63,654 91	-	-	197,567 97	-	*7,636,207 53	*188,622 20	*7,447,585 33
Connecticut General.....	186,494 41	-	40,985 90	269,778 20	-	10,958,236 59	3,209 87	10,955,026 72
Connecticut Mutual.....	1,336,691 31	-	-	551,007 97	-	69,413,143 85	570,854 25	68,842,289 60
Equitable.....	4,653,723 78	-	-	5,156,539 55	-	506,320,494 34	9,419,307 84	496,901,186 50
Fidelity Mutual.....	339,360 03	\$54,997 72	-	431,010 83	-	24,915,310 70	772,358 48	24,142,952 22
Home.....	210,488 63	-	-	375,961 89	-	26,568,581 07	405,245 63	26,163,335 44
John Hancock.....	1,277,446 69	-	-	1,696,646 62	-	82,817,363 49	548,191 91	82,269,171 58
Massachusetts Mutual.....	952,099 24	-	-	1,131,878 45	-	65,277,410 67	546,768 36	64,730,642 31
Metropolitan.....	4,435,649 76	-	-	6,792,553 19	1,425 00	355,031,932 54	5,792,163 87	349,239,768 67
Mutual.....	6,162,660 68	-	2,942,671 54	4,124,314 02	-	582,709,862 47	105,128 48	582,604,733 99
Mutual Benefit.....	2,969,620 24	-	339,603 12	1,843,001 14	-	147,311,304 95	18,997 46	147,292,307 49
National.....	1,148,699 10	-	-	714,833 97	-	53,536,272 81	93,045 75	53,443,227 06
New England Mutual.....	724,523 54	3,737 00	776,066 00	484,056 36	-	58,440,118 63	-	58,440,118 63
New York.....	8,121,577 82	-	-	7,724,930 65	-	693,551,944 27	8,867,257 77	684,684,686 50
Northwestern Mutual.....	4,618,175 04	-	-	3,244,559 00	-	289,058,527 32	3,483,307 83	285,575,219 44
Penn Mutual.....	1,568,179 75	-	89,804 99	2,227,050 09	88,204 56	126,855,295 95	368,240 44	126,487,055 51
Phoenix Mutual.....	462,430 27	6,500 00	2,522 35	407,879 66	-	32,320,171 04	8,046 50	32,322,124 54
Provident Life and Trust.....	978,322 91	-	2,670,490 39	1,137,511 00	-	76,513,945 94	-	76,513,945 94
Prudential.....	3,239,215 86	-	-	4,920,369 46	69,027 46	260,573,447 51	1,748,469 50	258,824,978 01
Reliance.....	30,517 74	-	-	142,559 42	49,995 43	3,376,894 04	223,207 69	3,153,686 35
Security Mutual.....	69,189 74	-	-	214,531 83	-	6,261,653 03	90,770 22	6,170,882 81
Travelers.....	869,138 26	-	-	1,047,946 98	*326,696 70	*79,696,267 16	*540,552 36	*79,155,714 80
Union Central.....	2,999,200 12	-	62 50	526,474 17	-	87,289,621 48	51,698 11	87,237,923 37
United States.....	101,864 74	4,831 85	-	58,513 14	-	8,451,530 67	109,989 53	8,341,541 14
Total.....	\$49,347,225 18	\$70,066 57	\$9,520,811 90	\$46,416,626 50	\$627,097 59	\$3,760,161,325 69	\$34,465,686 52	\$3,725,695,639 17
Aggregate.....	\$49,570,967 04	\$70,066 57	\$9,520,811 90	\$46,674,694 19	\$627,097 59	\$3,778,132,651 07	\$34,547,313 15	\$3,743,585,337 92

* Includes accident department.

TABLE No. 21.
Liabilities December 31, 1911.

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.....	\$16,013,189 00	\$60,211 00	\$3,207 07	\$83,278 31	\$29,535 00	\$17,344 19	\$67,618 93	-	\$1,615,315 25	\$17,889,698 75
COMPANIES OF OTHER STATES.										
Ætna.....	\$85,043,634 00	\$350,820 00	\$53,203 41	\$301,208 00	\$29,310 00	\$3,261,756 36	\$6,451,716 35	\$2,000,000 00	\$7,263,887 10	\$104,755,535 23
Columbian National.....	5,698,113 00	15,437 00	75 63	59,621 00	15,500 00	2,843 57	*200,077 59	*1,000,000 00	*455,917 54	*7,447,585 33
Connecticut General.....	9,321,295 00	2,847 35	2,148 00	20,415 00	5,104 99	91,216 34	139,160 56	300,000 00	1,072,839 48	10,955,026 72
Connecticut Mutual.....	62,897,550 00	61,946 67	75,009 67	238,270 00	10,000 00	1,739,304 11	468,513 10	-	3,351,696 05	68,842,289 60
Equitable.....	408,822,154 00	2,344,367 00	796,860 19	1,861,319 77	134,446 59	73,161,467 00	4,159,278 11	100,000 00	5,521,293 84	496,901,186 50
Fidelity Mutual.....	21,143,583 00	385,396 78	-	91,161 01	34,282 10	1,388,321 63	234,969 05	-	865,238 65	24,142,952 22
Home.....	23,737,644 00	251,225 00	21,491 63	120,208 09	5,000 00	29,850 76	223,506 98	125,000 00	1,649,408 98	26,163,335 44
John Hancock.....	68,347,860 00	262,231 00	7,286 00	144,654 00	31,968 26	2,494,067 22	3,585,314 80	-	7,395,790 30	82,269,171 58
Massachusetts Mutual.....	56,844,618 00	521,893 37	247 00	173,367 00	10,455 14	1,885,917 82	273,152 31	-	5,020,991 67	64,730,642 31
Metropolitan.....	306,442,065 00	128,715 00	17,476 00	553,435 25	140,499 24	8,432,975 30	4,358,841 70	2,000,000 00	27,165,761 18	349,239,768 67
Mutual.....	473,282,808 00	3,095,512 55	827,992 85	2,909,700 33	422,798 04	91,690,758 72	10,375,163 50	-	-	582,604,733 99
Mutual Benefit.....	133,504,436 00	1,833,775 15	44,986 00	591,873 62	21,000 00	4,164,530 36	7,131,706 36	-	-	147,292,307 49
National.....	45,080,943 00	171,870 00	35,613 97	48,764 00	18,660 00	5,293,344 11	465,340 15	-	2,328,691 83	53,443,227 06
New England Mutual.....	50,714,178 47	283,280 00	60,718 59	232,786 48	-	2,049,994 79	517,853 32	-	4,581,306 98	58,440,118 63
New York.....	566,919,308 00	2,731,350 52	353,818 32	3,051,966 97	360,331 35	95,355,182 25	15,912,729 09	-	-	684,684,686 50
Northwestern Mutual.....	252,924,714 00	2,711,799 41	92,562 57	348,985 99	105,817 47	21,845,832 21	1,623,767 51	-	5,921,740 28	285,575,219 44
Penn Mutual.....	101,260,880 00	2,376,070 00	-	408,419 08	4,924 74	12,424,908 67	5,018,821 37	-	4,993,031 65	126,487,055 51
Phoenix Mutual.....	29,695,689 00	47,495 00	-	69,769 00	-	1,081,700 83	243,695 58	-	1,183,775 13	32,322,124 54
Provident Life and Trust.....	56,132,290 00	587,696 00	94,979 49	66,530 00	10,000 00	930,073 71	622,363 93	1,000,000 00	8,070,012 31	76,513,945 94
Prudential.....	201,173,638 00	795,580 19	16,790 25	1,113,825 12	88,577 05	29,981,225 15	7,518,962 84	2,000,000 00	16,136,379 41	258,824,978 01
Reliance.....	1,856,814 00	10,213 25	-	18,500 00	-	-	28,544 87	1,000,000 00	239,614 23	3,153,686 35
Security Mutual.....	5,529,157 00	20,790 00	-	47,427 02	30,963 00	129,363 47	86,839 51	-	326,342 81	6,170,882 81
Travelers.....	53,153,339 00	3,669,559 00	15,126 90	303,119 57	2,437 09	195,604 44	*10,542,066 63	*2,500,000 00	*8,774,762 17	*79,155,714 80
Union Central.....	69,392,358 00	917,277 00	7,271 62	177,038 80	13,189 58	12,442,494 66	680,669 54	500,000 00	3,107,324 17	87,237,923 37
United States.....	7,660,383 00	63,286 00	9,522 00	77,017 01	13,955 00	11,747 12	67,956 46	264,000 00	173,674 55	8,341,541 14
Total	\$3,105,579,451 47	\$23,640,433 24	\$2,533,180 09	\$13,029,382 11	\$1,509,219 64	\$370,084,480 60	\$80,931,011 21	\$12,789,000 00	\$115,599,480 81	\$3,725,695,639 17
Aggregate	\$3,121,592,640 47	\$23,700,644 24	\$2,536,387 16	\$13,112,660 42	\$1,538,754 64	\$370,101,824 79	\$80,998,630 14	\$12,789,000 00	\$117,214,796 06	\$3,743,585,337 92

* Includes accident department.

TABLE No. 22.
Exhibit of Policies.

COMPANIES.	POLICIES IN FORCE DEC. 31, 1910.		POLICIES ISSUED.		POLICIES TERMINATED.		POLICIES IN FORCE DEC. 31, 1911.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
MAINE COMPANY.								
Union Mutual.....	43,132	\$61,345,358 00	3,081	\$5,393,566 00	2,984	\$4,634,679 00	43,229	\$62,104,245 00
COMPANIES OF OTHER STATES.								
<i>Aetna</i>	170,208	\$307,102,649 03	21,281	\$36,024,544 88	18,516	\$24,522,562 84	172,973	\$318,604,631 07
<i>Columbian National</i>	11,686	37,220,289 00	9,347	21,634,296 64	2,912	8,214,747 74	18,121	50,639,837 90
<i>Connecticut General</i>	27,535	49,044,371 93	4,713	11,619,808 11	1,792	4,296,317 32	30,456	56,367,862 72
<i>Connecticut Mutual</i>	80,097	191,089,776 72	8,222	19,928,766 81	4,835	11,863,643 49	83,484	199,154,900 04
<i>Equitable</i>	519,518	1,347,158,692 00	48,017	126,055,526 00	32,217	97,772,758 00	535,318	1,375,441,460 00
<i>Fidelity Mutual</i>	60,574	126,218,844 00	5,953	13,232,698 00	5,006	11,161,485 00	61,521	128,290,057 00
<i>Home</i>	50,869	100,214,968 00	5,411	12,885,151 00	3,787	8,052,359 00	52,493	105,047,760 00
<i>John Hancock</i>	149,024	243,305,747 00	25,315	43,122,635 00	11,125	19,567,724 00	163,214	266,860,658 00
<i>Massachusetts Mutual</i>	115,866	262,497,238 00	14,245	36,234,265 00	5,335	15,071,233 00	124,776	283,660,270 00
<i>Metropolitan</i>	822,980	703,252,264 00	183,149	182,785,079 00	99,378	83,020,982 00	906,751	803,016,361 00
<i>Mutual</i>	654,683	1,464,024,396 00	55,678	141,014,371 00	39,308	100,064,105 00	671,053	1,504,974,662 00
<i>Mutual Benefit</i>	228,591	543,658,197 00	28,740	71,926,450 00	13,284	31,207,933 00	244,047	584,376,714 00
<i>National</i>	85,174	167,261,226 00	8,137	18,074,902 00	5,715	12,657,473 00	87,596	172,678,655 00
<i>New England Mutual</i>	89,032	213,730,176 00	11,001	30,709,682 00	4,389	11,622,126 00	95,644	232,817,732 00
<i>New York</i>	996,049	2,039,863,031 00	80,780	190,268,551 00	54,103	128,025,836 00	1,022,726	2,102,105,746 00
<i>Northwestern Mutual</i>	425,481	1,080,139,708 00	44,116	125,686,555 00	22,090	58,552,740 00	447,507	1,147,273,523 00
<i>Penn Mutual</i>	191,465	499,563,062 00	21,439	73,134,301 00	12,672	40,147,286 00	200,232	532,550,067 00
<i>Phoenix Mutual</i>	67,342	126,350,616 00	9,212	19,116,483 00	4,454	9,599,833 00	72,100	135,897,216 00
<i>Provident Life and Trust</i>	86,489	232,749,676 00	12,759	37,864,775 00	5,528	17,295,442 00	93,720	253,319,009 00
<i>Prudential</i>	611,468	707,906,332 00	113,034	136,456,522 00	58,367	65,606,894 00	666,135	778,755,960 00

Reliance.....	12,393	23,642,935 00	7,306	13,380,290 00	3,102	6,240,340 00	16,597	30,782,885 00
Security Mutual.....	27,519	49,229,416 00	4,357	6,688,218 00	3,212	8,113,657 00	28,664	47,803,977 00
Travelers.....	91,799	228,892,236 00	14,314	39,052,258 00	6,622	18,214,910 00	99,491	249,729,584 00
Union Central.....	154,987	303,013,280 00	15,842	38,332,277 00	8,437	19,886,191 00	162,392	321,459,366 00
United States.....	16,005	29,579,892 00	818	1,566,622 00	1,470	3,122,523 00	15,353	28,023,991 00
Total.....	5,746,834	\$11,076,709,018 68	753,186	\$1,446,795,027 44	427,656	\$813,871,131 39	6,072,364	\$11,709,632,914 73
Aggregate.....	5,789,966	\$11,138,054,376 68	756,267	\$1,452,188,593 44	430,640	\$818,505,810 39	6,115,593	\$11,771,737,159 73
INDUSTRIAL.								
Columbian National.....	2,894	\$430,194 00	8	\$10,220 00	365	\$54,301 00	2,537	\$386,113 00
John Hancock.....	1,941,106	323,010,618 00	423,125	71,146,197 00	321,829	51,778,977 00	2,042,402	342,377,838 00
Metropolitan.....	10,465,074	1,512,599,124 00	1,759,564	277,544,014 00	1,124,251	193,281,412 00	11,100,387	1,596,861,726 00
Prudential.....	8,957,170	1,143,352,017 00	2,000,559	303,630,556 00	1,341,380	207,239,193 00	9,616,349	1,239,743,380 00
Total.....	21,366,244	\$2,979,391,953 00	4,183,256	\$652,330,987 00	2,787,825	\$452,353,883 00	22,761,675	\$3,179,369,057 00

TABLE No. 23.
Policies Terminated During 1911.

COMPANIES.	DEATH.		MATURITY.		EXPIRY.		SURRENDER.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
MAINE COMPANY.								
Union Mutual.....	467	\$739,220 00	161	\$207,055 00	765	\$1,048,595 00	612	\$910,360 00
COMPANIES OF OTHER STATES.								
Etna.....	2,163	\$3,870,630 15	1,721	\$2,511,703 00	7,902	\$2,411,020 00	3,491	\$6,554,090 77
Columbian National.....	114	317,588 80	-	-	29	110,910 00	394	1,407,656 00
Connecticut General.....	208	393,901 00	207	205,859 11	165	333,826 33	377	680,481 00
Connecticut Mutual.....	1,871	4,566,112 03	177	405,338 40	37	120,211 60	1,514	3,561,313 46
Equitable.....	6,343	20,408,733 00	2,870	8,650,994 00	759	3,153,933 00	13,079	37,232,530 00
Fidelity Mutual.....	659	1,643,981 00	35	50,058 00	355	695,224 00	1,227	2,577,037 00
Home.....	531	1,215,203 00	152	421,220 00	52	147,000 00	1,483	2,673,262 00
John Hancock.....	1,064	1,708,822 00	138	224,238 00	46	127,053 00	2,799	3,419,404 00
Massachusetts Mutual.....	983	2,596,631 00	151	300,960 00	71	264,848 00	1,691	4,958,180 00
Metropolitan.....	6,848	5,593,135 00	1,974	1,234,338 00	536	792,497 00	32,608	24,390,008 00
Mutual.....	7,890	22,997,687 00	3,081	7,029,683 00	549	4,085,910 00	15,081	39,653,721 00
Mutual Benefit.....	2,413	6,534,124 00	673	1,465,243 00	4,305	8,205,648 00	3,495	8,915,041 00
National.....	703	1,584,587 00	412	791,337 00	768	1,463,794 00	1,628	3,910,370 00
New England Mutual.....	899	2,472,782 80	243	516,809 00	368	1,278,777 00	1,198	2,322,211 00
New York.....	9,981	24,947,125 00	2,499	5,547,554 00	7,026	18,036,902 00	17,197	36,919,458 00
Northwestern Mutual.....	3,721	10,597,119 00	1,092	2,861,702 00	377	1,956,878 00	9,870	23,128,437 00
Penn Mutual.....	1,940	5,597,396 00	741	1,800,819 00	1,790	4,523,964 00	3,467	11,768,145 00
Phoenix Mutual.....	750	1,302,694 00	263	466,179 00	465	683,624 00	965	2,372,624 00
Provident Life and Trust.....	687	2,222,977 00	928	2,689,482 00	-	-	1,497	3,958,752 00
Prudential.....	4,768	5,535,047 00	694	566,672 00	28,617	30,438,138 00	6,672	8,483,261 00

Reliance.....	731	151,248 00	-	-	116	331,769 00	112	230,347 00
Security Mutual.....	274	555,227 00	1	1,000 00	33	90,474 00	334	746,216 00
Travelers.....	925	2,840,798 00	407	987,676 00	401	1,195,147 00	1,561	4,354,848 00
Union Central.....	1,269	2,649,210 00	1,300	2,129,175 00	979	1,736,252 00	1,729	4,387,174 00
United States.....	311	648,935 00	55	102,440 00	210	403,657 00	381	715,794 00
Total.....	57,388	\$132,951,693 78	19,814	\$40,960,479 51	55,956	\$82,587,466 93	123,850	\$236,320,861 23
Aggregate.....	57,855	\$133,690,913 78	19,975	\$41,167,534 51	56,721	\$83,636,061 93	124,462	\$237,231,221 23
INDUSTRIAL.								
Columbian National.....	87	\$13,624 00	-	-	-	-	133	\$19,810 00
John Hancock.....	28,422	4,437,208 00	13	\$1,466 00	182	\$45,500 00	30,419	6,024,469 00
Metropolitan.....	147,470	17,302,231 00	2,673	198,502 00	1,849	174,235 00	52,680	8,537,235 00
Prudential.....	116,233	12,983,554 00	164	11,810 00	743	33,646 00	42,556	4,475,959 00
Total.....	292,212	\$34,736,617 00	2,850	\$211,778 00	2,774	\$253,381 00	125,788	\$19,057,473 00

TABLE NO. 23—Concluded.

COMPANIES.	LAPSE.		DECREASE.		TOTAL TERMINATED.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.
MAINE COMPANY.						
Union Mutual.....	937	\$1,444,793 00	42	\$234,656 00	2 984	\$4 634 679 00
COMPANIES OF OTHER STATES.						
Etna.....	3 239	\$8 282 700 00	--	\$892 418 92	18 516	\$24,522,562 84
Columbian National.....	2,375	5,779,852 00	--	598,740 94	2,912	8,214,747 74
Connecticut General.....	835	2,441,922 00	--	240,327 88	1,792	4,296,317 32
Connecticut Mutual.....	1,236	2,406,800 00	--	803,868 00	4,835	11,863,643 49
Equitable.....	9,166	23,843,453 00	--	4,483,115 00	32,217	97,772,758 00
Fidelity Mutual.....	2,719	5,801,404 00	--	393,771 00	5,006	11,161,485 00
Home.....	1,569	3,174,595 00	--	421,079 00	3,787	8,052,359 00
John Hancock.....	6,943	10,296,805 00	130	3,791,402 00	11,125	19,567,724 00
Massachusetts Mutual.....	2,439	5,342,921 00	--	1,607,693 00	5,335	15,071,233 00
Metropolitan.....	57,412	50,079,096 00	--	931,908 00	99,378	83,020,982 00
Mutual.....	12,707	27,817,299 00	--	1,479,805 00	39,308	100,064,105 00
Mutual Benefit.....	2,386	5,228,506 00	12	859,371 00	13,284	31,207,933 00
National.....	1,699	3,523,890 00	505	1,383,005 00	5,715	12,657,473 00
New England Mutual.....	1,681	3,866,593 20	--	1,164,953 00	4,389	11,622,128 00
New York.....	17,400	35,700,013 00	--	6,874,784 00	54,103	128,025,836 00
Northwestern Mutual.....	7,030	16,916,388 00	--	3,092,216 00	22,090	58,552,740 00
Penn Mutual.....	4,734	13,816,647 00	--	2,640,295 00	12,672	40,147,268 00
Phoenix Mutual.....	2,011	4,297,037 00	--	447,725 00	4,454	9,569,883 00
Provident Life and Trust.....	2,416	7,069,871 00	--	1,354,360 00	5,528	17,295,442 00
Prudential.....	17,616	19,341,784 00	--	1,241,992 00	58,367	65,608,894 00

Reliance	2,778	5,228,543 00	23	298,433 00	3,102	6,240,340 00	
Security Mutual	2,570	6,629,110 00	-	91,630 00	3,212	8,113,657 00	
Travelers	3,328	8,836,441 00	-	-	6,622	18,214,910 00	
Union Central	3,160	8,168,800 00	-	815,580 00	8,437	19,886,191 00	
United States	513	1,113,643 00	-	138,054 00	1,470	3,122,523 00	
Total	169,967	\$285,004,103 20	681	\$36,046,526 74	427,656	\$813,871,131 39	
Aggregate	170,904	\$286,448,896 20	723	\$36,331,182 74	430,640	\$818,505,810 39	
INDUSTRIAL.							
Columbian National	145	\$20,867 00	-	-	365	\$54,301 00	
John Hancock	262,793	41,270,334 00	-	-	321,829	51,778,977 00	
Metropolitan	919,579	156,331,227 00	-	\$10,737,982 00	1,124,251	193,281,412 00	
Prudential	1,181,684	177,498,615 00	-	12,235,609 00	1,341,380	207,239,193 00	
Total	2,364,201	\$375,121,043 00	-	\$22,973,591 00	2,787,825	\$452,353,883 00	

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

COMPANIES.	POLICIES ISSUED.				POLICIES TERMINATED.			
	1910.		1911.		1910.		1911.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
MAINE COMPANY.								
Union Mutual.....	610	\$779,599 71	766	\$1,020,029 30	593	\$660,168 08	700	\$789,850 77
COMPANIES OF OTHER STATES.								
Etna.....	165	\$236,920 00	169	\$278,012 00	177	\$208,682 00	173	\$226,384 00
Columbian National.....	44	55,877 00	45	72,110 00	33	69,100 00	33	95,873 00
Connecticut General.....	93	173,166 00	90	218,713 00	29	47,130 00	32	60,418 00
Connecticut Mutual.....	319	491,942 00	301	445,269 00	184	302,963 00	209	323,295 00
Equitable.....	350	789,510 00	419	613,252 00	339	787,076 00	339	804,680 00
Fidelity Mutual.....	177	235,439 00	200	263,875 00	66	98,900 00	71	120,932 00
Home.....	147	228,426 00	106	165,726 00	66	88,650 00	84	109,803 00
John Hancock.....	138	198,513 00	121	177,000 00	20	31,598 00	25	42,355 00
Massachusetts Mutual.....	160	406,240 00	127	265,279 00	77	127,135 00	90	201,010 00
Metropolitan.....	2,167	1,726,165 00	2,088	1,760,974 00	990	725,982 00	1,292	883,471 00
Mutual.....	464	816,032 60	624	1,215,223 40	440	752,735 00	484	584,750 40
Mutual Benefit.....	316	601,974 00	288	610,985 00	193	262,448 00	248	417,136 00
National.....	147	206,816 74	164	271,140 28	85	114,187 92	85	128,763 82
New England Mutual.....	305	531,814 00	362	607,321 00	113	214,991 00	189	304,135 00
New York.....	472	748,364 00	613	880,329 00	307	587,987 00	336	499,878 00
Northwestern Mutual.....	361	582,100 00	487	800,000 00	277	427,294 00	277	394,446 00
Penn Mutual.....	423	686,389 00	482	914,431 00	201	307,130 00	219	352,022 00
Phoenix Mutual.....	41	70,674 00	61	84,142 00	43	64,081 00	60	66,611 00
Provident Life & Trust.....	178	354,603 00	395	749,168 00	77	146,772 00	87	240,657 00
Prudential.....	1,313	1,433,803 00	1,160	1,412,372 00	446	435,142 00	496	572,154 00

Reliance	-	-	-	-	-	-	-	-
Security Mutual	25	27,089 00	36	45,902 00	18	16,850 00	16	17,640 00
Travelers	131	222,877 00	118	222,731 00	88	146,997 00	104	156,548 00
Union Central	2	7,000 00	3	10 00	15	24,190 00	17	55,129 00
United States	4	4,052 00	6	6,000 00	9	8,280 00	8	10,000 00
Total	7,942	\$10,835,786 34	8,465	\$12,079,964 68	4,293	\$5,996,210 92	4,974	\$6,668,091.22
Aggregate	8,552	\$11,615,386 05	9,231	\$13,099,993 98	4,886	\$6,656,379 00	5,674	\$7,457,941 99
INDUSTRIAL.								
Metropolitan	15,014	\$2,696,182 00	15,559	\$2,759,975 00	9,048	\$1,845,681 00	7,134	\$1,568,425 00
Prudential	15,066	2,305,144 00	11,155	1,734,677 00	9,853	1,511,719 00	8,247	1,272,978 00
Total	30,080	\$5,001,326 00	26,714	\$4,494,652 00	18,901	\$3,357,400 00	15,381	\$2,841,403 00

TABLE No. 24—Concluded.

COMPANIES.	POLICIES IN FORCE DECEMBER 31.				PREMIUMS RECEIVED.		LOSSES AND CLAIMS PAID.	
	1910.		1911.		1910.	1911.	1910.	1911.
	Number.	Amount.	Number.	Amount.				
MAINE COMPANY.								
Union Mutual	10,079	\$11,036,755 42	10,145	\$11,266,933 95	\$434,546 29	\$446,433 15	\$138,913 64	\$171,949 94
COMPANIES OF OTHER STATES.								
Etna	1,590	\$2,182,752 00	1,586	\$2,234,380 00	\$59,079 92	\$60,127 33	\$92,138 00	\$64,203 00
Columbian National	151	379,401 00	163	355,638 00	11,611 65	12,079 20	-	2,000 00
Connecticut General	350	598,202 00	408	756,497 00	21,627 47	23,838 83	4,000 00	4,200 00
Connecticut Mutual	2,639	3,875,260 00	2,731	3,997,234 00	132,978 90	134,604 16	89,349 00	82,933 00
Equitable	7,611	11,471,947 00	7,691	11,280,519 00	414,349 23	396,793 64	107,185 64	122,499 15
Fidelity Mutual	439	631,258 00	568	774,201 00	20,743 73	30,738 86	2,000 00	4,000 00
Home	658	912,239 00	680	968,162 00	38,151 81	39,356 92	4,000 00	8,000 00
John Hancock	495	729,436 00	591	864,081 00	24,671 30	28,974 43	1,000 00	4,000 00
Massachusetts Mutual	2,027	3,366,376 00	2,064	3,430,645 00	122,499 37	124,783 05	40,387 00	69,508 00
Metropolitan	10,377	7,330,186 00	11,173	8,207,689 00	314,371 33	342,633 06	51,978 00	99,825 00
Mutual	6,484	10,887,095 80	6,624	11,517,568 80	408,085 53	426,073 49	284,883 00	245,058 00
Mutual Benefit	4,125	6,401,664 00	4,165	6,595,513 00	219,675 02	231,645 21	94,749 00	170,342 00
National	1,529	2,119,471 78	1,608	2,261,848 24	75,898 87	81,552 82	15,018 00	37,682 41
New England Mutual	2,532	4,174,166 00	2,686	4,453,350 00	132,459 22	145,128 46	59,112 00	68,166 00
New York	5,847	8,115,324 00	6,124	8,495,775 00	303,501 99	319,492 32	143,698 61	134,905 89
Northwestern Mutual	4,892	7,826,117 00	5,102	8,231,671 00	294,588 86	292,324 34	136,641 00	154,922 15
Penn Mutual	3,481	5,029,842 00	3,744	5,592,251 00	190,408 29	204,592 14	28,115 00	51,313 00
Phoenix Mutual	1,009	1,138,136 00	1,010	1,155,667 00	44,466 92	44,108 70	30,376 65	25,590 54
Provident Life & Trust	1,307	2,264,287 00	1,615	2,772,798 00	77,106 55	131,718 78	27,788 00	5,419 00
Prudential	3,250	3,331,211 00	3,914	4,171,429 00	119,054 06	140,387 78	11,964 43	16,446 72

Reliance	6	6,000 00	6	6,000 00	-	230 23	-	-	
Security Mutual	244	308,425 00	264	336,687 00	10,784 85	11,337 19	4,000 00	-	
Travelers	1,616	2,356,108 00	1,630	2,422,201 00	77,411 58	76,644 45	41,191 60	55,572 20	
Union Central	433	683,446 00	419	628,327 00	23,101 05	20,414 72	1,000 00	46,065 00	
United States	60	67,522 00	58	63,522 00	1,754 73	1,826 51	1,230 00	3,000 00	
Total	63,152	\$86,185,872 58	66,624	\$91,573,744 04	\$3,138,381 73	\$3,321,415 62	\$1,271,804 93	\$1,475,651 06	
Aggregate	73,231	\$97,222,628 00	76,769	102,840,677 99	\$3,572,928 02	\$3,767,848 77	\$1,410,718 57	\$1,647,601 00	
INDUSTRIAL.									
Metropolitan	80,099	\$12,832,836 00	88,524	\$14,024,386 00	\$411,387 50	\$443,548 23	\$123,521 73	\$113,784 30	
Prudential	25,549	3,676,184 00	28,457	4,137,883 00	121,713 81	139,168 20	28,011 73	31,907 40	
Total	105,648	\$16,509,020 00	116,981	\$18,162,269 00	\$533,101 31	\$582,716 43	\$151,533 46	\$145,691 70	

TABLE No. 25.
Summary of Gain and Loss Exhibit, 1911.

COMPANIES.	* Gain from loading.	GAIN FROM MORTALITY.		Gain from surrenders and lapses.	Gain from interest.	* Gain from investments.	* Gain from other sources.	Decrease in surplus on dividend account.	* Net gain in surplus.
		Insurance.	* Annuities.						
MAINE COMPANY.									
Union Mutual.....	\$31,186 66	\$158,743 02	\$-1,150 15	\$51,288 22	\$155,358 32	\$-113,575 90	\$6,938 94	\$226,197 41	\$62,591 70
COMPANIES OF OTHER STATES.									
Ætna.....	\$-206,959 99	\$1,024,233 11	\$-8,498 96	\$222,287 17	\$1,497,437 83	\$127,029 57	\$-242,801 58	\$2,839,505 32	\$-426,778 17
Columbian National.....	-192,833 30	179,572 66	-175 84	125,649 19	122,879 28	-28,752 32	-146,172 29	84,249 84	-24,082 46
Connecticut General.....	-110,481 81	227,015 64	-842 50	35,941 95	146,754 26	19,871 35	-48,332 24	144,103 65	125,823 00
Connecticut Mutual.....	16,290 72	647,183 97	5,171 77	105,734 65	661,537 42	-334,221 16	-14,477 45	1,306,364 00	-219,144 08
† Equitable.....	-	-	-	-	-	-	-	-	-
Fidelity Mutual.....	89,595 77	208,011 99	-1,190 57	69,999 16	386,375 49	-72,215 48	-79,726 52	551,850 18	48,999 66
Home.....	-14,956 78	251,017 65	22,163 78	125,676 87	239,977 39	-113,444 16	35,766 94	498,940 84	47,260 85
John Hancock.....	1,799,061 73	879,865 19	-	500,361 14	1,125,090 28	-56,590 10	-1,673,319 41	1,894,474 88	679,993 95
Massachusetts Mutual.....	435,739 58	1,170,171 21	-234 00	117,214 50	657,343 00	-174,411 93	-6,006 53	1,790,476 25	409,339 58
Metropolitan.....	2,540,234 39	1,639,639 16	-25,741 30	3,260,713 31	3,776,529 45	-1,360,841 66	-606,173 67	7,399,405 39	1,824,954 29
Mutual.....	2,947,738 47	3,621,543 98	-155,817 74	1,196,291 00	9,370,276 22	-787,726 71	-544,331 77	15,647,973 45	-
Mutual Benefit.....	431,350 81	2,284,711 49	-24,047 35	181,607 35	1,757,574 45	-283,783 36	-6,056,987 05	3,723,206 01	-5,432,779 67
National.....	27,540 26	698,373 46	-26,325 25	71,731 21	765,323 92	-37,346 42	1,030 81	1,135,988 62	364,339 37
New England Mutual.....	301,648 14	1,047,688 87	-	78,449 22	459,461 20	271,901 34	-287,976 00	1,604,059 60	267,113 17
New York.....	5,934,045 84	4,663,253 37	-2,295 17	1,222,633 41	11,180,897 96	-853,818 73	-5,091,513 21	17,053,203 47	-
Northwestern Mutual.....	1,295,875 75	4,916,870 87	19,749 15	338,169 05	4,149,164 82	-515,750 38	-250,000 00	10,122,217 06	-168,137 80
Penn Mutual.....	745,357 02	1,950,251 43	-75,674 51	250,946 11	1,992,679 63	192,613 41	-1,253,246 00	3,421,276 57	381,650 52
Phenix Mutual.....	-129,693 95	510,032 00	-1,598 27	91,168 79	391,092 41	-43,596 28	6,411 27	773,824 99	49,990 98
Provident Life and Trust.....	-237,283 73	1,121,748 12	2,601 92	130,997 69	992,787 93	-10,734 90	-269,876 19	1,631,810 83	98,430 01
Prudential.....	3,856,552 07	3,249,353 38	18,008 12	2,109,502 92	3,980,127 05	-1,655,770 80	-2,510,892 50	9,551,272 90	-504,392 66

Reliance.....	-414,187 41	107,767 78	-11 68	40,955 34	89,271 69	-15,134 64	-10,371 26	8,700 48	-210,410 66
Security Mutual.....	-96,942 21	133,807 09	-278 45	110,752 10	53,420 83	-137,677 16	-78,654 12	67,599 26	-83,171 18
Travelers.....	-733,064 16	684,569 06	-11,250 44	325,990 72	801,802 65	19,560 63	-48,340 59	330,934 07	708,333 80
Union Central.....	107,331 10	1,182,239 57	-7,920 85	101,228 39	2,128,299 43	-40,393 61	-312,493 08	2,925,530 37	232,760 58
United States.....	-61,021 70	-19,747 51	-5,836 21	13,786 69	100,281 15	-17,891 25	-842 95	73,878 70	-65,150 48
Total.....	\$18,362,123 27	\$32,537,916 56	\$-281,194 50	\$10,879,076 15	\$46,981,744 06	\$-6,022,700 65	\$-19,482,386 45	\$84,807,044 14	\$-1,832,465 70

† Gain and loss exhibit was not filed when this report was compiled.

* Minus sign indicates loss.

TABLE No. 26.

Capital, Assets, Liabilities, Surplus, Premiums, Losses, Income and Disbursements—Miscellaneous Companies.

COMPANIES.	Cash capital.	Admitted assets.	Liabilities except capital.	Surplus to policy holders.	Net premiums.	Total income.	Losses.	Total disbursements.
MAINE COMPANIES.								
Augusta Mutual Plate Glass Insurance Co.	-	\$2,063 07	\$1,659 35	\$403 72	\$3,202 62	\$3,316 06	\$1,133 60	\$2,832 48
Maine Insurance Company	100,000 00	123,964 11	2,870 81	121,093 30	12,870 93	19,237 07	23,939 06	60,336 93
Total	\$100,000 00	\$126,027 18	\$4,530 16	\$121,497 02	\$16,073 53	\$22,553 13	\$25,072 66	\$63,169 41
COMPANIES OF OTHER STATES AND COUNTRIES.								
Etna Accident and Liability Company	\$1,000,000 00	\$2,364,693 02	\$359,173 13	\$2,005,519 89	\$553,809 82	\$1,333,410 98	\$223,733 67	\$459,275 77
Etna Life Insurance Co. (Accident Dept.)	*2,000,000 00	*104,755,535 22	*95,491,648 12	*9,263,887 10	6,345,242 68	6,539,557 34	3,075,454 12	6,311,048 01
American Bonding Company	750,000 00	2,735,232 33	1,273,397 43	1,481,334 90	1,437,032 26	1,547,484 39	355,275 74	1,375,142 43
American Credit-Indemnity Company	350,000 00	1,376,326 05	772,093 28	604,232 77	802,305 18	865,104 49	558,421 71	920,432 61
American Surety Company	2,500,000 00	8,392,631 83	2,318,126 36	6,074,505 47	2,499,657 89	3,022,654 32	634,679 07	2,837,434 10
Brotherhood Accident Company	100,000 00	188,904 24	69,643 73	119,540 51	149,943 18	265,073 65	85,557 66	149,234 16
Casualty Company of America	750,000 00	2,771,604 62	1,846,329 79	925,274 83	2,538,754 53	2,632,599 00	1,272,933 45	2,505,652 13
Columbian National Life Insurance Company (Accident Dept.)	*1,000,000 00	*7,447,585 33	*5,991,667 79	*1,455,917 54	173,499 17	173,499 17	60,010 02	166,643 69
Continental Casualty Company	300,000 00	2,063,433 02	1,315,236 72	748,196 30	2,927,094 69	3,127,586 83	1,249,091 28	3,137,669 34
Empire State Surety Company	500,000 00	1,135,383 40	600,729 95	534,653 45	519,229 97	647,528 32	301,943 65	832,033 91
Employers Liability Assurance Corporation	350,000 00	6,027,661 57	4,269,393 99	1,758,267 58	4,960,738 52	5,179,609 55	2,122,110 00	4,831,882 38
Equitable Accident Company	100,000 00	191,443 62	20,447 56	170,996 06	78,895 88	102,230 78	35,399 43	111,551 08
Federal Casualty Company	200,000 00	336,280 46	44,870 95	291,400 51	350,850 93	419,722 75	145,026 02	377,477 15
Fidelity and Casualty Company	1,000,000 00	10,432,662 48	7,557,225 49	2,925,436 99	8,170,752 10	8,621,132 65	3,114,794 82	7,949,076 53
Fidelity and Deposit Company	2,000,000 00	7,807,183 94	3,510,772 65	4,296,411 29	3,916,724 88	4,748,177 76	776,720 21	3,351,105 90
Frankfort Marine Accident and Plate Glass Insurance Company	250,000 00	1,490,567 77	1,020,271 36	470,296 41	1,230,797 97	1,320,880 65	680,703 46	1,295,610 21
Great Accident F. & L. Assurance Corp.	250,000 00	2,743,935 68	1,996,810 60	747,125 08	3,065,878 47	3,258,922 28	1,301,401 65	3,131,451 33
Great Eastern Casualty Company	250,000 00	2,784,742 38	343,888 84	440,853 54	631,189 28	683,348 01	203,032 07	615,036 62
Hartford Steam Boiler Insp. and Ins. Co.	1,000,000 00	5,045,874 60	2,246,073 06	2,799,801 54	1,362,683 18	1,625,408 98	175,534 18	1,461,587 25
† Inter-Oceanic Life and Casualty Company	200,000 00	237,139 93	25,258 67	211,881 26	261,014 72	271,090 80	101,652 26	307,358 75

Lloyds Plate Glass Insurance Company	250,000 00	910,604 00	420,176 07	490,427 93	665,843 43	790,787 15	245,967 97	812,673 69
London and Lancashire Guarantee and Accident Company	200,000 00	298,971 82	1,439 54	297,532 28	370 23	22,087 87	-	19,364 00
London Guarantee and Accident Company	500,000 00	3,318,447 72	2,669,836 28	648,611 44	3,293,451 61	3,392,544 87	1,450,935 21	3,140,250 03
Loyal Protective Insurance Company	100,000 00	354,576 90	163,810 94	190,764 96	492,105 04	550,864 65	290,301 21	526,933 27
Maryland Casualty Company	1,000,000 00	6,319,753 80	4,043,115 80	2,276,638 00	5,031,810 03	5,310,321 77	1,889,261 53	4,694,966 67
Masonic Protective Association	100,000 00	288,751 96	80,629 52	208,122 44	233,829 53	294,153 25	116,118 87	253,432 40
Massachusetts Accident Company	100,000 00	188,921 31	64,678 32	124,242 99	311,182 44	369,569 23	132,078 81	360,963 73
Massachusetts Bonding and Insurance Co.	1,000,000 00	2,209,050 27	629,482 41	1,579,567 86	819,154 28	1,113,659 11	130,200 08	674,636 47
Metropolitan Casualty Insurance Company	200,000 00	852,016 96	463,235 67	388,781 29	717,269 71	743,303 74	328,442 05	725,706 19
National Casualty Company	200,000 00	326,999 68	46,619 00	280,380 68	710,912 77	768,226 15	284,190 77	743,966 21
National Surety Company	1,500,000 00	5,903,196 72	2,980,899 88	2,922,296 84	3,408,968 39	3,608,689 62	888,480 78	2,770,885 09
New Amsterdam Casualty Company	314,400 00	1,139,419 03	753,087 04	386,331 99	992,029 47	1,033,140 01	454,183 94	1,005,991 79
New England Casualty Company	600,000 00	920,157 37	123,434 35	796,723 02	148,069 88	364,092 06	22,964 27	106,940 34
New Jersey Fidelity and P. G. Insurance Co.	300,000 00	699,500 44	310,357 17	389,143 27	490,171 15	517,113 00	199,212 69	457,390 23
New York Plate Glass Insurance Company	200,000 00	935,726 17	409,231 25	526,494 92	632,613 79	671,626 53	296,997 89	659,383 07
North American Accident Insurance Co.	200,000 00	725,323 58	279,516 96	445,806 62	1,064,208 09	1,352,046 36	400,576 69	1,347,738 37
Ocean Accident and Guarantee Corporation	350,000 00	4,575,710 62	3,289,939 77	1,285,770 85	3,732,874 86	3,905,757 50	1,877,432 22	3,717,592 19
Peerless Casualty Company	100,000 00	118,957 97	6,648 78	112,309 19	61,220 19	61,541 85	25,234 63	78,269 44
Preferred Accident Insurance Company	700,000 00	2,727,414 81	1,154,753 31	1,572,661 50	1,551,167 77	1,633,487 75	499,529 32	1,385,838 74
Ridgely Protective Association	100,000 00	361,736 48	60,779 93	300,956 55	310,200 05	366,262 50	171,176 84	329,897 57
Royal Indemnity Company	1,000,000 00	1,993,848 03	414,138 01	1,579,710 02	619,682 23	964,222 21	56,625 37	513,717 25
Standard Accident Insurance Company	500,000 00	4,030,455 03	2,129,876 74	1,900,578 20	2,717,245 51	2,917,322 07	1,189,221 94	2,682,330 53
Title Guaranty and Surety Company	712,820 00	1,890,258 64	888,316 18	1,001,942 46	988,300 79	1,052,941 76	392,265 80	1,285,908 90
Travelers Indemnity Company	1,000,000 00	1,860,078 54	557,224 25	1,302,854 29	688,064 79	765,429 48	201,304 47	565,029 21
Travelers Insurance Co. (Accident Dept.)	*2,500,000 00	*79,155,714 80	*67,880,952 63	*11,274,762 17	10,693,816 93	11,391,470 00	4,989,750 64	11,181,970 66
United States Casualty Company	500,000 00	2,644,757 55	1,344,757 55	1,300,000 00	1,858,332 14	2,011,041 09	918,983 71	1,982,687 35
United States Fidelity and Guaranty Co.	2,000,000 00	6,695,614 96	3,775,972 45	2,922,642 51	4,738,987 39	5,010,634 58	1,418,403 17	4,250,541 27
United States Health and Accident Ins. Co.	300,000 00	966,617 19	261,229 63	705,387 56	980,235 24	1,156,739 63	493,747 41	1,151,804 48
Total	\$31,377,220 00	\$300,814,402 84	\$226,277,707 90	\$74,536,974 94	\$89,928,253 05	\$98,544,098 49	\$35,837,067 80	\$89,573,655 89
Aggregate	\$31,477,220 00	\$300,940,430 02	\$226,282,238 06	\$74,658,471 96	\$89,944,326 58	\$98,566,651 62	\$35,862,140 46	\$89,636,825 30

* Includes life department.

† Formerly Woodmen's Casualty Company.

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

COMPANIES.	In force December 31, 1910.	Written.	Terminated.	Reinsured.	In force December 31, 1911.	
MAINE COMPANIES.						
Augusta Mutual Plate Glass, Plate Glass.....	\$2,563 11	\$3,391 37	\$2,751 86	-	\$3,202 62	
Maine Insurance, Accident*.....	64,687 87	39,097 88	†103,785 75	-	-	
COMPANIES OF OTHER STATES AND COUNTRIES.						
Ætna Accident and Liability.....	Fidelity.....	-	\$327 50	-	\$327 50	
	Surety.....	-	1,498 10	\$490 96	1,067 14	
	Plate Glass.....	\$57,494 11	114,733 72	83,999 35	-	88,228 48
	Burglary and Theft.....	104,832 15	164,354 24	120,715 41	\$14,317 02	134,153 96
	Fly Wheel.....	3,418 79	1,898 28	1,693 22	-	3,623 85
	Automobile Property Damage.....	261,277 46	482,055 34	434,079 20	-	309,255 60
	Sprinkler.....	-	15,030 28	3,227 01	1,891 41	9,911 86
Ætna Life.....	Accident.....	1,401,592 97	2,115,173 35	1,966,062 74	5,858 00	1,544,845 58
	Health.....	346,177 24	553,363 32	481,635 31	2,010 00	415,895 25
	Liability.....	2,663,876 35	5,169,787 96	4,919,197 94	36 38	2,914,429 99
	Workmen's Collective.....	13,392 24	63,996 75	67,980 40	-	9,408 59
American Bonding.....	Fidelity.....	289,276 33	377,481 28	337,345 06	18,387 42	311,025 13
	Surety.....	936,181 33	1,163,080 56	1,073,939 15	96,448 81	928,873 93
	Burglary and Theft.....	266,730 97	285,145 61	263,550 35	31,763 30	256,562 93
American Credit, Credit.....	742,717 69	854,491 09	843,071 52	-	754,137 26	
American Surety.....	Fidelity.....	970,813 55	1,204,434 39	1,142,518 25	-	1,032,729 69
	Surety.....	1,713,324 08	1,921,684 77	1,789,916 50	-	1,845,092 35
Brotherhood Accident, Accident*.....	33,755 46	150,269 36	129,425 82	-	54,599 00	
Casualty Company of America.....	Accident*.....	335,704 04	535,774 94	498,109 52	3,893 84	369,475 62
	Liability.....	1,256,619 23	2,616,030 21	2,437,711 00	9,669 39	1,425,269 05
	Industrial.....	-	16,573 72	16,573 72	-	-
	Plate Glass.....	188,642 81	277,274 15	272,486 87	-	193,430 09
	Steam Boiler.....	247,774 88	160,860 92	137,606 91	666 65	270,362 24
	Burglary and Theft.....	-	23,081 58	2,199 97	256 56	20,625 05
	Installment.....	-	37,469 80	37,469 80	-	-
	Fly Wheel.....	18,951 38	13,732 78	6,638 20	-	26,045 96
	Automobile Property Damage.....	-	30,938 71	6,313 61	-	24,625 10
	Workmen's Collective.....	20,638 58	29,957 93	40,972 76	-	9,623 75

Columbian National Life	{ Accident	60,688 49	159,659 82	114,943 77	5,177 75	100,226 79
	{ Health	24,403 07	82,978 81	51,794 61	1,536 78	54,050 49
Continental Casualty	{ Accident	1,446,362 80	2,852,392 51	2,956,853 89	11,062 67	1,330,838 75
	{ Health	117,272 70	754,801 48	768,963 57	-	103,110 61
Empire State	{ Fidelity	122,859 45	148,880 15	144,368 91	12,980 45	114,390 24
	{ Surety	377,311 71	468,617 94	453,171 57	38,407 84	354,350 24
	{ Plate Glass	-	121 42	-	121 42	-
	{ Burglary and Theft	132,925 56	160,778 76	153,705 53	16,010 85	123,987 94
	{ Workmen's Collective	-	90 49	-	90 49	-
Employers' Liability	{ Accident	246,224 85	308,883 83	297,466 16	397 00	257,245 52
	{ Health	70,862 56	103,452 72	96,608 60	84 00	77,622 68
	{ Liability	3,123,482 20	4,758,777 35	4,433,339 81	1,120 02	3,447,799 72
	{ Fidelity	115,091 54	115,425 48	149,235 40	403 12	80,878 50
	{ Steam Boiler	25,554 36	14,688 72	8,220 97	-	32,022 11
	{ Burglary and Theft	119,290 82	121,815 97	98,026 98	1,726 38	141,353 43
Equitable Accident, Accident*	{ Automobile Property Damage	284,941 51	496,796 35	430,537 95	-	351,199 91
	{ Workmen's Collective	35,260 07	95,287 61	90,183 05	-	40,364 63
	{ Federal Casualty, Accident*	18,578 63	79,495 15	81,129 71	122 41	16,821 66
		4,901 75	351,330 27	349,797 87	-	6,434 15
Fidelity and Casualty	{ Accident	2,027,657 57	2,823,036 91	2,746,568 49	3,659 06	2,100,466 93
	{ Health	1,198,197 12	1,744,801 56	1,689,381 04	777 43	1,252,840 21
	{ Liability	2,303,634 35	3,831,439 62	3,194,038 90	346 79	2,940,688 28
	{ Fidelity	290,519 96	383,054 01	360,628 25	4,826 96	308,118 76
	{ Surety	196,737 03	270,162 76	233,729 71	20,021 01	213,149 07
	{ Plate Glass	417,938 63	625,830 62	569,486 17	381 17	473,901 91
	{ Steam Boiler	786,583 13	589,017 17	548,027 69	150 00	827,422 61
	{ Burglary and Theft	747,943 92	715,088 23	730,997 68	5,166 54	726,867 93
	{ Fly Wheel	187,919 76	116,869 34	99,086 31	-	205,702 79
	{ Workmen's Collective	22,192 89	36,159 63	35,207 54	-	23,144 98
Fidelity and Deposit	{ Accident	58,445 35	149,864 58	98,560 39	5,953 77	103,795 77
	{ Health	26,008 41	70,077 96	46,238 44	2,382 33	47,465 60
	{ Liability	-	1,314,733 07	637,608 11	673 60	676,451 36
	{ Fidelity	2,642,057 03	2,792,602 37	2,794,617 12	125,233 13	2,574,809 15
	{ Burglary and Theft	9,080 94	82,842 37	21,637 54	11,670 42	58,615 35
	{ Plate Glass	95,259 07	271,912 00	154,053 59	-	213,117 48
Fidelity and Deposit	{ Automobile Property Damage	-	127,653 78	44,497 72	-	83,156 06
	{ Workmen's Collective	-	8,408 35	3,959 00	-	4,449 35

* Includes Health.

† Includes amount of reinsurance.

‡ Includes surety.

TABLE No. 27—Continued.

COMPANIES.		In force December 31, 1910.	Written.	Terminated.	Reinsured.	In force December 31, 1911.
Frankfort Marine, Accident	Accident*.....	\$51,973 03	\$150,860 05	\$143,288 48	\$8,058 49	\$51,486 11
	Liability.....	682,967 99	1,207,617 34	1,125,237 79	757 47	764,590 07
	Burglary and Theft.....	33,066 72	48,869 16	36,105 54	8,323 25	37,507 09
	Workmen's Collective.....	39,467 76	73,551 73	82,717 69	-	30,301 80
General Accident (Scotland)	Accident.....	368,356 44	1,286,830 97	1,202,339 91	19,928 00	432,919 50
	Health.....	157,867 01	452,265 37	458,783 95	3,861 79	147,486 64
	Liability.....	1,083,349 87	1,688,195 72	1,702,578 32	2,283 15	1,066,684 12
	Burglary and Theft.....	216,925 86	190,327 92	202,740 25	18,580 04	185,933 49
	Automobile Property Damage.....	368,287 03	572,737 47	595,281 40	-	365,743 10
Great Eastern	Accident.....	219,655 53	463,761 88	418,399 34	15,921 61	249,096 46
	Health.....	92,358 34	212,907 66	213,614 22	130 00	91,321 78
	Plate Glass.....	24,020 51	64,341 36	45,198 70	959 13	42,204 04
	Burglary and Theft.....	56,741 91	109,089 29	82,967 66	7,910 12	74,953 42
	Workmen's Collective.....	-	668 97	668 97	-	-
Hartford Steam Boiler	Steam Boiler.....	3,778,411 73	1,513,716 71	1,459,056 31	966 78	3,832,105 35
	Fly Wheel.....	38,671 92	51,817 72	8,355 57	80 00	82,054 07
§ Inter-Ocean Life and Casualty, Accident*		37,414 35	262,412 38	281,233 48	-	18,593 25
Lloyds Plate Glass, Plate Glass		567,695 92	761,663 01	628,340 27	-	701,018 66
London and Lancashire Guarantee	Accident.....	-	197 00	-	-	197 00
	Health.....	-	126 00	-	-	126 00
	Plate Glass.....	-	47 23	-	-	47 23
London Guarantee and Accident	Accident.....	83,046 00	109,176 00	103,445 00	5,843 00	82,934 00
	Health.....	10,151 00	16,685 00	14,331 00	976 00	11,529 00
	Liability.....	1,437,461 00	2,943,224 00	2,688,520 00	5,907 00	1,686,258 00
	Steam Boiler.....	56,045 00	39,743 00	17,437 00	-	78,351 00
	Burglary and Theft.....	97,704 00	124,534 00	89,533 00	16,242 00	116,463 00
	Credit.....	302,321 00	392,665 00	368,221 00	-	326,765 00
Loyal Protective, Accident*	Automobile Property Damage.....	35,798 00	134,361 00	66,739 00	-	103,420 00
	Workmen's Collective.....	41,067 00	132,487 00	145,270 00	-	28,284 00
		127,554 00	493,712 84	487,809 34	-	133,457 50

INSURANCE COMMISSIONER'S REPORT.

Maryland Casualty	Accident	690,880 54	960,875 22	926,222 75	39,569 16	665,963 85
	Health	253,474 40	373,826 68	347,587 42	13,133 74	266,579 92
	Liability	1,641,234 97	3,065,239 64	3,035,265 14	420 69	1,670,788 78
	Fidelity	13,184 41	139,381 36	39,335 38	11,290 06	101,940 33
	Surety	56,320 25	274,291 48	105,079 57	4,950 77	220,581 39
	Plate Glass	293,097 47	383,971 18	363,625 80	23 71	313,419 14
	Steam Boiler	488,022 93	317,622 14	266,601 12	-	536,043 95
	Burglary and Theft	428,111 79	382,254 28	373,328 32	6,242 05	430,795 70
	Physician's Defense	32,472 84	41,742 71	38,306 63	-	35,908 92
	Sprinkler	203,309 42	210,288 88	208,179 14	884 54	204,534 62
	Fly Wheel	43,152 55	33,454 37	30,409 30	-	46,197 62
Automobile Property Damage	44,051 01	126,384 34	71,481 12	-	98,954 23	
Workmen's Collective	17,154 63	73,280 03	75,242 05	-	15,192 61	
Masonic Protective, Accident*	55,405 00	234,398 60	220,421 10	-	69,382 50	
Massachusetts Accident, Accident*	69,661 00	318,469 40	315,632 36	1,407 16	71,090 88	
Massachusetts Bonding	Accident	-	115 00	-	-	115 00
	Health	-	56 00	-	-	56 00
	Liability	-	3,317 76	-	-	3,317 76
	Fidelity	208,604 18	288,988 07	247,841 85	18,984 72	230,765 68
	Surety	405,971 95	597,574 33	574,710 37	32,558 95	396,276 96
	Plate Glass	-	6 41	-	-	6 41
Burglary and Theft	147,370 26	173,985 62	156,020 45	27,845 85	137,489 58	
Metropolitan Casualty	Accident	138,517 91	150,941 02	175,294 44	782 75	113,381 74
	Health	47,412 59	45,053 56	59,164 56	185 00	33,116 59
	Plate Glass	617,050 20	686,522 89	723,274 68	-	580,298 41
National Casualty, Accident*	10,480 00	736,913 00	730,046 70	-	17,346 30	
National Surety	Fidelity	1,027,016 45	1,624,331 04	1,512,736 49	31,427 22	1,107,183 78
	Surety	1,686,957 76	2,278,035 01	1,927,168 06	205,999 67	1,831,825 04
	Burglary and Theft	564,955 02	632,101 56	527,461 21	90,741 11	578,854 26
New Amsterdam	Accident	140,404 90	210,330 04	196,825 72	2,382 90	151,576 32
	Health	48,548 83	80,122 87	72,654 57	-	56,017 13
	Liability	411,683 15	793,033 81	750,974 44	5,673 04	448,069 48
	Plate Glass	115,446 01	183,352 79	167,309 29	-	131,489 51
	Burglary and Theft	184,820 37	182,852 94	163,523 43	24,568 96	179,580 92
	Workmen's Collective	3,993 26	3,524 06	5,570 93	-	1,946 39
New England Casualty	Accident	9,602 51	18,619 14	23,070 76	976 57	4,174 32
	Health	8,814 72	15,412 93	21,563 84	130 70	2,533 11
	Liability	25,363 98	127,612 99	57,747 33	7,017 52	88,212 12
	Fidelity	-	1,014 10	23 00	-	991 10
	Surety	-	1,779 91	58 50	-	1,721 41
	Burglary and Theft	-	12,665 58	1,489 09	1,050 42	10,146 07
	Automobile Property Damage	13,992 87	13,741 76	17,185 50	-	10,549 13

* Includes Health.

§ Formerly Woodmen's Casualty Company.

TABLE No. 27—Concluded.

COMPANIES.		In force December 31, 1910.	Written.	Terminated.	Reinsured.	In force December 31, 1911.
New Jersey Fidelity and Plate Glass	Accident.....	\$653 32	\$20,932 73	\$5,591 43	\$1,606 11	\$14,388 51
	Health.....	-	2,605 60	448 72	118 00	2,038 88
	Plate Glass.....	345,685 17	467,817 57	412,962 11	525 90	400,014 73
	Burglary and Theft.....	82,259 96	102,104 47	90,369 00	8,911 80	85,083 63
New York Plate Glass, Plate Glass.....	630,268 90	807,813 15	771,463 68	-	666,618 37	
North American Accident, Accident.....	221,693 00	1,129,296 00	1,007,763 00	6,317 00	336,909 00	
Ocean Accident	Accident.....	285,027 85	434,710 91	405,192 91	13,621 66	300,924 19
	Health.....	61,547 71	138,045 30	112,040 38	402 50	87,150 13
	Liability.....	1,226,024 79	2,902,908 15	2,760,060 05	3,141 60	1,365,731 29
	Fidelity.....	17,835 88	45,374 25	25,955 54	56 25	37,198 34
	Plate Glass.....	39,816 50	83,166 54	58,901 20	-	64,081 84
	Steam Boiler.....	135,608 28	87,825 76	77,069 83	646 64	145,717 57
	Burglary and Theft.....	281,330 72	315,019 96	273,458 62	42,453 64	280,438 42
	Credit.....	475,088 99	555,438 89	567,102 57	-	463,425 31
	Automobile Property Damage.....	123,669 02	269,762 15	218,199 35	-	175,231 82
	Workmen's Collective.....	8,763 08	40,468 96	40,147 97	-	9,084 07
Peerless Casualty, Accident*	Accident.....	1,956 65	61,551 92	62,262 13	-	1,246 44
	Health.....	987,587 13	1,268,014 75	1,276,050 60	6,498 66	973,052 62
Preferred Accident	Health.....	267,668 53	344,771 45	321,858 31	740 00	289,841 69
	Liability.....	-	104,782 57	22,309 46	1,640 16	80,832 95
	Burglary and Theft.....	-	27,129 04	4,169 05	1,907 67	21,052 33
	Automobile Property Damage.....	-	65,679 21	14,902 99	-	50,776 23
Ridgely Protective, Accident*	86,082 25	310,768 79	308,770 79	-	88,080 23	
Royal Indemnity	Accident.....	-	41,689 14	8,371 69	4,548 46	28,768 99
	Health.....	-	17,673 66	4,611 88	777 76	12,284 02
	Liability.....	-	510,414 53	164,162 31	5,723 68	340,528 54
	Fidelity.....	-	35,850 27	3,943 58	2,531 97	29,374 72
	Surety.....	-	12,800 11	1,854 39	1,146 25	9,799 47
	Plate Glass.....	-	45,541 18	8,362 10	-	37,179 08
	Steam Boiler.....	-	21,419 95	5,357 50	1,206 56	14,855 89
	Burglary and Theft.....	-	52,557 89	8,582 00	7,022 19	36,953 70
	Fly Wheel.....	-	6,213 78	385 88	636 23	5,191 67
	Automobile Property Damage.....	-	101,475 77	35,176 03	5,666 13	60,633 61
Workmen's Collective.....	-	4,242 76	2,809 40	-	1,433 36	

INSURANCE COMMISSIONER'S REPORT.

Standard Accident	Accident	818,668 73	1,434,481 75	1,471,094 30	16,047 44	766,008 74
	Health	131,504 39	204,874 38	194,894 30	-	141,484 47
	Liability	989,560 26	1,552,924 13	1,460,127 57	6,678 80	1,075,678 02
Title Guaranty and Surety	Automobile Property Damage	77,477 81	146,950 60	114,497 87	-	109,930 54
	Workmen's Collective	21,069 70	40,798 67	44,266 81	-	17,601 56
	Surety Title	915,072 65	1,298,473 12	1,179,940 86	229,460 85	804,144 06
Travelers Indemnity	Accident	9,166 82	1,770 96	-	-	10,937 78
	Health	22,116 04	37,579 77	28,148 35	-	31,547 46
	Liability	2,324 02	3,642 30	3,155 80	-	2,810 52
	Steam Boiler	1,355 35	66,100 46	9,723 91	-	57,731 90
	Fly Wheel	233,398 78	181,933 44	126,260 05	744 97	288,327 20
Travelers Insurance	Automobile Property Damage	33,844 64	10,984 23	19,271 84	2,845 26	22,708 77
	Accident	305,590 87	615,425 38	499,023 20	-	421,993 05
	Health	3,107,816 25	4,614,948 32	4,352,863 33	49,252 21	3,320,649 03
United States Casualty	Liability	454,221 46	680,772 28	635,109 78	5,822 48	494,061 48
	Workmen's Collective	4,722,448 08	7,481,483 98	7,128,754 84	58,889 04	5,016,288 18
	Accident	6,969 18	61,589 33	58,888 57	-	9,669 94
United States Fidelity and Guaranty	Health	510,179 16	717,928 75	743,684 95	10,114 07	474,308 89
	Liability	201,491 32	316,020 90	321,500 47	3,105 34	192,906 41
	Steam Boiler	717,978 91	1,499,244 75	1,417,677 30	881 97	798,664 39
	Burglary and Theft	73,232 94	54,296 72	48,096 09	150 50	79,283 07
	Sprinkler	81,159 49	86,691 64	80,345 68	6,050 29	81,455 16
	Automobile Property Damage	38,643 77	42,097 14	53,762 43	10 00	26,968 48
	Workmen's Collective	-	15,671 22	4,934 90	-	10,736 32
United States Health and Accident	Accident	5,527 08	10,436 24	11,540 74	-	4,422 58
	Health	20,657 69	102,433 17	41,075 47	2,263 21	79,752 18
	Liability	10,289 47	43,116 30	19,397 71	959 91	33,048 15
	Fidelity	135,040 69	1,067,116 46	465,173 29	96 00	736,887 86
	Burglary and Theft	3,439,059 23	4,022,679 49	3,879,651 06	123,397 06	3,458,690 60
	Plate Glass	368,727 11	324,033 41	319,352 53	18,564 06	354,843 93
	Steam Boiler	15,984 01	72,334 90	30,535 26	-	57,783 65
Aggregate	Automobile Property Damage	6,566 92	17,699 89	5,715 14	31 44	18,520 23
	Fly Wheel	849 11	1,877 64	548 74	196 90	1,981 11
	Automobile Property Damage	5,680 77	107,134 31	40,275 47	-	72,539 61
	Workmen's Collective	2,354 75	7,191 95	2,872 63	-	6,674 07
United States Health and Accident	Accident	197,224 30	691,418 89	721,346 78	4,240 32	163,056 09
	Health	51,379 79	429,946 90	433,263 24	545 00	47,518 45
Aggregate		\$72,461,748 19	\$113,246,917 26	\$104,092,343 51	\$1,758,854 20	\$79,857,467 74

* Includes Health.

TABLE No. 28.

Maine Business—Miscellaneous Companies.

COMPANIES.	PREMIUMS RECEIVED.		LOSSES PAID.	
	1910.	1911.	1910.	1911.
MAINE COMPANIES.				
Augusta Mutual Plate Glass, Plate Glass.....	\$2,563 11	\$3,391 37	\$1,096 42	\$1,133 60
Maine Insurance Company, Accident*.....	74,859 31	25,503 50	32,844 83	23,939 06
COMPANIES OF OTHER STATES AND COUNTRIES.				
Ætna Accident and Liability { Plate Glass.....	\$328 12	\$149 35	-	\$79 81
{ Burglary and Theft.....	208 38	193 42	-	-
{ Automobile Property Damage.....	755 01	842 44	-	664 55
Ætna Life { Accident.....	5,156 33	4,220 24	\$370 78	1,289 75
{ Health.....	1,320 50	1,079 17	40 42	273 57
{ Liability.....	17,363 92	29,772 12	5,899 04	19,755 33
{ Workmen's Collective.....	7,793 38	4,357 79	1,858 73	1,829 30
American Bonding { Fidelity.....	3,357 33	4,133 55	-	135 00
{ Burglary and Theft.....	147 79	290 91	-	-
American Credit, Credit.....	6,715 00	4,290 00	350 00	3,144 94
American Surety { Fidelity.....	2,731 92	2,668 05	-	-20 00
{ Surety.....	3,382 20	3,492 00	-	-
Bankers Surety, Fidelity.....	546 65	509 66	-	-
Brotherhood Accident { Accident.....	-	*857 00	-	196 28
{ Health.....	-	-	-	494 82
{ Accident*.....	4,146 07	4,216 34	2,483 04	641 83
{ Liability.....	37,380 91	32,766 69	15,782 34	27,914 13
{ Plate Glass.....	552 53	612 21	216 73	28 32
Casualty Company of America { Steam Boiler.....	3,270 24	5,676 26	-	-
{ Industrial.....	-	38 35	-	25 00
{ Fly Wheel.....	9 90	961 63*	-	-
{ Automobile Property Damage.....	2,118 95	530 72	-	77 35
{ Workmen's Collective.....	23,584 69	6,791 29	12,557 45	11,460 58
Columbian National Life { Accident.....	1,357 12	28,534 53	37 00	7,582 51
{ Health.....	77 00	18,241 52	19 57	5,007 69
Continental Casualty { Accident.....	9,132 45	9,202 09	3,512 10	2,133 30
{ Health.....	4,947 45	4,985 78	946 27	1,952 24

Empire State	Accident	91 97	67 78	-	-
	Health	19 00	10 50	-	-
	Liability	9 76	160 00	-	-
	Fidelity	416 74	373 59	-	-
	Surety	865 11	284 98	-	-
	Plate Glass	-38 19	-	32 25	14 75
	Steam Boiler	47 95	-	-	-
Employers Liability	Burglary and Theft	-	53 17	-	-
	Sprinkler	-70 40	-	-	-
	Accident	5,284 15	5,699 49	1,208 40	1,435 09
	Health	1,723 17	2,498 86	181 42	1,628 15
	Liability	50,061 46	49,079 04	22,571 96	15,926 71
	Fidelity	2,462 57	2,668 27	-	-
	Steam Boiler	1,019 43	411 41	-	-
Equitable Accident, Accident*	Burglary and Theft	1,308 70	1,067 53	-	36 00
	Automobile Property Damage	1,544 52	2,658 56	292 55	816 92
	Workmen's Collective	91 25	-	-	-
	Federal Casualty, Accident*	10,632 20	9,752 35	4,246 25	3,091 85
Fidelity and Casualty	Accident	4,507 47	3,439 05	2,488 89	1,443 98
	Health	8,716 70	7,312 06	891 23	4,357 13
	Liability	4,812 84	4,218 22	1,377 43	5,483 23
	Fidelity	17,651 43	21,781 29	4,358 88	7,755 33
	Surety	773 92	750 16	3,300 00	-
	Plate Glass	5 00	5 00	-	-
	Steam Boiler	1,195 68	1,073 42	290 64	259 85
Fidelity and Deposit	Burglary and Theft	5,931 08	8,274 25	22 05	17 31
	Fly Wheel	2,306 34	2,058 71	258 59	-
	Accident	307 07	897 01	9,733 26	-
	Health	25 00	-	-	200 67
	Liability	-	129 03	-	-
	Fidelity	6,928 01	8,217 26	1,397 77	103 69
	Automobile Property Damage	-	44 08	-	-
Frankfort Marine, Accident	Accident*	-	6 19	-	-
	Liability	1,049 31	1,489 80	1,809 33	714 79
	Burglary and Theft	2,111 03	2,555 05	790 29	251 07
General Accident	Health	75 00	87 77	-	-
	Liability	8,364 56	8,913 33	2,518 86	9,272 04
	Burglary and Theft	3,584 71	2,143 76	1,079 50	828 64
	Automobile Property Damage	4,660 36	5,150 73	1,060 76	3,088 25
	Accident	160 11	202 17	-	-
German Commercial Accident	Health	704 80	825 52	84 42	462 25
	Liability	-	30 00	-	15 00
		-	33 75	-	-

* Includes Health. † Includes Surety.

TABLE No. 28—Continued.

COMPANIES.	PREMIUMS RECEIVED.		LOSSES PAID.	
	1910.	1911.	1910.	1911.
Great Eastern { Accident	\$5,556 69	\$3,466 90	\$2,218 32	\$1,453 80
Health	3,679 48	2,287 10	1,164 52	934 08
Plate Glass	—	13 82	—	—
Hartford Steam Boiler { Steam Boiler	9,075 59	8,572 75	337 17	548 91
Fly Wheel	—	596 34	—	—
Inter-Ocean { Accident	*3,651 40	*3,383 05	1,384 50	*1,214 31
Health	—	—	572 23	—
Lloyds Plate Glass, Plate Glass	2,260 30	2,406 56	810 47	780 03
London and Lancashire Guarantee, Plate Glass	—	16 96	—	—
London Guarantee and Accident { Accident	—	40 50	—	—
Liability	771 45	1,274 28	—	24 15
Burglary and Theft	—	112 50	—	—
Credit	300 00	4,250 00	—	—
Automobile Property Damage	13 00	101 75	—	—
Loyal Protective, Accident*	54,689 50	54,492 71	34,050 75	35,723 43
Accident	3,295 44	3,338 20	2,698 88	1,200 12
Health	1,320 41	1,090 88	411 23	691 50
Liability	12,053 30	15,310 95	6,510 68	5,215 32
Fidelity	15 00	539 24	—	—
Surety	220 00	1,099 66	—	—
Plate Glass	1,591 90	1,623 61	809 55	486 85
Maryland Casualty { Steam Boiler	1,082 01	933 13	—	—
Burglary and Theft	983 63	1,568 10	76	34 82
Sprinkler	565 58	715 93	—	80 58
Fly Wheel	46 67	54 16	—	—
Automobile Property Damage	480 55	969 39	22 72	62 30
Workmen's Collective	55 57	75 99	—	—
Physician's Defense	1,273 28	1,371 29	—	618 30
Masonic Protective Association, Accident*	—	28 67	—	—
Massachusetts Accident, Accident*	19,996 45	20,520 62	8,498 71	8,894 25
Fidelity	1,539 41	2,125 97	—	—
Massachusetts Bonding { Surety	1,417 17	2,273 04	—	—
Burglary and Theft	—59 46	92 45	—	—
Metropolitan Casualty { Accident	105 00	130 00	—	—
Plate Glass	1,805 42	2,250 27	499 81	816 92
National Casualty (Michigan), Accident*	4,578 11	2,765 20	1,980 17	771 61

National Surety	Fidelity	5,038 75	4,780 55	961 43	5,610 53
	Surety	4,891 43	4,978 04	2,761 85	-
New Amsterdam	Burglary and Theft	208 73	545 21	-	25 00
	Accident	273 50	355 50	-	8 01
	Health	81 50	166 50	68 33	100 59
	Liability	148 55	329 69	452 49	80 93
	Plate Glass	133 74	128 54	96 46	40 59
	Burglary and Theft	36 25	5 00	3 75	-
New England Casualty	Accident	-	91 00	-	38 75
	Health	-	66 00	-	38 75
	Liability	-	82 75	-	-
	Burglary and Theft	-	73 13	-	-
New Jersey Fidelity and Plate Glass	Automobile Property Damage	-	86 00	-	-
	Plate Glass	1,466 38	1,602 48	282 64	575 94
New York Plate Glass, Plate Glass	Burglary and Theft	17 50	17 50	-	-
		1,166 66	1,352 10	270 41	385 49
North American Accident	Accident	2,098 28	2,674 01	693 62	701 99
	Health	689 25	755 50	205 12	242 91
Ocean Accident	Accident	122 50	130 00	-	-
	Health	946 36	2,853 29	1,189 68	347 45
	Liability	188 78	174 16	-	-
	Steam Boiler	58 66	152 03	-	-
	Burglary and Theft	340 00	340 00	48 28	-
	Credit	10 96	171 49	-	100 16
Peerless Casualty, Accident*	Automobile Property Damage	5,968 95	21,773 10	1,792 67	9,385 93
Preferred Accident	Accident	8,297 12	6,284 82	3,059 30	2,737 44
	Health	2,026 00	1,906 00	499 41	483 74
Ridgely Protective, Accident*	Accident	3,939 00	8,921 30	2,476 72	5,201 81
	Health	-	25 25	-	-
	Liability	-	22 50	-	-
	Fidelity	-	516 47	-	17 52
Royal Indemnity	Surety	-	120 00	-	-
	Plate Glass	-	5 00	-	-
	Steam Boiler	-	107 74	-	-
	Burglary and Theft	-	107 50	-	-
	Automobile Property Damage	-	195 25	-	-
	Accident	-	80 86	-	-
Standard Accident	Accident	11,023 74	11,964 20	3,612 62	5,111 97
	Health	285 15	305 75	68 03	60 71
	Liability	1,434 66	2,423 97	80 80	160 85
	Automobile Property Damage	136 12	218 84	-	44 25
Title Guaranty and Surety	Surety	452 67	627 50	-	-
	Accident	121 91	170 50	-	-
	Liability	-	79 65	-	-
Travelers Indemnity	Steam Boiler	594 13	942 35	-	-
	Fly Wheel	108 38	14 75	-	-
	Automobile Property Damage	1,258 02	1,488 71	454 80	241 55

* Includes Health. † Formerly Woodmen's Casualty Company.

TABLE No. 28—Concluded.

COMPANIES.		PREMIUMS RECEIVED.		LOSSES PAID.	
		1910.	1911.	1910.	1911.
Travelers Insurance	Accident.....	\$34,616 73	\$35,166 11	\$8,962 28	\$12,392 22
	Health.....	5,254 24	5,243 53	1,853 69	2,749 87
	Liability.....	31,094 55	39,084 35	9,616 52	8,332 10
	Workmen's Collective.....	257 22	284 36	-	-
United States Casualty	Accident.....	3,063 27	2,751 86	300 59	8,090 31
	Health.....	814 06	965 37	441 05	6 85
	Liability.....	2,763 19	3,915 67	3,989 31	1,882 56
	Steam Boiler.....	1,133 87	749 34	-	-
	Burglary and Theft.....	100 72	79 79	-	-
	Automobile Property Damage.....	-	197 37	-	-
United States Fidelity and Guaranty	Liability.....	1,938 63	523 90	-	1,450 00
	Fidelity†.....	8,053 49	7,409 79	-	608 97
	Plate Glass.....	-	57 52	-	-
	Steam Boiler.....	-	10 00	-	-
	Burglary and Theft.....	479 01	506 72	48 00	-
United States Health and Accident	Automobile Property Damage.....	-	55 22	-	-
	Accident.....	*20,936 96	9,070 47	*7,467 78	*9,606 11
	Health.....	-	7,126 80	-	-
Total	Accident.....	\$316,223 94	\$299,407 03	\$131,812 74	\$159,072 23
	Health.....	30,068 01	52,519 99	8,723 10	20,734 43
	Liability.....	180,389 56	207,788 92	72,332 75	92,201 70
	Fidelity.....	31,863 79	34,296 09	5,659 20	6,528 19
	Surety.....	11,233 58	12,765 22	2,761 85	-
	Plate Glass.....	13,025 65	14,785 93	4,405 38	4,602 15
	Steam Boiler.....	22,343 08	25,851 15	359 22	566 22
	Burglary and Theft.....	6,031 36	7,345 44	311 10	95 82
	Credit.....	7,355 00	8,880 00	398 28	3,144 94
	Sprinkler.....	495 18	715 93	-	80 58
	Fly Wheel.....	472 02	2,523 89	9,733 26	-
	Automobile Property Damage.....	7,021 93	8,233 06	854 49	2,469 33
	Workmen's Collective.....	31,782 11	11,509 43	14,416 18	13,289 88
	Physician's Defense.....	1,273 28	1,371 29	-	618 30
Industrial.....	-	38 35	-	25 00	
Aggregate.....	\$659,578 49	\$688,031 72	\$251,767 55	\$303,428 77	

* Includes Health. † Includes Surety.

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

COMPANIES.	UNDERWRITING.			INVESTMENTS.			† Miscel- laneous gains.	Dividends to stock holders.	† Net gain in surplus during 1911.
	Premium income earned.	Losses and expenses.	† Gain in surplus.	Income earned.	Expenses and losses.	† Gain in surplus.			
MAINE COMPANIES.									
Augusta Mutual Plate Glass Ins. Co.	\$2,939 59	\$2,802 07	\$137 52	\$56 67	-	\$56 67	-	-	\$194 19
Maine Insurance Company	41,624 72	41,253 10	371 62	6,248 39	\$2,132 12	4,116 27	-	-	4,487 89
Total	\$44,564 31	\$44,055 17	\$509 14	\$6,305 06	\$2,132 12	\$4,172 94	-	-	\$4,682 08
COMPANIES OF OTHER STATES AND COUNTRIES.									
Ætna Accident and Liability Company	\$477,068 56	\$444,333 70	\$32,734 86	\$46,600 70	\$6,544 42	\$40,056 28	\$750,000 00	\$25,000 00	\$797,791 14
Ætna Life Insurance Company (Acci- dent Dept.)	6,282,427 84	6,779,586 91	-497,159 07	195,370 67	9,547 19	185,823 48	-	100,000 00	-411,335 59
American Bonding Company	1,306,423 32	1,271,084 83	35,338 49	110,461 26	31,088 92	79,372 34	-	120,000 00	-5,289 17
American Credit-Indemnity Company	795,436 90	875,802 41	-80,365 51	63,986 25	9,411 29	54,574 96	-	-	-25,790 55
American Surety Company	2,399,766 22	2,108,106 45	291,659 77	521,542 37	284,608 04	236,934 33	17,545 40	375,000 00	171,139 50
Brotherhood Accident Company	146,381 31	131,047 75	15,333 56	4,637 33	1,388 49	3,248 84	-	5,000 00	13,582 40
Casualty Company of America	2,423,188 84	2,550,041 17	-126,852 33	99,551 53	10,106 12	89,445 41	-	37,500 00	-74,906 92
Columbian National Life Insurance Co (Accident Dept.)	134,783 08	201,771 49	-66,988 41	-	-	-	-	-	-66,988 41
Continental Casualty Company	2,963,784 82	2,921,852 16	41,932 66	70,983 10	21,508 40	49,474 70	-20,000 00	60,000 00	11,407 36
Empire State Surety Company	583,068 91	720,945 35	-137,876 44	57,234 78	20,206 55	37,028 23	-	-	-100,848 21
Employers Liability Assurance Corp.	4,738,212 84	4,703,706 41	34,506 43	219,329 64	24,047 43	195,282 21	-565,883 46	-	-336,094 82
Equitable Accident Company	81,696 48	87,061 31	-5,364 83	8,810 88	1,075 60	7,735 28	-	8,000 00	-5,629 55
Federal Casualty Company	350,842 02	302,753 26	48,088 76	26,353 58	14,734 58	11,619 00	-	30,000 00	29,707 76
Fidelity and Casualty Company	7,706,311 62	7,727,631 26	-21,319 64	455,655 02	89,594 23	366,060 79	-175,000 00	190,000 00	-20,258 85
Fidelity and Deposit Company	3,324,968 27	3,522,737 20	-197,768 93	381,789 73	74,081 51	307,708 22	-	320,000 00	-210,060 71

† Minus sign indicates loss.

TABLE No. 29—Concluded.

COMPANIES.	UNDERWRITING.			INVESTMENTS.			† Miscel- laneous gains.	Dividends to stock holders.	† Net gain in surplus during 1911.
	Premium income earned.	Losses and expenses.	† Gain in surplus.	Income earned.	Expenses and losses.	† Gain in surplus.			
Frankfort Marine Accident and Plate Glass Ins. Co.	\$1,201,636 80	\$1,258,253 38	-\$56,616 58	\$48,691 79	\$11,414 82	\$37,276 97	\$19,339 61	-	-
General Accident F. & L. Assurance Corporation.	3,051,374 76	2,932,657 11	118,717 65	103,500 15	16,841 54	86,658 61	-104,420 11	-	\$100,956 15
Great Eastern Casualty Company.	590,605 91	590,147 44	458 47	26,791 63	737 16	26,004 47	-	\$20,000 00	6,462 94
Hartford Steam Boiler Insp. & Ins. Co.	1,360,000 92	1,286,210 70	73,790 22	248,429 20	39,342 70	209,086 50	-22,042 49	120,000 00	160,834 23
* Inter-Ocean Life and Casualty Co.	269,385 91	262,524 27	6,861 64	9,400 85	674 28	8,726 57	-	45,000 00	-29,411 79
Lloyds Plate Glass Insurance Company London and Lancashire Guarantee and Accident Company.	608,806 41	658,141 72	-49,335 31	123,128 03	93,065 11	30,062 92	-	50,000 00	-69,272 39
London Guarantee and Accident Co.	-	15,083 55	-15,083 55	11,736 38	3,789 25	7,947 13	10,000 00	-	2,863 58
Loyal Protective Insurance Company.	3,065,794 15	3,237,377 55	-171,583 40	96,330 76	3,996 34	92,334 42	-96,329 59	-	-175,578 57
Maryland Casualty Company.	4,488,087 65	4,555,384 85	-67,297 20	11,376 51	1,496 31	9,880 20	-116 10	10,000 00	17,103 36
Masonic Protective Association.	225,696 90	210,808 45	14,888 45	281,268 63	77,510 36	203,758 27	-100,000 00	175,000 00	133,819 76
Massachusetts Accident Company.	308,591 71	300,014 87	8,576 84	9,804 50	2,089 08	7,715 42	-	5,000 00	17,603 87
Massachusetts Bonding and Ins. Co.	705,969 07	633,500 75	72,468 32	9,541 87	495 38	5,446 49	-	10,000 00	4,023 33
Metropolitan Casualty Insurance Co.	752,420 10	735,693 71	16,726 39	53,193 28	12,220 98	40,972 30	240,000 00	52,500 00	300,940 62
National Casualty Company.	703,054 26	672,619 82	30,434 44	20,427 79	786 61	29,641 18	-	20,000 00	26,367 97
New Amsterdam Surety Company.	2,985,777 39	2,692,538 39	293,239 00	14,324 75	1,391 86	12,932 89	-	16,000 00	27,367 33
New England Casualty Company.	958,323 36	1,070,544 79	-112,221 43	225,105 27	15,698 33	209,406 94	-	180,000 00	322,645 94
New Jersey Fidelity and P. G. Ins. Co.	62,467 70	122,941 63	-60,473 93	43,364 83	1,156 52	42,208 31	50,000 00	25,152 00	-45,165 12
New York Plate Glass Insurance Co.	444,903 20	449,106 57	-4,203 37	14,013 69	617 94	13,395 75	200,000 00	-	152,921 82
North American Accident Insurance Co. Ocean Accident and Guarantee Corp. Peerless Casualty Company.	615,848 09	622,313 45	-6,465 36	26,019 92	897 45	25,122 47	-	18,000 00	2,919 10
Preferred Accident Insurance Company Ridgely Protective Association.	997,250 59	1,065,521 89	-68,271 30	38,755 45	10,167 97	28,587 48	-	32,000 00	-9,877 88
	3,550,051 47	3,730,966 59	-180,915 12	39,347 77	4,331 42	35,016 35	-	30,000 00	-63,254 95
	61,838 71	60,341 99	1,496 72	175,546 23	21,605 96	153,940 27	23,000 00	-	10,025 15
	1,416,662 77	1,339,591 76	77,071 01	7,202 93	965 60	6,237 33	-	7,000 00	734 05
	307,912 54	281,779 24	26,133 30	87,419 32	3,938 40	83,480 92	-28,633 00	126,000 00	5,918 93
				14,011 52	3,008 90	11,002 62	141 41	5,000 00	32,277 33

Royal Indemnity Co.	304,545 94	568,402 84	-293,856 90	49,792 03	14,740 17	35,051 86	\$11,084 47	-	52,279 43
Standard Accident Insurance Company	2,675,658 34	2,612,932 41	62,725 93	161,934 10	46,420 27	115,513 83	-35,000 00	70,000 00	73,239 76
Title Guaranty and Surety Company	740,117 87	1,099,356 10	-359,238 23	171,031 58	266,523 84	-95,492 26	500,060 00	25,000 00	20,269 51
Travelers Indemnity Company.	569,789 20	551,621 53	18,167 67	77,504 90	17,144 04	60,360 86	-	40,000 00	38,528 53
Travelers Insurance Company (Acci- dent Dept.)	10,446,668 56	10,064,009 13	382,659 43	691,373 87	283,129 41	408,244 46	-134,799 64	375,000 00	281,104 25
United States Casualty Company....	1,908,265 90	1,911,163 08	-2,897 18	127,738 96	12,386 16	115,352 80	-62,455 62	50,000 00	-
United States Fidelity and Guaranty Company	4,152,315 00	4,171,293 12	-18,978 12	242,027 39	58,427 35	183,600 04	30,693 54	160,000 00	35,315 46
United States Health and Accident In- surance Co.	992,739 35	970,694 52	22,044 83	39,249 29	14,938 78	24,310 51	-	36,000 00	10,355 34
Total	\$84,997,367 90	\$85,582,746 85	\$-585,378 95	\$5,568,092 01	\$1,639,943 06	\$3,928,148 95	\$841,124 42	\$2,973,152 00	\$1,210,742 42

† Minus sign indicates loss.

* Formerly Woodmen's Casualty Company.

TABLE No. 30.
Income and Disbursements During 1911—Assessment Accident Companies.

COMPANIES.	INCOME.				DISBURSEMENTS.					
	From members.	Interest.	All other sources.	Total income.	Losses and claims.	Commissions.	Salaries.	Taxes and fees.	All other disbursements.	Total disbursements.
MAINE COMPANIES.										
Fraternal Health and Accident Association	\$71,851 64	\$191 74	\$82 00	\$72,125 38	\$42,493 52	\$14,484 07	\$6,053 50	\$1,178 74	\$3,514 80	\$67,724 63
Prudential Health and Accident Insurance Company	8,215 65	-	-	8,215 65	2,335 33	3,578 65	466 35	101 45	766 61	7,248 39
Sagamore Health and Accident Association	39,371 65	45 55	31 12	39,448 32	16,000 94	11,302 11	7,659 69	546 90	4,563 76	40,073 40
Total	\$119,438 94	\$237 29	\$113 12	\$119,789 35	\$60,829 79	\$29,364 83	\$14,179 54	\$1,827 09	\$8,845 17	\$115,046 42
COMPANIES OF OTHER STATES.										
Eastern Casualty Company	\$20,267 25	\$329 30	-	\$20,596 55	\$6,064 44	\$5,330 99	\$485 00	\$265 46	\$1,301 77	\$13,447 66
Masonic Mutual Accident Company	52,910 15	825 79	\$85 00	53,820 94	18,363 28	16,971 99	7,850 55	744 32	5,485 04	49,415 18
Total	\$73,177 40	\$1,155 09	\$85 00	\$74,417 49	\$24,427 72	\$22,302 98	\$8,335 55	\$1,009 78	\$6,786 81	\$62,862 84
Aggregate	\$192,616 34	\$1,392 38	\$198 12	\$194,206 84	\$85,257 51	\$51,667 81	\$22,515 09	\$2,836 87	\$15,631 98	\$177,909 26

TABLE No. 31:
Assets and Liabilities December 31, 1911—Assessment Accident Companies.

COMPANIES.	ASSETS.				LIABILITIES.			
	Ledger assets.	Other assets.	Assets not admitted.	Admitted assets.	Unpaid losses.	All other liabilities.	Total liabilities.	Balance to protect contracts.
MAINE COMPANIES.								
Fraternities Health and Accident Association.....	\$10,937 20	\$1,623 85	\$1,600 00	\$10,961 05	\$1,749 30	\$440 80	\$2,190 10	\$8,770 95
Prudential Health and Accident Insurance Company.....	1,781 52	-	-	1,781 52	106 00	223 00	329 00	1,452 52
Sagamore Health and Accident Association.....	2,370 31	993 00	1,001 78	2,361 53	1,335 36	522 45	1,857 81	503 72
Total.....	\$15,089 03	\$2,616 85	\$2,601 78	\$15,104 10	\$3,190 66	\$1,186 25	\$4,376 91	\$10,727 19
COMPANIES OF OTHER STATES.								
Eastern Casualty Company.....	\$14,814 55	\$153 32	\$123 75	\$14,844 12	\$2,000 00	\$1,042 75	\$3,042 75	\$11,801 37
Masonic Mutual Accident Company.....	24,780 23	1,280 43	2,006 37	24,054 29	1,941 94	2,799 46	4,741 40	19,312 89
Total.....	\$39,594 78	\$1,433 75	\$2,130 12	\$38,898 41	\$3,941 94	\$3,842 21	\$7,784 15	\$31,114 26
Aggregate.....	\$54,683 81	\$4,050 60	\$4,731 90	\$54,002 51	\$7,132 60	\$5,028 46	\$12,161 06	\$41,841 45

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

COMPANIES.	IN FORCE DECEMBER 31, 1910		WRITTEN.		TERMINATED.		IN FORCE DECEMBER 31, 1911		Premiums or assess- ments received during 1911.	Losses and claims incurred during 1911.
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.		
MAINE COMPANIES.										
Fraternities Health and Accident Association	4,750	\$801,000	1,760	\$504,580	1,707	\$511,340	4,803	\$794,240	\$62,980 64	\$44,221 32
Prudential Health and Accident Insurance Company	638	134,500	919	203,800	847	179,400	710	158,900	5,458 65	2,341 33
Sagamore Health and Accident Association	2,768	678,780	2,471	605,964	2,351	698,507	2,888	586,237	31,910 05	16,500 52
Total	8,156	\$1,614,280	5,150	\$1,314,344	4,905	\$1,389,247	8,401	\$1,539,377	\$100,349 34	\$63,063 17
COMPANIES OF OTHER STATES.										
Eastern Casualty Company	1,114	\$627,500	797	\$510,425	514	\$286,025	1,397	\$851,900	\$16,282 25	\$5,307 03
Masonic Mutual Accident Company	3,536	1,134,000	3,116	871,362	2,036	523,300	4,616	1,482,062	41,748 15	18,611 33
Total	4,650	\$1,761,500	3,913	\$1,381,787	2,550	\$809,325	6,013	\$2,333,962	\$58,030 40	\$23,918 36
Aggregate	12,806	\$3,375,780	9,063	\$2,696,131	7,455	\$2,198,572	14,414	\$3,873,339	\$158,379 70	\$86,981 53

TABLE No. 33.

Maine Business—Assessment Accident Companies.

INSURANCE COMMISSIONER'S REPORT.

141

COMPANIES.	POLICIES ISSUED.				POLICIES TERMINATED.			
	1910.		1911.		1910.		1911.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
MAINE COMPANIES.								
Fraternities Health & Accident Ass'n., Richmond.....	2,295	\$548,925	1,760	\$504,580	1,845	\$553,390	1,707	\$511,340
National Casualty Insurance Co., Portland.....	166	47,808	-	-	1,467	422,608	-	-
Portland Casualty Company, Portland.....	1,603	400,750	-	-	1,842	521,531	-	-
Prudential Health & Accident Ins. Co., Bingham.....	1,112	229,300	919	203,800	674	134,800	847	179,400
Sagamore Health & Accident Ass'n., Sanford.....	2,714	831,223	2,471	605,964	1,682	568,113	2,351	698,507
Total.....	7,890	\$2,058,006	5,150	\$1,314,344	7,510	\$2,200,442	4,905	\$1,389,247
COMPANIES OF OTHER STATES.								
Eastern Casualty Company, Boston.....	742	\$422,150	686	\$441,475	151	\$90,950	363	\$197,975
Masonic Mutual Accident Co., Springfield.....	352	77,500	391	88,725	506	106,125	340	66,125
Total.....	1,094	\$499,650	1,077	\$530,200	657	\$197,075	703	\$264,100
Aggregate.....	8,984	\$2,557,656	6,227	\$1,844,544	8,167	\$2,397,517	5,608	\$1,653,347

TABLE No. 33—Concluded.

COMPANIES.	POLICIES IN FORCE DEC. 31.				PREMIUMS AND ASSESSMENTS RECEIVED.		LOSSES AND CLAIMS PAID.	
	1910.		1911.		1910.	1911.	1910.	1911.
	Number.	Amount.	Number.	Amount.				
MAINE COMPANIES.								
Fraternal Health & Accident Ass'n., Richmond.....	4,750	\$801,000	4,803	\$794,240	\$60,559 55	\$62,980 64	\$42,766 40	\$42,472 02
National Casualty Insurance Co., Portland.....	-	-	-	-	6,895 23	-	4,271 28	-
Portland Casualty Company, Portland.....	893	223,250	-	-	11,729 49	-	6,327 77	-
Prudential Health & Accident Ins. Co., Bingham.....	638	134,500	710	158,900	2,630 50	5,458 65	1,521 00	2,334 33
Sagamore Health & Accident Ass'n., Sanford.....	2,768	678,780	2,888	586,237	27,025 16	31,910 05	12,838 44	15,952 34
Total.....	9,049	\$1,837,530	8,401	\$1,539,377	\$108,839 93	\$100,349 34	\$67,724 89	\$60,758 60
COMPANIES OF OTHER STATES								
Eastern Casualty Company, Boston.....	631	\$352,900	954	\$506,400	\$2,832 50	\$9,800 75	\$1,372 99	\$4,278 06
Masonic Mutual Accident Co., Springfield.....	685	158,875	736	181,475	7,101 50	7,067 00	3,446 09	3,720 98
Total.....	1,316	\$511,775	1,690	\$777,875	\$9,934 00	\$16,867 75	\$4,819 08	\$7,999 04
Aggregate.....	10,365	\$2,349,305	10,091	\$2,317,252	\$118,773 93	\$117,217 09	\$72,543 97	\$68,757 73

TABLE No. 34.
Income and Disbursements During 1911—Fraternal Beneficiary Organizations.

COMPANIES.	INCOME.				DISBURSEMENTS.					
	From members.	Interest and rents.	All other sources.	Total income.	Losses and claims.	Commissions.	Salaries.	Medical examiners fees.	All other disbursements.	Total disbursements.
MAINE COMPANIES.										
Ancient Order of United Workmen.....	\$143,694 66	\$6,436 46	\$4 60	\$150,135 72	\$134,545 50	\$90 26	\$2,815 55	-	\$9,146 54	\$146,597 85
Maine Central R. R. Relief Association.....	26,770 80	1,329 45	-	28,100 25	27,974 00	-	600 00	-	368 65	28,942 65
Maine State Relief Association.....	12,237 20	2,265 44	-	14,502 64	12,170 00	-	974 23	-	508 60	13,652 83
Total.....	\$182,702 66	\$10,031 35	\$4 60	\$192,738 61	\$174,689 50	\$90 26	\$4,389 78	-	\$10,023 79	\$189,193 33
COMPANIES OF OTHER STATES.										
American Benefit Society.....	\$78,883 63	\$2,095 59	\$354 30	\$81,333 52	\$76,500 00	\$1,207 00	\$3,607 82	\$1,000 00	\$4,223 74	\$86,538 56
Catholic Benevolent Legion.....	698,046 30	16,397 02	1,526 54	715,969 86	666,786 71	-	11,601 90	-	12,183 49	690,572 10
Catholic Order of Foresters.....	1,650,614 18	106,389 58	9,329 19	1,766,332 95	1,366,886 48	9,210 94	62,895 53	-	83,134 95	1,522,127 90
Fraternal Protective Ass'n.....	102,078 47	1,220 42	17 30	103,316 19	64,114 30	8,182 92	8,129 55	-	11,578 35	92,005 12
Independent Order of Foresters.....	4,537,435 10	791,641 68	406,308 39	5,735,385 17	2,968,825 65	40,863 64	268,737 38	-	292,265 49	3,570,692 16
Knights and Ladies of Honor.....	1,726,794 76	19,389 93	5,445 29	1,751,629 98	1,556,770 69	28,498 25	103,693 20	4,000 00	54,761 87	1,747,724 01
Knights of Columbus.....	1,134,513 52	143,479 04	36,414 12	1,314,406 68	647,688 33	-	47,954 58	6,098 50	198,709 53	900,450 94
Knights of Honor.....	1,528,168 49	14,610 13	574 53	1,543,353 15	1,327,474 00	3,346 22	35,829 04	1,291 65	25,850 81	1,393,791 72
Knights of Pythias.....	2,518,306 51	158,927 97	12,415 87	2,689,650 35	1,669,384 28	202,554 95	62,703 42	17,217 00	198,487 91	2,150,347 56
Knights of the Maccabees of the World.....	4,726,306 60	494,609 17	32,537 25	5,253,453 02	3,689,051 09	178,168 82	376,495 24	8,573 13	199,231 33	4,451,519 61

TABLE No. 34.—Concluded.

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.
Ladies of the Maccabees of the World.....	\$1,718,645 53	\$233,915 08	\$1,314 86	\$1,953,875 47	\$835,181 68	\$45,851 70	\$191,544 53	\$1,440 75	\$146,978 64	\$1,220,997 30
L'Union St. Jean Baptiste d'Amerique.....	193,593 37	21,055 70	10,708 27	225,357 34	84,153 32	-	10,666 32	940 75	38,462 12	134,252 51
Modern Woodmen of America	15,791,680 62	244,294 62	169,395 97	16,205,371 21	11,613,842 85	-	627,091 31	34,827 20	1,303,492 83	13,579,254 19
New England Order of Protection.....	1,190,667 41	1,579 91	2,216 00	1,194,463 32	1,088,527 00	1,813 00	17,163 46	3,007 50	54,490 54	1,165,001 50
Polish National Alliance....	733,530 12	53,124 32	2,500 52	789,154 96	442,762 62	1,173 55	18,601 04	1,354 10	141,096 11	604,987 42
Royal Arcanum.....	8,165,818 74	261,354 65	4,643 22	8,431,816 61	8,221,186 22	-	119,789 21	4,500 00	97,823 95	8,443,299 38
Royal Neighbors of America	1,697,334 33	17,237 12	24,559 40	1,739,130 85	1,268,972 53	49,792 48	67,172 68	340 20	199,821 60	1,586,099 49
Societe des Artisans.....	587,478 18	64,885 50	4,071 21	656,434 89	399,062 50	-	24,332 41	1,405 85	39,783 27	465,084 03
United Order of the Golden Cross.....	464,314 54	5,956 13	19,257 14	489,527 81	431,382 65	3,330 89	27,064 11	1,008 00	29,054 72	491,840 37
United Order of the Pilgrim Fathers.....	500,092 19	5,479 01	1,314 04	506,885 24	545,770 08	509 50	9,920 52	14 50	15,997 02	572,211 62
Workmen's Benefit Ass'n..	114,580 04	1,385 64	-	115,965 68	79,000 00	390 00	10,235 50	983 39	9,965 25	100,564 14
Total.....	\$49,858,882 63	\$2,659,028 21	\$744,903 41	\$53,262,814 25	\$39,043,322 98	\$574,883 86	\$2,105,758 75	\$88,002 52	\$3,157,393 52	\$44,969,361 63
Aggregate.....	\$70,041,585 29	\$2,669,059 56	\$744,908 01	\$53,455,552 86	\$39,218,012 48	\$574,974 12	\$2,110,148 53	\$88,002 52	\$3,167,417 31	\$45,158,554 96

TABLE No. 35
Assets and Liabilities December 31, 1911—Fraternal Beneficiary Organizations.

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.
MAINE COMPANIES.								
Ancient Order of United Workmen.....	\$157,164 89	-	-	\$157,164 89	\$7,745 18	-	-	\$7,745 18
Maine Central R. R. Relief Association.....	25,820 30	-	-	25,820 30	4,331 00	-	-	4,331 00
Maine State Relief Association.....	56,368 22	\$40 00	\$40 00	56,368 22	25 95	-	-	25 95
Total.....	\$239,353 41	\$40 00	\$40 00	\$239,353 41	\$12,102 13	-	-	\$12,102 13
COMPANIES OF OTHER STATES.								
American Benefit Society.....	\$62,199 88	\$1,963 93	\$3,615 76	\$60,548 05	\$8,000 00	\$189 33	\$39 00	\$8,228 33
Catholic Benevolent Legion.....	450,865 72	371,961 46	350,209 88	472,617 30	77,250 00	500 22	41 41	77,791 63
Catholic Order of Foresters.....	2,765,614 50	70,952 81	52,410 46	2,784,156 85	170,658 57	-	585 46	171,244 03
Fraternal Protective Association.....	38,869 68	2,136 34	1,993 52	39,012 50	11,745 17	2,484 31	198 00	14,427 48
Independent Order of Foresters.....	18,668,969 72	289,797 95	32,250 31	18,926,517 36	1,277,172 20	2,677 91	22,895 45	1,302,745 66
Knights and Ladies of Honor.....	516,723 66	164,129 77	13,625 62	667,227 81	150,994 08	847 88	-	151,841 96
Knights of Columbus.....	3,740,906 53	67,876 61	216,957 16	3,591,825 88	76,333 35	3,448 28	-	79,781 63
Knights of Honor.....	369,566 45	133,180 31	3,195 25	499,551 51	506,163 46	-	-	506,163 46
Knights of Pythias.....	3,985,689 38	176,849 44	11,255 84	4,151,282 98	158,000 00	32,941 70	3,247,870 24	3,438,811 94
Knights of the Maccabees of the World.....	10,631,021 57	664,274 90	103,357 66	11,191,938 81	926,013 46	28,046 86	-	954,060 32
Ladies of the Maccabees of the World.....	5,536,907 32	220,299 26	23,678 11	5,733,528 47	111,500 29	35,012 06	183 93	146,696 28
L'Union St. Jean Baptiste d'Amerique.....	451,370 27	32,330 99	31,192 75	452,517 51	6,728 98	1,048 59	1,690 88	9,468 45
Modern Woodmen of America.....	10,296,592 20	1,734,849 11	340,270 58	11,691,080 73	1,381,876 60	60,096 95	-	1,441,973 55
New England Order of Protection.....	79,489 96	97,000 47	-	176,489 96	91,000 00	878 24	-	91,878 24
Polish National Alliance.....	1,204,033 11	63,090 47	41,328 20	1,225,795 38	155,972 66	-	3,064 21	159,036 87
Royal Arcanum.....	6,863,826 92	94,644 71	351,528 27	6,606,943 36	723,272 57	2,312 67	1,106 57	726,691 81
Royal Neighbors of America.....	776,449 18	174,749 27	3,568 35	947,630 10	213,000 00	16,300 00	-	229,300 00
Societe des Artisans.....	1,679,091 70	40,267 56	35,625 55	1,683,733 71	20,500 00	1,804 55	3,659 02	25,963 57
United Order of the Golden Cross.....	159,164 47	36,505 55	3,830 00	191,840 02	38,500 00	578 58	13,136 50	52,215 08
United Order of the Pilgrim Fathers.....	63,513 00	1,063 62	-	64,576 62	110,500 00	125 00	-	110,625 00
Workmen's Benefit Association.....	52,731 36	3,626 19	7,000 54	49,357 01	2,000 00	497 57	-	2,497 57
Total.....	\$68,393,515 58	\$4,441,550 15	\$1,626,893 81	\$71,208,171 92	\$6,217,181 49	\$189,790 70	\$3,294,470 67	\$9,701,442 86
Aggregate.....	\$68,632,868 99	\$4,441,590 15	\$1,626,933 81	\$71,447,525 33	\$6,229,283 62	\$189,790 70	\$3,294,470 67	\$9,713,544 99

INSURANCE COMMISSIONER'S REPORT. 145

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

COMPANIES.	IN FORCE DECEMBER 31, 1910.		WRITTEN.		TERMINATED.		IN FORCE DECEMBER 31, 1911.		Mortuary and disability assessments received during 1911.	Losses and claims incurred during 1911.
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.		
MAINE COMPANIES.										
Ancient Order of United Workmen	3,822	\$5,926,517 00	28	\$31,000 00	388	\$592,132 00	3,462	\$5,365,385 00	\$115,884 45	\$133,290 68
Maine Central R. R. Relief Ass'n	1,578	-	25	-	78	-	1,525	-	19,545 16	28,962 50
Maine State Relief Association	700	926,036 00	-	-	27	33,700 00	673	892,396 00	10,854 00	10,934 00
Total	6,100	\$6,852,613 00	53	\$31,000 00	493	\$625,832 00	5,660	\$6,257,781 00	\$146,283 61	\$173,187 18
COMPANIES OF OTHER STATES.										
American Benefit Society	6,159	\$5,570,000 00	602	\$425,750 00	282	\$260,750 00	6,379	\$5,705,000 00	\$68,518 95	\$75,500 00
Catholic Benevolent Legion	16,156	19,514,000 00	566	400,250 00	941	1,105,000 00	15,781	18,309,200 00	6,092 05	706,500 02
Catholic Order of Foresters	144,644	148,197,000 00	11,632	11,190,500 00	6,981	5,796,250 00	149,295	153,591,200 00	1,551,449 24	1,408,000 00
Fraternal Protective Association	7,225	1,445,000 00	1,670	334,000 00	1,804	300,800 00	7,094	1,418,600 00	75,723 52	66,095 93
Independent Order of Foresters	236,509	240,170,989 00	31,126	24,139,602 00	26,064	22,216,804 00	241,571	242,093,787 00	4,023,377 22	3,213,967 33
Knights and Ladies of Honor	73,077	70,998,250 00	7,542	4,654,250 00	9,342	7,409,750 00	71,277	68,242,770 00	1,582,246 30	1,503,366 57
Knights of Columbus	79,925	83,387,000 00	10,526	11,282,000 00	4,194	4,386,000 00	86,257	80,283,000 00	947,079 16	624,005 00
Knights of Honor	19,024	29,873,800 00	1,282	1,245,000 00	2,357	3,161,500 00	17,949	27,957,300 00	1,466,710 39	1,323,800 00
Knights of Pythias	71,779	106,137,705 00	12,751	16,453,924 66	15,688	24,615,636 66	68,842	97,975,993 00	2,107,654 26	1,813,626 66
Knights of the Maccabees of the World	270,401	333,525,207 00	32,327	33,150,500 00	30,944	33,010,124 79	271,784	333,665,582 21	4,195,721 26	4,177,100 95
Ladies of the Maccabees of the World	135,359	104,280,886 21	17,277	12,895,500 00	10,491	7,480,331 53	142,145	109,696,054 68	1,375,957 37	851,010 94
L'Union St. Jean Baptiste d' Amerique	24,680	9,153,100 00	2,666	1,050,750 00	3,477	1,165,775 00	23,869	9,038,075 00	165,028 62	85,171 86
Modern Woodmen of America	1,129,805	1,786,098,000 00	131,341	179,888,000 00	77,413	102,792,000 00	1,183,733	1,863,194,000 00	14,134,766 55	12,023,500 00
New England Order of Protection	65,176	82,481,000 00	2,812	2,167,000 00	11,705	12,076,000 00	56,282	72,572,000 00	1,118,835 81	1,079,000 00
Polish National Alliance	67,505	37,415,500 00	12,859	7,561,500 00	5,677	3,162,300 00	74,687	41,814,700 00	611,217 03	458,000 00

Royal Arcanum.....	245,458	489,897,727 99	16,123	21,399,500 00	12,693	23,304,882 19	248,888	487,992,345 80	7,960,150 35	8,060,718 63
Royal Neighbors of America.....	209,873	223,012,500 00	31,338	32,447,000 00	6,964	7,510,000 00	234,247	247,949,500 00	1,412,390 25	1,322,500 00
Societe des Artisans.....	36,570	31,168,100 00	4,644	3,132,400 00	1,932	1,361,800 00	39,282	32,938,700 00	514,508 11	404,162 50
United Order of the Golden Cross	17,863	18,004,000 00	1,822	1,236,482 23	2,265	1,765,482 23	17,420	17,475,000 00	423,636 83	453,982 23
United Order of the Pilgrim Fathers	17,956	23,987,500 00	649	432,750 00	855	994,500 00	17,750	23,425,750 00	481,345 07	567,250 00
Workmen's Benefit Association.....	4,726	4,607,500 00	803	518,500 00	690	644,403 00	4,839	4,481,597 00	85,896 03	69,000 00
Total.....	2,879,873	\$3,848,925,365 20	332,358	\$366,005,158 89	232,859	\$264,610,089 40	2,979,372	\$3,950,320,434 69	\$45,012,135 48	\$40,296,718 62
Aggregate.....	2,885,973	\$3,855,777,978 20	332,411	\$366,036,158 89	233,352	\$265,235,921 40	2,985,032	\$3,956,578,215 69	\$45,158,419 09	\$40,469,905 80

TABLE No. 37.

Maine Business—Fraternal Beneficiary Organizations.

COMPANIES.	POLICIES ISSUED.				POLICIES TERMINATED.			
	1910.		1911.		1910.		1911.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
MAINE COMPANIES.								
Ancient Order of United Workmen	89	\$80,000 00	28	\$31,000 00	414	\$708,070 00	388	\$592,132 00
Maine Central R. R. Relief Association	35	-	23	-	72	-	-	-
Maine State Relief Association	-	-	-	-	30	36,815 00	27	33,700 00
Odd Fellows Graded Mutual Relief Association	17	17,715 00	-	-	273	474,130 00	-	-
Total	141	\$97,715 00	51	\$31,000 00	789	\$1,219,015 00	415	\$625,832 00
COMPANIES OF OTHER STATES.								
American Benefit Society	71	\$63,500 00	153	\$99,500 00	80	\$63,500 00	55	\$43,000 00
Brotherhood Accident Company	109	10,900 00	-	-	32	3,200 00	-	-
Catholic Benevolent Legion	-	-	-	-	2	4,000 00	2	2,000 00
Catholic Order of Foresters	219	153,000 00	442	447,000 00	94	87,000 00	118	117,000 00
Fraternal Protective Association	-	-	41	8,200 00	-	-	2	400 00
Independent Order of Foresters	578	471,000 00	606	465,750 00	664	509,087 00	665	521,817 00
Knights and Ladies of Honor	57	32,250 00	28	10,500 00	17	11,250 00	68	31,500 00
Knights of Columbus	59	65,000 00	61	64,000 00	33	34,000 00	52	53,000 00
Knights of Honor	24	18,000 00	-	-	28	27,500 00	16	26,000 00
Knights of Pythias	40	33,500 00	94	96,258 00	75	87,500 00	71	97,320 00
Knights of the Maccabees of the World	824	660,000 00	804	697,500 00	718	567,000 00	738	571,750 00
L'Union St. Jean Baptiste d'Amerique	551	140,450 00	274	112,600 00	557	180,200 00	423	139,150 00
Modern Woodmen of America	973	1,174,500 00	1,015	1,135,000 00	576	625,000 00	569	630,000 00
New England Order of Protection	836	750,500 00	281	296,000 00	563	576,500 00	1,296	1,413,000 00
Royal Arcanum	128	154,000 00	57	71,000 00	56	99,009 05	60	90,196 01
Royal Neighbors of America	309	291,750 00	261	263,000 00	70	69,000 00	54	60,500 00
Societe des Artisans	156	84,650 00	243	139,700 00	191	103,950 00	132	72,600 00
United Order of the Golden Cross	364	202,250 00	370	217,000 00	351	215,000 00	297	193,000 00
United Order of the Pilgrim Fathers	8	5,500 00	67	47,000 00	55	73,500 00	51	66,750 00
Workmen's Benefit Association	-	-	1	1,000 00	38	37,500 00	24	24,000 00
Total	5,306	\$4,310,750 00	4,798	\$4,171,008 00	4,200	\$3,373,696 05	4,693	\$4,152,983 01
Aggregate	5,447	\$4,408,465 00	4,849	\$4,202,008 00	4,989	\$4,592,711 05	5,108	\$4,778,815 01

TABLE No. 37—Concluded.

COMPANIES.	POLICIES IN FORCE DECEMBER 31.				PREMIUMS AND ASSESSMENTS RECEIVED.		LOSSES AND CLAIMS PAID.	
	1910.		1911.		1910.	1911.	1910.	1911.
	Number.	Amount.	Number.	Amount.				
MAINE COMPANIES.								
Ancient Order of United Workmen.....	3,822	\$5,926,517 00	3,462	\$5,365,385 00	\$144,813 24	\$143,694 66	\$132,980 88	\$134,869 50
Maine Central R. R. Relief Association.....	1,472	-	1,495	-	24,279 00	28,970 75	26,909 00	27,648 50
Maine State Relief Association.....	700	926,096 00	673	892,396 00	14,258 10	12,237 20	12,544 00	12,170 00
Odd Fellows Graded Mutual Relief Association.....	920	907,055 00	-	-	31,376 18	-	34,730 00	-
Total.....	6,914	\$7,759,668 00	5,630	\$6,257,781 00	\$214,726 52	\$184,902 61	\$207,163 88	\$174,688 00
COMPANIES OF OTHER STATES.								
American Benefit Society.....	1,383	\$1,221,250 00	1,481	\$1,277,750 00	\$15,796 92	\$14,574 55	\$17,750 00	\$12,750 00
Brotherhood Accident Company.....	153	15,300 00	-	-	1,861 00	-	640 21	-
Catholic Benevolent Legion.....	10	11 00 00	8	9 00 00	469 38	463 88	3,678 58	-
Catholic Order of Foresters.....	2,711	2,708,000 00	3,035	3,038,000 00	26,079 76	27,465 23	9,000 00	17,500 00
Fraternal Protective Association.....	-	-	39	7,800 00	-	194 00	-	262 00
Independent Order of Foresters.....	5,636	4,645,223 00	5,577	4,589,156 00	95,125 65	95,043 90	56,607 15	53,711 02
Knights and Ladies of Honor.....	40	21,000 00	-	-	100 40	208 83	-	-
Knights of Columbus.....	901	919,000 00	910	930,000 00	11,543 60	11,023 24	4,000 00	10,000 00
Knights of Honor.....	79	111,000 00	63	85,000 00	9,505 69	8,303 87	5,000 00	10,000 00
Knights of Pythias.....	387	436,500 00	410	435,438 00	11,241 81	10,333 77	18,500 00	10,000 00
Knights of the Maccabees of the World.....	4,149	3,667,750 00	4,215	3,793,500 00	64,529 52	67,531 04	39,687 14	43,859 50
L'Union St. Jean Baptiste d'Amerique.....	2,741	801,650 00	2,592	775,100 00	20,394 83	20,021 31	2,700 00	8,572 90
Modern Woodmen of America.....	7,560	9,708,500 00	8,006	10,213,500 00	77,363 21	89,102 82	47,500 00	51,000 00
New England Order of Protection.....	7,236	8,904,500 00	6,221	7,787,500 00	112,018 77	131,153 96	103,500 00	133,500 00
Royal Arcanum.....	1,006	1,715,030 52	1,003	1,695,834 51	31,005 89	30,525 38	21,479 22	32,130 70
Royal Neighbors of America.....	1,666	1,584,500 00	1,873	1,787,000 00	10,020 94	12,446 21	12,000 00	12,000 00
Societe des Artisans.....	1,433	963,800 00	1,544	1,030,900 00	18,692 64	19,681 84	9,362 45	10,485 11
United Order of the Golden Cross.....	2,719	2,270,000 00	2,792	2,294,000 00	60,655 74	61,322 67	43,500 00	50,250 00
United Order of the Pilgrim Fathers.....	1,311	1,726,500 00	1,327	1,706,750 00	39,659 16	37,316 53	53,000 00	46,500 00
Workmen's Benefit Association.....	154	154,000 00	131	131,000 00	3,186 00	4,445 36	5,000 00	4,000 00
Total.....	41,275	\$41,584,503 52	41,227	\$41,587,228 51	\$609,312 23	\$641,208 39	\$452,904 75	\$506,521 23
Aggregate.....	48,189	\$49,344,171 52	46,857	\$47,845,009 51	\$824,038 75	\$826,111 00	\$660,068 63	\$681,209 23

TABLE No. 38.

Maine Fraternal Beneficiary Organizations which have not filed reports with the Insurance Commissioner prior to 1911.

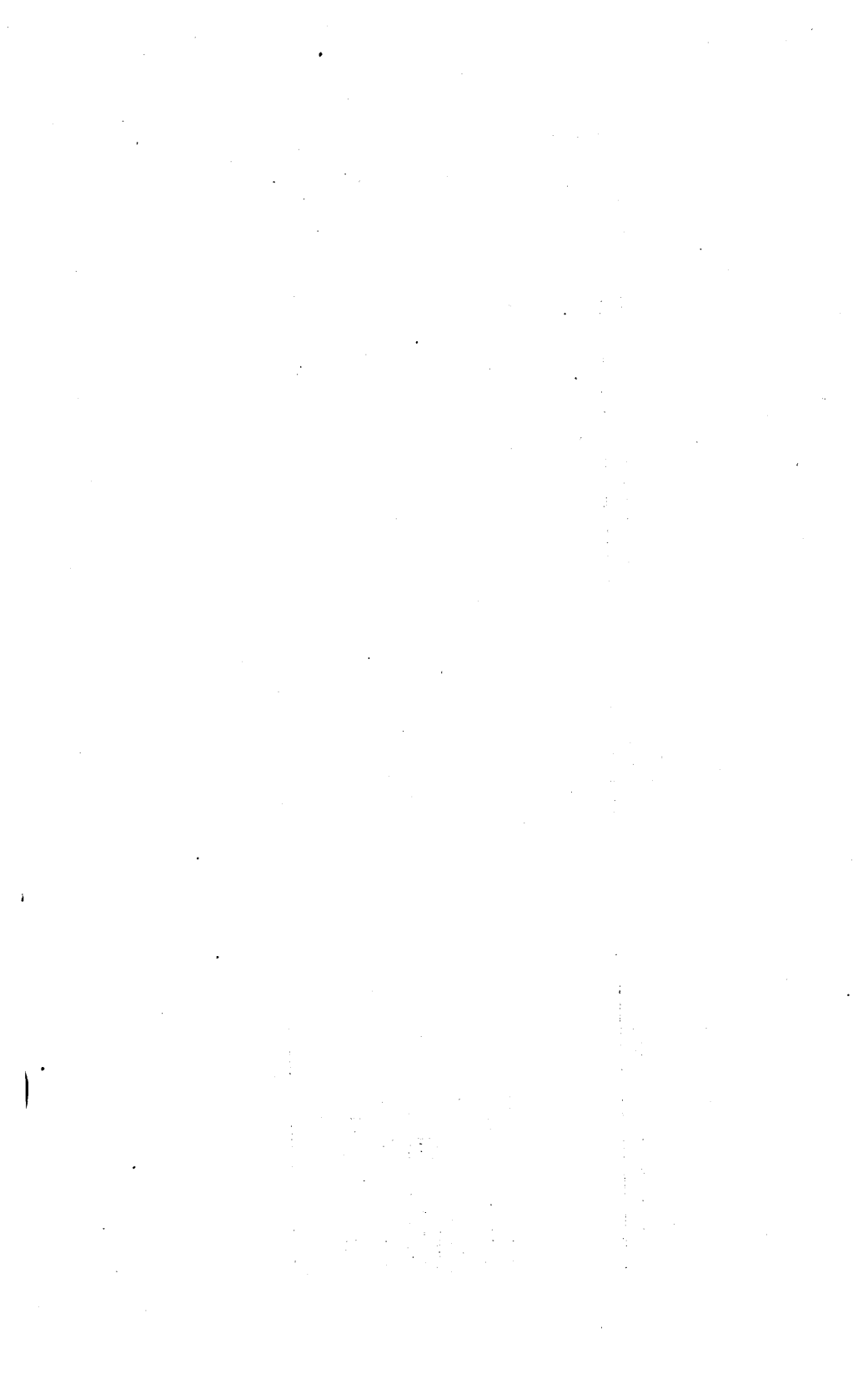
COMPANIES.	Assets Dec. 31, 1910.	INCOME.				DISBURSEMENTS.				
		From members.	Interest and rents.	All other sources.	Total income.	Losses and claims.	Salaries and fees of officers and medical examiners.	Expense of invest- ments.	All other disburse- ments.	Total disburse- ments.
Institut Jacques Cartier.....	\$19,746 72	\$7,709 64	\$4,582 88	-	\$12,292 52	\$4,795 38	\$290 00	\$452 00	\$1,497 56	\$7,034 94
L'Institut Canadien-Francais.....	5,534 26	3,830 30	143 23	-	3,973 53	3,570 33	158 00	-	409 05	4,137 38
Saint John Baptiste Benevolent So- ciety.....	2,031 00	5,521 51	3,948 91	-	9,470 42	5,736 55	207 34	4,599 60	221 34	10,764 83
Societe de Christopher Colomb.....	1,590 41	818 05	41 14	-	859 19	459 37	24 00	68 64	7 75	559 76
Societe St. Jean Baptiste, Augusta.....	6,419 84	2,885 16	444 52	\$2 90	3,332 58	2,278 10	182 91	50 17	259 16	2,770 34
Societe St. Jean Baptiste, Brunswick.....	3,689 12	1,253 20	145 06	72 10	1,470 36	933 00	101 00	-	159 09	1,193 09
Societe St. Jean Baptiste, Fairfield.....	1,621 10	886 18	40 08	-	926 26	569 11	24 00	68 64	7 75	669 50
Societe St. Jean Baptiste, Lisbon.....	2,171 00	648 00	86 00	-	734 00	547 00	30 00	-	28 50	605 50
Societe St. John Baptiste, Westbrook.....	1,162 13	951 00	320 80	-	1,281 80	646 31	54 00	18 00	156 69	875 00
L'Union Lafayette.....	-	2,514 91	125 36	327 60	2,967 87	2,301 36	115 06	-	99 81	2,516 23
Union St. Joseph, Biddeford.....	3,176 99	1,525 00	253 21	89 09	1,867 30	1,737 20	188 40	-	267 12	2,192 72
L'Union St. Joseph, Westbrook.....	-	994 75	27 24	-	1,021 99	958 33	36 00	-	7 08	1,001 41
Total.....	\$47,192 57	\$29,537 70	\$10,168 43	\$491 69	\$40,197 82	\$24,532 04	\$1,410 71	\$5,257 05	\$3,120 90	\$34,320 70

TABLE No. 39.

Maine Fraternal Beneficiary Organizations which have not filed reports with the Insurance Commissioner prior to 1911.

COMPANIES.	ASSETS.				LIABILITIES.				Number of members Dec. 31, 1911.
	Real estate.	Cash in office and bank.	All other assets.	Total assets.	Losses and claims.	Borrowed money.	All other liabilities.	Total liabilities.	
Institut Jacques Cartier	\$35,000 00	\$1,376 01	\$1,535 78	\$37,911 79	-	\$8,800 00	-	\$8,800 00	710
L'Institut Canadien-Francais	-	3,510 87	1,810 00	5,320 87	-	-	-	-	348
Saint John Baptiste Benevolent Society	45,000 00	926 34	5,023 43	50,949 77	\$823 92	18,000 00	\$741 19	19,565 11	302
Societe de Christopher Colomb	600 00	1,289 84	-	1,889 84	-	-	-	-	131
Societe St. Jean Baptiste, Augusta	1,500 00	6,982 08	250 00	8,732 08	-	-	-	-	255
Societe St. Jean Baptiste, Brunswick	-	3,966 39	-	3,966 39	-	-	-	-	216
Societe St. Jean Baptiste, Fairfield	600 00	1,277 86	-	1,877 86	143 00	-	-	143 00	114
Societe St. Jean Baptiste, Lisbon	-	2,508 00	-	2,508 00	-	-	-	-	108
Societe St. John Baptiste, Westbrook	700 00	1,290 62	-	1,990 62	-	-	-	-	133
L'Union Lafayette	-	2,417 47	-	2,417 47	-	-	-	-	317
Union St. Joseph, Biddeford	-	1,534 90	1,493 75	3,028 65	-	-	19 50	19 50	181
L'Union St. Joseph, Westbrook	-	1,242 23	-	1,242 23	-	-	-	-	128
Total	\$83,400 00	\$28,322 61	\$10,112 96	\$121,835 57	\$966 92	\$26,800 00	\$760 69	\$28,527 61	2,943

INSURANCE COMMISSIONER'S REPORT.



MAINE STOCK MARINE INSURANCE COMPANIES.

ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF THE
STOCK MARINE INSURANCE COMPANIES OF THE STATE
OF MAINE, SHOWING THEIR CONDITION ON
THE 31ST DAY OF DECEMBER, 1911.

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.

Net marine premiums.....		\$94,046 89
Interest on mortgage loans.....	\$1,280 00	
Interest on collateral loans.....	736 00	
Interest on bonds and dividends on stocks.....	10,010 25	
Interest on deposits.....	385 33	
Interest from all other sources.....	59.32	\$12,470 90
Profit on sale or maturity of ledger assets.....		25 00
Total income.....		\$106,542 79
Ledger assets Dec. 31, 1910.....		294,204 61
Total.....		\$400,747 40

DISBURSEMENTS.

Net amount paid for marine losses.....		\$76,813 24
Commissions or brokerage.....		12,921 86
Salaries, fees and other charges of officers and employes.....		5,200 00
Rents.....		400 00
Advertising, printing and stationery.....		117 50
Postage, telegrams, telephone and express.....		229 02
Legal expenses.....		528 06
Underwriters' boards and tariff associations.....		303 01
State taxes on premiums.....		579 24
Insurance department licenses and fees.....		65 21
All other licenses, fees and taxes.....		626 73
Interest or dividends to stockholders.....		11,760 00
Miscellaneous expenditures.....		326 65
Total disbursements.....		\$109,870 52
Balance.....		\$290,876 88

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		195,929 80
Cash in office	\$56 71	
Cash in banks not on interest	2,870 07	
Cash in banks on interest	17,404 96	20,331 74
Agents' balances		7,090 05
Bills receivable taken for marine and inland risks		15,277 29
Accrued interest on collateral loans		1,848 00
Total ledger assets		\$290,876 88

NON-LEDGER ASSETS.

Interest due and accrued on bonds	\$1,342 57
Market value of bonds and stocks over book value	15,771 70
Gross assets	\$307,991 15

DEDUCT ASSETS NOT ADMITTED.

Bills receivable, past due, taken for marine and inland risks	\$745 30
Total admitted assets	\$307,245 85

LIABILITIES.

Losses in process of adjustment, or in suspense	\$13,763 00
Unearned premiums on outstanding risks	48,225 57
Dividends remaining unpaid	280 00
Federal, state and other taxes due or accrued	1,180 59
Total	\$63,449 16
Cash capital	\$100,000 00
Surplus over all liabilities	143,796 69
Surplus to policy holders	243,796 69
Total liabilities	\$307,245 85

RISKS AND PREMIUMS.

	<i>Marine</i>	<i>Premiums.</i>
In force December 31, 1910	\$784,744	\$47,992 11
Written during the year	12,986,694	112,071 37
Total	\$13,771,438	\$160,063 48
Expired and terminated	12,922,104	111,837 91
In force at end of the year	\$849,334	\$48,225 57

BUSINESS IN MAINE.

	<i>Marine.</i>
Risks written	\$12,201,950 00
Premiums received	78,706 22
Losses paid	61,675 53
Losses incurred	61,675 53

SCHEDULE OF BONDS OWNED BY THE COMPANY.

	Book Value.	Par Value.	Market Value.
Maine Central Railroad Co., 1912, 7%	\$1,000 00	\$1,000 00	\$1,000 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	10,500 00
Baltimore & Ohio Railroad Co., 1925, 3½ % .. .	10,000 00	10,000 00	9,000 00
Buffalo, Rochester & Pittsburg R. R. Co., 1920, 4½ %	11,000 00	11,000 00	11,000 00
Baltimore, Chesapeake & Atlantic R. R. Co., 1934, 5%	5,000 00	5,000 00	5,350 00
Lehigh Valley R. R. Co., 1923, 6%	1,000 00	1,000 00	1,150 00
Grand Rapids, Belding & Saginaw R. R. Co., 1924, 5%	5,000 00	5,000 00	5,125 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	4,250 00
Toledo Terminal R. R. Co., 1957, 4½%	4,400 00	4,400 00	4,180 00
Seattle Railway Co., 1921, 5%	7,000 00	7,000 00	7,210 00
Aurora, Elgin & Chicago Railway Co., 1941, 5%	2,000 00	2,000 00	2,000 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	2,100 00
Milwaukee Light, Heat & Traction Co., 1929, 5%	5,000 00	5,000 00	5,200 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	5,000 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	3,060 00
Terre Haute Traction Light Co., 1944, 5% .. .	3,000 00	3,000 00	3,000 00
Minneapolis & St. Paul Railway Co., 1928, 5% .	5,250 00	5,000 00	5,250 00
Wichita Railroad & Light Co., 1932, 5%	2,970 00	3,000 00	2,970 00
Washington Water Power Co., 1939, 5%	5,175 00	5,000 00	5,175 00
Western Union Telegraph Co., 1950, 4½%	5,000 00	5,000 00	4,850 00
U. S. Steel Corporation S. F. 2d Mtg., 1963, 5%	5,000 00	5,000 00	5,100 00
American Agricultural Chemical Co., 1928, 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	1,020 00
City of Galveston, 1928, 5%	5,000 00	5,000 00	5,000 00
City of Newark, Ohio, 1917, 5%	5,000 00	5,000 00	5,200 00
City of Omaha, Neb., 1912, 5%	4,000 00	4,000 00	4,000 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	3,120 00
City of Brewer, Maine, 1914, 4%	2,000 00	2,000 00	2,000 00
City of Bellingham, Wash., 1926, 5%	5,336 50	5,000 00	5,336 50
Total	\$163,229 80	\$162,400 00	\$163,371 50

SCHEDULE OF STOCKS OWNED BY THE COMPANY.

	Book Value.	Par Value.	Market Value.
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	8,880 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
Total	\$32,700 00	\$32,700 00	\$48,330 00

LOANS ON COLLATERALS.

	<i>Par Value.</i>	<i>Market Value.</i>	<i>Amount loaned thereon.</i>
Holyoke, Mass., bonds, 4%	\$1,000 00	\$1,040 00	\$500 00
European & North American Railway Co. stock	7,400 00	9,620 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
Total	\$18,800 00	\$28,750 00	\$18,400 00

UNION INSURANCE COMPANY,

BANGOR, MAINE.

INCORPORATED IN 1862. COMMENCED BUSINESS IN 1862.

A. F. STETSON, *President.*A. W. STAPLES, *Secretary.*

Cash Capital, \$200,000.

INCOME.

Net marine premiums		\$136,911.14
Interest on bonds and dividends on stocks	\$18,258 79	
Interest on deposits	943 45	
Interest from all other sources	439 95	19,642 19
		<hr/>
Total income		\$156,553 33
Ledger assets Dec. 31, 1910		496,909 47
		<hr/>
Total		\$653,462 80

DISBURSEMENTS.

Net amount paid for marine losses		\$95,692 12
Commissions or brokerage		15,307 99
Miscellaneous expenses of local agencies		162 26
Salaries, fees and other charges of officers and employes		8,245 44
Rents		650 00
Printing and stationery		434 97
Postage, telegrams, telephone and express		524 86
Legal expenses		110 78
Underwriters' boards and tariff associations		155 00
State taxes on premiums		662 93
Insurance department licenses and fees		28 00
Interest or dividends to stockholders		24,000 00
Profit and loss		466 21
Miscellaneous expenditures		1,850 62
		<hr/>
Total disbursements		\$148,291 18
		<hr/>
Balance		\$505,171 62

LEDGER ASSETS.

Book value of bonds and stocks, excluding interest		\$408,812 69
Cash in office	\$3,254 68	
Cash in banks on interest	43,395 76	46,650 44
		<hr/>
Bills receivable taken for marine and inland risks		25,664 01
Due from agents and others		24,044 48
		<hr/>
Total ledger assets		\$505,171 62

NON-LEDGER ASSETS.

Interest accrued on bonds	\$2,460 84
Gross assets	\$507,632 46

DEDUCT ASSETS NOT ADMITTED.

Book value of bonds and stocks over market value	\$4 15	
Doubtful accounts	450 00	\$454 15
Total admitted assets		\$507,178 31

LIABILITIES.

Losses in process of adjustment, or in suspense		\$18,098 07
Unearned premiums on outstanding risks		69,893 42
Federal, state and other taxes due or accrued		1,950 00
Total		\$89,941 49
Cash capital	\$200,000 00	
Surplus over all liabilities	217,236 82	
Surplus to policy holders		417,236 82
Total liabilities		\$507,178 31

RISKS AND PREMIUMS.

	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1910	\$1,085,427	\$67,595 76
Written during the year	11,916,246	177,088 03
Total	\$13,001,673	\$244,683 79
Expired and terminated	11,937,219	174,790 37
In force at end of the year	\$1,064,454	\$69,893 42

BUSINESS IN MAINE.

	<i>Marine.</i>
Risks written	\$8,545,452 00
Premiums received	109,318 46
Losses paid	79,422 03
Losses incurred	90,751 15

SCHEDULE OF BONDS OWNED BY THE COMPANY.

	<i>Book</i> <i>Value.</i>	<i>Par</i> <i>Value.</i>	<i>Market</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
Concord & Montreal R. R. Co., 1920, 4% ..	10,650 00	10,000 00	10,000 00
City of Quincy, 1914, 4½%	5,275 00	5,000 00	5,000 00
Bay City, 1916, 5%	10,515 00	4,000 00	4,000 00
Bay City, 1914, 4%	}	6,000 00	6,000 00
City of Seattle, 1913, 5%	5,343 75	5,000 00	5,000 00
Arizona Territory, 1942, 5%	13,650 00	13,000 00	13,000 00
City of Galveston, 1928, 5%	10,725 00	10,000 00	10,000 00
Alleghany & Western R. R. Co., 1998, 4%	5,125 00	5,000 00	5,000 00
City of South Milwaukee, 1913, 5%	5,537 50	5,000 00	5,000 00

City of Duluth, 1923, 5%	} \$11,597 50 {	\$2,000 00	\$2,000 00
City of Duluth, 1928, 4%		5,000 00	5,000 00
City of Duluth, 1914, 4½%		4,000 00	4,000 00
Buffalo, Rochester & Pittsburg R. R. Co., 1920, 4½%	10,300 00	10,000 00	10,000 00
Indiana, Illinois & Iowa R. R. Co., 1950, 4%	9,800 00	10,000 00	9,600 00
County of Penobscot, 1914 and 1916, 3½%	10,592 50	10,000 00	10,000 00
New York, Ontario & Western R. R. Co., 1992, 4%	5,137 50	5,000 00	4,800 00
Baltimore & Ohio R. R. Co., 1925, 3½%	13,617 90	15,000 00	13,800 00
Sault St. Marie, 1921, 4%	5,250 00	5,000 00	5,000 00
Port Huron, Michigan, 1922, 4%	6,180 00	6,000 00	6,000 00
Terminal (St. Louis), 1953, 4%	10,000 00	10,000 00	9,800 00
Metropolitan Crosstown Railway Co., 1920, 5%	5,450 00	5,000 00	3,950 00
City of Omaha, Neb., 1924, 4½%	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	11,440 00
Montreal Light, Heat and Power Co., 1932, 4½%	10,200 00	10,000 00	10,000 00
Bangor Railway & Electric Co., 1935, 5%	5,100 00	5,000 00	5,100 00
Newton Street Railway Co., 1912, 5%	5,237 50	5,000 00	5,000 00
Western Union Telegraph Co., 1950, 4½%	10,500 00	10,000 00	9,600 00
Chicago, Burlington & Quincy R. R. Co., 1949, 3½%	4,725 00	5,000 00	4,400 00
Schenectady Railway Co., 1941, 4½%	10,550 00	10,000 00	10,300 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, 4½%	} 8,172 50 {	3,000 00	3,000 00
City of South Omaha, Neb., 1920, 5½%		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, 4½%	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 Bellingham, 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, 4½%	5,134 50	5,000 00	5,134 50
City of Kansas City, Kansas, 1940, 4½%	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, 4½%	5,000 00	5,000 00	5,000 00
City of Racine, Wis., 1916, 5%	9,626 54	9,400 00	9,626 54
Total	\$380,892 69	\$381,400 00	\$377,558 54

SCHEDULE OF STOCKS OWNED BY THE COMPANY.

	Book Value.	Par Value.	Market Value.
European & North American Railway Co.	\$27,920 00	\$25,000 00	\$31,250 00

STOCK FIRE AND MARINE INSURANCE COMPANIES
OF OTHER STATES.

ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF THE
STOCK FIRE AND MARINE INSURANCE COMPANIES OF
OTHER STATES, AUTHORIZED TO DO BUSINESS
IN THE STATE OF MAINE, SHOWING
THEIR CONDITION ON THE 31ST
DAY OF DECEMBER, 1911.

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.

Net fire premiums	\$7,767,706 01	
Net marine premiums	1,134,157 33	\$8,901,863 34
Deposit premiums on perpetual risks		6,803 49
Interest on bonds and dividends on stocks	\$813,929 10	
Interest on deposits	24,642 86	
Interest from all other sources	650 91	
Rents—including company's own occupancy	25,250 00	864,472 87
Increase in liabilities on account of reinsurance treaties		32,428 55
Agents' balances previously charged off		84 81
Conscience fund		2,416 00
Tax on real estate recovered from State of Connecticut		10,666 50
Total income		\$9,818,735 56
Ledger assets Dec. 31, 1910		19,442,301 32
Total		\$29,261,036 88

DISBURSEMENTS.

Net amount paid for fire losses	\$4,093,857 98	
Net amount paid for marine losses	501,405 23	\$4,595,263 21
Adjustment and settlement of losses		45,741 25
Commissions or brokerage		1,704,893 47
Salaries and expenses of special and general agents		311,042 12
Salaries, fees and other charges of officers and employes		365,287 51
Rents—including company's own occupancy		49,385 67
Advertising, printing and stationery		97,478 09
Postage, telegrams, telephone and express		62,264 73
Legal expenses		9,177 40
Furniture and fixtures		19,849 69
Maps, including corrections		16,749 63
Underwriters' boards and tariff associations		87,595 27
Fire department, patrol and salvage corps fees and taxes		14,274 06
Inspections and surveys		56,966 24
Repairs and expenses on real estate		10,115 57
Taxes on real estate		10,119 50

State taxes on premiums	\$129,713 49
Insurance department licenses and fees	27,959 13
All other licenses, fees and taxes	81,458 39
Deposit premiums returned	2,632 52
Interest or dividends to stockholders	800,000 00
Stockholders tax	145,000 00
Agents' balances charged off	501 25
Loss on sale or maturity of ledger assets	27,595 92
Equipment of printing department	5,839 83
Miscellaneous expenditures	31,510 86
Munich Re-Insurance Co., reserve fund and interest	18,778 74

Total disbursements \$8,727,193 54

Balance \$20,533,843 34

LEDGER ASSETS.

Book value of real estate	\$588,207 93
Book value of bonds and stocks, excluding interest	16,785,333 60
Cash in office	\$3,892 85
Cash in banks not on interest	62,860 14
Cash in banks on interest	<u>1,540,714 32</u>
Agents' balances	1,552,834 50

Total ledger assets \$20,533,843 34

NON-LEDGER ASSETS.

Interest accrued on bonds	\$88,189 72
Interest accrued on other assets	541 31
Market value of bonds and stocks over book value	<u>1,613,126 97</u>
Gross assets	<u>\$22,235,701 34</u>

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	\$5,103 70
Book value of real estate over market value	213,207 93
Total admitted assets	<u>\$218,311 63</u>
Total admitted assets	<u>\$22,017,389 71</u>

LIABILITIES.

Losses adjusted and unpaid	\$139,578 65
Losses in process of adjustment, or in suspense	671,737 70
Losses resisted	45,319 00
Total claims for losses	<u>\$856,635 35</u>
Deduct reinsurance	242,762 37
Net amount of unpaid losses	\$613,872 98
Unearned premiums on outstanding risks	7,831,355 42
Reclaimable on perpetual fire policies	105,028 61
Salaries and other miscellaneous expenses due or accrued	1,000 00
Federal, state and other taxes due or accrued	150,000 00
Munich Re-Insurance Co., contract	481,937 96

Total \$9,183,194 97

Cash capital	\$5,000,000 00
Surplus over all liabilities	7,834,194 74
Surplus to policy holders	\$12,834,194 74
Total liabilities	\$22,017,389 71

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1910	\$1,287,673,974	\$15,028,685 21	\$31,403,826	\$779,133 09
Written during the year ..	864,740,143	10,354,484 81	216,761,736	1,837,584 03
Total	\$2,152,414,117	\$25,383,170 02	\$248,165,562	\$2,616,717 12
Expired and terminated ..	778,774,511	9,564,704 11	199,402,429	1,375,650 61
In force at end of the year	\$1,373,639,606	\$15,818,465 91	\$48,763,133	\$1,241,066 51
Deduct amount reinsured ..	142,751,506	1,704,104 21	14,277,959	400,489 02
Net amount in force	\$1,230,888,100	\$14,114,361 70	\$34,485,174	\$840,577 49

Perpetual risks not included above, \$4,740,884; premiums on same, \$110,556.43.

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Canada	\$262,793 00	\$200,394 85
North Carolina	25,000 00	85,441 98
Georgia	10,000 00	176,362 49
Virginia	53,000 00	91,226 25
Arizona	15,000 00	18,082 87
New Mexico	10,000 00	13,515 48

BUSINESS IN MAINE.

	<i>Fire.</i>	<i>Marine.</i>
Risks written	\$11,266,292 00	\$135,135 00
Premiums received	187,260 23	3,497 68
Losses paid	170,574 17	1,335 05
Losses incurred	168,772 01	1,335 05

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.

Net fire premiums.....		\$1,712,991 07
Interest on mortgage loans.....	\$36,023 63	
Interest on collateral loans.....	17,196 26	
Interest on bonds and dividends on stocks.....	99,403 45	
Interest on deposits.....	5,983 42	
Interest from all other sources.....	444 29	
Rents—including company's own occupancy.....	2,500 00	161,551 05
Increase in liabilities on account of reinsurance treaties.....		21,329 68
Agents' balances previously charged off.....		7 15
Profit on sale or maturity of ledger assets.....		4,211 75
Increase in book value of ledger assets.....		2,056 49
Sale of unlisted assets.....		196 50
Total income.....		\$1,902,343 69
Ledger assets Dec. 31, 1910.....		3,748,050 74
Total.....		\$5,650,394 43

DISBURSEMENTS.

Net amount paid for fire losses.....	\$850,121 81
Adjustment and settlement of losses.....	30,072 01
Commissions or brokerage.....	374,923 68
Miscellaneous expenses of local agencies.....	467 34
Salaries and expenses of special and general agents.....	109,757 37
Salaries, fees and other charges of officers and employes.....	57,226 55
Rents—including company's own occupancy.....	4,154 86
Advertising, printing and stationery.....	20,978 02
Postage, telegrams, telephone and express.....	13,730 61
Legal expenses.....	171 19
Furniture and fixtures.....	2,629 65
Maps, including corrections.....	5,688 29
Underwriters' boards and tariff associations.....	28,968 65
Fire department, patrol and salvage corps fees and taxes.....	14,115 86
Inspections and surveys.....	7,598 37
Repairs and expenses on real estate.....	1,336 58
Taxes on real estate.....	518 03
State taxes on premiums.....	30,752 23
Insurance department licenses and fees.....	9,334 03
All other licenses, fees and taxes.....	11,450 78

Interest or dividends to stockholders.....	\$75,000 00
Agents' balances charged off.....	44 10
Loss on sale or maturity of ledger assets.....	994 33
Decrease in book value of ledger assets.....	614 97
Assessment on National Union bank stock.....	773 90
Miscellaneous expenditures.....	2,826 91

Total disbursements.....	\$1,654,250 12
--------------------------	----------------

Balance.....	\$3,996,144 31
--------------	----------------

LEDGER ASSETS.

Book value of real estate.....	\$37,084 99
Mortgage loans on real estate.....	694,219 11
Loans secured by collateral.....	295,989 91
Book value of bonds and stocks, excluding interest.....	2,318,982 07
Cash in office.....	\$4,478 14
Cash in banks on interest.....	340,509 00
Agents' balances.....	304,881 09

Total ledger assets.....	\$3,996,144 31
--------------------------	----------------

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$10,098 57
Interest accrued on bonds.....	23,363 11
Interest accrued on collateral loans.....	8,296 39
Interest accrued on other assets.....	652 86
Due for reinsurance on losses paid.....	1,588 82

Gross assets.....	\$4,040,144 06
-------------------	----------------

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$4,135 43
Book value of ledger assets over market value.....	35,579 90
Total admitted assets.....	\$39,715 33

Total admitted assets.....	\$4,000,428 73
----------------------------	----------------

LIABILITIES.

Losses adjusted and unpaid.....	\$32,349 35
Losses in process of adjustment, or in suspense.....	106,067 60
Losses resisted.....	15,996 00

Total claims for losses.....	\$154,412 95
Deduct reinsurance.....	28,782 95

Net amount of unpaid losses.....	\$125,630 00
Unearned premiums on outstanding risks.....	1,835,773 36
Salaries and other miscellaneous expenses due or accrued.....	7,028 48
Federal, state and other taxes due or accrued.....	35,000 00
Held under reinsurance treaty.....	41,027 07
Reserve for contingencies.....	150,000 00

Total.....	\$2,194,458 91
------------	----------------

Cash capital.....	\$500,000 00
Surplus over all liabilities.....	1,305,969 82

Surplus to policy holders.....	1,805,969 82
--------------------------------	--------------

Total liabilities.....	\$4,000,428 73
------------------------	----------------

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1910.....	\$389,759,500	\$3,938,029 00
Written during the year.....	252,596,000	2,587,603 88
Excess of original premiums over reinsurance.....	-	770 00
	<hr/>	<hr/>
Total.....	\$642,355,500	\$6,526,402 88
Expired and terminated.....	225,662,200	2,416,640 88
	<hr/>	<hr/>
In force at end of the year.....	\$416,693,300	\$4,109,762 00
Deduct amount reinsured.....	52,480,300	576,587 00
	<hr/>	<hr/>
Net amount in force.....	\$364,213,000	\$3,533,175 00

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Virginia.....	\$27,000 00	\$26,224 00
North Carolina.....	10,000 00	11,145 55
Georgia.....	10,000 00	20,980 20
Florida.....	10,000 00	16,840 76

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,563,250 00
Premiums received.....	22,177 70
Losses paid.....	23,196 82
Losses incurred.....	26,926 66

ALLIANCE INSURANCE COMPANY,

PHILADELPHIA, PENN.

INCORPORATED IN 1904. COMMENCED BUSINESS IN 1905.

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

Cash Capital, \$750,000.

INCOME.

Net fire premiums.....	\$687,987 43	
Net marine premiums.....	268,328 83	\$956,316 26
Deposit premiums on perpetual risks.....		2,185 50
Interest on bonds and dividends on stocks.....	\$70,160 83	
Interest on deposits.....	2,146 14	
Interest from all other sources.....	29 04	72,336 01
Profit on sale or maturity of ledger assets.....		4,349 75
Perpetual premiums earned.....		3 90
Total income.....		\$1,035,191 42
Ledger assets Dec. 31, 1910.....	\$1,859,553 27	
Increase of capital during 1911.....	250,000 00	2,109,553 27
Total.....		\$3,144,744 69

DISBURSEMENTS.

Net amount paid for fire losses.....	\$320,225 20	
Net amount paid for marine losses.....	176,388 49	\$496,613 69
Adjustment and settlement of losses.....		6,915 76
Commissions or brokerage.....		213,415 21
Miscellaneous expenses of local agencies.....		10,752 20
Salaries and expenses of special and general agents.....		18,161 39
Salaries, fees and other charges of officers and employes.....		22,350 46
Rents.....		3,866 02
Advertising, printing and stationery.....		8,569 81
Postage, telegrams, telephone and express.....		4,564 40
Legal expenses.....		1,577 57
Furniture and fixtures.....		140 15
Maps, including corrections.....		1,308 22
Underwriters' boards and tariff associations.....		8,890 94
Fire department, patrol and salvage corps fees and taxes.....		3,704 46
Inspections and surveys.....		1,033 36
State taxes on premiums.....		12,963 30
Insurance department licenses and fees.....		5,984 69

All other licenses, fees and taxes	\$8,501 41	
Deposit premiums returned	34 00	
Interest or dividends to stockholders	40,000 00	
Cash paid for redemption of scrip	194,348 16	
Interest paid scrip-holders	17,167 60	
Agents' balances charged off	856 32	
Registration of stock	100 00	

Total disbursements

\$1,081,819 06

Balance

\$2,062,925 63

LEDGER ASSETS.

Book value of bonds and stocks, excluding interest	\$1,803,478 75	
Cash in office	\$184 08	
Cash in banks on interest	128,872 99	129,057 07
Agents' balances		129,489 99
Bills receivable taken for marine and inland risks		899 82
Total ledger assets	\$2,062,925 63	

NON-LEDGER ASSETS.

Interest accrued on bonds	\$10,339 55	
Salvage claims	2,510 00	
Gross assets	\$2,075,775 18	

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	\$2,147 91	
Book value of bonds and stocks over market value	67,071 25	\$69,219 16
Total admitted assets	\$2,006,556 02	

LIABILITIES.

Losses adjusted and unpaid	\$1,671 00	
Losses in process of adjustment, or in suspense	117,357 00	
Losses resisted	10,425 00	
Total claims for losses	\$129,453 00	
Deduct reinsurance	18,938 00	
Net amount of unpaid losses	\$110,515 00	
Unearned premiums on outstanding risks	632,297 14	
Reclaimable on perpetual fire policies	13,073 18	
Salaries and other miscellaneous expenses due or accrued	6,458 36	
Federal, state and other taxes due or accrued	6,600 00	
Due for reinsurance	2,045 45	
Total	\$770,989 13	
Cash capital	\$750,000 00	
Surplus over all liabilities	485,566 89	
Surplus to policy holders	\$1,235,566 89	
Total liabilities	\$2,006,556 02	

	RISKS AND PREMIUMS.			
	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1910	\$87,627,930	\$1,050,149 24	\$10,088,371	\$256,210 26
Written during the year . . .	84,360,936	1,006,549 73	41,526,770	401,637 77
Total	\$171,988,866	\$2,056,698 97	\$51,615,141	\$657,848 03
Expired and terminated . . .	72,711,798	884,784 30	41,387,175	421,401 23
In force at end of the year	\$99,277,068	\$1,171,914 67	\$10,227,966	\$236,446 80
Deduct amount reinsured . . .	13,950,780	177,727 90	985,216	22,853 28
Net amount in force	\$85,326,288	\$994,186 77	\$9,242,750	\$213,593 52

Perpetual risks not included above, \$455,900.00; premiums on same, \$14,525.70.

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Georgia	\$10,000 00	\$11,350 47

BUSINESS IN MAINE.

	<i>Fire.</i>	<i>Marine.</i>
Risks written	\$986,487 00	\$75,250 00
Premiums received	16,919 32	5,601 28
Losses paid	17,848 34	1,540 42
Losses incurred	16,460 32	2,340 42

AMERICAN CENTRAL INSURANCE COMPANY,

ST. LOUIS, MO.

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

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

Cash Capital, \$2,000,000.

INCOME.

Net fire premiums		\$2,599,617 70
Interest on mortgage loans	\$1,794 00	
Interest on collateral loans	24,234 45	
Interest on bonds and dividends on stocks	213,056 83	
Interest on deposits	528 94	
Interest from all other sources	53 17	239,667 39
Profit on sale or maturity of ledger assets		14,926 95
Unclaimed dividends		30 00
Total income		\$2,854,242 04
Ledger assets Dec. 31, 1910		5,687,699 03
Total		\$8,541,941 07

DISBURSEMENTS.

Net amount paid for fire losses.....	\$1,679,835 25	
Adjustment and settlement of losses.....	22,175 40	
Commissions or brokerage.....	512,403 18	
Miscellaneous expenses of local agencies.....	70,679 82	
Salaries and expenses of special and general agents.....	135,743 13	
Salaries, fees and other charges of officers and employes.....	94,200 53	
Rents.....	12,149 26	
Advertising, printing and stationery.....	29,903 70	
Postage, telegrams, telephone and express.....	23,973 16	
Legal expenses.....	6,044 69	
Furniture and fixtures.....	2,983 58	
Maps, including corrections.....	7,333 63	
Underwriters' boards and tariff associations.....	27,725 25	
Fire department, patrol and salvage corps fees and taxes.....	5,077 97	
Inspections and surveys.....	15,360 47	
State taxes on premiums.....	48,169 41	
Insurance department licenses and fees.....	18,413 01	
All other licenses, fees and taxes.....	8,596 85	
Interest or dividends to stockholders.....	240,000 00	
Stockholders' tax.....	20,000 00	
Total disbursements.....	<u>\$2,980,768 26</u>	
Balance.....	\$5,561,172 78	

LEDGER ASSETS.

Mortgage loans on real estate.....		\$29,900 00
Loans secured by collateral.....		421,900 00
Book value of bonds and stocks, excluding interest.....		4,413,882 80
Cash in office.....	\$13,782 93	
Cash in banks not on interest.....	108,539 80	
Cash in banks on interest.....	40,000 00	162,322 73
Agents' balances.....		531,874 34
Bills receivable taken for fire risks.....		1,292 91
Total ledger assets.....		<u>\$5,561,172 78</u>

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$358 80	
Interest accrued on bonds.....	23,296 74	
Interest accrued on collateral loans.....	875 00	\$24,530 54
Gross assets.....		<u>\$5,585,703 32</u>

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$8,935 23	
Book value of bonds and stocks over market value.....	26,664 80	\$35,600 03
Total admitted assets.....		<u>\$5,550,103 29</u>

LIABILITIES.

Losses adjusted and unpaid.....	\$58,613 61	
Losses in process of adjustment, or in suspense.....	252,917 72	
Losses resisted.....	10,800 00	
	<hr/>	
Total claims for losses.....	\$322,331 33	
Deduct reinsurance.....	109,776 09	
	<hr/>	
Net amount of unpaid losses.....		\$212,555 24
Unearned premiums on outstanding risks.....		2,365,103 25
Dividends remaining unpaid to stockholders.....		838 48
Salaries and other miscellaneous expenses due or accrued.....		3,595 20
Federal, state and other taxes due or accrued.....		30,000 00
Commissions and other charges due agents and brokers.....		79,781 14
		<hr/>
Total.....		\$2,691,873 31
Cash capital.....	\$2,000,000 00	
Surplus over all liabilities.....	858,229 98	
	<hr/>	
Surplus to policy holders.....		2,858,229 98
		<hr/>
Total liabilities.....		\$5,550,103 29

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1910.....	\$484,746,592	\$5,476,670 78
Written during the year.....	347,564,227	3,988,250 34
	<hr/>	<hr/>
Total.....	\$832,310,819	\$9,464,921 12
Expired and terminated.....	325,222,605	3,882,846 00
	<hr/>	<hr/>
In force at end of the year.....	\$507,088,214	\$5,582,075 12
Deduct amount reinsured.....	82,518,807	977,605 58
	<hr/>	<hr/>
Net amount in force.....	\$424,569,407	\$4,604,469 54

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Georgia.....	\$10,000	\$58,966 49
Manitoba.....	15,000	13,508 21
New Mexico.....	10,000	13,848 62
Virginia.....	50,000	19,589 31

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,561,984 00
Premiums received.....	24,059 26
Losses paid.....	66,824 41
Losses incurred.....	64,707 90

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.

Net fire premiums.....		\$81,047 89
Interest on bonds.....	\$11,524 48	
Interest on deposits.....	64 59	11,589 07
Agents' balances previously charged off.....		37 50
Increase in book value of ledger assets.....		46 93
Stock transfer fees.....		20 00
Total income.....		\$92,741 39
Ledger assets Dec. 31, 1910.....		293,324 66
Total.....		\$386,066 05

DISBURSEMENTS.

Net amount paid for fire losses.....	\$17,639 05
Adjustment and settlement of losses.....	609 98
Commissions or brokerage.....	10,014 41
Salaries and expenses of special and general agents.....	889 80
Salaries, fees and other charges of officers and employes.....	10,416 47
Rents.....	480 00
Advertising, printing and stationery.....	3,376 58
Postage, telegrams, telephone and express.....	1,030 91
Legal expenses.....	10 00
Fire department, patrol and salvage corps fees and taxes.....	161 22
Inspections and surveys.....	171 61
State taxes on premiums.....	1,629 64
Insurance department licenses and fees.....	1,683 69
All other licenses, fees and taxes.....	464 71
Interest or dividends to stockholders.....	16,000 00
Depreciation in value of office furniture and fixtures.....	974 44
Miscellaneous expenditures.....	878 05
Total disbursements.....	\$66,430 56
Balance.....	\$319,635 49

LEDGER ASSETS.

Book value of bonds, excluding interest.....		\$292,822 98
Cash in office.....	\$1,090 93	
Cash in banks on interest.....	13,788 68	14,879 61
Agents' balances.....		11,371 30
Office furniture and fixtures.....		561 60
Total ledger assets.....		\$319,635 49

NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$4,449 17	
Interest accrued on other assets.....	169 71	\$4,618 88
Gross assets.....		\$324,254 37

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes.....	\$561 60	
Book value of bonds over market value.....	1,540 08	\$2,101 68
Total admitted assets.....		\$322,152 69

LIABILITIES.

Losses in process of adjustment, or in suspense.....		\$1,500 00
Unearned premiums on outstanding risks.....		41,975 69
Salaries and other miscellaneous expenses due or accrued.....		633 48
Federal, state and other taxes due or accrued.....		1,560 34
Commissions and other charges due agents and brokers.....		1,475 50
Total.....		\$47,145 01
Cash capital.....	\$200,000 00	
Surplus over all liabilities.....	75,007 68	
Surplus to policy holders.....		275,007 68
Total liabilities.....		\$322,152 69

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1910.....	\$6,011,986	\$66,296 61
Written during the year.....	8,110,297	83,863 46
Total.....	\$14,122,283	\$150,160 07
Expired and terminated.....	6,188,317	66,792 28
In force at end of the year.....	\$7,933,966	\$83,367 79

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$46,800 00
Premiums received.....	836 21
Losses paid.....	140 13
Losses incurred.....	140 13

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.

Net fire premiums.....		\$3,570,998 30
Interest on mortgage loans.....	\$82,177 76	
Interest on bonds and dividends on stocks.....	275,860 70	
Interest on deposits.....	3,001 38	
Interest from all other sources.....	1,756 97	
Rents—including company's own occupancy.....	24,640 53	387,437 34
Agents' balances previously charged off.....		169 17
Sale of rights.....		1,164 84
Total income.....		\$3,959,769 65
Ledger assets Dec. 31, 1910.....		9,109,928 76
Total.....		\$13,069,698 41

DISBURSEMENTS.

Net amount paid for fire losses.....	\$1,907,098 19
Adjustment and settlement of losses.....	52,746 24
Commissions or brokerage.....	878,586 68
Salaries and expenses of special and general agents.....	94,520 39
Salaries, fees and other charges of officers and employes.....	161,106 70
Rents—including company's own occupancy.....	16,181 86
Advertising, printing and stationery.....	33,812 14
Postage, telegrams, telephone and express.....	26,440 55
Legal expenses.....	556 28
Furniture and fixtures.....	3,657 39
Maps, including corrections.....	6,880 66
Underwriters' boards and tariff associations.....	21,566 73
Fire department, patrol and salvage corps fees and taxes.....	28,602 22
Inspections and surveys.....	21,116 77
Repairs and expenses on real estate.....	1,250 18
Taxes on real estate.....	7,613 73
State taxes on premiums.....	59,351 88
Insurance department licenses and fees.....	18,891 75
All other licenses, fees and taxes.....	14,974 88
Interest or dividends to stockholders.....	230,000 00
Interest or dividends to policy holders.....	54 00

Agents' balances charged off	\$814 63
Decrease in book value of ledger assets	24,734 22
Auditing	1,528 40
Maintenance of office building	8,231 25
Collecting premium notes	4,378 02
Printing presses and equipment	4,293 52
Miscellaneous expenditures	4,318 34
Total disbursements	<u>\$3,633,302 60</u>
Balance	\$9,436,395 81

LEDGER ASSETS.

Book value of real estate	\$468,000 00
Mortgage loans on real estate	1,658,890 75
Book value of bonds and stocks, excluding interest	6,099,935 84
Cash in office	\$617 76
Cash in banks not on interest	25,000 00
Cash in banks on interest	295,651 52
Agents' balances	549,963 99
Bills receivable taken for fire risks	338,335 95
Total ledger assets	<u>\$9,436,395 81</u>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$22,092 51
Interest accrued on bonds	54,386 68
Rents due on company's property	66 66
Gross assets	<u>\$9,512,941 66</u>

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	\$1,673 04
Bills receivable, past due, taken for fire risks	46,303 23
Book value of bonds and stocks over market value	120,530 84
Total admitted assets	<u>\$9,344,434 55</u>

LIABILITIES.

Losses in process of adjustment, or in suspense	\$385,237 45
Losses resisted	32,900 00
Total claims for losses	<u>\$418,137 45</u>
Deduct reinsurance	94,087 66
Net amount of unpaid losses	\$324,049 79
Unearned premiums on outstanding risks	4,513,549 97
Dividends remaining unpaid	60,105 00
Salaries and other miscellaneous expenses due or accrued	2,500 00
Federal, state and other taxes due or accrued	40,000 00
Commissions and other charges due agents and brokers	171,159 49
Special reserve fund under laws of New Jersey	300,000 00
Total	<u>\$5,411,364 25</u>
Cash capital	\$1,000,000 00
Surplus over all liabilities	<u>2,933,070 30</u>
Surplus to policy holders	3,933,070 30
Total liabilities	<u>\$9,344,434 55</u>

AMERICAN INSURANCE COMPANY.

177

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1910.....	\$914,405,959	\$9,606,536 94
Written during the year.....	481,382,947	4,974,915 34
Total.....	\$1,395,788,906	\$14,581,452 28
Expired and terminated.....	441,472,281	4,712,627 25
In force at end of the year.....	\$954,316,625	\$9,868,825 03
Deduct amount reinsured.....	84,483,053	920,850 40
Net amount in force.....	\$869,833,572	\$8,947,974 63

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Virginia.....	\$50,000	\$22,673 04
Georgia.....	10,000	19,265 66

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,160,977 00
Premiums received.....	16,479 75
Losses paid.....	25,835 16
Losses incurred.....	29,054 87

* AMERICAN UNION FIRE INSURANCE COMPANY,

PHILADELPHIA, PENN.

INCORPORATED IN 1910. COMMENCED BUSINESS IN 1911.

JAS. F. STONE, *President.*

R. G. OELLERS, JR., *Secretary.*

Cash Capital, \$500,000.

INCOME.

Net fire premiums.....		\$1,036,675 20
Interest on mortgage loans.....	\$2,168 95	
Interest on bonds and dividends on stocks.....	7,639 77	
Interest on deposits.....	4,810 10	
Interest from all other sources.....	2 36	
Rents.....	579 70	15,200 88
Capital stock.....		500,000 00
Premium on capital stock.....		373,598 16
Temporary loan.....		75,000 00
Monongahela Insurance Company.....		17,078 41
Total income.....		\$2,017,552 65

* Admitted, April 3, 1912.

DISBURSEMENTS.

Net amount paid for fire losses	\$295,570 62
Adjustment and settlement of losses	7,173 03
Commissions or brokerage	348,421 77
Salaries and expenses of special and general agents	42,798 38
Salaries, fees and other charges of officers and employes	44,946 14
Rents	3,317 60
Advertising, printing and stationery	20,094 48
Postage, telegrams, telephone and express	6,718 41
Legal expenses	3,804 48
Furniture and fixtures	5,289 37
Maps, including corrections	15,595 59
Underwriters' boards and tariff associations	1,902 58
Fire department, patrol and salvage corps fees and taxes	1,016 26
Inspections and surveys	526 24
Repairs and expenses on real estate	82 92
Taxes on real estate	278 35
State taxes on premiums	7,186 25
Insurance department licenses and fees	13,203 29
All other licenses, fees and taxes	639 40
Loss on sale or maturity of ledger assets	331 00
Temporary loan repaid	75,000 00
Interest on loan	899 30
Mortgage expenses	1,509 53
Miscellaneous expenditures	7,572 08
Total disbursements	\$903,877 07
Balance	\$1,113,675 58

LEDGER ASSETS.

Book value of real estate	\$24,000 00
Mortgage loans on real estate	181,025 00
Book value of bonds and stocks, excluding interest	435,762 62
Cash in office	\$61 35
Cash in banks on interest	273,745 45
Agents' balances	197,076 32
Bills receivable taken for fire risks	1,904 84
Philadelphia Fire Underwriters' Association	100 00
Total ledger assets	\$1,113,675 58

NON-LEDGER ASSETS.

Interest accrued on mortgages	\$5,089 03
Interest accrued on bonds	6,337 71
Interest due on other assets	376 25
Trust funds	1,015 60
Due for reinsurance on losses paid	9,731 96
Gross assets	\$1,136,225 53

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	\$633 18
Bills receivable, past due, taken for fire risks	1,904 84
Book value of bonds and stocks over market value	550 12
Deposits in Trust Companies	7,518 56
Total admitted assets	\$1,125,618 83

LIABILITIES.

Losses adjusted and unpaid.....	\$19,077 74	
Losses in process of adjustment, or in suspense.....	30,621 16	
Losses resisted.....	8,281 29	
	<hr/>	
Total claims for losses.....	\$57,980 19	
Deduct reinsurance.....	17,137 25	
	<hr/>	
Net amount of unpaid losses.....		\$40,842 94
Unearned premiums on outstanding risks.....		400,452 39
Salaries and other miscellaneous expenses due or accrued.....		245 00
Federal, state and other taxes due or accrued.....		4,000 00
Due for reinsurance.....		29,283 71
		<hr/>
Total.....		\$474,824 04
Cash capital.....	\$500,000 00	
Surplus over all liabilities.....	150,794 79	
	<hr/>	
Surplus to policy holders.....		650,794 79
		<hr/>
Total liabilities.....		\$1,125,618 83

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
Written during the year.....	\$105,482,077	\$1,420,424 92
Excess of original premiums over reinsurance.....	-	102,307 23
	<hr/>	<hr/>
Total.....	\$105,482,077	\$1,522,732 15
Expired and terminated.....	28,294,793	525,841 41
	<hr/>	<hr/>
In force at end of the year.....	\$77,187,284	\$996,890 74
Deduct amount reinsured.....	15,830,788	254,007 38
	<hr/>	<hr/>
Net amount in force.....	\$61,356,496	\$742,883 36

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.

Net fire premiums	\$1,459,024 49	
Net marine premiums	1,611,019 63	\$3,070,044 12
Interest on mortgage loans	\$27,619 02	
Interest on collateral loans	2,200 83	
Interest on bonds and dividends on stocks	207,825 34	
Interest on deposits	6,330 09	
Interest from all other sources	125 00	
Rents	190 00	244,290 28
Profit on sale or maturity of ledger assets		35 88
Profit on home office agency		2,125 96
Dividends from banks in liquidation		1,500 00
Borrowed money		200,000 00
Total income		\$3,517,996 24
Ledger assets Dec. 31, 1910		6,169,508 92
Total		\$9,687,505 16

DISBURSEMENTS.

Net amount paid for fire losses	\$896,648 57	
Net amount paid for marine losses	922,444 36	\$1,819,092 93
Adjustment and settlement of losses		32,502 18
Commissions or brokerage		622,025 27
Miscellaneous expenses of local agencies		8,705 70
Salaries and expenses of special and general agents		76,558 86
Salaries, fees and other charges of officers and employes		188,832 79
Rents		21,007 73
Advertising, printing and stationery		20,850 86
Postage, telegrams, telephone and express		10,413 97
Legal expenses		1,423 75
Furniture and fixtures		4,268 59
Maps, including corrections		3,942 61
Underwriters' boards and tariff associations		23,818 24
Fire department, patrol and salvage corps fees and taxes		16,741 59

Inspections and surveys	\$1,044 23
Repairs and expenses on real estate	3,541 31
Taxes on real estate	649 04
State taxes on premiums	39,848 19
Insurance department licenses and fees	11,308 80
All other licenses, fees and taxes	7,231 72
Interest or dividends to stockholders	300,000 00
Agents' balances charged off	1,795 66
Loss on sale or maturity of ledger assets	2,783 10
Investment expense	35 00
Borrowed money repaid	200,000 00
Interest on borrowed money	516 67
Interest on prepayment of marine premiums	432 24
Miscellaneous expenditures	15,234 44
Total disbursements	\$3,434,605 47
Balance	\$6,252,899 69

LEDGER ASSETS.

Book value of real estate	\$34,000 00
Mortgage loans on real estate	510,900 00
Loans secured by collateral	56,100 00
Book value of bonds and stocks, excluding interest	4,683,302 22
Cash in office	\$10,473 90
Cash in banks not on interest	4,307 82
Cash in banks on interest	352,553 33
Agents' balances	540,228 22
Bills receivable taken for marine and inland risks	57,614 20
Bills receivable taken for fire risks	2,560 00
Deposits with underwriters' boards	700 00
Notes receivable	160 00
Total ledger assets	\$6,252,899 69

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$4,625 45
Interest accrued on bonds	13,853 84
Interest due and accrued on collateral loans	1,029 25
Market value of bonds and stocks over book value	234,816 78
Reinsurance return premiums	385 06
Gross assets	\$6,507,610 07

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	\$29,930 72
Bills receivable, past due, taken for marine, inland and fire risks	6,794 89
Loans on personal security	2,500 00
Reinsurance return premiums	145 01
Deposited with underwriters' boards	700 00
Notes receivable	160 00
Total admitted assets	\$6,467,379 45

LIABILITIES.

Losses adjusted and unpaid.....	\$26,982 14	
Losses in process of adjustment, or in suspense.....	427,731 59	
Losses resisted.....	36,139 24	
	<hr/>	
Total claims for losses.....	\$490,852 97	
Deduct reinsurance.....	83,324 44	
	<hr/>	
Net amount of unpaid losses.....		\$407,528 53
Unearned premiums on outstanding risks.....		2,032,234 74
Dividends remaining unpaid to stockholders.....		50,000 00
Salaries and other miscellaneous expenses due or accrued.....		2,946 40
Federal, state and other taxes due or accrued.....		29,499 05
Commissions and other charges due agents and brokers.....		72,721 04
		<hr/>
Total.....		\$2,594,929 76
Cash capital.....	\$1,000,000 00	
Surplus over all liabilities.....	2,872,449 69	
	<hr/>	
Surplus to policy holders.....		3,872,449 69
		<hr/>
Total liabilities.....		\$6,467,379 45

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31,1910	\$337,342,322	\$3,265,488 19	\$39,027,334	\$1,156,341 47
Written during the year..	244,332,699	2,417,139 43	154,870,743	2,131,120 00
	<hr/>			
Total.....	\$581,675,021	\$5,682,627 62	\$193,898,077	\$3,287,461 47
Expired and terminated..	219,893,371	2,176,661 52	153,630,565	2,017,712 16
	<hr/>			
In force at end of the year	\$361,781,650	\$3,505,966 10	\$40,267,512	\$1,269,749 31
Deduct amount reinsured	79,885,469	792,040 25	2,209,576	68,760 65
	<hr/>			
Net amount in force.....	\$281,896,181	\$2,713,925 85	\$38,057,936	\$1,200,988 66

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Georgia.....	\$10,000 00	\$3,312 06

BUSINESS IN MAINE.

	<i>Fire.</i>	<i>Marine.</i>
Risks written.....	\$3,068,781 00	\$958,533 00
Premiums received.....	48,940 98	14,607 87
Losses paid.....	81,579 19	6,987 08
Losses incurred.....	85,429 42	4,937 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.

Net fire premiums.....		\$14,008 64
Interest on bonds and dividends on stocks.....	\$9,446 40	
Interest on deposits.....	96 83	9,543 23
Total income.....		\$23,551 87
Ledger assets Dec. 31, 1910.....		260,857 92
Total.....		\$284,409 79

DISBURSEMENTS.

Net amount paid for fire losses.....		\$11,160 76
Adjustment and settlement of losses.....		623 44
Commissions or brokerage.....		3,425 62
Salaries and expenses of special and general agents.....		62 02
Salaries, fees and other charges of officers and employes.....		453 15
Rents.....		21 68
Advertising, printing and stationery.....		119 60
Postage, telegrams, telephone and express.....		72 07
Legal expenses.....		45 13
Furniture and fixtures.....		69
Maps, including corrections.....		20 84
Underwriters' boards and tariff associations.....		169 19
Fire department, patrol and salvage corps fees and taxes.....		23 98
Inspections and surveys.....		28 37
State taxes on premiums.....		281 92
Insurance department licenses and fees.....		111 50
All other licenses, fees and taxes.....		30 28
Miscellaneous expenditures.....		26 94
Total disbursements.....		\$16,677 18
Balance.....		\$267,732 61

LEDGER ASSETS.

Book value of bonds and stocks, excluding interest.....		\$239,498 99
Cash in office.....	\$13 00	
Cash in banks not on interest.....	1,543 47	
Cash in banks on interest.....	9,725 37	11,281 84
Agents' balances.....		13,241 72
Due for reinsurance on losses paid.....		3,710 06
Total ledger assets.....		\$267,732 61

NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$2,265 83
Gross assets.....	\$269,998 44

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$217 68	
Book value of bonds and stocks over market value.....	5,758 99	\$5,976 67
Total admitted assets.....		\$264,021 77

LIABILITIES.

Losses adjusted and unpaid.....	\$3,211 42	
Losses in process of adjustment, or in suspense.....	14,727 47	
Losses resisted.....	1,520 20	
Total claims for losses.....	\$19,459 09	
Deduct reinsurance.....	15,902 88	
Net amount of unpaid losses.....		\$3,556 21
Unearned premiums on outstanding risks.....		13,337 33
Salaries and other miscellaneous expenses due or accrued.....		100 00
Federal, state and other taxes due or accrued.....		200 00
Due for reinsurance.....		7,193 88
Reserve for contingencies.....		500 00
Total.....		\$24,887 42
Cash capital.....	\$200,000 00	
Surplus over all liabilities.....	39,134 35	
Surplus to policy holders.....		239,134 35
Total liabilities.....		\$264,021 77

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1910.....	\$17,036,645	\$172,125 11
Written during the year.....	13,269,568	127,690 84
Total.....	\$30,306,213	\$299,815 95
Expired and terminated.....	13,140,786	136,372 17
In force at end of the year.....	\$17,165,427	\$163,443 78
Deduct amount reinsured.....	14,594,156	137,667 03
Net amount in force.....	\$2,571,271	\$25,776 75

BUSINESS IN MAINE.

Risks written.....	\$20,153 00
Premiums received.....	279 38
Losses paid.....	442 48
Losses incurred.....	578 53

CENTRAL NATIONAL FIRE INSURANCE COMPANY,

CHICAGO, ILL.

INCORPORATED IN 1909. COMMENCED BUSINESS IN 1909.

JAMES B. HOBBS, *President.*

F. M. RICE, *Secretary.*

Cash Capital, \$400,000.

INCOME.

Net fire premiums.....		\$399,873 50
Interest on mortgage loans.....	\$7,040 57	
Interest on collateral loans.....	449 52	
Interest on bonds and dividends on stocks.....	16,342 40	
Interest on deposits.....	595 91	
Interest from all other sources.....	106 02	24,534 42
		<hr/>
Profit on sale or maturity of ledger assets.....		1,203 75
		<hr/>
Total income.....		\$425,611 67
Ledger assets Dec. 31, 1910.....		971,365 73
		<hr/>
Total.....		\$1,396,977 40

DISBURSEMENTS.

Net amount paid for fire losses.....		\$324,287 66
Adjustment and settlement of losses.....		6,997 41
Commissions or brokerage.....		118,579 44
Salaries and expenses of special and general agents.....		22,088 29
Salaries, fees and other charges of officers and employes.....		51,654 70
Rents.....		2,415 88
Advertising, printing and stationery.....		8,282 65
Postage, telegrams, telephone and express.....		5,944 46
Legal expenses.....		1,827 19
Furniture and fixtures.....		1,125 97
Maps, including corrections.....		1,400 42
Underwriters' boards and tariff associations.....		3,718 07
Fire department, patrol and salvage corps fees and taxes.....		1,492 36
Inspections and surveys.....		290 10
State taxes on premiums.....		7,810 95
Insurance department licenses and fees.....		5,487 34
Interest or dividends to stockholders.....		12,000 00
Loss on sale or maturity of ledger assets.....		997 35
Miscellaneous expenditures.....		1,177 38
		<hr/>
Total disbursements.....		\$577,577 62
		<hr/>
Balance.....		\$819,399 73

LEDGER ASSETS.

Mortgage loans on real estate		\$158,950	50
Loans secured by collateral		5,000	00
Book value of bonds and stocks, excluding interest		463,650	84
Cash in office	\$22,685	26	
Cash in banks not on interest	441	80	
Cash in banks on interest	67,860	85	90,987 91
Agents' balances		74,917	76
Bills receivable taken for fire risks		23,417	10
Premiums on mortgages		116	25
Due for reinsurance and adjustment expense		2,359	42
Total ledger assets		\$819,399	78

NON-LEDGER ASSETS.

Interest accrued on mortgages	\$4,101	45	
Interest accrued on bonds	6,289	25	
Interest accrued on collateral loans	25	48	
Interest accrued on other assets	27	17	\$10,443 35
Furniture, fixtures and maps		7,891	90
Due for reinsurance on losses paid		3,063	55
Gross assets		\$840,798	58

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and maps	\$7,891	90	
Agents' balances, representing business written prior to Oct. 1, last	2,095	64	
Bills receivable, past due, taken for fire risks	591	83	
Book value of bonds and stocks over market value	3,379	73	\$13,959 10
Total admitted assets		\$826,839	48

LIABILITIES.

Losses adjusted and unpaid	\$5,655	57	
Losses in process of adjustment, or in suspense	37,881	48	
Losses resisted	3,371	09	
Total claims for losses	\$46,908	14	
Deduct reinsurance	7,336	20	
Net amount of unpaid losses		\$39,571	94
Unearned premiums on outstanding risks		275,919	37
Salaries and other miscellaneous expenses due or accrued		113	18
Federal, state and other taxes due or accrued		7,000	00
Due for reinsurance		25,055	43
Total		\$347,659	92
Cash capital	\$400,000	00	
Surplus over all liabilities	79,179	56	
Surplus to policy holders		479,179	56
Total liabilities		\$826,839	48

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1910	\$39,923,581	\$522,877 21
Written during the year	50,606,439	679,911 53
Total	\$90,530,020	\$1,202,788 74
Expired and terminated	39,861,694	623,602 25
In force at end of the year	\$50,668,326	\$579,186 49
Deduct amount reinsured	12,520,835	115,814 60
Net amount in force	\$38,147,491	\$463,371 89

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$873,507 00
Premiums received	16,485 06
Losses paid	17,202 99
Losses incurred	19,281 44

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.

Net fire premiums.....	\$541,268 83	
Net marine premiums.....	57 52	\$541,326 35
		<hr/>
Interest on mortgage loans.....	\$4,604 15	
Interest on bonds and dividends on stocks.....	24,685 41	
Interest on deposits.....	1,128 31	30,417 87
		<hr/>
Total income.....		\$571,744 22
Ledger assets Dec. 31, 1910.....		885,712 99
		<hr/>
Total.....		\$1,457,457 21

DISBURSEMENTS.

Net amount paid for fire losses.....		\$344,387 58
Adjustment and settlement of losses.....		5,897 51
Commissions or brokerage.....		96,193 76
Salaries and expenses of special and general agents.....		39,687 60
Salaries, fees and other charges of officers and employes.....		18,886 79
Rents.....		2,898 60
Advertising, printing and stationery.....		4,190 96
Postage, telegrams, telephone and express.....		7,577 91
Legal expenses.....		534 98
Furniture and fixtures.....		42 28
Maps, including corrections.....		204 98
Underwriters' boards and tariff associations.....		9,245 63
Fire department, patrol and salvage corps fees and taxes.....		2,993 58
Inspections and surveys.....		1,646 58
State taxes on premiums.....		11,631 93
Insurance department licenses and fees.....		4,855 07
All other licenses, fees and taxes.....		5,169 99
Interest or dividends to stockholders.....		24,000 00
Agents' balances charged off.....		215 69
Miscellaneous expenditures.....		612 65
		<hr/>
Total disbursements.....		\$580,874 07
		<hr/>
Balance.....		\$876,583 14

LEDGER ASSETS.

Mortgage loans on real estate		\$97,200 00
Book value of bonds and stocks, excluding interest		570,493 75
Cash in office	\$113 72	
Cash in banks not on interest	31,501 10	
Cash in banks on interest	120,640 34	152,255 16
Agents' balances		56,634 23
Total ledger assets		\$876,583 14

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$1,171 16	
Interest accrued on bonds	8,895 14	\$10,066 30
Gross assets		\$386,649 44

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	\$903 06	
Book value of bonds over market value	13,048 75	\$13,951 81
Total admitted assets		\$372,697 63

LIABILITIES.

Losses adjusted and unpaid	\$48,105 96	
Losses in process of adjustment, or in suspense	121,146 99	
Losses resisted	10,557 21	
Total claims for losses	\$179,810 16	
Deduct reinsurance	129,990 58	
Net amount of unpaid losses		\$49,819 58
Unearned premiums on outstanding risks		457,290 50
Salaries and other miscellaneous expenses due or accrued		1,797 00
Federal, state and other taxes due or accrued		5,175 00
Total		\$514,082 61
Cash capital	\$200,000 00	
Surplus over all liabilities	158,615 02	
Surplus to policy holders		358,615 02
Total liabilities		\$872,697 63

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1910	\$233,215,566	\$2,896,729 59	-	-
Written during the year ..	170,677,188	2,134,269 96	\$32,174 00	\$153 37
Total	\$403,892,754	\$5,030,999 55	\$32,174 00	\$153 37
Expired and terminated ..	179,954,651	2,211,588 08	32,174 00	153 37
In force at end of the year	\$223,938,103	\$2,819,411 47	-	-
Deduct amount reinsured ..	149,471,820	1,944,458 25	-	-
Net amount in force	\$74,466,283	\$874,953 22	-	-

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Georgia	\$10,000 00	\$35,634 08
Virginia	11,500 00	17,419 86

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$713,974 00
Premiums received	11,901 30
Losses paid	10,258 70
Losses incurred	11,018 08

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.

Net fire premiums		\$610,403 73
Interest on mortgage loans	\$11,336 11	
Interest on bonds and dividends on stocks	41,441 35	
Interest on deposits	1,686 06	
Interest from all other sources	22	54,463 74
Agents' balances previously charged off		6 88
Profit on sale or maturity of ledger assets		15,135 50
Total income		\$680,009 65
Ledger assets Dec. 31, 1910		1,512,980 99
Total		\$2,192,990 64

DISBURSEMENTS.

Net amount paid for fire losses		\$310,554 86
Adjustment and settlement of losses		6,684 86
Commissions or brokerage		125,428 70
Salaries and expenses of special and general agents		24,475 43
Salaries, fees and other charges of officers and employes		64,053 75
Rents		11,549 62

Advertising, printing and stationery	\$7,021 13
Postage, telegrams, telephone and express	6,440 25
Legal expenses	170 25
Furniture and fixtures	2,828 47
Maps, including corrections	3,610 62
Underwriters' boards and tariff associations	4,951 23
Fire department, patrol and salvage corps fees and taxes	3,845 84
Inspections and surveys	1,746 05
State taxes on premiums	12,325 98
Insurance department licenses and fees	6,266 36
All other licenses, fees and taxes	3,004 38
Interest or dividends to stockholders	50,000 00
Agents' balances charged off	41 94
Loss on sale or maturity of ledger assets	954 50
Miscellaneous expenditures	3,077 47
Total disbursements	<u>\$649,031 69</u>
Balance	\$1,543,958 95

LEDGER ASSETS.

Mortgage loans on real estate	\$246,000 00
Book value of bonds and stocks, excluding interest	1,062,201 63
Cash in office	\$5,938 54
Cash in banks not on interest	6,939 32
Cash in banks on interest	57,440 51
Agents' balances	165,438 95
Total ledger assets	<u>\$1,543,958 95</u>

NON-LEDGER ASSETS.

Interest accrued on mortgages	\$1,957 50
Interest accrued on bonds	5,395 83
Gross assets	<u>\$1,551,312 28</u>

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	\$4,951 56
Book value of bonds and stocks over market value	82,151 63
Total admitted assets	<u>\$87,103 19</u>
Total admitted assets	\$1,464,209 09

LIABILITIES.

Losses adjusted and unpaid	\$3,538 00
Losses in process of adjustment, or in suspense	54,633 00
Losses resisted	11,460 00
Total claims for losses	<u>\$69,631 00</u>
Deduct reinsurance	20,739 86
Net amount of unpaid losses	\$48,891 14
Unearned premiums on outstanding risks	514,474 33
Dividends remaining unpaid to stockholders	12,500 00
Salaries and other miscellaneous expenses due or accrued	1,000 00
Federal, state and other taxes due or accrued	7,500 00
Due for reinsurance	51,581 97
Total	<u>\$635,947 44</u>
Cash capital	\$500,000 00
Surplus over all liabilities	328,261 65
Surplus to policy holders	<u>828,261 65</u>
Total liabilities	\$1,464,209 09

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1910.....	\$107,465,106	\$1,053,562 37
Written during the year.....	111,810,978	1,081,166 64
Total	\$219,276,084	\$2,134,729 01
Expired and terminated.....	82,618,520	818,732 41
In force at end of the year	\$136,657,564	\$1,315,996 60
Deduct amount reinsured.....	39,277,352	384,261 61
Net amount in force	\$97,380,212	\$931,734 99

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Georgia.....	\$10,000 00	\$10,137 97

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$625,933 00
Premiums received.....	9,310 90
Losses paid.....	18,849 19
Losses incurred.....	19,896 86

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.

Net marine premiums.....		\$360,546 71
Interest on bonds.....	\$26,582 72	
Interest on deposits.....	779 30	
Interest from all other sources.....	300 00	27,662 02
Total income		\$388,208 73
Ledger assets Dec. 31, 1910.....		824,675 76
Total		\$1,212,884 49

DISBURSEMENTS.

Net amount paid for marine losses	\$162,581 46
Commissions or brokerage	114,799 35
Miscellaneous expenses of local agencies	1,414 47
Expenses of special and general agents	2,762 62
Salaries, fees and other charges of officers and employes	7,973 12
Rents	16 10
Printing and stationery	2,114 78
Postage, telegrams, telephone and express	684 25
Legal expenses	185 20
Underwriters' boards and tariff associations	713 68
Inspections and surveys	358 16
State taxes on premiums	8,760 71
Insurance department licenses and fees	1,531 49
All other licenses, fees and taxes	277 38
Agents' balances charged off	80 58
Loss on sale or maturity of ledger assets	2,889 46
Decrease in book value of ledger assets	1,408 47
Investment expense	281 49
Total disbursements	\$308,827 77
Balance	\$904,056 72

LEDGER ASSETS.

Book value of bonds, excluding interest	\$781,059 84
Cash in banks on interest	26,099 06
Agents' balances	86,897 82
Cash deposit in Ontario	10,000 00
Total ledger assets	\$904,056 72

NON-LEDGER ASSETS.

Interest accrued on bonds	\$8,617 91	
Interest accrued on other assets	62 50	\$8,680 41
Gross assets		\$912,737 13

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	\$13,488 43	
Book value of bonds over market value	40,264 84	\$53,753 27
Total admitted assets		\$858,983 86

LIABILITIES.

Losses in process of adjustment, or in suspense	\$2,714 46	
Losses resisted	1,104 65	
Total claims for losses	\$3,819 11	
Deduct reinsurance	240 56	
Net amount of unpaid losses	\$3,578 55	
Unearned premiums on outstanding risks	166,818 67	
Salaries and other miscellaneous expenses due or accrued	500 00	
Federal, state and other taxes due or accrued	9,000 00	
Total	\$179,897 22	
Cash capital	\$400,000 00	
Surplus over all liabilities	279,086 64	
Surplus to policy holders	679,086 64	
Total liabilities	\$858,983 86	

RISKS AND PREMIUMS.

	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1910.....	\$59,017,307	\$661,399 76
Written during the year.....	106,792,204	983,208 47
Total.....	\$165,809,511	\$1,644,608 23
Expired and terminated.....	130,622,299	902,700 10
In force at end of the year.....	\$35,187,212	\$741,908 13
Deduct amount reinsured.....	17,750,046	417,750 29
Net amount in force.....	\$17,437,166	\$324,157 84

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Ontario.....	\$30,000 00	\$26,400 41

BUSINESS IN MAINE.

	<i>Marine.</i>
Risks written.....	\$119,095 00
Premiums received.....	2,528 64
Losses paid.....	514 22
Losses incurred.....	514 22

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.

Net fire premiums.....		\$246,283 ¹ / ₁₀ 00
Interest on mortgage loans.....	\$1,774 17	
Interest on bonds and dividends on stocks.....	21,918 92	
Interest on deposits.....	173 82	
Rents—including company's own occupancy.....	10,492 66	34,359 57
Agents' balances previously charged off.....		10 54
Borrowed money.....		10,000 00
Sale of rights.....		492 19
Total income.....		\$291,146 20
Ledger assets Dec. 31, 1910.....		711,271 54
Total.....		\$1,002,417 74

DISBURSEMENTS.

Net amount paid for fire losses.....	\$143,778 46
Adjustment and settlement of losses.....	2,353 15
Commissions or brokerage.....	57,306 83
Salaries and expenses of special and general agents.....	5,247 56
Salaries, fees and other charges of officers and employes.....	16,037 65
Rents—including company's own occupancy.....	2,000 00
Advertising, printing and stationery.....	5,147 11
Postage, telegrams, telephone and express.....	2,189 84
Legal expenses.....	610 06
Maps, including corrections.....	973 38
Underwriters' boards and tariff associations.....	2,133 75
Fire department, patrol and salvage corps fees and taxes.....	2,132 17
Inspections and surveys.....	540 50
Repairs and expenses on real estate.....	4,778 46
Taxes on real estate.....	2,202 12
State taxes on premiums.....	5,497 22
Insurance department licenses and fees.....	1,907 64
All other licenses, fees and taxes.....	304 62
Interest or dividends to stockholders.....	20,000 00
Borrowed money repaid.....	10,000 00
Interest on borrowed money.....	116 66
Total disbursements.....	\$285,257 18
Balance.....	\$717,160 56

LEDGER ASSETS.

Book value of real estate.....	\$75,000 00
Mortgage loans on real estate.....	39,300 00
Book value of bonds and stocks, excluding interest.....	538,642 00
Cash in office.....	\$461 60
Cash in banks on interest.....	24,719 93
Agents' balances.....	39,037 03
Total ledger assets.....	\$717,160 56

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$382 50
Interest accrued on bonds.....	4,047 60
Interest accrued on other assets.....	335 45
Rents accrued on company's property.....	712 50
Market value of real estate over book value.....	5,000 00
Gross assets.....	\$727,638 11

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$536 57
Book value of bonds and stocks over market value.....	2,393 00
Total admitted assets.....	\$724,709 04

LIABILITIES.

Losses adjusted and unpaid.....	\$8,486 62	
Losses in process of adjustment, or in suspense.....	18,895 00	
Losses resisted.....	2,153 45	
		<hr/>
Total claims for losses.....	\$29,535 07	
Deduct reinsurance.....	2,666 01	
		<hr/>
Net amount of unpaid losses.....		\$26,869 06
Unearned premiums on outstanding risks.....		226,392 64
Salaries and other miscellaneous expenses due or accrued.....		2,200 00
Federal, state and other taxes due or accrued.....		4,100 00
Commissions and other charges due agents and brokers.....		358 17
Due for reinsurance.....		1,753 99
		<hr/>
Total.....		\$261,673 86
Cash capital.....	\$200,000 00	
Surplus over all liabilities.....	263,035 18	
		<hr/>
Surplus to policy holders.....		463,035 18
		<hr/>
Total liabilities.....		\$724,709 04

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1910.....	\$45,041,601	\$471,661 75
Written during the year.....	32,590,693	335,090 91
Excess of original premiums over reinsurance.....	-	575 83
		<hr/>
Total.....	\$77,632,294	\$807,328 49
Expired and terminated.....	28,918,650	318,786 04
		<hr/>
In force at end of the year.....	\$48,713,644	\$488,542 45
Deduct amount reinsured.....	5,061,296	53,255 15
		<hr/>
Net amount in force.....	\$43,652,348	\$435,287 30

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$588,909 00
Premiums received.....	8,435 94
Losses paid.....	16,321 38
Losses incurred.....	17,833 00

COMMERCIAL UNION FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1890. COMMENCED BUSINESS IN 1891.

A. H. WRAY, *President.*C. J. HOLMAN, *Secretary.*

Cash Capital, \$500,000.

INCOME.

Net fire premiums.....		\$365,726 56
Interest on bonds and dividends on stocks.....	\$29,650 77	
Interest on deposits.....	463 69	30,114 46
Profit on sale or maturity of ledger assets.....		736 75
Total income.....		\$396,577 77
Ledger assets Dec. 31, 1910.....		893,786 98
Total.....		\$1,290,364 75

DISBURSEMENTS.

Net amount paid for fire losses.....		\$188,713 96
Adjustment and settlement of losses.....		2,915 28
Commissions or brokerage.....		79,701 63
Expenses of special and general agents.....		5,202 88
Salaries, fees and other charges of officers and employes.....		5,574 04
Advertising, printing and stationery.....		2,497 48
Postage, telegrams, telephone and express.....		1,422 70
Maps, including corrections.....		549 94
Underwriters' boards and tariff associations.....		3,467 23
Fire department, patrol and salvage corps fees and taxes.....		4,122 95
Inspections and surveys.....		1,591 38
State taxes on premiums.....		5,644 06
Insurance department licenses and fees.....		2,397 81
All other licenses, fees and taxes.....		2,712 97
Interest or dividends to stockholders.....		20,000 00
Decrease in book value of ledger assets.....		29,775 60
Exchange.....		293 42
Total disbursements.....		\$356,583 33
Balance.....		\$933,781 42

LEDGER ASSETS.

Book value of bonds and stocks, excluding interest.....		\$776,855 72
Cash in office.....	\$16 07	
Cash in banks on interest.....	31,607 59	31,623 66
Agents' balances.....		125,302 04
Total ledger assets.....		\$933,781 42

NON-LEDGER ASSETS.

Interest accrued on bonds		\$6,325 00
Gross assets		\$940,106 42

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	\$5,701 23	
Book value of bonds and stocks over market value	9,845 72	\$15,546 95
Total admitted assets		\$924,559 47

LIABILITIES.

Losses adjusted and unpaid	\$5,925 00	
Losses in process of adjustment, or in suspense	32,562 00	
Losses resisted	2,850 00	
Total claims for losses	\$41,337 00	
Deduct reinsurance	10,313 00	
Net amount of unpaid losses		\$31,024 00
Unearned premiums on outstanding risks		342,366 27
Salaries and other miscellaneous expenses due or accrued		7,510 90
Federal, state and other taxes due or accrued		6,400 00
Commissions and other charges due agents and brokers		9,438 00
Due for return premiums and reinsurance		17,761 64
Total		\$414,500 81
Cash capital	\$200,000 00	
Surplus over all liabilities	310,058 66	
Surplus to policy holders		510,058 66
Total liabilities		\$924,559 47

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1910	\$67,758,204	\$761,009 47
Written during the year	61,939,777	625,938 64
Total	\$129,697,981	\$1,386,948 11
Expired and terminated	49,014,938	550,932 47
In force at end of the year	\$80,683,043	\$836,015 64
Deduct amount reinsured	16,035,029	192,677 01
Net amount in force	\$64,648,014	\$643,338 63

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$285,428 00
Premiums received	2,612 53
Losses paid	7,649 01
Losses incurred	7,679 01

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.

Net fire premiums.....		\$1,204,642 07
Interest on mortgage loans.....	\$16,154 36	
Interest on bonds and dividends on stocks.....	85,746 49	
Interest on deposits.....	878 15	
Interest from all other sources.....	85 97	102,864 97
Profit on sale or maturity of ledger assets.....		10,250 88
Maps.....		2,229 96
Total income.....		\$1,319,996 88
Ledger assets Dec. 31, 1910.....		2,227,149 30
Total.....		\$3,547,146 18

DISBURSEMENTS.

Net amount paid for fire losses.....	\$486,370 86
Adjustment and settlement of losses.....	7,789 48
Commissions or brokerage.....	286,577 64
Miscellaneous expenses of local agencies.....	4,433 59
Salaries and expenses of special and general agents.....	42,573 47
Salaries, fees and other charges of officers and employes.....	39,601 00
Rents.....	10,516 00
Advertising, printing and stationery.....	11,741 89
Postage, telegrams, telephone and express.....	7,721 51
Legal expenses.....	395 41
Furniture and fixtures.....	1,413 60
Underwriters' boards and tariff associations.....	5,791 95
Fire department, patrol and salvage corps fees and taxes.....	6,038 04
Inspections and surveys.....	4,257 48
State taxes on premiums.....	11,840 99
Insurance department licenses and fees.....	5,049 15
All other licenses, fees and taxes.....	4,675 82
Interest or dividends to stockholders.....	50,000 00
Agents' balances charged off.....	111 06
Decrease in book value of ledger assets.....	3,171 88
Total disbursements.....	\$990,070 82
Balance.....	\$2,557,075 86

LEDGER ASSETS.

Mortgage loans on real estate.....		\$347,500 00
Book value of bonds and stocks, excluding interest.....		2,006,252 96
Cash in office.....	\$200 00	
Cash in banks on interest.....	56,963 83	57,163 83
Agents' balances.....		145,958 57
All other ledger assets.....		200 00
Total ledger assets.....		\$2,557,075 36

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$3,420 80	
Interest accrued on bonds.....	11,186 61	\$14,607 41
Market value of bonds and stocks over book value.....		20,091 54
Gross assets.....		\$2,591,774 31

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last....	\$3,847 70
Total admitted assets.....	\$2,587,926 61

LIABILITIES.

Losses adjusted and unpaid.....	\$18,932 00	
Losses in process of adjustment, or in suspense.....	105,138 25	
Losses resisted.....	5,458 26	
Total claims for losses.....	\$129,528 51	
Deduct reinsurance.....	15,399 46	
Net amount of unpaid losses.....		\$114,129 05
Unearned premiums on outstanding risks.....		938,412 55
Salaries and other miscellaneous expenses due or accrued.....		1,000 00
Federal, state and other taxes due or accrued.....		25,000 00
Total.....		\$1,078,541 60
Cash capital.....	\$500,000 00	
Surplus over all liabilities.....	1,009,385 01	
Surplus to policy holders.....		1,509,385 01
Total liabilities.....		\$2,587,926 61

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1910.....	\$143,111,637	\$1,235,790 53
Written during the year.....	196,248,961	1,644,601 65
Excess of original premiums over reinsurance.....	-	612,103 85
Total.....	\$339,360,598	\$3,492,496 03
Expired and terminated.....	117,672,278	1,415,747 52
In force at end of the year.....	\$221,688,320	\$2,076,748 51
Deduct amount reinsured.....	30,572,851	251,242 72
Net amount in force.....	\$191,115,469	\$1,825,505 79

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Virginia.....	\$25,000 00	-
Georgia.....	10,000 00	\$2,410 33

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,004,811 00
Premiums received.....	13,416 57
Losses paid.....	16,060 39
Losses incurred.....	16,794 39

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.

Net fire premiums.....		\$3,728,363 97
Interest on mortgage loans.....	\$43,730 93	
Interest on collateral loans.....	4,259 99	
Interest on bonds and dividends on stocks.....	232,189 95	
Interest on deposits.....	2,917 70	
Interest from all other sources.....	2,061 22	
Rents—including company's own occupancy.....	11,168 00	296,327 79
Agents' balances previously charged off.....		52 37
Profit on sale or maturity of ledger assets.....		770 45
Total income.....	\$4,025,514 58	
Ledger assets Dec. 31, 1910.....	7,531,126 49	
Total.....		\$11,556,641 07

DISBURSEMENTS.

Net amount paid for fire losses	\$2,261,753 84
Adjustment and settlement of losses	36,457 08
Commissions or brokerage	787,990 37
Miscellaneous expenses of local agencies	17,326 79
Salaries and expenses of special and general agents	133,333 13
Salaries, fees and other charges of officers and employes	199,163 30
Rents—including company's own occupancy	29,202 04
Advertising, printing and stationery	56,698 41
Postage, telegrams, telephone and express	20,834 38
Legal expenses	9,464 52
Furniture and fixtures	3,786 24
Maps, including corrections	9,647 46
Underwriters' boards and tariff associations	21,650 38
Fire department, patrol and salvage corps fees and taxes	26,528 82
Inspection and surveys	25,837 42
Repairs and expenses on real estate	831 91
Taxes on real estate	1,864 37
State taxes on premiums	62,513 61
Insurance department licenses and fees	18,387 06
All other licenses, fees and taxes	11,635 24
Interest or dividends to stockholders	160,000 00
Stockholders' tax	30,452 50
Agents' balances charged off	1,990 85
Loss on sale or maturity of ledger assets	2,943 75
Total disbursements	<u>\$3,930,283 47</u>
Balance	\$7,626,357 60

LEDGER ASSETS.

Book value of real estate	\$189,200 00
Mortgage loans on real estate	948,450 00
Loans secured by collateral	59,000 00
Book value of bonds and stocks, excluding interest	5,649,100 43
Cash in office	\$213 86
Cash in banks not on interest	16,403 94
Cash in banks on interest	355,798 08
Agents' balances	365,913 15
Bills receivable taken for fire risks	42,278 14
Total ledger assets	<u>\$7,626,357 60</u>

NON-LEDGER ASSETS.

Interest accrued on mortgages	\$10,638 93
Interest accrued on bonds	30,080 61
Interest accrued on collateral loans	464 30
Gross assets	<u>\$41,183 84</u>
	\$7,667,541 44

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	\$7,713 37
Bills receivable, past due, taken for fire risks	15,915 41
Book value of bonds and stocks over market value	122,601 43
Total admitted assets	<u>\$146,230 21</u>
	\$7,521,311 23

LIABILITIES.

Losses adjusted and unpaid.....	\$104,110 26	
Losses in process of adjustment, or in suspense.....	216,905 27	
Losses resisted.....	44,384 37	
		<hr/>
Total claims for losses.....	\$365,399 90	
Deduct reinsurance.....	66,631 52	
		<hr/>
Net amount of unpaid losses.....		\$298,768 38
Unearned premiums on outstanding risks.....		4,059,036 84
Salaries and other miscellaneous expenses due or accrued.....		400 00
Federal, state and other taxes due or accrued.....		40,000 00
		<hr/>
Total.....		\$4,398,205 22
Cash capital.....	\$1,000,000 00	
Surplus over all liabilities.....	2,123,106 01	
		<hr/>
Surplus to policy holders.....		3,123,106 01
		<hr/>
Total liabilities.....		\$7,521,311 23

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1910.....	\$755,591,129	\$8,518,343 78
Written during the year.....	442,098,864	4,985,285 78
Excess of original premiums over reinsurance.....	-	3,297 42
		<hr/>
Total.....	\$1,197,689,993	\$13,506,926 98
Expired and terminated.....	396,431,642	4,684,874 19
		<hr/>
In force at end of the year.....	\$801,258,351	\$8,822,052 79
Deduct amount reinsured.....	79,420,593	949,632 96
		<hr/>
Net amount in force.....	\$721,837,758	\$7,872,419 83

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Canada.....	\$125,000 00	\$86,107 80
Georgia.....	10,000 00	15,886 40
New Mexico.....	10,000 00	13,675 07

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$3,056,420 00
Premiums received.....	47,985 80
Losses paid.....	68,267 85
Losses incurred.....	64,747 86

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,	
F. R. MILLARD,	

Cash Capital, \$2,000,000.

INCOME.

Net fire premiums	\$7,748,941 02	
Net marine premiums	25,827 67	\$7,774,768 69
<hr/>		
Interest on mortgage loans	\$135 00	
Interest on bonds and dividends on stocks	934,413 20	
Interest on deposits	73,988 96	
Interest from all other sources	6,069 99	
Rents—including company's own occupancy	125,269 86	1,139,877 01
<hr/>		
Increase in liabilities on account of reinsurance treaties		17,476 20
Agents' balances previously charged off		1,911 47
Profit on sale or maturity of ledger assets		367,549 00
Increase in book value of ledger assets		332,277 00
Bills receivable, previously charged off		94,993 18
<hr/>		
Total income		\$9,728,852 55
Ledger assets Dec. 31, 1910		24,032,115 86
<hr/>		
Total		\$33,760,968 41

DISBURSEMENTS.

Net amount paid for fire losses	\$3,821,408 23	
Net amount paid for marine losses	1,262 80	\$3,822,671 03
<hr/>		
Adjustment and settlement of losses		112,774 60
Commissions or brokerage		1,654,762 80
Miscellaneous expenses of local agencies		3,745 25
Salaries and expenses of special and general agents		237,831 18
Salaries, fees and other charges of officers and employes		448,582 35

Rents—including company's own occupancy	\$71,523 92
Advertising, printing and stationery	93,258 54
Postage, telegrams, telephone and express	69,283 00
Legal expenses	1,387 83
Furniture and fixtures	20,233 78
Maps, including corrections	37,983 83
Underwriters' boards and tariff associations	70,684 68
Fire department, patrol and salvage corps fees and taxes	26,920 51
Inspections and surveys	8,169 85
Repairs and expenses on real estate	30,231 52
Taxes on real estate	24,580 46
State taxes on premiums	142,450 59
Insurance department licenses and fees	32,308 11
All other licenses, fees and taxes	31,099 88
Interest or dividends to stockholders	1,000,000 00
Cash paid for redemption of scrip	93 00
Interest paid scripolders	4 50
Agents' balances charged off	507 59
Loss on sale or maturity of ledger assets	129,251 00
Decrease in book value of ledger assets	147,750 00
Mercantile agencies and subscriptions	14,336 16
Exchange	11,265 42
Bills receivable, past due	12,131 09
Investment expenses	967 33
Miscellaneous expenditures	1,054 87
Total disbursements	\$8,257,844 97
Balance	\$25,503,123 44

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	18,182,165 00
Cash in office	\$2,002 20
Cash in banks not on interest	415 26
Cash in banks on interest	4,902,939 32
Agents' balances	1,007,809 96
Bills receivable taken for fire risks	205,041 70
Total ledger assets	\$25,503,123 44

NON-LEDGER ASSETS.

Interest due and accrued on bonds	\$52,695 41
Interest accrued on other assets	83 96
Declared dividends on stocks	121,109 75
Gross assets	\$25,677,012 56

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	\$2,999 03
Bills receivable, past due, taken for fire risks	97,434 40
Total admitted assets	\$25,576,579 13

LIABILITIES.

Losses in process of adjustment, or in suspense	\$466,560 54	
Losses resisted	39,775 00	
		<hr/>
Total claims for losses	\$506,335 54	
Deduct reinsurance	45,394 46	
		<hr/>
Net amount of unpaid losses	\$460,941 08	
Unearned premiums on outstanding risks	8,522,785 41	
Unpaid scrip	26,700 00	
Interest due or accrued on scrip	6,063 90	
Salaries and other miscellaneous expenses due or accrued	22,500 00	
Federal, state and other taxes due or accrued	141,500 00	
Commissions and other charges due agents and brokers	77,466 94	
Due for reinsurance	43,050 85	
First Bulgarian Insurance Co. reserve and interest	25,738 82	
Reserve for contingencies	250,000 00	
		<hr/>
Total	\$9,576,747 00	
Cash capital	\$2,000,000 00	
Surplus over all liabilities	13,999,832 13	
		<hr/>
Surplus to policy holders	15,999,832 13	
		<hr/>
Total liabilities	\$25,576,579 13	

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force Dec. 31, 1910..	\$1,511,120,574	\$15,964,506 26	-	-
Written during the year..	953,300,087	9,808,271 05	\$1,485,607 00	\$43,187 03
				<hr/>
Total	\$2,464,420,661	\$25,772,777 31	\$1,485,607 00	\$43,187 03
Expired and terminated..	786,051,387	8,320,605 27	218,750 00	6,984 90
				<hr/>
In force at end of the year	\$1,678,369,274	\$17,452,172 04	\$1,266,857 00	\$36,202 13
Deduct amount reinsured	107,720,205	1,206,159 11	519,052 00	15,028 33
				<hr/>
Net amount in force	\$1,570,649,069	\$16,246,012 93	\$747,805 00	\$21,173 80

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Canada	\$53,000 00	\$118,407 03
Georgia	10,000 00	186,052 32
New Mexico	10,000 00	11,094 79
Virginia	52,000 00	108,367 25

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$6,313,502 00
Premiums received	92,416 10
Losses paid	119,647 00
Losses incurred	120,110 01

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.

Net fire premiums.....		\$1,361,626 40
Deposit premiums on perpetual risks.....		4,790 16
Interest on mortgage loans.....	\$5,002 00	
Interest on collateral loans.....	254 00	
Interest on bonds and dividends on stocks.....	64,423 17	
Interest on deposits.....	762 34	
Rents—including company's own occupancy.....	13,839 30	84,280 81
Profit on sale or maturity of ledger assets.....		11,767 50
Borrowed money.....		30,000 00
Total income.....		\$1,492,464 87
Ledger assets Dec. 31, 1910.....		2,233,260 98
Total.....		\$3,725,725 85

DISBURSEMENTS.

Net amount paid for fire losses.....	\$994,550 26
Adjustment and settlement of losses.....	23,598 07
Commissions or brokerage.....	358,198 40
Salaries and expenses of special and general agents.....	67,323 15
Salaries, fees and other charges of officers and employes.....	27,482 65
Rents—including company's own occupancy.....	12,502 29
Advertising, printing and stationery.....	14,313 00
Postage, telegrams, telephone and express.....	9,229 58
Legal expenses.....	1,459 03
Furniture and fixtures.....	1,335 40
Maps, including corrections.....	6,041 34
Underwriters' boards and tariff associations.....	22,793 68
Fire department, patrol and salvage corps fees and taxes.....	7,489 75
Inspections and surveys.....	2,289 15
Repairs and expenses on real estate.....	5,061 95
Taxes on real estate.....	2,009 20
State taxes on premiums.....	27,618 46
Insurance department licenses and fees.....	8,120 51
All other licenses, fees and taxes.....	2,566 01
Deposit premiums returned.....	3,018 24
Interest or dividends to stockholders.....	60,000 00
Agents' balances charged off.....	262 59
Loss on sale or maturity of ledger assets.....	1,050 14

Decrease in book value of ledger assets.....		\$597 71
Premiums on surety bonds.....		651 20
Borrowed money repaid.....	30,000 00	
Interest on borrowed money.....		255 42
Miscellaneous expenditures.....		5,280 96
Total disbursements.....		<u>\$1,695,098 14</u>
Balance.....		\$2,030,627 71

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.....		1,261,131 66
Cash in office.....	\$13,251 06	
Cash in banks on interest.....	71,313 69	84,564 75
Agents' balances.....		378,256 30
Cash in hands of special agents.....		575 00
Cash in hands of Philadelphia Underwriters' Association.....		100 00
Total ledger assets.....		<u>\$2,030,627 71</u>

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$1,643 06	
Interest accrued on bonds.....	15,772 10	
Rents accrued on company's property.....	391 67	\$17,806 83
Gross assets.....		<u>\$2,048,434 54</u>

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$4,041 55	
Book value of bonds and stocks over market value.....	23,946 91	\$27,988 46
Total admitted assets.....		<u>\$2,020,446 08</u>

LIABILITIES.

Losses adjusted and unpaid.....	\$2,375 00	
Losses in process of adjustment, or in suspense.....	186,024 00	
Losses resisted.....	8,775 00	
Total claims for losses.....	<u>\$197,174 00</u>	
Deduct reinsurance.....	54,660 00	
Net amount of unpaid losses.....		\$142,514 00
Unearned premiums on outstanding risks.....		1,206,679 23
Reclaimable on perpetual fire policies.....		129,169 55
Salaries and other miscellaneous expenses due or accrued.....		882 43
Federal, state and other taxes due or accrued.....		10,000 00
Commissions and other charges due agents and brokers.....		30,905 02
Total.....		<u>\$1,520,150 23</u>
Cash capital.....	\$400,000 00	
Surplus over all liabilities.....	100,295 85	
Surplus to policy holders.....		<u>500,295 85</u>
Total liabilities.....		<u>\$2,020,446 08</u>

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1910.....	\$263,183,060	\$2,912,233 97
Written during the year.....	176,502,466	2,154,927 41
Total.....	\$439,685,526	\$5,067,161 38
Expired and terminated.....	185,962,773	2,286,604 04
In force at end of the year.....	\$253,722,753	\$2,780,557 34
Deduct amount reinsured.....	34,319,156	405,676 93
Net amount in force.....	\$219,403,597	\$2,374,880 41
Perpetual risks not included above, \$4,986,714.00; premiums on same, \$143,265.10.		

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Montreal.....	\$10,000 00	\$1,925 00
Georgia.....	10,000 00	13,924 00
Virginia.....	22,000 00	13,255 00

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$678,035 00
Premiums received.....	11,417 86
Losses paid.....	11,547 29
Losses incurred.....	12,428 00

DETROIT FIRE AND MARINE INSURANCE
COMPANY,

DETROIT, MICHIGAN.

INCORPORATED IN 1866. COMMENCED BUSINESS IN 1866.

E. H. BUTLER, *President.*

A. H. McDONALD, *Secretary.*

Cash Capital, \$500,000.

INCOME.

Net fire premiums	\$588,862 66	
Net marine premiums	15,088 58	\$603,951 24
Interest on mortgage loans	\$38,741 94	
Interest on collateral loans	1,335 90	
Interest on bonds	44,389 41	
Interest on deposits	729 73	
Interest from all other sources	10,014 25	
Rents	867 50	96,078 73
Agents' balances previously charged off		25 00
Profit on sale or maturity of ledger assets		528 38
Increase in book value of ledger assets		50 00
Final dividend from Traders Insurance Co.		360 24
Salvage held in trust		252 19
Total income		\$701,245 78
Ledger assets Dec. 31, 1910		2,070,941 22
Total		\$2,772,187 00

DISBURSEMENTS.

Net amount paid for fire losses	\$318,822 40	
Net amount paid for marine losses	12,766 50	\$331,588 90
Adjustment and settlement of losses		5,080 19
Commissions or brokerage		130,254 48
Salaries and expenses of special and general agents		17,899 96
Salaries, fees and other charges of officers and employes		44,532 77
Rents		4,939 32
Advertising, printing and stationery		7,178 71
Postage, telegrams, telephone and express		5,252 27
Legal expenses		900 00
Furniture and fixtures		227 41
Maps, including corrections		2,204 10

210 DETROIT FIRE AND MARINE INSURANCE COMPANY.

Underwriters' boards and tariff associations	\$6,785 72
Fire department, patrol and salvage corps fees and taxes	6,189 62
Inspections and surveys	514 16
Repairs and expenses on real estate	201 29
Taxes on real estate	188 55
State taxes on premiums	7,380 89
Insurance department licenses and fees	3,582 87
All other licenses, fees and taxes	7,323 65
Interest or dividends to stockholders	72,500 00
Agents' balances charged off	9 40
Loss on sale or maturity of ledger assets	120 00
Decrease in book value of ledger assets	1,448 78
Miscellaneous expenditures	2,049 34
Total disbursements	\$658,352 38
Balance	\$2,113,834 62

LEDGER ASSETS.

Book value of real estate	\$174,783 51
Mortgage loans on real estate	707,433 85
Loans secured by collateral	20,000 00
Book value of bonds, excluding interest	1,021,249 47
Cash in office	\$1,810 99
Cash in banks on interest	96,395 22
Agents' balances	91,966 86
Due for reinsurance	194 72
Total ledger assets	\$2,113,834 62

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$8,684 49
Interest accrued on bonds	15,615 81
Interest accrued on collateral loans	596 67
Interest accrued on other assets	1,021 65
Market value of bonds over book value	759 34
Gross assets	\$2,140,512 58

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	\$1,441 68
Total admitted assets	\$2,139,070 90

DETROIT FIRE AND MARINE INSURANCE COMPANY. 211

LIABILITIES.

Losses adjusted and unpaid.....	\$3,806 79	
Losses in process of adjustment, or in suspense.....	53,490 16	
Losses resisted.....	8,199 00	
	<hr/>	
Total claims for losses.....	\$65,495 95	
Deduct reinsurance.....	4,085 50	
	<hr/>	
Net amount of unpaid losses.....		\$61,410 45
Unearned premiums on outstanding risks.....		521,748 78
Federal, state and other taxes due or accrued.....		7,500 00
Commissions and other charges due agents and brokers.....		249 20
Salvage held in trust.....		252 19
		<hr/>
Total.....		\$591,160 62
Cash capital.....	\$500,000 00	
Surplus over all liabilities.....	1,047,910 28	
	<hr/>	
Surplus to policy holders.....		1,547,910 28
		<hr/>
Total liabilities.....		\$2,139,070 90

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1910....	\$96,459,060	\$1,066,004 44	\$80,000	\$2,700 00
Written during the year.....	69,966,289	807,194 79	4,331,576	21,292 45
Excess of original premiums over reinsurance.....	-	657 51	-	-
	<hr/>			
Total.....	\$166,425,349	\$1,873,856 74	\$4,411,576	\$23,992 45
Expired and terminated.....	62,350,409	732,413 23	4,331,576	21,637 95
	<hr/>			
In force at end of the year....	\$104,074,940	\$1,141,443 51	\$80,000	\$2,354 50
Deduct amount reinsured....	10,216,269	126,348 39	80,000	2,354 50
	<hr/>			
Net amount in force....	\$93,858,671	\$1,015,095 12	-	-

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.

Net fire premiums		\$368,838 39
Interest on mortgage loans	\$1,785 08	
Interest on bonds and dividends on stocks	22,812 64	
Interest from all other sources	15 75	
Rents—including company's own occupancy	1,564 07	26,177 54
Profit on sale or maturity of ledger assets		6,429 82
Total income		\$401,445 75
Ledger assets Dec. 31, 1910		664,943 24
Total		\$1,066,388 99

DISBURSEMENTS.

Net amount paid for fire losses		\$249,881 93
Adjustment and settlement of losses		4,161 56
Commissions or brokerage		94,162 14
Salaries and expenses of special and general agents		7,605 13
Salaries, fees and other charges of officers and employes		16,276 33
Rents—including company's own occupancy		1,200 00
Advertising, printing and stationery		2,349 88
Postage, telegrams, telephone and express		1,550 7
Legal expenses		519 17
Furniture and fixtures		408 61
Maps, including corrections		682 35
Underwriters' boards and tariff associations		2,505 17
Fire department, patrol and salvage corps fees and taxes		539 26
Repairs and expenses on real estate		246 85
Taxes on real estate		303 75
State taxes on premiums		4,180 81
Insurance department licenses and fees		1,335 89
All other licenses, fees and taxes		33 82
Interest or dividends to stockholders		12,000 00
Loss on sale or maturity of ledger assets		832 59
Miscellaneous expenditures		677 44
Total disbursements		\$401,453 25
Balance		\$664,935 74

LEDGER ASSETS.

Book value of real estate.....		\$15,000 00
Mortgage loans on real estate.....		46,858 86
Book value of bonds and stocks, excluding interest.....		520,584 78
Cash in office.....	\$9,449 58	
Cash in banks not on interest.....	16,096 88	25,546 46
		<hr/>
Agents' balances.....		56,545 64
Bills receivable taken for fire risks.....		400 00
		<hr/>
Total ledger assets.....		\$664,935 74

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$511 14	
Interest accrued on bonds.....	3,069 80	\$3,580 94
		<hr/>
Gross assets.....		\$668,516 68

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$1,295 58	
Book value of bonds and stocks over market value.....	6,504 78	\$7,800 36
		<hr/>
Total admitted assets.....		\$660,716 32

LIABILITIES.

Losses adjusted and unpaid.....	\$5,866 17	
Losses in process of adjustment, or in suspense.....	30,923 14	
Losses resisted.....	1,693 67	
		<hr/>
Total claims for losses.....	\$38,482 98	
Deduct reinsurance.....	5,621 33	
		<hr/>
Net amount of unpaid losses.....		\$32,861 65
Unearned premiums on outstanding risks.....		279,798 15
Salaries and other miscellaneous expenses due or accrued.....		1,487 00
Federal, state and other taxes due or accrued.....		3,176 38
Due for reinsurance.....		2,729 53
		<hr/>
Total.....		\$320,052 17
Cash capital.....	\$200,000 00	
Surplus over all liabilities.....	140,663 61	
		<hr/>
Surplus to policy holders.....		340,663 61
		<hr/>
Total liabilities.....		\$660,716 32

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1910.....	\$55,607,132	\$618,081 38
Written during the year.....	42,573,402	488,921 88
	<hr/>	
Total.....	\$98,180,534	\$1,107,003 26
Expired and terminated.....	43,434,300	504,801 80
	<hr/>	
In force at end of the year.....	\$54,746,234	\$602,201 46
Deduct amount reinsured.....	4,543,027	55,120 38
	<hr/>	
Net amount in force.....	\$50,203,207	\$547,081 08

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$434,685 00
Premiums received.....	9,713 02
Losses paid.....	14,437 53
Losses incurred.....	15,670 03

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.

Net fire premiums	\$340,151 62	
Net marine premiums	28,958 67	\$369,110 29
<hr/>		
Interest on mortgage loans	\$6,490 22	
Interest on collateral loans	229 08	
Interest on bonds and dividends on stocks	37,039 25	
Interest on deposits	313 36	
Rents—including company's own occupancy	9,724 41	53,796 32
<hr/>		
Increase in liabilities on account of reinsurance treaties		232,516 96
Agents' balances previously charged off		8 20
Profit on sale or maturity of ledger assets		2,762 50
Borrowed money		30,000 00
<hr/>		
Total income		\$688,194 27
Ledger assets Dec. 31, 1910		1,287,847 67
<hr/>		
Total		\$1,976,041 94

DISBURSEMENTS.

Net amount paid for fire losses	\$552,558 49	
Net amount paid for marine losses	11,683 63	\$564,242 12
<hr/>		
Adjustment and settlement of losses		10,695 73
Commissions or brokerage		21,350 12
Salaries and expenses of special and general agents		39,892 29
Salaries, fees and other charges of officers and employes		51,174 93
Rents—including company's own occupancy		8,615 60
Advertising, printing and stationery		14,342 42
Postage, telegrams, telephone and express		7,828 72
Legal expenses		70 00
Furniture and fixtures		40 24
Maps, including corrections		2,379 41

216 EQUITABLE FIRE AND MARINE INSURANCE COMPANY.

Underwriters' boards and tariff associations	\$7,833 35
Fire department, patrol and salvage corps fees and taxes	7,877 77
Inspections and surveys	3,109 40
Repairs and expenses on real estate	3,281 74
Taxes on real estate	1,967 13
State taxes on premiums	15,146 24
Insurance department licenses and fees	5,816 51
All other licenses, fees and taxes	1,609 75
Interest or dividends to stockholders	12,000 00
Agents' balances charged off	510 28
Loss on sale or maturity of ledger assets	212 00
Decrease in book value of ledger assets	16,347 80
Interest on marine premiums	390 99
Interest on borrowed money	689 48
Miscellaneous expenditures	1,735 50
Total disbursements	\$799,209 52
Balance	\$1,176,832 42

LEDGER ASSETS.

Book value of real estate	\$101,180 00
Mortgage loans on real estate	124,750 00
Book value of bonds and stocks, excluding interest	800,300 00
Cash in office	\$754 35
Cash in banks on interest	19,041 56
Agents' balances	128,820 26
Bills receivable taken for marine and inland risks	1,886 25
Philadelphia Underwriters' deposit	100 00
Total ledger assets	\$1,176,832 42

NON-LEDGER ASSETS.

Interest accrued on mortgages	\$224 32
Interest accrued on bonds	8,142 37
Rents accrued on company's property	487 50
Market value of bonds and stocks over book value	91,285 00
Gross assets	\$1,276,971 61

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	\$2,496 24
Philadelphia Underwriters' deposit	100 00
Total admitted assets	\$1,274,375 37

EQUITABLE FIRE AND MARINE INSURANCE COMPANY. 217

LIABILITIES.

Losses adjusted and unpaid.....	\$5,862 17	
Losses in process of adjustment, or in suspense.....	61,190 07	
Losses resisted.....	11,467 13	
	<hr/>	
Total claims for losses.....	\$78,519 37	
Deduct reinsurance.....	25,841 16	
	<hr/>	
Net amount of unpaid losses.....		\$52,678 21
Unearned premiums on outstanding risks.....		300,552 35
Salaries and other miscellaneous expenses due or accrued.....		1,000 00
Federal, state and other taxes due or accrued.....		10,000 00
Commissions and other charges due agents and brokers.....		8,000 00
Held under reinsurance treaties.....		232,516 96
Due and to become due for borrowed money.....		30,000 00
Interest on mortgages collected in advance.....		444 02
	<hr/>	
Total.....		\$635,191 54
Cash capital.....	\$400,000 00	
Surplus over all liabilities.....	239,183 83	
	<hr/>	
Surplus to policy holders.....		639,183 83
	<hr/>	
Total liabilities.....		\$1,274,375 37

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1910..	\$141,652,271	\$1,618,945 45	\$368,215 00	\$21,183 66
Written during the year....	85,038,020	1,004,194 55	947,437 00	31,578 96
Excess of original premiums over reinsurance.....	-	969 12	-	53 11
	<hr/>		<hr/>	
Total.....	\$226,690,291	\$2,624,109 12	\$1,315,652 00	\$52,815 73
Expired and terminated....	92,423,996	1,137,895 89	849,441 00	26,656 59
	<hr/>		<hr/>	
In force at end of the year...*	\$134,266,295	\$1,486,213 23	\$466,211 00	\$26,159 14
Deduct amount reinsured....	85,412,352	909,475 81	5,250 00	356 75
	<hr/>		<hr/>	
Net amount in force..	\$48,853,943	\$576,737 42	\$460,961 00	\$25,802 39

BUSINESS IN MAINE.

	<i>Fire.</i>	<i>Marine.</i>
Risks written.....	\$893,267 00	\$13,200 00
Premiums received.....	17,677 41	753 75
Losses paid.....	31,985 23	46 23
Losses incurred.....	33,038 41	46 23

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.

Net marine premiums.....		\$1,189,978 39
Interest on mortgage loans.....	\$1,359 17	
Interest on bonds and dividends on stocks.....	90,125 45	
Interest on deposits.....	5,619 06	
Interest from all other sources.....	750 42	97,854 10
Agents' balances previously charged off.....		12 19
Increase in book value of ledger assets.....		1,490 84
Overpayment of premiums.....		439 92
Exchange of bonds.....		75 00
Total income.....		\$1,289,850 44
Ledger assets Dec. 31, 1910.....		2,826,603 04
Total.....		\$4,116,453 48

DISBURSEMENTS.

Net amount paid for fire losses.....	\$-38 82	
Net amount paid for marine losses.....	330,992 65	\$330,953 83
Adjustment and settlement of losses.....		3,503 00
Commissions or brokerage.....		473,262 08
Expenses of special and general agents.....		3,683 90
Salaries, fees and other charges of officers and employes.....		6,064 45
Advertising, printing and stationery.....		4,074 74
Postage, telegrams, telephone and express.....		9,146 51
Legal expenses.....		1,240 06
Underwriters' boards and tariff associations.....		501 16
Fire department, patrol and salvage corps fees and taxes.....		270 81
Inspections and surveys.....		4,096 17
State taxes on premiums.....		30,833 42
Insurance department licenses and fees.....		2,992 98
All other licensees, fees and taxes.....		3,846 72
Interest or dividends to stockholders.....		80,000 00
Agents' balances charged off.....		6,699 58

Loss on sale or maturity of ledger assets		\$297 84
Decrease in book value of ledger assets		4,757 05
Miscellaneous expenditures		3,183 41
		<hr/>
Total disbursements		\$969,407 71
Balance		\$3,147,045 77

LEDGER ASSETS.

Mortgage loans on real estate		\$30,000 00
Book value of bonds and stocks, excluding interest		2,265,739 99
Cash in banks not on interest	\$208,274 19	
Cash in banks on interest	210,605 31	418,879 50
		<hr/>
Agents' balances		432,376 28
Bills receivable taken for marine and inland risks		50 00
		<hr/>
Total ledger assets		\$3,147,045 77

NON-LEDGER ASSETS.

Interest accrued on mortgages	\$112 50	
Interest accrued on bonds	26,687 92	\$26,800 42
		<hr/>
Due for reinsurance on losses paid		40,748 21
		<hr/>
Gross assets		\$3,214,594 40

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	\$39,717 56	
Bills receivable, past due, taken for marine, inland and fire risks	50 00	
Book value of bonds and stocks over market value	71,044 99	\$110,812 55
		<hr/>
Total admitted assets		\$3,103,781 85

LIABILITIES.

Losses adjusted and unpaid	\$42,678 64	
Losses in process of adjustment, or in suspense	696,278 00	
		<hr/>
Total claims for losses	\$738,956 64	
Deduct reinsurance	381,278 00	
		<hr/>
Net amount of unpaid losses		\$357,678 64
Unearned premiums on outstanding risks		572,967 62
Dividends remaining unpaid		50,000 00
Salaries and other miscellaneous expenses due or accrued		1,946 82
Federal, state and other taxes due or accrued		39,000 00
Commissions and other charges due agents and brokers		44,597 53
Due for return premiums and reinsurance		116,150 89
Premiums overpaid		439 92
		<hr/>
Total		\$1,182,781 42
Cash capital	\$1,000,000 00	
Surplus over all liabilities	921,000 43	
		<hr/>
Surplus to policy holders		1,921,000 43
		<hr/>
Total liabilities		\$3,103,781 85

RISKS AND PREMIUMS.

	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1910.....	\$225,884,415	\$1,942,445 11
Written during the year.....	1,249,407,557	3,338,271 28
Total	\$1,475,291,972	\$5,280,716 39
Expired and terminated.....	1,283,966,603	3,617,118 17
In force at end of the year	\$191,325,369	\$1,663,598 22
Deduct amount reinsured.....	82,346,047	555,733 25
Net amount in force	\$108,979,322	\$1,107,864 97

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Georgia.....	\$10,000 00	\$7,533 84

BUSINESS IN MAINE.

	<i>Marine.</i>
Risks written.....	\$487,015 00
Premiums received.....	2,525 10
Losses paid.....	100 00
Losses incurred.....	100 00

FIDELITY-PHENIX FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1910. COMMENCED BUSINESS IN 1910.

HENRY EVANS, *President*.C. R. STREET,
JAMES A. SWINNERTON,
F. R. MILLARD,
EREST STURM,} *Secretaries.*

Cash Capital, \$2,500,000

INCOME.

Net fire premiums.....	\$6,001,137 63	
Net marine premiums.....	20,045 60	\$6,021,183 23
Interest on mortgage loans.....	\$5,138 88	
Interest on bonds and dividends on stocks.....	489,954 12	
Interest on deposits.....	21,976 87	
Interest from all other sources.....	9,530 65	
Rents—including company's own occupancy.....	7,500 34	534,100 86
Increase in liabilities on account of reinsurance treaties.....		32,493 93
Agents' balances previously charged off.....		656 28
Profit on sale or maturity of ledger assets.....		250,077 00
Increase in book value of ledger assets.....		423,897 00
Recovered from transactions of former officer.....		52,500 00
Sale of unlisted assets.....		19,000 00
Total income.....		\$7,333,908 30
Ledger assets Dec. 31, 1910.....		13,644,742 22
Total.....		\$20,978,650 52

DISBURSEMENTS.

Net amount paid for fire losses.....	\$3,512,132 84	
Net amount paid for marine losses.....	2,365 40	\$3,514,498 24
Adjustment and settlement of losses.....		94,608 86
Commissions of brokerage.....		1,217,344 84
Miscellaneous expenses of local agencies.....		547 64
Salaries and expenses of special and general agents.....		299,210 12
Salaries, fees and other charges of officers and employes.....		427,950 16
Rents—including company's own occupancy.....		64,474 33
Advertising, printing and stationery.....		73,884 31
Postage, telegrams, telephone and express.....		51,180 83

Legal expenses	\$3,730 66
Furniture and fixtures	8,194 07
Maps, including corrections	10,372 52
Underwriters' boards and tariff associations	69,639 62
Fire department, patrol and salvage corps fees and taxes	31,822 99
Inspections and surveys	11,355 16
Repairs and expenses on real estate	2,196 17
Taxes on real estate	1,250 73
State taxes on premiums	92,211 90
Insurance department licenses and fees	40,900 46
All other licenses, fees and taxes	18,206 43
Interest or dividends to stockholders	250,000 00
Agents' balances charged off	11,197 55
Loss on sale or maturity of ledger assets	7,537 00
Decrease in book value of ledger assets	63,810 00
Mercantile agencies	5,567 12
Exchange	10,506 58
Premiums on life insurance policy	1,095 85
Investment expenses	4,971 60
Release Carnegie Trust Co. deposit in part settlement of claim	254,186 32
Miscellaneous expenditures	2,888 55
	<hr/>
Total disbursements	\$6,645,340 61
	<hr/>
Balance	\$14,333,309 91

LEDGER ASSETS.

Book value of real estate	\$67,500 00
Mortgage loans on real estate	539,500 00
Book value of bonds and stocks, excluding interest	10,114,416 00
Cash in banks on interest	2,456,697 45
Agents' balances	842,670 92
Bills receivable taken for fire risks	285,628 66
Citizens Insurance Company	11,896 88
Bills receivable taken for real estate sold	15,000 00
	<hr/>
Total ledger assets	\$14,333,309 91

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$26,750 01	
Interest due and accrued on bonds	25,368 77	
Interest due and accrued on other assets	49,712 79	
Rents due on company's property	54 62	\$101,886 19
	<hr/>	
Gross assets		\$14,435,196 10

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	\$30,736 50	
Bills receivable, past due, taken for marine, inland and fire risks	44,139 72	
Citizens Insurance Company	11,896 88	
Bills receivable taken for real estate sold	15,000 00	\$101,773 10
	<hr/>	
Total admitted assets		\$14,333,423 00

LIABILITIES.

Losses in process of adjustment, or in suspense.....	\$488,934 40	
Losses resisted.....	66,709 00	
		<hr/>
Total claims for losses.....	\$555,643 40	
Deduct reinsurance.....	69,668 75	
		<hr/>
Net amount of unpaid losses.....		\$485,974 65
Unearned premiums on outstanding risks.....		6,569,692 84
Salaries and other miscellaneous expenses due or accrued.....		61,212 48
Federal, state and other taxes due or accrued.....		131,000 00
Commissions and other charges due agents and brokers.....		25,903 32
Due for return premiums and reinsurance.....		32,439 37
First Bulgarian Insurance Co. reserve and interest.....		49,444 83
Reserve for contested liabilities (not losses).....		250,000 00
		<hr/>
Total.....		\$7,605,667 49
Cash capital.....	\$2,500,000 00	
Surplus over all liabilities.....	4,227,755 51	
		<hr/>
Surplus to policy holders.....		6,727,755 51
		<hr/>
Total liabilities.....		\$14,333,423 00

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1910..	\$1,253,332,562	\$14,095,024 62	-	-
Written during the year.....	752,081,218	8,337,142 65	\$1,125,120	\$31,816 67
				<hr/>
Total.....	\$2,005,413,780	\$22,432,167 27	\$1,125,120	\$31,816 67
Expired and terminated.....	726,937,868	8,373,695 75	148,563	4,497 42
				<hr/>
In force at end of the year...	\$1,278,475,912	\$14,058,471 52	\$976,557	\$27,319 25
Deduct amount reinsured....	109,521,004	1,110,389 20	228,752	6,145 46
				<hr/>
Net amount in force..	\$1,168,954,908	\$12,948,082 32	\$747,805	\$21,173 79

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Canada.....	\$270,300 00	\$223,228 21
Georgia.....	30,000 00	106,356 76
New Mexico.....	10,000 00	8,898 93
Virginia.....	57,000 00	65,754 84

BUSINESS IN MAINF.

	<i>Fire.</i>
Risks written.....	\$4,855,691 00
Premiums received.....	61,564 13
Losses paid.....	99,085 78
Losses incurred.....	100,150 59

FIRE ASSOCIATION,

PHILADELPHIA, PENN.

INCORPORATED IN 1820. COMMENCED BUSINESS IN 1817.

E. C. IRVIN, *President.*M. G. GARRIGUES, *Secretary.*

Cash Capital, \$750,000.

INCOME.

Net fire premiums.....		\$4,231,667 00
Deposit premiums on perpetual risks.....		26,906 34
Interest on mortgage loans.....	\$112,926 82	
Interest on collateral loans.....	5,459 90	
Interest on bonds and dividends on stocks.....	233,302 82	
Interest on deposits.....	5,477 63	
Interest from all other sources.....	13 00	
Rents—including company's own occupancy.....	23,435 78	380,615 95
Agents' balances previously charged off.....		781 79
Profit on sale or maturity of ledger assets.....		5,016 79
Earned deposit premiums.....		5,087 76
Ground rent.....		316 67
Total income.....		\$4,650,392 30
Ledger assets Dec. 31, 1910.....		8,688,566 08
Total.....		\$13,338,958 38

DISBURSEMENTS.

Net amount paid for fire losses.....	\$2,378,917 42
Adjustment and settlement of losses.....	34,533 50
Commissions or brokerage.....	859,530 78
Miscellaneous expenses of local agencies.....	12,317 16
Salaries and expenses of special and general agents.....	280,141 60
Salaries, fees and other charges of officers and employes.....	162,141 57
Rents—including company's own occupancy.....	16,530 17
Advertising printing and stationery.....	33,539 33
Postage, telegrams, telephone and express.....	31,430 04
Legal expenses.....	3,776 57
Furniture and fixtures.....	1,826 69
Maps, including corrections.....	16,236 76
Underwriters' boards and tariff associations.....	53,659 88

FIRE ASSOCIATION.

225

Fire department, patrol and salvage corps fees and taxes.....	\$12,210 13	
Inspections and surveys.....	17,682 62	
Repairs and expenses on real estate.....	7,989 71	
Taxes on real estate.....	6,704 12	
State taxes on premiums.....	88,641 12	
Insurance department licenses and fees.....	32,477 46	
All other licenses, fees and taxes.....	22,523 97	
Deposit premiums returned.....	62,426 73	
Interest or dividends to stockholders.....	300,000 00	
Agents' balances charged off.....	7,817 84	
Loss on sale or maturity of ledger assets.....	18,825 44	
Commission on purchase and sale of securities.....	670 31	
	<hr/>	
Total disbursements.....	\$4,462,550 92	
	<hr/>	
Balance.....	\$8,876,407 46	

LEDGER ASSETS.

Book value of real estate.....		\$521,522 ⁵ / ₁₀₀ 50
Mortgage loans on real estate.....		2,151,281 66
Loans secured by collateral.....		99,457 12
Book value of bonds and stocks, excluding interest.....		4,863,573 ⁵ / ₁₀₀ 54
Cash in office.....	\$25,708 39	
Cash in banks on interest.....	630,933 77	656,642 16
	<hr/>	
Agents' balances.....		583,930 48
	<hr/>	
Total ledger assets.....		\$8,876,407 46

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$42,041 54	
Interest accrued on bonds.....	69,301 23	
Interest due and accrued on collateral loans.....	740 79	
Rents due and accrued on company's property.....	2,781 72	\$114,865 28
	<hr/>	
Market value of bonds and stocks over book value.....		17,723 46
	<hr/>	
Gross assets.....		\$9,008,996 20

DEDUCT ASSETS NOT ADMITTED.

Company's stock owned.....	\$10,478 00	
Agents' balances, representing business written prior to Oct. 1, last.....	2,552 11	
Book value of real estate over market value.....	6,746 46	\$19,776 57
	<hr/>	
Total admitted assets.....		\$8,989,219 63

FIRE ASSOCIATION.

LIABILITIES.

Losses adjusted and unpaid.....	\$120,270 79	
Losses in process of adjustment, or in suspense.....	263,636 32	
Losses resisted.....	37,041 05	
	<hr/>	
Total claims for losses.....	\$420,948 16	
Deduct reinsurance.....	70,018 69	
	<hr/>	
Net amount of unpaid losses.....		\$350,929 47
Unearned premiums on outstanding risks.....		3,744,552 95
Reclaimable on perpetual fire policies.....		1,604,325 52
Salaries and other miscellaneous expenses due or accrued.....		4,332 34
Federal, state and other taxes due or accrued.....		30,000 00
Due for reinsurance.....		3,553 80
	<hr/>	
Total.....		\$5,737,694 08
Cash capital.....	\$750,000 00	
Surplus over all liabilities.....	2,501,525 55	
	<hr/>	
Surplus to policy holders.....		3,251,525 55
	<hr/>	
Total liabilities.....		\$8,989,219 63

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1910.....	\$689,490 536	\$7,416,312 87
Written during the year.....	525,067 537	5,857,872 21
Excess of original premiums over reinsurance.....	-	109,961 24
	<hr/>	<hr/>
Total.....	\$1,214,558 073	\$13,384,146 32
Expired and terminated.....	368,107 541	5,485,922 22
	<hr/>	<hr/>
In force at end of the year.....	\$846,450 532	\$7,898,224 10
Deduct amount reinsured.....	64,598 123	714,670 35
	<hr/>	<hr/>
Net amount in force.....	\$781,852 409	\$7,183,553 75

Perpetual risks not included above, \$77,420,605.00; premiums on same, \$1,755,362.17.

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Virginia.....	\$37,500 00	\$32,631 00
Georgia.....	10,000 00	66,899 00
New Mexico.....	21,000 00	13,194 00

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$4,023,273 00
Premiums received.....	67,787 85
Losses paid.....	106,153 49
Losses incurred.....	105,394 63

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.

Net fire premiums	\$3,811,833 37	
Net marine premiums	1,675,840 65	\$5,487,674 02
<hr/>		
Interest on mortgage loans	\$36,599 14	
Interest on collateral loans	18,568 89	
Interest on bonds and dividends on stocks	243,681 25	
Interest on deposits	7,844 71	
Rents—including company's own occupancy	19,416 00	326,109 99
<hr/>		
Profit on sale or maturity of ledger assets		1,035 00
From all other sources		4,320 00
<hr/>		
Total income		\$5,819,139 01
Ledger assets Dec. 31, 1910		8,058,357 61
<hr/>		
Total		\$13,877,496 62

DISBURSEMENTS.

Net amount paid for fire losses	\$2,034,719 13	
Net amount paid for marine losses	1,012,762 03	\$3,047,481 16
<hr/>		
Adjustment and settlement of losses		54,497 04
Commissions or brokerage		990,869 53
Miscellaneous expenses of local agencies		21,223 96
Salaries and expenses of special and general agents		334,456 44
Salaries, fees and other charges of officers and employes		210,350 00
Rents—including company's own occupancy		31,291 79
Advertising, printing and stationery		85,526 76
Postage, telegrams, telephone and express		38,251 80
Legal expenses		5,595 03
Furniture and fixtures		4,009 21
Maps, including corrections		10,443 17
Underwriters' boards and tariff associations		58,835 98
Fire department, patrol and salvage corps fees and taxes		14,855 91
Inspections and surveys		20,545 63
Repairs and expenses on real estate		935 45
Taxes on real estate		5,834 79
State taxes on premiums		97,749 05
Insurance department licenses and fees		37,979 34
All other licenses, fees and taxes		10,900 06

Interest or dividends to stockholders.....		\$180,000 00
Agents' balances charged off.....		622 51
Loss on sale or maturity of ledger assets.....		915 85
Miscellaneous expenditures.....		1,537 77
		<hr/>
Total disbursements.....		\$5,264,708 23
		<hr/>
Balance.....		\$8,612,788 39

LEDGER ASSETS.

Book value of real estate.....		\$557,442 39
Mortgage loans on real estate.....		787,463 62
Loans secured by collateral.....		254,731 52
Book value of bonds and stocks, excluding interest.....		5,132,158 52
Cash in offices.....	\$14,590 39	
Cash in banks not on interest.....	67,088 17	
Cash in banks on interest.....	592,416 91	674,095 47
		<hr/>
Agents' balances.....		1,105,968 78
Bills receivable taken for marine and inland risks.....		22,028 35
Due from Washington Fire Ins. Co. on reinsurance contract.....		78,899 74
		<hr/>
Total ledger assets.....		\$8,612,788 39

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$8,965 81	
Interest accrued on bonds.....	75,711 18	
Interest accrued on collateral loans.....	435 65	\$85,112 64
		<hr/>
Market value of bonds and stocks over book value.....		1,990 63
		<hr/>
Gross assets.....		\$8,699,891 66

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$49,857 52	
Book value of real estate over market value.....	442 39	\$50,299 91
		<hr/>
Total admitted assets.....		\$8,649,591 75

LIABILITIES.

Losses adjusted and unpaid.....	\$63,344 11	
Losses in process of adjustment, or in suspense.....	698,783 71	
Losses resisted.....	60,656 52	
		<hr/>
Total claims for losses.....	\$822,784 34	
Deduct reinsurance.....	305,361 08	
		<hr/>
Net amount of unpaid losses.....		\$517,423 26
Unearned premiums on outstanding risks.....		3,714,707 97
Salaries and other miscellaneous expenses due or accrued.....		5,000 00
Federal, state and other taxes due or accrued.....		104,500 00
Commissions and other charges due agents and brokers.....		181,500 00
Reserve for dividends to stockholders.....		45,000 00
		<hr/>
Total.....		\$4,568,131 23
Cash capital.....	\$1,500,000 00	
Surplus over all liabilities.....	2,581,460 52	
		<hr/>
Surplus to policy holders.....		4,081,460 52
		<hr/>
Total liabilities.....		\$8,649,591 75

	RISKS AND PREMIUMS.			
	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force Dec. 31, 1910..	\$524,943,983	\$6,360,883 21	\$79,828,732	\$2,066,646 71
Written during the year	483,640,394	5,504,435 05	653,336,250	3,718,456 12
Excess of original premiums over reinsurance.....	-	292,458 42	-	-
Total.....	\$1,008,584,377	\$12,157,776 68	\$733,164,982	\$5,785,102 83
Expired and terminated	412,458,320	5,111,291 43	655,285,855	3,809,733 52
In force at end of the year.....	\$596,126,057	\$7,046,485 25	\$77,879,127	\$1,975,369 31
Deduct amount re-insured.....	74,902,138	913,309 42	34,344,494	995,141 01
Net amount in force...	\$521,223,919	\$6,133,175 83	\$43,534,633	\$980,228 30

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Virginia.....	\$50,000 00	\$66,640 08
Georgia.....	10,000 00	71,503 26
New Mexico.....	10,000 00	30,654 04

BUSINESS IN MAINE.

	<i>Fire.</i>	<i>Marine.</i>
Risks written.....	\$3,969,473 39	\$3,642,774 00
Premiums received.....	48,253 11	2,662 11
Losses paid.....	53,695 01	448 12
Losses incurred.....	49,076 64	448 12

FIREMENS INSURANCE COMPANY,

NEWARK, N. J.

INCORPORATED IN 1855. COMMENCED BUSINESS IN 1855.

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

Cash Capital, \$1,000,000.

INCOME.

Net fire premiums.....		\$2,358,175 25
Interest on mortgage loans.....	\$126,222 80	
Interest on bonds and dividends on stocks.....	136,888 30	
Interest on deposits.....	497 66	
Rents—including company's own occupancy.....	92,717 43	356,326 19
Agents' balances previously charged off.....		127 29
Profit on sale or maturity of ledger assets.....		1,063 68
Borrowed money.....		285,000 00
Total income.....		\$3,000,692 41
Ledger assets Dec. 31, 1910.....		5,309,525 93
Total.....		\$8,310,218 34

DISBURSEMENTS.

Net amount paid for fire losses.....	\$1,243,120 11
Adjustment and settlement of losses.....	28,005 75
Commissions or brokerage.....	594,138 11
Miscellaneous expenses of local agencies.....	9,818 74
Salaries and expenses of special and general agents.....	64,884 57
Salaries, fees and other charges of officers and employes.....	113,070 91
Rents—including company's own occupancy.....	12,500 00
Advertising, printing and stationery.....	23,215 19
Postage, telegrams, telephone and express.....	16,374 86
Legal expenses.....	1,501 66
Furniture and fixtures.....	2,687 28
Maps, including corrections.....	7,786 33
Underwriters' boards and tariff associations.....	21,583 50
Fire department, patrol and salvage corps fees and taxes.....	12,251 33
Inspections and surveys.....	3,199 27
Repairs and expenses on real estate.....	35,501 33
Taxes on real estate.....	16,889 60
State taxes on premiums.....	41,557 13
Insurance department licenses and fees.....	15,113 32
All other licenses, fees and taxes.....	5,676 57
Interest or dividends to stockholders.....	200,000 00
Cash paid for redemption of scrip.....	3 00

Interest paid scripholders.....		\$1 08
Agents' balances charged off.....		24 95
Borrowed money repaid.....	285,000 00	
Interest on borrowed money.....	4,852 35	
Auditors fees.....	1,630 00	
Stock rights.....	27 75	
		<hr/>
Total disbursements.....	\$2,760,414 69	
		<hr/>
Balance.....	\$5,549,803 65	

LEDGER ASSETS.

Book value of real estate.....		\$1,000,000 00
Mortgage loans on real estate.....		2,493,550 00
Book value of bonds and stocks, excluding interest.....		1,653,050 00
Cash in office.....	\$17,308 09	
Cash in banks on interest.....	26,157 08	43,465 17
		<hr/>
Agents' balances.....		359,738 48
		<hr/>
Total ledger assets.....	\$5,549,803 65	

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$34,545 25	
Interest accrued on bonds.....	13,166 61	
Interest accrued on other assets.....	6,825 00	
Rents due on company's property.....	66 68	\$54,603 54
		<hr/>
Market value of bonds and stocks over book value.....		771,593 50
		<hr/>
Gross assets.....	\$6,376,000 69	

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last....	\$377 14
	<hr/>
Total admitted assets.....	\$6,375,623 55

LIABILITIES.

Losses adjusted and unpaid.....	\$78,694 73	
Losses in process of adjustment, or in suspense.....	170,209 80	
Losses resisted.....	24,212 96	
		<hr/>
Total claims for losses.....	\$273,117 49	
Deduct reinsurance.....	43,202 00	
		<hr/>
Net amount of unpaid losses.....	\$229,915 49	
Unearned premiums on outstanding risks.....	2,305,913 69	
Unpaid scrip.....	2,332 84	
Salaries and other miscellaneous expenses due or accrued.....	1,200 00	
Federal, state and other taxes due or accrued.....	25,581 83	
Commissions and other charges due agents and brokers.....	3,200 00	
		<hr/>
Total.....	\$2,568,143 85	
Cash capital.....	\$1,000,000 00	
Surplus over all liabilities.....	2,807,479 70	
		<hr/>
Surplus to policy holders.....	3,807,479 70	
		<hr/>
Total liabilities.....	\$6,375,623 55	

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1910.....	\$407,718,533	\$4,194,658 94
Written during the year.....	230,626,204	3,314,086 00
	<hr/>	<hr/>
Total.....	\$638,344,737	\$7,508,744 94
Expired and terminated.....	174,556,291	2,720,388 60
	<hr/>	<hr/>
In force at end of the year.....	\$463,788,446	\$4,788,356 34
Deduct amount reinsured.....	41,867,095	490,718 77
	<hr/>	<hr/>
Net amount in force.....	\$421,921,351	\$4,297,637 57

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Georgia.....	\$10,000 00	\$25,256 82
Manitoba.....	10,000 00	22,583 80

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$2,428,157 00
Premiums received.....	36,627 82
Losses paid.....	73,679 25
Losses incurred.....	74,024 00

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.

Net fire premiums.....	\$1,436,011	93
Deposit premiums on perpetual risks.....		10,384 46
Interest on mortgage loans.....	\$2,386	15
Interest on bonds and dividends on stocks.....	122,192	42
Interest on deposits.....	1,466	16
Rents—including company's own occupancy.....	7,769	20
Profit on sale or maturity of ledger assets.....		2,684 40
Perpetual reinsurance deposit.....		100 00
Transfer fees on perpetual risks.....		743 00
Total income.....	\$1,583,737	72
Ledger assets Dec. 31, 1910.....		3,319,791 55
Total.....	\$4,903,529	27

DISBURSEMENTS.

Net amount paid for fire losses.....	\$799,981	22
Adjustment and settlement of losses.....	13,417	07
Commissions or brokerage.....	311,335	88
Miscellaneous expenses of local agencies.....	3,323	29
Salaries and expenses of special and general agents.....	83,228	61
Salaries, fees and other charges of officers and employes.....	69,447	01
Rents—including company's own occupancy.....	10,450	02
Advertising, printing and stationery.....	13,577	71
Postage, telegrams, telephone and express.....	11,524	55
Legal expenses.....	771	75
Furniture and fixtures.....	785	53
Maps, including corrections.....	8,408	32
Underwriters' boards and tariff associations.....	15,941	52
Fire department, patrol and salvage corps fees and taxes.....	3,796	07
Inspections and surveys.....	5,260	07
Repairs and expenses on real estate.....	775	63
Taxes on real estate.....	1,931	24
State taxes on premiums.....	26,363	63
Insurance department licenses and fees.....	13,142	19
All other licenses, fees and taxes.....	5,182	00
Deposit premiums returned.....	31,576	19

Interest or dividends to stockholders.....	\$59,997 00	
Agents' balances charged off.....	79 23	
Loss on sale or maturity of ledger assets.....	4,514 17	
Decrease in book value of ledger assets.....	3,743 75	
Re insurance deposit account.....	252 00	
Miscellaneous expenditures.....	5,435 14	
		<hr/>
Total disbursements.....	\$1,504,240 79	
		<hr/>
Balance.....	\$3,399,288 48	

LEDGER ASSETS.

Book value of real estate.....	\$146,444 53	
Mortgage loans on real estate.....	37,685 00	
Book value of bonds and stocks, excluding interest.....	2,775,066 87	
Cash in banks on interest.....	140,666 28	
Agents' balances.....	299,425 80	
		<hr/>
Total ledger assets.....	\$3,399,288 48	

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$565 27	
Interest accrued on bonds.....	29,969 06	\$30,534 33
		<hr/>
Market value of real estate over book value.....	16,555 47	
Due for reinsurance on perpetual policies.....	1,532 25	
		<hr/>
Gross assets.....	\$3,447,910 53	

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$6,903 97	
Book value of bonds and stocks over market value.....	20,766 87	\$27,670 84
		<hr/>
Total admitted assets.....	\$3,420,239 69	

LIABILITIES.

Losses adjusted and unpaid.....	\$28,938 40	
Losses in process of adjustment, or in suspense.....	135,347 85	
Losses resisted.....	17,139 80	
		<hr/>
Total claims for losses.....	\$181,426 05	
Deduct reinsurance.....	17,876 12	
		<hr/>
Net amount of unpaid losses.....	\$163,549 93	
Unearned premiums on outstanding risks.....	1,205,153 27	
Reclaimable on perpetual fire policies.....	705,821 07	
Dividends remaining unpaid.....	3 00	
Salaries and other miscellaneous expenses due or accrued.....	1,233 00	
Federal, state and other taxes due or accrued.....	23,022 38	
Commissions and other charges due agents and brokers.....	27,387 04	
Due for return premiums and reinsurance.....	27,322 03	
		<hr/>
Total.....	\$2,153,291 72	
Cash capital.....	\$500,000 00	
Surplus over all liabilities.....	766,947 97	
		<hr/>
Surplus to policy holders.....	1,266,947 97	
		<hr/>
Total liabilities.....	\$3,420,239 69	

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1910.....	\$207,734,344	\$2,224,877 32
Written during the year.....	160,608,611	1,841,680 24
Total.....	\$368,342,955	\$4,066,557 56
Expired and terminated.....	127,769,846	1,618,114 25
In force at end of the year.....	\$240,573,109	\$2,448,443 31
Deduct amount reinsured.....	13,508,426	165,904 72
Net amount in force.....	\$227,064,683	\$2,282,538 59

Perpetual risks not included above, \$36,376,200.20; premiums on same, \$784,023.41.

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Virginia.....	\$20,000 00	\$16,287 55
Georgia.....	10,000 00	7,524 34

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,590,233 55
Premiums received.....	24,809 27
Losses paid.....	41,971 54
Losses incurred.....	43,616 33

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.

Net fire premiums.....		\$586,839 87
Interest on mortgage loans.....	\$2,580 00	
Interest on bonds and dividends on stocks.....	64,295 33	
Interest on deposits.....	326 03	67,201 36
Profit on sale or maturity of ledger assets.....		2,679 25
Refund of taxes.....		406 39
Total income.....		\$657,126 87
Ledger assets Dec. 31, 1910.....		1,756,281 76
Total.....		\$2,413,408 63

DISBURSEMENTS.

Net amount paid for fire losses.....	\$323,212 62
Adjustment and settlement of losses.....	5,559 48
Commissions or brokerage.....	151,691 24
Salaries, fees and other charges of officers and employes.....	2,610 00
Fire department, patrol and salvage corps fees and taxes.....	3,399 72
State taxes on premiums.....	10,924 80
Insurance department licenses and fees.....	2,560 87
All other licenses, fees and taxes.....	3,479 83
Interest or dividends to stockholders.....	60,000 00
Interest on prepayment of reinsurance.....	29 12
Southern Adjustment Bureau stock charged off.....	100 00
Total disbursements.....	\$563,567 68
Balance.....	\$1,849,840 95

LEDGER ASSETS.

Mortgage loans on real estate.....	\$54,000 00
Book value of bonds and stocks, excluding interest.....	1,602,467 52
Cash in office.....	\$200 00
Cash in banks on interest.....	44,068 21
Agents' balances.....	149,105 22
Total ledger assets.....	\$1,849,840 95

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$340 00	
Interest accrued on bonds.....	7,202 50	\$7,542 ¹ / ₅₀
Gross assets.....		\$1,857,383 45

DEDUCT ASSETS NOT ADMITTED.

Book value of bonds and stocks over market value.....	\$65,571 02	
Total admitted assets.....		\$1,791,812 43

LIABILITIES.

Losses adjusted and unpaid.....	\$69,414 03	
Losses in process of adjustment, or in suspense.....	241,954 12	
Losses resisted.....	24,495 00	
Total claims for losses.....	\$335,863 15	
Deduct reinsurance.....	236,896 00	
Net amount of unpaid losses.....		\$98,967 15
Unearned premiums on outstanding risks.....		438,523 31
Federal, state and other taxes due or accrued.....		10,000 00
Commissions and other charges due agents and brokers.....		44,748 91
Total.....		\$592,239 37
Cash capital.....	\$400,000 00	
Surplus over all liabilities.....	799,573 06	
Surplus to policy holders.....		1,199,573 06
Total liabilities.....		\$1,791,812 43

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1910.....	\$374,087,735	\$3,907,878 38
Written during the year.....	294,286,743	3,086,543 37
Total.....	\$668,374,478	\$6,994,421 75
Expired and terminated.....	219,625,647	2,833,306 35
In force at end of the year.....	\$448,748,831	\$4,161,115 40
Deduct amount reinsured.....	364,232,394	3,308,718 50
Net amount in force.....	\$84,516,437	\$852,396 90

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Georgia.....	\$10,000 00	\$27,079 86
Virginia.....	20,000 00	33,465 96

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$325,079 00
Premiums received.....	4,551 75
Losses paid.....	4,954 54
Losses incurred.....	5,316 54

*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, \$2,000,000.

INCOME.

Net fire premiums.....		\$8,359,805 97
Interest on mortgage loans.....	\$20,418 28	
Interest on bonds and dividends on stocks.....	653,045 59	
Interest on deposits.....	8,043 74	
Interest from all other sources.....	386 57	
Rents—including company's own occupancy.....	229,618 12	911,512 30
Agents' balances previously charged off.....		330 36
Profit on sale or maturity of ledger assets.....		52,745 61
Borrowed money.....		125,000 00
Brokerage department.....		7,875 47
Taxes on bank stock refund.....		2,529 24
Total income.....		\$9,459,807 95
Ledger assets Dec. 31, 1910.....		20,596,735 73
Total.....		\$30,056,543 68

DISBURSEMENTS.

Net amount paid for fire losses.....	\$4,797,839 88
Adjustment and settlement of losses.....	111,744 00
Commissions or brokerage.....	1,625,907 97
Miscellaneous expenses of local agencies.....	3,681 05
Salaries and expenses of special and general agents.....	472,055 02
Salaries, fees and other charges of officers and employes.....	315,654 12
Rents—including company's own occupancy.....	75,148 39
Advertising, printing and stationery.....	97,320 26
Postage, telegrams, telephone and express.....	82,258 52
Legal expenses.....	6,471 58
Furniture and fixtures.....	10,415 08
Maps, including corrections.....	31,573 88
Underwriters' boards and tariff associations.....	94,263 59
Fire department, patrol and salvage corps fees and taxes.....	51,741 01
Inspections and surveys.....	59,842 78
Repairs and expenses on real estate.....	88,617 40
Taxes on real estate.....	19,200 00
State taxes on premiums.....	160,513 24
Insurance department licenses and fees.....	42,466 97

* Includes business of the Rochester German Insurance Co.

All other licenses, fees and taxes	\$39,366 31
Interest or dividends to stockholders	555,000 00
Agents' balances charged off	566 67
Loss on sale or maturity of ledger assets	85,841 62
Expenses in connection with merger of Rochester German Ins. Co.	112,000 00
Borrowed money repaid	125,000 00
Interest on borrowed money	1,258 68
Premiums on business placed with other companies	15,605 59
Securities charged off	171,322 51
Miscellaneous expenditures	8,889 87

Total disbursements \$9,261,565 99

Balance \$20,794,977 69

LEDGER ASSETS.

Book value of real estate	\$2,670,527 59
Mortgage loans on real estate	227,975 00
Book value of bonds and stocks, excluding interest	15,242,614 83
Cash in office	\$12,125 12
Cash in banks not on interest	92,710 31
Cash in banks on interest	903,839 55

1,008,674 98

Agents' balances	1,619,065 87
Temporary advances in retiring fractional shares in merger with the Rochester German Insurance Company	6,304 75
Furniture, fixtures and safes	19,814 67

Total ledger assets \$20,794,977 69

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$4,779 06
Interest accrued on bonds	111,950 25
Interest accrued on other assets	2,216 75
Rents due on company's property	3,496 76

\$122,442 82

Gross assets \$20,917,420 51

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes	\$19,814 67
Agents' balances, representing business written prior to Oct. 1, last	23,988 42
Book value of ledger assets over market value	522,222 54

\$566,025 63

Total admitted assets \$20,351,394 88

LIABILITIES.

Losses adjusted and unpaid	\$144,229 00
Losses in process of adjustment, or in suspense	1,060,495 35
Losses resisted	103,115 00

Total claims for losses	\$1,307,839 35
Deduct reinsurance	429,067 23

Net amount of unpaid losses \$878,772 12

Unearned premiums on outstanding risks.....		\$8,155,006 93
Salaries and other miscellaneous expenses due or accrued.....		24,510 91
Federal, state and other taxes due or accrued.....		138,400 00
Commissions and other charges due agents and brokers.....		30,960 05
Due for return premiums and reinsurance.....		306,100 74
Rents paid in advance.....		755 75
Premiums on business placed with other companies.....		7,875 47
Real estate taxes accrued.....		6,600 00
Total.....		<u>\$9,548,981 97</u>
Cash capital.....	\$2,000,000 00	
Surplus over all liabilities.....	8,802,412 91	
		<u>10,802,412 91</u>
Surplus to policy holders.....		10,802,412 91
Total liabilities.....		<u>\$20,351,394 88</u>

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1910.....	\$2,020,180,090	\$19,516,398 66
Written during the year.....	1,378,039,970	13,532,613 24
Excess of original premiums over reinsurance.....	-	34,206 40
Total.....	<u>\$3,398,220,060</u>	<u>\$33,083,218 30</u>
Expired and terminated.....	1,333,266,215	13,282,222 07
In force at end of the year.....	\$2,064,953,845	\$19,800,996 23
Deduct amount reinsured.....	419,965,549	3,862,251 23
Net amount in force.....	<u>\$1,644,988,296</u>	<u>\$15,938,745 00</u>

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Georgia.....	\$20,000 00	\$134,001 39
Virginia.....	70,000 00	103,340 81
New Mexico.....	10,000 00	20,444 83
Canada.....	291,407 00	244,147 97

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$6,153,849 00
Premiums received.....	93,542 44
Losses paid.....	132,477 89
Losses incurred.....	132,474 89

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.

Net fire premiums.....		\$2,962,246 25
Interest on mortgage loans.....	\$18,886 29	
Interest on bonds and dividends on stocks.....	208,745 01	
Interest on deposits.....	11,632 16	
Interest from all other sources.....	125 77	
Rents—including company's own occupancy.....	52,240 76	291,629 99
Agents' balances previously charged off.....		800 00
Profit on sale or maturity of ledger assets.....		85,134 02
Conscience money.....		5 00
Total income.....		\$3,339,815 26
Ledger assets Dec. 31, 1910.....		6,745,745 31
Total.....		\$10,085,560 57

DISBURSEMENTS.

Net amount paid for fire losses.....	\$1,470,509 43
Adjustment and settlement of losses.....	74,845 29
Commissions or brokerage.....	659,566 98
Miscellaneous expenses of local agencies.....	92,842 06
Salaries and expenses of special and general agents.....	125,854 62
Salaries, fees and other charges of officers and employes.....	139,061 31
Advertising, printing and stationery.....	19,621 36
Rents—including company's own occupancy.....	32,084 31
Postage, telegrams, telephone and express.....	22,878 60
Legal expenses.....	2,604 62
Furniture and fixtures.....	2,110 27
Maps, including corrections.....	8,760 68
Underwriters' boards and tariff associations.....	7,206 25
Fire department, patrol and salvage corps fees and taxes.....	23,033 82
Inspections and surveys.....	34,595 98
Repairs and expenses on real estate.....	15,823 26
Taxes on real estate.....	11,540 61
State taxes on premiums.....	53,781 07
Insurance department licenses and fees.....	14,863 64
All other licenses, fees and taxes.....	15,480 63
Interest or dividends to stockholders.....	200,000 00

Decrease in liabilities on account of reinsurance treaties.....	\$24,628 57	
Agents' balances charged off.....	97 90	
Loss on sale or maturity of ledger assets.....	19,429 50	
Interest on reinsurance treaties.....	1,534 66	
Investment expense.....	553 50	
Securities not listed.....	300 00	
Miscellaneous expenditures.....	12,848 58	
		<hr/>
Total disbursements.....	\$3,086,457 55	
		<hr/>
Balance.....	\$6,999,103 02	

LEDGER ASSETS.

Book value of real estate.....		\$750,000 00
Mortgage loans on real estate.....		431,000 00
Book value of bonds and stocks, excluding interest.....		4,842,240 88
Cash in office.....	\$5,834 58	
Cash in banks not on interest.....	30,868 49	
Cash in banks on interest.....	442,750 48	479,453 55
		<hr/>
Agents' balances.....		496,408 59
		<hr/>
Total ledger assets.....		\$6,999,103 02

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$8,152 50	
Interest accrued on bonds.....	30,110 67	
Rents due and accrued on company's property.....	191 66	\$38,454 83
		<hr/>
Gross assets.....		\$7,037,557 85

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$2,905 71	
Book value of bonds and stocks over market value.....	182,006 18	\$184,911 89
		<hr/>
Total admitted assets.....		\$6,852,645 96

LIABILITIES.

Losses adjusted and unpaid.....	\$116,455 94	
Losses in process of adjustment, or in suspense.....	110,067 24	
Losses resisted.....	23,507 38	
		<hr/>
Total claims for losses.....	\$250,030 56	
Deduct reinsurance.....	71,477 04	
		<hr/>
Net amount of unpaid losses.....		\$178,553 52
Unearned premiums on outstanding risks.....		3,278,727 22
Salaries and other miscellaneous expenses due or accrued.....		16,391 79
Federal, state and other taxes due or accrued.....		50,000 00
Commissions and other charges due agents and brokers.....		5,762 64
Due for return premiums and reinsurance.....		33,578 85
		<hr/>
Total.....		\$3,563,014 02
Cash capital.....	\$1,000,000 00	
Surplus over all liabilities.....	2,289,631 94	
		<hr/>
Surplus to policy holders.....		3,289,631 94
		<hr/>
Total liabilities.....		\$6,852,645 96

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1910.....	\$723,887,780	\$7,017,399 90
Written during the year.....	386,695,721	3,888,082 31
Total.....	\$1,110,583,501	\$10,905,482 21
Expired and terminated.....	369,663,398	3,764,947 49
In force at end of the year.....	\$740,920,103	\$7,140,534 72
Deduct amount reinsured.....	67,546,297	748,461 02
Net amount in force.....	\$673,373,806	\$6,392,073 70

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Georgia.....	\$10,000 00	\$63,535 16
Virginia.....	52,100 00	58,540 05
New Mexico.....	10,000 00	8,957 82
Manitoba.....	10,000 00	5,942 02
Canada.....	50,000 00	-

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,272,947 00
Premiums received.....	19,296 27
Losses paid.....	68,535 26
Losses incurred.....	62,438 21

GLENS FALLS INSURANCE COMPANY,

GLENS FALLS, N. Y.

INCORPORATED IN 1849. COMMENCED BUSINESS IN 1850.

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

Cash Capital, \$200,000.

INCOME.

Net fire premiums.....		\$2,100,390 73
Interest on mortgage loans.....	\$92,664 50	
Interest on bonds and dividends on stocks.....	147,679 80	
Interest on deposits.....	11,440 04	
Interest from all other sources.....	590 53	
Rents—including company's own occupancy.....	4,821 00	257,195 87
Increase in liabilities on account of reinsurance treaties and personal credits.....		12,967 94
Agents' balances previously charged off.....		19 11
Profit on sale or maturity of ledger assets.....		14,909 81
Increase in book value of ledger assets.....		64,183 65
Total income.....		\$2,449,667 11
Ledger assets Dec. 31, 1910.....		5,296,484 21
Total.....		\$7,746,151 32

DISBURSEMENTS.

Net amount paid for fire losses.....	\$1,006,116 99
Adjustment and settlement of losses.....	31,384 65
Commissions or brokerage.....	445,804 02
Miscellaneous expenses of local agencies.....	109 17
Salaries and expenses of special and general agents.....	150,067 63
Salaries, fees and other charges of officers and employes.....	60,680 17
Rents—including company's own occupancy.....	12,000 00
Advertising, printing and stationery.....	25,950 11
Postage, telegrams, telephone and express.....	20,254 24
Legal expenses.....	470 05
Furniture and fixtures.....	3,322 38
Maps, including corrections.....	5,913 79
Underwriters' boards and tariff associations.....	19,670 74
Fire department, patrol and salvage corps fees and taxes.....	9,034 06
Inspections and surveys.....	11,297 96
Repairs and expenses on real estate.....	483 71
Taxes on real estate.....	1,951 05
State taxes on premiums.....	29,243 31
Insurance department licenses and fees.....	10,058 56
All other licenses, fees and taxes.....	11,121 20

Interest or dividends to stockholders.....	\$220,000 00	
Agents' balances charged off.....	640 69	
Loss on sale or maturity of ledger assets.....	414 50	
Decrease in book value of ledger assets.....	94,104 61	
Miscellaneous expenditures.....	4,354 46	
		<hr/>
Total disbursements.....	\$2,174,948 05	
		<hr/>
Balance.....	\$5,571,203 27	

LEDGER ASSETS.

Book value of real estate.....	\$43,858 43	
Mortgage loans on real estate.....	1,751,485 00	
Book value of bonds and stocks, excluding interest.....	2,708,026 19	
Cash in offices.....	\$15,705 57	
Cash in banks on interest.....	709,254 28	724,959 85
		<hr/>
Agents' balances.....	342,313 80	
Bills receivable taken for fire risks.....	560 00	
		<hr/>
Total ledger assets.....	\$5,571,203 27	

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$13,690 95	
Interest accrued on bonds.....	26,450 99	
Interest accrued on other assets.....	4,469 95	
Rents due on company's property.....	100 00	\$44,711 89
		<hr/>
Gross assets.....	\$5,615,915 16	

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$8,961 10	
Book value of bonds and stocks over market value.....	7,152 50	\$16,113 60
		<hr/>
Total admitted assets.....	\$5,599,801 56	

LIABILITIES.

Losses adjusted and unpaid.....	\$46,750 86	
Losses in process of adjustment, or in suspense.....	153,001 09	
Losses resisted.....	21,125 00	
		<hr/>
Total claims for losses.....	\$220,876 95	
Deduct reinsurance.....	40,029 29	
		<hr/>
Net amount of unpaid losses.....	\$180,847 66	
Unearned premiums on outstanding risks.....	2,258,236 99	
Dividends remaining unpaid.....	150,000 00	
Salaries and other miscellaneous expenses due or accrued.....	20,000 00	
Federal, state and other taxes due or accrued.....	30,000 00	
Held under reinsurance treaties.....	12,811 39	
Contingent mortgage loan reserve.....	20,000 00	
Building, furniture and fixture fund.....	25,000 00	
		<hr/>
Total.....	\$2,678,896 04	
Cash capital.....	\$200,000 00	
Surplus over all liabilities.....	2,720,905 52	
		<hr/>
Surplus to policy holders.....	2,920,905 52	
		<hr/>
Total liabilities.....	\$5,599,801 56	

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1910.....	\$419,133,349	\$4,450,883 18
Written during the year.....	254,241,963	2,779,168 33
Total	\$673,375,312	\$7,230,051 51
Expired and terminated.....	209,774,252	2,350,393 10
In force at end of the year	\$463,601,060	\$4,879,658 41
Deduct amount reinsured.....	41,168,373	490,901 36
Net amount in force	\$422,432,687	\$4,388,757 05

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities</i>
Georgia.....	\$25,000 00	\$33,480 77
Virginia.....	11,000 00	29,706 76
Oregon.....	25,000 00	10,408 85

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$853,586 96
Premiums received.....	11,594 42
Losses paid.....	14,566 49
Losses incurred.....	12,922 49

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.

Net fire premiums.....		\$607,086 97
Interest on mortgage loans.....	\$505 00	
Interest on bonds and dividends on stocks.....	39,284 25	
Interest on deposits.....	321 92	
Rents—including company's own occupancy.....	4,684 59	44,795 76
Profit on sale or maturity of ledger assets.....		1,430 37
Sale of stock rights.....		911 10
Borrowed money.....		27,000 00
Total income.....		\$681,224 20
Ledger assets Dec. 31, 1910.....		1,177,400 13
Total.....		\$1,858,624 33

DISBURSEMENTS.

Net amount paid for fire losses.....		\$411,806 04
Adjustment and settlement of losses.....		5,780 14
Commissions or brokerage.....		131,872 11
Miscellaneous expenses of local agencies.....		1,244 57
Salaries of special and general agents.....		13,489 28
Salaries, fees and other charges of officers and employes.....		23,589 52
Rents—including company's own occupancy.....		3,680 61
Advertising, printing and stationery.....		6,322 83
Postage, telegrams, telephone and express.....		3,428 14
Legal expenses.....		647 16
Furniture and fixtures.....		452 86
Maps, including corrections.....		1,790 66
Underwriters' boards and tariff associations.....		6,774 41
Fire department, patrol and salvage corps fees and taxes.....		1,313 14
Inspections and surveys.....		7,264 00
Repairs and expenses on real estate.....		524 44
Taxes on real estate.....		883 59
State taxes on premiums.....		11,625 31
Insurance department licenses and fees.....		3,482 81
All other licenses, fees and taxes.....		3,517 17
Interest or dividends to stockholders.....		20,000 00
Agents' balances charged off.....		228 44

Decrease in book value of ledger assets	\$911 10	
Borrowed money repaid	27,000 00	
Interest on borrowed money	971 99	
Miscellaneous expenditures	1,840 04	
		<hr/>
Total disbursements	\$690,440 37	
		<hr/>
Balance	\$1,168,183 96	

LEDGER ASSETS.

Book value of real estate		\$46,954 28
Mortgage loans on real estate		10,100 00
Book value of bonds and stocks, excluding interest		962,982 10
Cash in office	\$3,896 26	
Cash in banks on interest	47,448 68	51,344 94
		<hr/>
Agents' balances		96,802 65
		<hr/>
Total ledger assets		\$1,168,183 97

NON-LEDGER ASSETS.

Interest accrued on mortgages	\$143 00	
Interest accrued on bonds	4,583 26	
Rents accrued on company's property	610 00	\$5,336 26
		<hr/>
Due for reinsurance on losses paid		44 00
		<hr/>
Gross assets		\$1,173,564 23

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	\$47 41	
Book value of ledger assets over market value	37,917 85	\$37,965 26
		<hr/>
Total admitted assets		\$1,135,598 97

LIABILITIES.

Losses adjusted and unpaid	\$15,066 43	
Losses in process of adjustment, or in suspense	33,726 00	
Losses resisted	2,950 00	
		<hr/>
Total claims for losses	\$51,742 43	
Deduct reinsurance	6,407 52	
		<hr/>
Net amount of unpaid losses		\$45,334 91
Unearned premiums on outstanding risks		562,502 56
Salaries and other miscellaneous expenses due or accrued		1,390 80
Federal, state and other taxes due or accrued		8,586 65
Due for reinsurance		5,880 28
		<hr/>
Total		\$623,695 20
Cash capital	\$200,000 00	
Surplus over all liabilities	311,903 77	
		<hr/>
Surplus to policy holders		511,903 77
		<hr/>
Total liabilities		\$1,135,598 97

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1910.....	\$100,603,881	\$1,246,639 41
Written during the year.....	67,996,310	869,883 73
	<hr/>	<hr/>
Total.....	\$168,600,191	\$2,116,523 14
Expired and terminated.....	65,382,844	828,499 22
	<hr/>	<hr/>
In force at end of the year.....	\$103,217,347	\$1,288,023 92
Deduct amount reinsured.....	14,769,040	210,452 57
	<hr/>	<hr/>
Net amount in force.....	\$88,448,307	\$1,077,571 35

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Virginia.....	\$10,000 00	\$4,540 55

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$5,555,966 00
Premiums received.....	99,397 17
Losses paid.....	77,154 12
Losses incurred.....	71,953 33

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.

Net fire premiums		\$2,371,863 77
Interest on mortgage loans	\$175 00	
Interest on bonds and dividends on stocks	139,538 32	
Interest on deposits	1,494 01	
Interest from all other sources	741 07	
Rents—including company's own occupancy	73,588 46	215,536 86
Agents' balances previously charged off		81 67
Total income		\$2,587,482 30
Ledger assets Dec. 31, 1910		4,541,252 60
Total		\$7,128,734 90

DISBURSEMENTS.

Net amount paid for fire losses	\$1,285,995 22
Adjustment and settlement of losses	98,677 96
Commissions or brokerage	467,919 36
Salaries and expenses of special and general agents	108,611 04
Salaries, fees and other charges of officers and employes	124,626 78
Rents—including company's own occupancy	23,528 69
Advertising, printing and stationery	33,376 85
Postage, telegrams, telephone and express	23,925 87
Legal expenses	847 69
Furniture and fixtures	1,153 61
Maps, including corrections	10,853 41
Underwriters' boards and tariff associations	18,664 42
Fire department, patrol and salvage corps fees and taxes	20,360 10
Inspections and surveys	24,890 01
Repairs and expenses on real estate	22,789 95
Taxes on real estate	14,915 16
State taxes on premiums	44,182 98
Insurance department licenses and fees	13,072 92
All other licenses, fees and taxes	11,313 12
Interest or dividends to stockholders	195,000 00

Agents' balances charged off.....	\$3,903 59
Loss on sale or maturity of ledger assets.....	4,073 75
Miscellaneous expenditures.....	5,966 67
Total disbursements.....	<u>\$2,558,649 15</u>
Balance.....	\$4,570,085 75

LEDGER ASSETS.

Book value of real estate.....	\$906,581 06
Mortgage loans on real estate.....	3,500 00
Book value of bonds and stocks, excluding interest.....	3,115,095 78
Cash in office.....	\$1,710 00
Cash in banks not on interest.....	42,707 40
Cash in banks on interest.....	100,009 56
Agents' balances.....	<u>400,481 95</u>
Total ledger assets.....	\$4,570,085 75

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$14 58
Interest accrued on bonds.....	29,664 96
Rents due on company's property.....	320 96
Market value of real estate over book value.....	222,891 94
Due for reinsurance on losses paid.....	6,941 75
Gross assets.....	<u>\$4,829,919 94</u>

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$2,026 11
Book value of bonds and stocks over market value.....	9,710 78
Total admitted assets.....	<u>\$4,818,183 05</u>

LIABILITIES.

Losses adjusted and unpaid.....	\$76,812 33
Losses in process of adjustment, or in suspense.....	233,642 88
Losses resisted.....	21,906 33
Total claims for losses.....	<u>\$332,361 54</u>
Deduct reinsurance.....	77,513 68
Net amount of unpaid losses.....	\$254,847 86
Unearned premiums on outstanding risks.....	2,275,288 23
Salaries and other miscellaneous expenses due or accrued.....	8,556 92
Federal, state and other taxes due or accrued.....	45,000 00
Commissions and other charges due agents and brokers.....	8,239 16
Due for return premiums and reinsurance.....	40,801 17
Rents paid in advance.....	3,037 83
Total.....	<u>\$2,635,771 17</u>
Cash capital.....	\$1,000,000 00
Surplus over all liabilities.....	<u>1,182,411 88</u>
Surplus to policy holders.....	2,182,411 88
Total liabilities.....	<u>\$4,818,183 05</u>

HANOVER FIRE INSURANCE COMPANY.

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1910.....	\$478,407,699 46	\$4,900,659 36
Written during the year.....	329,749,067 78	3,406,661 22
Excess of original premiums over reinsurance.....		4,418 92
Total.....	\$808,156,767 24	\$8,311,739 50
Expired and terminated.....	310,871,644 41	3,203,461 26
In force at end of the year.....	\$497,285,122 83	\$5,108,278 24
Deduct amount reinsured.....	72,877,769 06	718,629 20
Net amount in force.....	\$424,407,353 77	\$4,389,649 04

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Georgia.....	\$10,000 00	\$27,839 59
Virginia.....	50,000 00	32,690 83

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,591,330 15
Premiums received.....	23,286 01
Losses paid.....	30,051 32
Losses incurred.....	30,896 93

HARTFORD FIRE INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1810. COMMENCED BUSINESS IN 1810.

CHARLES E. CHASE, <i>President.</i>	FREDERICK SAMSON, S. E. LOCKE,	} <i>Secretaries.</i>
-------------------------------------	-----------------------------------	-----------------------

Cash Capital, \$2,000,000.

INCOME.

Net fire premiums.....	\$14,803,569 50	
Net marine premiums.....	675,347 22	\$15,478,916 72
Interest on mortgage loans.....	\$22,811 89	
Interest on collateral loans.....	479 94	
Interest on bonds and dividends on stocks.....	887,426 00	
Interest on deposits.....	15,003 65	
Interest from all other sources.....	43 39	
Rents—including company's own occupancy.....	53,209 96	978,974 83
Increase in liabilities on account of reinsurance treaties.....		31,380 26
Agents' balances previously charged off.....		543 74
Rent on property previously sold.....		380 00
Traders Insurance Company in liquidation.....		223 38
Exchange of bonds.....		1,162 50
National Bank of North America in liquidation.....		4,000 00
Total income.....		\$16,495,581 43
Ledger assets Dec. 31, 1910.....		23,713,870 64
Total.....		\$40,209,252 07

DISBURSEMENTS.

Net amount paid for fire losses.....	\$8,472,429 05	
Net amount paid for marine losses.....	307,555 94	\$8,779,984 99
Adjustment and settlement of losses.....		170,496 19
Commissions or brokerage.....		2,879,040 65
Salaries and expenses of special and general agents.....		760,627 00
Salaries, fees and other charges of officers and employes.....		653,539 46
Rents—including company's own occupancy.....		120,594 07
Advertising, printing and stationery.....		178,219 08
Postage, telegrams, telephone and express.....		129,763 97
Legal expenses.....		11,553 96

Furniture and fixtures	\$33,839 52
Maps, including corrections	35,512 35
Underwriters' boards and tariff associations	206,534 94
Fire department, patrol and salvage corps fees and taxes	83,742 88
Inspections and surveys	56,139 74
Repairs and expenses on real estate	25,208 85
Taxes on real estate	12,224 63
State taxes on premiums	260,650 70
Insurance department licenses and fees	52,803 81
All other licenses, fees and taxes	201,926 10
Interest or dividends to stockholders	700,000 00
Agents' balances charged off	12,080 79
Loss on sale or maturity of ledger assets	44,541 55
Decrease in book value of ledger assets	5,162 50
Commercial reports and ratings	9,322 80
Interest on reserve held under reinsurance treaties	18,503 25
Miscellaneous expenditures	10,428 47
Total disbursements	\$15,452,442 25
Balance	\$24,756,809 82

LEDGER ASSETS.

Book value of real estate	\$763,712 63
Mortgage loans on real estate	429,666 67
Loans secured by collateral	8,250 00
Book value of bonds and stocks, excluding interest	20,108,166 47
Cash in office	\$4,115 76
Cash in banks not on interest	99,747 44
Cash in banks on interest	899,814 54
Agents' balances	2,439,836 31
Balance due on sale of real estate	3,500 00
Total ledger assets	\$24,756,809 82

NON-LEDGER ASSETS.

Interest accrued on mortgages	\$3,733 37
Interest accrued on bonds	247,478 11
Interest accrued on collateral loans	213 84
Rents accrued on company's property	1,447 33
Market value of real estate over book value	5,387 37
Market value of bonds and stocks over book value	490,054 79
Gross assets	\$25,505,124 63

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	\$55,285 22
Total admitted assets	\$25,449,839 41

LIABILITIES.

Losses adjusted and unpaid	\$487,051 76
Losses in process of adjustment, or in suspense	815,347 61
Losses resisted	99,361 00
Total claims for losses	\$1,401,760 37
Deduct reinsurance	132,402 84
Net amount of unpaid losses	\$1,269,357 53

Unearned premiums on outstanding risks.....		\$14,160,774 40
Salaries and other miscellaneous expenses due or accrued.....		8,237 24
Federal, state and other taxes due or accrued.....		200,000 00
Total.....		\$15,638,369 17
Cash capital.....	\$2,000,000 00	
Surplus over all liabilities.....	7,811,470 24	
Surplus to policy holders.....		9,811,470 24
Total liabilities.....		\$25,449,839 41

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force Dec. 31, 1910...	\$2,325,323 280	\$26,441,683 03	\$21,833,975	\$512,028 77
Written during the year.	1,731,642,318	19,427,280 31	41,876,259	869,199 46
Total.....	\$4,056,965,598	\$45,868,963 34	\$63,710,234	\$1,381,228 23
Expired and terminated.	1,571,813,000	18,363,412 96	39,038,138	742,901 28
In force at end of the year	\$2,485,152,598	\$27,505,550 38	\$24,672,096	\$638,326 95
Deduct amount reinsured	117,997,002	864,168 77	-	-
Net amount in force	\$2,367,155,596	\$26,641,381 61	\$24,672,096	\$638,326 95

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Canada.....	\$640,073 31	\$554,453 47
Georgia.....	10,000 00	286,165 45
New Mexico.....	10,000 00	62,342 63
Virginia.....	52,500 00	206,700 46

BUSINESS IN MAINE.

	<i>Fire.</i>	<i>Marine.</i>
Risks written.....	\$12,448,006 00	\$61,700 00
Premiums received.....	174,910 03	1,255 96
Losses paid.....	202,025 68	1,125 00
Losses incurred.....	199,572 54	1,125 00

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.

Net fire premiums	\$12,046,989 96	
Net marine premiums	665,232 92	\$12,712,222 88
		<hr/>
Interest on mortgage loans	\$2,405 50	
Interest on bonds and dividends on stocks	1,135,840 50	
Interest on deposits	32,146 86	
Interest from all other sources	2,070 64	
Rents	10,667 95	1,183,131 45
		<hr/>
Agents' balances previously charged off		112 15
Profit on sale or maturity of ledger assets		166,904 09
Income from investments previously charged off		9,119 20
Proceeds H. H. Bigelow life policy		6,011 07
Conscience money		425 00
		<hr/>
Total income		\$14,077,925 84
Ledger assets Dec. 31, 1910		30,260,428 78
		<hr/>
Total		\$44,338,354 62

DISBURSEMENTS.

Net amount paid for fire losses	\$6,029,161 58	
Net amount paid for marine losses	399,385 55	\$6,428,547 13
		<hr/>
Adjustment and settlement of losses		150,139 00
Commissions or brokerage		2,381,857 61
Miscellaneous expenses of local agencies		5,724 12
Salaries and expenses of special and general agents		395,466 53
Salaries, fees and other charges of officers and employes		461,809 83
Rents		128,193 11
Advertising, printing and stationery		224,004 13
Postage, telegrams, telephone and express		101,014 32
Legal expenses		2,804 14

HOME INSURANCE COMPANY.

257

Furniture and fixtures	\$9,395 76
Maps, including corrections	19,631 26
Underwriters' boards and tariff associations	108,321 11
Fire department, patrol and salvage corps fees and taxes	43,295 19
Inspections and surveys	88,695 59
State taxes on premiums	282,093 67
Insurance department licenses and fees	45,960 24
All other licenses, fees and taxes	11,629 76
Interest or dividends to stockholders	1,050,000 00
Agents' balances charged off	3,628 15
Loss on sale or maturity of ledger assets	198,052 52
Decrease in book value of ledger assets	69,873 45
Exchange	15,136 53
Southern Adjustment Bureau stock	300 00
Miscellaneous expenditures	42,028 69
Total disbursements	\$12,267,601 84
Balance	\$32,070,752 78

LEDGER ASSETS.

Mortgage loans on real estate	\$38,300 00
Book value of bonds and stocks, excluding interest	27,847,530 98
Cash in banks not on interest	\$42,989 71
Cash in banks on interest	1,748,035 43
Agents' balances	1,922,327 80
Bills receivable taken for fire risks	61,038 65
Counter and office premiums uncollected	410,530 21
Total ledger assets	\$32,070,752 78

NON-LEDGER ASSETS.

Interest accrued on bonds	\$214,053 00
Market value of bonds and stocks over book value	28,329 02
Gross assets	\$32,313,134 80

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	\$105,531 20
Bills receivable, past due, taken for marine, inland and fire risks	61,038 65
Total admitted assets	\$32,146,564 95

LIABILITIES.

Losses adjusted and unpaid	\$196,850 29
Losses in process of adjustment, or in suspense	1,667,095 34
Losses resisted	100,225 35
Total claims for losses	\$1,964,170 98
Deduct reinsurance	819,734 64
Net amount of unpaid losses	\$1,144,436 34

HOME INSURANCE COMPANY.

Unearned premiums on outstanding risks	\$11,798,635 00
Salaries and other miscellaneous expenses due or accrued	100,000 00
Federal, state and other taxes due or accrued	200,000 00
Commissions and other charges due agents and brokers	77,606 97
Due for reinsurance	210,445 93
Conflagration reserve	1,800,000 00
Total	\$15,331,124 24
Cash capital	\$3,000,000 00
Surplus over all liabilities	13,815,440 71
Surplus to policy holders	16,815,440 71
Total liabilities	\$32,146,564 95

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force Dec. 31, 1910..	\$2,430,626,305	\$23,605,783 00	\$33,372,131	\$834,758 00
Written during the year	1,822,918,717	17,668,633 10	241,314,557	1,168,690 54
Excess of original premiums over reinsurance	-	1,186 00	-	-
Total	\$4,253,545,022	\$41,275,602 10	\$274,686,688	\$2,003,448 54
Expired and terminated	1,722,499,646	16,174,249 10	240,345,062	1,098,485 54
In force at end of the year	\$2,531,045,376	\$25,101,353 00	\$34,341,626	\$904,963 00
Deduct amount reinsured	340,067,860	3,112,757 00	6,024,250	148,763 00
Net amount in force	\$2,190,977,516	\$21,988,596 00	\$28,317,376	\$756,195 00

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Canada	\$389,333 33	\$409,262 89
Cuba	75,000 00	86,575 00
Georgia	10,000 00	230,488 41
Mexico	25,000 00	99,391 50
North Carolina	25,000 00	126,229 75
New Mexico	10,000 00	18,473 00
Oregon	25,000 00	79,805 39
Virginia	50,000 00	172,277 66

BUSINESS IN MAINE.

	<i>Fire.</i>	<i>Marine.</i>
Risks written	\$14,402,333 00	\$69,550 00
Premiums received	169,437 87	1,622 56
Losses paid	205,891 80	400 70
Losses incurred	240,978 86	425 70

INSURANCE COMPANY OF NORTH AMERICA,

PHILADELPHIA, PENN.

INCORPORATED IN 1794. COMMENCED BUSINESS IN 1792.

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

Cash Capital, \$4,000,000.

INCOME.

Net fire premiums.....	\$6,267,004 20	
Net marine premiums.....	2,911,892 67	\$9,178,896 87
<hr/>		
Deposit premiums on perpetual risks.....		12,077 56
Interest on mortgage loans.....	\$13,327 56	
Interest on bonds and dividends on stocks.....	585,782 91	
Interest on deposits.....	20,313 31	
Interest from all other sources.....	489 87	
Rents—including company's own occupancy.....	16,254 28	636,167 93
<hr/>		
Agents' balances previously charged off.....		403 55
Profit on sale or maturity of ledger assets.....		111,505 39
Perpetual permits, transfer fees and earned deposits.....		2,859 36
Differences in exchange, etc.....		1,072 06
<hr/>		
Total income.....		\$9,942,982 72
Ledger assets Dec. 31, 1910.....		15,906,398 53
<hr/>		
Total.....		\$25,849,381 25

DISBURSEMENTS.

Net amount paid for fire losses.....	\$3,508,758 09	
Net amount paid for marine losses.....	1,591,381 64	\$5,100,139 73
<hr/>		
Adjustment and settlement of losses.....		87,147 94
Commissions or brokerage.....		1,910,992 02
Miscellaneous expenses of local agencies.....		197,801 88
Salaries and expenses of special and general agents.....		482,350 45
Salaries, fees and other charges of officers and employes.....		193,106 43
Rents—including company's own occupancy.....		50,733 43
Advertising, printing and stationery.....		80,527 35
Postage, telegrams, telephone and express.....		58,959 19
Legal expenses.....		15,926 92
Furniture and fixtures.....		6,874 28
Maps, including corrections.....		20,663 85
Underwriters' boards and tariff associations.....		58,642 73

Fire department, patrol and salvage corps fees and taxes.....	\$38,373 98
Inspections and surveys.....	37,958 45
Repairs and expenses on real estate.....	2,174 30
Taxes on real estate.....	3,952 42
State taxes on premiums.....	157,719 44
Insurance department licenses and fees.....	33,183 23
All other licenses, fees and taxes.....	49,901 54
Deposit premiums returned.....	18,362 80
Interest or dividends to stockholders.....	480,000 00
Agents' balances charged off.....	2,261 45
Loss on sale or maturity of ledger assets.....	4,607 50
Subscriptions.....	6,973 04
Expenses on mortgage loans.....	628 85
Miscellaneous expenditures.....	9,291 07
	<hr/>
Total disbursements.....	\$9,109,254 27
Balance.....	\$16,740,126 98

LEDGER ASSETS.

Book value of real estate.....	\$292,559 83
Mortgage loans on real estate.....	271,925 00
Book value of bonds and stocks, excluding interest.....	13,367,922 45
Cash in office.....	\$1,382 19
Cash in banks not on interest.....	25,000 00
Cash in banks on interest.....	1,320,801 96
	<hr/>
Agents' balances.....	1,435,479 69
Bills receivable taken for marine and inland risks.....	18,789 67
Bills receivable taken for fire risks.....	6,266 19
	<hr/>
Total ledger assets.....	\$16,740,126 98

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$3,006 40
Interest accrued on bonds.....	74,840 18
	<hr/>
Due for reinsurance on losses paid.....	63,287 65
Salvage claims.....	46,100 00
	<hr/>
Gross assets.....	\$16,927,361 21

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$11,496 23
Book value of bonds and stocks over market value....	7,487 62
	<hr/>
Total admitted assets.....	\$16,908,377 36

LIABILITIES.

Losses adjusted and unpaid.....	\$151,824 71
Losses in process of adjustment, or in suspense.....	1,097,966 07
Losses resisted.....	26,994 22
	<hr/>
Total claims for losses.....	\$1,276,785 00
Deduct reinsurance.....	88,685 00
	<hr/>
Net amount of unpaid losses.....	\$1,188,100 00

Unearned premiums on outstanding risks.....		\$6,655,570 04
Reclaimable on perpetual fire policies.....		740,601 58
Federal, state and other taxes due or accrued.....		90,000 00
Due for reinsurance.....		31,701 33
Contingent fund.....		202,404 41
Total.....		<u>\$8,908,377 36</u>
Cash capital.....	\$4,000,000 00	
Surplus over all liabilities.....	<u>4,000,000 00</u>	
Surplus to policy holders.....		<u>8,000,000 00</u>
Total liabilities.....		<u>\$16,908,377 36</u>

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force Dec. 31, 1910..	\$1,008,523,013	\$11,832,106 73	\$72,325,808	\$1,595,173 51
Written during the year	714,386,471	8,358,897 49	750,687,069	4,534,696 17
Total.....	<u>\$1,722,909,484</u>	<u>\$20,191,004 22</u>	<u>\$823,012,877</u>	<u>\$6,129,869 68</u>
Expired and terminated	634,280,339	7,634,837 67	742,432,514	4,420,323 51
In force at end of the year.....	\$1,088,629,145	\$12,556,166 55	\$80,580,363	\$1,709,546 17
Deduct amount re-insured.....	105,003,149	1,149,126 46	6,981,870	256,139 04
Net amount in force...	<u>\$983,625,996</u>	<u>\$11,407,040 09</u>	<u>\$73,598,493</u>	<u>\$1,453,407 13</u>
Perpetual risks not included above, \$31,547,870.79; premiums on same, \$816,973.68.				

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Georgia.....	\$10,000 00	\$74,117 30
New Mexico.....	20,000 00	21,197 71
Virginia.....	53,000 00	58,903 45
Canada.....	308,080 00	202,612 98

BUSINESS IN MAINE.

	<i>Fire.</i>	<i>Marine.</i>
Risks written.....	\$7,614,821 00	\$342,127 00
Premiums received.....	136,608 14	12,565 58
Losses paid.....	118,626 28	5,408 83
Losses incurred.....	113,987 15	6,408 83

INSURANCE COMPANY OF THE STATE OF
PENNSYLVANIA,

PHILADELPHIA, PENN.

INCORPORATED IN 1794. *COMMENCED BUSINESS IN 1794.

CLARENCE E. PORTER, *President.*

EDWARD L. GOFF, *Secretary.*

Cash Capital, \$800,000.

INCOME.

Net fire premiums.....		\$1,075,280 42
Deposit premiums on perpetual risks.....		5,483 87
Interest on mortgage loans.....	\$697 43	
Interest on bonds and dividends on stocks.....	33,858 81	
Interest on deposits.....	117 96	
Interest from all other sources.....	3,938 05	
Rents.....	8,623 28	47,235 53
<hr/>		
Agents' balances previously charged off.....		2,056 91
Profit on sale or maturity of ledger assets.....		535 62
Perpetual policies terminated.....		1,230 00
<hr/>		
Total income.....		\$1,131,822 35
Ledger assets June 30, 1911.....		3,941,844 44
<hr/>		
Total.....		\$5,073,666 79

DISBURSEMENTS.

Net amount paid for fire losses.....	\$801,021 62
Adjustment and settlement of losses.....	14,902 59
Commissions or brokerage.....	229,447 66
Miscellaneous expenses of local agencies.....	3,084 34
Salaries and expenses of special and general agents.....	41,344 46
Salaries, fees and other charges of officers and employes.....	54,706 32
Rents.....	2,500 00
Advertising, printing and stationery.....	19,171 12
Postage, telegrams, telephone and express.....	5,604 06
Legal expenses.....	3,730 24
Furniture and fixtures.....	132 73

* Consolidated with Spring Garden Insurance Company and Union Insurance Company in 1911.

INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA. 263

Maps, including corrections.....	\$3,370 03
Underwriters' boards and tariff associations.....	5,047 46
Fire department, patrol and salvage corps fees and taxes.....	6,961 46
Inspections and surveys.....	4,530 62
Repairs and expenses on real estate.....	4,506 56
Taxes on real estate.....	1,799 83
State taxes on premiums.....	73,795 16
Insurance department licenses and fees.....	9,713 11
All other licenses, fees and taxes.....	4,136 34
Deposit premiums returned.....	20,342 83
Interest or dividends to stockholders (Spring Garden Insurance Co.)...	24,000 00
Agents' balances charged off.....	23 95
Loss on sale or maturity of ledger assets.....	1,227 58
Miscellaneous expenditures.....	5,833 31
	\$1,340,933 38
Total disbursements.....	
Balance.....	\$3,732,733 41

LEDGER ASSETS.

Book value of real estate.....	\$256,292 50
Mortgage loans on real estate.....	56,108 00
Book value of bonds and stocks, excluding interest.....	2,879,447 75
Cash in office.....	\$31,503 45
Cash in banks on interest.....	113,171 54
	144,674 99
Agents' balances.....	396,210 17
	\$3,732,733 41
Total ledger assets.....	

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$698 17	
Interest accrued on bonds.....	29,686 54	\$30,384 71
Due for reinsurance on losses paid.....		1,027 47
Dividends unclaimed by stockholders.....		951 06
		\$3,765,096 65
Gross assets.....		

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$2,395 83	
Book value of ledger assets over market value.....	51,748 75	\$54,144 58
Total admitted assets.....		\$3,710,952 07

LIABILITIES.

Losses adjusted and unpaid.....	\$75,635 41
Losses in process of adjustment, or in suspense.....	251,308 58
Losses resisted.....	46,550 95
	\$373,494 94
Total claims for losses.....	
Deduct reinsurance.....	94,347 58
	\$279,147 3-
Net amount of unpaid losses.....	

264 INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA.

Unearned premiums on outstanding risks.....		\$1,724,720 82
Reclaimable on perpetual fire policies.....		431,362 61
Dividends remaining unpaid to stockholders.....		951 06
Salaries and other miscellaneous expenses due or accrued.....		2,585 22
Federal, state and other taxes due or accrued.....		35,000 00
Total.....		\$2,473,767 07
Cash capital.....	\$800,000 00	
Surplus over all liabilities.....	437,185 00	
Surplus to policy holders.....		1,237,185 00
Total liabilities.....		\$3,710,952 07

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force June 30, 1911.....	\$325,672,432 42	\$3,987,121 76
Written during the year.....	135,383,125 58	1,783,299 20
Total.....	\$461,055,558 00	\$5,770,420 96
Expired and terminated.....	132,030,043 61	1,777,727 89
In force at end of the year.....	\$329,025,514 39	\$3,992,693 07
Deduct amount reinsured.....	51,839,360 04	647,198 14
Net amount in force.....	\$277,186,154 35	\$3,345,494 93

Perpetual risks not included above, \$19,089,339.40; premiums on same, \$474,342.64.

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Georgia.....	\$10,000 00	\$8,892 84
Manitoba.....	10,000 00	20,632 66
Virginia.....	44,000 00	25,656 28

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,891,553 35
Premiums received.....	43,534 29
Losses paid.....	71,431 26
Losses incurred.....	72,338 11

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.

Net fire premiums.....	\$373,345 24	
Net marine premiums.....	20,397 52	\$393,742 76
Interest on bonds and dividends on stocks.....	\$32,297 72	
Interest on deposits.....	4,818 76	37,116 48
Profit on sale or maturity of ledger assets.....		6,812 34
Increase in book value of ledger assets.....		760 60
Total income.....		\$438,432 18
Ledger assets Dec. 31, 1910.....		1,057,939 34
Total.....		\$1,496,371 52

DISBURSEMENTS.

Net amount paid for fire losses.....	\$128,491 89	
Net amount paid for marine losses.....	816 44	\$129,308 33
Adjustment and settlement of losses.....		1,246 44
Commissions or brokerage.....		93,345 24
Miscellaneous expenses of local agencies.....		533 60
Salaries and expenses of special and general agents.....		15,868 06
Salaries, fees and other charges of officers and employes.....		27,312 90
Rents.....		5,336 38
Advertising, printing and stationery.....		7,108 79
Postage, telegrams, telephone and express.....		2,515 32
Furniture and fixtures.....		841 20
Maps, including corrections.....		5,362 14
Underwriters' boards and tariff associations.....		1,461 47
Fire department, patrol and salvage corps fees and taxes.....		3,740 98
Inspections and surveys.....		1,786 55
Repairs and expenses on real estate.....		3,079 19
State taxes on premiums.....		1,876 43

266 MASSACHUSETTS FIRE AND MARINE INSURANCE CO.

Insurance department licenses and fees		\$1,643 80
All other licenses, fees and taxes		643 92
Loss on sale or maturity of ledger assets		100 00
Decrease in book value of ledger assets		930 99
Miscellaneous expenditures		1,379 47
		<hr/>
Total disbursements		\$305,421 00
		<hr/>
Balance		\$1,190,950 52

LEDGER ASSETS.

Book value of bonds and stocks, excluding interest		\$933,361 21
Cash in office	\$1,274 80	
Cash in banks on interest	183,681 13	184,955 93
		<hr/>
Agents' balances		72,633 38
		<hr/>
Total ledger assets		\$1,190,950 52

NON-LEDGER ASSETS.

Interest accrued on bonds	\$7,515 22	
Interest accrued on other assets	176 34	\$7,691 56
		<hr/>
Market value of bonds and stocks over book value		21,132 79
		<hr/>
Gross assets		\$1,219,774 87

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last....		\$982 34
		<hr/>
Total admitted assets		\$1,218,792 53

LIABILITIES.

Losses adjusted and unpaid	\$11,796 12	
Losses in process of adjustment, or in suspense	27,872 00	
		<hr/>
Total claims for losses	\$39,668 12	
Deduct reinsurance	11,329 99	
		<hr/>
Net amount of unpaid losses		\$28,338 13
Unearned premiums on outstanding risks		270,823 56
Salaries and other miscellaneous expenses due or accrued		2,207 29
Federal, state and other taxes due or accrued		5,426 15
		<hr/>
Total		\$306,795 13
Cash capital	\$500,000 00	
Surplus over all liabilities	411,997 40	
		<hr/>
Surplus to policy holders		911,997 40
		<hr/>
Total liabilities		\$1,218,792 53

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1910....	\$16,708,277	\$159,922 88	-	-
Written during the year.....	47,522,823	475,888 829	\$920,194 00	\$28,433 85
Total	\$64,231,100	\$635,811 70	\$920,194 00	\$28,433 85
Expired and terminated.....	18,339,433	175,481 83	182,826 00	2,056 14
In force at end of the year....	\$45,891,667	\$460,329 87	\$737,368 00	\$26,377 71
Deduct amount reinsured.....	4,914,757	43,658 47	200,855 00	6,527 99
Net amount in force....	\$40,976,910	\$416,671 40	\$536,513 00	\$19,849 72

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$473,625 00
Premiums received.....	7,854 79
Losses paid.....	4,482 53
Losses incurred.....	6,527 53

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.

Net fire premiums.....		\$208,774 15
Interest on mortgage loans.....	\$2,837 74	
Interest on bonds and dividends on stocks.....	12,776 66	
Interest on deposits.....	482 93	16,097 33
Dividend from bank in liquidation.....		14 88
Profit from general agency.....		25,876 87
Total income		\$340,763 23
Ledger assets Dec. 31, 1910.....		487,150 44
Total.....		\$827,913 67.

268 MERCANTILE FIRE AND MARINE INSURANCE COMPANY.

DISBURSEMENTS.

Net amount paid for fire losses.....		\$158,281 22
Adjustment and settlement of losses.....		2,380 27
Commissions or brokerage.....		63,139 88
Miscellaneous expenses of local agencies.....		1,159 18
Salaries and expenses of special and general agents.....		19,086 16
Salaries, fees and other charges of officers and employes.....		31,915 46
Rents.....		7,481 70
Advertising, printing and stationery.....		4,074 18
Postage, telegrams, telephone and express.....		4,522 13
Legal expenses.....		74 49
Furniture and fixtures.....		588 38
Maps, including corrections.....		1,371 52
Underwriters' boards and tariff associations.....		3,146 08
Fire department, patrol and salvage corps fees and taxes.....		1,139 47
Inspections and surveys.....		2,768 03
State taxes on premiums.....		5,181 15
Insurance department licenses and fees.....		2,483 05
All other licenses, fees and taxes.....		1,077 83
Miscellaneous expenditures.....		1,224 25
Total disbursements.....		\$311,044 43
Balance.....		\$516,869 24

LEDGER ASSETS.

Mortgage loans on real estate.....		\$67,800 00
Book value of bonds and stocks, excluding interest.....		371,212 25
Cash in office.....	\$844 01	
Cash in banks on interest.....	29,663 38	30,507 39
Agents' balances.....		47,349 60
Total ledger assets.....		\$516,869 24

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$568 43	
Interest accrued on bonds.....	4,487 44	\$5,055 87
Market value of bonds and stocks over book value.....		2,807 75
Profit from general agency.....		271 60
Gross assets.....		\$525,004 46

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last....	\$869 62
Total admitted assets.....	\$524,134 84

LIABILITIES.

Losses in process of adjustment, or in suspense.....	\$47,830 55
Losses resisted.....	8,705 88
Total claims for losses.....	\$56,536 43
Deduct reinsurance.....	19,498 49
Net amount of unpaid losses.....	\$37,037 94

MERCANTILE FIRE AND MARINE INSURANCE COMPANY. 269

Unearned premiums on outstanding risks.....		\$201,400 57
Salaries and other miscellaneous expenses due or accrued.....		2,351 41
Federal, state and other taxes due or accrued.....		4,561 30
Commissions and other charges due agents and brokers.....		2,125 00
		<hr/>
Total.....		\$247,476 22
Cash capital.....	\$200,000 00	
Surplus over all liabilities.....	76,658 62	
		<hr/>
Surplus to policy holders.....		76,658 62
		<hr/>
Total liabilities.....		\$524,134 84

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1910.....	\$57,566,263	\$708,520 05
Written during the year.....	36,311,947	482,456 73
	<hr/>	<hr/>
Total.....	\$93,878,210	\$1,190,976 78
Expired and terminated.....	37,273,822	506,216 09
	<hr/>	<hr/>
In force at end of the year.....	\$56,604,388	\$684,760 69
Deduct amount reinsured.....	27,818,062	330,825 94
	<hr/>	<hr/>
Net amount in force.....	\$28,786,326	\$353,934 75

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$676,436 00
Premiums received.....	9,775 04
Losses paid.....	20,420 10
Losses incurred.....	22,636 51

*MICHIGAN FIRE AND MARINE INSURANCE
COMPANY,

DETROIT, MICHIGAN.

INCORPORATED IN 1880. COMMENCED BUSINESS IN 1881.

M. W. O'BRIEN, *President.*

H. E. EVERETT, *Secretary.*

Cash Capital, \$400,000.

INCOME.

Net fire premiums.....		\$668,041 73
Interest on mortgage loans.....	\$28,416 87	
Interest on bonds and dividends on stocks.....	22,252 38	
Interest from all other sources.....	660 36	
Rents.....	145 00	51,474 61
Profit on sale or maturity of ledger assets.....		758 30
Increase in book value of ledger assets.....		14 40
Total income.....		\$720,289 04
Ledger assets Dec. 31, 1910.....		1,336,239 65
Total.....		\$2,056,528 69

DISBURSEMENTS.

Net amount paid for fire losses.....		\$307,087 63
Adjustment and settlement of losses.....		4,812 32
Commissions or brokerage.....		162,985 25
Miscellaneous expenses of local agencies.....		1,521 22
Salaries and expenses of special and general agents.....		16,790 70
Salaries, fees and other charges of officers and employes.....		22,456 07
Rents.....		4,999 92
Advertising, printing and stationery.....		12,278 83
Postage, telegrams, telephone and express.....		4,187 25
Legal expenses.....		1,158 10
Furniture and fixtures.....		961 84
Maps, including corrections.....		3,140 23
Underwriters' boards and tariff associations.....		8,043 10
Fire department, patrol and salvage corps fees and taxes.....		6,889 15
Inspections and surveys.....		5,379 42
Repairs and expenses on real estate.....		74 85
Taxes on real estate.....		1,425 32
State taxes on premiums.....		15,803 08
Insurance department licenses and fees.....		3,987 23

* Admitted March 6, 1912.

MICHIGAN FIRE AND MARINE INSURANCE COMPANY. 271

All other licenses, fees and taxes	\$1,211 51
Interest or dividends to stockholders	40,000 00
Loss on sale or maturity of ledger assets	2,025 00
Decrease in book value of ledger assets	1,401 25
Miscellaneous expenditures	870 31
Total disbursements	\$629,489 58
Balance	\$1,427,039 11

LEDGER ASSETS.

Book value of real estate	\$54,380 28
Mortgage loans on real estate	512,236 45
Book value of bonds and stocks, excluding interest	630,250 00
Cash in office	\$22,769 77
Cash in banks not on interest	66,388 54
Agents' balances	140,893 45
Calumet Insurance Co.	13 75
Mercantile Insurance Co.	6 87
Philadelphia Underwriters Association	100 00
Total ledger assets	\$1,427,039 11

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$7,071 93
Interest accrued on bonds	7,898 87
Interest due and accrued on other assets	169 19
Market value of real estate over book value	12,498 44
Market value of bonds and stocks over book value	5,830 00
Gross assets	\$1,460,507 54

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.	\$1,044 57
Total admitted assets	\$1,459,462 97

LIABILITIES.

Losses adjusted and unpaid	\$39,114 09
Losses in process of adjustment, or in suspense	49,011 75
Losses resisted	5,284 15
Total claims for losses	\$93,409 99
Deduct reinsurance	23,851 44
Net amount of unpaid losses	\$69,558 55
Unearned premiums on outstanding risks	584,087 58
Dividends remaining unpaid	20,000 00
Federal, state and other taxes due or accrued	8,500 00
Commissions and other charges due agents and brokers	4,542 54
Due for return premiums and reinsurance	6,159 81
Total	\$692,848 48
Cash capital	\$400,000 00
Surplus over all liabilities	366,614 49
Surplus to policy holders	766,614 49
Total liabilities	\$1,459,462 97

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1910	\$103,960,591	\$1,158,379 35
Written during the year	87,140,060	995,366 35
Total	<u>\$191,100,651</u>	<u>\$2,153,745 70</u>
Expired and terminated	75,426,898	898,412 84
In force at end of the year	\$115,673,753	\$1,255,332 86
Deduct amount reinsured	13,245,345	141,323 67
Net amount in force	<u>\$102,428,408</u>	<u>\$1,114,009 19</u>

NATIONAL FIRE INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1869. COMMENCED BUSINESS IN 1871.

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

Cash Capital, \$1,000,000.

INCOME.

Net fire premiums		\$7,914,216 38
Interest on mortgage loans	\$32,004 28	
Interest on bonds and dividends on stocks	343,505 75	
Interest on deposits	8,583 07	
Interest from all other sources	1,739 56	
Rents—including company's own occupancy	<u>32,776 44</u>	468,609 10
Agents' balances previously charged off		418 61
Profit on sale or maturity of ledger assets		<u>26,778 25</u>
Total income		<u>\$8,410,022 34</u>
Ledger assets Dec. 31, 1910		<u>10,446,992 11</u>
Total		<u>\$18,857,014 45</u>

DISBURSEMENTS.

Net amount paid for fire losses		\$3,774,939 06
Adjustment and settlement of losses		46,351 40
Commissions or brokerage		1,491,713 79
Miscellaneous expenses of local agencies		<u>4,305 97</u>

Salaries and expenses of special and general agents.....	\$784,360 40
Salaries, fees and other charges of officers and employes.....	174,155 03
Rents—including company's own occupancy.....	37,468 59
Advertising, printing and stationery.....	75,470 95
Postage, telegrams, telephone and express.....	84,915 51
Legal expenses.....	9,608 10
Furniture and fixtures.....	8,511 78
Maps, including corrections.....	11,690 78
Underwriters' boards and tariff associations.....	118,071 16
Fire department, patrol and salvage corps fees and taxes.....	50,849 53
Inspections and surveys.....	14,580 61
Repairs and expenses on real estate.....	13,502 50
Taxes on real estate.....	9,014 88
State taxes on premiums.....	153,520 47
Insurance department licenses and fees.....	26,284 21
All other licenses, fees and taxes.....	59,773 16
Interest or dividends to stockholders.....	200,000 00
Agents' balances charged off.....	2,100 87
Loss on sale or maturity of ledger assets.....	22,464 22
Expense reinsurance Columbia Fire Insurance Co.....	160,130 23
Expense reinsurance Osage Fire Insurance Co.....	13,524 73
Expense reinsurance Franklin Fire Insurance Co.....	2,080 50
Factory Insurance Association expense.....	8,309 00
Traveling expenses.....	5,823 59
Miscellaneous expenditures.....	7,417 91
Total disbursements.....	<u>\$7,370,938 93</u>
Balance.....	<u>\$11,486,075 52</u>

LEDGER ASSETS.

Book value of real estate.....	\$633,208 93
Mortgage loans on real estate.....	1,825,075 00
Book value of bonds and stocks, excluding interest.....	6,996,271 41
Cash in office.....	\$1,094 43
Cash in banks on interest.....	671,593 06
Agents' balances.....	1,167,816 95
Bills receivable taken for fire risks.....	191,010 74
Total ledger assets.....	<u>\$11,486,075 52</u>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$36,607 50	
Interest accrued on bonds.....	87,571 67	\$124,179 17
Market value of real estate over book value.....		14,481 76
Market value of bonds and stocks over book value.....		290,295 77
Gross assets.....		<u>\$11,915,032 22</u>

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$37,948 34	
Bills receivable, past due, taken for fire risks.....	39,128 61	
Overdue and accrued interest on bonds in default.....	215 00	\$77,291 95
Total admitted assets.....		<u>\$11,837,740 27</u>

LIABILITIES.

Losses adjusted and unpaid.....	\$124,027 97	
Losses in process of adjustment, or in suspense.....	653,023 69	
Losses resisted.....	47,642 78	
	<hr/>	
Total claims for losses.....	\$824,694 44	
Deduct reinsurance.....	280,093 78	
	<hr/>	
Net amount of unpaid losses.....		\$544,600 66
Unearned premiums on outstanding risks.....		7,212,863 55
Salaries and other miscellaneous expenses due or accrued.....		5,000 00
Federal, state and other taxes due or accrued.....		145,000 00
Reserve for contingencies.....		300,000 00
		<hr/>
Total.....		\$8,207,464 21
Cash capital.....	\$1,000,000 00	
Surplus over all liabilities.....	2,630,276 06	
	<hr/>	
Surplus to policy holders.....		3,630,276 06
		<hr/>
Total liabilities.....		\$11,837,740 27

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1910.....	\$1,305,942,592	\$14,719,994 60
Written during the year.....	1,240,139,341	11,951,055 25
Excess of original premiums over reinsurance.....	-	1,274,577 28
	<hr/>	<hr/>
Total.....	\$2,549,081,933	\$27,945,627 13
Expired and terminated.....	970,767,686	10,759,334 95
	<hr/>	<hr/>
In force at end of the year.....	\$1,578,314,247	\$17,186,292 18
Deduct amount reinsured.....	299,526,780	3,184,320 07
	<hr/>	<hr/>
Net amount in force.....	\$1,278,787,467	\$14,001,972 11

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Canada.....	\$275,000 00	\$182,386 95
Georgia.....	10,000 00	61,739 62
New Mexico.....	10,000 00	21,226 49
Virginia.....	52,000 00	42,977 77

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$5,607,229 00
Premiums received.....	75,347 71
Losses paid.....	77,911 08
Losses incurred.....	80,587 78

NATIONAL UNION FIRE INSURANCE COMPANY,

PITTSBURGH, PENN.

INCORPORATED IN 1901. COMMENCED BUSINESS IN 1901.

E. E. COLE, *President.*

B. D. COLE, *Secretary.*

Cash Capital, \$1,000,000.

INCOME.

Net fire premiums.....		\$2,072,600 83
Interest on mortgage loans.....	\$36,919 64	
Interest on collateral loans.....	6,416 65	
Interest on bonds and dividends on stocks.....	76,307 80	
Interest on deposits.....	4,927 92	
Interest from all other sources.....	3,611 49	
Rents.....	100 00	128,283 50
<hr/>		
Increase in liabilities on account of reinsurance treaties.....		106,650 86
Agents' balances previously charged off.....		2,469 48
Profit on sale or maturity of ledger assets.....		10,723 12
Premium on increase in cash capital.....		60,000 00
Profit on sale of stock held to secure debt.....		536 59
<hr/>		
Total income.....		\$2,381,264 38
Ledger assets Dec. 31, 1910.....	\$3,300,772 83	
Increase of capital during 1911.....	100,000 00	3,400,772 83
<hr/>		
Total.....		\$5,782,037 21

DISBURSEMENTS.

Net amount paid for fire losses.....		\$989,539 53
Adjustment and settlement of losses.....		28,903 65
Commissions and brokerage.....		363,260 21
Miscellaneous expenses of local agencies.....		10,688 90
Salaries and expenses of special and general agents.....		135,619 14
Salaries, fees and other charges of officers and employes.....		98,087 73
Rents.....		12,100 00
Advertising, printing and stationery.....		25,560 77
Postage, telegrams, telephone and express.....		12,780 08
Legal expenses.....		523 33
Furniture and fixtures.....		1,440 96
Maps, including corrections.....		8,366 79
Undervriters' boards and tariff associations.....		24,614 19
Fire department, patrol and salvage corps fees and taxes.....		8,204 40
Inspections and surveys.....		4,102 70
Repairs and expenses on real estate.....		20 08
Taxes on real estate.....		111 65
State taxes on premiums.....		50,394 04

Insurance department licenses and fees.....		\$18,069 50
All other licenses, fees and taxes.....		12,014 12
Interest or dividends to stockholders.....		85,500 00
Agents' balances charged off.....		1,220 64
Loss on sale or maturity of ledger assets.....		5,018 17
Total disbursements.....		<u>\$1,896,140 58</u>
Balance.....		\$3,885,896 63

LEDGER ASSETS.

Book value of real estate.....		\$4,501 76
Mortgage loans on real estate.....		664,540 00
Loans secured by collateral.....		115,000 00
Book value of bonds and stocks, excluding interest.....		2,234,689 54
Cash in office.....	\$9,311 66	
Cash in banks not on interest.....	68,602 69	
Cash in banks on interest.....	234,260 11	312,174 46
Agents' balances.....		482,002 08
Bills receivable taken for fire risks.....		72,988 79
Total ledger assets.....		<u>\$3,885,896 63</u>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$13,053 25	
Interest due and accrued on bonds.....	31,223 94	
Interest accrued on collateral loans.....	1,405 36	\$45,682 55
Market value of bonds and stocks over book value.....		3,785 29
Gross assets.....		<u>\$3,935,364 47</u>

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$4,616 28	
Bills receivable, past due, taken for fire risks.....	15,127 31	
Overdue and accrued interest on bonds in default.....	3,750 00	\$23,493 59
Total admitted assets.....		<u>\$3,911,870 88</u>

LIABILITIES.

Losses adjusted and unpaid.....	\$16,729 92	
Losses in process of adjustment, or in suspense.....	172,130 54	
Losses resisted.....	39,048 28	
Total claims for losses.....	\$227,908 74	
Deduct reinsurance.....	78,101 19	
Net amount of unpaid losses.....		\$149,807 55
Unearned premiums on outstanding risks.....		2,062,811 93
Salaries and other miscellaneous expenses due or accrued.....		500 00
Federal, state and other taxes due or accrued.....		60,000 00
Held under reinsurance treaty.....		106,655 86
Total.....		<u>\$2,379,775 34</u>
Cash capital.....	\$1,000,000 00	
Surplus over all liabilities.....	532,095 54	
Surplus to policy holders.....		<u>1,532,095 54</u>
Total liabilities.....		<u>\$3,911,870 88</u>

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1910.....	\$346,152,656	\$4,186,357 07
Written during the year.....	297,640,983	3,705,243 52
Excess of original premiums over reinsurance.....	-	753 43
	<hr/>	<hr/>
Total.....	\$643,793,639	\$7,892,354 02
Expired and terminated.....	238,709,826	2,975,059 00
	<hr/>	<hr/>
In force at end of the year.....	\$405,083,813	\$4,917,295 02
Deduct amount reinsured.....	92,031,220	1,133,007 14
	<hr/>	<hr/>
Net amount in force.....	\$313,052,593	\$3,784,287 88

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Canada.....	\$54,333 33	\$45,655 68
Georgia.....	10,000 00	34,772 78
Virginia.....	50,000 00	37,370 54

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$649,650 00
Premiums received.....	10,038 72
Losses paid.....	8,535 15
Losses incurred.....	8,642 33

NEWARK FIRE INSURANCE COMPANY,

NEWARK, N. J.

INCORPORATED IN 1811. COMMENCED BUSINESS IN 1810.

EDGAR J. HAYNES, JR., *President.* THOMAS L. FARQUHAR, *Secretary.*

Cash Capital, \$250,000.

INCOME.

Net fire premiums.....		\$534,680 00
Interest on mortgage loans.....	\$14,499 26	
Interest on bonds and dividends on stocks.....	27,822 27	
Interest on deposits.....	820 52	
Rents—including company's own occupancy.....	3,084 99	46,227 04
Profit on sale or maturity of ledger assets.....		268,000 00
Increase in book value of ledger assets.....		112,346 00
Stock previously charged off.....		114 40
Total income.....		\$961,367 44
Ledger assets Dec. 31, 1910.....		844,829 06
Total.....		\$1,806,196 50

DISBURSEMENTS.

Net amount paid for fire losses.....	\$199,836 29
Adjustment and settlement of losses.....	3,789 97
Commissions or brokerage.....	113,374 18
Salaries and expenses of special and general agents.....	20,851 38
Salaries, fees and other charges of officers and employes.....	36,793 11
Rents—including company's own occupancy.....	10,589 86
Advertising, printing and stationery.....	12,618 92
Postage, telegrams, telephone and express.....	4,074 25
Legal expenses.....	661 69
Furniture and fixtures.....	4,431 22
Maps, including corrections.....	7,627 59
Underwriters' boards and tariff associations.....	3,236 64
Fire department, patrol and salvage corps fees and taxes.....	6,315 12
Inspections and surveys.....	2,882 97
Repairs and expenses on real estate.....	1,271 18
Taxes on real estate.....	1,023 92
State taxes on premiums.....	4,973 59
Insurance department licenses and fees.....	2,591 25

All other licenses, fees and taxes	\$2,283 97	
Interest or dividends to stockholders	34,476 50	
Agents' balances charged off	1,043 92	
Loss on sale or maturity of ledger assets	2 40	
Decrease in book value of ledger assets	450 00	
Miscellaneous expenditures	1,307 83	
		<hr/>
Total disbursements	\$476,507	75
Balance	\$1,329,688	75

LEDGER ASSETS.

Book value of real estate		\$126,237 92
Mortgage loans on real estate		326,650 00
Book value of bonds and stocks, excluding interest		735,787 28
Cash in office	\$69 95	
Cash in banks on interest	34,424 03	34,493 98
		<hr/>
Agents' balances		106,419 57
Deposited with Philadelphia Underwriters Association		100 00
		<hr/>
Total ledger assets		\$1,329,688 75

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$4,500 33	
Interest accrued on bonds	8,153 28	\$12,653 61
		<hr/>
Market value of real estate over book value		23,762 08
Market value of bonds and stocks over book value		352 72
Due for reinsurance on losses paid		703 19
Commission due on outstanding reinsurance		3,495 94
		<hr/>
Total admitted assets		\$1,370,656 29

LIABILITIES.

Losses adjusted and unpaid	\$5,830 95	
Losses in process of adjustment, or in suspense	53,731 05	
Losses resisted	9,500 00	
		<hr/>
Total claims for losses	\$69,062 00	
Deduct reinsurance	11,688 00	
		<hr/>
Net amount of unpaid losses		\$57,374 00
Unearned premiums on outstanding risks		422,133 38
Dividends remaining unpaid to stockholders		8,319 75
Salaries and other miscellaneous expenses due or accrued		1,500 00
Federal, state and other taxes due or accrued		15,000 00
Due for reinsurance		12,384 86
		<hr/>
Total		\$516,711 99
Cash capital	\$250,000 00	
Surplus over all liabilities	603,944 30	
		<hr/>
Surplus to policy holders		853,944 30
		<hr/>
Total liabilities		\$1,370,656 29

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1910.....	\$72,379,987	\$688,713 04
Written during the year.....	67,531,135	680,496 26
Excess of original premiums over reinsurance.....	-	409 80
Total.....	\$139,911,122	\$1,369,619 10
Expired and terminated.....	49,071,088	487,143 99
In force at end of the year.....	\$90,840,034	\$382,475 11
Deduct amount reinsured.....	9,427,678	92,621 37
Net amount in force.....	\$81,412,356	\$789,853 74

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$427,418 00
Premiums received.....	8,058 87
Losses paid.....	527 19
Losses incurred.....	859 19

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>
--------------------------------------	---	-----------------------

Cash Capital, \$1,200,000.

INCOME.

Net fire premiums.....		\$2,252,198 31
Interest on mortgage loans.....	\$7,364 68	
Interest on bonds and dividends on stocks.....	223,151 77	
Rents—including company's own occupancy.....	12,037 94	242,554 39
Agents' balances previously charged off.....		84 62
Profit on sale or maturity of ledger assets.....		5,126 00
Total income.....		\$2,499,963 32
Ledger assets Dec. 31, 1910.....		4,863,288 70
Total.....		\$7,363,252 02

DISBURSEMENTS.

Net amount paid for fire losses	\$1,279,632 67
Adjustment and settlement of losses	11,197 33
Commissions or brokerage	489,404 88
Miscellaneous expenses of local agencies	23,063 63
Salaries and expenses of special and general agents	104,055 23
Salaries, fees and other charges of officers and employees	72,137 26
Rents—including company's own occupancy	1,500 00
Advertising, printing and stationery	21,189 11
Postage, telegrams, telephone and express	7,172 28
Legal expenses	1,753 75
Furniture and fixtures	2,290 02
Maps, including corrections	7,261 60
Underwriters' boards and tariff associations	23,727 30
Fire department, patrol and salvage corps fees and taxes	1,775 50
Inspections and surveys	13,353 94
Repairs and expenses on real estate	6,097 49
Taxes on real estate	2,366 33
State taxes on premiums	54,484 28
Insurance department licenses and fees	12,182 37
All other licenses, fees and taxes	19,949 48
Interest or dividends to stockholders	120,000 00
Agents' balances charged off	1,174 10
Decrease in book value of ledger assets	34,852 25
Miscellaneous expenditures	10,120 32
	<hr/>
Total disbursements	\$2,320,746 12
	<hr/>
Balance	\$5,042,505 90

LEDGER ASSETS.

Book value of real estate	\$91,500 00
Mortgage loans on real estate	145,200 00
Book value of bonds and stocks, excluding interest	1,183,421 27
Cash in office	\$965 77
Cash in banks not on interest	298,692 72
	<hr/>
Agents' balances	322,726 14
	<hr/>
Total ledger assets	\$5,042,505 90

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$1,847 42
Interest due and accrued on bonds	43,506 88
	<hr/>
Market value of real estate over book value	5,450 00
Market value of bonds and stocks over book value	632,499 14
	<hr/>
Total admitted assets	\$5,725,809 34

LIABILITIES.

Losses adjusted and unpaid	\$63,031 94
Losses in process of adjustment, or in suspense	155,062 80
Losses resisted	10,084 00
	<hr/>
Total claims for losses	\$228,178 74
Deduct reinsurance	51,844 59
	<hr/>
Net amount of unpaid losses	\$17,334 15

Unearned premiums on outstanding risks.....	\$2,090,606 66
Dividends remaining unpaid to stockholders.....	60,000 00
Salaries and other miscellaneous expenses due or accrued.....	20,000 00
Federal, state and other taxes due or accrued.....	70,000 00
Due for return premiums and reinsurance.....	79,363 72
Reserve for contingent liabilities.....	250,000 00
Sinking fund for office building.....	125,000 00
Total.....	\$2,871,304 53
Cash capital.....	\$1,200,000 00
Surplus over all liabilities.....	1,654,504 81
Surplus to policy holders.....	2,854,504 81
Total liabilities.....	\$5,725,809 34

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1910.....	\$370,311,216	\$4,136,045 87
Written during the year.....	267,240,797	2,918,321 59
Total.....	\$637,552,013	\$7,054,367 46
Expired and terminated.....	233,110,659	2,622,943 01
In force at end of the year.....	\$404,441,354	\$4,431,424 45
Deduct amount reinsured.....	41,100,772	425,516 27
Net amount in force.....	\$363,340,582	\$4,005,908 18

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Georgia.....	\$10,000 00	\$33,509 10
Virginia.....	50,000 00	25,549 68

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$3,444,364 00
Premiums received.....	54,921 34
Losses paid.....	75,083 14
Losses incurred.....	76,190 87

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.

Net fire premiums.....		\$3,226,699 86
Interest on mortgage loans.....	\$33,710 83	
Interest on bonds and dividends on stocks.....	234,093 71	
Interest on deposits.....	4,232 67	
Interest from all other sources.....	250 00	272,287 21
Agents' balances previously charged off.....		1,518 84
Profit on sale or maturity of ledger assets.....		14,018 33
Total income.....		\$3,514,524 24
Ledger assets Dec. 31, 1910.....		6,038,799 28
Total.....		\$9,553,323 52

DISBURSEMENTS.

Net amount paid for fire losses.....	\$1,644,310 00
Adjustment and settlement of losses.....	37,883 17
Commissions or brokerage.....	612,581 31
Miscellaneous expenses of local agencies.....	922 99
Salaries and expenses of special and general agents.....	119,623 88
Salaries, fees and other charges of officers and employes.....	181,649 17
Rents.....	37,821 28
Advertising, printing and stationery.....	33,375 50
Postage, telegrams, telephone and express.....	25,527 45
Legal expenses.....	4,127 65
Furniture and fixtures.....	4,597 93
Maps, including corrections.....	12,054 67
Underwriters' boards and tariff associations.....	27,506 28
Fire department, patrol and salvage corps fees and taxes.....	13,298 84
Inspections and surveys.....	19,378 81
State taxes on premiums.....	68,804 22
Insurance department licenses and fees.....	13,579 04
All other licenses, fees and taxes.....	11,901 52
Interest or dividends to stockholders.....	200,000 00
Agents' balances charged off.....	292 67
Loss on sale or maturity of ledger assets.....	13,856 37
Miscellaneous expenditures.....	18,455 68
Total disbursements.....	\$3,101,548 43
Balance.....	\$6,451,775 09

LEDGER ASSETS.

Mortgage loans on real estate		\$682,000 00
Book value of bonds and stocks, excluding interest		3,877,419 36
Cash in office	\$1,176 31	
Cash in banks not on interest	398,442 90	
Cash in banks on interest	943,089 31	1,342,708 52
Agents' balances		549,647 21
Total ledger assets		\$6,451,775 09

NON-LEDGER ASSETS.

Interest accrued on mortgages	\$7,415 54	
Interest accrued on bonds	13,517 07	
Interest on other assets	7,554 34	\$28,486 95
Market value of bonds and stocks over book value		262,050 64
Gross assets		\$6,742,312 68

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	\$6,120 43
Total admitted assets	\$6,736,192 25

LIABILITIES.

Losses in process of adjustment, or in suspense	\$287,931 15
Losses resisted	28,198 50
Total claims for losses	\$316,129 65
Deduct reinsurance	63,792 01
Net amount of unpaid losses	\$252,337 64
Unearned premiums on outstanding risks	2,901,854 52
Salaries and other miscellaneous expenses due or accrued	3,044 02
Federal, state and other taxes due or accrued	50,000 00
Commissions and other charges due agents and brokers	12,500 00
Due for reinsurance	41,256 89
Total	\$3,290,993 07
Cash capital	\$1,000,000 00
Surplus over all liabilities	2,475,199 18
Surplus to policy holders	3,475,199 18
Total liabilities	\$6,736,192 25

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1910	\$603,850,528	\$6,179,542 88
Written during the year	419,381,358	4,562,784 97
Total	\$1,023,231,886	\$10,742,327 85
Expired and terminated	384,402,322	4,195,958 33
In force at end of the year	\$638,829,564	\$6,546,369 52
Deduct amount reinsured	86,246,164	917,460 55
Net amount in force	\$552,583,400	\$5,628,908 97

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY. 285

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Georgia	\$10,000 00	\$21,265 74
Virginia	53,000 00	25,496 86
New Mexico	10,000 00	13,589 39
Canada	10,000 00	1,421 32

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$2,747,137 00
Premiums received	45,263 25
Losses paid	68,364 86
Losses incurred	69,565 04

NORTH BRITISH AND MERCANTILE INSURANCE
COMPANY.

NEW YORK, N. Y.

Cash Capital, \$200,000.

INCORPORATED IN 1897. COMMENCED BUSINESS IN 1897.

E. G. RICHARDS, *President.*

J. F. HASTINGS, *Secretary.*

INCOME.

Net fire premiums		\$697,018 26
Interest on bonds and dividends on stocks	\$65,874 02	
Interest on deposits	891 11	
Interest from all other sources	55 69	66,820 82
Total income		\$763,839 08
Ledger assets Dec. 31, 1910		1,716,934 48
Total		\$2,480,773 56

286 NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

DISBURSEMENTS.

Net amount paid for fire losses.....	\$262,413 15
Adjustment and settlement of losses.....	4,890 99
Commissions or brokerage.....	182,144 94
Miscellaneous expenses of local agencies.....	1,613 19
Salaries, fees and other charges of officers and employes.....	19,592 95
Rents.....	3,225 00
Advertising, printing and stationery.....	4,411 09
Postage, telegrams, telephone and express.....	2,875 75
Legal expenses.....	615 70
Furniture and fixtures.....	372 00
Maps, including corrections.....	219 82
Underwriters' boards and tariff associations.....	8,734 88
Fire department, patrol and salvage corps fees and taxes.....	2,168 86
Inspections and surveys.....	440 03
State taxes on premiums.....	7,759 14
Insurance department licenses and fees.....	1,801 54
All other licenses, fees and taxes.....	2,580 15
Interest or dividends to stockholders.....	20,000 00
Agents' balances charged off.....	438 98
Loss on sale or maturity of ledger assets.....	280 50
Decrease in book value of ledger assets.....	366 00
	<hr/>
Total disbursements.....	\$526,944 66
	<hr/>
Balance.....	\$1,953,828 90

LEDGER ASSETS.

Book value of bonds and stocks, excluding interest.....	\$1,855,960 27
Cash in banks on interest.....	13,536 23
Agents' balances.....	83,832 40
Other ledger assets.....	500 00
	<hr/>
Total ledger assets.....	\$1,953,828 90

NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$17,211 50
	<hr/>
Gross assets.....	\$1,971,040 40

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$4,179 56	
Book value of bonds and stocks over market value.....	59,434 02	\$63,613 58
	<hr/>	<hr/>
Total admitted assets.....		\$1,907,426 82

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY. 287

LIABILITIES.

Losses adjusted and unpaid.....	\$14,995 00	
Losses in process of adjustment, or in suspense.....	44,238 98	
Losses resisted.....	14,790 00	
		<hr/>
Total claims for losses.....	\$74,023 98	
Deduct reinsurance.....	10,837 37	
		<hr/>
Net amount of unpaid losses.....	\$63,186 61	
Unearned premiums on outstanding risks.....	529,898 86	
Salaries and other miscellaneous expenses due or accrued	900 00	
Federal, state and other taxes due or accrued.....	12,500 00	
		<hr/>
Total.....	\$606,485 47	
Cash capital.....	\$200,000 00	
Surplus over all liabilities.....	1,100,941 35	
		<hr/>
Surplus to policy holders.....	1,300,941 35	
		<hr/>
Total liabilities.....	\$1,907,426 82	

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1910.....	\$126,321,279	\$966,057 86
Written during the year.....	139,003,657	1,021,272 43
		<hr/>
Total.....	\$265,324,936	\$1,987,330 29
Expired and terminated.....	113,644,208	803,038 02
		<hr/>
In force at end of the year.....	\$151,680,728	\$1,184,292 27
Deduct amount reinsured.....	25,556,370	211,858 89
		<hr/>
Net amount in force.....	\$126,124,358	\$972,433 38

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$729,414 00
Premiums received.....	7,626 79
Losses paid.....	10,770 31
Losses incurred.....	9,114 31

OLD COLONY INSURANCE COMPANY,

BOSTON, MASS.

INCORPORATED IN 1906. COMMENCED BUSINESS IN 1906.

RANSOM B. FULLER, *President.*CHARLES D. HODGES, *Secretary.*

Cash Capital, \$400,000.

INCOME.

Net fire premiums.....	\$403,596 68	
Net marine premiums.....	118,296 52	\$521,893 20
Interest on mortgage loans.....	\$2,312 50	
Interest on bonds and dividends on stocks.....	34,070 00	
Interest on deposits.....	1,204 73	
Interest from all other sources.....	3 15	37,590 38
Agents' balances previously charged off.....		6 10
Profit on sale or maturity of ledger assets.....		1,200 00
Subscribed to surplus.....		300,000 00
Sale of rights.....		3,825 00
Total income.....		\$864,514 68
Ledger assets Dec. 31, 1910.....		872,891 20
Total.....		\$1,737,405 88

DISBURSEMENTS.

Net amount paid for fire losses.....	\$268,874 30	
Net amount paid for marine losses.....	48,781 39	\$317,655 69
Adjustment and settlement of losses.....		5,686 15
Commissions or brokerage.....		117,607 68
Miscellaneous expenses of local agencies.....		2,200 75
Salaries and expenses of special and general agents.....		8,001 86
Salaries, fees and other charges of officers and employes.....		17,687 81
Rents.....		500 04
Advertising, printing and stationery.....		3,976 64
Postage, telegrams, telephone and express.....		728 16
Legal expenses.....		327 08
Furniture and fixtures.....		25 19
Maps, including corrections.....		53 79
Underwriters' boards and tariff associations.....		3,157 81
Fire department, patrol and salvage corps fees and taxes.....		5,624 66
Inspections and surveys.....		3,566 80
Taxes on real estate.....		153 82
State taxes on premiums.....		6,762 02
Insurance department licenses and fees.....		5,016 96

All other licenses, fees and taxes.....	\$1,062 12	
Agents' balances charged off.....	239 84	
Loss on sale or maturity of ledger assets.....	539 53	
Interest on advance payment of marine premiums.....	124 55	
Commission on purchase of stock.....	229 89	
Miscellaneous expenditures.....	445 97	
		<hr/>
Total disbursements.....	\$501,374 72	
		<hr/>
Balance.....	\$1,236,031 16	

LEDGER ASSETS.

Mortgage loans on real estate.....		\$60,000 00
Book value of bonds and stocks, excluding interest.....		1,033,501 51
Cash in office.....	\$9,479 78	
Cash in banks on interest.....	56,819 16	66,298 94
		<hr/>
Agents' balances.....		76,030 71
Deposits with fire boards.....		200 00
		<hr/>
Total ledger assets.....		\$1,236,031 16

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$60 00	
Interest accrued on bonds.....	3,075 00	\$3,135 00
		<hr/>
Gross assets.....		\$1,239,166 16

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$258 25	
Book value of bonds and stocks over market value.....	7,486 51	
Deposits with fire boards.....	200 00	\$7,944 76
		<hr/>
Total admitted assets.....		\$1,231,221 40

LIABILITIES.

Losses adjusted and unpaid.....	\$6,263 21	
Losses in process of adjustment, or in suspense.....	74,352 09	
Losses resisted.....	4,009 30	
		<hr/>
Total claims for losses.....	\$85,124 60	
Deduct reinsurance.....	17,351 86	
		<hr/>
Net amount of unpaid losses.....		\$67,772 74
Unearned premiums on outstanding risks.....		350,649 95
Salaries and other miscellaneous expenses due or accrued.....		267 68
Federal, state and other taxes due or accrued.....		3,267 98
Commissions and other charges due agents and brokers.....		7,147 84
Due for reinsurance.....		480 19
		<hr/>
Total.....		\$429,586 38
Cash capital.....	\$400,000 00	
Surplus over all liabilities.....	401,635 02	
		<hr/>
Surplus to policy holders.....		801,635 02
		<hr/>
Total liabilities.....		\$1,231,221 40

ORIENT INSURANCE COMPANY.

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1910.	\$73,244,977	\$830,398 49	\$2,872,642	\$76,937 13
Written during the year...	65,303,827	687,017 28	9,175,432	220,547 25
Total.....	\$138,548,804	\$1,517,415 77	\$12,048,074	\$297,484 38
Expired and terminated...	61,744,306	699,338 08	6,957,128	145,694 59
In force at end of the year.	\$76,804,498	\$818,077 69	\$5,090,946	\$151,789 79
Deduct amount reinsured..	18,884,056	226,965 02	1,893,051	53,610 93
Net amount in force....	\$57,920,442	\$591,112 67	\$3,197,895	\$98,178 86

BUSINESS IN MAINE.

	<i>Fire.</i>	<i>Marine.</i>
Risks written.....	\$947,338 00	\$15,587 00
Premiums received.....	13,436 82	441 80
Losses paid.....	17,430 95	178 74
Losses incurred.....	20,481 76	111 24

ORIENT INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1867. COMMENCED BUSINESS IN 1872.

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

Cash Capital, \$500,000.

INCOME.

Net fire premiums.....	\$1,419,845 45	
Net marine premiums.....	46,065 31	1,465,910 76
Interest on bonds and dividends on stocks.....	\$110,436 80	
Interest on deposits.....	5,208 81	
Interest from all other sources.....	30 11	
Rents—including company's own occupancy.....	12,500 00	128,175 72
Dividend of Holland Trust Co.....		4,000 00
Total income.....	\$1,598,086 48	
Ledger assets Dec. 31, 1910.....		3,122,930 70
Total.....	\$4,721,017 18	

DISBURSEMENTS.

Net amount paid for fire losses.....	\$702,842 74	
Net amount paid for marine losses.....	10,519 82	\$713,362 56
Adjustment and settlement of losses.....		29,878 70
Commissions or brokerage.....		303,598 99
Miscellaneous expenses of local agencies.....		4,736 85
Salaries and expenses of special and general agents.....		47,681 65
Salaries, fees and other charges of officers and employes.....		62,925 10
Rents—including company's own occupancy.....		9,185 16
Advertising, printing and stationery.....		19,480 35
Postage, telegrams, telephone and express.....		9,616 71
Legal expenses.....		435 36
Furniture and fixtures.....		1,350 73
Maps, including corrections.....		3,202 74
Underwriters' boards and tariff associations.....		20,490 83
Fire department, patrol and salvage corps fees and taxes.....		15,677 12
Inspections and surveys.....		5,654 55
Repairs and expenses on real estate.....		3,285 02
Taxes on real estate.....		3,871 50
State taxes on premiums.....		23,476 75
Insurance department licenses and fees.....		10,755 83
All other licenses, fees and taxes.....		18,928 76
Loss on sale or maturity of ledger assets.....		20,700 00
Miscellaneous expenditures.....		5,801 63
Total disbursements.....		<u>\$1,334,096 89</u>
Balance.....		\$3,386,920 29

LEDGER ASSETS.

Book value of real estate.....		\$167,686 38
Book value of bonds and stocks, excluding interest.....		2,614,943 80
Cash in office.....	\$66 12	
Cash in banks not on interest.....	709 55	
Cash in banks on interest.....	311,229 92	312,005 59
Agents' balances.....		292,120 68
Due for reinsurance.....		163 78
Total ledger assets.....		<u>\$3,386,920 29</u>

NON-LEDGER ASSETS.

Interest due and accrued on bonds.....		\$32,992 89
Due for reinsurance on losses paid.....		5,101 95
Commissions on unpaid reinsurance.....		7,655 50
Gross assets.....		<u>\$3,432,670 63</u>

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$4,606 79	
Book value of bonds and stocks over market value.....	77,226 36	
Due for reinsurance.....	132 52	\$81,965 67
Total admitted assets.....		<u>\$3,350,704 96</u>

LIABILITIES.

Losses adjusted and unpaid.....	\$21,269 00	
Losses in process of adjustment, or in suspense.....	130,846 74	
Losses resisted.....	14,520 72	
	<hr/>	
Total claims for losses.....	\$166,636 46	
Deduct reinsurance.....	47,646 38	
	<hr/>	
Net amount of unpaid losses.....		\$118,990 08
Unearned premiums on outstanding risks.....		1,403,145 61
Salaries and other miscellaneous expenses due or accrued.....		2,310 73
Federal, state and other taxes due or accrued.....		33,349 83
Due for return premiums and reinsurance.....		20,292 35
Due other companies.....		256 90
	<hr/>	
Total.....		\$1,578,345 70
Cash capital.....	\$500,000 00	
Surplus over all liabilities.....	1,272,359 46	
	<hr/>	
Surplus to policy holders.....		1,772,359 46
	<hr/>	
Total liabilities.....		\$3,350,704 96

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1910.	\$277,498,482	\$2,989,698 17	-	-
Written during the year.....	209,527,208	2,199,502 21	\$3,707,832 00	\$64,757 00
Excess of original premiums over reinsurance.....	-	5,273 65	-	-
	<hr/>	<hr/>	<hr/>	<hr/>
Total.....	\$487,025,690	\$5,194,474 03	\$3,707,832 00	\$64,757 00
• Expired and terminated.....	186,920,046	2,023,984 99	1,415,441 00	17,579 23
	<hr/>	<hr/>	<hr/>	<hr/>
In force at end of the year..	\$300,105,644	\$3,170,489 04	\$2,292,391 00	\$47,177 77
Deduct amount reinsured....	46,800,266	534,572 30	559,506 00	4,423 50
	<hr/>	<hr/>	<hr/>	<hr/>
Net amount in force.	\$253,305,378	\$2,635,916 74	\$1,732,885 00	\$42,754 27

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Virginia.....	\$25,000 00	\$11,780 00
New Mexico.....	10,000 00	6,730 00
Georgia.....	10,000 00	20,884 00

BUSINESS IN MAINE.

	<i>Fire.</i>	<i>Marine.</i>
Risks written.....	\$1,929,600 00	\$27,050 00
Premiums received.....	30,082 53	700 73
Losses paid.....	35,387 05	-
Losses incurred.....	42,417 86	-

PELICAN ASSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1899. COMMENCED BUSINESS IN 1899.

L. P. BAYARD, *President.*

A. D. KLVING, JR., *Secretary.*

Cash Capital, \$200,000.

INCOME.

Net fire premiums		\$319,945 54
Interest on bonds	\$24,292 00	
Interest on deposits	904 63	25,196 63
Increase in book value of ledger assets		6,055 30
Total income		\$351,197 47
Ledger assets Dec. 31, 1910		697,245 29
Total		\$1,048,442 76

DISBURSEMENTS.

Net amount paid for fire losses	\$182,904 38
Adjustment and settlement of losses	3,821 54
Commissions or brokerage	75,370 70
Miscellaneous expenses of local agencies	567 69
Expenses of special and general agents	352 70
Salaries, fees and other charges of officers and employes	17,396 22
Rents	2,450 49
Advertising, printing and stationery	3,927 09
Postage, telegrams, telephone and express	1,191 01
Legal expenses	14 42
Maps, including corrections	1,201 92
Underwriters' boards and tariff associations	2,477 12
Fire department, patrol and salvage corps fees and taxes	2,496 58
Inspections and surveys	1,364 08
State taxes on premiums	5,558 51
Insurance department licenses and fees	2,083 67
All other licenses, fees and taxes	1,668 17
Interest or dividends to stockholders	20,000 00
Decrease in book value of ledger assets	1,175 00
Miscellaneous expenditures	439 26
Total disbursements	\$326,460 55
Balance	\$721,982 21

LEDGER ASSETS.

Book value of bonds, excluding interest.....	\$627,635 ⁷⁵
Cash in banks on interest.....	38,076 ⁰⁰
Agents' balances.....	56,170 ⁴⁶
Philadelphia Underwriters deposit.....	100 00
Total ledger assets.....	<u>\$721,982²¹</u>

NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	\$6,176 10
Due for reinsurance on losses paid.....	54 15
Gross assets.....	<u>\$728,212⁴⁶</u>

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last..	\$1,795 17
Total admitted assets.....	<u>\$726,417 29</u>

LIABILITIES.

Losses adjusted and unpaid.....	\$1,373 00
Losses in process of adjustment, or in suspense.....	28,408 00
Losses resisted.....	1,200 00
Total claims for losses.....	<u>\$30,981 00</u>
Deduct reinsurance.....	6,660 00
Net amount of unpaid losses.....	\$24,321 00
Unearned premiums on outstanding risks.....	262,208 37
Salaries and other miscellaneous expenses due or accrued.....	4,700 00
Federal, state and other taxes due or accrued.....	7,500 00
Due for reinsurance.....	5,388 90
Total.....	<u>\$304,118 27</u>
Cash capital.....	\$200,000 00
Surplus over all liabilities.....	222,299 02
Surplus to policy holders.....	<u>422,299 02</u>
Total liabilities.....	<u>\$726,417 29</u>

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1910.....	\$56,028,535	\$554,310 00
Written during the year.....	50,515,683	493,732 57
Excess of original premiums over reinsurance.....	-	1,311 57
Total.....	<u>\$106,544,218</u>	<u>\$1,049,354 32</u>
Expired and terminated.....	44,558,101	454,226 07
In force at end of the year.....	\$61,986,117	\$595,128 25
Deduct amount reinsured.....	8,981,078	106,459 31
Net amount in force.....	<u>\$53,005,039</u>	<u>\$488,668 94</u>

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$58,680 00
Premiums received	640 17
Losses paid	1,663 48
Losses incurred	1,323 48

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.

Net fire premiums		\$3,490,262 57
Deposit premiums on perpetual risks		23,222 08
Interest on mortgage loans	\$9,916 34	
Interest on collateral loans	3,911 79	
Interest on bonds and dividends on stocks	273,529 61	
Interest on deposits	4,278 71	
Rents—including company's own occupancy	8,261 25	299,897 70
Profit on sale or maturity of ledger assets		9,437 25
Transfers of perpetual policies		501 50
Total income		\$3,823,321 10
Ledger assets Dec. 31, 1910		7,623,345 15
Total		\$11,446,666 25

DISBURSEMENTS.

Net amount paid for fire losses		\$2,135,820 75
Adjustment and settlement of losses		30,534 34
Commissions or brokerage		795,344 49
Salaries and expenses of special and general agents		141,970 06
Salaries, fees and other charges of officers and employes		71,054 00
Rents—including company's own occupancy		20,995 66
Advertising, printing and stationery		27,762 02
Postage, telegrams, telephone and express		21,684 39
Legal expenses		1,280 54
Furniture and fixtures		2,960 52
Maps, including corrections		9,007 03
Underwriters' boards and tariff associations		40,433 83
Fire department, patrol and salvage corps fees and taxes		1,536 91
Inspections and surveys		11,624 98
Repairs and expenses on real estate		225 24

Taxes on real estate	\$2,352 17
State taxes on premiums	74,828 58
Insurance department licenses and fees	15,831 95
All other licenses, fees and taxes	21,616 37
Deposit premiums returned	27,328 34
Interest or dividends to stockholders	225,000 00
Miscellaneous expenditures	23,852 93

Total disbursements	\$3,703,045 10
---------------------------	----------------

Balance	\$7,743,621 15
---------------	----------------

LEDGER ASSETS.

Book value of real estate	\$189,377 07
Mortgage loans on real estate	194,500 00
Loans secured by collateral	125,587 24
Book value of bonds and stocks, excluding interest	6,460,443 36
Cash in office	\$1,328 64
Cash in banks not on interest	20,000 00
Cash in banks on interest	99,124 87
Agents' balances	653,259 97

Total ledger assets	\$7,743,621 15
---------------------------	----------------

NON-LEDGER ASSETS.

Interest accrued on mortgages	\$2,518 97
Interest accrued on bonds	83,691 37
Interest accrued on collateral loans	1,790 55
Rents due on company's property	23 75
	\$88,024 64

Gross assets	\$7,831,645 79
--------------------	----------------

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	\$26,126 03
Book value of bonds and stocks over market value	174,333 43
Amount loaned over market value of collateral	9,087 24
	\$209,546 70

Total admitted assets	\$7,622,099 09
-----------------------------	----------------

LIABILITIES.

Losses adjusted and unpaid	\$30,893 70
Losses in process of adjustment, or in suspense	329,430 45
Losses resisted	16,562 16

Total claims for losses	\$376,886 31
-------------------------------	--------------

Deduct reinsurance	24,139 83
--------------------------	-----------

Net amount of unpaid losses	\$352,746 48
Unearned premiums on outstanding risks	3,331,386 71
Reclaimable on perpetual fire policies	909,123 21
Salaries and other miscellaneous expenses due or accrued	1,000 00
Federal, state and other taxes due or accrued	30,000 00
Commissions and other charges due agents and brokers	8,364 45

Total	\$4,632,620 85
-------------	----------------

Cash capital	\$750,000 00
--------------------	--------------

Surplus over all liabilities	2,239,478 24
------------------------------------	--------------

Surplus to policy holders	2,989,478 24
---------------------------------	--------------

Total liabilities	\$7,622,099 09
-------------------------	----------------

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1910.....	\$637,340.493	\$6,773,343.86
Written during the year.....	424,300.918	4,510,832.54
Total	\$1,061,641.411	\$11,284,176.40
Expired and terminated.....	384,353.428	4,205,013.42
In force at end of the year	\$677,287.983	\$7,079,162.98
Deduct amount reinsured.....	56,016.392	555,225.32
Net amount in force	\$621,271.591	\$6,523,937.66

Perpetual risks not included above, \$40,402,953; premiums on same, \$1,002,362.01.

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Oregon.....	\$50,000.00	\$15,162.84
Virginia.....	33,500.00	48,970.32
Georgia.....	10,000.00	65,169.23

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$2,877,025.36
Premiums received.....	31,285.39
Losses paid.....	48,659.10
Losses incurred.....	45,817.19

PEOPLES NATIONAL FIRE INSURANCE COMPANY,

WILMINGTON, DEL.

INCORPORATED IN 1908. COMMENCED BUSINESS IN 1909.

LOUIS S. AMONSON, *President.*HENRY T. ALLEY, *Secretary.*

Cash Capital, \$1,000,000.

INCOME.

Net fire premiums		\$713,829 19
Deposit premiums on perpetual risks		2,787 08
Interest on mortgage loans	\$32,376 42	
Interest on collateral loans	10,887 02	
Interest on bonds and dividends on stocks	72,952 98	
Interest on deposits	2,149 12	
Interest from all other sources	103 77	118,469 31
Agents' balances previously charged off		1,507 08
Profit on sale or maturity of ledger assets		5,081 36
Borrowed money		275,000 00
Earned on perpetual policies		3 00
Total income		\$1,116,677 02
Ledger assets Dec. 31, 1910		2,748,639 41
Total		\$3,865,316 43

DISBURSEMENTS.

Net amount paid for fire losses	\$1,050,900 93
Adjustment and settlement of losses	23,527 26
Commissions or brokerage	241,425 27
Salaries and expenses of special and general agents	15,173 64
Salaries, fees and other charges of officers and employes	74,885 17
Rents	2,500 00
Advertising, printing and stationery	17,009 88
Postage, telegrams, telephone and express	9,204 11
Legal expenses	376 74
Furniture and fixtures	1,066 44
Maps, including corrections	446 95
Underwriters' boards and tariff associations	12,283 06
Fire department, patrol and salvage corps fees and taxes	1,982 89
Inspections and surveys	3,974 58
State taxes on premiums	29,925 80
Insurance department licenses and fees	13,079 30
All other licenses, fees and taxes	210 05
Deposit premiums returned	742 40

Interest or dividends to stockholders.....	\$50,000 00	
Agents' balances charged off.....	334 30	
Loss on sale or maturity of ledger assets.....	2,127 00	
Borrowed money repaid.....	275,000 00	
Interest on borrowed money.....	642 35	
Interest on stock subscription.....	23 07	
Insurance paid on mortgages.....	459 00	
Miscellaneous expenditures.....	4,729 69	
		<hr/>
Total disbursements.....	\$1,832,029 88	
		<hr/>
Balance.....	\$2,033,286 55	

LEDGER ASSETS.

Mortgage loans on real estate.....	\$573,950 00	
Loans secured by collateral.....	82,700 00	
Book value of bonds and stocks, excluding interest.....	1,184,594 24	
Cash in office.....	\$6,973 49	
Cash in banks on interest.....	50,301 42	57,274 91
		<hr/>
Agents' balances.....		134,767 40
		<hr/>
Total ledger assets.....	\$2,033,286 55	

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$9,451 98	
Interest accrued on bonds.....	15,402 65	
Interest accrued on collateral loans.....	1,343 70	\$26,198 33
		<hr/>
Gross assets.....		\$2,059,484 88

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$1,184 24	
Book value of bonds and stocks over market value.....	6,164 40	\$7,348 64
		<hr/>
Total admitted assets.....		\$2,052,136 24

LIABILITIES.

Losses adjusted and unpaid.....	\$26,674 70	
Losses in process of adjustment, or in suspense.....	159,809 32	
Losses resisted.....	9,610 59	
		<hr/>
Total claims for losses.....	\$196,094 61	
Deduct reinsurance.....	46,207 40	
		<hr/>
Net amount of unpaid losses.....		\$149,887 21
Unearned premiums on outstanding risks.....		637,009 91
Reclaimable on perpetual fire policies.....		8,504 42
Salaries and other miscellaneous expenses due or accrued.....		365 76
Federal, state and other taxes due or accrued.....		9,765 25
		<hr/>
Total.....		\$805,532 55
Cash capital.....	\$1,000,000 00	
Surplus over all liabilities.....	246,603 69	
		<hr/>
Surplus to policy holders.....		\$1,246,603 69
		<hr/>
Total liabilities.....		\$2,052,136 24

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1910.....	\$245,796,043	\$2,604,733 70
Written during the year.....	148,416,322	1,766,290 12
Excess of original premiums over reinsurance.....	-	37,420 98
	<hr/>	<hr/>
Total.....	\$394,212,365	\$4,408,444 80
Expired and terminated.....	202,835,393	2,276,513 24
	<hr/>	<hr/>
In force at end of the year.....	\$191,376,972	\$2,131,931 56
Deduct amount reinsured.....	83,141,211	910,584 41
	<hr/>	<hr/>
Net amount in force.....	\$108,235,761	\$1,221,347 15

Perpetual risks not included above, \$318,400 00; premiums on same, \$9,449 36.

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Georgia.....	\$20,000 00	\$10,612 06
Virginia.....	50,000 00	8,006 15

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$549,102 00
Premiums received.....	11,794 10
Losses paid.....	20,421 71
Losses incurred.....	20,130 04

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.

Net fire premiums.....		*\$5,532,092 63
Interest on mortgage loans.....	\$2,868 85	
Interest on collateral loans.....	628 35	
Interest on bonds and dividends on stocks.....	439,023 11	
Interest on deposits.....	13,452 83	
Interest from all other sources.....	1,298 42	
Rents.....	14,004 15	471,275 71
Agents' balances previously charged off.....		610 06
Profit on sale or maturity of ledger assets.....		34,499 96
Borrowed money.....		400,000 00
Sale of rights.....		13 20
Total income.....		\$6,438,491 56
Ledger assets Dec. 31, 1910.....		9,607,532 28
Total.....		\$16,046,023 84

DISBURSEMENTS.

Net amount paid for fire losses.....	\$2,730,715 27
Adjustment and settlement of losses.....	34,239 81
Commissions or brokerage.....	1,159,702 31
Salaries and expenses of special and general agents.....	426,862 69
Salaries, fees and other charges of officers and employes.....	139,135 25
Rents.....	26,966 12
Advertising, printing and stationery.....	54,315 53
Postage, telegrams, telephone and express.....	39,965 60
Legal expenses.....	8,326 51
Furniture and fixtures.....	4,524 89
Maps, including corrections.....	14,196 95
Underwriters' boards and tariff associations.....	66,725 92
Fire department, patrol and salvage corps fees and taxes.....	17,113 67
Inspections and surveys.....	16,536 32
Repairs and expenses on real estate.....	11,107 32
Taxes on real estate.....	2,503 05
State taxes on premiums.....	100,064 12

* \$47,600 premiums in course of collection on foreign business, was not on ledgers and was not included in this item, but appears in non-ledger assets, net.

Insurance department licenses and fees.....	\$21,237 62
All other licenses, fees and taxes.....	28,291 82
Interest or dividends to stockholders.....	320,000 00
Stockholders' tax.....	52,401 00
Agents' balances charged off.....	1,995 74
Loss on sale or maturity of ledger assets.....	3,556 34
Decrease in book value of ledger assets.....	13 20
Borrowed money repaid.....	400,000 00
Miscellaneous expenditures.....	2,179 08
Total disbursements.....	<u>\$5,682,776 13</u>
Balance.....	\$10,363,247 71

LEDGER ASSETS.

Book value of real estate.....	\$128,791 14
Mortgage loans on real estate.....	52,450 00
Loans secured by collateral.....	11,300 00
Book value of bonds and stocks, excluding interest.....	8,574,646 90
Cash in office.....	\$10,621 10
Cash in banks not on interest.....	98,084 53
Cash in banks on interest.....	391,282 64
Agents' balances.....	1,096,071 40
Total ledger assets.....	<u>\$10,363,247 71</u>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$1,258 65
Interest accrued on bonds.....	78,114 33
Interest accrued on collateral loans.....	277 90
Interest accrued on other assets.....	4,000 00
Rents accrued on company's property.....	1,243 51
Market value of real estate over book value.....	12,222 24
Market value of bonds and stocks over book value.....	901,447 85
Due for reinsurance on losses paid.....	1,506 69
Premiums on foreign business.....	47,600 00
Gross assets.....	<u>\$11,410,918 88</u>

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last....	\$6,284 69
Total admitted assets.....	<u>\$11,404,634 19</u>

LIABILITIES.

Losses adjusted and unpaid.....	\$181,648 26
Losses in process of adjustment, or in suspense.....	492,295 27
Losses resisted.....	32,353 55
Total claims for losses.....	<u>\$706,297 08</u>
Deduct reinsurance.....	84,686 91
Net amount of unpaid losses.....	\$621,610 17-

Unearned premiums on outstanding risks.....		\$4,891,304 68
Salaries and other miscellaneous expenses due or accrued.....		30,000 00
Federal, state and other taxes due or accrued.....		160,000 00
		<hr/>
Total.....		\$5,702,914 85
Cash capital.....	\$2,000,000 00	
Surplus over all liabilities.....	3,701,719 34	
		<hr/>
Surplus to policy holders.....		5,701,719 34
		<hr/>
Total liabilities.....		\$11,404,634 19

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1910.....	\$933,512,761	\$9,266,874 55
Written during the year.....	902,310,998	7,484,452 37
Excess of original premiums over reinsurance.....	-	392,118 15
		<hr/>
Total.....	\$1,835,823,759	\$17,143,445 07
Expired and terminated.....	788,730,723	6,664,851 62
		<hr/>
In force at end of the year.....	\$1,047,093,036	\$10,478,593 45
Deduct amount reinsured.....	96,958,081	1,024,280 83
		<hr/>
Net amount in force.....	\$950,134,955	\$9,454,312 62

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Georgia.....	\$10,000 00	\$93,454 67
Canada.....	284,000 00	219,927 17
Virginia.....	50,000 00	53,115 36

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$8,113,974 00
Premiums received.....	*108,679 97
Losses paid.....	131,975 26
Losses incurred.....	136,303 53

*\$8,289.42 paid for reinsurance to companies not authorized in Maine has been deducted from gross premiums in computing this item.

PROVIDENCE WASHINGTON INSURANCE
COMPANY,

PROVIDENCE, R. I.

INCORPORATED IN 1799. COMMENCED BUSINESS IN 1799.

J. B. BRANCH, *President.*

A. G. BEALS, *Secretary.*

Cash Capital, \$750,000.

INCOME.

Net fire premiums	\$2,179,668 29	
Net marine premiums	849,862 66	\$3,029,530 95
Interest on bonds and dividends on stocks	\$151,913 83	
Interest on deposits	5,946 68	
Interest from all other sources	1,800 ¹ / ₄ 49	159,661 00
Profit on sale or maturity of ledger assets		31,341 75
Increase in book value of ledger assets		225 00
Exchange of Standard Oil securities		35,689 00
Total income		\$3,256,447 70
Ledger assets December 31, 1910	\$2,813,240 97	
Increase of capital during 1911	250,000 00	3,063,240 97
Total		\$6,319,688 67

DISBURSEMENTS.

Net amount paid for fire losses	\$1,353,972 15	
Net amount paid for marine losses	481,029 71	\$1,835,001 86
Adjustment and settlement of losses		29,934 87
Commissions or brokerage		613,213 77
Salaries and expenses of special and general agents		129,468 04
Salaries, fees and other charges of officers and employes		106,484 55
Rents		12,188 25
Advertising, printing and stationery		23,104 26
Postage, telegrams, telephone and express		24,813 57
Legal expenses		541 32
Furniture and fixtures		3,612 76
Maps, including corrections		6,408 71
Underwriters' boards and tariff associations		32,123 11
Fire department, patrol and salvage corps fees and taxes		21,310 17
Inspections and surveys		14,458 30
State taxes on premiums		55,796 75
Insurance department licenses and fees		12,963 49

PROVIDENCE WASHINGTON INSURANCE COMPANY. 305

All other licenses, fees and taxes	\$12,457 36	
Interest or dividends to stockholders	75,000 00	
Decrease in book value of ledger assets	254,133 63	
Miscellaneous expenditures	4,359 05	
		<hr/>
Total disbursements	\$3,272,373 91	
		<hr/>
Balance	\$3,047,314 76	

LEDGER ASSETS.

Book value of bonds and stocks, excluding interest	\$2,305,514 00	
Cash in office	\$927 87	
Cash in banks not on interest	12,858 83	
Cash in banks on interest	192,387 52	206,174 22
		<hr/>
Agents' balances	521,165 70	
Bills receivable taken for marine and inland risks	14,120 84	
Bills receivable taken for fire risks	340 00	
		<hr/>
Total ledger assets	\$3,047,314 76	

NON-LEDGER ASSETS.

Interest accrued on bonds	\$5,041 22	
Interest accrued on other assets	1,675 00	\$6,716 22
		<hr/>
Market value of bonds and stocks over book value	1,090,634 00	
		<hr/>
Gross assets	\$4,144,664 98	

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	\$1,278 32	
Bills receivable, past due, taken for marine, inland and fire risks	475 00	\$1,753 32
		<hr/>
Total admitted assets	\$4,142,911 66	

LIABILITIES.

Losses adjusted and unpaid	\$46,584 09	
Losses in process of adjustment, or in suspense	363,652 50	
Losses resisted	19,623 80	
		<hr/>
Total claims for losses	\$429,860 39	
Deduct reinsurance	152,810 61	
		<hr/>
Net amount of unpaid losses	\$277,049 78	
Unearned premiums on outstanding risks	2,206,406 36	
Salaries and other miscellaneous expenses due or accrued	4,000 00	
Federal, state and other taxes due or accrued	50,000 00	
		<hr/>
Total	\$2,537,456 14	
Cash capital	\$750,000 00	
Surplus over all liabilities	855,455 52	
		<hr/>
Surplus to policy holders	1,605,455 52	
		<hr/>
Total liabilities	\$4,142,911 66	

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Marine.</i>	<i>Fire.</i>	<i>Marine.</i>	<i>Premiums.</i>	<i>Premiums.</i>
In force December 31, 1910	\$400,908,039	\$4,279,583 31	\$24,872,796		\$615,202 47	
Written during the year..	322,886,493	3,253,250 76	183,210,799		1,307,354 37	
Excess of original premiums over reinsurance.....	-	10,369 47	-		-	
Total	\$723,794,532	\$7,543,203 54	\$208,083,595		\$1,922,556 84	
Expired and terminated...	289,515,145	3,095,940 26	185,881 976		1,222,349 18	
In force at end of the year	\$434,279,387	\$4,447,263 28	\$22,201,619		\$700,207 66	
Deduct amount reinsured	70,933,876	778,378 24	2,764,717		86,125 49	
Net amount in force	\$363,345,511	\$3,668,885 04	\$19,436,902		\$614,082 17	

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Georgia	\$10,000 00	\$33,847 71
Virginia.....	40,000 00	27,941 78

BUSINESS IN MAINE.

	<i>Fire.</i>	<i>Marine.</i>
Risks written	\$3,151,790 00	\$712,216 00
Premiums received	49,356 58	23,865 79
Losses paid	67,943 50	4,738 49
Losses incurred	69,256 24	4,078 50

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.

Net fire premiums.....	\$4,475,629 98	
Net marine premiums.....	299,224 69	\$4,774,854 67
Interest on mortgage loans.....	\$2,950 00	
Interest on bonds and dividends on stocks.....	312,554 95	
Interest on deposits.....	7,776 92	
Interest from all other sources.....	8 00	323,289 87
Total income.....		\$5,098,144 54
Ledger assets Dec. 31, 1910.....		9,003,972 93
Total.....		\$14,102,117 47

DISBURSEMENTS.

Net amount paid for fire losses.....	\$2,354,109 91	
Net amount paid for marine losses.....	59,092 79	\$2,443,202 70
Adjustment and settlement of losses.....		52,999 41
Commissions or brokerage.....		866,901 71
Miscellaneous expenses of local agencies.....		27,318 32
Salaries and expenses of special and general agents.....		165,238 85
Salaries, fees and other charges of officers and employes.....		307,439 35
Rents.....		44,598 67
Advertising, printing and stationery.....		59,306 24
Postage, telegrams, telephone and express.....		30,851 96
Legal expenses.....		1,178 24
Furniture and fixtures.....		4,101 22
Maps, including corrections.....		12,556 50
Underwriters' boards and tariff associations.....		53,857 51
Fire department, patrol and salvage corps fees and taxes.....		29,234 47
Inspections and surveys.....		20,813 81
State taxes on premiums.....		68,304 63
Insurance department licenses and fees.....		21,181 32
All other licenses, fees and taxes.....		23,312 55

Interest or dividends to stockholders.....		\$300,000 00
Agents' balances charged off.....		449 19
Decrease in book value of ledger assets.....		343 94
Miscellaneous expenditures.....		26,106 71
		<hr/>
Total disbursements.....		\$4,559,297 30
		<hr/>
Balance.....		\$9,542,820 17

LEDGER ASSETS.

Mortgage loans on real estate.....		\$65,000 00
Book value of bonds and stocks, excluding interest.....		8,300,784 71
Cash in office.....	\$6,696 97	
Cash in banks not on interest.....	11,537 79	
Cash in banks on interest.....	381,467 04	399,701 80
		<hr/>
Agents' balances.....		776,887 91
Bills receivable taken for fire risks.....		445 75
		<hr/>
Total ledger assets.....		\$9,542,820 17

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$1,405 13	
Interest due and accrued on bonds.....	72,571 27	
Interest accrued on other assets.....	1,060 56	\$75,036 96
		<hr/>
Due for reinsurance on losses paid.....		17,165 36
		<hr/>
Gross assets.....		\$9,635,022 49

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$5,232 79	
Book value of bonds and stocks over market value.....	71,691 14	\$76,923 93
		<hr/>
Total admitted assets.....		\$9,558,098 56

LIABILITIES.

Losses adjusted and unpaid.....	\$94,007 72	
Losses in process of adjustment, or in suspense.....	287,504 45	
Losses resisted.....	64,519 00	
		<hr/>
Total claims for losses.....	\$446,031 17	
Deduct reinsurance.....	54,604 02	
		<hr/>
Net amount of unpaid losses.....		\$391,337 15
Unearned premiums on outstanding risks.....		4,206,618 54
Salaries and other miscellaneous expenses due or accrued.....		34,767 88
Federal, state and other taxes due or accrued.....		86,215 00
Commissions and other charges due agents and brokers.....		15,095 49
Due for return premiums and reinsurance.....		54,265 61
Pension obligations.....		31,000 00
		<hr/>
Total.....		\$4,819,299 67
Cash capital.....	\$1,000,000 00	
Surplus over all liabilities.....	3,738,798 89	
		<hr/>
Surplus to policy holders.....		4,738,798 89
		<hr/>
Total liabilities.....		\$9,558,098 56

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1910	\$728,646,940	\$8,279,443 20	\$643,725	\$6,856 43
Written during the year...	521,709,306	6,032,947 64	93,950,233	370,956 56
Total	\$1,250,356,246	\$14,312,390 84	\$94,593,958	\$377,812 99
Expired and terminated...	482,534,993	5,703,404 35	84,901,452	154,550 06
In force at end of the year	\$767,821,253	\$8,608,986 49	\$9,692,506	\$223,262 93
Deduct amount reinsured..	64,450,075	726,641 63	155,088	2,956 32
Net amount in force	\$703,371,178	\$7,882,344 86	\$9,537,418	\$220,306 61

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Canada	\$575,024 98	\$434,470 01
Georgia	10,000 00	81,237 83
New Mexico	10,000 00	10,514 03
Virginia	52,000 00	37,603 88

BUSINESS IN MAINE.

	<i>Fire.</i>	<i>Marine.</i>
Risks written	\$2,837,249 00	\$26,425 00
Premiums received	45,189 23	535 00
Losses paid	56,390 93	-
Losses incurred	56,184 88	-

RELIANCE INSURANCE COMPANY,

PHILADELPHIA, PENN.

INCORPORATED IN 1841. COMMENCED BUSINESS IN 1844.

WILLIAM CHUBB, *President.*CHAS. J. WISTER, *Secretary.*

Cash Capital, \$400,000.

INCOME.

Net fire premiums.....		\$1,012,974 70
Deposit premiums on perpetual risks.....		5,808 02
Interest on mortgage loans.....	\$5,138 92	
Interest on bonds and dividends on stocks.....	53,788 00	
Interest on deposits.....	1,113 64	
Rents—including company's own occupancy.....	8,818 00	68,858 56
Profit on sale or maturity of ledger assets.....		251 90
Increase in book value of ledger assets.....		1,500 00
Transfers on perpetual policies.....		517 53
Bank in liquidation.....		188 00
From all other sources.....		200 00
Total income.....		\$1,090,298 71
Ledger assets Dec. 31, 1910.....		1,858,819 76
Total.....		\$2,949,118 47

DISBURSEMENTS.

Net amount paid for fire losses.....	\$621,771 55
Adjustment and settlement of losses.....	14,624 97
Commissions or brokerage.....	245,803 48
Salaries and expenses of special and general agents.....	41,986 19
Salaries, fees and other charges of officers and employes.....	64,830 92
Rents—including company's own occupancy.....	8,193 03
Advertising, printing and stationery.....	12,670 95
Postage, telegrams, telephone and express.....	9,966 88
Legal expenses.....	1,356 80
Furniture and fixtures.....	2,691 83
Maps, including corrections.....	5,949 91
Underwriters' boards and tariff associations.....	8,956 68
Fire department, patrol and salvage corps fees and taxes.....	2,989 13
Inspections and surveys.....	1,661 23
Repairs and expenses on real estate.....	1,748 34
Taxes on real estate.....	1,719 00
State taxes on premiums.....	29,282 94
Insurance department licenses and fees.....	6,534 00

All other licenses, fees and taxes.....	\$5,097 62
Deposit premiums returned.....	6,570 48
Interest or dividends to stockholders.....	40,000 00
Agents' balances charged off.....	44 38
Loss on sale or maturity of ledger assets.....	450 00
Decrease in book value of ledger assets.....	200 00
Miscellaneous expenditures.....	4,160 81

Total disbursements..... \$1,139,261 12

Balance..... \$1,809,857 35

LEDGER ASSETS.

Book value of real estate.....	\$129,327 04
Mortgage loans on real estate.....	108,000 00
Book value of bonds and stocks, excluding interest.....	1,238,755 00
Cash in office.....	1,274 89
Cash in banks on interest.....	72,487 10

Agents' balances..... 260,013 32

Total ledger assets..... \$1,809,857 35

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$869 19
Interest accrued on bonds.....	15,197 35
Rents accrued on company's property.....	467 50

Premium on perpetual insurance..... 1,010 00

Gross assets..... \$1,827,401 39

DEDUCT ASSETS NOT ADMITTED.

Company's stock owned.....	\$2,025 00
Agents' balances, representing business written prior to Oct. 1, last.....	2,907 90
Book value of ledger assets over market value.....	18,498 04

Total admitted assets..... \$1,803,970 45

LIABILITIES.

Losses adjusted and unpaid.....	\$19,194 78
Losses in process of adjustment, or in suspense.....	137,337 20
Losses resisted.....	2,853 45

Total claims for losses..... \$159,385 43

Deduct reinsurance..... 32,938 96

Net amount of unpaid losses..... \$126,446 47

Unearned premiums on outstanding risks..... 924,194 51

Reclaimable on perpetual fire policies..... 123,625 95

Salaries and other miscellaneous expenses due or accrued..... 492 75

Federal, state and other taxes due or accrued..... 15,050 00

Commissions and other charges due agents and brokers..... 19,793 51

Total..... \$1,209,603 19

Cash capital..... \$400,000 00

Surplus over all liabilities..... 194,367 26

Surplus to policy holders..... 504,367 26

Total liabilities..... \$1,803,970 45

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1910.....	\$172,207,014	\$2,005,597 67
Written during the year.....	135,482,346	1,632,627 97
Total.....	<u>\$307,689,360</u>	<u>\$3,638,225 64</u>
Expired and terminated.....	123,168,420	1,520,483 67
In force at end of the year.....	\$184,520,940	\$2,117,741 97
Deduct amount reinsured.....	26,841,469	336,340 93
Net amount in force.....	<u>\$157,679,471</u>	<u>\$1,781,401 04</u>
Perpetual risks not included above, \$5,107,475.49; premiums on same, \$136,218.10.		

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$311,698 00
Premiums received.....	5,391 72
Losses paid.....	8,624 94
Losses incurred.....	8,636 33

SECURITY INSURANCE COMPANY,

NEW HAVEN, CONN.

INCORPORATED IN 1841. COMMENCED BUSINESS IN 1841.

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

Cash Capital, \$1,000,000.

INCOME.

Net fire premiums		\$1,815,310 58
Interest on mortgage loans	\$8,044 71	
Interest on collateral loans	4,522 99	
Interest on bonds and dividends on stocks	88,646 00	
Interest from all other sources	23 02	
Rents—including company's own occupancy	8,000 00	107,236 72
Profit on sale or maturity of ledger assets		12,021 87
Premium on capital stock		300,061 07
Borrowed money		140,000 00
From all other sources		267 45
Total income		\$2,374,897 69
Ledger assets Dec. 31, 1910		3,339,926 43
Total		\$5,714,824 12

DISBURSEMENTS.

Net amount paid for fire losses	\$920,388 70
Adjustment and settlement of losses	21,106 63
Commissions or brokerage	388,921 41
Miscellaneous expenses of local agencies	17,976 87
Salaries and expenses of special and general agents	78,235 05
Salaries, fees and other charges of officers and employes	102,928 73
Rents—including company's own occupancy	11,500 78
Advertising, printing and stationery	23,982 60
Postage, telegrams, telephone and express	14,470 96
Legal expenses	1,255 33
Furniture and fixtures	9,348 83
Maps—including corrections	7,127 55
Underwriters' boards and tariff associations	12,939 65
Fire department, patrol and salvage corps fees and taxes	13,892 25
Inspections and surveys	12,076 01
Taxes on real estate	1,192 01
State taxes on premiums	28,286 49
Insurance department licenses and fees	10,705 38

All other licenses, fees and taxes	\$19,768 42	
Interest or dividends to stockholders	84,000 00	
Agents' balances charged off	374 44	
Loss on sale or maturity of ledger assets	50 00	
Borrowed money repaid	140,000 00	
Interest on borrowed money	1,051 11	
Interest on payments of new stock	4,034 04	
Personal injury claim	100 00	
Miscellaneous expenditures	10,886 20	
Total disbursements	\$1,936,599 44	
Balance	\$3,778,224 68	

LEDGER ASSETS.

Book value of real estate	\$195,230 40	
Mortgage loans on real estate	257,200 00	
Loans secured by collateral	125,450 00	
Book value of bonds and stocks, excluding interest	2,730,532 18	
Cash in office	\$14,184 30	
Cash in banks not on interest	127,114 32	141,298 62
Agents' balances	312,803 98	
Bills receivable taken for fire risks	13,013 21	
Special agents advances	800 00	
Philadelphia Underwriters' Association	100 00	
Due for reinsurance on losses paid	1,796 29	
Total ledger assets	\$3,778,224 68	

NON-LEDGER ASSETS.

Interest accrued on mortgages	\$2,557 38	
Interest accrued on bonds	34,186 59	
Interest accrued on collateral loans	735 99	\$37,479 96
Market value of real estate over book value	25,794 60	
Market value of bonds and stocks over book value	76,951 07	
Gross assets	\$3,918,450 31	

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	\$1,043 39	
Bills receivable, past due, taken for fire risks	1,286 55	\$2,329 94
Total admitted assets	\$3,916,120 37	

LIABILITIES.

Losses adjusted and unpaid	\$63,342 19	
Losses in process of adjustment, or in suspense	166,313 31	
Losses resisted	23,627 59	
Total claims for losses	\$253,283 09	
Deduct reinsurance	59,241 46	
Net amount of unpaid losses	\$194,041 63	

Unearned premiums on outstanding risks.....		\$1,744,283 21
Interest accrued on payments for new stock.....		3,232 75
Salaries and other miscellaneous expenses due or accrued.....		4,275 47
Federal, state and other taxes due or accrued.....		30,000 00
		<hr/>
Total.....		\$1,975,833 06
Cash capital.....	\$1,000,000 00	
Surplus over all liabilities.....	940,287 31	
		<hr/>
Surplus to policy holders.....		1,940,287 31
		<hr/>
Total liabilities.....		\$3,916,120 37

RISKS AND PREMIUMS

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1910.....	\$304,328,263	\$3,358,563 49
Written during the year.....	235,985,944	2,725,963 37
		<hr/>
Total.....	\$540,314,207	\$6,084,526 86
Expired and terminated.....	181,827,756	2,165,737 56
		<hr/>
In force at end of the year.....	\$358,486,451	\$3,918,789 30
Deduct amount reinsured.....	52,585,445	633,329 30
		<hr/>
Net amount in force.....	\$305,901,006	\$3,285,460 00

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Georgia.....	\$10,000 00	\$37,796 46
Virginia.....	40,000 00	17,681 71

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,056,568 00
Premiums received.....	16,889 26
Losses paid.....	17,302 57
Losses incurred.....	19,318 13

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.

Net fire premiums		\$5,244,628 40
Interest on mortgage loans	\$61,320 88	
Interest on collateral loans	383 32	
Interest on bonds and dividends on stocks	329,032 22	
Interest on deposits	3,220 23	
Rents—including company's own occupancy	15,000 00	408,956 65
<hr/>		
Agents' balances previously charged off		2,191 33
Profit on sale or maturity of ledger assets		15,472 40
Recovered on real estate		300 00
<hr/>		
Total income		\$5,671,548 78
Ledger assets Dec. 31, 1910		9,331,701 72
<hr/>		
Total		\$15,003,250 50

DISBURSEMENTS.

Net amount paid for fire losses		\$3,010,876 02
Adjustment and settlement of losses		38,782 43
Commissions or brokerage		993,406 76
Miscellaneous expenses of local agencies		32,233 05
Salaries and expenses of special and general agents		286,869 34
Salaries, fees and other charges of officers and employes		300,591 30
Rents—including company's own occupancy		31,900 08
Advertising, printing and stationery		72,725 96
Postage, telegrams, telephone and express		24,968 65
Legal expenses		6,143 75
Furniture and fixtures		5,243 79
Maps, including corrections		16,871 77
Underwriters' boards and tariff associations		53,057 71
Fire department, patrol and salvage corps fees and taxes		34,985 30
Inspections and surveys		37,017 74
Repairs and expenses on real estate		960 49
Taxes on real estate		4,644 75
State taxes on premiums		86,025 57
Insurance department licenses and fees		24,326 79

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY. 317

All other licenses, fees and taxes	\$23,748 17
Interest or dividends to stockholders.....	200,000 00
Agents' balances charged off.....	1,796 03
Loss on sale or maturity of ledger assets.....	1,418 50
Decrease in book value of ledger assets.....	9,062 80
Interest paid under reinsurance treaties	9,278 40
Miscellaneous expenditures.....	11,875 82
	<hr/>
Total disbursements.....	\$5,318,810 97
	<hr/>
Balance.....	\$9,684,439 53

LEDGER ASSETS.

Book value of real estate.....	\$300,000 00
Mortgage loans on real estate.....	1,440,595 00
Book value of bonds and stocks, excluding interest.....	6,544,441 47
Cash in office.....	\$877 71
Cash in banks not on interest.....	376,796 88
Cash in banks on interest.....	134,899 87
	<hr/>
Agents' balances.....	886,828 60
	<hr/>
Total ledger assets.....	\$9,684,439 53

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$31,311 36	
Interest accrued on bonds.....	18,423 28	\$49,734 64
	<hr/>	
Market value of bonds and stocks over book value.....		681,136 03
		<hr/>
Gross assets.....		\$10,415,310 20

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last..	\$7,462 55
	<hr/>
Total admitted assets.....	\$10,407,847 65

LIABILITIES.

Losses adjusted and unpaid.....	\$80,048 03
Losses in process of adjustment, or in suspense.....	423,317 24
Losses resisted.....	33,747 60
	<hr/>
Total claims for losses.....	\$537,112 87
Deduct reinsurance.....	85,897 23
	<hr/>
Net amount of unpaid losses.....	\$451,215 64
Unearned premiums on outstanding risks.....	4,790,798 40
Salaries and other miscellaneous expenses due or accrued.....	8,526 76
Federal, state and other taxes due or accrued.....	50,000 00
Held under reinsurance treaties.....	231,960 04
Interest accrued under reinsurance treaties.....	4,639 20
	<hr/>
Total.....	\$5,537,140 04
Cash capital.....	\$2,000,000 00
Surplus over all liabilities.....	2,870,707 61
	<hr/>
Surplus to policy holders.....	4,870,707 61
	<hr/>
Total liabilities.....	\$10,407,847 65

318 SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY.

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1910.....	\$847,296,982	\$9,781,533 90
Written during the year.....	607,828,011	7,141,174 76
Total.....	<u>\$1,455,124,993</u>	<u>\$16,922,708 66</u>
Expired and terminated.....	551,651,339	6,642,785 05
In force at end of the year.....	\$903,473,654	\$10,279,923 61
Deduct amount reinsured.....	90,041,195	1,038,592 22
Net amount in force.....	<u>\$813,432,459</u>	<u>\$9,241,331 39</u>

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities</i>
Canada.....	\$185,000 00	\$143,520 31
Georgia.....	10,000 00	80,448 63
New Mexico.....	10,000 00	21,565 71
North Carolina.....	30,000 00	28,597 32
Virginia.....	55,000 00	113,091 50

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$3,612,221 00
Premiums received.....	56,504 02
Losses paid.....	93,455 08
Losses incurred.....	96,433 22

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.

Net fire premiums		\$295,269 41
Interest on bonds and dividends on stocks	\$40,335 15	
Interest on deposits	779 57	41,114 72
		<hr/>
Total income		\$336,384 13
Ledger assets Dec. 31, 1910		1,034,352 86
		<hr/>
Total		\$1,370,736 99

DISBURSEMENTS.

Net amount paid for fire losses		\$97,054 15
Adjustment and settlement of losses		1,515 79
Commissions or brokerage		62,297 13
Miscellaneous expenses of local agencies		588 29
Salaries and expenses of special and general agents		23,468 11
Salaries, fees and other charges of officers and employes		18,123 11
Traveling expenses home office		2,019 03
Rents		1,533 36
Advertising, printing and stationery		6,247 67
Postage, telegrams, telephone and express		2,993 62
Legal expenses		581 50
Furniture and fixtures		1,123 14
Maps, including corrections		3,863 95
Underwriters' boards and tariff associations		1,974 16
Fire department, patrol and salvage corps fees and taxes		1,697 46
Inspections and surveys		3,447 72
State taxes on premiums		4,026 20
Insurance department licenses and fees		3,744 50
All other licenses, fees and taxes		9,078 25
		<hr/>
Total disbursements		\$245,377 14
		<hr/>
Balance		\$1,125,359 85

LEDGER ASSETS.

Book value of bonds and stocks, excluding interest.....		\$1,005,516 68
Cash in office.....	\$222 91	
Cash in banks on interest.....	52,260 79	52,483 70
		<hr/>
Agents' balances.....		67,359 47
		<hr/>
Total ledger assets.....		\$1,125,359 85

NON-LEDGER ASSETS.

Interest due and accrued on bonds.....		\$10,880 96
Furniture, fixtures and maps.....		10,000 00
		<hr/>
Gross assets.....		\$1,146,240 81

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and maps.....	\$10,000 00	
Agents' balances, representing business written prior to Oct. 1, last.....	24 30	
Book value of bonds and stocks over market value.....	15,837 68	\$25,861 98
		<hr/>
Total admitted assets.....		\$1,120,378 83

LIABILITIES.

Losses in process of adjustment, or in suspense.....	\$17,258 72	
Deduct reinsurance.....	14 22	
		<hr/>
Net amount of unpaid losses.....		\$17,244 50
Unearned premiums on outstanding risks.....		216,429 68
Salaries and other miscellaneous expenses due or accrued.....		928 65
Federal, state and other taxes due or accrued.....		5,000 00
		<hr/>
Total.....		\$239,602 83
Cash capital.....	\$500,000 00	
Surplus over all liabilities.....	380,776 00	
		<hr/>
Surplus to policy holders.....		880,776 00
		<hr/>
Total liabilities.....		\$1,120,378 83

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1910.....	\$20,309,166	\$183,848 33
Written during the year.....	50,284,520	446,793 81
		<hr/>
Total.....	\$70,593,686	\$630,642 14
Expired and terminated.....	20,660,517	192,083 48
		<hr/>
In force at end of the year.....	\$49,933,169	\$438,558 66
Deduct amount reinsured.....	9,596,085	87,517 90
		<hr/>
Net amount in force.....	\$40,337,084	\$351,040 76

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$670,050 00
Premiums received.....	10,423 16
Losses paid.....	9,871 13
Losses incurred.....	11,403 83

ST. PAUL FIRE AND MARINE INSURANCE
COMPANY,

ST. PAUL, MINN.

INCORPORATED IN 1865. COMMENCED BUSINESS IN 1865.

F. R. BIGELOW, *President.*A. W. PERRY, *Secretary.*

Cash Capital, \$500,000.

INCOME.

Net fire premiums.....	\$4,382,871 32	
Net marine premiums.....	1,192,993 55	\$5,575,864 87
Interest on mortgage loans.....	\$28,363 85	
Interest on bonds and dividends on stocks.....	247,056 46	
Interest on deposits.....	4,917 85	
Interest from all other sources.....	4,637 21	
Rents—including company's own occupancy.....	19,137 47	304,112 84
Increase in liabilities on account of reinsurance treaties.....		24,348 08
Agents' balances previously charged off.....		329 05
Profit on sale or maturity of ledger assets.....		2,500 00
From all other sources.....		587 57
Total income.....		\$5,907,742 41
Ledger assets Dec. 31, 1910.....		7,115,151 64
Total.....		\$13,022,894 05

DISBURSEMENTS.

Net amount paid for fire losses.....	\$2,141,338 46	
Net amount paid for marine losses.....	641,326 08	\$2,782,664 54
Adjustment and settlement of losses.....		59,908 86
Commissions or brokerage.....		1,426,476 78
Miscellaneous expenses of local agencies.....		3,363 37
Salaries and expenses of special and general agents.....		173,720 91
Salaries, fees and other charges of officers and employes.....		95,998 03
Rents—including company's own occupancy.....		13,133 90
Advertising, printing and stationery.....		42,307 87
Postage, telegrams, telephone and express.....		33,398 48
Legal expenses.....		9,536 77
Furniture and fixtures.....		2,542 97
Maps, including corrections.....		8,604 52
Underwriters' boards and tariff associations.....		11,202 42
Fire department, patrol and salvage corps fees and taxes.....		4,811 07

322 ST. PAUL, FIRE AND MARINE INSURANCE COMPANY.

Inspections and surveys.....	\$17,043 56
Repairs and expenses on real estate.....	5,053 26
Taxes on real estate.....	5,137 20
State taxes on premiums.....	105,410 45
Insurance department licenses and fees.....	20,332 70
All other licenses, fees and taxes.....	17,029 39
Interest or dividends to stockholders.....	60,000 00
Agents' balances charged off.....	325 34
Loss on sale or maturity of ledger assets.....	17,868 75
Miscellaneous expenditures.....	9,286 81
Total disbursements.....	<u>\$4,925,157 95</u>
Balance.....	<u>\$8,097,736 10</u>

LEDGER ASSETS.

Book value of real estate.....	\$295,558 42
Mortgage loans on real estate.....	585,390 00
Book value of bonds and stocks, excluding interest.....	6,030,567 71
Cash in office.....	\$429 47
Cash in banks on interest.....	336,029 19
Agents' balances.....	570,154 67
Bills receivable taken for marine and inland risks.....	4,690 38
Bills receivable taken for fire risks.....	179,896 91
Due from other companies.....	95,019 35
Total ledger assets.....	<u>\$8,097,736 10</u>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$8,155 92
Interest accrued on bonds.....	46,077 09
Gross assets.....	<u>\$54,233 01</u>
	<u>\$8,151,969 11</u>

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$9,194 72
Bills receivable, past due, taken for marine, inland and fire risks.....	13,360 52
Book value of bonds and stocks over market value....	95,398 34
Due from other companies, collection doubtful.....	1,150 84
Total admitted assets.....	<u>\$119,104 42</u>
	<u>\$8,032,864 69</u>

LIABILITIES

Losses adjusted and unpaid.....	\$65,122 87
Losses in process of adjustment or in suspense.....	356,703 07
Losses resisted.....	23,880 00
Total claims for losses.....	<u>\$445,705 94</u>
Deduct reinsurance.....	48,617 32
Net amount of unpaid losses.....	<u>\$397,088 62</u>

Unearned premiums on outstanding risks.....		\$4,665,527 63
Salaries and other miscellaneous expenses due or accrued.....		2,533 86
Federal, state and other taxes due or accrued.....		90,000 00
Commissions and other charges due agents and brokers.....		6,497 57
Funds held under reinsurance treaties.....		24,348 08
Total.....		\$5,185,995 76
Cash capital.....	\$500,000 00	
Surplus over all liabilities.....	2,346,868 93	
		<hr/>
Surplus to policy holders.....		2,846,868 93
		<hr/>
Total liabilities.....		\$8,032,864 69

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force Dec. 31, 1910..	\$600,543,945	\$7,716,327 29	\$21,271,095	\$607,946 10
Written during the year	414,355,853	5,513,848 90	383,961,902	1,919,421 39
Excess of original premiums over reinsurance.....	-	225,112 12	-	-
		<hr/>		
Total.....	\$1,014,899,798	\$13,455,288 31	\$405,232,997	\$2,527,367 49
Expired and terminated	339,099,980	4,485,797 56	381,580,346	1,811,705 81
		<hr/>		
In force at end of the year	\$675,799,818	\$8,969,490 75	\$23,652,651	\$715,661 68
Deduct amount re-insured.....	41,507,262	534,591 75	2,570,510	110,879 48
		<hr/>		
Net amount in force.	\$634,292,556	\$8,434,899 00	\$21,082,141	\$604,782 20

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Canada.....	\$171,000 00	\$92,273 53
Georgia.....	10,000 00	54,625 66
New Mexico.....	10,000 00	11,210 88
Virginia.....	25,000 00	31,571 59
Mexico.....	5,000 00	-

BUSINESS IN MAINE.

	<i>Fire.</i>	<i>Marine.</i>
Risks written.....	\$1,255,703 00	\$621,513 00
Premiums received.....	20,928 00	6,720 85
Losses paid.....	36,764 39	1,478 48
Losses incurred.....	36,824 11	637 12

SUBSCRIBERS AT UNITED STATES "LLOYDS"
MARINE INSURANCE UNDERWRITERS.

ORGANIZED IN 1872. COMMENCED BUSINESS IN 1872.

HIGGINS & COX, *Attorneys.*

Deposit Capital, 100,000

INCOME.

Net fire premiums	\$32 00	
Net marine premiums	1,798,967 24	\$1,798,999 24
Net fire premiums		
Interest on bonds	\$28,195 83	
Interest on deposits	6,613 65	
Interest from all other sources	687 03	35,496 51
Increase in book value of ledger assets		1,075 00
Exchange		1,000 55
Total income		\$1,836,571 30
Ledger assets Dec. 31, 1910		1,455,712 85
Total		\$3,292,284 15

DISBURSEMENTS.

Net amount paid for marine losses	\$890,542 56
Adjustment and settlement of losses	34,323 20
Commissions or brokerage	382,994 93
Miscellaneous expenses of local agencies	8,749 03
Salaries, fees and other charges of officers and employes	111,740 56
Rents	8,321 14
Advertising, printing and stationery	7,433 65
Postage, telegrams, telephone and express	3,903 21
Legal expenses	1,330 99
Furniture and fixtures	515 40
Underwriters' boards and tariff associations	1,307 50
Fire department, patrol and salvage corps fees and taxes	139 22
Inspections and surveys	2,946 36
State taxes on premiums	22,898 41
Insurance department licenses and fees	4,326 50
Interest or dividends to subscribers	50,000 00
Decrease in book value of ledger assets	2,031 25
Miscellaneous expenditures	8,022 69
Total disbursements	\$1,541,526 60
Balance	\$1,750,757 55

SUBSCRIBERS "LLOYDS" MARINE INS. UNDERWRITERS. 325

LEDGER ASSETS.

Book value of bonds, excluding interest.....		\$779,250 00
Cash in office.....	\$2,100 47	
Cash in banks not on interest.....	31,819 22	
Cash in banks on interest.....	369,684 37	403,604 06
Agents' balances.....		544,816 02
Cash held by foreign agents.....		23,087 47
Total ledger assets.....		\$1,750,757 55

NON-LEDGER ASSETS.

Interest due and accrued on bonds.....		\$9,483 33
Market value of bonds over book value.....		4,250 00
Gross assets.....		\$1,764,490 88

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last....		\$47,671 27
Total admitted assets.....		\$1,716,819 61

LIABILITIES.

Losses in process of adjustment, or in suspense.....	\$443,649 00	
Losses resisted.....	19,171 00	
Total claims for losses.....	\$462,820 00	
Deduct reinsurance.....	215,701 25	
Net amount of unpaid losses.....		\$247,118 75
Unearned premiums on outstanding risks.....		509,185 02
Salaries and other miscellaneous expenses due or accrued.....		1,000 00
Federal, state and other taxes due or accrued.....		25,000 00
Commissions and other charges due agents and brokers.....		39,768 15
Due for return premiums and reinsurance.....		278,353 04
Total.....		\$1,100,424 96
Deposit capital.....	\$100,000 00	
Surplus over all liabilities.....	516,394 65	
Surplus to policy holders.....		616,394 65
Total liabilities.....		\$1,716,819 61

RISKS AND PREMIUMS.

	Fire.	Premiums.	Marine.	Premiums.
In force December 31, 1910.....	-	-	\$92,320,853	\$830,785 69
Written during the year....	\$4,000	\$32 00	657,276,807	3,219,680 43
Total.....	\$4,000	\$32 00	\$749,597,660	\$4,050,466 12
Expired and terminated....	-	16 00	656,551,061	3,183,325 47
In force at end of the year..	\$4,000	\$16 00	\$93,046,599	\$867,140 65
Deduct amount reinsured...	-	-	47,057,044	357,971 63
Net amount in force.....	\$4,000	\$16 00	\$45,989,555	\$509,169 02

BUSINESS IN MAINE.

	<i>Marine.</i>
Risks written	\$524,762 00
Premiums received	10,056 03
Losses paid	2,872 55
Losses incurred	2,967 55

UNITED FIREMEN'S INSURANCE COMPANY.

PHILADELPHIA, PENN.

INCORPORATED IN 1860. COMMENCED BUSINESS IN 1861.

ROBERT B. BEATH, ²President.

HENRY A. KNABE, Secretary.

Cash Capital, \$400,000.

INCOME.

Net fire premiums		\$340,871 29
Deposit premiums on perpetual risks		10,723 94
Interest on mortgage loans	\$12,679 02	
Interest on collateral loans	401 15	
Interest on bonds and dividends on stocks	48,618 90	
Interest on deposits	622 79	
Rents	215 00	62,536 86
Agents' balances previously charged off		16 02
Transfers on perpetual policies		930 50
Premium on capital stock		100,000 00
Total income		\$515,078 61
Ledger assets December 31, 1910	\$1,387,916 87	
Increase of capital during 1911	200,000 00	1,587,916 67
Total		\$2,102,995 28

DISBURSEMENTS.

Net amount paid for fire losses		\$100,011 15
Adjustment and settlement of losses		1,643 87
Commissions or brokerage		94,640 85
Miscellaneous expenses of local agencies		1,428 14
Salaries, fees and other charges of officers and employes		23,106 88
Advertising, printing and stationery		5,279 09
Postage, telegrams, telephone and express		1,324 65
Legal expenses		1,571 71

Furniture and fixtures	\$123 48	
Maps, including corrections	1,363 30	
Underwriters' boards and tariff associations	2,498 59	
Fire department, patrol and salvage corps fees and taxes	1,810 28	
Inspections and surveys	193 60	
Repairs and expenses on real estate	2,767 44	
Taxes on real estate	1,504 20	
State taxes on premiums	3,111 89	
Insurance department licenses and fees	1,987 95	
All other licenses, fees and taxes	1,362 21	
Deposit premiums returned	29,812 40	
Interest or dividends to stockholders	24,000 00	
Agents' balances charged off	19 61	
Loss on sale or maturity of ledger assets	452 00	
Traveling expenses	849 54	
Perpetual reinsurance	687 95	
Interest on capital subscription	3,142 64	
Miscellaneous expenditures	2,833 95	

Total disbursements \$307,527 37

Balance 1,795,467 91

LEDGER ASSETS.

Book value of real estate	\$106,572 12	
Mortgage loans on real estate	222,782 00	
Loans secured by collateral	3,800 00	
Book value of bonds and stocks, excluding interest	1,337,398 00	
Cash in office	\$607 20	
Cash in banks on interest	64,415 43	65,022 63

Agents' balances	59,547 83	
Perpetual deposits	345 33	

Total ledger assets \$1,795,467 91

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$2,962 31	
Interest accrued on bonds	18,483 62	
Interest accrued on collateral loans	32 19	
Interest accrued on other assets	183 75	
Rents due on company's property	16 66	\$21,678 53

Gross assets \$1,817,146 44

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last	\$63 62	
Book value of ledger assets over market value	41,970 62	\$42,034 24

Total admitted assets \$1,775,112 20

LIABILITIES.

Losses adjusted and unpaid	\$32,431 13	
Losses in process of adjustment, or in suspense	584 11	
Losses resisted	250 00	

Total claims for losses	\$33,265 24	
Deduct reinsurance	3,088 54	

Net amount of unpaid losses \$30,176 70

Unearned premiums on outstanding risks		\$258,766 23
Reclaimable on perpetual fire policies		857,977 13
Salaries and other miscellaneous expenses due or accrued		582 91
Federal, state and other taxes due or accrued		7,138 12
Due for reinsurance		912 19
Total		\$1,155,553 28
Cash capital	\$400,000 00	
Surplus over all liabilities	219,558 92	
		<hr/>
Surplus to policy holders		619,558 92
		<hr/>
Total liabilities		\$1,775,112 20

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1910	\$46,404,846	\$411,994 67
Written during the year	38,547,085	424,466 37
		<hr/>
Total	\$84,951,931	\$836,461 04
Expired and terminated	26,728,115	279,584 54
		<hr/>
In force at end of the year	\$58,223,816	\$556,876 50
Deduct amount reinsured	8,680,236	97,955 78
		<hr/>
Net amount in force	\$49,543,580	\$458,920 72
Perpetual risks not included above, \$42,031,863.00; premiums on same, \$950,870.05.		

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Georgia	\$10,000 00	\$3,206 93

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$341,776 00
Premiums received	5,503 45
Losses paid	4,411 78
Losses incurred	7 227 20

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.

Net fire premiums.....		\$2,642,510 88
Interest on mortgage loans.....	\$11,000 20	
Interest on bonds and dividends on stocks.....	185,179 60	
Interest on deposits.....	2,150 81	
Rents.....	108 00	198,438 61
Increase in liabilities on account of reinsurance treaties.....		10,691 53
Agents' balances previously charged off.....		1,964 31
Profit on sale or maturity of ledger assets.....		886 05
Total income.....		\$2,854,491 38
Ledger assets December 31, 1910.....		4,581,625 82
Total.....		\$7,436,117 20

DISBURSEMENTS.

Net amount paid for fire losses.....	\$1,495,406 57
Adjustment and settlement of losses.....	25,921 03
Commissions or brokerage.....	508,760 27
Salaries and expenses of special and general agents.....	167,319 84
Salaries, fees and other charges of officers and employes.....	119,985 77
Rents.....	18,193 25
Advertising, printing and stationery.....	29,746 51
Postage, telegrams, telephone and express.....	13,752 42
Legal expenses.....	2,225 13
Furniture and fixtures.....	2,356 10
Maps, including corrections.....	10,828 97
Underwriters' boards and tariff associations.....	27,946 34
Fire department, patrol and salvage corps fees and taxes.....	10,068 22
Inspections and surveys.....	17,881 28
Taxes on real estate.....	355 74
State taxes on premiums.....	50,652 31
Insurance department licenses and fees.....	12,383 50
All other licenses, fees and taxes.....	14,760 16

Interest or dividends to stockholders.....	\$120,000 00	
Agents' balances charged off.....	2,216 98	
Loss on sale or maturity of ledger assets.....	8,021 15	
Collection and exchange.....	2,131 83	
		<hr/>
Total disbursements.....	\$2,665,913 37	
		<hr/>
Balance.....	\$4,770,203 83	

LEDGER ASSETS.

Book value of real estate.....	\$9,189 60	
Mortgage loans on real estate.....	153,450 00	
Book value of bonds and stocks, excluding interest.....	4,031,985 48	
Cash in banks on interest.....	218,790 69	
Agents' balances.....	356,788 06	
		<hr/>
Total ledger assets.....	\$4,770,203 83	

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$1,187 92	
Interest accrued on bonds.....	5,483 32	\$6,671 24
		<hr/>
Gross assets.....		\$4,776,875 07

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$13,607 00	
Book value of bonds and stocks over market value.....	80,022 98	\$93,629 98
		<hr/>
Total admitted assets.....		\$4,683,245 09

LIABILITIES.

Losses adjusted and unpaid.....	\$53,059 41	
Losses in process of adjustment, or in suspense.....	275,254 40	
Losses resisted.....	13,500 00	
		<hr/>
Total claims for losses.....	\$341,813 81	
Deduct insurance.....	66,594 79	
		<hr/>
Net amount of unpaid losses.....	\$275,219 02	
Unearned premiums on outstanding risks.....	2,519,334 71	
Salaries and other miscellaneous expenses due or accrued.....	5,000 00	
Federal, state and other taxes due or accrued.....	45,000 00	
Due for reinsurance.....	10,000 00	
Reserve on account of reinsurance treaties.....	10,691 53	
		<hr/>
Total.....	\$2,865,245 26	
Cash capital.....	\$300,000 00	
Surplus over all liabilities.....	1,517,999 83	
		<hr/>
Surplus to policy holders.....	1,817,999 83	
		<hr/>
Total liabilities.....	\$4,683,245 09	

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1910.....	\$529,314,298	\$5,392,424 60
Written during the year.....	357,650 212	3,882,573 07
Total	\$886,964,510	\$9,274,997 67
Expired and terminated.....	319,523,701	3,557,033 35
In force at end of the year	\$567,440 809	\$5,717,964 32
Deduct amount reinsured.....	77,178,058	840,909 25
Net amount in force	\$490,262,751	\$4,877,055 07

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Georgia.....	\$10,000 00	\$31,379 00
New Mexico.....	10,000 00	8,660 34
Virginia.....	16,000 00	29,189 70

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$886,466 00
Premiums received.....	27,139 71
Losses paid.....	48,049 96
Losses incurred.....	48,933 31

WESTERN INSURANCE COMPANY.

PITTSBURGH, PENN.

INCORPORATED IN 1849. COMMENCED BUSINESS IN 1849.

W. H. NIMICK, *President*.D. DALLAS HARE, *Secretary*.

Cash Capital, \$300,000.

INCOME.

Net fire premiums.....		\$571,984 90
Interest on mortgage loans.....	\$7,547 33	
Interest on bonds and dividends on stocks.....	29,276 23	
Interest on deposits.....	543 89	
Rents.....	43 70	37,411 15
		<hr/>
Profit on sale or maturity of ledger assets.....		90 00
		<hr/>
Total income.....		\$609,486 05
Ledger assets Dec. 31, 1910.....		956,403 96
		<hr/>
Total.....		\$1,565,890 01

DISBURSEMENTS.

Net amount paid for fire losses.....	\$291,465 25
Adjustment and settlement of losses.....	7,693 52
Commissions or brokerage.....	161,241 90
Miscellaneous expenses of local agencies.....	3,813 97
Salaries and expenses of special and general agents.....	18,744 96
Salaries, fees and other charges of officers and employes.....	29,305 41
Rents.....	6,613 75
Advertising, printing and stationery.....	5,919 74
Postage, telegrams, telephone and express.....	3,730 23
Furniture and fixtures.....	84 60
Maps, including corrections.....	2,633 36
Underwriters' boards and tariff associations.....	5,010 28
Fire department, patrol and salvage corps fees and taxes.....	5,434 99
Inspections and surveys.....	1,871 26
Taxes on real estate.....	2 63
State taxes on premiums.....	9,103 31
Insurance department licenses and fees.....	3,014 96
All other licenses, fees and taxes.....	3,704 55
Interest or dividends to stockholders.....	24,000 00
Loss on sale or maturity of ledger assets.....	186 48
Miscellaneous expenditures.....	4,248 84
	<hr/>
Total disbursements.....	\$587,823 99
	<hr/>
Balance.....	\$978,066 02

LEDGER ASSETS.

Book value of real estate.....		\$2,032 42
Mortgage loans on real estate.....		116,300 00
Loans secured by collateral.....		1,463 74
Book value of bonds and stocks, excluding interest.....		707,552 30
Cash in office.....	\$1,588 35	
Cash in banks on interest.....	52,602 89	54,191 24
Agents' balances.....		95,758 32
Bills receivable taken for fire risks.....		268 00
Western Sprinkler Risk Association deposit.....		500 00
Total ledger assets.....		\$978,066 02

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$1,770 61	
Interest due and accrued on bonds.....	9,277 44	\$11,048 05
Market value of real estate over book value.....		1,717 58
Gross assets.....		\$990,831 65

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$6,643 45	
Bills receivable, past due, taken for fire risks.....	268 00	
Overdue and accrued interest on bonds in default.....	4,041 67	
Book value of bonds and stocks over market value.....	14,387 05	\$25,340 17
Total admitted assets.....		\$965,491 48

LIABILITIES.

Losses adjusted and unpaid.....	\$34,260 46	
Losses in process of adjustment, or in suspense.....	34,623 14	
Losses resisted.....	10,004 12	
Total claims for losses.....	\$78,887 72	
Deduct reinsurance.....	16,452 25	
Net amount of unpaid losses.....		\$62,435 47
Unearned premiums on outstanding risks.....		533,112 89
Salaries and other miscellaneous expenses due or accrued.....		300 00
Federal, state and other taxes due or accrued.....		4,700 00
Brokerage account.....		2,638 06
Total.....		\$603,186 42
Cash capital.....	\$300,000 00	
Surplus over all liabilities.....	62,305 06	
Surplus to policy holders.....		362,305 06
Total liabilities.....		\$965,491 48

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1910.....	\$100,041,573	\$1,122,762 21
Written during the year.....	75,282,539	838,922 31
	<hr/>	<hr/>
Total.....	\$175,324,112	\$1,961,684 52
Expired and terminated.....	67,447,515	794,513 02
	<hr/>	<hr/>
In force at end of the year.....	\$107,876,597	\$1,167,171 50
Deduct amount reinsured.....	13,294,642	160,169 65
	<hr/>	<hr/>
Net amount in force.....	\$94,581,955	\$1,007,001 85

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$278,596 00
Premiums received.....	4,304 96
Losses paid.....	3,555 98
Losses incurred.....	3,614 53

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.

Net fire premiums.....		\$1,730,592 72
Interest on mortgage loans.....	\$12,916 93	
Interest on bonds and dividends on stocks.....	86,411 21	
Interest on deposits.....	8,134 79	
Interest from all other sources.....	635 71	
Rents—including company's own occupancy.....	4,720 00	112,818 64
	<hr/>	<hr/>
Profit on sale or maturity of ledger assets.....		9,750 00
	<hr/>	<hr/>
Total income.....		\$1,853,161 36
Ledger assets Dec. 31, 1910.....		3,021,951 94
	<hr/>	<hr/>
Total.....		\$4,875,113 30

DISBURSEMENTS.

Net amount paid for fire losses.....		\$982,134 46
Adjustment and settlement of losses.....		19,380 89
Commissions or brokerage.....		414,186 55
Miscellaneous expenses of local agencies.....		32,351 53
Salaries and expenses of special and general agents.....		81,632 55
Salaries, fees and other charges of officers and employes.....		108,461 49
Rents—including company's own occupancy.....		25,700 00
Advertising, printing and stationery.....		17,724 32
Postage, telegrams, telephone and express.....		8,237 66
Legal expenses.....		151 70
Furniture and fixtures.....		2,043 73
Maps, including corrections.....		6,443 99
Underwriters' boards and tariff associations.....		14,290 15
Fire department, patrol and salvage corps fees and taxes.....		5,176 93
Inspections and surveys.....		2,272 71
Repairs and expenses on real estate.....		2,340 10
Taxes on real estate.....		882 77
State taxes on premiums.....		30,785 86
Insurance department licenses and fees.....		10,425 30
All other licenses, fees and taxes.....		1,575 19
Interest or dividends to stockholders.....		50,000 00
Decrease in book value of ledger assets.....		15,000 00
Collection fees on premium notes.....		187 76
Total disbursements.....		\$1,831,385 64
Balance.....		\$3,043,727 66

LEDGER ASSETS.

Book value of real estate.....		\$75,000 00
Mortgage loans on real estate.....		302,900 00
Book value of bonds and stocks, excluding interest.....		2,063,205 19
Cash in office.....	\$1,891 26	
Cash in banks on interest.....	286,420 92	288,312 18
Agents' balances.....		294,935 53
Bills receivable taken for fire risks.....		19,374 76
Total ledger assets.....		\$3,043,727 66

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$2,508 39	
Interest due and accrued on bonds.....	12,437 77	
Interest due on other assets.....	1,588 35	\$16,534 51
Due for reinsurance on losses paid.....		5,178 42
Gross assets.....		\$3,065,440 59

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$2,543 41	
Book value of bonds and stocks over market value.....	206,240 19	\$208,783 60
Total admitted assets.....		\$2,856,656 99

LIABILITIES.

Losses adjusted and unpaid.....	\$7,043 05	
Losses in process of adjustment, or in suspense.....	145,573 32	
Losses resisted.....	12,464 11	
	<hr/>	
Total claims for losses.....	\$165,080 48	
Deduct reinsurance.....	21,743 29	
	<hr/>	
Net amount of unpaid losses.....		\$143,337 19
Unearned premiums on outstanding risks.....		1,768,213 89
Salaries and other miscellaneous expenses due or accrued.....		2,029 15
Federal, state and other taxes due or accrued.....		20,578 26
Due for return premiums and reinsurance.....		9,196 87
		<hr/>
Total.....		\$1,943,355 36
Cash capital.....	\$250,000 00	
Surplus over all liabilities.....	663,301 63	
	<hr/>	
Surplus to policy holders.....		913,301 63
		<hr/>
Total liabilities.....		\$2,856,656 99

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1910.....	\$335,519,378	\$3,523,365 90
Written during the year.....	224,418,392	2,256,482 03
Excess of original premiums over reinsurance.....	-	8,164 85
	<hr/>	<hr/>
Total.....	\$559,937,770	\$5,788,012 78
Expired and terminated.....	199,996,256	2,081,370 48
	<hr/>	<hr/>
In force at end of the year.....	\$359,941,514	\$3,706,642 30
Deduct amount reinsured.....	31,977.689	353,036 02
	<hr/>	<hr/>
Net amount in force.....	\$327,963,825	\$3,353,606 28

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Georgia.....	\$10,000 00	\$35,193 20
Virginia.....	13,500 00	21,127 27

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$801,212 00
Premiums received.....	10,332 00
Losses paid.....	17,291 26
Losses incurred.....	19,871 95

MUTUAL FIRE INSURANCE COMPANIES OF
OTHER STATES.

ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF THE
MUTUAL FIRE INSURANCE COMPANIES OF OTHER STATES,
AUTHORIZED TO TRANSACT BUSINESS IN THE STATE
OF MAINE, SHOWING THEIR CONDITION ON
THE 31ST DAY OF DECEMBER, 1911.

CENTRAL MANUFACTURERS' MUTUAL INSURANCE
COMPANY.

VAN WERT, OHIO.

INCORPORATED IN 1876. COMMENCED BUSINESS IN 1876.

H. V. OLNEY, *President.*

C. A. L. PURMORT, *Secretary.*

INCOME.

Net fire premiums.....		\$375,565 31
Interest on mortgage loans.....	\$5,126 84	
Interest on bonds.....	12,054 42	
Rents—including company's own occupancy.....	3,116 00	20,297 26
<hr/>		
Total income.....		\$395,862 57
Ledger assets Dec. 31, 1910.....		505,833 85
<hr/>		
Total.....		\$901,696 42

DISBURSEMENTS.

Net amount paid for fire losses.....		\$200,888 62
Adjustment and settlement of losses.....		2,281 25
Commissions or brokerage.....		41,481 71
Salaries and expenses of special and general agents.....		5,868 12
Salaries, fees and other charges of officers and employes.....		18,906 50
Rents—including company's own occupancy.....		1,200 00
Advertising, printing and stationery.....		2,369 25
Postage, telegrams, telephone and express.....		1,393 71
Legal expenses.....		335 27
Furniture and fixtures.....		37 25
Maps, including corrections.....		231 50
Underwriters' boards and tariff associations.....		132 55
Fire department, patrol and salvage corps fees and taxes.....		349 34
Inspections and surveys.....		12,219 09
Taxes on real estate.....		571 46
State taxes on premiums.....		4,024 34
Insurance department licenses and fees.....		979 72
All other licenses, fees and taxes.....		730 57
Dividends to policy holders.....		61,999 19
Miscellaneous expenditures.....		4,138 81
<hr/>		
Total disbursements.....		\$360,138 25
<hr/>		
Balance.....		\$541,558 17

CENTRAL MANUFACTURERS' MUTUAL INSURANCE CO. 339

LEDGER ASSETS.

Book value of real estate.....		\$40,000 00
Mortgage loans on real estate.....		72,875 00
Book value of bonds, excluding interest.....		342,300 00
Cash in office.....	\$3,531 47	
Cash in banks not on interest.....	36,821 36	40,352 83
Agents' balances.....		46,030 34
Total ledger assets.....		\$541,558 17

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$1,386 82	
Interest accrued on bonds.....	3,305 72	\$4,692 54
Market value of bonds over book value.....		2,438 00
Total admitted assets.....		\$548,688 71

LIABILITIES.

Losses in process of adjustment, or in suspense.....	\$18,701 52	
Losses resisted.....	2,500 00	
Net amount of unpaid losses.....		\$21,201 52
Unearned premiums on outstanding risks.....		186,791 27
Salaries and other miscellaneous expenses due or accrued.....		200 00
Federal, state and other taxes due or accrued.....		4,800 00
Commissions and other charges due agents and brokers.....		2,480 50
Total.....		\$215,473 29
Surplus to policy holders.....		333,215 42
Total liabilities.....		\$548,688 71

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1910.....	\$24,106,078	\$331,887 01
Written during the year.....	31,136,909	452,550 87
Total.....	\$55,242,987	\$784,437 88
Expired and terminated.....	30,143,401	416,444 21
In force at end of the year.....	\$25,099,586	\$367,993 67

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$34,500 00
Premiums received.....	1,335 95
Losses paid.....	1,687 73
Losses incurred.....	1,687 73

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.

Net fire premiums		\$195,812 23
Interest on mortgage loans	\$1,205 00	
Interest on bonds and dividends on stocks	36,610 14	
Interest on deposits	274 75	
Rents—including company's own occupancy	5,881 64	43,971 53
Profit on sale or maturity of ledger assets		715 00
Increase in book value of ledger assets		2,077 26
Dividends on expired reinsurance		1,670 37
Loss by fire on home office		43 00
Total income		\$244,289 33
Ledger assets Dec. 31, 1910		953,914 47
Total		\$1,198,293 80

DISBURSEMENTS.

Net amount paid for fire losses	\$87,651 11
Adjustment and settlement of losses	1,893 45
Commissions or brokerage	29,037 45
Miscellaneous expenses of local agencies	3 45
Salaries and expenses of special and general agents	1,184 89
Salaries, fees and other charges of officers and employes	23,368 15
Rents—including company's own occupancy	2,100 00
Advertising, printing and stationery	1,619 87
Postage, telegrams, telephone and express	1,191 76
Legal expenses	8 08
Furniture and fixtures	363 16
Maps, including corrections	876 57
Underwriters' boards and tariff associations	699 05
Fire department, patrol and salvage corps fees and taxes	246 25
Inspections and surveys	2,210 75
Repairs and expenses on real estate	2,034 16
Taxes on real estate	937 81
State taxes on premiums	1,171 58
Insurance department licenses and fees	522 60

All other licenses, fees and taxes	\$455 89	
Dividends to policy holders	82,985 34	
Dividends on guaranty capital	7,000 00	
Repairing fire loss on home office building	43 00	
Miscellaneous expenditures	1,144 18	
		<hr/>
Total disbursements	\$248,747 95	
		<hr/>
Balance	\$949,455 85	

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	\$33,164 00	
Cash in office	\$420 20	
Cash in banks on interest	13,088 24	13,508 44
		<hr/>
Agents' balances		31,783 41
		<hr/>
Total ledger assets	\$949,455 85	

NON-LEDGER ASSETS.

Interest accrued on mortgages	\$285 86	
Interest due and accrued on bonds	10,746 82	
Interest due and accrued on other assets	60 11	
Rents accrued on company's property	1,033 33	\$12,126 12
		<hr/>
Market value of real estate over book value		13,000 00
Market value of bonds and stocks over book value		37,065 00
Commissions on unpaid return premiums		177 26
Commissions on unpaid reinsurance		81 73
Dividends due on reinsurance		158 87
		<hr/>
Gross assets		\$1,012,064 83

DEDUCT ASSETS NOT ADMITTED.

Interest due and accrued in default on bonds	\$395 00	
		<hr/>
Total admitted assets	\$1,011,669 83	

LIABILITIES.

Losses adjusted and unpaid	\$453 02	
Losses in process of adjustment, or in suspense	945 43	
Losses resisted	300 00	
		<hr/>
Net amount of unpaid losses		\$1,698 45
Unearned premiums on outstanding risks		322,159 19
Dividends remaining unpaid to policy holders		15,338 17
Salaries and other miscellaneous expenses due or accrued		1,334 61
Federal, state and other taxes due or accrued		3,797 86
Commissions and other charges due agents and brokers		5,256 07
Due for return premiums and reinsurance		2,077 73
		<hr/>
Total		\$351,662 08
Guaranty capital	\$100,000 00	
Surplus over all liabilities	560,007 75	
		<hr/>
Surplus to policy holders		660,007 75
		<hr/>
Total liabilities		\$1,011,669 83

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1910.....	\$45,115,938	\$647,013 45
Written during the year.....	14,355,780	208,438 04
	<hr/>	<hr/>
Total.....	\$59,471,718	\$855,451 49
Expired and terminated.....	14,316,970	210,699 97
	<hr/>	<hr/>
In force at end of the year.....	\$45,154,748	\$644,751 52
Deduct amount reinsured.....	748,377	9,680 11
	<hr/>	<hr/>
Net amount in force.....	\$44,406,371	\$635,071 41

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,713,733 00
Premiums received.....	25,482 87
Losses paid.....	41,608 45
Losses incurred.....	39,148 05

LUMBER MUTUAL FIRE INSURANCE COMPANY.

BOSTON, MASS.

INCORPORATED IN 1895. COMMENCED BUSINESS IN 1895.

GEORGE W. GALE, *President.*HARRY E. STONE, *Secretary.*

INCOME.

Net fire premiums.....		\$392,376 30
Interest on bonds.....	\$22,235 11	
Interest on deposits.....	3,725 58	
Interest from all other sources.....	55	25,961 24
	<hr/>	<hr/>
Agents' balances previously charged off.....		41 36
Profit on sale or maturity of ledger assets.....		1,567 50
Increase in book value of ledger assets.....		14,884 83
Gale and Stone agency.....		16,000 00
	<hr/>	<hr/>
Total income.....		\$450,831 23
Ledger assets December 31, 1910.....		580,661 60
	<hr/>	<hr/>
Total.....		\$1,031,492 83

DISBURSEMENTS.

Net amount paid for fire losses.....		\$129,524 07
Adjustment and settlement of losses.....		383 16
Commissions or brokerage.....		22,027 14
Miscellaneous expenses of local agencies.....		1,101 55

Salaries, fees and other charges of officers and employes.....	\$32,011 04
Rents.....	3,458 40
Advertising, printing and stationery.....	2,212 52
Postage, telegrams, telephone and express.....	1,371 67
Legal expenses.....	285 00
Furniture and fixtures.....	649 00
Fire department, patrol and salvage corps fees and taxes.....	342 44
Inspections and surveys.....	5,167 98
State taxes on premiums.....	6,175 96
Insurance department licenses and fees.....	950 92
All other licenses, fees and taxes.....	184 21
Dividends to policyholders.....	146,016 94
Agents' balances charged off.....	136 79
Decrease in book value of ledger assets.....	590 22
Executive expense.....	1,570 50
Miscellaneous expenditures.....	2,246 01
	<hr/>
Total disbursements.....	\$356,405 52
	<hr/>
Balance.....	\$675,087 31

LEDGER ASSETS.

Book value of bonds, excluding interest.....	\$554,345 21
Cash in office.....	\$813 21
Cash in banks on interest.....	102,079 71
	<hr/>
Agents' balances.....	17,849 18
	<hr/>
Total ledger assets.....	\$675,087 31

NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$3,736 99
Due from Gale and Stone agency.....	12,819 96
Cash in agent's hands.....	290 00
	<hr/>
Gross assets.....	\$691,934 26.

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$8 03	
Book value of bonds over market value.....	6,445 21	
Due from Gale and Stone agency.....	12,819 96	\$19,273 20
	<hr/>	<hr/>
Total admitted assets.....		\$672,661 06.

LIABILITIES.

Losses in process of adjustment, or in suspense.....	\$6,260 73
Losses resisted.....	1,000 00
	<hr/>
Net amount of unpaid losses.....	\$7,260 73.
Unearned premiums on outstanding risks.....	188,942 48
Salaries and other miscellaneous expenses due or accrued.....	152 91
Federal, state and other taxes due or accrued.....	4,317 02
	<hr/>
Total.....	\$200,673 14
Surplus to policy holders.....	471,987 92
	<hr/>
Total liabilities.....	\$672,661 06.

344 MIDDLESEX MUTUAL FIRE INSURANCE COMPANY.

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1910.....	\$15,241,424	\$351,071 33
Written during the year.....	19,006,266	443,978 75
Total.....	<u>\$34,247,690</u>	<u>\$795,050 08</u>
Expired and terminated.....	17,608,198	417,165 13
In force at end of the year.....	\$16,639,492	\$377,884 95

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Georgia.....	\$10,000 00	\$4,028 93

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$623,125 50
Premiums received.....	23,384 26
Losses paid.....	9,534 55
Losses incurred.....	9,534 55

MIDDLESEX MUTUAL FIRE INSURANCE COMPANY.

CONCORD, MASS.

INCORPORATED IN 1826. COMMENCED BUSINESS IN 1826.

RICHARD F. BARRETT, *President.*

ADAMS TOLMAN, *Secretary.*

INCOME.

Net fire premiums.....		\$183,227 24
Interest on mortgage loans.....	\$1,855 00	
Interest on bonds and dividends on stocks.....	22,373 41	
Interest on deposits.....	411 28	
Interest from all other sources.....	1 25	
Rents—including company's own occupancy.....	1,886 44	26,527 38
Agents' balances previously charged off.....		60 00
Increase in book value of ledger assets.....		1,000 00
Reinsurance return premiums.....		2,986 60
Total income.....		<u>\$213,801 22</u>
Ledger assets Dec. 31, 1910.....		637,751 04
Total.....		<u>\$851,552 26</u>

DISBURSEMENTS.

Net amount paid for fire losses.....	\$85,733 24
Adjustment and settlement of losses.....	1,533 23
Commissions or brokerage.....	27,097 78
Miscellaneous expenses of local agencies.....	320 83
Salaries, fees and other charges of officers and employes.....	17,015 04
Rents—including company's own occupancy.....	1,000 00
Advertising, printing and stationery.....	1,463 85
Postage, telegrams, telephone and express.....	877 44
Legal expenses.....	12 50
Furniture and fixtures.....	162 70
Maps, including corrections.....	1,069 33
Underwriters' boards and tariff associations.....	646 57
Fire department, patrol and salvage corps fees and taxes.....	254 57
Inspections and surveys.....	2,193 71
Repairs and expenses on real estate.....	1,019 37
Taxes on real estate.....	439 05
State taxes on premiums.....	2,245 21
Insurance department licenses and fees.....	344 00
Loss on sale or maturity of ledger assets.....	1,512 50
Dividends to policyholders.....	85,522 52
Miscellaneous expenditures.....	642 80
	<hr/>
Total disbursements.....	\$231,106 24
	<hr/>
Balance.....	\$620,446 02

LEDGER ASSETS.

Book value of real estate.....	\$22,397 80
Mortgage loans on real estate.....	32,100 00
Book value of bonds and stocks, excluding interest.....	530,883 39
Cash in office.....	\$2,379 76
Cash in banks not on interest.....	10,357 66
Cash in banks on interest.....	8,579 52
	<hr/>
Agents' balances.....	13,747 87
	<hr/>
Total ledger assets.....	\$620,446 02

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$833 19
Interest accrued on bonds.....	5,836 35
Rents due and accrued on company's property.....	453 00
	<hr/>
Market value of real estate over book value.....	16,602 20
Market value of bonds and stocks over book value.....	722 61
	<hr/>
Total admitted assets.....	\$644,893 37

LIABILITIES.

Losses adjusted and unpaid.....	\$1,169 65
Losses in process of adjustment, or in suspense.....	1,689 87
Losses resisted.....	1,000 00
	<hr/>
Net amount of unpaid losses.....	\$3,859 52

Unearned premiums on outstanding risks.....	\$336,703 82
Dividends remaining unpaid.....	1,974 76
Salaries and other miscellaneous expenses due or accrued.....	554 58
Federal, state and other taxes due or accrued.....	1,017 98
Due for return premiums.....	412 16
Total.....	\$344,522 82
Surplus to policy holders.....	300,370 55
Total liabilities.....	\$644,893 37

RISKS AND PREMIUMS

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1910.....	\$48,966,874	\$718,561 08
Written during the year.....	13,821,645	203,653 34
Total.....	\$62,788,519	\$922,214 42
Expired and terminated.....	13,431,622	203,045 46
In force at end of the year.....	\$49,356,897	\$719,168 96
Deduct amount reinsured.....	1,615,760	24,915 90
Net amount in force.....	\$47,741,137	\$694,253 06

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,141,158 00
Premiums received.....	17,189 05
Losses paid.....	24,458 64
Losses incurred.....	24,489 65

PENNSYLVANIA LUMBERMEN'S MUTUAL FIRE
INSURANCE COMPANY.

PHILADELPHIA, PENN.

INCORPORATED IN 1895. COMMENCED BUSINESS IN 1895.

EDWARD F. HENSON, *President.*

HARRY HUMPHREY, *Secretary.*

INCOME.

Net fire premiums.....		\$367,465 75
Interest on mortgage loans.....	\$189 00	
Interest on bonds and dividends on stocks.....	18,675 45	
Interest on deposits.....	1,302 86	20,167 31
Increase in book value of ledger assets.....		1,136 25
Agency profits.....		5,586 17
Total income.....		\$394,355 48
Ledger assets Dec. 31, 1910.....		464,362 31
Total.....		\$858,717 79

DISBURSEMENTS.

Net amount paid for fire losses.....	\$116,812 61
Adjustment and settlement of losses.....	630 69
Inspection charges.....	22,809 05
Salaries, fees and other charges of officers and employes.....	24,679 91
Rents.....	2,633 00
Advertising, printing and stationery.....	3,909 55
Postage, telegrams, telephone and express.....	3,752 67
Legal expenses.....	411 13
Furniture and fixtures.....	458 78
Fire department, patrol and salvage corps fees and taxes.....	336 03
Inspections and surveys.....	5,775 41
State taxes on premiums.....	2,646 29
Insurance department licenses and fees.....	1,051 37
All other licenses, fees and taxes.....	1,218 99
Dividends to policy holders.....	127,785 68
Agents' balances charged off.....	177 32
Loss on sale or maturity of ledger assets.....	800 00
Decrease in book value of ledger assets.....	2,031 31
Miscellaneous expenditures.....	5,451 08
Total disbursements.....	\$323,370 87
Balance.....	\$535,346 92

LEDGER ASSETS.

Mortgage loans on real estate		\$3,500 00
Book value of bonds and stocks, excluding interest		438,680 00
Cash in office	\$507 03	
Cash in banks on interest	66,619 69	67,126 72
		<hr/>
Agents' balances		21,911 13
Furniture and fixtures		4,129 07
		<hr/>
Total ledger assets		\$535,346 92

NON-LEDGER ASSETS.

Interest accrued on mortgages	\$15 75	
Interest accrued on bonds	6,422 40	\$6,438 15
		<hr/>
Gross assets		\$541,785 07

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes		\$4,129 07
		<hr/>
Total admitted assets		\$537,656 00

LIABILITIES.

Losses in process of adjustment, or in suspense		\$9,741 16
Unearned premiums on outstanding risks		180,481 32
Salaries and other miscellaneous expenses due or accrued		107 52
Federal, state and other taxes due or accrued		4,078 77
Inspection charges due agents and brokers		1,552 59
		<hr/>
Total		\$195,961 36
Surplus to policy holders		341,694 64
		<hr/>
Total liabilities		\$537,656 00

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1910	\$14,072,515	\$313,055 37
Written during the year	17,877,672	402,727 86
		<hr/>
Total	\$31,950,187	\$715,783 23
Expired and terminated	15,598,583	354,820 58
		<hr/>
In force at end of the year	\$16,351,604	\$360,962 65

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Georgia	\$10,000 00	\$2,451 63

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$428,550 00
Premiums received	14,638 72
Losses paid	4,437 82
Losses incurred	4,437 82

PROVIDENCE, MUTUAL FIRE INSURANCE
COMPANY.

PROVIDENCE, R. I.

INCORPORATED IN 1800. COMMENCED BUSINESS IN 1800.

EDWARD L. WATSON, *President.* BENJ. M. MACDOUGALL, *Secretary.*

INCOME.

Net fire premiums.....		\$100,192 50
Interest on mortgage loans.....	\$3,844 00	
Interest on bonds and dividends on stocks.....	34,836 75	
Interest on deposits.....	1,763 47	40,444 22
		<hr/>
Total income.....		\$140,636 72
Ledger assets December 31, 1910.....		712,464 72
		<hr/>
Total.....		\$853,101 44

DISBURSEMENTS.

Net amount paid for fire losses.....		\$39,656 26
Adjustment and settlement of losses.....		635 63
Commissions or brokerage.....		12,447 26
Salaries, fees and other charges of officers and employes.....		11,165 00
Rents.....		1,566 00
Advertising, printing and stationery.....		1,721 05
Postage telegrams, telephone and express.....		676 38
Furniture and fixtures.....		14 29
Maps, including corrections.....		208 00
Underwriters' boards and tariff associations.....		27 83
Fire department, patrol and salvage corps fees and taxes.....		202 20
State taxes on premiums.....		2,035 97
Insurance department licenses and fees.....		399 00
Dividends to policy holders.....		34,222 18
Miscellaneous expenditures.....		330 89
		<hr/>
Total disbursements.....		\$105,307 94
		<hr/>
Balance.....		\$747,793 50

LEDGER ASSETS.

Mortgage loans on real estate.....		\$67,700 00
Book value of bonds and stocks, excluding interest.....		616,553 23
Cash in office.....	\$686 34	
Cash in banks on interest.....	52,412 12	53,098 46
		<hr/>
Agents' balances.....		10,441 81
		<hr/>
Total ledger assets.....		\$747,793 50

NON-LEDGER ASSETS.

Interest accrued on bonds	\$280 00	
Interest accrued on other assets	464 76	\$744 76
		<hr/>
Market value of bonds and stocks over book value		48,977 77
		<hr/>
Gross assets		\$797,516 03

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last . .		\$116 50
		<hr/>
Total admitted assets		\$797,399 53

LIABILITIES.

Losses adjusted and unpaid	\$297 43	
Losses in process of adjustment, or in suspense	829 23	
		<hr/>
Net amount of unpaid losses		\$1,126 66
Unearned premiums on outstanding risks		204,116 80
Dividends remaining unpaid to policy holders		4,777 36
Salaries and other miscellaneous expenses due or accrued		127 50
Federal, state and other taxes due or accrued		11,398 24
		<hr/>
Total		\$221,546 56
Surplus to policy holders		575,852 97
		<hr/>
Total liabilities		\$797,399 53

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1910	\$33,875,247	\$376,284 78
Written during the year	9,582,770	107,462 71
		<hr/>
Total	\$43,458,017	\$483,747 49
Expired and terminated	8,289,684	93,212 41
		<hr/>
In force at end of the year	\$35,168,333	\$390,535 08
Deduct amount reinsured	358,655	3,900 91
		<hr/>
Net amount in force	\$34,809,678	\$386,634 17

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$345,975 00
Premiums received	3,998 85
Losses paid	8,445 00
Losses incurred	8,345 00

QUINCY MUTUAL FIRE INSURANCE COMPANY.

QUINCY, MASS.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

CHAS. A. HOWLAND, *President.*JAS. F. YOUNG, *Secretary.*

INCOME.

Net fire premiums.....		\$170,110 68
Interest on mortgage loans.....	\$3,648 30	
Interest on collateral loans.....	5,290 49	
Interest on bonds and dividends on stocks.....	22,863 91	
Interest on deposits.....	578 45	
Interest from all other sources.....	5 00	
Rents—including company's own occupancy.....	1,808 16	34,194 31
		<hr/>
Profit on sale or maturity of ledger assets.....		269 10
Outstanding checks.....		120 60
		<hr/>
Total income.....		\$204,694 69
Ledger assets Dec. 31, 1910.....		750,906 74
		<hr/>
Total.....		\$955,601 43

DISBURSEMENTS.

Net amount paid for fire losses.....		\$78,357 23
Adjustment and settlement of losses.....		1,287 80
Commissions or brokerage.....		25,750 92
Salaries, fees and other charges of officers and employes.....		15,908 26
Rents—including company's own occupancy.....		1,000 00
Advertising, printing and stationery.....		1,320 32
Postage, telegrams, telephone and express.....		914 72
Legal expenses.....		4 00
Furniture and fixtures.....		44 85
Maps, including corrections.....		1,153 60
Underwriters' boards and tariff associations.....		670 21
Fire department, patrol and salvage corps fees and taxes.....		231 94
Inspections and surveys.....		590 90
Repairs and expenses on real estate.....		759 81
Taxes on real estate.....		324 93
State taxes on premiums.....		2,209 90
Insurance department licenses and fees.....		484 00
Dividends to policy holders.....		66,995 15
Loss on sale or maturity of ledger assets.....		279 25
Miscellaneous expenditures.....		619 45
		<hr/>
Total disbursements.....		\$198,910 24
		<hr/>
Balance.....		\$756,691 19

LEDGER ASSETS.

Book value of real estate.....		\$9,256 00
Mortgage loans on real estate.....		83,583 20
Loans secured by collateral.....		113,000 00
Book value of bonds and stocks, excluding interest.....		505,932 86
Cash in office.....	\$424 50	
Cash in banks on interest.....	30,839 44	31,263 94
		<hr/>
Agents' balances.....		13,655 19
		<hr/>
Total ledger assets.....		\$756,691 19

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$954 21	
Interest accrued on bonds.....	6,000 86	
Interest accrued on collateral loans.....	460 12	
Interest due and accrued on other assets.....	51 48	
Rents due on company's property.....	32 00	\$7,507 67
		<hr/>
Market value of real estate over book value.....		3,644 00
Market value of bonds and stocks over book value.....		66,900 14
		<hr/>
Gross assets.....		\$834,443 00

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last....		\$2,540 45
		<hr/>
Total admitted assets.....		\$831,902 55

LIABILITIES.

Losses in process of adjustment, or in suspense.....		\$1,800 00
Unearned premiums on outstanding risks.....		285,838 86
Dividends remaining unpaid to policy holders.....		1,282 30
Salaries and other miscellaneous expenses due or accrued.....		253 00
Federal, state and other taxes due or accrued.....		682 91
		<hr/>
Total.....		\$289,857 07
Surplus to policy holders.....		542,045 48
		<hr/>
Total liabilities.....		\$831,902 55

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1910.....	\$36,503,560	\$548,738 68
Written during the year.....	11,721,816	179,169 56
	<hr/>	<hr/>
Total.....	\$48,225,376	\$727,908 24
Expired and terminated.....	10,669,307	164,560 22
	<hr/>	<hr/>
In force at end of the year.....	\$37,556,069	\$563,348 02

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,454,320 00
Premiums received.....	24,631 74
Losses paid.....	30,028 66
Losses incurred.....	31,078 66

TRADERS AND MECHANICS INSURANCE COMPANY.

LOWELL, MASS.

INCORPORATED IN 1848. COMMENCED BUSINESS IN 1848.

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

INCOME.

Net fire premiums.....		\$193,133 76
Interest on mortgage loans.....	\$2,034 50	
Interest on collateral loans.....	688 00	
Interest on bonds and dividends on stocks.....	21,426 09	
Interest on deposits.....	161 83	
Rents.....	1,698 50	26,008 92
<hr/>		
Profit on sale or maturity of ledger assets.....		218 75
Increase in book value of ledger assets.....		5,130 00
Borrowed money.....		55,000 00
Reinsurance dividends.....		1,629 71
Reinsurance commissions.....		412 10
Reinsurance return premiums.....		135 10
<hr/>		
Total income.....		\$281,668 34
Ledger assets Dec. 31, 1910.....		527,146 53
<hr/>		
Total.....		\$808,814 87

DISBURSEMENTS.

Net amount paid for fire losses.....		\$102,176 78
Adjustment and settlement of losses.....		2,179 04
Commissions or brokerage.....		28,921 38
Salaries and expenses of special and general agents.....		3,370 50
Salaries, fees and other charges of officers and employes.....		16,500 08
Rents.....		1,720 00
Advertising, printing and stationery.....		1,672 79
Postage, telegrams, telephone and express.....		871 26
Legal expenses.....		41 75
Furniture and fixtures.....		490 10
Maps, including corrections.....		1,225 05
Underwriters' boards and tariff associations.....		612 82
Fire department, patrol and salvage corps fees and taxes.....		240 65
Repairs and expenses on real estate.....		344 15
Taxes on real estate.....		418 94
State taxes on premiums.....		2,407 86
Insurance department licenses and fees.....		391 00
Dividends to policy holders.....		88,410 01
Loss on sale or maturity of ledger assets.....		1,687 50
Borrowed money repaid.....		60,000 00
Interest on loans.....		828 28
Miscellaneous expenditures.....		1,563 41
<hr/>		
Total disbursements.....		\$316,073 35
<hr/>		
Balance.....		\$492,741 52

LEDGER ASSETS.

Book value of real estate		\$22,730 09
Mortgage loans on real estate		39,820 60
Loans secured by collateral		17,300 00
Book value of bonds and stocks, excluding interest		390,400 00
Cash in office	\$600 00	
Cash in banks on interest	8,426 29	9,026 29
Agents' balances		13,098 71
Due for reinsurance		365 83
Total ledger assets		<u>\$492,741 52</u>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$466 36	
Interest due and accrued on bonds	529 18	
Interest due and accrued on collateral loans	124 04	
Rents accrued on company's property	186 00	\$1,306 08
Market value of real estate over book value		769 91
Market value of bonds and stocks over book value		84,632 00
Reinsurance dividends due		515 07
Gross assets		<u>\$579,964 58</u>

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last ..	\$1,124 34
Total admitted assets	<u>\$578,840 24</u>

LIABILITIES.

Losses in process of adjustment, or in suspense	\$3,992 72
Losses resisted	1,500 00
Net amount of unpaid losses	\$5,492 72
Unearned premiums on outstanding risks	330,410 29
Interest due or accrued on borrowed money	77 78
Dividends remaining unpaid to policy holders	2,836 85
Salaries and other miscellaneous expenses due or accrued	172 89
Federal, state and other taxes due or accrued	1,508 27
Due for reinsurance	149 24
Due and to become due for borrowed money	10,000 00
Total	<u>\$350,648 04</u>
Surplus to policy holders	228,192 20
Total liabilities	<u>\$578,840 24</u>

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1910	\$51,161,051 24	\$745,740 20
Written during the year	13,256,855 76	203,694 88
Total	<u>\$64,417,907 00</u>	<u>\$949,435 08</u>
Expired and terminated	16,206,544 08	238,996 82
In force at end of the year	\$48,211,362 92	\$710,438 26
Deduct amount reinsured	721,397 00	8,656 89
Net amount in force	<u>\$47,489,965 92</u>	<u>\$701,781 37</u>

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$1,328,393 00
Premiums received	20,299 76
Losses paid	35,128 75
Losses incurred	37,196 05

VERMONT MUTUAL FIRE INSURANCE COMPANY.

MONTPELIER, VT.

INCORPORATED IN 1828. COMMENCED BUSINESS IN 1828.

GEORGE O. STRATTON, *President.*JAMES T. SABIN, *Secretary.*

INCOME.

Net fire premiums		\$49,582 07
Interest on bonds	\$450 00	
Interest on deposits	967 27	
Interest from all other sources	2,681 61	
Rents	300 00	4,398 88
Assessments		345,242 44
Policy fees		60,591 33
Borrowed money		66,953 30
From all other sources		545 90
Total income		\$527,313 92
Ledger assets Dec. 31, 1910		326,383 58
Total		\$853,697 50

DISBURSEMENTS.

Net amount paid for fire losses		\$389,425 59
Adjustment and settlement of losses		2,507 84
Commissions or brokerage		49,475 20
Salaries and expenses of special and general agents		3,000 00
Salaries, fees and other charges of officers and employes		21,033 08
Advertising, printing and stationery		7,877 46
Postage, telegrams, telephone and express		2,508 04
Taxes on real estate		524 92
State taxes on premiums		9,427 24
Insurance department licenses and fees		70 00
Borrowed money repaid		66,953 30
Miscellaneous expenditures		2,662 39
Total disbursements		\$555,965 06
Balance		\$297,732 44

LEDGER ASSETS.

Book value of real estate.....		\$50,000 00
Book value of bonds, excluding interest.....		10,250 00
Cash in office.....	\$200 00	
Cash in banks on interest.....	71,358 97	71,558 97
Agents' balances.....		165,923 47
Total admitted assets.....		\$297,732 44

LIABILITIES.

Losses adjusted and unpaid.....	\$3,610 00	
Losses in process of adjustment, or in suspense.....	8,958 70	
Net amount of unpaid losses.....		\$12,568 70
Unearned premiums on outstanding risks.....		53,822 43
Federal, state and other taxes due or accrued.....		9,500 00
Commissions and other charges due agents and brokers.....		12,000 00
Total.....		\$87,891 13
Surplus to policy holders.....		209,841 31
Total liabilities.....		\$297,732 44

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums</i>
In force December 31, 1910.....	\$89,880,207	\$102,322 74
Written during the year.....	32,223,290	74,022 75
Total.....	\$122,103,497	\$176,345 49
Expired and terminated.....	26,908,816	68,700 63
In force at end of the year.....	\$95,194,681	\$107,644 86
Deduct amount reinsured.....	2,163,635	4,072 99
Net amount in force.....	\$93,031,046	\$103,571 87

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$583,829 00
Premiums received.....	33,764 78
Losses paid.....	58,311 63
Losses incurred.....	59,891 63

WORCESTER MUTUAL FIRE INSURANCE COMPANY.

WORCESTER, MASS.

INCORPORATED IN 1823. COMMENCED BUSINESS IN 1824.

LEWIS N. GILBERT, *President.*

ROGER F. UPHAM, *Secretary.*

INCOME.

Net fire premiums		\$122,867 80
Interest on mortgage loans	\$10,014 00	
Interest on collateral loans	22 50	
Interest on bonds	19,491 25	
Interest on deposits	968 38	
Rents—including company's own occupancy	11,075 55	41,571 68
<hr/>		
Increase in book value of ledger assets		492 82
From all other sources		94 43
<hr/>		
Total income		\$165,026 73
Ledger assets Dec. 31, 1910		827,177 76
<hr/>		
Total		\$992,204 49

DISBURSEMENTS.

Net amount paid for fire losses		\$32,030 07
Adjustment and settlement of losses		714 94
Commissions or brokerage		17,653 55
Miscellaneous expenses of local agencies		50 00
Salaries, fees and other charges of officers and employes		16,961 17
Rents—including company's own occupancy		1,800 00
Advertising, printing and stationery		2,104 93
Postage, telegrams, telephone and express		1,112 55
Legal expenses		119 03
Furniture and fixtures		46 21
Maps, including corrections		335 00
Underwriters' boards and tariff associations		438 71
Fire department, patrol and salvage corps fees and taxes		681 63
Inspections and surveys		1,201 72
Repairs and expenses on real estate		1,802 46
Taxes on real estate		2,770 68
State taxes on premiums		1,286 66
Insurance department licenses and fees		137 00
Dividends to policy holders		65,180 16
Decrease in book value of ledger assets		119 45
Miscellaneous expenditures		75 70
<hr/>		
Total disbursements		\$146,621 62
<hr/>		
Balance		\$845,582 87

LEDGER ASSETS.

Book value of real estate.....		\$100,000 00
Mortgage loans on real estate.....		193,600 00
Book value of bonds, excluding interest.....		500,000 00
Cash in office.....	\$700 21	
Cash in banks on interest.....	44,124 24	44,824 45
Agents' balances.....		7,158 42
Total ledger assets.....		\$845,582 87

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$2,853 97	
Interest accrued on bonds.....	7,046 18	
Interest accrued on other assets.....	113 01	
Rents accrued on company's property.....	924 24	\$10,942 40
Market value of real estate over book value.....		12,600 00
Gross assets.....		\$869,125 27

DEDUCT ASSETS NOT ADMITTED.

Book value of bonds over market value.....		\$23,270 00
Total admitted assets.....		\$845,855 27

LIABILITIES.

Losses adjusted and unpaid.....	\$750 00	
Losses in process of adjustment, or in suspense.....	210 42	
Net amount of unpaid losses.....		\$960 42
Unearned premiums on outstanding risks.....		263,182 60
Dividends remaining unpaid to policy holders.....		1,887 15
Salaries and other miscellaneous expenses due or accrued.....		1,391 60
Federal, state and other taxes due or accrued.....		2,014 33
Due for return premiums and reinsurance.....		506 24
Total.....		\$270,842 34
Surplus to policy holders.....		575,012 93
Total liabilities.....		\$845,855 27

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1910.....	\$40,327,373	\$545,682 11
Written during the year.....	9,706,023	129,296 72
Total.....	\$50,033,396	\$674,978 83
Expired and terminated.....	10,155,744	136,926 68
In force at end of the year.....	\$39,877,652	\$538,052 15
Deduct amount reinsured.....	10,500	125 60
Net amount in force.....	\$39,867,152	\$537,926 55

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$112,605 00
Premiums received.....	1,974 17
Losses paid.....	1,499 54
Losses incurred.....	1,499 54

UNITED STATES BRANCHES OF INSURANCE
COMPANIES OF FOREIGN COUNTRIES.

ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF THE
UNITED STATES BRANCHES OF INSURANCE COMPANIES OF
FOREIGN COUNTRIES, AUTHORIZED TO TRANSACT
BUSINESS IN THE STATE OF MAINE, SHOW-
ING THEIR CONDITION ON THE 31ST
DAY OF DECEMBER, 1911.

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.

Net fire premiums.....		\$1,086,862 44
Interest on bonds.....	\$80,630 04	
Interest on deposits.....	2,825 89	83,455 93
Received from home office.....		8,152 28
Total income.....		\$1,178,470 65
Ledger assets Dec. 31, 1910.....		2,424,793 97
Total.....		\$3,603,264 62

DISBURSEMENTS.

Net amount paid for fire losses.....	\$550,036 06
Adjustment and settlement of losses.....	21,202 24
Commissions or brokerage.....	231,145 95
Miscellaneous expenses of local agencies.....	283 19
Salaries and expenses of special and general agents.....	41,914 13
Salaries, fees and other charges of officers and employes.....	77,929 83
Rents.....	6,797 31
Advertising, printing and stationery.....	8,846 58
Postage, telegrams, telephone and express.....	10,315 24
Legal expenses.....	71 31
Furniture and fixtures.....	407 64
Maps, including corrections.....	4,500 84
Underwriters' boards and tariff associations.....	14,123 02
Fire department, patrol and salvage corps fees and taxes.....	12,851 14
Inspections and surveys.....	2,826 97
State taxes on premiums.....	18,151 81
Insurance department licenses and fees.....	8,254 73
All other licenses, fees and taxes.....	7,361 77
Remitted to home office.....	53,233 80
Agents' balances charged off.....	176 06
Loss on sale or maturity of ledger assets.....	4,750 00
Miscellaneous expenditures.....	2,899 99
Total disbursements.....	\$1,078,079 61
Balance.....	\$2,525,185 01

LEDGER ASSETS.

Book value of bonds, excluding interest.....		\$2,162,894 13
Cash in office.....	\$271 31	
Cash in banks not on interest.....	12,678 09	
Cash in banks on interest.....	156,005 71	168,955 11
<hr/>		
Agents' balances.....		192,651 74
Bills receivable taken for fire risks.....		684 03
<hr/>		
Total ledger assets.....		\$2,525,185 01

NON-LEDGER ASSETS.

Interest accrued on bonds.....		\$25,024 63
<hr/>		
Gross assets.....		\$2,550,209 64

DEDUCT ASSETS NOT ADMITTED.

Cash and investments not in control of trustees.....	\$176,816 34	
Agents' balances, representing business written prior to Oct. 1, last.....	1,843 66	
Bills receivable, past due, taken for fire risks.....	684 03	
Book value of bonds over market value.....	77,519 13	\$256,863 16
<hr/>		
Total admitted assets.....		\$2,293,346 48

LIABILITIES.

Losses adjusted and unpaid.....	\$1,973 79	
Losses in process of adjustment, or in suspense.....	107,482 16	
Losses resisted.....	18,631 78	
<hr/>		
Total claims for losses.....	\$128,087 73	
Deduct reinsurance.....	21,068 14	
<hr/>		
Net amount of unpaid losses.....		\$107,019 59
Unearned premiums on outstanding risks.....		1,063,814 33
Salaries and other miscellaneous expenses due or accrued.....		9,514 89
Federal, state and other taxes due or accrued.....		13,200 00
Commissions and other charges due agents and brokers.....		315 00
Due for return premiums and reinsurance.....		7,260 87
<hr/>		
Total.....		\$1,201,124 68
Statutory deposit.....	\$200,000 00	
Surplus over all liabilities.....	892,221 80	
<hr/>		
Surplus to policy holders.....		1,092,221 80
<hr/>		
Total liabilities.....		\$2,293,346 48

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1910.....	\$214,577 811	\$2,235,845 55
Written during the year.....	159,245,985	1,626,065 75
<hr/>		
Total.....	\$373,823,796	\$3,861,911 30
Expired and terminated.....	130,449,879	1,442,980 41
<hr/>		
In force at end of the year.....	\$243,373,917	\$2,418,930 89
Deduct amount reinsured.....	35,930,794	366,486 72
<hr/>		
Net amount in force.....	\$207,443,123	\$2,052,444 17

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Georgia	\$10,000 00	\$29,584 41
Virginia	22,500 00	20,498 63
New Mexico	10,000 00	3,565 14

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$336,362 00
Premiums received	5,802 '73
Losses paid	1,087 21
Losses incurred	1,380 79

 ATLAS ASSURANCE COMPANY LIMITED.

LONDON, ENGLAND.

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

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

Statutory Deposit, \$200,000.

INCOME.

Net fire premiums		\$1,712,920 75
Interest on bonds and dividends on stocks	\$82,861 84	
Interest on deposits	2,714 11	
Rents—including company's own occupancy	3,043 13	88,619 08
Agents' balances previously charged off		1,538 02
Total income		\$1,803,077 85
Ledger assets Dec. 31, 1910		2,663,648 14
Total		\$4,466,725 99

DISBURSEMENTS.

Net amount paid for fire losses	\$994,204 05
Adjustment and settlement of losses	27,180 74
Commissions or brokerage	333,326 10
Miscellaneous expenses of local agencies	3,658 24
Salaries and expenses of special and general agents	75,800 92
Salaries, fees and other charges of officers and employes	105,875 93
Rents—including company's own occupancy	16,414 41
Advertising, printing and stationery	20,401 49
Postage, telegrams, telephone and express	15,933 57
Legal expenses	608 91
Furniture and fixtures	3,808 86
Maps, including corrections	6,370 24
Underwriters' boards and tariff associations	23,017 81
Fire department, patrol and salvage corps fees and taxes	7,969 35
Inspections and surveys	8,333 06
Repairs and expenses on real estate	2,753 45
Taxes on real estate	732 13
State taxes on premiums	32,249 98
Insurance department licenses and fees	11,784 17
All other licenses, fees and taxes	11,449 46
Agents' balances charged off	110 06
Loss on sale or maturity of ledger assets	666 00
Decrease in book value of ledger assets	150 00
Remitted to home office	67,283 56
Miscellaneous expenditures	10,968 88
Total disbursements	<u>\$1,781,051 37</u>
Balance	<u>\$2,685,674 62</u>

LEDGER ASSETS.

Book value of real estate	\$83,878 81
Book value of bonds and stocks, excluding interest	2,236,975 04
Cash in office	\$693 56
Cash in banks on interest	48,398 29
Agents' balances	315,728 92
Total ledger assets	<u>\$2,685,674 62</u>

NON-LEDGER ASSETS.

Interest accrued on bonds	\$21,555 81
Rents accrued on company's property	230 33
Due for reinsurance on losses paid	32,385 20
Gross assets	<u>\$2,739,845 96</u>

DEDUCT ASSETS NOT ADMITTED.

Cash and investments not in control of trustees	\$44,842 75
Agents' balances, representing business written prior to Oct. 1, last	8,612 54
Book value of ledger assets over market value	201,648 85
Total admitted assets	<u>\$2,484,741 82</u>

LIABILITIES.

Losses adjusted and unpaid.....	\$4,193 01	
Losses in process of adjustment, or in suspense.....	148,840 00	
Losses resisted.....	25,832 68	
	<hr/>	
Total claims for losses.....	\$178,865 69	
Deduct reinsurance.....	37,186 14	
	<hr/>	
Net amount of unpaid losses.....		\$141,679 55
Unearned premiums on outstanding risks.....		1,485,817 44
Salaries and other miscellaneous expenses due or accrued.....		5,000 00
Federal, state and other taxes due or accrued.....		36,000 00
Due for reinsurance.....		54,916 79
		<hr/>
Total.....		\$1,723,413 78
Statutory deposit.....	\$200,000 00	
Surplus over all liabilities.....	561,328 04	
	<hr/>	
Surplus to policy holders.....		761,328 04
		<hr/>
Total liabilities.....		\$2,484,741 82

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1910.....	\$304,755,778	\$3,144,750 26
Written during the year.....	243,242,278	2,456,348 41
Excess of original premiums over reinsurance.....	-	1,053 31
	<hr/>	<hr/>
Total.....	\$547,998,056	\$5,602,151 98
Expired and terminated.....	231,434,384	2,261,579 42
	<hr/>	<hr/>
In force at end of the year.....	\$316,563,672	\$3,340,572 56
Deduct amount reinsured.....	50,052,934	491,644 50
	<hr/>	<hr/>
Net amount in force.....	\$266,510,738	\$2,848,928 06

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Georgia.....	\$10,000 00	\$43,017 63
New Mexico.....	10,000 00	8,665 72
Virginia.....	60,000 00	18,972 71

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,292,389 00
Premiums received.....	21,103 58
Losses paid.....	19,014 79
Losses incurred.....	17,921 79

BRITISH AMERICA ASSURANCE COMPANY.

TORONTO, CANADA.

INCORPORATED IN 1833. COMMENCED BUSINESS IN UNITED STATES IN 1874.

W. B. MEIKLE, *General Manager*, Toronto, Canada.

Statutory Deposit, \$200,000.

INCOME.

Net fire premiums.....		\$953,162 69
Interest on bonds and dividends on stocks.....	\$51,641 43	
Interest on deposits.....	4,233 64	55,875 07
		<hr/>
Profit on sale or maturity of ledger assets.....		1,343 60
		<hr/>
Total income.....		\$1,010,381 36
Ledger assets December 31, 1910.....		1,637,834 37
		<hr/>
Total.....		\$2,648,215 73

DISBURSEMENTS.

Net amount paid for fire losses.....	\$523,220 90
Adjustment and settlement of losses.....	11,047 40
Commissions or brokerage.....	227,631 53
Salaries and expenses of special and general agents.....	46,722 34
Salaries, fees and other charges of officers and employes.....	50,526 29
Rents.....	1,328 80
Advertising, printing and stationery.....	14,470 61
Postage, telegrams, telephone and express.....	5,950 99
Legal expenses.....	727 89
Furniture and fixtures.....	3,995 01
Maps, including corrections.....	3,109 33
Underwriters' boards and tariff associations.....	12,309 22
Fire department, patrol and salvage corps fees and taxes.....	3,474 81
Inspections and surveys.....	634 23
State taxes on premiums.....	12,032 27
Insurance department licenses and fees.....	6,736 03
All other licenses, fees and taxes.....	13,121 72
Agents' balances charged off.....	317 95
Remitted to home office.....	9,848 30
Miscellaneous expenditures.....	3,199 48
	<hr/>
Total disbursements.....	\$950,405 10
Balance.....	\$1,697,810 63

LEDGER ASSETS.

Book value of bonds and stocks, excluding interest		\$1,351,443 20
Cash in office	\$1 30	
Cash in banks not on interest	31,590 16	
Cash in banks on interest	203,784 45	235,375 91
Agents' balances		110,547 11
Bills receivable taken for fire risks		444 41
Total ledger assets		\$1,697,810 63

NON-LEDGER ASSETS.

Interest due and accrued on bonds	\$15,934 73	
Interest due on other assets	5,000 00	\$20,934 73
Due for reinsurance on losses paid		128 78
Gross assets		\$1,718,874 14

DEDUCT ASSETS NOT ADMITTED.

Cash not in control of trustees	\$217,670 84	
Agents' balances, representing business written prior to Oct. 1, last	2,731 39	
Book value of bonds and stocks over market value	58,661 49	\$279,063 72
Total admitted assets		\$1,439,810 42

LIABILITIES.

Losses in process of adjustment, or in suspense	\$119,920 04	
Losses resisted	18,861 20	
Total claims for losses	\$138,781 24	
Deduct reinsurance	26,299 00	
Net amount of unpaid losses		\$112,482 24
Unearned premiums on outstanding risks		806,711 20
Salaries and other miscellaneous expenses due or accrued		1,000 00
Federal, state and other taxes due or accrued		14,297 44
Commissions and other charges due agents and brokers		1,309 64
Total		\$935,800 52
Statutory deposit	\$200,000 00	
Surplus over all liabilities	304,009 90	
Surplus to policy holders		504,009 90
Total liabilities		\$1,439,810 42

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1910	\$177,942,448	\$1,755,735 79
Written during the year	146,832,449	1,411,956 24
Excess of original premiums over reinsurance	-	3,648 23
Total	\$324,774,897	\$3,171,340 26
Expired and terminated	140,407,308	1,324,314 85
In force at end of the year	\$184,367,589	\$1,847,025 41
Deduct amount reinsured	28,953,750	270,128 13
Net amount in force	\$155,413,839	\$1,576,897 28

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Georgia.....	\$10,000 00	\$20,792 88
New Mexico.....	10,000 00	6,796 45
Virginia.....	26,300 00	17,496 07

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$765,368 00
Premiums received.....	12,304 03
Losses paid.....	12,473 59
Losses incurred.....	13,474 59

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.

Net fire premiums.....		\$1,479,566 10
Interest on bonds and dividends on stocks.....	\$55,343 95	
Interest on deposits.....	2,256 69	
Rents—including company's own occupancy.....	49,576 46	107,177 10
Agents' balances previously charged off.....		47 20
Profit on sale or maturity of ledger assets.....		1,106 25
Total income.....		\$1,587,896 65
Ledger assets Dec. 31, 1910.....		2,060,050 19
Total.....		\$3,647,946 84

DISBURSEMENTS.

Net amount paid for fire losses.....	\$755,158 23
Adjustment and settlement of losses.....	38,510 05
Commissions or brokerage.....	335,845 98
Salaries and expenses of special and general agents.....	33,823 64
Salaries, fees and other charges of officers and employes.....	91,441 10
Rents—including company's own occupancy.....	9,155 11
Advertising, printing and stationery.....	10,072 55

Postage, telegrams, telephone and express	\$12,186 35
Legal expenses	2,079 01
Furniture and fixtures	619 51
Maps, including corrections	4,913 45
Underwriters' boards and tariff associations	14,907 05
Fire department, patrol and salvage corps fees and taxes	9,163 05
Inspections and surveys	4,821 16
Repairs and expenses on real estate	19,854 94
Taxes on real estate	7,320 54
State taxes on premiums	22,112 82
Insurance department licenses and fees	7,974 63
All other licenses, fees and taxes	7,852 63
Agents' balances charged off	77 27
Loss on sale or maturity of ledger assets	48 41
Remitted to home office	125,034 24
Miscellaneous expenditures	2,952 51
	<hr/>
Total disbursements	\$1,515,924 23
	<hr/>
Balance	\$2,132,022 61

LEDGER ASSETS.

Book value of real estate	\$439,510 58
Book value of bonds and stocks, excluding interest	1,323,102 67
Cash in office	\$318 34
Cash in banks not on interest	4,156 24
Cash in banks on interest	140,160 27
	<hr/>
Agents' balances	221,667 45
Bills receivable taken for fire risks	6 81
Due for reinsurance on losses paid	3,100 25
	<hr/>
Total ledger assets	\$2,132,022 61

NON-LEDGER ASSETS.

Interest accrued on bonds	\$8,006 62
Market value of real estate over book value	85,489 42
	<hr/>
Gross assets	\$2,225,518 65

DEDUCT ASSETS NOT ADMITTED.

Cash and investments not in control of trustees	\$96,121 62
Agents' balances, representing business written prior to Oct. 1, last	4,369 85
Bills receivable, past due, taken for fire risks	6 81
Book value of bonds and stocks over market value	55,042 67
Due from unauthorized companies	314 34
	<hr/>
Total admitted assets	\$155,855 29
	<hr/>
Total admitted assets	\$2,069,663 36

LIABILITIES.

Losses adjusted and unpaid	\$30,410 27
Losses in process of adjustment, or in suspense	115,666 75
Losses resisted	23,253 13
	<hr/>
Total claims for losses	\$169,330 15
Deduct reinsurance	28,530 97
	<hr/>
Net amount of unpaid losses	\$140,799 18

CALEDONIAN INSURANCE COMPANY.

369

Unearned premiums on outstanding risks.....		\$1,402,322 48
Salaries and other miscellaneous expenses due or accrued.....		12,000 00
Federal, state and other taxes due or accrued.....		25,000 00
Due for reinsurance.....		25,213 57
Total.....		\$1,805,335 23
Statutory deposit.....	\$200,000 00	
Surplus over all liabilities.....	264,328 13	
		464,328 13
Total liabilities.....		\$2,069,663 36

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1910.....	\$266,954,592	\$2,939,542 65
Written during the year.....	186,978,737	2,081,192 39
Excess of original premiums over reinsurance.....	-	47,935 03
Total.....	\$453,933,329	\$5,068,670 07
Expired and terminated.....	172,485,163	1,973,964 17
In force at end of the year.....	\$281,448,166	\$3,094,705 90
Deduct amount reinsured.....	34,546,580	395,165 12
Net amount in force.....	\$246,901,586	\$2,699,540 78

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Georgia.....	\$10,000 00	\$15,808 40
Virginia.....	26,000 00	10,211 90

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,340,012 00
*Premiums received.....	20,196 07
Losses paid.....	24,764 99
Losses incurred.....	28,055 86

* \$251.06 paid for reinsurance to unauthorized companies has been deducted from gross premiums written in computing this amount.

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.

Net fire premiums.....	\$4,032,258 29	
Net marine premiums.....	627,987 11	\$4,660,245 40
Deposit premiums on perpetual risks.....		765 97
Interest on mortgage loans.....	\$545 00	
Interest on bonds and dividends on stocks.....	214,953 02	
Interest on deposits.....	3,198 50	
Rents—including company's own occupancy.....	66,536 52	285,233 04
Received from home office.....		176,545 94
Total income.....		\$5,122,790 35
Ledger assets Dec. 31, 1910.....		7,367,797 83
Total.....		\$12,490,588 18

DISBURSEMENTS.

Net amount paid for fire losses.....	\$2,312,250 43	
Net amount paid for marine losses.....	315,840 93	\$2,628,091 36
Adjustment and settlement of losses.....		65,662 26
Commissions or brokerage.....		1,028,995 85
Miscellaneous expenses of local agencies.....		3,923 55
Salaries and expenses of special and general agents.....		78,523 52
Salaries, fees and other charges of officers and employes.....		176,610 62
Rents—including company's own occupancy.....		23,736 24
Advertising, printing and stationery.....		36,445 82
Postage, telegrams, telephone and express.....		25,013 42
Legal expenses.....		6,197 92
Furniture and fixtures.....		1,371 27
Maps, including corrections.....		4,945 62
Underwriters' boards and tariff associations.....		46,392 37
Fire department, patrol and salvage corps fees and taxes.....		34,002 31
Inspections and surveys.....		22,392 93
Repairs and expenses on real estate.....		26,033 93

COMMERCIAL UNION ASSURANCE COMPANY, LIMITED. 371

Taxes on real estate	\$16,663 21
State taxes on premiums	78,553 81
Insurance department licenses and fees	16,165 51
All other licenses, fees and taxes	27,243 88
Deposit premiums returned	3,649 93
Agents' balances charged off	2,131 69
Decrease in book value of ledger assets	6,860 91
Exchange	4,787 17
Remitted to home office	648,054 59
Total disbursements	\$5,012,449 69
Balance	\$7,478,138 49

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	5,207,652 12
Cash in office	\$495 27
Cash in banks not on interest	155,442 32
Cash in banks on interest	315,503 21
Agents' balances	1,077,669 95
Bills receivable taken for marine and inland risks	212 00
Total ledger assets	\$7,478,138 49

NON-LEDGER ASSETS.

Interest accrued on mortgages	\$466 25
Interest accrued on bonds	68,745 00
Rents accrued on company's property	9,237 14
Market value of real estate over book value	189,836 38
Gross assets	\$7,746,423 26

DEDUCT ASSETS NOT ADMITTED.

Cash and investments not in control of trustees	\$958,750 80
Agents' balances, representing business written prior to Oct. 1, last	31,879 11
Bills receivable, past due, taken for marine and inland risks	212 00
Book value of bonds and stocks over market value	126,892 12
Total admitted assets	\$6,628,689 23

LIABILITIES.

Losses adjusted and unpaid	\$51,480 95
Losses in process of adjustment, or in suspense	497,652 96
Losses resisted	44,394 00
Total claims for losses	\$593,527 91
Deduct reinsurance	100,257 57
Net amount of unpaid losses	\$493,270 34

372 COMMERCIAL UNION ASSURANCE COMPANY, LIMITED

Unearned premiums on outstanding risks.....		\$3,899,985 15
Reclaimable on perpetual fire policies.....		96,818 78
Salaries and other miscellaneous expenses due or accrued.....		25,708 00
Federal, state and other taxes due or accrued.....		89,126 00
Commissions and other charges due agents and brokers.....		102,708 00
Due for return premiums and reinsurance.....		75,272 51
Total.....		\$4,782,888 78
Statutory deposit.....	\$200,000 00	
Surplus over all liabilities.....	1,645,800 45	
Surplus to policyholders.....		1,845,800 45
Total liabilities.....		\$6,628,689 23

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force Dec. 31, 1910..	\$751,575,630	\$7,589,785 20	\$32,498,685	\$470,156 75
Written during the year.	590,014,465	5,786,286 07	534,240,958	1,416,348 99
Excess of original premiums over reinsurance	-	138,968 75	-	-
Total.....	\$1,341,590,095	\$13,515,040 02	\$566,739,643	\$1,886,505 74
Expired and terminated	559,704,239	5,525,330 21	545,060,499	1,529,443 93
In force at end of the year	\$781,885,856	\$7,989,709 81	\$21,679,144	\$357,061 81
Deduct amount reinsured	71,917,352	709,054 35	6,357,745	60,330 94
Net amount in force..	\$709,968,504	\$7,280,655 46	\$15,321,399	\$296,730 87
Perpetual risks not included above, \$4,771,787; premiums on same, \$101,914.50.				

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Virginia.....	\$52,000 00	\$58,676 28
Georgia.....	10,000 00	129,850 94
New Mexico.....	10,000 00	12,217 50

BUSINESS IN MAINE.

	<i>Fire.</i>	<i>Marine.</i>
Risks written.....	\$4,440,866 00	\$2,013,342 00
Premiums received.....	51,411 44	432 05
Losses paid.....	74,498 58	-
Losses incurred.....	74,547 83	-

* FRANKONA REINSURANCE COMPANY.

FRANKFORT-ON-THE-MAIN, GERMANY.

INCORPORATED IN 1886. COMMENCED BUSINESS IN UNITED STATES IN 1911.

C. H. FRANKLIN, *Manager*, New York, N. Y.

Statutory Deposit, \$200,000.

INCOME.

Net fire premiums.....		\$27,221 86
Interest on bonds.....	\$-38 22	
Interest on deposits.....	531 13	492 91
Received from home office.....		28,028 90
Total income.....		\$55,743 67
Ledger assets Sept. 30, 1911.....		506,671 25
Total.....		\$562,414 92

DISBURSEMENTS.

Net amount paid for fire losses.....	\$28,718 32
Adjustment and settlement of losses.....	754 78
Commissions or brokerage.....	7,252 42
Salaries, fees and other charges of officers and employes.....	570 98
Advertising, printing and stationery.....	548 90
Postage, telegrams, telephone and express.....	124 05
Furniture and fixtures.....	159 17
Insurance department licenses and fees.....	1,548 16
Miscellaneous expenditures.....	913 45
Total disbursements.....	\$40,590 23
Balance.....	\$521,824 69

LEDGER ASSETS.

Book value of bonds, excluding interest.....	\$506,791 25
Cash in banks on interest.....	8,595 06
Agents' balances.....	4,812 97
Cash in hands of trustees.....	1,625 41
Total ledger assets.....	\$521,824 69

* Admitted February 20, 1912.

NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$7,083 31
Gross assets.....	<u>\$528,908 00</u>

DEDUCT ASSETS NOT ADMITTED.

Cash not in control of trustees.....	\$8,395 06	
Book value of bonds over market value.....	541 25	\$8,936 31
Total admitted assets.....		<u>\$519,971 69</u>

LIABILITIES.

Losses adjusted and unpaid.....		\$27,448 05
Unearned premiums on outstanding risks.....		119,665 95
Salaries and other miscellaneous expenses due or accrued.....		53 00
Federal, state and other taxes due or accrued.....		48 86
Special reserve.....		<u>30,000 00</u>
Total.....		\$177,215 86
Statutory deposit.....	\$200,000 00	
Surplus over all liabilities.....	<u>142,755 83</u>	
Surplus to policy holders.....		<u>342,755 83</u>
Total liabilities.....		<u>\$519,971 69</u>

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force Sept. 30, 1911.....	-	\$292,985 51
Written during the year.....	\$3,255,945	38,446 76
Excess of original premiums over reinsurance.....	-	<u>3,777 21</u>
Total.....	-	\$335,209 48
Expired and terminated.....	-	<u>91,739 31</u>
In force at end of the year.....	\$20,936,081	\$243,470 17

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.

Net fire premiums.....		\$1,351,970 71
Interest on bonds.....	\$71,241 20	
Interest on deposits.....	506 97	71,748 25
Agents' balances previously charged off.....		101 52
Profit on sale or maturity of ledger assets.....		2,783 00
Increase in book value of ledger assets.....		700 00
Received from home office.....		7,015 50
Borrowed money.....		105,000 00
Total income.....		\$1,539,318 98
Ledger assets Dec. 31, 1910.....		1,974,675 40
Total.....		\$3,513,994 38

DISBURSEMENTS.

Net amount paid for fire losses.....	\$796,564 41
Adjustment and settlement of losses.....	23,934 45
Commissions or brokerage.....	225,212 46
Miscellaneous expenses of local agencies.....	3,411 83
Salaries and expenses of special and general agents.....	96,673 88
Salaries, fees and other charges of officers and employes.....	69,598 54
Rents.....	17,975 81
Advertising, printing and stationery.....	12,737 60
Postage, telegrams, telephone and express.....	13,475 52
Legal expenses.....	1,147 32
Furniture and fixtures.....	2,524 80
Maps, including corrections.....	5,780 45
Underwriters' boards and tariff associations.....	16,095 90
Fire department, patrol and salvage corps fees and taxes.....	14,718 38
Inspections and surveys.....	7,745 89
State taxes on premiums.....	27,270 91
Insurance department licenses and fees.....	4,558 82
All other licenses, fees and taxes.....	14,320 48

Agents' balances charged off.....	\$1,172 51
Loss on sale or maturity of ledger assets.....	95 00
Decrease in book value of ledger assets.....	45,086 42
Borrowed money repaid.....	105,000 00
Interest on borrowed money.....	669 08
Securities charged off.....	150 00
Auditors' fees and commercial agency.....	1,305 00
Remitted to home office.....	77,930 60
Total disbursements.....	\$1,585,156 06
Balance.....	\$1,928,838 32

LEDGER ASSETS.

Book value of bonds, excluding interest.....	\$1,634,412 80
Cash in banks on interest.....	56,461 60
Agents' balances.....	237,963 92
Total ledger assets.....	\$1,928,838 32

NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$23,012 72
Market value of bonds over book value.....	25,917 20
Gross assets.....	\$1,977,768 24

DEDUCT ASSETS NOT ADMITTED.

Cash not in control of trustees.....	\$51,461 60
Agents' balances, representing business written prior to Oct. 1, last.....	6,852 42
Total admitted assets.....	\$1,919,454 22

LIABILITIES.

Losses in process of adjustment, or in suspense.....	\$187,745 00
Losses resisted.....	40,850 00
Total claims for losses.....	\$228,595 00
Deduct reinsurance.....	42,335 00
Net amount of unpaid losses.....	\$186,260 00
Unearned premiums on outstanding risks.....	1,173,916 80
Salaries and other miscellaneous expenses due or accrued.....	7,500 00
Federal, state and other taxes due or accrued.....	27,500 00
Commissions and other charges due agents and brokers.....	4,673 61
Due for reinsurance.....	4,110 04
Total.....	\$1,403,960 45
Statutory deposit.....	\$200,000 00
Surplus over all liabilities.....	315,493 77
Surplus to policy holders.....	515,493 77
Total liabilities.....	\$1,919,454 22

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1910.....	\$239,959,012	\$2,869,536 13
Written during the year.....	173,562,485	2,081,022 34
Excess of original premiums over reinsurance.....	-	8,789 42
Total	\$413,521,497	\$4,959,347 89
Expired and terminated.....	162,025,649	2,010,867 52
In force at end of the year	\$251,495,848	\$2,948,480 37
Deduct amount reinsured.....	56,454,709	690,021 80
Net amount in force	\$195,041,139	\$2,258,458 57

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Georgia.....	\$10,000 00	\$26,467 60
North Carolina.....	10,000 00	17,743 46
Virginia.....	31,000 00	67,655 18

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$2,789,972 00
Premiums received.....	45,492 14
Losses paid.....	46,663 20
Losses incurred.....	53,403 20

LIVERPOOL AND LONDON AND GLOBE INSURANCE
COMPANY, LIMITED.

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.

Net fire premiums	\$8,080,568 43	
Net marine premiums	312,749 02	\$8,393,317 45
Deposit premiums on perpetual risks		1,206 34
Interest on mortgage loans	\$158,652 19	
Interest on collateral loans	6 00	
Interest on bonds and dividends on stocks	224,027 88	
Interest on deposits	13,876 34	
Interest from all other sources	28 54	
Rents—including company's own occupancy	127,200 86	523,791 81
Profit on sale or maturity of ledger assets		10,614 82
Increase in book value of ledger assets		777 51
Premiums on life policies in force		373 31
Total income		\$8,930,081 24
Ledger assets December 31, 1910		13,871,178 32
Total		\$22,801,259 56

DISBURSEMENTS.

Net amount paid for fire losses	\$4,376,275 26	
Net amount paid for marine losses	59,341 36	\$4,435,616 62
Adjustment and settlement of losses		120,487 00
Commissions or brokerage		1,678,196 47
Salaries and expenses of special and general agents		189,920 69
Salaries, fees and other charges of officers and employes		338,649 29
Rents—including company's own occupancy		56,700 38
Advertising, printing and stationery		90,661 70
Postage, telegrams, telephone and express		37,359 83
Legal expenses		3,579 33
Furniture and fixtures		12,902 31
Maps, including corrections		12,959 95

LIVERPOOL AND LONDON AND GLOBE INSURANCE CO., LTD. 379

Underwriters' boards and tariff associations	\$93,777 21
Fire department, patrol and salvage corps fees and taxes.....	23,410 21
Inspections and surveys.....	33,950 54
Repairs and expenses on real estate.....	46,208 14
Taxes on real estate.....	26,510 41
State taxes on premiums.....	126,427 68
Insurance department licenses and fees.....	21,569 28
All other licenses, fees and taxes.....	90,672 44
Deposit premiums returned.....	10,017 91
Decrease in book value of ledger assets.....	9,288 95
Remitted to home office.....	1,338,013 23
Traveling expenses.....	8,714 86
Life expenditures.....	6 19
Miscellaneous expenditures.....	34,483 19
Total disbursements.....	\$8,840,083 81
Balance.....	\$13,961,175 75

LEDGER ASSETS.

Book value of real estate.....	\$1,452,558 30
Mortgage loans on real estate.....	3,435,614 00
Loans secured by collateral.....	100 00
Book value of bonds and stocks, excluding interest.....	5,584,984 02
Cash in office.....	\$1,173 32
Cash in banks not on interest.....	169,594 97
Cash in banks on interest.....	1,367,081 74
Agents' balances.....	1,950,069 40
Total ledger assets.....	\$13,961,175 75

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$42,931 74
Interest accrued on bonds.....	53,090 00
Interest accrued on other assets.....	7,209 58
Rents accrued on company's property.....	10,000 00
Market value of real estate over book value.....	121,957 82
Gross assets.....	\$14,196,364 89

DEDUCT ASSETS NOT ADMITTED.

Cash and investments not in control of trustees.....	\$466,400 91
Agents' balances, representing business written prior to Oct. 1, last.....	58,837 69
Farm notes.....	1,241 76
Mortgages over amounts allowed by law.....	98,336 00
Book value of bonds and stocks over market value.....	244,244 02
Total admitted assets.....	\$869,060 38
Total admitted assets.....	\$13,327,304 51

LIABILITIES.

Losses adjusted and unpaid.....	\$54,186 77
Losses in process of adjustment, or in suspense.....	1,347,431 28
Losses resisted.....	70,699 00
Total claims for losses.....	\$1,472,317 05
Deduct reinsurance.....	654,975 67
Net amount of unpaid losses.....	\$817,341 38

380 LIVERPOOL AND LONDON AND GLOBE INSURANCE CO., LTD.

Unearned premiums on outstanding risks.....		\$7,703,099 54
Reclaimable on perpetual fire policies.....		189,899 74
Interest due or accrued.....		9,406 16
Salaries and other miscellaneous expenses due or accrued.....		9,854 94
Federal, state and other taxes due or accrued.....		180,652 68
Commissions and other charges due agents and brokers.....		64,007 91
Due for return premiums and reinsurance.....		308,269 62
Reserve for contingencies.....		20,000 00
Total.....		<u>\$9,302,531 97</u>
Statutory deposit.....	\$200,000 00	
Surplus over all liabilities.....	<u>3,824,772 54</u>	
Surplus to policy holders.....		<u>4,024,772 54</u>
Total liabilities.....		<u>\$13,327,304 51</u>

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force Dec. 31, 1910.	\$1,803,330,877	\$18,698,634 47	-	-
Written during the year	1,382,855,524	13,699,237 20	13,669,324 00	409,186 30
Total.....	<u>\$3,186,186,401</u>	<u>\$32,397,871 67</u>	<u>\$13,669,324 00</u>	<u>\$409,186 30</u>
Expired and terminated	1,263,099,379	12,780,217 64	4,821,516 00	171,757 02
In force at end of year	\$1,923,087,022	\$19,617,654 03	\$8,847,808 00	\$237,429 28
Deduct amount re-insured.....	567,103,738	5,181,883 67	1,972,691 00	36,371 00
Net amount in force	\$1,355,983,284	\$14,435,770 36	\$6,875,117 00	\$201,058 28
Perpetual risks not included above, \$7,113,312; premiums on same, \$199,894.46.				

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Virginia.....	\$52,000 00	\$90,748 79
Georgia.....	10,000 00	339,472 37
New Mexico.....	10,000 00	15,584 86

BUSINESS IN MAINE.

	<i>Fire.</i>	<i>Marine.</i>
Risks written.....	\$11,743,128 00	\$13,000 00
Premiums received.....	126,052 71	290 00
Losses paid.....	104,449 55	-
Losses incurred.....	109,802 55	-

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.

Net fire premiums	\$2,043,468 61	
Net marine premiums	478,089 97	\$2,521,558 58
		<hr/>
Interest on bonds	\$123,486 93	
Interest on deposits	5,700 85	
Interest from all other sources	285 06	129,472 84
		<hr/>
Agents' balances previously charged off		1 29
Suspense account		26,334 48
Received from home office		33,996 04
		<hr/>
Total income		\$2,711,363 23
Ledger assets Dec. 31, 1910		3,730,123 57
		<hr/>
Total		\$6,441,486 80

DISBURSEMENTS.

Net amount paid for fire losses	\$1,019,186 29	
Net amount paid for marine losses	204,837 76	\$1,224,024 05
		<hr/>
Adjustment and settlement of losses		28,304 95
Commissions or brokerage		531,136 89
Salaries and expenses of special and general agents		66,059 92
Salaries, fees and other charges of officers and employes		127,402 66
Rents		22,342 60
Advertising, printing and stationery		24,998 32
Postage, telegrams, telephone and express		19,967 57
Legal expenses		485 44
Furniture and fixtures		1,157 49
Maps, including corrections		5,845 84
Underwriters' boards and tariff associations		25,931 20
Fire department, patrol and salvage corps fees and taxes		19,550 70
Inspections and surveys		10,563 44
State taxes on premiums		45,375 61
Insurance department licenses and fees		12,428 15

All other licenses, fees and taxes		\$11,276 22
Agents' balances charged off		1,727 62
Loss on sale or maturity of ledger assets		4,221 88
Remitted to home office		410,191 07
Miscellaneous expenditures		13,472 07
Total disbursements		\$2,606,463 65
Balance		\$3,835,023 15

LEDGER ASSETS.

Book value of bonds, excluding interest		\$3,035,421 96
Cash in office	\$1,553 88	
Cash in banks not on interest	23,514 49	
Cash in banks on interest	298,187 19	323,235 56
Agents' balances		476,365 63
Total ledger assets		\$3,835,023 15

NON-LEDGER ASSETS.

Due for reinsurance on losses paid and expenses		\$12,395 81
Gross assets		\$3,847,418 96

DEDUCT ASSETS NOT ADMITTED.

Cash not in control of trustees	\$113,668 17	
Agents' balances, representing business written prior to Oct. 1, last	9,830 31	
Book value of bonds over market value	90,256 96	\$213,755 44
Total admitted assets		\$3,633,663 52

LIABILITIES.

Losses adjusted and unpaid	\$25,676 46	
Losses in process of adjustment, or in suspense	407,286 00	
Losses resisted	14,182 00	
Total claims for losses	\$447,144 46	
Deduct reinsurance	118,162 00	
Net amount of unpaid losses		\$328,982 46
Unearned premiums on outstanding risks		2,058,924 85
Salaries and other miscellaneous expenses due or accrued		3,172 37
Federal, state and other taxes due or accrued		61,594 37
Commissions and other charges due agents and brokers		18,370 54
Due for reinsurance		49,878 83
Total		\$2,520,923 42
Statutory deposit	\$200,000 00	
Surplus over all liabilities	912,740 10	
Surplus to policy holders		1,112,740 10
Total liabilities		\$3,633,663 52

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1910	\$357,023,357	\$3,930,480 68	\$52,953,182	\$414,851 79
Written during the year...	244,487,060	2,784,641 52	298,780,871	1,120,117 77
Total	\$601,510,417	\$6,715,122 20	\$351,734,053	\$1,534,969 56
Expired and terminated...	215,918,056	2,533,082 55	298,581,308	1,228,612 87
In force at end of the year.	\$385,592,361	\$4,182,039 65	\$53,152,745	\$306,356 69
Deduct amount reinsured..	41,415,824	487,965 66	9,450,737	45,070 10
Net amount in force	\$344,176,537	\$3,694,073 99	\$43,702,008	\$261,286 59

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Georgia.....	\$10,000 00	\$17,924 83
New Mexico.....	10,000 00	6,853 85
Virginia.....	55,000 00	28,107 82

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	2,227,805 00
Premiums received.....	33,260 09
Losses paid.....	90,698 42
Losses incurred.....	93,670 42

LONDON AND LANCASHIRE FIRE INSURANCE
COMPANY.

LIVERPOOL, ENGLAND.

INCORPORATED IN 1861. COMMENCED BUSINESS IN UNITED STATES IN 1879.

ARCHIBALD G. McILWAINE, Jr., *Manager*, Hartford, Conn.

Statutory Deposit, \$200,000.

INCOME.

Net fire premiums.....	\$2,512,601 23	
Net marine premiums.....	63,005 01	\$2,575,606 24
Interest on bonds and dividends on stocks.....	\$115,440 96	
Interest on deposits.....	10,931 60	
Interest from all other sources.....	121 12	
Rents—including company's own occupancy.....	25,672 56	152,166 24
Received from home office.....		134,024 26
Total income.....		\$2,861,796 74
Ledger assets Dec. 31, 1910.....		4,118,500 32
Total.....		\$6,980,297 06

DISBURSEMENTS.

Net amount paid for fire losses.....	\$1,159,606 21	
Net amount paid for marine losses.....	12,478 94	\$1,172,085 15
Adjustment and settlement of losses.....		39,572 28
Commissions or brokerage.....		444,275 16
Miscellaneous expenses of local agencies.....		16,235 84
Salaries and expenses of special and general agents.....		87,543 56
Salaries, fees and other charges of officers and employes.....		145,420 65
Rents—including company's own occupancy.....		30,234 90
Advertising, printing and stationery.....		38,099 96
Postage, telegrams, telephone and express.....		18,922 40
Legal expenses.....		1,604 89
Furniture and fixtures.....		2,359 36
Maps, including corrections.....		8,269 90
Underwriters' boards and tariff associations.....		39,819 40
Fire department, patrol and salvage corps fees and taxes.....		30,500 64
Inspections and surveys.....		13,054 28
Repairs and expenses on real estate.....		10,070 71

LONDON AND LANCASHIRE FIRE INSURANCE CO. 385

Taxes on real estate	\$5,856 43
State taxes on premiums	45,690 75
Insurance department licenses and fees	13,808 78
All other licenses, fees and taxes	13,703 93
Loss on sale or maturity of ledger assets	2,000 00
Remitted to home office	324,548 71
Miscellaneous expenditures	10,747 02
Total disbursements	\$2,514,424 70
Balance	\$4,465,872 36

LEDGER ASSETS.

Book value of real estate		\$300,000 00
Book value of bonds and stocks, excluding interest		2,941,284 84
Cash in office	\$10,361 46	
Cash in banks not on interest	5,104 75	
Cash in banks on interest	554,981 39	570,447 60
Agents' balances		543,265 21
Bills receivable taken for fire risks		782 28
Cash in hands of United States trustees		105,433 92
Due for reinsurance		4,658 51
Total ledger assets		\$4,465,872 36

NON-LEDGER ASSETS.

Interest due and accrued on bonds	\$43,752 90	
Rents due on company's property	399 33	\$44,152 23
Market value of real estate over book value		50,000 00
Due for reinsurance on losses paid		1,745 39
Commissions on unpaid reinsurance		750 28
Gross assets		\$4,562,520 26

DEDUCT ASSETS NOT ADMITTED.

Cash and investments not in control of trustees	\$861,762 60	
Agents' balances, representing business written prior to Oct. 1, last	14,889 65	
Bills receivable, past due, taken for fire risks	289 53	
Overdue and accrued interest on bonds in default	2,000 00	
Book value of bonds and stocks over market value	120,719 84	
Due from other companies	8 26	\$999,669 88
Total admitted assets		\$3,562,850 38

LIABILITIES.

Losses adjusted and unpaid	\$19,698 00
Losses in process of adjustment, or in suspense	155,010 58
Losses resisted	20,580 00
Total claims for losses	\$195,288 58
Deduct reinsurance	51,115 42
Net amount of unpaid losses	\$144,173 16

Unearned premiums on outstanding risks		\$2,570,974 67
Salaries and other miscellaneous expenses due or accrued.....		2,989 08
Federal, state and other taxes due or accrued.....		57,700 60
Commissions and other charges due agents and brokers.....		10,000 00
Due for return premiums and reinsurance.....		8,781 69
Total.....		\$2,794,619 20
Statutory deposit.....	\$200,000 00	
Surplus over all liabilities.....	568,231 18	
		<hr/>
Surplus to policy holders.....		768,231 18
		<hr/>
Total liabilities.....		\$3,562,850 38

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1910	\$558,071,891	\$5,443,861 22	-	-
Written during the year... ..	436,081,426	4,052,313 77	\$4,341,354 00	\$88,452 24
Excess of original premiums over reinsurance.....	-	5,289 20	-	-
Total.....	\$994,153,317	\$9,501,464 19	\$4,341,354 00	\$88,452 24
Expired and terminated... ..	399,914,826	3,673,588 65	880,993 00	18,662 14
In force at end of the year. \$594,238,491	\$5,827,875 54	\$3,460,361 00	\$69,790 10	
Deduct amount reinsured..	97,822,842	1,002,175 68	1,227,578 00	12,044 86
Net amount in force \$496,415,649	\$4,825,699 86	\$2,232,783 00	\$57,745 24	

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Virginia.....	\$50,000 00	\$22,686 70
Georgia.....	10,000 00	46,020 85
New Mexico.....	10,000 00	7,735 00

BUSINESS IN MAINE.

	<i>Fire.</i>	<i>Marine.</i>
Risks written.....	\$2,909,165 00	\$16,525 00
Premiums received.....	42,053 72	407 29
Losses paid.....	33,594 48	-
Losses incurred.....	36,150 48	-

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.

Net marine premiums.....		\$1,199,952 58
Interest on bonds.....	\$18,726 67	
Interest on deposits.....	791 34	
Interest from all other sources.....	300 00	19,818 01
Received from home office.....		7,138 12
Total income.....		\$1,226,908 71
Ledger assets December 31, 1910.....		748,933 92
Total.....		\$1,975,842 63

DISBURSEMENTS.

Net amount paid for marine losses.....		\$724,586 42
Commissions or brokerage.....		300,602 38
Miscellaneous expenses of local agencies.....		4,814 52
Expenses of special and general agents.....		9,259 65
Salaries, fees and other charges of officers and employes.....		3,408 48
Rents.....		73 60
Advertising, printing and stationery.....		9,667 62
Postage, telegrams, telephone and express.....		3,071 53
Legal expenses.....		846 66
Underwriters' boards and tariff associations.....		3,148 21
Inspections and surveys.....		1,637 32
State taxes on premiums.....		40,742 40
Insurance department licenses and fees.....		7,043 62
Agents' balances charged off.....		498 82
Total disbursements.....		\$1,109,401 23
Balance.....		\$866,441 40

LEDGER ASSETS.

Book value of bonds, excluding interest.....		\$607,741 39
Cash in banks on interest.....		5,744 20
Agents' balances.....		238,789 98
Bills receivable taken for marine and inland risks.....		4,165 83
Cash deposit with Manitoba.....		10,000 00
Total ledger assets.....		\$866,441 40

NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$6,333 33	
Interest accrued on other assets.....	75 00	\$6,408 33
		<hr/>
Gross assets.....		\$872,849 73

DEDUCT ASSETS NOT ADMITTED.

Cash not in control of trustees.....	\$5,744 00	
Agents' balances, representing business written prior to Oct. 1, last.....	29,098 33	
Book value of bonds over market value.....	40,991 39	\$75,833 72
		<hr/>
Total admitted assets.....		\$797,016 01

LIABILITIES.

Losses in process of adjustment, or in suspense.....	\$150,960 55	
Losses resisted.....	8,837 21	
		<hr/>
Total claims for losses.....	\$159,797 76	
Deduct reinsurance.....	59,105 66	
		<hr/>
Net amount of unpaid losses.....		\$100,692 10
Unearned premiums on outstanding risks.....		337,173 44
Salaries and other miscellaneous expenses due or accrued.....		500 00
Federal, state and other taxes due or accrued.....		25,000 00
		<hr/>
Total.....		\$463,365 54
Statutory deposit.....	\$200,000 00	
Surplus over all liabilities.....	133,650 47	
		<hr/>
Surplus to policy holders.....		333,650 47
		<hr/>
Total liabilities.....		\$797,016 01

RISKS AND PREMIUMS.

	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1910.....	\$46,013,822	\$805,683 00
Written during the year.....	465,717,795	2,199,632 70
		<hr/>
Total.....	\$511,731,617	\$3,005,315 70
Expired and terminated.....	458,696,284	2,035,431 42
		<hr/>
In force at end of the year.....	\$53,035,333	\$969,884 28
Deduct amount reinsured.....	16,217,036	325,669 24
		<hr/>
Net amount in force.....	\$36,818,297	\$644,215 04

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Manitoba.....	\$10,000 00	\$4,643 55

BUSINESS IN MAINE.

	<i>Marine.</i>
Risks written.....	\$42,558 00
Premiums received.....	11,519 59
Losses paid.....	582 15
Losses incurred.....	1,453 99

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.

Net fire premiums.....	\$5,553,542 69	
Deposit premiums on perpetual risks.....		2,851 30
Interest on bonds and dividends on stocks.....	\$304,576 87	
Interest on deposits.....	2,764 76	
Interest from all other sources.....	416 41	307,758 04
<hr/>		
Agents' balances previously charged off.....		108 39
Profit on sale or maturity of ledger assets.....		123 52
Increase in book value of ledger assets.....		4,754 92
Conscience fund.....		71 50
<hr/>		
Total income.....	\$5,869,210 36	
Ledger assets Dec. 31, 1910.....		8,834,304 42
<hr/>		
Total.....	\$14,703,514 78	

DISBURSEMENTS.

Net amount paid for fire losses.....	\$2,679,154 95
Adjustment and settlement of losses.....	46,619 27
Commissions or brokerage.....	1,220,121 69
Miscellaneous expenses of local agencies.....	18,353 75
Salaries and expenses of special and general agents.....	189,858 58
Salaries, fees and other charges of officers and employes.....	293,656 92
Rents.....	24,599 93
Advertising, printing and stationery.....	37,549 21
Postage, telegrams, telephone and express.....	34,298 82
Legal expenses.....	2,296 50
Furniture and fixtures.....	22,340 25
Maps, including corrections.....	18,839 39
Underwriters' boards and tariff associations.....	66,806 76
Fire department, patrol and salvage corps fees and taxes.....	50,187 81
Inspections and surveys.....	15,215 86
State taxes on premiums.....	78,611 88

Insurance department licenses and fees.....		\$12,454 75
All other licenses, fees and taxes.....		18,544 20
Deposit premiums returned.....		702 00
Agents' balances charged off.....		3,007 86
Loss on sale or maturity of ledger assets.....		1,798 43
Remitted to home office.....		310,334 09

Total disbursements.....		<u>\$5,145,352 90</u>
Balance.....		\$9,558,161 88

LEDGER ASSETS.

Book value of bonds and stocks, excluding interest.....		\$8,320,104 54
Cash in office.....	\$500 00	
Cash in banks on interest.....	397,143 39	397,643 39
Agents' balances.....		837,397 21
Deposits with underwriters' associations.....		3,016 74
Total ledger assets.....		<u>\$9,558,161 88</u>

NON-LEDGER ASSETS.

Interest accrued on bonds.....		\$91,321 06
Gross assets.....		<u>\$9,649,482 94</u>

DEDUCT ASSETS NOT ADMITTED.

Cash not in control of trustees.....	\$397,643 39	
Agents' balances, representing business written prior to Oct. 1, last.....	20,261 74	
Suspense account.....	35 74	
Book value of bonds and stocks over market value.....	493,763 21	\$911,704 08
Total admitted assets.....		<u>\$8,737,778 86</u>

LIABILITIES.

Losses adjusted and unpaid.....	\$83,494 58	
Losses in process of adjustment, or in suspense.....	440,513 51	
Losses resisted.....	54,748 50	
Total claims for losses.....	<u>\$578,756 59</u>	
Deduct reinsurance.....	77,019 05	
Net amount of unpaid losses.....		\$501,737 54
Unearned premiums on outstanding risks.....		4,767,961 97
Reclaimable on perpetual fire policies.....		35,852 17
Salaries and other miscellaneous expenses due or accrued.....		12,000 00
Federal, state and other taxes due or accrued.....		125,000 00
Total.....		<u>\$5,442,551 68</u>
Statutory deposit.....	\$200,000 00	
Surplus over all liabilities.....	3,095,227 18	
Surplus to policy holders.....		<u>3,295,227 18</u>
Total liabilities.....		<u>\$8,737,778 86</u>

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1910.....	\$1,010,409,195	\$9,073,796 34
Written during the year.....	1,003,773,140	7,770,309 30
Excess of original premiums over reinsurance.....	-	795,999 25
Total.....	\$2,014,182,335	\$17,640,104 89
Expired and terminated.....	841,863,827	7,045,508 85
In force at end of the year.....	\$1,172,318,508	\$10,594,596 04
Deduct amount reinsured.....	188,801,905	1,275,222 84
Net amount in force.....	\$983,516,603	\$9,319,373 20

Perpetual risks not included above, \$1,279,320; premiums on same, \$37,739.13.

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Virginia.....	\$66,100 00	\$47,227 53
Georgia.....	10,000 00	60,513 49
New Mexico.....	10,000 00	10,487 55

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$5,044,775 00.
Premiums received.....	72,775 90.
Losses paid.....	74,502 25.
Losses incurred.....	77,377 25.

NORTHERN ASSURANCE COMPANY, LIMITED.

LONDON, ENGLAND.

INCORPORATED IN 1836. COMMENCED BUSINESS IN UNITED STATES IN 1876.

GEORGE W. BABB, *Manager*, New York, N. Y.

Statutory Deposit, \$200,000.

INCOME.

Net fire premiums.....		\$2,938,859 47
Interest on bonds and dividends on stocks.....	\$169,026 22	
Interest on deposits.....	4,032 44	
Rents—including company's own occupancy.....	8,333 36	181,392 02
		<hr/>
Agents' balances previously charged off.....		30 00
Received from home office.....		344,217 62
		<hr/>
Total income.....		\$3,464,499 11
Ledger assets Dec. 31, 1910.....		5,312,691 42
		<hr/>
Total.....		\$8,777,190 53

DISBURSEMENTS.

Net amount paid for fire losses.....	\$1,675,385 62
Adjustment and settlement of losses.....	33,168 75
Commissions or brokerage.....	455,465 51
Salaries and expenses of special and general agents.....	119,236 51
Salaries, fees and other charges of officers and employes.....	226,689 04
Rents—including company's own occupancy.....	25,362 16
Advertising, printing and stationery.....	37,520 48
Postage, telegrams, telephone and express.....	23,949 96
Legal expenses.....	2,758 45
Furniture and fixtures.....	8,950 20
Maps, including corrections.....	11,083 80
Underwriters' boards and tariff associations.....	47,693 42
Fire department, patrol and salvage corps fees and taxes.....	28,217 77
Inspections and surveys.....	20,199 61
Repairs and expenses on real estate.....	1,440 00
State taxes on premiums.....	55,909 51
Insurance department licenses and fees.....	16,357 51
All other licenses, fees and taxes.....	19,886 37
Agents' balances charged off.....	1,523 30

Loss on sale or maturity of ledger assets.....	\$4,655 00
Remitted to home office.....	562,378 31
Miscellaneous expenditures.....	18,938 89
	<hr/>
Total disbursements.....	\$3,396,773 17
Balance.....	\$5,380,417 36

LEDGER ASSETS.

Book value of real estate.....	\$115,000 00
Book value of bonds and stocks, excluding interest.....	4,452,749 41
Cash in office.....	\$232 07
Cash in banks not on interest.....	1,000 47
Cash in banks on interest.....	237,866 97
	<hr/>
Agents' balances.....	549,466 77
Bills receivable taken for fire risks.....	17,947 22
Due for reinsurance.....	6,154 45
	<hr/>
Total ledger assets.....	\$5,380,417 36

NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	\$50,066 53
Market value of real estate over book value.....	60,000 00
Due for reinsurance on losses paid.....	24,259 76
Commissions on unpaid reinsurance premiums.....	26,498 30
	<hr/>
Gross assets.....	\$5,541,241 95

DEDUCT ASSETS NOT ADMITTED.

Cash not in control of trustees.....	\$239,099 51
Agents' balances, representing business written prior to Oct. 1, last.....	24,704 58
Bills receivable, past due, taken for fire risks.....	17,947 22
Book value of bonds and stocks over market value.....	195,584 41
	<hr/>
Total admitted assets.....	\$5,063,906 23

LIABILITIES.

Losses adjusted and unpaid.....	\$42,865 67
Losses in process of adjustment, or in suspense.....	309,468 15
Losses resisted.....	86,076 33
	<hr/>
Total claims for losses.....	\$438,410 15
Deduct reinsurance.....	106,183 95
	<hr/>
Net amount of unpaid losses.....	\$332,226 20
Unearned premiums on outstanding risks.....	2,761,915 35
Salaries and other miscellaneous expenses due or accrued.....	33,589 71
Federal, state and other taxes due or accrued.....	76,811 35
Due for reinsurance.....	88,676 86
	<hr/>
Total.....	\$3,293,219 47
Statutory deposit.....	\$200,000 00
Surplus over all liabilities.....	1,570,686 76
	<hr/>
Surplus to policy holders.....	1,770,686 76
	<hr/>
Total liabilities.....	\$5,063,906 23

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1910.....	\$578,521,218	\$6,187,599 49
Written during the year.....	435,264,305	4,623,010 28
Total.....	<u>\$1,013,785,523</u>	<u>\$10,810,609 77</u>
Expired and terminated.....	410,197,803	4,409,302 03
In force at end of the year.....	\$603,587,720	\$6,401,307 74
Deduct amount reinsured.....	100,670,089	1,077,379 04
Net amount in force.....	<u>\$502,917,631</u>	<u>\$5,323,928 70</u>

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Virginia.....	\$52,000 00	\$47,090 37
Georgia.....	10,000 00	67,560 67
New Mexico.....	10,000 00	17,737 03

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,999,518 00
Premiums received.....	29,731 92
Losses paid.....	32,335 81
Losses incurred.....	33,367 11

NORTHERN INSURANCE COMPANY,

MOSCOW, RUSSIA.

INCORPORATED IN 1872. COMMENCED BUSINESS IN UNITED STATES IN 1911.

FESTER, DOUGLAS & FOLSOM, *Managers*, New York, N. Y.

Statutory Deposit, \$200,000.

INCOME.

Net fire premiums.....		\$147,855 55
Interest on bonds.....	\$5,639 18	
Interest on deposits.....	1,114 84	6,754 02
Received from home office.....		260,004 00
Total income.....		\$414,613 57
Ledger assets Dec. 31, 1910.....		230,902 73
Total.....		\$645,516 30

DISBURSEMENTS.

Net amount paid for fire losses.....	\$21,250 46
Adjustment and settlement of losses.....	116 73
Commissions or brokerage.....	41,335 54
Salaries, fees and other charges of officers and employes.....	502 50
Postage, telegrams, telephone and express.....	25 95
Insurance department licenses and fees.....	2,154 00
Miscellaneous expenditures.....	576 52
Total disbursements.....	\$65,961 70
Balance.....	\$579,554 60

LEDGER ASSETS.

Book value of bonds, excluding interest.....	\$545,818 13
Cash in banks on interest.....	19,430 18
Agents' balances.....	14,306 29
Total ledger assets.....	\$579,554 60

NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$8,162 50
Gross assets.....	\$587,717 10

DEDUCT ASSETS NOT ADMITTED.

Cash not in control of trustees	\$17,779 44	
Book value of bonds over market value	118 13	\$17,897 57
		<hr/>
Total admitted assets		\$569,819 53

LIABILITIES.

Losses in process of adjustment, or in suspense		\$8,744 53
Unearned premiums on outstanding risks		80,857 68
Federal, state and other taxes due or accrued		2,957 11
		<hr/>
Total		\$92,559 32
Statutory deposit	\$200,000 00	
Surplus over all liabilities	277,260 21	
		<hr/>
Surplus to policy holders		477,260 21
		<hr/>
Total liabilities		\$569,819 53

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
Written during the year	\$14,854,364	\$171,728 23
Excess of original premiums over reinsurance	-	16,163 87
		<hr/>
Total	\$14,854,364	\$187,892 10
Expired and terminated	3,083,368	43,575 29
		<hr/>
In force at end of the year	\$11,771,001	\$144,316 81

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$92,030 00
Premiums received	1,391 72
Losses incurred	54 50

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.

Net fire premiums		\$1,764,022 00
Interest on mortgage loans	\$985 95	
Interest on bonds and dividends on stocks	86,397 22	
Interest on deposits	2,586 54	
Interest from all other sources	101 86	90,071 57
Agents' balances previously charged off		5 31
Received from home office		40,000 00
Total income		\$1,894,098 88
Ledger assets Dec. 31, 1910		2,654,695 21
Total		\$4,548,794 09

DISBURSEMENTS.

Net amount paid for fire losses	\$980,210 87
Adjustment and settlement of losses	17,375 57
Commissions or brokerage	323,757 79
Miscellaneous expenses of local agencies	700 91
Salaries and expenses of special and general agents	93,996 01
Salaries, fees and other charges of officers and employes	128,517 41
Rents	15,428 99
Advertising, printing and stationery	17,038 46
Postage, telegrams, telephone and express	15,627 53
Legal expenses	1,884 45
Furniture and fixtures	908 04
Maps, including corrections	5,157 61
Underwriters' boards and tariff associations	24,883 61
Fire department, patrol and salvage corps fees and taxes	18,649 44
Inspections and surveys	6,523 23
State taxes on premiums	35,714 36
Insurance department licenses and fees	14,977 56

398 NORWICH UNION FIRE INSURANCE SOCIETY, LIMITED.

All other licenses, fees and taxes	\$9,868 68	
Agents' balances charged off	293 91	
Remitted to home office	119,258 34	
Miscellaneous expenditures	8,824 69	
		<hr/>
Total disbursements	\$1,839,597 46	
		<hr/>
Balance	\$2,709,196 63	

LEDGER ASSETS.

Book value of bonds and stocks, excluding interest		\$2,079,318 42
Cash in office	\$41 77	
Cash in banks not on interest	16,964 86	
Cash in banks on interest	301,602 37	318,609 00
		<hr/>
Agents' balances		310,703 52
Due from other companies		156 03
Balance in hands of special agents		409 66
		<hr/>
Total ledger assets		\$2,709,196 63

NON-LEDGER ASSETS.

Interest due and accrued on bonds		\$21,224 58
Market value of bonds and stocks over book value		7,133 58
Due for reinsurance on losses paid		11,506 09
		<hr/>
Gross assets		\$2,749,060 88

DEDUCT ASSETS NOT ADMITTED.

Cash and investments not in control of trustees	\$48,056 63	
Agents' balances, representing business written prior to Oct. 1, last	7,034 39	
Due from other companies	156 03	\$55,247 05
		<hr/>
Total admitted assets		\$2,693,813 83

LIABILITIES.

Losses adjusted and unpaid	\$59,147 45	
Losses in process of adjustment, or in suspense	114,345 90	
Losses resisted	14,462 75	
		<hr/>
Total claims for losses	\$187,956 10	
Deduct reinsurance	49,173 06	
		<hr/>
Net amount of unpaid losses		\$138,783 04
Unearned premiums on outstanding risks		1,594,772 27
Salaries and other miscellaneous expenses due or accrued		2,364 41
Federal, state and other taxes due or accrued		35,979 85
Commissions and other charges due agents and brokers		21,482 49
Due for return premiums and reinsurance		37,506 11
		<hr/>
Total		\$1,830,888 17
Statutory deposit	\$200,000 00	
Surplus over all liabilities	662,925 66	
		<hr/>
Surplus to policy holders		862,925 66
		<hr/>
Total liabilities		\$2,693,813 83

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1910.....	\$357,888,733	\$3,682,167 78
Written during the year.....	253,082,506	2,578,416 23
Excess of original premiums over reinsurance.....	-	1,078 33
Total.....	\$610,971,239	\$6,261,662 34
Expired and terminated.....	243,036,894	2,448,009 20
In force at end of the year.....	\$367,934,395	\$3,813,653 14
Deduct amount reinsured.....	69,082,769	701,057 61
Net amount in force.....	\$298,851,626	\$3,112,595 53

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Georgia.....	\$10,000 00	\$22,489 81
Virginia.....	33,000 00	21,997 83
New Mexico.....	10,000 00	13,216 81

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,702,415 00
Premiums received.....	26,624 88
Losses paid.....	33,527 00
Losses incurred.....	35,770 58

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.

Net fire premiums.....		\$1,769,971 98
Interest on bonds and dividends on stocks.....	\$124,784 11	
Interest on deposits.....	1,833 21	126,617 32
Received from home office.....		3,044 95
Total income.....		\$1,899,634 25
Ledger assets Dec. 31, 1910.....		3,370,915 67
Total.....		\$5,270,549 92

DISBURSEMENTS.

Net amount paid for fire losses.....		\$948,855 99
Adjustment and settlement of losses.....		28,402 05
Commissions or brokerage.....		391,592 76
Miscellaneous expenses of local agencies.....		1,735 94
Salaries and expenses of special and general agents.....		45,580 54
Salaries, fees and other charges of officers and employes.....		73,069 86
Rents.....		10,453 98
Advertising, printing and stationery.....		14,315 27
Postage, telegrams, telephone and express.....		11,849 00
Legal expenses.....		4,551 98
Furniture and fixtures.....		334 82
Maps, including corrections.....		2,946 98
Underwriters' boards and tariff associations.....		18,054 08
Fire department, patrol and salvage corps fees and taxes.....		15,254 66
Inspections and surveys.....		10,686 83
State taxes on premiums.....		31,992 08
Insurance department licenses and fees.....		9,205 90
All other licenses, fees and taxes.....		12,283 44
Agents' balances charged off.....		206 11
Loss on sale or maturity of ledger assets.....		25 00
Decrease in book value of ledger assets.....		5,969 96
Remitted to home office.....		162,322 09
Exchange.....		1,708 13
Total disbursements.....		\$1,801,397 45
Balance.....		\$3,469,152 47

LEDGER ASSETS.

Book value of bonds and stocks, excluding interest.....		\$2,922,104 16
Cash in banks not on interest.....	\$14,620 55	
Cash in banks on interest.....	122,099 07	136,719 62
Agents' balances.....		410,276 02
Bills receivable taken for fire risks.....		52 67
Total ledger assets.....		\$3,469,152 47

NON-LEDGER ASSETS.

Interest accrued on bonds.....		\$32,301 00
Gross assets.....		\$3,501,453 47

DEDUCT ASSETS NOT ADMITTED.

Cash and investments not in control of trustees.....	\$475,969 62	
Agents' balances, representing business written prior to Oct. 1, last.....	10,531 69	
Bills receivable, past due, taken for fire risks.....	52 67	
Book value of bonds and stocks over market value.....	60,884 16	\$547,438 14
Total admitted assets.....		\$2,954,015 33

LIABILITIES.

Losses adjusted and unpaid.....	\$8,475 00	
Losses in process of adjustment, or in suspense.....	132,884 00	
Losses resisted.....	25,733 00	
Total claims for losses.....	\$167,092 00	
Deduct reinsurance.....	28,722 57	
Net amount of unpaid losses.....		\$138,369 43
Unearned premiums on outstanding risks.....		1,626,452 30
Sales and other miscellaneous expenses due or accrued.....		15,574 85
Federal, state and other taxes due or accrued.....		33,335 99
Commissions and other charges due agents and brokers.....		43,828 33
Due for return premiums and reinsurance.....		45,691 91
Balances due other companies.....		2,532 63
Total.....		\$1,905,785 44
Statutory deposit.....	\$200,000 00	
Surplus over all liabilities.....	848,229 89	
Surplus to policy holders.....		1,048,229 89
Total liabilities.....		\$2,954,015 33

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1910.....	\$292,682,310	\$3,403,404 32
Written during the year.....	233,435,436	2,610,440 40
Total.....	\$526,117,746	\$6,013,844 72
Expired and terminated.....	201,375,020	2,374,599 11
In force at end of the year.....	\$324,742,726	\$3,639,245 61
Deduct amount reinsured.....	44,764,542	513,260 00
Net amount in force.....	\$279,978,184	\$3,125,985 61

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Virginia.....	\$56,000 00	\$20,719 02
Georgia.....	10,000 00	62,420 78
New Mexico.....	10,000 00	12,925 10

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$870,584 00
Premiums received.....	12,503 89
Losses paid.....	22,262 67
Losses incurred.....	23,428 97

PHENIX 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.

Net fire premiums.....		\$2,431,874 26
Interest on bonds and dividends on stocks.....	\$119,545 52	
Interest on deposits.....	3,475 12	123,020 64
Increase in book value of ledger assets.....		19,972 50
Received from home office.....		21,959 44
Total income.....		\$2,596,826 84
Ledger assets Dec. 31, 1910.....		3,630,159 50
Total.....		\$6,226,986 34

DISBURSEMENTS.

Net amount paid for fire losses.....	\$1,472,592 09
Adjustment and settlement of losses.....	49,361 95
Commissions or brokerage.....	454,077 32
Miscellaneous expenses of local agencies.....	9,750 01
Salaries and expenses of special and general agents.....	129,584 29

Salaries, fees and other charges of officers and employes	\$135,448 95	
Rents	22,270 95	
Advertising, printing and stationery	28,798 37	
Postage, telegrams, telephone and express	26,726 26	
Legal expenses	100 33	
Furniture and fixtures	2,902 19	
Maps, including corrections	6,934 51	
Underwriters' boards and tariff associations	26,891 22	
Fire department, patrol and salvage corps fees and taxes	29,819 58	
Inspections and surveys	17,660 14	
State taxes on premiums	43,212 03	
Insurance department licenses and fees	10,673 52	
All other licenses, fees and taxes	13,795 25	
Agents' balances charged off	53 23	
Decrease in book value of ledger assets	13,946 25	
Remitted to home office	2,438 89	
Miscellaneous expenditures	2,389 55	
		<hr/>
Total disbursements	\$2,499,226 88	
		<hr/>
Balance	\$3,727,759 46	

LEDGER ASSETS.

Book value of bonds and stocks, excluding interest		\$3,032,676 00
Cash in office	\$1,025 89	
Cash in banks not on interest	1,122 29	
Cash in banks on interest	195,259 00	197,407 18
		<hr/>
Agents' balances		497,476 28
Philadelphia underwriters' deposit		200 00
		<hr/>
Total ledger assets		\$3,727,759 46

NON-LEDGER ASSETS.

Interest due and accrued on bonds		\$44,078 76
Due for reinsurance on losses paid		3,947 03
		<hr/>
Gross assets		\$3,775,785 25

DEDUCT ASSETS NOT ADMITTED.

Cash and investments not in control of trustees	\$81,922 22	
Agents' balances, representing business written prior to Oct. 1, last	3,095 19	\$85,017 41
		<hr/>
Total admitted assets		\$3,690,767 84

LIABILITIES.

Losses adjusted and unpaid	\$58,363 00	
Losses in process of adjustment, or in suspense	219,739 00	
Losses resisted	16,264 00	
		<hr/>
Total claims for losses	\$294,366 00	
Deduct reinsurance	92,151 00	
		<hr/>
Net amount of unpaid losses		\$202,215 00

Unearned premiums on outstanding risks.....		\$2,058,310 20
Salaries and other miscellaneous expenses due or accrued.....		15,789 39
Federal, state and other taxes due or accrued.....		48,000 00
Due for reinsurance.....		31,396 89
		<hr/>
Total.....		\$2,355,711 48
Statutory deposit.....	\$200,000 00	
Surplus over all liabilities.....	1,135,056 36	
		<hr/>
Surplus to policy holders.....		1,335,056 36
		<hr/>
Total liabilities.....		\$3,690,767 84

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1910.....	\$464,721,302	\$4,700,532 99
Written during the year.....	388,092,695	3,866,733 90
Excess of original premiums over reinsurance.....	-	1,842 76
	<hr/>	<hr/>
Total.....	\$853,413,997	\$8,569,109 65
Expired and terminated.....	341,650,466	3,490,450 97
	<hr/>	<hr/>
In force at end of the year.....	\$511,763,531	\$5,078,658 68
Deduct amount reinsured.....	114,389,443	1,100,648 81
	<hr/>	<hr/>
Net amount in force.....	\$397,374,088	\$3,978,009 87

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Georgia.....	\$10,000 00	\$20,375 12
Virginia.....	21,000 00	30,750 52

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,151,596 00
Premiums received.....	17,546 00
Losses paid.....	23,608 11
Losses incurred.....	22,193 11

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.

Net fire premiums.....		\$1,110,846 94
Interest on bonds.....	\$60,352 50	
Interest on deposits.....	599 64	60,952 14
Agents' balances previously charged off.....		362 63
Temporary loan.....		20,000 00
Total income.....		\$1,192,161 71
Ledger assets Dec. 31, 1910.....		1,853,807 38
Total.....		\$3,045,969 09

DISBURSEMENTS.

Net amount paid for fire losses.....	\$589,909 87
Adjustment and settlement of losses.....	20,068 75
Commissions or brokerage.....	238,559 06
Salaries and expenses of special and general agents.....	54,962 00
Salaries, fees and other charges of officers and employes.....	58,694 98
Rents.....	5,000 00
Advertising, printing and stationery.....	9,648 36
Postage, telegrams, telephone and express.....	11,071 16
Legal expenses.....	1,357 66
Furniture and fixtures.....	78 55
Maps, including corrections.....	5,310 85
Underwriters' boards and tariff associations.....	13,494 08
Fire department, patrol and salvage corps fees and taxes.....	10,775 30
Inspections and surveys.....	2,434 06
State taxes on premiums.....	24,588 89
Insurance department licenses and fees.....	5,879 08
All other licenses, fees and taxes.....	4,221 62
Agents' balances charged off.....	387 88
Decrease in book value of ledger assets.....	215 00
Temporary loan repaid with interest.....	20,080 00
Remitted to home office.....	631 01
Miscellaneous expenditures.....	3,051 25
Total disbursements.....	\$1,080,419 41
Balance.....	\$1,965,549 68

LEDGER ASSETS.

Book value of bonds, excluding interest.....		\$1,543,111 71
Cash in office.....	\$25 79	
Cash in banks on interest.....	123,552 81	123,578 60
Agents' balances.....		298,859 37
Total ledger assets.....		\$1,965,549 68

NON-LEDGER ASSETS.

Interest due and accrued on bonds.....		\$15,160 17
Gross assets.....		\$1,980,709 85

DEDUCT ASSETS NOT ADMITTED.

Cash not in control of trustees.....	\$3,661 89	
Agents' balances, representing business written prior to Oct. 1, last.....	5,755 42	
Book value of bonds over market value.....	60,561 71	\$69,979 02
Total admitted assets.....		\$1,910,730 83

LIABILITIES.

Losses adjusted and unpaid.....	\$45,103 05	
Losses in process of adjustment, or in suspense.....	119,534 00	
Losses resisted.....	11,051 26	
Total claims for losses.....	\$175,688 31	
Deduct reinsurance.....	53,817 25	
Net amount of unpaid losses.....		\$121,871 06
Unearned premiums on outstanding risks.....		1,134,190 95
Salaries and other miscellaneous expenses due or accrued.....		2,067 10
Federal, state and other taxes due or accrued.....		21,500 00
Total.....		\$1,279,629 11
Statutory deposit.....	\$200,000 00	
Surplus over all liabilities.....	431,101 72	
Surplus to policy holders.....		631,101 72
Total liabilities.....		\$1,910,730 83

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1910.....	\$224,925,589	\$2,506,377 48
Written during the year.....	175,499,713	1,960,424 80
Total.....	\$400,425,302	\$4,466,802 28
Expired and terminated.....	137,555,283	1,603,592 69
In force at end of the year.....	\$262,870,019	\$2,863,209 59
Deduct amount reinsured.....	56,940,778	686,659 83
Net amount in force.....	\$205,929,241	\$2,176,549 76

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$774,564 00
Premiums received	10,866 80
Losses paid	12,019 22
Losses incurred	14,214 80

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.

Net fire premiums	\$7,390,632 49	
Net marine premiums	468,651 22	\$7,859,283 71
Deposit premiums on perpetual risks		50
Interest on mortgage loans	\$19,333 36	
Interest on bonds and dividends on stocks	221,784 64	
Interest on deposits	8,563 04	
Interest from all other sources	453 84	
Rents—including company's own occupancy	397,260 46	647,395 34
Agents' balances previously charged off		1 37
Increase in book value of ledger assets		4,655 00
Received from home office		512,165 58
Total income		\$9,023,501 50
Ledger assets Dec. 31, 1910		11,498,147 09
Total		\$20,521,648 59

DISBURSEMENTS.

Net amount paid for fire losses	\$3,834,030 61	
Net amount paid for marine losses	166,946 21	\$4,000,976 82
Adjustment and settlement of losses		87,311 13
Commissions or brokerage		1,374,767 03
Miscellaneous expenses of local agencies		20,327 66

Salaries and expenses of special and general agents	\$236,465 95
Salaries, fees and other charges of officers and employes	577,973 91
Rents—including company's own occupancy	88,379 96
Advertising, printing and stationery	100,751 43
Postage, telegrams, telephone and express	59,966 00
Legal expenses	4,167 35
Furniture and fixtures	13,507 47
Maps, including corrections	14,497 06
Underwriters' boards and tariff associations	86,768 40
Fire department, patrol and salvage corps fees and taxes	84,375 85
Inspections and surveys	62,485 78
Repairs and expenses on real estate	169,806 83
Taxes on real estate	51,317 36
State taxes on premiums	128,686 53
Insurance department licenses and fees	26,980 87
All other licenses, fees and taxes	36,460 86
Deposit premiums returned	3,480 78
Agents' balances charged off	1,275 70
Loss on sale or maturity of ledger assets	38,000 00
Decrease in book value of ledger assets	36,000 00
Remitted to home office	1,358,928 29
Miscellaneous expenditures	47,439 65
Total disbursements	\$8,711,098 67
Balance	\$11,810,549 92

LEDGER ASSETS.

Book value of real estate	\$4,140,902 01
Mortgage loans on real estate	344,900 00
Book value of bonds and stocks, excluding interest	5,302,785 43
Cash in office	\$1,083 14
Cash in banks not on interest	691 52
Cash in banks on interest	613,449 08
Agents' balances	1,406,738 74
Total ledger assets	\$11,810,549 92

NON-LEDGER ASSETS.

Interest accrued on mortgages	\$6,150 09
Interest accrued on bonds	62,065 07
Rents accrued on company's property	16,477 45
Due for reinsurance on losses paid	54,362 30
Gross assets	\$11,949,604 83

DEDUCT ASSETS NOT ADMITTED.

Cash and investments not in control of trustees	\$393,066 00
Agents' balances, representing business written prior to Oct. 1, last	28,417 91
Book value of bonds and stocks over market value	80,984 18
Total admitted assets	\$11,447,136 74

LIABILITIES.

Losses adjusted and unpaid.....	\$130,926 19	
Losses in process of adjustment, or in suspense.....	675,453 49	
Losses resisted.....	93,428 88	
<hr/>		
Total claims for losses.....	\$899,808 56	
Deduct reinsurance.....	208,612 60	
<hr/>		
Net amount of unpaid losses.....	\$691,195 96	
Unearned premiums on outstanding risks.....	7,500,962 10	
Reclaimable on perpetual fire policies.....	91,655 92	
Net premium reserve for life and other departments.....	90,495 00	
Salaries and other miscellaneous expenses due or accrued.....	51,617 68	
Federal, state and other taxes due or accrued.....	190,497 89	
Commissions and other charges due agents and brokers.....	28,203 09	
Due for return premiums and reinsurance.....	158,016 06	
<hr/>		
Total.....	\$8,802,643 70	
Statutory deposit.....	\$200,000 00	
Surplus over all liabilities.....	2,444,493 04	
<hr/>		
Surplus to policy holders.....	2,644,493 04	
<hr/>		
Total liabilities.....	\$11,447,136 74	

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31,1910	\$1,592,691,508	\$16,643,375 50	\$8,629,606	\$147,673 21
Written during the year..	1,023,442,517	10,851,653 88	135,813,264	585,933 90
Excess of original premi- ums over reinsurance...	-	73,182 58	-	-
<hr/>				
Total.....	\$2,616,134,025	\$27,568,211 96	\$144,442,870	\$733,607 11
Expired and terminated..	1,025,708,162	11,093,266 89	129,250,929	388,701 23
<hr/>				
In force at end of the year	\$1,590,425,863	\$16,474,945 07	\$15,191,941	\$344,905 88
Deduct amount reinsured	206,106,535	2,333,441 69	646,795	10,011 81
<hr/>				
Net amount in force	\$1,384,319,328	\$14,141,503 38	\$14,545,146	\$334,894 07
Perpetual risks not included above, \$4,878,660.00; premiums on same, \$105,724.54.				

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Virginia.....	\$52,000 00	\$113,600 09
Georgia.....	10,000 00	98,212 59
New Mexico.....	10,000 00	23,600 64

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$5,673,146 53
Premiums received.....	90,866 88
Losses paid.....	130,513 99
Losses incurred.....	136,402 99

ROYAL EXCHANGE ASSURANCE,

LONDON, ENGLAND.

INCORPORATED IN 1720. COMMENCED BUSINESS IN UNITED STATES IN 1691.

R. D. HARVEY, *Manager*, New York, N. Y.

Statutory Deposit, \$200,000.

INCOME.

Net fire premiums.....	\$1,473,630 12	
Net marine premiums.....	140,519 68	\$1,614,149 80
		<hr/>
Interest on bonds and dividends on stocks.....	\$90,482 30	
Interest on deposits.....	349 33	90,831 63
		<hr/>
Agents' balances previously charged off.....		13 12
Received from home office.....		429,000 00
		<hr/>
Total income.....		\$2,133,994 55
Ledger assets Dec. 31, 1910.....		2,303,461 32
		<hr/>
Total.....		\$4,437,455 87

DISBURSEMENTS.

Net amount paid for fire losses.....	\$825,880 27	
Net amount paid for marine losses.....	6,732 52	\$832,612 79
		<hr/>
Adjustment and settlement of losses.....		18,656 04
Commissions or brokerage.....		356,323 43
Miscellaneous expenses of local agencies.....		7,094 18
Salaries and expenses of special and general agents.....		73,079 45
Salaries, fees and other charges of officers and employes.....		82,728 72
Rents.....		9,894 98
Advertising, printing and stationery.....		13,840 54
Postage, telegrams, telephone and express.....		10,740 90
Legal expenses.....		516 54
Furniture and fixtures.....		2,480 24
Maps, including corrections.....		6,453 03
Underwriters' boards and tariff associations.....		15,551 54
Fire department, patrol and salvage corps fees and taxes.....		15,440 38
Inspections and surveys.....		9,652 34
State taxes on premiums.....		27,802 01
Insurance department, licenses and fees.....		8,632 77

All other licenses, fees and taxes		\$10,623 20
Agents' balances charged off		174 16
Remitted to home office		246,934 56
Miscellaneous expenditures		2,895 53
Total disbursements		<u>\$1,752,127 33</u>
Balance		\$2,685,328 54

LEDGER ASSETS.

Book value of bonds and stocks, excluding interest		\$2,278,851 76
Cash in office	\$1,391 62	
Cash in banks not on interest	43,370 12	
Cash in banks on interest	59,484 00	104,245 74
Agents' balances		301,794 38
Due for reinsurance		436 66
Total ledger assets		<u>\$2,685,328 54</u>

NON-LEDGER ASSETS.

Interest accrued on bonds	\$28,159 04	
Interest accrued on stocks	500 00	\$28,659 04
Gross assets		<u>\$2,713,987 58</u>

DEDUCT ASSETS NOT ADMITTED.

Cash and investments not in control of trustees	\$154,245 74	
Agents' balances, representing business written prior to Oct. 1, last	8,264 03	
Book value of bonds and stocks over market value	105,295 51	
Accrued interest on stocks	500 00	\$268,305 28
Total admitted assets		<u>\$2,445,682 30</u>

LIABILITIES.

Losses adjusted and unpaid	\$11,640 00	
Losses in process of adjustment, or in suspense	212,497 00	
Losses resisted	36,940 00	
Total claims for losses	\$261,077 00	
Deduct reinsurance	77,573 00	
Net amount of unpaid losses		\$183,504 00
Unearned premiums on outstanding risks		1,353,257 75
Salaries and other miscellaneous expenses due or accrued		2,987 63
Federal, state and other taxes due or accrued		30,700 00
Commissions and other charges due agents and brokers		4,000 00
Due for return premiums and reinsurance		15,064 00
Total		<u>\$1,589,513 38</u>
Statutory deposit	\$200,000 00	
Surplus over all liabilities	656,168 92	
Surplus to policy holders		856,168 92
Total liabilities		<u>\$2,445,682 30</u>

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1910...	\$290,219,770	\$2,974,750 61	\$474,694	\$589 14
Written during the year.....	228,965,255	2,379,733 97	73,531,507	169,773 60
Excess of original premiums over reinsurance.....	-	5,959 90	-	-
Total.....	\$519,185,025	\$5,360,444 48	\$74,006,201	\$170,362 74
Expired and terminated.....	201,864,416	2,126,024 92	68,593,946	96,851 08
In force at end of the year....	\$317,320,609	\$3,234,419 56	\$5,412,255	\$73,511 66
Deduct amount reinsured.....	70,614,767	670,972 30	1,220,033	17,125 80
Net amount in force....	\$246,705,842	\$2,563,447 26	\$4,192,222	\$56,385 86

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Virginia.....	\$54,000 00	\$27,103 25
Georgia.....	10,000 00	40,837 22

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,217,665 00
Premiums received.....	19,452 55
Losses paid.....	27,547 78
Losses incurred.....	28,502 78

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.

Net fire premiums.....		\$2,135,254 60
Interest on mortgage loans.....	\$14,444 04	
Interest on bonds and dividends on stocks.....	200,136 04	
Interest on deposits.....	2,425 16	
Interest from all other sources.....	200 00	
Rents.....	2,431 85	219,637 09
Agents' balances previously charged off.....		25 00
Received from home office.....		29,045 00
Total income.....		\$2,383,961 69
Ledger assets Dec. 31, 1910.....		5,460,073 42
Total.....		\$7,844,035 11

DISBURSEMENTS.

Net amount paid for fire losses.....		\$1,227,799 74
Adjustment and settlement of losses.....		24,939 47
Commissions or brokerage.....		465,140 72
Miscellaneous expenses of local agencies.....		11,429 63
Salaries and expenses of special and general agents.....		86,372 03
Salaries, fees and other charges of officers and employes.....		93,049 47
Rents.....		6,497 83
Advertising, printing and stationery.....		19,190 43
Postage, telegrams, telephone and express.....		16,442 04
Legal expenses.....		1,169 65
Furniture and fixtures.....		835 52
Maps, including corrections.....		6,562 74
Underwriters' boards and tariff associations.....		33,142 96
Fire department, patrol and salvage corps fees and taxes.....		26,781 68
Inspections and surveys.....		4,419 63
Repairs and expenses on real estate.....		1,038 99
Taxes on real estate.....		578 80

414 SCOTTISH UNION AND NATIONAL INSURANCE CO.

State taxes on premiums	\$39,681 75	
Insurance department licenses and fees.....	11,310 39	
All other licenses, fees and taxes.....	9,615 16	
Agents' balances charged off.....	38 66	
Loss on sale or maturity of ledger assets.....	5,616 00	
Decrease in book value of ledger assets.....	279,768 01	
Remitted to home office.....	252,197 37	
Miscellaneous expenditures.....	3,823 89	
Total disbursements.....	\$2,627,442 56	
Balance.....	\$5,216,592 55	

LEDGER ASSETS.

Book value of real estate.....	\$37,336 55	
Mortgage loans on real estate.....	254,275 00	
Book value of bonds and stocks, excluding interest.....	4,321,531 67	
Cash in banks not on interest.....	\$7,033 35	
Cash in banks on interest.....	204,038 35	211,071 70
Agents' balances.....		392,377 63
Total ledger assets.....		\$5,216,592 55

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$4,380 64	
Interest due and accrued on bonds.....	65,039 11	\$69,419 75
Market value of bonds and stocks over book value.....		26,199 58
Gross assets.....		\$5,312,211 88

DEDUCT ASSETS NOT ADMITTED.

Cash and investments not in control of trustees.....	\$200,077 95	
Agents' balances, representing business written prior to Oct. 1, last.....	3,388 54	\$203,466 49
Total admitted assets.....		\$5,108,745 39

LIABILITIES.

Losses adjusted and unpaid.....	\$107,993 78	
Losses in process of adjustment, or in suspense.....	192,275 73	
Losses resisted.....	14,901 00	
Total claims for losses.....	\$315,170 51	
Deduct reinsurance.....	98,980 43	
Net amount of unpaid losses.....	\$216,190 08	
Unearned premiums on outstanding risks.....	1,977,979 39	
Salaries and other miscellaneous expenses due or accrued.....	10,000 00	
Federal, state and other taxes due or accrued.....	30,000 00	
Total.....	\$2,234,169 47	
Statutory deposit.....	\$200,000 00	
Surplus over all liabilities.....	2,674,575 92	
Surplus to policy holders.....	2,874,575 92	
Total liabilities.....	\$5,108,745 39	

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1910.....	\$489,853,849	\$4,740,317 74
Written during the year.....	382,921,269	3,703,309 46
Excess of original premiums over reinsurance.....	—	2,667 85
Total.....	\$872,775,118	\$8,446,295 05
Expired and terminated.....	336,155,760	3,312,044 09
In force at end of the year.....	\$536,619,358	\$5,134,250 96
Deduct amount reinsured.....	153,427,066	1,364,339 70
Net amount in force.....	\$383,192,292	\$3,769,911 26

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Georgia.....	\$10,000 00	\$45,664 48
New Mexico.....	10,000 00	16,352 38
Virginia.....	52,500 00	39,856 14

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,712,288 00
Premiums received.....	26,717 83
Losses paid.....	63,704 32
Losses incurred.....	68,932 14

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.

Net fire premiums.....		\$120,997 12
Interest on bonds and dividends on stocks.....	\$15,535 00	
Interest on deposits.....	235 17	15,770 17
Agents' balances previously charged off.....		2 18
Total income.....		\$136,769 47
Ledger assets Dec. 31, 1910.....		467,822 38
Total.....		\$604,591 85

DISBURSEMENTS.

Net amount paid for fire losses.....		\$64,772 40
Adjustment and settlement of losses.....		1,182 09
Commissions or brokerage.....		27,397 88
Miscellaneous expenses of local agencies.....		268 36
Salaries and expenses of special and general agents.....		991 77
Salaries, fees and other charges of officers and employes.....		5,143 59
Rents.....		417 23
Advertising, printing and stationery.....		1,419 38
Postage, telegrams, telephone and express.....		910 39
Legal expenses.....		277 37
Furniture and fixtures.....		65 40
Maps, including corrections.....		90 00
Underwriters' boards and tariff associations.....		2,166 03
Fire department, patrol and salvage corps fees and taxes.....		1,811 36
Inspections and surveys.....		101 51
State taxes on premiums.....		2,546 14
Insurance department licenses and fees.....		2,281 67
All other licenses fees and taxes.....		555 80
Remitted to home office.....		16,295 85
Miscellaneous expenditures.....		325 03
		<hr/>
Total disbursements.....		\$129,019 25
		<hr/>
Balance.....		\$475,572 60

LEDGER ASSETS.

Book value of bonds and stocks, excluding interest.....		\$421,223 65
Cash in banks not on interest.....	\$2,316 32	
Cash in banks on interest.....	21,075 47	23,391 79
		<hr/>
Agents' balances.....		30,957 16
		<hr/>
Total ledger assets.....		\$475,572 60

NON-LEDGER ASSETS.

Interest accrued on bonds.....		\$3,921 66
		<hr/>
Gross assets.....		\$479,494 26

DEDUCT ASSETS NOT ADMITTED.

Cash not in control of trustees.....	\$8,391 79	
Agents' balances, representing business written prior to Oct. 1, last.....	3,404 75	
Book value of bonds and stocks over market value.....	42,805 90	\$54,602 44
		<hr/>
Total admitted assets.....		\$424,891 82

LIABILITIES.

Losses adjusted and unpaid.....	\$4,657 58	
Losses in process of adjustment, or in suspense.....	13,424 11	
Losses resisted.....	2,734 15	
		<hr/>
Total claims for losses.....	\$20,815 84	
Deduct reinsurance.....	7,815 32	
		<hr/>

STATE ASSURANCE COMPANY, LIMITED.

417

Net amount of unpaid losses		\$13,000 52
Unearned premiums on outstanding risks		106,292 98
Salaries and other miscellaneous expenses due or accrued		1,500 00
Federal, state and other taxes due or accrued		2,500 00
Total		\$123,293 50
Statutory deposit	\$200,000 00	
Surplus over all liabilities	101,598 32	
Surplus to policy holders		301,598 32
Total liabilities		\$424,891 82

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1910	\$24,025,041	\$289,229 57
Written during the year	21,439,125	251,238 00
Total	\$45,464,166	\$540,467 57
Expired and terminated	18,687,428	224,781 84
In force at end of the year	\$26,776,738	\$315,685 73
Deduct amount reinsured	9,694,065	119,639 80
Net amount in force	\$17,082,673	\$196,045 93

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$72,997 00
Premiums received	1,463 08
Losses paid	4,979 31
Losses incurred	5,488 31

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.

Net fire premiums.....		\$2,847,790 37
Interest on mortgage loans.....	\$1,250 00	
Interest on bonds and dividends on stocks.....	141,558 09	
Interest on deposits.....	6,017 80	
Rents—including company's own occupancy.....	23,663 00	172,488 89
Profit on sale or maturity of ledger assets.....		2,918 25
Received from home office.....		118,747 90
Total income.....		\$3,141,945 41
Ledger assets Dec. 31, 1910.....		4,350,461 59
Total.....		\$7,492,407 00

DISBURSEMENTS.

Net amount paid for fire losses.....		\$1,454,179 96
Adjustment and settlement of losses.....		35,544 65
Commissions or brokerage.....		628,051 80
Miscellaneous expenses of local agencies.....		6,981 06
Salaries and expenses of special and general agents.....		79,391 57
Salaries, fees and other charges of officers and employes.....		152,140 05
Rents—including company's own occupancy.....		25,059 31
Advertising, printing and stationery.....		37,832 09
Postage, telegrams, telephone and express.....		19,964 23
Legal expenses.....		2,312 48
Furniture and fixtures.....		1,831 67
Maps, including corrections.....		8,229 25
Underwriters' boards and tariff associations.....		30,538 21
Fire department, patrol and salvage corps fees and taxes.....		25,002 57
Inspections and surveys.....		28,741 42
Repairs and expenses on real estate.....		6,660 83
Taxes on real estate.....		5,030 77
State taxes on premiums.....		53,560 00
Insurance department licenses and fees.....		15,776 60
All other licenses, fees and taxes.....		16,739 51
Agents' balances charged off.....		986 44

Loss on sale or maturity of ledger assets.....	\$660 31	
Decrease in book value of ledger assets.....	20,000 00	
Remitted to home office.....	359,772 98	
		<hr/>
Total disbursements.....	\$3,014,987 76	
		<hr/>
Balance.....	\$4,477,419 24	

LEDGER ASSETS.

Book value of real estate.....	\$270,637 79	
Mortgage loans on real estate.....	25,000 00	
Book value of bonds and stocks, excluding interest.....	3,425,709 40	
Cash in office.....	\$710 93	
Cash in banks on interest.....	277,800 44	278,511 37
		<hr/>
Agents' balances.....		477,560 68
		<hr/>
Total ledger assets.....		\$4,477,419 24

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$208 33	
Interest due and accrued on bonds.....	42,426 61	\$42,634 94
		<hr/>
Market value of real estate over book value.....		6,862 21
Due for reinsurance on losses paid.....		1,523 62
Contingent commissions.....		2,505 04
		<hr/>
Gross assets.....		\$4,530,945 05

DEDUCT ASSETS NOT ADMITTED.

Cash and investments not in control of trustees.....	\$249,260 87	
Agents' balances, representing business written prior to Oct. 1, last.....	3,464 49	
Book value of bonds and stocks over market value.....	8,259 83	\$260,985 19
		<hr/>
Total admitted assets.....		\$4,269,959 86

LIABILITIES.

Losses adjusted and unpaid.....	\$87,860 67	
Losses in process of adjustment, or in suspense.....	202,731 63	
Losses resisted.....	5,900 00	
		<hr/>
Total claims for losses.....	\$296,492 30	
Deduct reinsurance.....	31,571 71	
		<hr/>
Net amount of unpaid losses.....		\$264,920 59
Unearned premiums on outstanding risks.....		2,774,926 08
Salaries and other miscellaneous expenses due or accrued.....		5,995 19
Federal, state and other taxes due or accrued.....		66,211 87
Due for return premiums and reinsurance.....		41,942 79
Contingent commissions.....		21,044 25
		<hr/>
Total.....		\$3,175,040 77
Statutory deposit.....	\$200,000 00	
Surplus over all liabilities.....	894,919 09	
		<hr/>
Surplus to policy holders.....		1,094,919 09
		<hr/>
Total liabilities.....		\$4,269,959 86

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1910.....	\$534,300,025	\$5,621,767 74
Written during the year.....	384,956,062	4,162,757 37
Excess of original premiums over reinsurance.....	-	2,015 39
Total	\$919,256,087	\$9,786,540 50
Expired and terminated.....	350,974,850	3,850,501 79
In force at end of the year	\$568,281,237	\$5,936,038 71
Deduct amount reinsured.....	54,528,705	570,538 40
Net amount in force	\$513,752,532	\$5,365,500 31

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Virginia.....	\$10,000 00	\$22,483 71
Georgia.....	10,000 00	39,368 46

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,898,028 00
Premiums received.....	28,031 97
Losses paid.....	57,354 76
Losses incurred.....	54,039 27

*UNION AND PHENIX ESPANOL, INSURANCE
COMPANY,
MADRID, SPAIN.

INCORPORATED IN 1864. COMMENCED BUSINESS IN UNITED STATES IN 1910.

FESTER, DOUGLAS & FOLSOM, *Managers*, New York, N. Y.

Statutory Deposit, \$200,000.

INCOME.

Net fire premiums.....		\$825,622 95
Interest on bonds.....	\$23,316 59	
Interest on deposits.....	1,475 83	24,792 42
Total income.....		\$850,415 37
Ledger assets Dec. 31, 1910.....		630,863 18
Total.....		\$1,481,278 55

DISBURSEMENTS

Net amount paid for fire losses.....		\$240,877 16
Adjustment and settlement of losses.....		2,457 18
Commissions or brokerage.....		251,432 24
Salaries, fees and other charges of officers and employes.....		500 00
Postage, telegrams, telephone and express.....		13 83
Fire department, patrol and salvage corps fees and taxes.....		10 69
State taxes on premiums.....		2,282 39
Insurance department licenses and fees.....		2,420 86
Remitted to home office.....		10,291 18
Miscellaneous expenditures.....		576 76
Total disbursements.....		\$510,862 29
Balance.....		\$970,416 26

LEDGER ASSETS.

Book value of bonds, excluding interest.....		\$843,559 91
Cash in banks on interest.....		54,779 89
Agents' balances.....		72,076 46
Total ledger assets.....		\$970,416 26

* Admitted February 20, 1912.

422 UNION AND PHENIX ESPANOL INSURANCE COMPANY.

NON-LEDGER ASSETS.

Interest accrued on bonds.....		\$12,181 61
Gross assets.....		<u>\$982,597 87</u>

DEDUCT ASSETS NOT ADMITTED.

Cash and investments not in control of trustees.....	\$89,537 14	
Book value of bonds over market value.....	4,429 91	\$93,967 05
Total admitted assets.....		<u>\$888,630 82</u>

LIABILITIES.

Losses in process of adjustment, or in suspense.....		\$87,872 65
Unearned premiums on outstanding risks.....		515,844 27
Federal, state and other taxes due or accrued.....		9,249 11
Total.....		<u>\$612,966 03</u>
Statutory deposit.....	\$200,000 00	
Surplus over all liabilities.....	75,664 79	
Surplus to policy holders.....		275,664 79
Total liabilities.....		<u>\$888,630 82</u>

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1910.....	\$20,279,015	\$222,619 28
Written during the year.....	94,793,978	994,544 05
Excess of original premiums over reinsurance.....	-	105,795 85
Total.....	<u>\$115,072,993</u>	<u>\$1,322,959 18</u>
Expired and terminated.....	41,029,055	431,407 39
In force at end of the year.....	<u>\$74,043,938</u>	<u>\$891,551 79</u>

UNION MARINE INSURANCE COMPANY, LIMITED,

LIVERPOOL, ENGLAND.

INCORPORATED IN 1863. COMMENCED BUSINESS IN UNITED STATES IN 1880.

F. HERRMANN & CO., *Managers*, New York, N. Y.

Statutory Deposit, \$200,000.

INCOME.

Net marine premiums.....		\$866,495 93
Interest on bonds.....	\$21,299 12	
Interest on deposits.....	766 94	22,066 06
Total income.....		\$888,561 99
Ledger assets Dec. 31, 1910.....		684,267 44
Total.....		\$1,572,829 43

DISBURSEMENTS.

Net amount paid for marine losses.....	\$537,042 26
Commissions or brokerage.....	192,337 49
Miscellaneous expenses of local agencies.....	3,669 69
Salaries and expenses of special and general agents.....	3,676 83
Salaries, fees and other charges of officers and employes.....	3,638 44
Rents.....	48 30
Advertising, printing and stationery.....	6,419 85
Postage, telegrams, telephone and express.....	2,052 73
Legal expenses.....	555 62
Underwriters' boards and tariff associations.....	2,141 04
Inspections and surveys.....	1,074 48
State taxes on premiums.....	25,173 43
Insurance department licenses and fees.....	4,594 48
Agents' balances charged off.....	2,022 26
Remitted to home office.....	12,312 80
Investment expenses.....	12 50
Total disbursements.....	\$796,772 20
Balance.....	\$776,057 23

LEDGER ASSETS.

Book value of bonds, excluding interest.....	\$571,956 97
Cash in banks on interest.....	7,262 66
Agents' balances.....	194,454 75
Bills receivable taken for marine and inland risks.....	1,937 50
Cash deposit, Treasurer of Massachusetts.....	445 35
Total ledger assets.....	\$776,057 23

NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$5,920 00
Gross assets.....	<u>\$781,977 23</u>

DEDUCT ASSETS NOT ADMITTED.

Cash not in control of trustees.....	\$7,262 66	
Agents' balances, representing business written prior to Oct. 1, last.....	43,593 56	
Book value of bonds over market value.....	21,241 97	\$72,098 19
Total admitted assets.....		<u>\$709,879 04</u>

LIABILITIES.

Losses in process of adjustment, or in suspense.....	\$153,544 79	
Losses resisted.....	19,312 21	
Total claims for losses.....	<u>\$172,857 00</u>	
Deduct reinsurance.....	34,183 66	
Net amount of unpaid losses.....		\$138,673 34
Unearned premiums on outstanding risks.....		179,687 49
Salaries and other miscellaneous expenses due or accrued.....		500 00
Federal, state and other taxes due or accrued.....		20,000 00
Total.....		<u>\$338,860 83</u>
Statutory deposit.....	\$200,000 00	
Surplus over all liabilities.....	171,018 21	
Surplus to policy holders.....		<u>371,018 21</u>
Total liabilities.....		<u>\$709,879 04</u>

RISKS AND PREMIUMS.

	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1910.....	\$28,821,024	\$529,914 08
Written during the year.....	396,587,208	1,764,578 00
Total.....	<u>\$425,408,232</u>	<u>\$2,294,492 08</u>
Expired and terminated.....	392,966,922	1,682,841 21
In force at end of the year.....	\$32,451,310	\$611,650 87
Deduct amount reinsured.....	12,550,627	273,258 26
Net amount in force.....	<u>\$19,900,683</u>	<u>\$338,392 61</u>

BUSINESS IN MAINE.

	<i>Marine.</i>
Risks written.....	\$94,169 00
Premiums received.....	145 53
Losses paid.....	23 26
Losses incurred.....	23 26

WARSAW FIRE INSURANCE COMPANY,

WARSAW, RUSSIA.

INCORPORATED IN 1870. COMMENCED BUSINESS IN UNITED STATES IN 1911.

FESTER, DOUGLAS & FOLSOM, *Managers*, New York, N. Y.

Statutory Deposit, \$200,000.

INCOME.

Net fire premiums.....		\$182,156 40
Interest on bonds.....	\$6,195 07	
Interest on deposits.....	199 83	6,394 90
Received from home office.....		522,517 83
Total.....		\$711,069 13

DISBURSEMENTS.

Net amount paid for fire losses.....		\$8,918 38
Adjustment and settlement of losses.....		119 68
Commissions or brokerage.....		49,354 41
Insurance department licenses and fees.....		1,548 64
Miscellaneous expenditures.....		162 35
Total disbursements.....		\$60,103 46
Balance.....		\$650,965 67

LEDGER ASSETS.

Book value of bonds, excluding interest.....		\$513,325 90
Cash in banks on interest.....		26,174 49
Agents' balances.....		111,465 28
Total ledger assets.....		\$650,965 67

NON-LEDGER ASSETS.

Interest accrued on bonds.....		\$4,520 81
Gross assets.....		\$655,486 48

DEDUCT ASSETS NOT ADMITTED.

Cash not in control of trustees.....	\$15,637 81	
Book value of bonds over market value.....	2,325 90	\$17,963 71
		<hr/>
Total admitted assets.....		\$637,522 77

LIABILITIES.

Losses adjusted and unpaid.....		\$13,879 50
Unearned premiums on outstanding risks.....		110,270 01
Federal, state and other taxes due or accrued.....		3,643 12
		<hr/>
Total.....		\$127,792 63
Statutory deposit.....	\$200,000 00	
Surplus over all liabilities.....	309,730 14	
		<hr/>
Surplus to policy holders.....		509,730 14
		<hr/>
Total liabilities.....		\$637,522 77

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
Written during the year.....	\$14,485,093	\$194,134 84
Excess of original premiums over reinsurance.....	-	13,167 69
		<hr/>
Total.....	\$14,485,093	\$207,302 53
Expired and terminated.....	961,683	14,926 76
		<hr/>
In force at end of the year.....	\$13,523,410	\$192,375 77

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$38,513 00
Premiums received.....	523 66
Losses paid.....	6 25
Losses incurred.....	6 25

WESTERN ASSURANCE COMPANY,

TORONTO, CANADA.

INCORPORATED IN 1851. COMMENCED BUSINESS IN UNITED STATES IN 1874.

W. B. MEIKLE, *General Manager*, Toronto, Canada.

Statutory Deposit, \$200,000.

INCOME.

Net fire premiums.....	\$1,224,548 40	
Net marine premiums.....	232,837 30	\$1,457,385 70
Interest on bonds and dividends on stocks.....	\$79,765 13	
Interest on deposits.....	4,329 98	84,095 11
Profit on sale or maturity of ledger assets.....		1,010 00
Total income.....	\$1,542,490 81	
Ledger assets Dec. 31, 1910.....		2,368,996 72
Total.....		\$3,911,487 53

DISBURSEMENTS.

Net amount paid for fire losses.....	\$676,387 99	
Net amount paid for marine losses.....	142,684 58	\$819,072 57
Adjustment and settlement of losses.....		10,880 40
Commissions or brokerage.....		323,006 48
Salaries and expenses of special and general agents.....		74,272 76
Salaries, fees and other charges of officers and employes.....		83,944 25
Rents.....		4,668 29
Advertising, printing and stationery.....		25,379 21
Postage, telegrams, telephone and express.....		10,627 45
Legal expenses.....		1,196 49
Maps, including corrections.....		4,150 07
Underwriters' boards and tariff associations.....		15,323 43
Fire department, patrol and salvage corps fees and taxes.....		2,500 61
Inspections and surveys.....		3,979 39
Repairs and expenses on real estate.....		3,580 68
State taxes on premiums.....		28,793 64
Insurance department licenses and fees.....		8,279 63
All other licenses, fees and taxes.....		14,442 30
Agents' balances charged off.....		1 15

Loss on sale or maturity of ledger assets.....		\$1,880 00
Remitted to home office.....		69,211 88
Miscellaneous expenditures.....		5,809 96
		<hr/>
Total disbursements.....		\$1,511,000 64
		<hr/>
Balance.....		\$2,400,486 89

LEDGER ASSETS.

Book value of bonds and stocks, excluding interest.....		\$1,918,870 24
Cash in office.....	\$364 15	
Cash in banks not on interest.....	20,532 80	
Cash in banks on interest.....	244,114 54	265,011 49
		<hr/>
Agents' balances.....		215,572 61
Bills receivable taken for marine and inland risks.....		1,032 55
		<hr/>
Total ledger assets.....		\$2,400,486 89

NON-LEDGER ASSETS.

Interest accrued on bonds.....		\$21,587 14
Due for reinsurance on losses paid.....		7,845 88
		<hr/>
Gross assets.....		\$2,429,919 91

DEDUCT ASSETS NOT ADMITTED.

Cash not in control of trustees.....	\$232,646 69	
Agents' balances, representing business written prior to Oct. 1, last.....	5,911 89	
Book value of bonds and stocks over market value.....	19,197 72	\$257,756 30
		<hr/>
Total admitted assets.....		\$2,172,163 61

LIABILITIES.

Losses in process of adjustment, or in suspense.....	\$264,522 38	
Losses resisted.....	6,701 20	
		<hr/>
Total claims for losses.....	\$271,223 58	
Deduct reinsurance.....	67,022 66	
		<hr/>
Net amount of unpaid losses.....		\$204,200 92
Unearned premiums on outstanding risks.....		1,145,996 34
Salaries and other miscellaneous expenses due or accrued.....		1,200 00
Federal, state and other taxes due or accrued.....		21,860 77
Commissions and other charges due agents and brokers.....		6,466 00
		<hr/>
Total.....		\$1,379,724 03
Statutory deposit.....	\$200,000 00	
Surplus over all liabilities.....	592,439 58	
		<hr/>
Surplus to policy holders.....		792,439 58
		<hr/>
Total liabilities.....		\$2,172,163 61

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1910..	\$255,326,019	\$2,611,410 07	\$11,088,436	\$201,734 74
Written during the year.....	215,507,392	1,965,837 09	42,921,575	372,492 34
Excess of original premiums over reinsurance.....	-	6,348 97	-	-
Total.....	\$470,833,411	\$4,583,596 13	\$54,010,011	\$574,227 08
Expired and terminated.....	206,728,019	1,954,356 36	45,005,227	400,432 97
In force at end of the year...	\$264,105,392	\$2,629,239 77	\$9,004,784	\$173,794 11
Deduct amount reinsured....	55,113,088	461,879 61	1,511,909	52,726 15
Net amount in force..	\$208,992,304	\$2,167,360 16	\$7,492,875	\$121,067 96

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Georgia.....	\$10,000 00	\$28,179 43
Virginia.....	42,000 00	22,656 48
California.....	110,000 00	107,484 97

BUSINESS IN MAINE.

	<i>Fire.</i>	<i>Marine.</i>
Risks written.....	\$1,796,880 00	\$179,484 06
Premiums received.....	19,183 99	5,036 55
Losses paid.....	35,111 94	376 71
Losses incurred.....	37,338 45	1,126 71

MAINE MUTUAL FIRE INSURANCE COMPANIES.

ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS,
SHOWING THEIR CONDITION DECEMBER 31, 1911.

AROOSTOOK COUNTY PATRONS MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1897. COMMENCED BUSINESS IN 1897.

DANIEL W. GILMAN, *President.* ERNEST T. McGLAUFILIN, *Secretary.*
P. O. Address of Secretary, Presque Isle, Maine.

ASSETS.

Assessments on premium notes unpaid	\$338 30
Due for vacancy permits	13 29
Safes and office furniture	433 75
	\$785 34
Gross assets, not including premium notes	\$785 34
(Balance due on premium notes subject to assessment, \$182,896.86).	

LIABILITIES.

Losses adjusted and not paid	\$135 00
Losses reported, not adjusted (estimated)	2,000 00
Losses resisted	600 00
Due for borrowed money and interest	20,036 53
	\$22,771 53

INCOME.

Cash premiums on policies written or renewed	\$2,577 70
Assessments on premium notes	20,096 01
Cash loaned to company to pay losses or expenses	21,036 53
Vacancy permits	109 81
	\$43,820 05
Gross cash income	\$43,820 05
Cash assets December 31st of previous year	648 66
	\$44,468 71

EXPENDITURES.

Losses paid during the year	\$32,333 00
Adjusting losses	59 92
Return premiums on policies cancelled	253 26
Salaries of officers and directors	1,150 00
Traveling expenses of officers, directors and employes	108 22
Making assessments	150 00
Borrowed money repaid	9,675 00
Interest	511 11
Taxes, \$.68; advertising, \$8.75	9 43
Printing and postage	144 87

AROOSTOOK MUTUAL FIRE INSURANCE COMPANY. 433

Stationery.....	\$10 00
Telephone and telegraph.....	15 07
Inspection of risks.....	36 15
Expense of examination by Insurance Department.....	5 43
Index cards.....	7 25
Gross cash expenditures.....	\$44,468 71

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1910.....	\$4,521,103	\$227,965 50
Written and renewed during the year.....	1,015,650	51,554 00
Total.....	\$5,536,753	\$279,519 50
Deduct amount terminated during the year.....	664,097	33,486 85
Amount in force Dec. 31, 1911.....	\$4,872,656	\$246,032 65
Losses incurred during the year.....		\$31,486 00
Assessments, laid or ordered to be laid, on premium notes during the year		20,334 44
Date of last assessment, February 15, 1911; amount collected.....		19,738 90
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.* ERNEST T. McGLAUFNIN, *Secretary.*
P. O. Address of Secretary, Presque Isle.

ASSETS.

Cash deposited in bank.....	\$613 17
Assessments on premium notes unpaid.....	1,119 92
Cash premiums unpaid.....	57 75
Furniture and supplies.....	137 50
Gross assets, not including premium notes.....	\$1,928 34
(Balance due on premium notes subject to assessment, \$25,231.55).	

LIABILITIES.

Losses resisted.....	\$1,000 00
Due for borrowed money and interest.....	3,500 00
Gross liabilities.....	\$4,500 00

434 AROOSTOOK MUTUAL FIRE INSURANCE COMPANY.

INCOME.

Cash premiums on policies written or renewed.....	\$531 51
Assessments on premium notes.....	7,784 88
Cash loaned to company to pay losses or expenses.....	4,510 00
	<hr/>
Gross cash income.....	\$12,826 39
Cash assets December 31st of previous year.....	855 47
	<hr/>
Total.....	\$13,681 86

EXPENDITURES.

Losses paid during the year.....	\$10,465 56
Commissions to agents.....	14 00
Return premiums on policies cancelled.....	291 91
Salaries of officers and directors.....	800 00
Traveling expenses of officers, directors and employes.....	67 73
Borrowed money repaid.....	1,010 00
Interest.....	198 96
Rent, \$12.51; taxes, \$70.96; advertising, \$3.00.....	86 47
Printing, \$18.50; postage, \$15.86.....	34 36
Stationery, \$4.07; express charges, \$.25.....	4 32
Officers' bonds.....	15 00
Legal expense.....	9 65
Expense of examination by Insurance Department.....	6 12
Clerk hire.....	53 13
Telephone and miscellaneous expenses.....	11 48
	<hr/>
Gross cash expenditures.....	\$13,068 69
	<hr/>
Balance.....	\$613 17

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1910.....	\$374,800	\$50,852 15
Written and renewed during the year.....	59,000	17,176 50
	<hr/>	<hr/>
Total.....	\$433,800	\$68,028 65
Deduct amount terminated during the year.....	169,457	26,288 10
	<hr/>	<hr/>
Amount in force Dec. 31, 1911.....	\$264,343	\$41,740 55
Losses incurred during the year.....		\$7,033 74
Assessments, laid or ordered to be laid, on premium notes during the year.....		8,181 54
Date of last assessment, February 10, 1911, amount collected.....		7,784 88
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	\$10 21
Cash deposited in bank.....	679 08
Total cash assets	\$689 29
(Balance due on premium notes subject to assessment, \$10,383.31).	

INCOME.

Cash premiums on policies written or renewed.....	\$160 90
Policy fees.....	22 00
Interest from all sources.....	21 46
Gross cash income.....	\$204 36
Cash assets December 31st of previous year.....	540 54
Total.....	\$744 90

EXPENDITURES.

Losses paid during the year.....	\$7 00
Adjusting losses.....	3 00
Return premiums on policies cancelled.....	1 62
Salaries of officers and directors.....	32 25
Traveling expenses of officers, directors and employes.....	8 90
Taxes.....	24
Postage.....	2 10
Justice fees.....	50
Gross cash expenditures.....	\$55 61
Balance.....	\$689 29

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1910.....	\$131,160	\$10,073 80
Written and renewed during the year.....	39,850	3,218 00
Total.....	\$171,010	\$13,291 80
Deduct amount terminated during the year.....	33,050	2,362 00
Amount in force Dec. 31, 1911.....	\$137,960	\$10,929 80
Losses incurred during the year.....		\$7 00
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	\$186 03
Assessments on premium notes unpaid	2 94
Furniture	19 63
	\$208 60
Gross assets, not including premium notes	\$208 60
(Balance due on premium notes subject to assessment, \$13,658.05).	

INCOME.

Cash premiums on policies written or renewed	\$80 01
Policy fees	22 50
Assessments on premium notes	289 58
	\$392 09
Gross cash income	\$392 09
Cash assets December 31st of previous year	231 41
	\$623 50

EXPENDITURES.

Losses paid during the year	\$350 00
Return premiums on policies cancelled	1 49
Salaries of officers and directors	72 50
Taxes, \$.12; advertising, \$5.25	5 37
Printing, \$1.25; postage, \$3.25; express charges, \$1.10	4 60
Legal expense	2 50
Expense of examination by Insurance Department	1 01
	\$437 47
Gross cash expenditures	\$437 47
Balance	\$186 03

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1910	\$243,500	\$14,662 00
Written and renewed during the year	40,835	2,450 10
	\$284,335	\$17,112 10
Total	\$284,335	\$17,112 10
Deduct amount terminated during the year	38,875	2,445 50
	\$245,460	\$14,666 60
Amount in force Dec. 31, 1911	\$245,460	\$14,666 60
Losses incurred during the year		\$350 00
Assessments, laid or ordered to be laid, on premium notes during the year		290 72
Date of last assessment April 8, 1911, amount collected		287 78
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	\$17 06
Cash deposited in bank	94 11
Total cash assets	\$111 17
(Balance due on premium notes subject to assessment, \$9,060.35).	

INCOME.

Cash premiums on policies written or renewed	\$359 40
Interest from all sources	1 17
Cash loaned to company to pay losses or expenses	200 00
Vacancy permits	2 00
Gross cash income	\$562 57
Cash assets December 31st of previous year	20 15
Total	\$582 72

EXPENDITURES.

Losses paid during the year	\$200 00
Return premiums on policies cancelled	5 00
Salaries of officers and directors	50 00
Borrowed money repaid	200 00
Interest	10 00
Taxes, \$.10; advertising, \$2.00	2 10
Postage	3 25
Expense of examination by Insurance Department	1 20
Gross cash expenditures	\$471 55
Balance	\$111 17

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1910	\$97,850	\$9,785
Written and renewed during the year	37,200	3,720
Total	\$135,050	\$13,505
Deduct amount terminated during the year	34,450	3,445
Amount in force Dec. 31, 1911	\$100,600	\$10,060
Date of last assessment July 16, 1904		
Largest sum insured in a single risk		\$2,500 00

CASCO MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1860. COMMENCED BUSINESS IN 1860.

S. O. HANCOCK, *President.*

G. T. COOK, *Secretary.*

P. O. Address of Secretary, Casco, Maine.

ASSETS

(Balance due on premium notes subject to assessment, \$5,692.50).

LIABILITIES.

Due for borrowed money and interest.....	\$8 90
Due officers for expenses.....	3 00
	<hr/>
Gross liabilities.....	\$11 90

INCOME.

Policy fees.....	\$14 25
Cash loaned to company to pay losses or expenses.....	1 90
	<hr/>
Gross cash income.....	\$16 15
Cash assets December 31st of previous year.....	23
	<hr/>
Total.....	\$16 38

EXPENDITURES.

Salaries of agents and employes.....	\$14 25
Printing, \$1.00; express charges, \$.90.....	1 90
Justice fees.....	50
	<hr/>
Gross cash expenditures.....	\$16 65
	<hr/>
Balance.....	\$- 27

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1910.....	\$55,885	\$5,731 50
Written and renewed during the year.....	10,000	1,000 00
	<hr/>	<hr/>
Total.....	\$65,885	\$6,731 50
Deduct amount terminated during the year.....	10,390	1,039 00
	<hr/>	<hr/>
Amount in force Dec. 31, 1911.....	\$55,495	\$5,692 50
Date of last assessment January 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. ELIOTT, *Secretary.*

P. O. Address of Secretary, Pemaquid, Maine.

ASSETS.

Cash in office.....	\$3 24
Cash deposited in bank.....	998 90
Total cash assets.....	<u>\$1,002 14</u>
Safe.....	25 00
Gross assets, not including premium notes.....	<u>\$1,027 14</u>
(Balance due on premium notes subject to assessment, \$8,129.14).	

INCOME.

Cash premiums on policies written or renewed.....	\$115 15
Policy fees.....	55 00
Interest from all sources.....	34 73
Gross cash income.....	<u>\$204 88</u>
Cash assets December 31st of previous year.....	914 53
Total.....	<u>\$1,119 41</u>

EXPENDITURES.

Losses paid during the year.....	\$49 75
Return premiums on policies cancelled.....	1 67
Salaries of officers and directors.....	55 00
Advertising.....	1 00
Printing, \$6.00; postage, \$2.30.....	8 30
Justice fees.....	1 00
Taxes.....	55
Gross cash expenditures.....	<u>\$117 27</u>
Balance.....	<u>\$1,002 14</u>

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1910.....	\$136,758	\$8,260 48
Written and renewed during the year.....	37,583	2,254 98
Total.....	<u>\$174,341</u>	<u>\$10,515 46</u>
Deduct amount terminated during the year.....	31,708	1,902 48
Amount in force Dec. 31, 1911.....	\$142,633	\$8,612 98
Losses incurred during the year.....		\$49 75
Largest sum insured in a single risk.....		1,000 00

CUMBERLAND MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1848. COMMENCED BUSINESS IN 1849.

FRED R. SWEETSIR, *President.*

D. L. BLANCHARD, *Secretary.*

P. O. Address of Secretary, Cumberland Center, Maine.

ASSETS.

Cash in office.....	\$53 75
Cash deposited in bank.....	333 11
Total cash assets.....	\$386 86
(Balance due on premium notes subject to assessment, \$29,909.73).	

INCOME.

Cash premiums on policies written or renewed.....	\$148 75
Policy fees.....	60 00
Assessments on premium notes.....	1,232 20
Interest from all sources.....	6 87
Gross cash income.....	\$1,447 82
Cash assets December 31st of previous year.....	101 20
Total.....	\$1,549 02

EXPENDITURES.

Losses paid during the year.....	\$1,015 00
Collecting assessments.....	55 00
Salaries of officers and directors.....	61 75
Salaries of employes.....	1 50
Making assessments.....	20 00
Advertising.....	4 66
Printing, \$2.00; blank books, \$1.25.....	3 25
Stationery.....	1 00
Gross cash expenditures.....	\$1,162 16
Balance.....	\$386 86

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1910.....	\$387,999	\$30,648 43
Written and renewed during the year.....	50,596	5,059 60
Total.....	\$438,595	\$35,708 03
Deduct amount terminated during the year.....	50,185	3,025 65
Amount in force Dec. 31, 1911.....	\$388,410	\$32,682 38
Losses incurred during the year.....		\$1,015 00
Assessments, laid or ordered to be laid, on premium notes during the year.....		1,232 20
Date of last assessment May 10, 1911, amount collected.....		1,232 20
Largest sum insured in a single risk.....		4,000 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	\$23 26
Cash deposited in bank	293 10
Total cash assets	\$316 36
Safe	62 50
Gross assets, not including premium notes	\$378 86
(Balance due on premium notes subject to assessment, \$8,049.46).	

INCOME.

Cash premiums on policies written or renewed	\$81 63
Policy fees	27 00
Interest from all sources	7 99
Vacancy permits	5 00
Gross cash income	\$121 62
Cash assets December 31st of previous year	220 10
Total	\$341 72

EXPENDITURES.

Commissions to agents	\$13 50
Return premiums on policies cancelled	72
Salaries of officers and directors	9 59
Postage, 1.00; taxes, \$.05; justice fees, \$.50	1 55
Gross cash expenditures	\$25 36
Balance	\$316 36

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1910	\$140,009	\$8,408 54
Written and renewed during the year	22,675	1,360 50
Total	\$162,684	\$9,769 04
Deduct amount terminated during the year	20,105	1,206 30
Amount in force Dec. 31, 1911	\$142,579	\$8,562 74
Date of last assessment June 26, 1906, amount collected		\$819 20
Largest sum insured in a single risk		1,900 00

DIRIGO MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1899. COMMENCED BUSINESS IN 1899.

FREDERICK ROBIE, *President.*

T. F. MILLETT, *Secretary.*

P. O. Address of Secretary, Gorham, Maine.

ASSETS.

Cash in office.....	\$1,481 99
Cash deposited in bank.....	2,401 86
Mortgages.....	2,469 37
Real estate.....	75 60
<hr/>	
Total cash assets.....	\$6,428 82
Assessments on premium notes unpaid.....	12,976 24
Cash premiums unpaid.....	1,228 64
Furniture and safes.....	1,035 00
<hr/>	
Gross assets, not including premium notes.....	\$21,668 70
(Balance due on premium notes subject to assessment, \$348,492.21).	

LIABILITIES.

Losses adjusted and not paid.....	\$1,825 00
Losses reported, not adjusted (estimated).....	3,622 50
Due for borrowed money and interest.....	9,911 85
<hr/>	
Gross liabilities.....	\$15,359 35

INCOME.

Cash premiums on policies written or renewed.....	\$15,092 87
Policy fees.....	694 30
Assessments on premium notes.....	12,237 57
Interest from all sources.....	296 87
Cash loaned to company to pay losses or expenses.....	8,285 81
Permits, \$473.27; transfers, 15.50.....	488 77
<hr/>	
Gross cash income.....	\$37,096 19
Cash assets December 31st of previous year.....	8,694 61
<hr/>	
Total.....	\$45,790 80

EXPENDITURES.

Losses paid during the year.....	\$28,409 55
Adjusting losses.....	431 59
Collecting assessments.....	64 89
Return premiums on policies cancelled.....	465 65
Salaries of officers and directors.....	3,023 00

Salaries of agents and employes.....	\$2,376 20
Traveling expenses of officers, directors and employes.....	557 19
Borrowed money repaid.....	2,242 71
Interest.....	729 17
Rent, \$150.00; taxes, \$13.02; advertising, \$35.25.....	198 27
Printing, \$56.95; postage, \$292.23; blank books, \$1.25.....	350 43
Stationery, \$16.64; express charges, \$9.67.....	26 31
Tariff.....	50 00
Legal expense.....	331 45
Telephone.....	52 18
Miscellaneous expenditures.....	53 39
Gross cash expenditures.....	<u>\$39,361 98</u>
Balance.....	\$6,428 82

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1910.....	\$5,693,887 69	\$389,141 18
Written and renewed during the year.....	<u>2,242,133 00</u>	<u>112,093 72</u>
Total.....	\$7,936,020 69	\$501,234 90
Deduct amount terminated during the year.....	<u>2,180,999 00</u>	<u>125,412 25</u>
Amount in force Dec. 31, 1911.....	\$5,755,021 69	\$375,822 65
Losses incurred during the year.....		\$33,099 05
Assessments, laid or ordered to be laid, on premium notes during the year.....		13,260 80
Date of last assessment November, 1911, amount collected.....		1,696 90
Largest sum insured in a single risk.....		3,880 00

DRESDEN MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1888. COMMENCED BUSINESS IN 1888.

FRANK W. CATE, *President.* JOSEPH F. HOUDLETTE, *Secretary.*
P. O. Address of Secretary, West Dresden, Maine.

ASSETS.

Cash in office.....	\$95 91
Cash deposited in bank.....	52 32
Total cash assets.....	<u>\$148 23</u>
Safe.....	31 00
Gross assets, not including premium notes.....	<u>\$179 23</u>
(Balance due on premium notes subject to assessment, \$7,670.52).	

INCOME.

Cash premiums on policies written or renewed.....	\$74 39
Policy fees.....	19 00
Vacancy permits.....	4 55
	<hr/>
Gross cash income.....	\$97 94
Cash assets December 31st of previous year.....	115 99
	<hr/>
Total.....	\$213 93

EXPENDITURES.

Losses paid during the year.....	\$44 22
Commissions for collecting cash premiums.....	19 00
Stationery, \$.98; advertising, \$1.50.....	2 48
	<hr/>
Gross cash expenditures.....	\$65 70
	<hr/>
Balance.....	\$148 23

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1910.....	\$205,750	\$10,005 75
Written and renewed during the year.....	29,805	1,488 25
	<hr/>	<hr/>
Total.....	\$235,555	\$11,494 00
Deduct amount terminated during the year.....	66,975	3,342 25
	<hr/>	<hr/>
Amount in force Dec. 31, 1911.....	\$168,580	\$8,151 75
Losses incurred during the year.....		\$44 22
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.....	\$16 26
Cash deposited in bank.....	352 53
	<hr/>
Total cash assets.....	\$368 79
(Balance due on premium notes subject to assessment, \$8,044.10).	

LIABILITIES.

Losses adjusted and not paid \$500 00

INCOME.

Cash premiums on policies written or renewed.....	\$133 03
Policy fees.....	23 50
Interest from all sources.....	9 07
Permits.....	1 50
	<hr/>
Gross cash income.....	\$167 10
Cash assets December 31st of previous year.....	251 25
	<hr/>
Total.....	\$418 35

EXPENDITURES.

Losses paid during the year.....	\$5 00
Return premiums on policies cancelled.....	5 00
Salaries of officers and directors.....	23 50
Traveling expenses of officers, directors and employes.....	2 00
Taxes.....	2 28
Printing, \$2.75; postage, \$7.01.....	9 76
Legal expense.....	1 00
Expense of examination by Insurance Department.....	1 02
	<hr/>
Gross cash expenditures.....	\$49 56
	<hr/>
Balance.....	\$368 79

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1910.....	\$105,115	\$9,100 90
Written and renewed during the year.....	26,655	2,167 00
	<hr/>	<hr/>
Total.....	\$131,770	\$11,267 90
Deduct amount terminated during the year.....	24,835	2,015 50
	<hr/>	<hr/>
Amount in force Dec. 31, 1911.....	\$106,935	\$9,252 40
Losses incurred during the year.....		\$505 00
Assessments, laid or ordered to be laid, on premium notes during the year		139 21
Date of last assessment January 1, 1910, amount collected.....		423 31
Largest sum insured in a single risk.....		1,500 00

EQUITABLE MUTUAL FIRE INSURANCE COMPANY. 447

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1910.....	\$1,469,761	*\$88,185 66
Written and renewed during the year.....	300,785	18,047 10
	<hr/>	<hr/>
Total.....	\$1,770,546	\$106,232 76
Deduct amount terminated during the year.....	163,430	9,805 80
	<hr/>	<hr/>
Amount in force Dec. 31, 1911.....	\$1,607,116	\$96,426 96
Losses incurred during the year.....		\$1,952 48
Date of last assessment October 31, 1910, amount collected.....		4,649 03
Largest sum insured in a single risk.....		3,000 00

†EQUITABLE MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1907. COMMENCED BUSINESS IN 1907.

CHARLES D. NEWELL, *President.*

A. J. HOLBROOK, *Secretary.*

P. O. Address of Secretary, Richmond, Maine.

ASSETS.

Cash in office.....	\$1,135 76
Cash deposited in bank.....	1,985 54
	<hr/>
Total cash assets.....	\$3,121 30
Assessments on premium notes unpaid.....	11,821 97
Due from agents.....	2,685 76
Interest due and accrued.....	16 13
	<hr/>
Gross assets, not including premium notes.....	\$17,645 16
(Balance due on premium notes subject to assessment, \$58,000.00).	

LIABILITIES.

Losses reported, not adjusted (estimated).....	\$16,366 74
Due for borrowed money and interest.....	2,399 56
All other debts, claims and demands against the company.....	350 00
	<hr/>
Gross liabilities.....	\$19,116 30

INCOME.

Cash premiums on policies written or renewed.....	\$570 46
Assessments on premium notes.....	7,172 48
Richmond National Bank.....	36 23
	<hr/>
Gross cash income.....	\$7,779 17
Cash assets December 31st of previous year.....	2,412 34
	<hr/>
Total.....	\$10,191 51

* In force December 31, 1910, per statement of that year, \$87,685.66 less error of \$500 discovered in 1911.

† Receiver appointed February 22, 1912, and the affairs of the company to be closed up.

INCOME.

Cash premiums on policies written or renewed.....	\$403 40
Policy fees.....	142 50
Assessments on premium notes.....	2,706 90
Interest from all sources.....	3 12
<hr/>	
Gross cash income.....	\$3,255 92
Cash assets December 31st of previous year.....	257 91
<hr/>	
Total.....	\$3,513 83

EXPENDITURES.

Losses paid during the year.....	\$2,931 00
Collecting assessments.....	15 00
Return premiums on policies cancelled.....	22 60
Salaries of officers and directors.....	140 10
Taxes.....	36
Printing, \$2.50; postage, \$11.33.....	13 83
Expense of examination by Insurance Department.....	1 20
Watchman.....	2 00
Assessment returned.....	60
<hr/>	
Gross cash expenditures.....	\$3,126 69
<hr/>	
Balance.....	\$387 14

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1910.....	\$476,204	\$47,620 40
Written and renewed during the year.....	136,805	13,680 50
<hr/>		<hr/>
Total.....	\$613,009	\$61,300 90
Deduct amount terminated during the year.....	140,174	14,017 40
<hr/>		<hr/>
Amount in force Dec. 31, 1911.....	\$472,835	\$47,283 50
Losses incurred during the year.....		\$2,526 00
Assessments, laid or ordered to be laid, on premium notes during the year.....		2,364 75
Date of last assessment September 23, 1911, amount collected.....		2,266 32
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.....	\$7 00
Cash deposited in bank.....	827 30
	\$834 30
Total cash assets.....	\$834 30
Interest due and accrued.....	11 82
	\$846 12
Gross assets, not including premium notes.....	\$846 12
(Balance due on premium notes subject to assessment, \$21,882.24).	

LIABILITIES.

Losses reported, not adjusted (estimated).....	\$10 00
Due officers for services.....	3 25
Return premiums on policies cancelled.....	5 33
	\$18 58
Gross liabilities.....	\$18 58

INCOME.

Cash premiums on policies written or renewed.....	\$400 12
Policy fees.....	56 50
Interest from all sources.....	16 76
Transfers.....	3 50
	\$476 88
Gross cash income.....	\$476 88
Cash assets December 31st of previous year.....	573 19
	\$1,050 07
Total.....	\$1,050 07

EXPENDITURES.

Losses paid during the year.....	\$23 00
Commissions for collecting cash premiums.....	27 47
Salaries of officers and directors.....	37 55
Salaries of agents and employes.....	100 00
Rent, \$.50; taxes, \$3.06.....	56
Printing and stationery, \$22.75; postage, \$4.14; blank books, \$.30....	27 19
	\$215 77
Gross cash expenditures.....	\$215 77
Balance.....	\$834 30

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1910.....	\$221,415	\$22,141 50
Written and renewed during the year.....	99,255	9,925 50
	<hr/>	<hr/>
Total.....	\$320,670	\$32,067 00
Deduct amount terminated during the year.....	92,680	9,268 00
	<hr/>	<hr/>
Amount in force Dec. 31, 1911.....	\$227,990	\$22,799 00
Losses incurred during the year.....		\$33 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.

R. M. CHASE, *President.*

H. F. JONES, *Secretary.*

P. O. Address of Secretary, R. D. 26, Kents Hill, Maine.

ASSETS.

Cash in office.....	\$36 48
Cash deposited in bank.....	552 19
	<hr/>
Total cash assets.....	\$588 67
Safe.....	27 00
	<hr/>
Gross assets, not including premium notes.....	\$615 67
(Balance due on premium notes subject to assessment, \$7,375.58).	

INCOME.

Cash premiums on policies written or renewed.....	\$90 86
Policy fees.....	12 00
Interest from all sources.....	19 00
	<hr/>
Gross cash income.....	\$121 86
Cash assets December 31st of previous year.....	499 31
	<hr/>
Total.....	\$621 17

EXPENDITURES.

Losses paid during the year.....	\$4 00
Return premiums on policies cancelled.....	90
Salaries of officers and directors.....	24 00
Justice fees, \$.50; advertising, \$2.80; postage, \$.30.....	3 60
	<hr/>
Gross cash expenditures.....	\$32 50
	<hr/>
Balance.....	\$588 67

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1910.....	\$67,360	\$7,560 90
Written and renewed during the year.....	23,825	2,274 00
	<hr/>	<hr/>
Total.....	\$91,185	\$9,834 90
Deduct amount terminated during the year.....	22,475	2,152 00
	<hr/>	<hr/>
Amount in force Dec. 31, 1911.....	\$68,710	\$7,682 90
Losses incurred during the year.....		\$4 00
Date of last assessment May 23, 1879, amount collected.....		661 12
Largest sum insured in a single risk.....		1,600 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.....	\$50 85
Safe.....	55 00
	<hr/>
Gross assets, not including premium notes.....	\$105 85
(Balance due on premium notes subject to assessment, \$27,822.10).	

LIABILITIES.

Due for borrowed money and interest.....	\$103 50
--	----------

INCOME.

Cash premiums on policies written or renewed.....	\$307 45
Policy fees.....	69 00
	<hr/>
Gross cash income.....	\$376 45
Cash assets December 31st of previous year.....	53 09
	<hr/>
Total.....	\$429 54

EXPENDITURES.

Losses paid during the year.....	\$30 75
Adjusting losses.....	7 50
Commissions for collecting cash premiums.....	34 50
Return premiums on policies cancelled.....	1 05

FRYEBURG MUTUAL FIRE INSURANCE COMPANY. 453

Salaries of officers and directors	\$168 05
Traveling expenses of officers, directors and employes	6 85
Borrowed money repaid	100 00
Interest	12 00
Advertising	2 00
Printing, \$6.50; postage, \$8.99	15 49
Justice fees	50
	<hr/>
Gross cash expenditures	\$378 69
	<hr/>
Balance	\$50 85

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1910	\$572,005	\$28,600 25
Written and renewed during the year	153,725	7,686 25
	<hr/>	<hr/>
Total	\$725,730	\$36,286 50
Deduct amount terminated during the year	140,295	7,014 75
	<hr/>	<hr/>
Amount in force Dec. 31, 1911	\$585,435	\$29,271 75
Losses incurred during the year		\$30 75
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 in office	\$26 55
Cash deposited in bank	474 02
	<hr/>
Total cash assets	\$500 57
Assessments on premium notes unpaid	4 10
	<hr/>
Gross assets, not including premium notes	\$504 67
(Balance due on premium notes subject to assessment, \$20,132.54).	

LIABILITIES.

Losses reported, not adjusted (estimated)	\$25 00
---	---------

INCOME.

Policy fees.....	\$102 00
Assessments on premium notes.....	1,047 26
Cash loaned to company to pay losses or expenses.....	500 00
	<hr/>
Gross cash income.....	\$1,649 26
Cash assets December 31st of previous year.....	54 63
	<hr/>
Total.....	\$1,703 89

EXPENDITURES.

Losses paid during the year.....	\$527 75
Adjusting losses.....	7 50
Collecting assessments.....	20 00
Salaries of officers and directors.....	3 00
Salaries of agents and employes.....	102 00
Making assessments.....	10 00
Borrowed money repaid.....	500 00
Interest.....	12 50
Printing, \$4.00; postage, \$15.82; blank books and stationery, \$.75.....	20 57
	<hr/>
Gross cash expenditures.....	\$1,203 32
	<hr/>
Balance.....	\$500 57

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1910.....	\$527,575	\$26,378 75
Written and renewed during the year.....	95,475	4,773 75
	<hr/>	<hr/>
Total.....	\$623,050	\$31,152 50
Deduct amount terminated during the year.....	89,150	4,457 50
	<hr/>	<hr/>
Amount in force Dec. 31, 1911.....	\$533,900	\$26,695 00
Losses incurred during the year.....		\$552 75
Assessments, laid or ordered to be laid, on premium notes during the year.....		1,051 36
Date of last assessment November 20, 1911, amount collected.....		1,051 36
Largest sum insured in a single risk.....		1,500 00

GARDINER AND RICHMOND MUTUAL FIRE
INSURANCE COMPANY.

INCORPORATED IN 1894. COMMENCED BUSINESS IN 1894.

GEORGE R. DANFORTH, *President.* DANIEL BROWN, *Secretary.*
P. O. Address of Secretary, R. D. 13, Gardiner, Maine.

ASSETS.

Cash in office	\$42 94
Cash deposited in bank	141 17
Total cash assets	\$184 11
Safes and supplies	39 00
Gross assets, not including premium notes	\$223 11
(Balance due on premium notes subject to assessment, \$24,761.73).	

INCOME.

Cash premiums on policies written or renewed	\$272 14
Policy fees	133 00
Interest from all sources	95
Vacancy permits	34 70
Gross cash income	\$440 79
Cash assets December 31st of previous year	275 97
Total	\$716 76

EXPENDITURES.

Losses paid during the year	\$360 09
Commissions to agents	88 80
Return premiums on policies cancelled	39
Salaries of officers and directors	63 20
Traveling expenses of officers, directors and employes	3 00
Taxes, \$.26; advertising, \$6.55	6 81
Postage, \$5.86; blank books, \$.75	6 61
Stationery, \$3.25; telephone, \$.50	3 75
Gross cash expenditures	\$532 65
Balance	\$184 11

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1910	\$303,975	\$24,689 35
Written and renewed during the year	110,575	9,066 55
Total	\$414,550	\$33,755 90
Deduct amount terminated during the year	105,750	8,427 30
Amount in force Dec. 31, 1911	\$308,800	\$25,328 60
Date of last assessment August 10, 1910, amount collected		
Largest sum insured in a single risk		\$2,300 00

GORHAM FARMERS MUTUAL FIRE INSURANCE
COMPANY.

INCORPORATED IN 1861. COMMENCED BUSINESS IN 1861.

CHARLES W. DEERING, *President.* MELVILLE JOHNSON, *Secretary.*
P. O. Address of Secretary, Gorham, Maine.

ASSETS.

Cash in office	\$4 25
Cash deposited in bank	142 84
Total cash assets	\$147 09
Assessments on premium notes unpaid	117 85
Gross assets, not including premium notes	\$264 94
(Balance due on premium notes subject to assessment, \$12,594.50).	

INCOME.

Policy fees	\$28 00
Assessments on premium notes	170 89
Interest from all sources	28
Gross cash income	\$199 17
Cash assets December 31st of previous year	94 62
Total	\$293 79

EXPENDITURES.

Losses paid during the year	\$65 00
Adjusting losses	8 00
Commissions for collecting cash premiums	39 04
Salaries of officers and directors	28 00
Salaries of agents and employes	2 00
Printing	4 66
Gross cash expenditures	\$146 70
Balance	\$147 09

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1910.....	\$212,878 50	\$21,287 85
Written and renewed during the year.....	39,600 00	3,960 00
 Total.....	 \$252,478 50	 \$25,247 85
Deduct amount terminated during the year.....	55,613 00	5,561 35
 Amount in force Dec. 31, 1911.....	 \$196,865 50	 \$19,686 50
 Losses incurred during the year.....		 \$65 00
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.....	\$66 77
Cash deposited in bank.....	836 57
 Total cash assets.....	 \$903 34
(Balance due on premium notes subject to assessment, \$37,316.86).	

LIABILITIES.

Due officers for services.....	\$15 00
--------------------------------	---------

INCOME.

Cash premiums on policies written or renewed.....	\$296 41
Policy fees.....	53 00
Assessments on premium notes.....	1,960 11
Interest from all sources.....	22 77
 Gross cash income.....	 \$2,332 29
Cash assets December 31st of previous year.....	\$2,230 43
Less error in interest.....	9 83
 Total.....	 \$4,552 89

EXPENDITURES.

Losses paid during the year	\$3,435 90
Return premiums on policies cancelled	61 48
Salaries of agents and employes	80 00
Traveling expenses of officers, directors and employes	3 00
Making assessments	15 00
Taxes, \$.89; advertising, \$3.38	4 27
Printing, \$23.25; postage, \$15.65	38 90
Stationery, \$.75; express charges, \$.25	1 00
Officers' bonds	10 00
	<hr/>
Gross cash expenditures	\$3,649 55
	<hr/>
Balance	\$903 34

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1910	\$378,525	\$39,224 05
Written and renewed during the year	95,260	9,881 75
	<hr/>	<hr/>
Total	\$473,785	\$49,105 80
Deduct amount terminated during the year	87,100	9,007 75
	<hr/>	<hr/>
Amount in force Dec. 31, 1911	\$386,685	\$40,098 05
Losses incurred during the year		\$1,400 00
Assessments, laid or ordered to be laid, on premium notes during the year		994 23
Date of last assessment, July, 1911, amount collected		994 23
Largest sum insured in a single risk		2,000 00

HAMPDEN MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1893. COMMENCED BUSINESS IN 1893.

C. W. PAGE, *President.*

HENRY PIERCE, *Secretary.*

P. O. Address of Secretary, Hampden, Maine.

ASSETS.

Cash deposited in bank	\$332 78
Assessments on premium notes unpaid	41 00
Safe	35 00
	<hr/>
Gross assets, not including premium notes	\$408 78
(Balance due on premium notes subject to assessment, \$57,629.05).	

INCOME.

Policy fees.....	\$133 50
Assessments on premium notes.....	1,181 00
Interest from all sources.....	14 74
	<hr/>
Gross cash income.....	\$1,330 14
Cash assets December 31st of previous year.....	680 33
	<hr/>
Total.....	\$2,010 47

EXPENDITURES.

Losses paid during the year.....	\$1,500 00
Collecting assessments.....	15 39
Salaries of officers and directors.....	116 50
Making assessments.....	3 00
Taxes, \$3.30; advertising, \$2.00.....	5 30
Printing, \$21.00; postage, \$10.00; blank books, \$.50.....	31 50
Stationery, \$4.00; express charges, \$2.00.....	6 00
	<hr/>
Gross cash expenditures.....	\$1,677 69
	<hr/>
Balance.....	\$332 78

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1910.....	\$562,675	\$58,745 00
Written and renewed during the year.....	239,425	24,349 50
	<hr/>	<hr/>
Total.....	\$802,100	\$83,094 50
Deduct amount terminated during the year.....	225,125	22,777 00
	<hr/>	<hr/>
Amount in force Dec. 31, 1911.....	\$576,975	\$60,317 50
Losses incurred during the year.....		\$1,500 00
Assessments, laid or ordered to be laid, on premium notes during the year.....		1,183 25
Date of last assessment, September, 1911, amount collected.....		1,142 25
Largest sum insured in a single risk.....		2,500 00

*HANCOCK MUTUAL FIRE INSURANCE COMPANY.

 INCORPORATED IN 1906. COMMENCED BUSINESS IN 1906.
S. J. CLEMENT, *President.*B. E. CLARK, *Secretary.*

P. O. Address of Secretary, Bar Harbor, Maine.

 ASSETS.

Cash in office	\$109 97
Cash deposited in bank	683 28
	<hr/>
Total cash assets	\$793 25
Assessments on premium notes unpaid	3,282 05
Cash premiums unpaid	50 60
Due from agents	1,283 39
Furniture and supplies	150 00
	<hr/>
Gross assets, not including premium notes	\$5,559 29
(Balance due on premium notes subject to assessment, \$54,874.52).	

LIABILITIES.

Losses adjusted and not paid	\$3,512 41
Losses reported, not adjusted (estimated)	3,496 50
Due for borrowed money and interest	7,500 00
Due officers for services and expenses	454 00
Fifty per cent. cash premiums in force	2,198 60
	<hr/>
Gross liabilities	\$17,161 51

INCOME.

Cash premiums on policies written or renewed	\$2,625 88
Policy fees	347 00
Assessments on premium notes	14,755 47
Interest from all sources	3 00
Cash loaned to company to pay losses or expenses	9,150 00
Permits	10 00
	<hr/>
Gross cash income	\$26,891 35
Cash assets December 31st of previous year	703 89
	<hr/>
Total	\$27,595 24

EXPENDITURES.

Losses paid during the year	\$15,380 31
Adjusting losses	66 23
Commissions to agents	551 00

* Receiver appointed February 20, 1912, and the affairs of the company to be closed up.

HARPSWELL MUTUAL FIRE INSURANCE COMPANY. 461

Return premiums on policies cancelled	\$33 70
Salaries of officers and directors	232 00
Salaries of agents and employes	561 00
Making assessments	77 25
Borrowed money repaid	9,150 00
Interest	272 00
Taxes	89 60
Printing, \$118.04; postage, \$147.10; blank books, \$13.95.....	279 09
Telephone	25
Legal expense	109 56
	<hr/>
Gross cash expenditures	\$26,801 99
	<hr/>
Balance	\$793 25

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1910	\$1,315,357	\$92,868 62
Written and renewed during the year	553,205	38,545 73
	<hr/>	<hr/>
Total	\$1,868,562	\$131,414 35
Deduct amount terminated during the year	779,167	63,400 87
	<hr/>	<hr/>
Amount in force Dec. 31, 1911	\$1,089,395	\$68,013 48
Losses incurred during the year		\$16,652 16
Assessments, laid or ordered to be laid, on premium notes during the year		16,903 25
Date of last assessment, August 1, 1911, amount collected		10,815 86
Largest sum insured in a single risk		1,000 00

HARPSWELL MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1855. COMMENCED BUSINESS IN 1855.

T. E. SKOLFIELD, *President.* C. L. SKOLFIELD, *Secretary.*
P. O. Address of Secretary, Brunswick, Maine.

ASSETS.

Cash in office	\$67 80
Cash deposited in bank	7 81
	<hr/>
Total cash assets	\$75 61
(Balance due on premium notes subject to assessment, \$14,112.50).	

INCOME.

Cash premiums on policies written or renewed	\$223 66
Policy fees	19 00
Interest from all sources	6 85
	<hr/>
Gross cash income	\$249 51
Cash assets December 31st of previous year	190 96
	<hr/>
Total	\$440 47

462 HARRISON MUTUAL FIRE INSURANCE COMPANY.

EXPENDITURES.

Losses paid during the year.....	\$271 00
Return premiums on policies cancelled.....	18 03
Salaries of officers and directors.....	47 65
Salaries of agents and employes.....	19 00
Taxes.....	58
Printing, \$3.00; postage, \$4.60.....	7 60
Expense of examination by Insurance Department.....	1 00
	<hr/>
Gross cash expenditures.....	\$364 86
	<hr/>
Balance.....	\$75 61

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1910.....	\$248,081 12	\$14,977 65
Written and renewed during the year.....	61,065 00	3,677 70
	<hr/>	<hr/>
Total.....	\$309,146 12	\$18,655 35
Deduct amount terminated during the year.....	60,291 60	3,717 81
	<hr/>	<hr/>
Amount in force Dec. 31, 1911.....	\$248,854 52	\$14,937 54
Losses incurred during the year.....		\$271 00
Date of last assessment, July, 1899, amount collected.....		381 31
Largest sum insured in a single risk.....		1,500 00

HARRISON MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1859. COMMENCED BUSINESS IN 1860.

GEO. H. GREENE, *President.* JAMES P. BLAKE, *Secretary.*
P. O. Address of Secretary, Harrison, Maine.

ASSETS.

Cash deposited in bank.....	\$1,460 34
Assessments on premium notes unpaid.....	14 56
Due from agents.....	1 60
Interest due and accrued.....	39 72
Safe and supplies.....	47 75
	<hr/>
Gross assets, not including premium notes.....	\$1,563 97
(Balance due on premium notes subject to assessment, \$49,416.60).	

INCOME.

Cash premiums on policies written or renewed.....	\$1,617 16
Policy fees.....	264 50
Assessments on premium notes.....	2,999 99
	<hr/>
Gross cash income.....	\$4,881 65
Cash assets December 31st of previous year.....	1,420 31
	<hr/>
Total.....	\$6,301 96

EXPENDITURES.

Losses paid during the year.....	\$3,869 00
Adjusting losses.....	14 00
Collecting assessments.....	17 50
Return premiums on policies cancelled.....	56 13
Salaries of officers and directors.....	60 10
Salaries of agents and employes.....	691 25
Traveling expenses of officers, directors and employes.....	25 40
Making assessments.....	17 50
Rent, \$1.00; taxes, \$27.41.....	28 41
Printing, \$20.00; postage, \$33.68.....	53 68
Stationery, \$1.76; express charges, \$1.80.....	3 56
Telephone.....	3 09
Legal expense.....	2 00
Gross cash expenditures.....	\$4,841 62
Balance.....	\$1,460 34

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1910.....	\$1,028,625	\$60,760 88
Written and renewed during the year.....	298,130	17,481 77
Total.....	\$1,326,755	\$78,242 65
Deduct amount terminated during the year.....	268,830	15,827 30
Amount in force Dec. 31, 1911.....	\$1,057,925	\$62,415 35
Losses incurred during the year.....		\$3,869 00
Assessments, laid or ordered to be laid, on premium notes during the year.....		3,022 68
Date of last assessment, May 27, 1911, amount collected.....		2,998 14
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, Portland, Maine.

ASSETS.

Assessments and cash premiums unpaid.....	\$17,905 49
Supplies.....	20 00
Gross assets, not including premium notes.....	\$17,925 49
(Balance due on premium notes subject to assessment, \$65,342.02).	

LIABILITIES.

Losses adjusted and not paid	\$3,385 00
Losses reported, not adjusted (estimated)	2,450 00
Losses resisted	1,500 00
Due for borrowed money and interest	2,880 96
	<hr/>
Gross liabilities	\$10,215 96

INCOME.

Cash premiums on policies written or renewed	\$24 65
Assessments on premium notes	8,181 85
Amount overpaid secretary in 1910, returned 1911	100 00
Cash loaned to company to pay losses or expenses	2,880 96
Reinsurance	836 97
Vacancy permits	15 70
	<hr/>
Gross cash income	\$12,040 13
Cash assets December 31st of previous year	461 11
	<hr/>
Total	\$12,501 24

EXPENDITURES.

Losses paid during the year	\$3,976 79
Adjusting losses	169 75
Commissions to agents	15 20
Return premiums on policies cancelled	2 38
Salaries of officers and directors	1,240 00
Salaries of agents and employes	468 00
Traveling expenses of officers, directors and employes	100 00
Borrowed money repaid	5,583 82
Interest	166 55
Rent, \$97.50; taxes, \$12.76; advertising, \$7.50	117 76
Printing and office supplies, \$16.25; postage, \$144.69	160 94
Reinsurance	366 34
Telephone	30 00
Miscellaneous expenditures	103 71
	<hr/>
Gross cash expenditures	\$12,501 24

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1910	\$1,077,560	\$152,523
Written and renewed during the year	2,300	326
	<hr/>	<hr/>
Total	\$1,079,860	\$152,849
Deduct amount terminated during the year	553,055	79,431
	<hr/>	<hr/>
Amount in force Dec. 31, 1911	\$526,805	\$73,418
Losses incurred during the year		\$4,835 00
Date of last assessment December 31, 1911, amount collected		6,291 04
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	\$21 43
Assessments on premium notes unpaid	29 77
Safe and supplies	55 00
	<hr/>
Gross assets, not including premium notes	\$106 20
(Balance due on premium notes subject to assessment, \$11,030.02).	

LIABILITIES.

Due officers for services	\$38 49
---------------------------------	---------

INCOME.

Cash premiums on policies written or renewed	\$92 30
Policy fees	29 00
Assessments on premium notes	2,280 26
Interest from all sources	3 64
Transfer fees	75
	<hr/>
Gross cash income	\$2,405 95
Cash assets December 31st of previous year	329 50
	<hr/>
Total	\$2,735 45

EXPENDITURES.

Losses paid during the year	\$2,600 00
Adjusting losses	12 00
Return premiums on policies cancelled	3 72
Salaries of officers and directors	67 30
Making assessments	16 00
Taxes	2 06
Printing, \$3.10; postage, \$8.04	11 14
Stationery, \$1.25; traveling expense and telephone, \$.55	1 80
	<hr/>
Gross cash expenditures	\$2,714 02
	<hr/>
Balance	\$21 43

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1910.....	\$245,675	\$15,223 40
Written and renewed during the year.....	30,250	1,846 00
Total.....	\$275,925	\$17,069 40
Deduct amount terminated during the year.....	36,250	2,287 00
Amount in force Dec. 31, 1911.....	\$239,675	\$14,782 40
Losses incurred during the year.....		\$2,600 00
Assessments, laid or ordered to be laid, on premium notes during the year.....		2,304 78
Date of last assessment, June 27, 1911, amount collected.....		1,371 09
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.....	\$2 25
Cash deposited in bank.....	2,396 66
Total cash assets.....	\$2,398 91
(Balance due on premium notes subject to assessment, \$6,008.28).	

INCOME.

Cash premiums on policies written or renewed.....	\$103 42
Policy fees.....	15 50
Interest from all sources.....	91 96
Gross cash income.....	\$210 88
Cash assets December 31st of previous year.....	2,224 65
Total.....	\$2,435 53

EXPENDITURES.

Return premiums on policies cancelled.....	\$18 67
Salaries of officers and directors.....	15 50
Express, \$.70; justice fees, \$.25; advertising, \$1.50.....	2 45
Gross cash expenditures.....	\$36 62
Balance.....	\$2,398 91

KENNEBUNK FARMERS MUTUAL FIRE INSURANCE CO. 467

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1910.....	\$127,363	\$6,630 88
Written and renewed during the year.....	20,075	1,039 99
	<hr/>	<hr/>
Total.....	\$147,438	\$7,670 87
Deduct amount terminated during the year.....	18,850	995 00
	<hr/>	<hr/>
Amount in force Dec. 31, 1911.....	\$128,588	\$6,675 87
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, Biddeford, Maine.

ASSETS.

Cash in office.....	\$ 38
Cash deposited in bank.....	1,773 54
	<hr/>
Total cash assets.....	\$1,773 92
(Balance due on premium notes subject to assessment, \$24,439.50).	

INCOME.

Cash premiums on policies written or renewed.....	\$525 00
Policy fees.....	22 50
Interest from all sources.....	63 88
	<hr/>
Gross cash income.....	\$611 38
Cash assets December 31st of previous year.....	1,253 79
	<hr/>
Total.....	\$1,865 17

EXPENDITURES.

Return premiums on policies cancelled.....	\$22 00
Salaries of agents and employes.....	50 90
Printing, \$7.25; postage, \$3.00.....	10 25
Justice fees.....	5 00
Expense of examination by Insurance Department.....	4 00
	<hr/>
Gross cash expenditures.....	\$91 25
	<hr/>
Balance.....	\$1,773 92

468 LITCHFIELD MUTUAL FIRE INSURANCE COMPANY.

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1910	\$271,875	\$27,187 50
Written and renewed during the year	52,500	5,250 00
Total	\$324,375	\$32,437 50
Deduct amount terminated during the year	57,725	5,772 50
Amount in force Dec. 31, 1911	\$266,650	\$26,665 00
Largest sum insured in a single risk		\$3,000 00

LITCHFIELD MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1873. COMMENCED BUSINESS IN 1874.

E. M. WALKER, *President.*

J. E. CHASE, *Secretary.*

P. O. Address or Secretary, Litchfield Corners, Maine.

ASSETS

Cash in office	\$5 99
Cash deposited in bank	53 29
Total cash assets	\$59 28
(Balance due on premium notes subject to assessment, \$10,741.23).	

INCOME.

Cash premiums on policies written or renewed	\$58 19
Policy fees	35 50
Assessments on premium notes	370 64
Gross cash income	\$464 33
Cash assets December 31st of previous year	41 79
Total	\$506 12

EXPENDITURES.

Losses paid during the year	\$360 00
Adjusting losses	7 00
Collecting assessments	12 00
Salaries of officers and directors	21 30
Salaries of agents and employes	35 50
Traveling expenses of officers, directors and employes	3 00
Making assessments	3 00
Taxes, \$.57; advertising, \$.75	1 32
Printing, \$2.50; postage, \$.14; blank books, \$.72	3 36
Stationery, \$.16; express charges, \$.20	36
Gross cash expenditures	\$446 84
Balance	\$59 28

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1910	\$212,505	\$11,529 60
Written and renewed during the year	49,275	2,837 35
Total	\$261,780	\$14,366 95
Deduct amount terminated during the year	55,975	3,255 08
Amount in force Dec. 31, 1911	\$205,805	\$11,111 87
Losses incurred during the year		\$360 00
Assessments, laid or ordered to be laid, on premium notes during the year		370 64
Date of last assessment, July, 1911, amount collected		370 64

LOVELL MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1865. COMMENCED BUSINESS IN 1865.

MELLEN EASTMAN, *President.*E. T. STEARNS, *Secretary.*

P. O. Address of Secretary, Center Lovell, Maine.

ASSETS.

Cash in office	\$44 16
Safe	50 00
Gross assets, not including premium notes	\$94 16
(Balance due on premium notes subject to assessment, \$5,640.74).	

INCOME.

Cash premiums on policies written or renewed	\$31 32
Policy fees	10 20
Gross cash income	\$41 52
Cash assets December 31st of previous year	46 66
Total	\$88 18

EXPENDITURES.

Losses paid during the year	\$2 50
Salaries of agents and employes	25 50
Taxes, \$.19; advertising, \$3.00	3 19
Postage, \$.50; stationery, \$.33	83
Expense of examination by Insurance Department	12 00
Gross cash expenditures	\$44 02
Balance	\$44 16

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1910.....	\$88,880	\$5,607 60
Written and renewed during the year.....	25,050	1,566 00
Total.....	\$113,930	\$7,173 60
Deduct amount terminated during the year.....	21,925	1,331 00
Amount in force Dec. 31, 1911.....	\$92,005	\$5,842 60
Losses incurred during the year.....		\$2 50
Date of last assessment, December 15, 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.....	\$16 85
Cash deposited in bank.....	177 22
Total cash assets.....	\$194 07
Assessments on premium notes unpaid.....	4,934 30
Cash premiums unpaid.....	524 45
Safe and supplies.....	235 00
Gross assets, not including premium notes.....	\$5,887 74
(Balance due on premium notes subject to assessment, \$77,165.19).	

LIABILITIES.

Losses adjusted and not paid.....	\$2,028 12
Losses reported, not adjusted (estimated).....	1,513 63
Losses resisted.....	1,700 00
Due for borrowed money and interest.....	4,000 00
Due officers for services.....	655 00
Miscellaneous expenses.....	87 00
Gross liabilities.....	\$9,983 75

INCOME.

Cash premiums on policies written or renewed.....	\$615 04
Policy fees.....	484 16
Assessments on premium notes.....	3,246 10
Cash loaned to company to pay losses or expenses.....	6,764 00
	<hr/>
Gross cash income.....	\$11,109 30
Cash assets December 31st of previous year.....	230 67
	<hr/>
Total.....	\$11,339 97

EXPENDITURES.

Losses paid during the year.....	\$4,442 17
Adjusting losses.....	374 29
Commissions to agents.....	484 16
Collecting assessments.....	23 50
Return premiums on policies cancelled.....	7 33
Salaries of officers and directors.....	693 50
Expense of examination by Insurance Department.....	14 21
Borrowed money repaid.....	4,600 00
Interest.....	138 00
Rent, \$92.05; taxes, \$1.46.....	93 51
Printing, \$96.50; postage, \$136.35.....	232 85
Stationery.....	19 38
Expense of directors' meetings.....	23 00
	<hr/>
Gross cash expenditures.....	\$11,145 90
	<hr/>
Balance.....	\$194 07

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1910.....	\$942,115	\$93,043 25
Written and renewed during the year.....	195,300	18,070 00
	<hr/>	<hr/>
Total.....	\$1,137,415	\$111,113 25
Deduct amount terminated during the year.....	291,100	28,600 00
	<hr/>	<hr/>
Amount in force Dec. 31, 1911.....	\$846,315	\$82,513 25
Losses incurred during the year.....		\$8,566 80
Assessments, laid or ordered to be laid, on premium notes during the year.....		5,493 30
Date of last assessment, December, 1911, amount collected.....		3,246 10
Largest sum insured in a single risk.....		1,000 00

MAINE FARMERS MUTUAL FIRE INSURANCE COMPANY.

—

INCORPORATED IN 1904. COMMENCED BUSINESS IN 1905.

ARTHUR J. DUNTON, *President.* HENRY E. COOLIDGE, *Secretary.*

P. O. Address of Secretary, Lisbon Falls, Maine.

—

ASSETS.

Cash in office.....	\$421 13
Cash deposited in bank.....	3,379 53

Total cash assets.....	\$3,800 66
Assessments on premium notes unpaid.....	1,392 24
Due from agents.....	847 76

Gross assets, not including premium notes.....	\$6,040 66
(Balance due on premium notes subject to assessment, \$249,784.23).	

LIABILITIES.

Losses adjusted and not paid.....	\$1,312 92
Losses reported, not adjusted (estimated).....	500 00
Due for borrowed money and interest.....	8,925 00
Fifty per cent. cash premiums in force.....	2,001 32

Gross liabilities.....	\$12,739 24

INCOME.

Cash premiums on policies written or renewed.....	\$2,706 33
Policy fees.....	418 00
Assessments on premium notes.....	11,670 11
Interest from all sources.....	77 14
Cash loaned to company to pay losses or expenses.....	13,425 00
Vacancy permits and transfers.....	108 59

Gross cash income.....	\$28,405 17
Cash assets December 31st of previous year.....	3,418 48

Total.....	\$31,823 65

EXPENDITURES.

Losses paid during the year.....	\$16,888 17
Adjusting losses.....	196 68
Return premiums on policies cancelled.....	24 71
Dividends to policy holders.....	178 92
Salaries of officers and directors.....	605 60

Salaries of agents and employes	\$556 50
Borrowed money repaid	8,825 00
Interest	387 56
Rent, \$50.00; taxes, \$15.97; advertising, \$6.00	71 97
Printing, \$74.40; postage, \$171.17; blank books, \$4.16.	249 73
Legal expense	25 00
Officers' bonds	7 50
Telephone, etc	5 65
Gross cash expenditures	\$28,022 99
Balance	\$3,800 66

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1910	\$2,543,927 79	\$253,146 32
Written and renewed during the year	888,787 50	87,921 74
Total	\$3,432,715 29	\$341,068 06
Deduct amount terminated during the year	645,141 86	63,825 63
Amount in force Dec. 31, 1911	\$2,787,573 43	\$277,242 43
Losses incurred during the year		\$14,106 36
Assessments, laid or ordered to be laid, on premium notes during the year		11,675 00
Date of last assessment, August 1, 1911, amount collected		11,584 69
Largest sum insured in a single risk		1,600 00

MEDOMAK MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1894. COMMENCED BUSINESS IN 1894.

GEO. W. SIMMONS, *President.* W. H. LEVENSALE, *Secretary.*
P. O. Address of Secretary, Waldoboro, Maine.

ASSETS.

Cash in office	\$13 08
Cash deposited in bank	598 19
Total cash assets	\$611 27
Assessments on premium notes unpaid	10 65
Cash premiums unpaid	21 80
Gross assets, not including premium notes	\$643 72
(Balance due on premium notes subject to assessment, \$19,786.45).	

LIABILITIES.

Due officers for services	\$34 04
-------------------------------------	---------

INCOME.

Cash premiums on policies written or renewed.....	\$516 90
Policy fees.....	78 50
Assessments on premium notes.....	91 17
	<hr/>
Gross cash income.....	\$686 57
Cash assets December 31st of previous year.....	304 69
	<hr/>
Total.....	\$991 26

EXPENDITURES.

Losses paid during the year.....	\$220 00
Collecting assessments.....	12 00
Return premiums on policies cancelled.....	16 32
Salaries of officers and directors.....	114 25
Making assessments.....	4 00
Advertising.....	5 50
Printing, \$1.50; postage, \$3.65.....	5 15
Justice fee.....	50
Expense of examination by Insurance Department.....	2 27
	<hr/>
Gross cash expenditures.....	\$379 99
	<hr/>
Balance.....	\$611 27

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1910.....	\$444,453	\$22,222 65
Written and renewed during the year.....	134,000	6,700 00
	<hr/>	<hr/>
Total.....	\$578,453	\$28,922 65
Deduct amount terminated during the year.....	123,453	6,172 65
	<hr/>	<hr/>
Amount in force Dec. 31, 1911.....	\$455,000	\$22,750 00
Losses incurred during the year.....		\$220 00
Date of last assessment, December 3, 1910, amount collected.....		431 21
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, Portland, Maine.

ASSETS.

Cash deposited in bank.....	\$203 34
Assessments and cash premiums unpaid.....	21,053 32
Furniture and fixtures.....	800 00
	<hr/>
Gross assets, not including premium notes.....	\$22,056 66.
(Balance due on premium notes subject to assessment, \$152,164.09).	

LIABILITIES.

Losses adjusted and not paid.....	\$10,834 92
Losses reported, not adjusted (estimated).....	1,000 00
Losses resisted.....	1,000 00
Due for borrowed money and interest.....	833 91
Fifty per cent. cash premiums in force.....	687 54
	<hr/>
Gross liabilities.....	\$14,356 37

INCOME.

Cash premiums and policy fees on policies written or renewed.....	\$6,234 58.
Assessments on premium notes.....	23,585 24
Interest from all sources.....	7 34
Cash loaned to company to pay losses or expenses.....	833 91
Reinsurance.....	1,009 35
Commissions returned.....	7 79
Income from other sources.....	14 38
	<hr/>
Gross cash income.....	\$31,692 59
Cash assets December 31st of previous year.....	1,570 42
	<hr/>
Total.....	\$33,263 01

EXPENDITURES.

Losses paid during the year.....	\$24,379 07
Adjusting losses.....	298 66.
Commissions to agents.....	2,544 20
Return premiums on policies cancelled.....	93 32
Dividends to policy holders.....	327 67
Salaries of officers and directors.....	1,225 00
Salaries of agents and employes.....	842 40

MUTUAL FIRE INSURANCE COMPANY.

Traveling expenses of officers, directors and employes.....	\$287 20
Borrowed money repaid.....	461 33
Interest.....	154 24
Rent, \$222.31; taxes, \$378.12; advertising, \$11.50.....	611 93
Postage.....	241 35
Stationery.....	187 96
Reinsurance.....	1,011 38
Inspections.....	100 00
Telephone and miscellaneous expenditures.....	293 96
	<hr/>
Gross cash expenditures.....	\$33,059 67
	<hr/>
Balance.....	\$203 34

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1910.....	\$1,471,609 00	\$199,548 76
Written and renewed during the year.....	1,414,258 11	193,387 25
	<hr/>	<hr/>
Total.....	\$2,885,867 11	\$392,936 01
Deduct amount terminated during the year.....	1,543,509 00	210,572 16
	<hr/>	<hr/>
Amount in force Dec. 31, 1911.....	\$1,342,358 11	\$182,363 85
Losses incurred during the year.....		\$33,590 76
Assessments, laid or ordered to be laid, on premium notes during the year.....		23,999 76
Date of last assessment December 31, 1911, amount collected.....		5,537 49
Largest sum insured in a single risk.....		2,000 00

MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1827. COMMENCED BUSINESS IN 1827.

M. H. KELLY, *President.*A. G. PRENTISS, *Secretary.*

P. O. Address of Secretary, Saco, Maine.

ASSETS.

Cash in office.....	\$494 86
Cash deposited in bank.....	4,591 45
Book value of bonds and stocks.....	106,641 00
Collateral loans.....	27,000 00
Real estate.....	3,500 00
Mortgage loans on real estate.....	1,400 00
Cash premiums unpaid.....	181 09
Due from agents.....	286 24
	<hr/>
Total ledger assets, not including premium notes.....	\$144,094 64
(Balance due on premium notes subject to assessment, \$14,427.30).	

LIABILITIES.

Fifty per cent. cash premiums in force.....	\$7,213 65
---	------------

INCOME.

Cash premiums on policies written or renewed.....	\$4,768 3 ¹
Interest from all sources.....	10,702 9 ⁴
Rents.....	317 5 ⁰
Premium on securities purchased.....	1,020 00
Gross cash income.....	\$16,808 75
Cash assets December 31st of previous year.....	134,252 53
Total.....	\$151,061 28

EXPENDITURES.

Losses paid during the year.....	\$3,596 35
Adjusting losses.....	23 62
Commissions to agents.....	537 38
Return premiums one policies cancelled.....	337 33
Salaries of officers and directors.....	1,430 00
Rent, \$180; taxes, \$442; advertising, \$21.25.....	643 25
Printing, \$32.35; postage, \$21.....	53 35
Stationery, \$4.50; typewriter, \$80.....	84 50
Expense of examination by Insurance Department.....	6 87
Water rent.....	35 00
Repairs on real estate.....	16 89
Miscellaneous expenditures.....	33 55
Premium on securities purchased.....	146 38
Telephone.....	22 17
Gross cash expenditures.....	\$6,966 64
Balance.....	\$144,094 64

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1910.....	\$1,197,545 00	\$13,592 75
Written and renewed during the year.....	403,175 00	4,768 31
Total.....	\$1,600,720 00	\$18,361 06
Deduct amount terminated during the year.....	327,375 00	3,933 76
Amount in force Dec. 31, 1911.....	\$1,273,345 00	\$14,427 30
Losses incurred during the year.....		\$3,596 35
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
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
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

SCHEDULE OF STOCKS OWNED BY THE COMPANY.

<i>Description.</i>	<i>Book and</i>	<i>Par</i>
	<i>Market</i> <i>Value.</i>	<i>Value.</i>
Atchinson, Topeka & Ste. Fe. Ry	\$750 00	\$5,000 00
Atchinson, Topeka & Ste. Fe Ry., Pfd	250 00	500 00
Atlantic Coast Line	5,000 00	5,000 00
Boston & Maine	8,000 00	8,000 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

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.

ASSETS.

Cash in office	\$179 26
Cash deposited in bank	327 66
Cash value of notes	2,113 77
<hr/>	
Total cash assets	\$2,620 69
Assessments on premium notes unpaid	457 95
Due from agents	552 25
Supplies	300 00
<hr/>	
Gross assets, not including premium notes	\$3,930 89
(Balance due on premium notes subject to assessment, \$45,135.35).	

LIABILITIES.

Losses adjusted and not paid.....	\$15 00
Losses reported, not adjusted (estimated).....	860 00
	<hr/>
Gross liabilities.....	\$875 00

INCOME.

Cash premiums on policies written or renewed.....	\$3,891 21
Policy fees.....	122 42
Assessments on premium notes.....	1,505 04
Interest from all sources.....	110 58
Permits and transfers.....	47 09
	<hr/>
Gross cash income.....	\$5,676 34
Cash assets December 31st of previous year.....	4,765 54
	<hr/>
Total.....	\$10,441 88

EXPENDITURES.

Losses paid during the year.....	\$5,762 16
Adjusting losses.....	134 72
Return premiums on policies cancelled.....	116 88
Salaries of officers and directors.....	593 75
Salaries of agents and employes.....	649 76
Traveling expenses of officers, directors and employes.....	123 70
Rent, \$.50; taxes, \$2.83; advertising, \$10.25.....	63 08
Printing, \$45; postage, \$121; office supplies, \$73.85.....	239 85
Stationery, \$24.81; express charges, \$2.05.....	26 86
Telephone.....	39 98
Legal expense.....	25 00
Tariff.....	50 00
Miscellaneous expenditures.....	5 45
	<hr/>
Gross cash expenditures.....	\$7,821 19
	<hr/>
Balance.....	\$2,620 69

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1910.....	\$790,592 70	\$51,074 14
Written and renewed during the year.....	413,351 00	20,226 06
	<hr/>	<hr/>
Total.....	\$1,203,943 70	\$71,300 20
Deduct amount terminated during the year.....	307,354 00	20,768 60
	<hr/>	<hr/>
Amount in force Dec. 31, 1911.....	\$896,589 70	\$50,531 60
Losses incurred during the year.....		\$6,637 16
Assessments, laid or ordered to be laid, on premium notes during the year.....		1,631 82
Date of last assessment, October, 1911, amount collected.....		1,220 06
Largest sum insured in a single risk.....		2,150 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	\$52 60
(Balance due on premium notes subject to assessment, \$13,534.01).	

 INCOME.

Cash premiums on policies written or renewed.....	\$19 50
Policy fees.....	37 50
Assessments on premium notes.....	13 23
	<hr/>
Gross cash income.....	\$70 23
Cash assets December 31st of previous year.....	82 02
	<hr/>
Total.....	\$152 25

 EXPENDITURES.

Losses paid during the year.....	\$5 00
Salaries of officers and directors.....	75 00
Making assessments.....	1 75
Express charges, \$3.40; advertising, \$2.50.....	2 90
Printing, \$1.50; postage, \$4.50; blank books, \$5.50.....	11 50
Traveling expense.....	3 50
	<hr/>
Gross cash expenditures.....	\$99 65
	<hr/>
Balance.....	\$52 60

 GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1910.....	\$126,925	\$13,089 50
Written and renewed during the year.....	51,760	5,359 75
	<hr/>	<hr/>
Total.....	\$178,685	\$18,449 25
Deduct amount terminated during the year.....	46,950	4,822 50
	<hr/>	<hr/>
Amount in force Dec. 31, 1911.....	\$131,735	\$13,626 75
Losses incurred during the year.....		\$5 00
Date of last assessment, 1910, amount collected.....		79 51
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	\$36 62
Cash deposited in bank	178 35
Total cash assets	\$214 97
Assessments on premium notes unpaid	10 00
Cash premiums unpaid	9 00
Gross assets, not including premium notes	\$233 97
(Balance due on premium notes subject to assessment, \$4,260.78).	

INCOME.

Cash premiums on policies written or renewed	\$111 63
Policy fees	11 50
Assessments on premium notes	30 58
Interest from all sources	3 35
Gross cash income	\$157 06
Cash assets December 31st of previous year	80 81
Total	\$237 87

EXPENDITURES.

Return premiums on policies cancelled	\$4 38
Salaries of officers and directors	1 50
Salaries of agents and employes	11 50
Traveling expenses of officers, directors and employes	1 00
Printing	3 50
Expense of examination by Insurance Department	1 02
Gross cash expenditures	\$22 90
Balance	\$214 97

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1910	\$72,625	\$5,083 75
Written and renewed during the year	22,975	1,608 25
Total	\$95,600	\$6,692 00
Deduct amount terminated during the year	31,125	2,078 75
Amount in force Dec. 31, 1911	\$64,475	\$4,613 25
Date of last assessment, October 1, 1911, amount collected		\$462 88
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.*

A. S. PARSONS, *Secretary.*

P. O. Address of Secretary, New Portland, Maine.

ASSETS.

Cash in office	\$31 88
Cash deposited in bank	379 27
Total cash assets	\$411 15
Safe	32 00
Gross assets, not including premium notes	\$443 15
(Balance due on premium notes subject to assessment, \$18,510.25).	

LIABILITIES.

Due officers for services	\$26 00
---------------------------------	---------

INCOME.

Cash premiums on policies written or renewed	\$106 45
Policy fees	52 00
Interest from all sources	9 48
Gross cash income	\$167 93
Cash assets December 31st of previous year	633 82
Total	\$801 75

EXPENDITURES.

Losses paid during the year	\$300 00
Salaries of officers and directors	21 00
Salaries of agents and employes	54 50
Advertising	3 00
Printing, \$2.80; postage, \$2.50	5 30
Stationery, \$.40; justice fee, \$.25; telephone, \$.40	1 05
Traveling expense of officers	5 75
Gross cash expenditures	\$390 60
Balance	\$411 15

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1910	\$176,350	\$17,635 00
Written and renewed during the year	53,225	5,322 50
Total	\$229,575	\$22,957 50
Deduct amount terminated during the year	40,700	4,070 00
Amount in force Dec. 31, 1911	\$188,875	\$18,887 50
Date of last assessment, July 28, 1903, amount collected		\$441 46
Largest sum insured in a single risk		2,000 00

NORTH YARMOUTH MUTUAL FIRE INSURANCE
COMPANY.

INCORPORATED IN 1852. COMMENCED BUSINESS IN 1852.

CHARLES H. HODSDON, *President.* JAMES LAWRENCE, *Secretary.*

P. O. Address of Secretary, R. D. No. 1, North Yarmouth, Maine.

ASSETS.

Cash in office.....	\$18 89
Cash deposited in bank.....	132 77
Total cash assets.....	\$151 66
Safe and supplies.....	48 25
Gross assets, not including premium notes.....	\$199 91
(Balance due on premium notes subject to assessment \$16,078.42).	

INCOME.

Cash premiums on policies written or renewed.....	\$135 69
Policy fees.....	36 00
Assessments on premium notes.....	1,377 90
Interest from all sources.....	6 58
Gross cash income.....	\$1,556 17
Cash assets December 31st of previous year.....	339 80
Total.....	\$1,895 97

EXPENDITURES.

Losses paid during the year.....	\$1,584 00
Adjusting losses.....	3 00
Collecting assessments.....	27 49
Return premiums on policies cancelled.....	16
Salaries of officers and directors.....	57 00
Salaries of agents and employes.....	18 00
Traveling expenses of officers, directors and employes.....	6 00
Making assessments.....	18 00
Express, \$.50; taxes, \$.06; advertising, \$2.00.....	2 56
Postage, \$1.95; blank books, \$18.15.....	20 10
Making tax returns.....	3 00
Legal expense.....	5 00
Gross cash expenditures.....	\$1,744 31
Balance.....	\$151 66

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1910.....	\$354,836 50	\$20,054 20
Written and renewed during the year.....	62,460 00	3,392 00
	<hr/>	<hr/>
Total.....	\$417,296 50	\$23,446 20
Deduct amount terminated during the year.....	57,554 50	3,187 93
	<hr/>	<hr/>
Amount in force Dec. 31, 1911.....	\$359,742 00	\$20,258 27
Losses incurred during the year.....		\$1,584 00
Assessments, laid or ordered to be laid, on premium notes during the year.....		1,377 90
Date of last assessment, May 10, 1911, amount collected.....		1,377 90
Largest sum insured in a single risk.....		2,500 00

NORTHERN MAINE PATRONS MUTUAL FIRE
INSURANCE COMPANY.

INCORPORATED IN 1911. COMMENCED BUSINESS IN 1911.

W. A. REED, *President.*

ERNEST T. MCGLAUFLIN, *Secretary.*

P. O. Address of Secretary, Presque Isle, Maine.

ASSETS.

Cash deposited in bank.....	\$302 84
Supplies and office furniture.....	66 75
	<hr/>
Gross assets, not including premium notes.....	\$369 59
(Balance due on premium notes subject to assessment, \$12,666.34).	

LIABILITIES.

Due for borrowed money and interest.....	\$3,100 00
Due officers for services, \$50.00; and expenses, \$7.75.....	57 75
	<hr/>
Gross liabilities.....	\$3,157 75

INCOME.

Cash premiums on policies written or renewed.....	\$680 16
Assessments on premium notes.....	147 75
Cash loaned to company to pay losses or expenses.....	3,100 00
	<hr/>
Gross cash income.....	\$3,927 91

EXPENDITURES

Losses paid during the year.....	\$3,400 00
Adjusting losses.....	16 05
Return premiums on policies cancelled.....	1 50
Interest.....	62 00
Stationery, \$15.25; advertising, \$17.65.....	22 90
Printing, \$55.50; postage, \$13.97; blank books, \$9.90.....	79 37
Charter fee, \$20.00; office furniture, \$23.25.....	43 25
	<hr/>
Gross cash expenditures.....	\$3,625 07
	<hr/>
Balance.....	\$302 84

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Written and renewed during the year.....	\$264,560	\$13,603 00
Deduct amount terminated during the year.....	4,200	270 00
	<hr/>	<hr/>
Amount in force Dec. 31, 1911.....	\$260,360	\$13,333 00
Losses incurred during the year.....		\$3,400 00
Assessments, laid or ordered to be laid, on premium notes during the year.....		147 75
Date of last assessment, July 31, 1911, amount collected.....		147 75
Largest sum insured in a single risk.....		2,000 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.....	\$480 66
Cash deposited in bank.....	34 74
	<hr/>
Total cash assets.....	\$515 40
Assessments on premium notes unpaid.....	1,463 31
Safe and supplies.....	50 00
	<hr/>
Gross assets, not including premium notes.....	\$2,028 71
(Balance due on premium notes subject to assessment, \$186,702.00).	

LIABILITIES.

Losses reported, not adjusted (estimated).....	\$750 00
Losses resisted.....	50 00
Due for borrowed money and interest.....	3,000 00
Due officers for services.....	575 00
	<hr/>
Gross liabilities.....	\$4,375 00

INCOME.

Cash premiums on policies written or renewed.....	\$2,652 03
Assessments on premium notes.....	16,564 07
Cash loaned to company to pay losses or expenses.....	9,200 00
Vacancy permits.....	303 99
Discount on losses paid in advance.....	114 98
Gross cash income.....	\$28,835 07
Cash assets December 31st of previous year.....	1,179 64
Total.....	\$30,014 71

EXPENDITURES.

Losses paid during the year.....	\$17,655 20
Adjusting losses.....	94 56
Return premiums on policies cancelled.....	83 51
Salaries of officers and directors.....	96 00
Traveling expenses of officers, directors and employes.....	25 74
Borrowed money repaid.....	10,900 00
Interest.....	378 51
Taxes, \$10.68; advertising, \$4.00.....	14 68
Printing, \$60.50; postage, \$162.81; blank books and stationery, \$21.55	244 86
Miscellaneous expenditures.....	6 25
Gross cash expenditures.....	\$29,499 31
Balance.....	\$515 40

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1910.....	\$4,129,618	\$219,558 00
Written and renewed during the year.....	1,020,337	52,894 00
Total.....	\$5,149,955	\$272,452 00
Deduct amount terminated during the year.....	879,881	45,750 00
Amount in force Dec. 31, 1911.....	\$4,270,074	\$226,702 00
Losses incurred during the year.....		\$17,840 69
Assessments, laid or ordered to be laid, on premium notes during the year		17,490 51
Date of last assessment, October 24, 1911, amount collected.....		16,027 20
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.....	\$1,109 64
Safe and office furniture.....	385 00
	<hr/>
Gross assets, not including premium notes.....	\$1,494 64
(Balance due on premium notes subject to assessment, \$329,771.29).	

LIABILITIES.

Losses adjusted and not paid.....	\$807 50
Losses reported, not adjusted (estimated).....	50 00
Due for borrowed money and interest.....	1,584 25
	<hr/>
Gross liabilities.....	\$2,441 75

INCOME.

Cash premiums on policies written or renewed.....	\$4,854 41
Assessments on premium notes.....	16,423 15
Cash loaned to company to pay losses or expenses.....	13,656 25
Permits.....	603 88
	<hr/>
Gross cash income.....	\$35,537 69
Cash assets December 31st of previous year.....	624 40
	<hr/>
Total.....	\$36,162 09

EXPENDITURES.

Losses paid during the year.....	\$19,702 98
Adjusting losses.....	45 51
Collecting assessments.....	302 50
Return premiums on policies cancelled.....	156 92
Salaries of officers and directors.....	1,380 50
Traveling expenses of officers, directors and employes.....	265 45
Borrowed money repaid.....	12,356 25
Interest.....	177 39
Rent, \$1.00; taxes, \$10.00; advertising, \$3.50.....	14 50
Printing, \$74.75; postage, \$286.06.....	360 81
Express charges.....	2 80
Office supplies and adding machine.....	284 34
Overpaid assessment returned.....	2 50
	<hr/>
Gross cash expenditures.....	\$35,052 45
	<hr/>
Balance.....	\$1,109 64

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1910.....	\$8,132,398	\$419,132 81
Written and renewed during the year.....	1,887,194	97,088 00
Total	\$10,019,592	\$516,220 81
Deduct amount terminated during the year.....	1,646,959	84,454 32
Amount in force Dec. 31, 1911.....	\$8,372,633	\$431,766 49
Losses incurred during the year.....		\$18,842 63
Assessments, laid or ordered to be laid, on premium notes during the year.....		16,423 15
Date of last assessment, September 25, 1911, amount collected.....		16,423 15
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.*

W. P. HASKELL, *Secretary.*

P. O. Address of Secretary, Hallowell, Maine.

ASSETS.

Cash in office.....	\$165 57
Cash deposited in bank.....	789 25
Total cash assets	\$954 82
Assessments on premium notes unpaid.....	4,569 46
Due from agents.....	1,692 52
Safe and office furniture.....	101 40
Gross assets, not including premium notes	\$7,318 20
(Balance due on premium notes subject to assessment, \$22,211.85).	

LIABILITIES.

Losses adjusted and not paid.....	\$1,859 00
Losses reported, not adjusted (estimated).....	1,000 00
Losses resisted.....	954 00
Fifty per cent. cash premiums in force.....	48 72
Gross liabilities	\$3,861 72

INCOME.

Cash premiums on policies written or renewed.....	\$514 91
Assessments on premium notes.....	6,549 99
Interest from all sources.....	12 68
Cash loaned to company to pay losses or expenses.....	2,225 00
Vacancy permits.....	3 08
	<hr/>
Gross cash income.....	\$9,305 66
Cash assets December 31st of previous year.....	478 67
	<hr/>
Total.....	\$9,784 33

EXPENDITURES.

Losses paid during the year.....	\$5,368 13
Adjusting losses.....	265 79
Commissions for collecting cash premiums.....	23 72
Return premiums on policies cancelled.....	19 77
Salaries of officers and directors.....	276 05
Traveling expenses of officers, directors and employes.....	32 60
Making assessments.....	18 00
Borrowed money repaid.....	2,225 00
Interest.....	75 39
Taxes, \$18.81; advertising, \$2.50.....	21 31
Printing, \$56.25; postage, \$74.88.....	131 13
Stationery.....	4 45
Legal expense.....	368 17
	<hr/>
Gross cash expenditures.....	\$8,829 51
	<hr/>
Balance.....	\$954 82

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1910.....	\$593,278	\$64,787 16
Written and renewed during the year.....	102,350	13,738 63
	<hr/>	<hr/>
Total.....	\$695,628	\$78,525 79
Deduct amount terminated during the year.....	334,978	40,445 11
	<hr/>	<hr/>
Amount in force Dec. 31, 1911.....	\$360,650	\$38,080 68
Losses incurred during the year.....		\$5,072 13
Assessments, laid or ordered to be laid, on premium notes during the year.....		9,017 95
Date of last assessment, October 1, 1911, amount collected.....		6,043 46
Largest sum insured in a single risk.....		1,500 00

PITTSTON 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	\$56 93
Cash deposited in bank.....	14 98
<hr/>	
Total cash assets	\$71 91
Assessments on premium notes unpaid	120 60
<hr/>	
Gross assets, not including premium notes	\$192 51
(Balance due on premium notes subject to assessment, \$23,244.38).	

INCOME.

Cash premiums on policies written or renewed	\$393 64
Assessments on premium notes	2,442 46
Automobile permits	3 50
<hr/>	
Gross cash income	\$2,839 60
Cash assets December 31st of previous year	189 72
<hr/>	
Total	\$3,029 32

EXPENDITURES.

Losses paid during the year	\$2,820 00
Collecting assessments	25 00
Return premiums on policies cancelled	18 88
Salaries of officers and directors	44 00
Traveling expenses of officers, directors and employes	2 00
Taxes	76
Printing, \$20.15; postage, \$23.77	43 92
Stationery, \$2.25; express charges, \$.60	2 85
<hr/>	
Gross cash expenditures	\$2,957 41
<hr/>	
Balance	\$71 91

SAGADAHOC MUTUAL FIRE INSURANCE COMPANY. 491

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1910	\$381,360	\$33,160 00
Written and renewed during the year	133,790	11,366 00
	<hr/>	<hr/>
Total	\$515,150	\$44,526 00
Deduct amount terminated during the year	152,160	12,232 00
	<hr/>	<hr/>
Amount in force Dec. 31, 1911	\$362,990	\$32,294 00
Losses incurred during the year		\$2,820 00
Assessments, laid or ordered to be laid, on premium notes during the year		2,497 52
Date of last assessment, September 8, 1911, amount collected		1,202 96
Largest sum insured in a single risk		2,000 00

SAGADAHOC MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1904. COMMENCED BUSINESS IN 1904.

CHESTER MARSHALL, *President.*

R. S. CARR, *Secretary.*

P. O. Address of Secretary, R. D. No. 2, Bowdoinham, Maine.

ASSETS.

Cash in office	\$25 73
Cash deposited in bank	44 73
	<hr/>
Total cash assets	\$70 46
Assessments on premium notes unpaid	39 58
Safe and supplies	30 00
	<hr/>
Gross assets, not including premium notes	\$140 04
(Balance due on premium notes subject to assessment, \$10,507.73).	

LIABILITIES.

Due for borrowed money and interest	\$508 96
Due officers for services	5 00
	<hr/>
Gross liabilities	\$513 96

INCOME.

Cash premiums on policies written or renewed	\$107 18
Policy fees	30 00
Assessments on premium notes	1,044 34
Interest from all sources	3 17
Cash loaned to company to pay losses or expenses	500 00
Vacancy permits	32 05
	<hr/>
Gross cash income	\$1,716 74
Cash assets December 31st of previous year	131 07
	<hr/>
Total	\$1,847 81

492 UNION FARMERS MUTUAL FIRE INSURANCE COMPANY.

EXPENDITURES.

Losses paid during the year.....	\$1,700 00
Commissions to agents.....	19 50
Salaries of officers and directors.....	15 50
Salaries of agents and employes.....	6 75
Interest.....	10 00
Printing, \$8.75; postage, \$10.00.....	18 75
Justice fee, \$.25; express charges, \$.60.....	85
Refund on vacancy permits.....	6 00
	<hr/>
Gross cash expenditures.....	\$1,777 35
Balance.....	\$70 46

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1910.....	\$138,275	\$11,213 75
Written and renewed during the year.....	22,900	1,833 00
	<hr/>	<hr/>
Total.....	\$161,175	\$13,046 75
Deduct amount terminated during the year.....	15,450	1,387 50
	<hr/>	<hr/>
Amount in force Dec. 31, 1911.....	\$145,725	\$11,659 25
Losses incurred during the year.....		\$1,700 00
Assessments, laid or ordered to be laid, on premium notes during the year.....		1,090 45
Date of last assessment, June 15, 1911, amount collected.....		1,044 34
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.....	\$37 41
Cash value of notes.....	457 57
	<hr/>
Total cash assets.....	\$494 98
(Balance due on premium notes subject to assessment, \$8,681.50).	

INCOME.

Cash premiums on policies written or renewed.....	\$61 65
Policy fees.....	28 00
<hr/>	
Gross cash income.....	\$89 65
Cash assets December 31st of previous year.....	457 57
<hr/>	
Total.....	\$547 22

EXPENDITURES.

Commissions for collecting cash premiums.....	\$28 00
Return premiums on policies cancelled.....	1 94
Salaries of officers and directors.....	10 00
Traveling expenses of officers, directors and employes.....	10 00
Advertising, \$1.00; postage, \$.80; justice fees, \$.50.....	2 30
<hr/>	
Gross cash expenditures.....	\$52 24
<hr/>	
Balance.....	\$494 98

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1910.....	\$91,900	\$9,190 00
Written and renewed during the year.....	20,550	2,055 00
<hr/>		
Total.....	\$112,450	\$11,245 00
Deduct amount terminated during the year.....	22,950	2,295 00
<hr/>		
Amount in force Dec. 31, 1911.....	\$89,500	\$8,950 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.* L. J. HILLS, *Secretary*
P. O. Address of Secretary, R. D 1, Warren, Maine.

ASSETS.

Cash in office.....	\$12 80
Cash deposited in bank.....	3,609 64
<hr/>	
Total cash assets.....	\$3,622 44
(Balance due on premium notes subject to assessment, \$11,745.47).	

LIABILITIES.

Due officers for services.....	\$2 00
--------------------------------	--------

INCOME.

Cash premiums and policy fees on policies written or renewed.....	\$351 11
Interest from all sources.....	123 08
Gross cash income.....	\$474 19
Cash assets December 31st of previous year.....	3,282 50
Total.....	\$3,756 69

EXPENDITURES.

Losses paid during the year.....	\$16 50
Salaries of officers and directors.....	111 00
Traveling expenses of officers, directors and employes.....	3 70
Postage, \$.65; taxes, \$.40; advertising, \$2.00.....	3 05
Gross cash expenditures.....	\$134 25
Balance.....	\$3,622 44

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1910.....	*\$242,098	*\$12,104 90
Written and renewed during the year.....	75,300	3,765 00
Total.....	\$317,398	\$15,869 90
Deduct amount terminated during the year.....	70,125	3,506 25
Amount in force Dec. 31, 1911.....	\$247,273	\$12,363 65
Losses incurred during the year.....		\$16 50
Date of last assessment, September 16, 1876.....		
Largest sum insured in a single risk.....		1,500 00

* Errors in amount in force and premium notes of \$6,565.00 and \$136.20 respectively were discovered during 1911 and added to amounts in force as reported in 1910 statement.

WELLS MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1838. COMMENCED BUSINESS IN 1838.

JOSEPH H. LITTLEFIELD, *President.* WILLIAM J. STORER, *Secretary*
P. O. Address of Secretary, Wells, Maine.

ASSETS.

Cash in office.....	\$176 53
Assessments on premium notes unpaid.....	1,145 15
Cash premiums unpaid.....	50 34
	<hr/>
Gross assets, not including premium notes.....	\$1,372 02
(Balance due on premium notes subject to assessment, \$8,783.24).	

LIABILITIES.

Due for borrowed money and interest.....	\$853 27
Due officers for services, \$149.50; and expenses, \$90.00.....	239 50
All other debts, claims and demands against the company.....	14 43
	<hr/>
Gross liabilities.....	\$1,107 20

INCOME.

Cash premiums on policies written or renewed.....	\$14 36
Policy fees.....	4 00
Assessments on premium notes.....	138 57
Cash loaned to company to pay losses or expenses.....	150 00
	<hr/>
Gross cash income.....	\$306 93
Cash assets December 31st of previous year.....	47 10
	<hr/>
Total.....	\$354 03

EXPENDITURES.

Losses paid during the year.....	\$150 00
Salaries of officers and directors.....	27 50
	<hr/>
Gross cash expenditures.....	\$177 50
	<hr/>
Balance.....	\$176 53

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1910.....	\$195,945 75	\$12,623 00
Written and renewed during the year.....	27,550 00	1,759 50
	<hr/>	<hr/>
Total.....	\$223,495 75	\$14,382 50
Deduct amount terminated during the year.....	66,270 75	4,436 00
	<hr/>	<hr/>
Amount in force Dec. 31, 1911.....	\$157,225 00	\$9,946 50
Losses incurred during the year.....		\$150 00
Assessments, laid or ordered to be laid, on premium notes during the year.....		1,127 62
Date of last assessment, November 15, 1911, amount collected.....		138 57
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	\$127 86
Cash deposited in bank	164 45
Total cash assets	\$292 31
Assessments on premium notes unpaid	14 95
Gross assets, not including premium notes	\$307 26
(Balance due on premium notes subject to assessment, \$18,941.17).	

LIABILITIES.

Due officers for services	\$90 00.
---------------------------------	----------

INCOME.

Policy fees	\$96 00.
Assessments on premium notes	2,304 69
Interest from all sources	10 97
Gross cash income	\$2,411 66.
Cash assets December 31st of previous year	279 74
Total	\$2,691 40

EXPENDITURES.

Losses paid during the year	\$2,220 00.
Adjusting losses	5 00.
Collecting assessments	31 00.
Salaries of officers and directors	89 00.
Salaries of agents and employes	3 00
Traveling expenses of officers, directors and employes	4 00.
Making assessments	24 00.
Taxes, \$.05; advertising, \$2.00	2 05.
Printing, \$9.75; postage, \$10.14	19 89
Stationery	1 15
Gross cash expenditures	\$2,399 09
Balance	\$292 31

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1910.....	\$199,775	\$20,062 50
Written and renewed during the year.....	53,905	5,390 50
<hr/>		
Total.....	\$253,680	\$25,453 00
Deduct amount terminated during the year.....	39,955	3,995 50
<hr/>		
Amount in force Dec. 31, 1911.....	\$213,725	\$21,457 50
Losses incurred during the year.....		\$2,220 00
Assessments, laid or ordered to be laid, on premium notes during the year.....		2,306 75
Date of last assessment, September 8, 1911, amount collected.....		999 89
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.* FRANK G. WRIGHT, *Secretary.*
P. O. Address of Secretary, R. D. 14, Gardiner, Maine.

ASSETS.

Cash in office.....	\$134 51
(Balance due on premium notes subject to assessment, \$6,696.69).	

INCOME.

Cash premiums on policies written or renewed.....	\$38 61
Policy fees.....	26 00
Assessments on premium notes.....	615 22
Interest from all sources.....	4 06
<hr/>	
Gross cash income.....	\$683 89
Cash assets December 31st of previous year.....	149 01
<hr/>	
Total.....	\$832 90

EXPENDITURES.

Losses paid during the year.....	\$612 00
Collecting assessments.....	32 29
Return premiums on policies cancelled.....	2 75
Salaries of officers and directors.....	17 60
Salaries of agents and employes.....	26 00
Traveling expenses of officers, directors and employes.....	70
Making assessments.....	2 00
Clerical work, \$.50; advertising, \$1.00.....	1 50
Printing, \$2.50; postage, \$1.05.....	3 55
<hr/>	
Gross cash expenditures.....	\$698 39
<hr/>	
Balance.....	\$134 51

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1910.....	\$145,090	\$7,438 00
Written and renewed during the year.....	36,800	1,930 00
Total.....	\$181,890	\$9,368 00
Deduct amount terminated during the year.....	32,575	1,677 75
Amount in force Dec. 31, 1911.....	\$149,315	\$7,690 25
Losses incurred during the year.....		\$612 00
Assessments, laid or ordered to be laid, on premium notes during the year.....		616 42
Date of last assessment May 31, 1911, amount collected.....		615 22
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. HESCOCK, *Secretary.*

P. O. Address of Secretary, Wilton, Maine.

ASSETS.

Cash in office.....	\$563 70
Assessments on premium notes unpaid.....	4 62
Gross assets, not including premium notes.....	\$568 32
(Balance due on premium notes subject to assessment, \$18,226.90).	

INCOME.

Cash premiums on policies written or renewed.....	\$101 76
Policy fees.....	30 00
Interest from all sources.....	12 09
Transfers.....	3 00
Gross cash income.....	\$146 85
Cash assets December 31st of previous year.....	539 36
Total.....	\$686 21

EXPENDITURES.

Losses paid during the year.....	\$6 00
Salaries of officers and directors.....	104 92
Taxes, \$4.55; advertising, \$2.75.....	7 30
Postage.....	2 00
Expense of examination by Insurance Department.....	2 29
Gross cash expenditures.....	\$122 51
Balance.....	\$563 70

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1910.....	\$288,075	\$19,438 90
Written and renewed during the year.....	55,225	3,391 50
Total.....	<u>\$343,300</u>	<u>\$22,830 40</u>
Deduct amount terminated during the year.....	63,725	4,053 40
Amount in force Dec. 31, 1911.....	<u>\$279,575</u>	<u>\$18,777 00</u>
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. D. 1, South Windham, Maine.

ASSETS.

Cash in office.....	\$75 60
Cash deposited in bank.....	243 67
Total cash assets.....	<u>\$319 27</u>
Assessments on premium notes unpaid.....	647 48
Cash premiums unpaid.....	121 04
Gross assets, not including premium notes.....	<u>\$1,087 79</u>
(Balance due on premium notes subject to assessment, \$21,591.43).	

LIABILITIES.

Losses adjusted and not paid.....	\$600 00
Due officers for services.....	12 00
Gross liabilities.....	<u>\$612 00</u>

INCOME.

Cash premiums on policies written or renewed.....	\$212 41
Policy fees.....	51 25
Interest from all sources.....	14 31
Gross cash income.....	<u>\$277 97</u>
Cash assets December 31st of previous year.....	342 66
Total.....	<u>\$620 63</u>

500 WOOLWICH MUTUAL FIRE INSURANCE COMPANY.

EXPENDITURES.

Losses paid during the year.....	\$225 00
Return premiums on policies cancelled.....	5 70
Salaries of agents and employes.....	63 25
Traveling expenses of officers, directors and employes.....	50
Taxes, \$.36; advertising, \$2.00.....	2 36
Postage, \$1.45; stationery and express, \$.35.....	1 80
Expense of examination by Insurance Department.....	2 50
Justice fee.....	25
	<hr/>
Gross cash expenditures.....	\$301 36
	<hr/>
Balance.....	\$319 27

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1910.....	\$302,256 40	\$22,206 76
Written and renewed during the year.....	78,865 50	5,505 65
	<hr/>	<hr/>
Total.....	\$381,121 90	\$27,712 41
Deduct amount terminated during the year.....	81,271 90	6,120 98
	<hr/>	<hr/>
Amount in force Dec. 31, 1911.....	\$299,850 00	\$21,591 43
Losses incurred during the year.....		\$825 00
Assessments, laid or ordered to be laid, on premium notes during the year		647 48
Date of last assessment December, 1911.....		
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.....	\$44 19
Cash deposited in bank.....	913 55
	<hr/>
Total cash assets.....	\$957 74
(Balance due on premium notes subject to assessment, \$11,425.93).	

LIABILITIES.

Losses reported, not adjusted (estimated).....	\$50 00
--	---------

YORK COUNTY MUTUAL FIRE INSURANCE COMPANY. 501

INCOME.

Cash premiums on policies written or renewed.....	\$114 09
Policy fees.....	24 75
Interest from all sources.....	31 41
Directors' fees returned.....	4 00
	<hr/>
Gross cash income.....	\$174 25
Cash assets December 31st of previous year.....	844 54
	<hr/>
Total.....	\$1,018 79

EXPENDITURES.

Losses paid during the year.....	\$16 90
Return premiums on policies cancelled.....	2 25
Salaries of officers and directors.....	39 75
Postage, \$1.00; stationery, \$.40; justice fees, \$.75.....	2 15
	<hr/>
Gross cash expenditures.....	\$61 05
	<hr/>
Balance.....	\$957 74

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1910.....	\$176,175	\$11,854 79
Written and renewed during the year.....	34,000	2,251 50
	<hr/>	<hr/>
Total.....	\$210,175	\$14,106 29
Deduct amount terminated during the year.....	31,300	2,079 00
	<hr/>	<hr/>
Amount in force Dec. 31, 1911.....	\$178,875	\$12,027 29
Losses incurred during the year.....		\$56 90
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 1894.

FRANK H. HARGRAVES, *President.* JOSEPH F. WARREN, *Secretary.*
P. O. Address of Secretary, West Buxton, Maine.

ASSETS.

Cash in office.....	\$95 16
Cash deposited in bank.....	115 78
	<hr/>
Total cash assets.....	\$210 94
Assessments on premium notes unpaid.....	2,227 79
Office fixtures and supplies.....	724 45
	<hr/>
Gross assets, not including premium notes.....	\$3,163 18
(Balance due on premium notes subject to assessment, \$248,314.18).	

502 YORK COUNTY MUTUAL FIRE INSURANCE COMPANY.

LIABILITIES.

Losses adjusted and not paid	\$2,450 00
Losses reported, not adjusted (estimated)	7 50
Losses resisted	1,200 00
Due for borrowed money and interest	997 00
Commissions to agents	57 00
Gross liabilities	<u>\$4,711 50</u>

INCOME.

Cash premiums on policies written or renewed	\$3,368 06
Policy fees	502 00
Assessments on premium notes	20,883 67
Interest from all sources	17 50
Cash loaned to company to pay losses or expenses	13,722 00
Permits	359 70
Miscellaneous receipts	3 49
Gross cash income	<u>\$38,856 42</u>
Cash assets December 31st of previous year	491 50
Total	<u>\$39,347 92</u>

EXPENDITURES.

Losses paid during the year	\$15,978 93
Adjusting losses	251 74
Commissions to agents	1,425 00
Return premiums on policies cancelled	55 00
Salaries of officers and directors	1,759 00
Traveling expenses of officers, directors and employes	19 25
Borrowed money repaid	18,010 00
Interest	584 18
Rent, \$53.33; advertising, \$225.49	278 82
Printing, \$55.40; postage, \$201.69; blank books, \$9.55	266 64
Stationery, \$30.57; express charges, \$12.38	42 95
Furniture and fixtures	365 67
Assessments abated	40 90
Miscellaneous expenditures	58 90
Gross cash expenditures	<u>\$39,136 98</u>
Balance	\$210 94

GENERAL ITEMS.

	Amount.	Premium Notes.
Amount in force Dec. 31, 1910	\$3,063,361	\$306,336 10
Written and renewed during the year	1,126,410	112,641 00
Total	<u>\$4,189,771</u>	<u>\$418,977 10</u>
Deduct amount terminated during the year	1,182,169	118,216 90
Amount in force Dec. 31, 1911	\$3,007,602	\$300,760 20
Losses incurred during the year		\$18,186 43
Assessments, laid or ordered to be laid, on premium notes during the year		22,230 94
Date of last assessment, August 1, 1911, amount collected		20,390 84
Largest sum insured in a single risk		2,000 00

MAINE LIFE INSURANCE COMPANY.

ABSTRACT COMPILED FROM THE ANNUAL STATEMENT OF THE
UNION MUTUAL LIFE INSURANCE COMPANY, SHOWING
ITS CONDITION ON THE 31ST DAY OF
DECEMBER, 1911.

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	\$170,764 28	
Dividends applied to purchase paid-up additions and annuities	39,227 27	
Surrender values applied to purchase paid-up insurance and annuities	19,274 82	
Total new premiums	\$229,266 37	
Renewal premiums	1,951,971 39	
Dividends applied to pay renewal premiums	63,592 41	
Surrender values applied to pay renewal premiums	6,197 36	
Total renewal premiums	\$2,021,761 16	
Total premium income		\$2,251,027 53
Consideration for supplementary contracts <i>not</i> involving life contingencies		4,220 00
Dividends left with the company to accumulate at interest		1,791 23
Interest on mortgage loans	\$64,098 97	
Interest on collateral loans	47,815 17	
Interest on bonds and dividends on stocks	519,775 72	
Interest on premium notes, policy loans or liens	82,140 80	
Interest on bank deposits	4,479 16	
Interest on other debts due the company	1,394 28	
Discount on claims paid in advance	144 27	
Rents—including company's own occupancy	47,527 80	767,376 17
Borrowed money		125,000 00
All other income		2,969 83
Profit on sale or maturity of ledger assets		41,624 26
Total income		\$3,194,009 02
Ledger assets Dec. 31, 1910		16,704,766 30
Total		\$19,898,775 32

DISBURSEMENTS.

Death claims and additions	\$784,813 14	
Matured and discounted endowments and additions	207,278 32	\$992,091 46
Annuities involving life contingencies		2,378 03
Premium notes and liens voided by lapse		15,312 58

Loans on company's policies voided by lapse.....	\$113,787 18
Surrender values paid in cash or applied on loans or notes.....	310,306 11
Surrender values applied to pay renewal premiums.....	6,197 36
Surrender values applied to purchase paid-up insurance and annuities..	19,274 82
Dividends paid policy holders in cash or applied on loans or notes.....	121,246 68
Dividends applied to pay renewal premiums.....	63,592 41
Dividends applied to purchase paid-up additions and annuities.....	39,227 27
Dividends left with the company to accumulate at interest.....	1,791 23

Total paid policy holders.....\$1,685,205.13

Expense of adjustment of claims including legal expense.....	1,140 20
Supplementary contracts <i>not</i> involving life contingencies.....	9,270 26
Dividends and interest held on deposit surrendered during the year....	240 50
Commissions to agents.....	196,673 32
Commuted renewal commissions.....	575 00
Compensation of managers and agents, except commission for new busi- ness.....	231 22
Agency supervision, traveling and all other agency expenses.....	21,123 53
Branch office expense including salaries of managers and clerks.....	38,179 89
Medical examiners fees.....	11,571 00
Salaries and all other compensation of officers and home office employes	98,649 28
Rents—including company's own occupancy.....	26,897 87
Advertising, printing, stationery, postage, telephone and express.....	21,725 72
Legal expenses.....	6,768 05
Furniture, fixtures and safes.....	639 15
Repairs and expenses on real estate.....	22,821 46
Taxes on real estate.....	11,542 89
State taxes on premiums.....	41,224 49
Insurance department licenses and fees.....	3,904 64
All other licenses, fees and taxes.....	4,940 73
Borrowed money repaid.....	125,000 00
Interest on borrowed money.....	519 45
Miscellaneous expenditures.....	6,270 49
Loss on sale or maturity of ledger assets.....	66,645 21
Decrease in book value of ledger assets.....	7,500 00

Total disbursements.....\$2,409,259 49

Balance.....\$17,489,515 83

LEDGER ASSETS.

Book value of real estate.....	\$958,653 68
Mortgage loans on real estate.....	1,570,645 10
Loans secured by collateral.....	881,365 00
Loans on company's policies assigned as collateral.....	1,751,997 29
Premium notes on policies in force.....	106,121 43
Book value of bonds and stocks—excluding interest.....	11,961,353 07
Cash in office and deposited in banks, not on interest.....	40,774 42
Deposited in trust companies and banks on interest.....	215,941 63
Bills receivable.....	102 00
Agents' balances.....	2,562 21

Total ledger assets.....\$17,489,515 83

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$25,430 03	
Interest due and accrued on bonds.....	148,232 73	
Interest due and accrued on collateral loans.....	4,054 36	
Interest due and accrued on premium notes, loans or liens.....	42,495 83	
Rents due and accrued on company's property or lease.....	3,528 91	\$223,741 86

	<i>New</i>		
	<i>Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported.....	\$3,543 42	\$191,601 41	
Gross deferred premiums.....	13,565 24	120,738 05	
Total.....	\$17,108 66	\$312,339 46	
Deduct loading.....	3,706 88	67,673 55	
Net uncollected and deferred premiums...	\$13,401 78	\$244,665 91	\$258,067 69
Gross assets.....			\$17,971,325 38

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances.....	\$2,562 21	
Bills receivable.....	102 00	
Premium notes and loans on policies and net premiums in excess of the net value of their policies.....	435 00	
Overdue and accrued interest on bonds in default.....	7,710 00	
Book value of bonds and stocks over market value.....	70,817 42	\$81,626 63
Total admitted assets.....		\$17,889,698 75

LIABILITIES, SURPLUS AND OTHER FUNDS.

Net present value of all outstanding policies computed on the Actuaries table of mortality with interest at 4 per cent. and the American table with interest at 3 per cent.....	\$15,690,030 00	
Same for reversionary additions.....	310,675 00	
Same for annuities.....	19,226 00	
Total.....	\$16,019,931 00	
Deduct net value of risks reinsured.....	6,742 00	
Net reserve.....		\$16,013,189 00
Present value of supplementary contracts, <i>not</i> involv- ing life contingencies.....		60,211 00
Death losses in process of adjustment.....	\$41,443 47	
Death losses reported, no proofs received.....	41,834 84	
Matured endowments due and unpaid.....	3,207 07	
Death losses and other policy claims resisted.....	29,535 00	
Total policy claims.....		116,020 38
Dividends left with the company to accumulate at interest.....		3,041 04
Premiums paid in advance, including surrender values so applied.....		526 98
Unearned interest and rent paid in advance.....		7,491 95
Commissions due agents on premium notes, when paid.....		3,700 00
Commissions to agents, due or accrued.....		1,500 00
Cost of collection on uncollected and deferred premiums in excess of loading.....		3,700 00
Salaries, rents, commissions and other accounts, due or accrued.....		5,000 00
Medical examiners' fees due or accrued.....		4,700 00
Federal, state, county and municipal taxes due or accrued.....		41,000 00
Dividends or other profits due policy holders.....		14,303 15
Unassigned funds (surplus).....		1,615,315 25
Total.....		\$17,889,698 75

PREMIUM NOTE ACCOUNT.

On hand December 31, 1910.....	\$111,127 24	
Received during the year on old policies.....	194,390 89	
Restored by revival of policies.....	2,621 14	\$308,139 27
<hr/>		
Deductions during the year as follows:		
Used in payment of losses and claims.....	\$1,914 47	
Used in purchase of surrendered policies.....	735 28	
Voided by lapse.....	17,933 72	
Used in payment of dividends to policy holders.....	1,226 00	
Redeemed by maker in cash.....	180,208 37	
<hr/>		
Total reduction of premium note account.....		202,017 84
<hr/>		
Balance, note assets at end of the year.....		\$106,121 43

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1910.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	27,994	\$40,332,234		
Endowment.....	11,851	14,930,097		
All other.....	3,287	5,616,196		
Additions by dividends.....	-	466,831	43,132	\$61,345,358

NEW POLICIES ISSUED.

Whole life.....	2,066	\$3,591,370		
Endowment.....	568	643,500		
All other.....	325	946,443		
Addition by dividends.....	-	60,933	2,959	\$5,242,246

OLD POLICIES REVIVED.

Whole life.....	54	\$77,000		
Endowment.....	14	16,500		
All other.....	12	34,500		
Additions by dividends.....	-	1,963	80	\$129,963

OLD POLICIES INCREASED.

Whole life.....	3	-		
Endowment.....	35	17,810		
All other.....	4	3,547	42	\$21,357

Total.....			46,213	\$66,738,924
Policies terminated during the year.....			2,984	\$4,634,679

*Policies in force Dec. 31, 1911.....			43,229	\$62,104,245
Annuities in force Dec. 31, 1911.....			38	2,426

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
	<u>102,000</u>	<u>00</u>

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	10,079	\$11,036,755 42
Policies issued during the year.....	766	1,020,029 30
Total.....	10,845	\$12,056,784 72
Deduct policies ceased to be in force.....	700	789,850 77
Policies in force in Maine, December 31, 1911.....	10,145	\$11,266,933 95
Losses and claims unpaid December 31, of the previous year.....	10	\$13,470 98
Losses and claims incurred during the year.....	152	168,279 96
Total.....	162	\$181,750 94
Losses and claims settled during the year.....	149	171,949 94
Losses and claims unpaid Dec. 31, 1911.....	13	\$9,801 00
Premiums received.....		446,433 15

* Policies reinsured \$90,000.

SECURITIES HELD AS COLLATERAL AND LOANS THEREON.

DESCRIPTION.	Par value.	Market value Dec. 31, 1911.	Amount loaned thereon.
Arroostook Trust & Banking Co., Me., 8 shares	\$800 00	\$1,680 00	\$750 00
Goodall Worsted Co., Me., 6 shares	600 00	750 00	500 00
Rockland & Rockport Lime Co., Me., Com., 16 shares	1,600 00	320 00	611 00
Rockland & Rockport Lime Co., Me., Pfd., 16 shares	1,600 00	1,040 00	
Portland & Rumford Falls Ry., Me., 300 shares, 8%	30,000 00	58,500 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	450 00	
Bangor & Arroostook R. R. Co., Me., 5%, 1943	6,000 00	6,240 00	
Indianapolis Water Co., Ind., 5%, 1926	3,000 00	3,000 00	
Sterling Water Co., Ills., 5%, 1925	1,000 00	950 00	
Maine Water Co., Me., 5%, 1931	2,000 00	1,900 00	13,000 00
Butler Water Co., Pa., 5%, 1927	500 00	475 00	
Rockport Water Works Co., Rockport, Ind., 5%, 1920	500 00	485 00	
Berlin Water Co., N. H., 5%, 1917	500 00	500 00	
Seattle Electric Co., Wash., 5%, 1930	1,000 00	1,045 00	
Oakland Co., Me., 5%, 1918	1,000 00	1,000 00	
Rockland, Thomaston & Camden Street Ry., Me., 4%, 1921	3,500 00	3,290 00	2,738 00
Camden & Rockland Water Co., Me., 350 shares	35,000 00	17,500 00	14,116 00
York Light & Heat Co., Me., Pfd., 25 shares	2,500 00	2,375 00	4,000 00
Portland Gas Light Co., Me., 50 shares	2,500 00	4,300 00	
First National Bank, Portland, Me., 4 shares	400 00	480 00	100 00
Rockland & Rockport Lime Co., Me., 5%, 1920	5,000 00	4,500 00	
Oxford Paper Co., Me., 5%, 1921	8,000 00	8,000 00	10,900 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	460 00	
Camden & Rockland Water Co., Me., 44 shares	4,400 00	2,200 00	2,500 00
Rockland Trust Co., Me., 5 shs	500 00	500 00	
Oxford Paper Co., Me., 5%, 1921	1,000 00	1,000 00	250 00
Elizabeth, Plainfield & Central Jersey Ry Co., 5%, 1950	23,000 00	22,080 00	
Virginia & Southwestern Ry. Co., 5%, 1958	3,000 00	2,910 00	
Poconchos Consolidated Collieries Co., 5%, 1957	5,000 00	4,150 00	25,000 00
Buffalo City Gas Co., N. Y., 5%, 1947	3,000 00	1,830 00	
Portland National Bank, Me., 10 shares	1,000 00	1,700 00	
Goodall Worsted Co., Me., 7 shares	700 00	875 00	
Standard Oil Co., 3 shares	300 00	1,020 00	9,300 00
Torrington Co., Conn., Pfd., 20 shares	500 00	600 00	
Calumet & Arizona Mining Co., 214 shares	2,140 00	13,589 00	
West Realty Co., Portland, Me., 140 shares	14,000 00	14,000 00	10,000 00
Union Safe Deposit & Trust Co., Portland, Me., 1,260 shares	126,000 00	239,400 00	151,100 00
Pepperell Manufacturing Co., Me., 6 shares	600 00	1,704 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 shs.	150,000 00	187,500 00	100,000 00
Sandy River & Rangeley Lakes R. R. Co., Me., 4%, 1928	27,000 00	25,650 00	20,000 00
Springfield Water Co., Mo., 5%, 1936	19,000 00	18,430 00	15,000 00
Limerick National Bank, Limerick, Me., 140 shares	14,000 00	31,500 00	
Limerick Water & Electric Co., Me., 105 shares	10,500 00	10,500 00	29,000 00
Springfield Water Co., Mo., 5%, 1936	2,000 00		
	1,000 00	2,910 00	
York Light & Heat Co., 5%, 1927	500 00	500 00	4,500 00
Biddeford & Saco Water Co., Me., 22 shares	2,200 00	2,156 00	
Casco Bay & Harpswell Lines, Me., 5%, 1927	1,000 00	950 00	
Biddeford & Saco Water Co., Me., 159 shs.	15,900 00	15,582 00	9,400 00
Portland & Rumford Falls Ry., Me., 200 shs.	20,000 00	39,000 00	
Mortgage 3,000 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
Springfield Water Co., Mo., 5%, 1936	6,000 00	5,820 00	4,700 00
Portland Railroad Co., Me., 338 shs.	33,800 00	32,110 00	
Biddeford & Saco Railroad Co., Me., 170 shs.	8,500 00	7,650 00	
Joliet R. R. Co., Ill., 5%, 1918	6,000 00	5,940 00	
Quincy Gas & Electric Co., Ill., 5%, 1929	3,000 00	2,910 00	
Quincy Horse Ry. & Carrying Co., Ill., 5%, 1918	3,000 00	2,940 00	40,000 00
Galesburg Gas & Electric Light Co., Ill., 5%, 1919	3,000 00	2,925 00	
Biddeford & Saco Railroad Co., Me., 4%, 1940	2,000 00	1,870 00	
North Berwick Co., Me., 25 shs.	2,500 00	2,500 00	
Westbrook Trust Co., Me., 16 shs.	1,600 00	1,600 00	1,200 00
First National Bank, Houlton, Me., 50 shs.	5,000 00	11,750 00	
Arroostook Trust & Banking Co., Me., 10 shs.	1,000 00	2,100 00	15,000 00
Fort Fairfield National Bank, Me., 15 shs.	1,500 00	3,000 00	
Fort Kent Trust Co., Me., 20 shs.	2,000 00	2,000 00	

SECURITIES HELD AS COLLATERAL AND LOANS THEREON—CONCLUDED.

DESCRIPTION.	Par value.	Market value Dec. 31, 1911.	Amount loaned thereon.
Westbrook Trust Co., Me., 10 shs.....	\$1,000 00	\$1,000 00	\$800 00
Fort Fairfield National Bank, Me., 20 shs.....	2,000 00	4,000 00	3,000 00
Fort Fairfield National Bank, Me., 10 shs.....	1,000 00	2,000 00	1,500 00
Fort Fairfield National Bank, Me., 5 shs.....	500 00	1,000 00	750 00
Fort Fairfield National Bank, Me., 5 shs.....	500 00	1,000 00	750 00
Fort Fairfield National Bank, Me., 3 shs.....	300 00	600 00	450 00
Fort Fairfield National Bank, Me., 3 shs.....	300 00	600 00	450 00
Fidelity Trust Co., Portland, Me., 4 shs.....	400 00	860 00	600 00
Fraternity Co., Portland, Me., 5 shs.....	5,000 00	10,000 00	5,000 00
Springfield Water Co., Mo., 5%, 1936.....	6,500 00	6,305 00	5,000 00
Fraternity Co., Portland, Me., 25 shs.....	25,000 00	50,000 00	25,000 00
Springfield Water Co., Mo., 5%, 1936.....	500 00	485 00	
Mousam Water Co., Wells, Me., 4%, 1921.....	1,000 00	975 00	
Buffalo & Lackawanna Traction Co., 5 %, 1928.....	10,000 00	9,400 00	14,850 00
Stonington Water Co., Me., 5%, 1930.....	3,000 00	3,000 00	
Youngstown & Ohio River R. R. Co., 1st Mtge., 5%, 1935.....	6,000 00	5,700 00	
City Water Co. of East St. Louis, Ill., 5%, 1914.....	3,000 00	2,910 00	
Portland Railroad Co., Me., 3½%, 1951.....	1,000 00	840 00	
Woonsocket Electric Machine & Power Co., R. I., 4½%, 1931.....	1,000 00	950 00	9,000 00
Galesburg Ry. & Light Co., Ill., 5%, 1934.....	2,000 00	1,880 00	
Cairo Railway & Light Co., Ill., 5%, 1938.....	6,000 00	5,400 00	
Glencoe Lime & Cement Co., St. Louis, Mo., Com., 483 shs.....	48,300 00	16,905 00	30,150 00
Glencoe Lime & Cement Co., St. Louis, Mo., Pfd., 259 shs.....	25,900 00	19,425 00	
Houlton Trust Co., Me., 144 shs.....	14,400 00	22,464 00	21,600 00
Emerson Lumber Co., Island Falls, Me., 140 shs.....	14,000 00	21,000 00	
Central Maine Power Co., Waterville, Me., Pfd., 100 shs.....	10,000 00	9,200 00	10,000 00
Central Maine Power Co., Waterville, Me., Com., 200 shs.....	20,000 00	5,000 00	
Fort Fairfield National Bank, Me., 20 shs.....	2,000 00	4,000 00	3,000 00
Portland Gas Light Co., Me., 150 shs.....	7,500 00	12,900 00	11,500 00
Leadville Water Co., Colo., Gold, 4%, 1916.....	5,000 00	3,750 00	
Springfield Water Co., Mo., Com., 400 shs.....	40,000 00	20,000 00	13,500 00
Leadville Water Co., 4%, 1916.....	1,000 00	750 00	1,000 00
York Light & Heat Co., 5%, 1927.....	500 00	500 00	
Biddeford & Saco Water Co., Me., 20 shs.....	2,000 00	1,960 00	
Biddeford National Bank, Me., 40 shs.....	4,000 00	4,400 00	10,000 00
Union Safe Deposit & Trust Co., Portland, Me., 47 shs.....	4,700 00	8,930 00	
Nowata, Okla., Street Improvement, 6%, 1912-21.....	13,070 90	13,070 90	11,500 00
West Realty Co., Portland, Me., 50 shs.....	5,000 00	5,000 00	
Totals.....	\$1,105,410 90	\$1,510,600 90	\$881,365 00

BONDS OWNED BY THE COMPANY.

	Book Value.	Par Value.	Market Value.
GOVERNMENT BONDS.			
British Consols, 2½	\$45,584 25	\$48,666 67	\$37,473 34
United States, Gold, 4, 1925		{ 5,000 00	{ 5,700 00 }
United States, Gold, Registered, 4, 1925	64,542 50	{ 50,000 00	{ 56,750 00 }
STATE, COUNTY AND MUNICIPAL BONDS.			
Alger, County of, Mich., 5, 1913	10,100 00	10,000 00	10,100 00
Allegheny County, Pa., 4, 1925	5,283 50	5,000 00	4,950 00
Alpena, County of, Mich., 5, 1915-1916	5,112 50	5,000 00	5,125 00
Astoria, Ore., Water, 5, 1925	20,400 00	20,000 00	20,400 00
Augusta, Me., High School Building, 4, 1916-1918	10,181 00	10,000 00	10,000 00
Augusta, Me., Refunding Loan, 4, 1914	8,000 00	8,000 00	8,000 00
Austin, Tex., Refunding, 4 to 1916, 5 to Mat., 1931	9,200 00	10,000 00	9,500 00
Baltimore, Md., Schoolhouse Loan, 4, 1957	10,554 00	10,000 00	10,100 00
Baltimore, Md., Stock of City of, Public Park Improvement, 4, 1955	51,250 00	50,000 00	50,500 00
Bath, Me., Refunding, 4, 1916	4,000 00	4,000 00	4,000 00
Bay City, Mich., Local Improvement, 5, 1913	40,900 00	40,000 00	40,400 00
Bay City, Mich., Local Improvement, 5, 1916	10,525 00	10,000 00	10,200 00
Bayonne, N. J., Gold, Funding, 5, 1928	21,325 00	20,000 00	21,700 00
Belding, Mich., Water Works, 4, 1935	9,500 00	10,000 00	9,550 00
Bellingham, Wash., Funding, 5, 1926	37,100 00	35,000 00	36,500 00
Berlin, N. H., Funding, 4, 1917	7,306 25	7,000 00	7,000 00
Birmingham, Ala., Improvement, East Lake Series, 8, 1920	57,222 20	49,000 00	56,227 50
Boston, Mass., City Loan, Registered, 3½, 1945	10,150 00	10,000 00	9,200 00
Boston, Mass., City Loan, Registered, 4, 1936	25,531 25	25,000 00	25,250 00
Boulder, Colo., Water Works Bonds of 1906, 4½, 1921	6,912 50	7,000 00	6,947 50
Brunswick & Topsham Water District, Me., 4, 1936	31,200 00	30,000 00	30,000 00
Buffalo, N. Y., River Improvement, Registered, 4, 1939	10,632 00	10,000 00	10,000 00
Canon City, Colo., Local Public Improvement, 5, 1925	7,461 49	7,500 00	7,500 00
Carbon County, Utah, Court House, 5, 1929	29,725 00	29,000 00	29,580 00
Carleton, County of, N. B., Court House, 4, 1920	990 00	1,000 00	980 00
Carleton, County of, N. B., Court House, 4, 1922, 23, 26-28	9,861 20	10,000 00	9,700 00
Carthage, Mo., School District, 4, 1923	10,100 00	10,000 00	9,550 00
Carthage, Mo., Water Works, 5, 1928	25,875 00	25,000 00	25,750 00
Catholic School Commission of Montreal, 4, 1945	51,000 00	50,000 00	49,500 00
Cheboygan, Mich., Water Works, 5, 1914	18,846 00	18,000 00	18,247 50
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
Colorado Springs, Colo., 4, 1924	4,872 00	5,000 00	4,850 00
Corvallis, Ore., Main Sewer System, 5, 1950	25,865 00	25,000 00	25,750 00
Cote St. Antoine, Canada, Town of, 4, 1934	48,773 50	45,000 00	43,312 50
Council Bluffs, Iowa, Water Works, 4½, 1922	10,250 00	10,000 00	10,250 00
Council Bluffs, Iowa, Water Works, 4½, 1916	5,061 00	5,000 00	5,061 00
Cranston, R. I., Town of, 3½, 1939	4,562 50	5,000 00	4,525 00
Cumberland, County of, Me., 3½, 1922	48,100 00	50,000 00	47,875 00
Dallas, Texas, Permanent School Improvement, 4, 1918	4,915 00	5,000 00	4,915 00
Dallas, Texas, Permanent School Improvement, 4, 1919	4,904 00	5,000 00	4,904 00
Dallas, Texas, Water Works, 4, 1935, 36	24,000 00	24,000 00	22,920 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
Denver, City and County of, Colo., 5, 1919	9,587 70	9,000 00	9,405 00
Denver, City and County of, Colo., Refunding, 5, 1919	5,298 50	5,000 00	5,225 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	32,670 00
Duluth, Minn., Independent School District, 5, 1921	12,780 00	12,000 00	12,600 00
Duluth, Minn., Water & Light, 4, 1935	15,487 50	15,000 00	14,250 00
Duluth, Minn., Water & Light, 4, 1936	14,625 00	15,000 00	14,250 00

BONDS OWNED BY THE COMPANY—CONTINUED.

	Book Value.	Par Value.	Market Val.
Eden, Maine, Town of, Engine House, Registered, 4, 1914....	\$2,526 75	\$2,500 00	\$2,518 75
Eden, Maine, Town of, Engine House, Registered, 4, 1915....	2,534 25	2,500 00	2,521 88
Evansville, Ind., Funded Debt Loan, 4½, 1912.....	3,030 00	3,000 00	3,000 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	72,750 00
Fort Kent, Town of, Maine, 4, 1922.....	6,240 00	6,000 00	6,000 00
Fort William, P. Ont., Canada, 4½, 1926.....	19,953 33	19,953 33	19,953 33
Fort Worth, Texas, Fire Hall, 4½, 1949.....	15,525 00	15,000 00	14,700 00
Fort Worth, Texas, Improvement, 4½, 1950.....	10,100 00	10,000 00	9,800 00
Fort Worth, Texas, School, 4½, 1948.....	25,625 00	25,000 00	24,500 00
Fort Worth, Texas, School, 4½, 1949.....	20,500 00	20,000 00	19,600 00
Fort Worth, Texas, Street Improvement, 4½, 1948.....	5,050 00	5,000 00	4,900 00
Fort Worth, Texas, Water Works, 5, 1951.....	10,450 00	10,000 00	10,450 00
Fredericton, N. B., Debenture, 4, 1926, 38-42.....	5,284 50	5,500 00	5,280 00
Fredericton, N. B., 4, 1946.....	18,622 50	19,500 00	18,622 50
Galveston, Texas, Sea Wall Improvement, 5, 1950.....	14,950 00	15,000 00	15,000 00
Glenwood, Iowa, Funding, 5, 1912.....	1,050 00	1,000 00	1,000 00
Greeley, Colo., Water, 4½, 1921.....	25,250 00	25,000 00	24,750 00
Hallowell, Maine, 4, 1914.....	500 00	500 00	500 00
Harrison, N. Y., Highway Improvement, 4½, 1913, 14.....	10,104 00	10,000 00	10,050 00
Hochelega (Montreal), Canada, School, Debentures, 4½, 1950..	25,950 00	25,000 00	26,062 50
Huntington, Conn., Town of, School House & Funding, 4½, 1931	15,253 50	15,000 00	15,150 00
Huntington, Conn., Town of, School House & Refunding, 4, 1928	10,000 00	10,000 00	9,850 00
Ironton, Ohio, Street Improvement, 5, 1912.....	2,008 00	2,000 00	2,000 00
Ishpeming, Mich., School District, 4, 1915.....	8,887 50	9,000 00	8,842 50
Jamestown, R. I., Town of, Ferry, 4½, 1931.....	21,084 00	20,000 00	20,900 00
Jersey City, N. J., City Hall, 5, 1914.....	20,000 00	20,000 00	20,300 00
Kansas City, Kans., City Hall, General Improvement, 4½, 1940	46,913 80	45,000 00	46,800 00
Kansas City, Kansas, Internal Improvement, 5, 1913, 14.....	17,198 90	17,000 00	17,255 00
Kansas City, Kans., School, 4½, 4-1-1927.....	15,225 00	15,000 00	15,412 50
Kansas City, Kans., Work House, General Improvement, 4½, 1940	7,292 60	7,000 00	7,220 00
King County, Wash., Funding, 5, 1928.....	25,800 00	25,000 00	26,500 00
King County, Wash., Harbor, Gold, 4½, 1931.....	5,051 50	5,000 00	5,051 50
LaCrosse, Wis., Permanent Street Improvement, 4, 1925.....	10,245 00	10,000 00	9,700 00
Lafayette, Colo., Town of, Boulder County, Water, 5, 1923....	9,925 00	10,000 00	10,000 00
La Grande, Ore., Beaver Creek Pipe Line, 5, 1929.....	26,000 00	25,000 00	25,125 00
Lamar, Colo., Town of, Sewer, 6, 1927.....	10,100 00	10,000 00	10,000 00
Lewiston, Me., Municipal Refunding Loan, 3½, 1931.....	4,662 50	5,000 00	4,650 00
Logan, County of, Colo., North Sterling Irrigation District, 6, 1921.....	24,750 00	25,000 00	25,000 00
Logan, County of, Colo., North Sterling Irrigation District, 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	19,380 00
Los Angeles, Cal., Water Works, 4½, 1914.....	60,654 00	60,000 00	60,000 00
Louisville, Ky., Gold, 4, 1947.....	51,000 00	50,000 00	50,000 00
Lynchburg, Va., Public Improvement, 4½, 1939.....	25,906 25	25,000 00	25,000 00
Maisonneuve (Montreal), Canada, Town of, 4½, 1946.....	10,000 00	10,000 00	10,225 00
Maisonneuve (Montreal), Canada, Town of, 4½, 1941.....	21,827 30	20,000 00	20,425 00
Manistee, Mich., Water Works, 4, 1912.....	9,909 00	10,000 00	10,000 00
Manitoba, Province of, Debentures, Tel. & Tel. System, 4, 1947	14,700 00	15,000 00	14,850 00
Manitoba, Province of, 4, 1930.....	106,000 00	100,000 00	99,000 00
Manitoba, Province of, Land Drainage Debentures, 4, 1935....	31,550 96	30,632 00	30,325 68
Marinette County, Wis., Chronic Insane Asylum, 4, 1912-13....	3,000 00	3,000 00	2,985 00
Marion, County of, Ore., School Dist., 5, 1931.....	15,712 50	15,000 00	15,600 00
Massachusetts, Commonwealth of Metropolitan Sewerage Loan, 3, 1930....	48,187 50	50,000 00	44,000 00
Massachusetts, Commonwealth of State Highway Loan, 3½, 1932	176,968 75	175,000 00	165,375 00

BONDS OWNED BY THE COMPANY—CONTINUED.

	Book Value.	Par Value.	Market Val.
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, 1914.....	4,945 50	5,000 00	5,000 00
Milwaukee, Wis., Viaduct, 4, 1914.....	4,945 50	5,000 00	5,000 00
Milwaukee, Wis., West Sewerage District, 4, 1914.....	989 10	1,000 00	1,000 00
Montreal, Canada, St. Paul Ward, 4, 1950.....	15,868 50	15,000 00	16,350 00
Montreal, Canada, Town of St. Louis, 4, 1937.....	29,700 00	30,000 00	30,000 00
Montreal Harbour, P. Q., Canada, 4, 1917-1918.....	30,432 50	30,000 00	29,550 00
Morris, Ill., Water Works, 5, 1912-14.....	7,208 60	7,000 00	7,000 00
Mount Vernon, N. Y., Assessment, Registered, 5, 1913.....	10,394 00	10,000 00	10,112 50
Mount Vernon, Texas, Independent School District, 5, 1930...	4,040 00	4,000 00	4,000 00
Nashua, N. H., 4, 1915.....	3,000 00	3,000 00	3,000 00
Naugatuck, Conn., Town of, 4, 1912.....	9,950 00	10,000 00	10,000 00
New Britain, Conn., Sewer Fund, 4, 1936.....	10,000 00	10,000 00	10,000 00
New Britain, Conn., Sewer Fund of the City of, 4, 1936.....	9,950 00	10,000 00	9,950 00
New Brunswick, Province of, 4, 1930-31.....	60,577 37	60,000 00	60,000 00
New Brunswick, Province of, Debentures, 3, 1933.....	19,065 00	20,500 00	19,013 75
New Madrid County, Mo., Drainage District, 6, 1918, 20, 21...	13,070 00	13,000 00	13,585 00
New Rochelle, N. Y., Park Improvement, 5, 1912.....	18,360 00	18,000 00	18,000 00
New Rochelle, N. Y., School, 4, 5, 1912-13.....	8,051 20	8,000 00	7,980 00
New York, N. Y., Assessment, 3, 1914.....	4,900 00	5,000 00	4,912 50
New York, Corporate Stock of City of, 4, 1957.....	21,100 00	20,000 00	21,550 00
New York, Corporate Stock of City of, Exempt, 4, 1957.....	53,300 00	50,000 00	53,875 00
New York, Corporate Stock of City of, 4, 1957.....	5,275 00	5,000 00	5,387 50
Niagara Falls, N. Y., Sewer, 4, 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, 4, 1940.....	28,210 00	28,000 00	28,000 00
North Bergen, N. J., School, 5, 1918-32.....	32,280 00	30,000 00	31,650 00
North Fort Worth, Texas, Water Works, 4, 1945.....	9,000 00	10,000 00	8,900 00
Norway, Mich., School Site and Building, 4, 1914-18.....	10,150 00	10,000 00	10,000 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, 4, 1948.....	26,192 50	25,000 00	26,375 00
Oakland, Calif., Municipal Improvement, 4, 1914.....	5,025 00	5,000 00	5,000 00
Oakland, Calif., Municipal Improvement, 4, 1915.....	10,060 00	10,000 00	10,012 50
Oakland, Calif., Municipal Improvement, 4, 1916.....	5,037 50	5,000 00	5,012 50
Oakland, County of, Mich., Court House, 4, 1912.....	4,970 00	5,000 00	5,000 00
Ogden City Corporation Warrants, Ogden, Utah, 6, any time any amt.....	6,984 00	7,200 00	7,200 00
Ogden City Corporation Warrants, Ogden, Utah, 6, any time any amt.....	2,619 00	2,700 00	2,700 00
Ogden City Corporation Warrants, Ogden, Utah, 6, any time any amt.....	6,111 00	6,300 00	6,300 00
Ogden City, Utah, Special Tax Warrants, 6, 1915-18.....	22,493 37	22,493 37	22,493 37
Ogden City, Utah, Special Tax Warrants, 6, 11, 2, 1915-19....	19,013 34	19,205 40	19,205 40
Ogden, Utah, Board of Education, 5, 1912.....	2,110 00	2,000 00	2,000 00
Omaha, Neb., City Hall, 5, 1912.....	13,793 75	13,000 00	13,000 00
Omaha, Neb., Funding Renewal, 4, 1925.....	24,375 00	25,000 00	24,250 00
Omaha, Neb., Park, 5, 1912.....	10,150 00	10,000 00	10,000 00
Omaha, Neb., Paving Renewal, 4, 1933.....	10,250 00	10,000 00	9,600 00
Omaha, Neb., Paving, 5, 1913.....	10,230 00	10,000 00	10,100 00
Ontario, Province of, Annuities, \$7,000 payable semi-annually, 1912-1925.....	253,897 30	253,897 30	256,146 26
Ontario, Province of, Annuities, \$4,000 payable semi-annually, 1912-1932.....			
Ontario, Province of, Debentures, 4, 1939.....	10,175 00	10,000 00	10,200 00
Paducah, Ky., Refunding, 4, 1926.....	10,650 00	10,000 00	10,100 00
Patterson, N. J., Passaic County Renewal, 4, 1928.....	10,400 00	10,000 00	10,400 00
Pawtucket, R. I., General Funding Loan, 4, 1944.....	15,768 75	15,000 00	14,700 00

BONDS OWNED BY THE COMPANY—CONTINUED.

	Book Value	Par Value.	Market Val.
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	25,500 00
Portland, Maine, Bridge District Loan, 3½, 1911-1945.....	103,650 00	105,000 00	98,437 50
Portland, Me., Funding, 4, 1913.....	3,001 25	3,000 00	3,000 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	1,910 00
Portland, Ore., Bridge, 4, 1939.....	8,640 00	9,000 00	8,595 00
Portland, Ore., Park and Boulevard, 4, 1933.....	25,250 00	25,000 00	24,000 00
Providence, R. I., Sewer, 4, 1925.....	25,968 75	25,000 00	25,250 00
Provo City, Utah, Special Tax Warrants, 6, 1912-13.....	3,679 96	3,736 00	3,736 00
Provo City, Utah, Special Tax Warrants, 6, 1914.....	1,842 38	1,870 44	1,870 44
Provo City, Utah, Special Tax Warrants, 6, 1911-14.....	14,676 50	14,900 00	14,900 00
Pueblo, Colo., Paving District, 4½, 1927.....	61,440 00	64,000 00	63,040 00
Pueblo, Colo., Refunding Water, 4½, 1914.....	10,067 00	10,000 00	9,925 00
Pueblo, Colo., Refunding Water, 4½, 1914.....	10,000 00	10,000 00	9,925 00
Pueblo, Colo., Refunding Water, 4½, 1914.....	5,028 00	5,000 00	4,962 50
Pueblo, Colo., Water Works, 4½, 1931.....	28,837 50	30,000 00	29,400 00
Quincy, Ill., Funding, 4½, 1912.....	16,400 00	16,000 00	16,000 00
Richmond, Va., Currency, 4, 1926-1927.....	10,609 23	11,000 00	10,835 00
Roanoke, Va., Street Improvement, 4½, 1940.....	30,300 00	30,000 00	30,000 00
Rockland, Maine, 3½, 1916.....	1,580 55	1,500 00	1,466 25
St. Gregoire le Thaumaturge, Montreal, Canada, School 4½, 1950	75,750 00	75,000 00	75,000 00
St. Henri, P. Q., Canada, Debentures, 4, 1949.....	82,662 36	76,000 00	73,720 00
St. John, N. B., Canada, 4, 1937.....	110,653 59	100,000 00	96,000 00
St. Louis, Mo., Public Buildings and Public Improvements, 4, 1928.....	25,731 94	25,000 00	25,000 00
Salem, N. C., Town of, Water Works, 5, 1936.....	17,240 00	16,000 00	17,120 00
Salt Lake City, Utah, 5, 1914.....	5,043 75	5,000 00	5,043 75
Salt Lake City, Utah, Refunding, 4, 1921.....	25,850 00	25,000 00	24,250 00
Salt Lake City, Utah, Sewer Warrants, 6, 10-20-1912-13.....	6,240 00	6,400 00	6,400 00
Salt Lake City, Utah, Sewer Warrants, 6, 11-6-1911-13.....	4,290 00	4,400 00	4,400 00
Salt Lake City, Utah, Special Tax Warrants, 6, 1913-15.....	5,983 62	6,105 74	6,105 74
Salt Lake City, Utah, Special Tax Warrants, 6, 1916-19.....	8,892 80	9,074 28	9,074 28
Salt Lake City, Utah, Special Tax Warrants, 6, 1912-19.....	5,852 09	5,971 52	5,971 52
Salt Lake City, Utah, Special Tax Warrants, 6, 1914-19.....	14,406 00	14,700 00	14,700 00
Salt Lake City, Utah, Special Tax Warrants, 6, 1914-19.....	2,352 00	2,400 00	2,400 00
Salt Lake City, Utah, Special Tax Warrants, 6, 1914-20.....	17,085 91	17,346 10	17,346 10
Salt Lake City, Utah, Special Tax Warrants, 6, 1914-20.....	13,031 55	13,230 00	13,230 00
Salt Lake City, Utah, Special Tax Warrants, 6, 1913-20.....	38,612 00	39,200 00	39,200 00
Scott County, Mo., Drainage District, 6, 1916-20.....	16,144 19	15,448 99	16,066 95
Seattle, Wash., 5, 1912.....	4,220 00	4,000 00	4,000 00
Seattle, Wash., Park, 4½, 1930.....	26,000 00	25,000 00	25,000 00
Seattle, Wash., Sewer, 5, 1913.....	2,120 00	2,000 00	2,020 00
Seattle, Wash., Sewer Tunnel, 5, 1913.....	6,347 50	6,000 00	6,060 00
Sheboygan, Wis., Refunding, 4½, 1917-20.....	22,401 60	22,000 00	22,385 00
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	22,500 00
Solvay, N. Y., Village of, Onondaga County, 4½, 1914.....	6,135 00	6,000 00	6,030 00
Solvay, N. Y., Village of, Onondaga County, 4½, 1915.....	6,156 00	6,000 00	6,045 00
Southbridge, Mass., Sewerage Loan, 4, 1912-27.....	21,660 00	21,500 00	21,500 00
South Omaha, Neb., 5, 1919.....	15,150 00	15,000 00	15,150 00
South Portland, Maine, 4, 1918.....	4,065 60	4,000 00	4,065 00
South Portland, Maine, 4, 1919.....	3,054 60	3,000 00	3,056 25
South Portland, Maine, 4, 1920.....	3,059 70	3,000 00	3,060 00
South Portland, Maine, 4, 1921.....	3,064 50	3,000 00	3,067 50
South Portland, Maine, 4, 1922.....	3,069 00	3,000 00	3,071 25

BONDS OWNED BY THE COMPANY—CONTINUED.

	Book Value.	Par Value.	Market Val.
South Portland, Maine, 4, 1923.....	\$3,073 50	\$3,000 00	\$3,078 75
South Portland, Maine, 4, 1924.....	3,078 00	3,000 00	3,086 25
South Portland, Maine, 4, 1925.....	3,082 20	3,000 00	3,090 00
South Portland, Maine, 3½, 1915.....	5,880 00	6,000 00	5,880 00
South Portland, Me., Refunding, 3½, 1926.....	13,530 00	14,000 00	13,230 00
Spokane, Wash., Bridge Construction and Repair, 4½, 1933....	36,887 50	35,000 00	35,612 50
Sussex, County of Va., 4½, 1934.....	20,486 00	20,000 00	20,000 00
Syracuse, N. Y., Fire Engine House, 4½, 1912-17.....	18,216 00	18,000 00	18,180 00
Syracuse, N. Y., Local Improvement, 4½, 1913-14.....	20,104 00	20,000 00	20,100 00
Tacoma, Wash., Bridge, 5, 1913.....	5,075 00	5,000 00	5,050 00
Tacoma, Wash., Surface Water Drainage, 4½, 1929.....	36,712 50	35,000 00	35,875 00
Tacoma, Wash., Water & Light, 5, 1913.....	10,430 00	10,000 00	10,100 00
Tacoma, Wash., Water Warrants, 6, 1929.....	4,477 60	4,000 00	4,470 00
Tacoma, Wash., Water Warrants, 6, 1930.....	6,739 80	6,000 00	6,727 50
Todd County, Minn., Drainage Ditch, 5, 1918.....	26,250 00	25,000 00	25,500 00
Toronto, Canada, Debentures, 3½, 1913.....	43,565 50	45,000 00	44,100 00
Toronto, Canada, Loan Debentures, 3½, 1945.....	8,781 41	9,733 33	8,711 33
Toronto, Canada, Local Improvement, Debenture, 4, 1920....	75,433 33	75,433 33	74,301 83
Troy, N. Y., Additional Water Works, Registered, 4, 1939....	20,164 00	20,000 00	19,800 00
Vancouver, B. C., Canada, Local Improvement, 4, 1938.....	32,308 98	31,300 00	30,048 00
Vernon, B. C., Canada, Debentures, 5, 1934.....	15,546 00	15,000 00	15,000 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 Irrigation District, 6, 1920-21.....	50,250 00	50,000 00	50,000 00
Westchester County, N. Y., Sanitary Sewer District, 4, 1975..	10,607 96	10,000 00	9,750 00
West New York, N. J., Town of, Funding, 5, 1924.....	10,825 00	10,000 00	10,600 00
Wilmington, N. C., Water & Sewerage, 4½, 1948.....	26,437 50	25,000 00	25,250 00
Winnipeg, Man., Canada, Water Works, Debentures, 4, 1936..	40,090 38	40,393 33	38,777 60
Worcester, Mass., Funded City Loan, Registered, 4, 1925....	28,325 00	27,500 00	27,775 00
Yonkers, N. Y., School, Registered, 4½, 1912-28.....	21,970 37	21,250 00	21,781 25
Yonkers, N. Y., School, Registered, 4½, 1912.....	4,015 20	4,000 00	4,000 00

RAILROAD BONDS.

Atchison, Topeka & Sante Fe Ry. Co., Transc. Short Line, 4, 1958.....	47,125 00	50,000 00	46,500 00
Atlantic Shore Line Ry. Co., Me., 5, 1924.....	23,750 00	25,000 00	25,000 00
Augusta-Aiken Ry. & Elect. Corp., Sinking Fund, 5, 1935....	9,400 00	10,000 00	9,300 00
Bangor & Aroostook R. R. Co., Consolidated Refunding, 4, 1951	57,000 00	60,000 00	48,600 00
Berlin Street Ry., N. H., 5, 1922.....	4,750 00	5,000 00	5,000 00
Boston & Albany R. R. Co., Improvement, 4, 1934.....	25,375 00	25,000 00	24,750 00
Boston & Albany R. R. Co., Refunding, 3½, 1952.....	44,000 00	50,000 00	44,125 00
Boston & Albany R. R. Co., 4, 1913.....	20,325 00	20,000 00	19,900 00
Boston Elevated Ry. Co., 4, 1935.....	52,687 50	50,000 00	47,500 00
Boston & Maine Railroad, 4, 1926.....	23,750 00	25,000 00	24,062 50
Boston & Maine Railroad, 4½, 1929.....	103,030 00	100,000 00	102,000 00
Boston & New York Air-Line R. R. Co., 4, 1955.....	24,218 75	25,000 00	24,875 00
Boston Suburban Electric Cos., 10-year Coupon Notes, 4, 1919	70,017 48	90,000 00	81,900 00
Bridgton & Saco River R. R. Co., Me., 4, 1928.....	19,701 33	20,000 00	18,600 00
Buffalo & Susquehanna Ry. Co., 4½, 1953.....	10,100 00	10,000 00	3,000 00
Canadian Northern Ry. Co., 1st Mtge., 4, 1930.....	225,570 00	220,460 00	222,664 60
Central of Georgia Ry. Equipment Association, 4½, 1912.....	4,967 50	5,000 00	5,000 00
Chicago, Burlington & Quincy R. R. Co., 5, 1913.....	3,065 55	3,000 00	3,030 00
Chicago, Burlington & Quincy R. R. Co., Ill. Div., 4, 1949....	82,293 33	80,000 00	79,800 00
Chicago, Burlington & Quincy R. R. Co., Ill. Div., 3½, 1949....	19,350 00	20,000 00	17,600 00
Chicago & Eastern Illinois R. R. Co., 4, 1955.....	14,325 00	15,000 00	12,075 00
Chicago, Milwaukee & St. Paul Ry. Co., 4, 1934.....	38,670 00	41,000 00	37,822 50
Chicago & Northwestern Ry. Co., General, 3½, 1987.....	46,875 00	50,000 00	43,500 00

BONDS OWNED BY THE COMPANY—CONTINUED

	Book Value.	Par Value.	Market Val.
Chicago & Northwestern Ry. Co., General, 4, 1987.....	\$49,000 00	\$50,000 00	\$49,250 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	3,275 00
Current River Railroad Co., Mo., 5, 1927.....	14,350 00	14,000 00	13,860 00
Delaware & Hudson Co., 4, 1943.....	24,968 75	25,000 00	24,687 50
Fitchburg R. R. Co., 4½, 1928.....	20,700 00	20,000 00	20,600 00
Florida East Coast Ry. Co., 4½, 1959.....	15,375 00	15,000 00	14,625 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, 4, 1953.....	10,100 00	10,000 00	9,900 00
Illinois Central R. R. Co., Refunding, 4, 1955.....	96,250 00	100,000 00	96,375 00
Joliet, Ill., R. R. Co., 1st Consolidated, 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	46,750 00
Lexington & Boston Street Ry. Co., 4½, 1920.....	15,430 00	16,000 00	15,200 00
Lime Rock R. R. Co., Me., 4, 1929.....	79,980 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, 4, 1912.....	40,984 37	41,000 00	41,000 00
Maine Central R. R. Co., Consolidated, 4, 1912.....	4,962 50	5,000 00	5,000 00
Massachusetts Electric Cos., Collateral Trust Coupon Notes, 4½, 1913.....	33,192 50	34,000 00	34,000 00
Mousam River R. R. Co., Me. 6, 1912.....	2,000 00	2,000 00	2,000 00
New York Central & Hudson River R. R. Co., 4, 1934.....	32,716 25	33,000 00	31,020 00
New York Elevated R. R. Co., 5, 1916.....	43,001 00	40,000 00	42,000 00
New York, New Haven & Hartford R. R. Co., Coupon Notes, 4½, 1912.....	25,062 50	25,000 00	25,000 00
New York, New Haven & Hartford R. R. Co., Debentures, 3½, 1947.....	41,387 55	48,000 00	39,360 00
New York, New Haven & Hartford R. R. Co., Debentures 3½, 1954.....	30,850 00	35,000 00	28,525 00
New York, New Haven & Hartford R. R. Co., Debentures, 4, 1955.....	75,875 00	75,000 00	69,562 50
New York, New Haven & Hartford R. R. Co., Harlem River & Port Chester Division, 4, 1954.....	26,125 00	25,000 00	24,750 00
New York, Ontario & Western Ry. Co., Refunding, 4, 1992....	52,000 00	50,000 00	47,250 00
Norway & Paris Street Ry., Me., 4, 1916.....	18,900 00	18,000 00	17,100 00
Omaha & Council Bluffs Ry. & Bridge Co., Iowa, 5, 1928.....	24,625 00	25,000 00	24,375 00
Oregon-Washington Railroad & Navigation Co., 4, 1961.....	13,912 50	15,000 00	13,875 00
Pennsylvania Railroad Co., 3½, 1915.....	155,650 00	160,000 00	154,800 00
Pere Marquette R. R. Co., Refunding, 4, 1955.....	13,912 50	15,000 00	9,900 00
Pittsburg, Shawmut & Northern Railroad Co., 5, 1915.....	24,187 50	25,000 00	24,500 00
Portland & Ogdensburg Ry., 4½, 1928.....	52,375 00	50,000 00	51,750 00
Portland R. R. Co., Me., 3½, 1951.....	48,750 00	50,000 00	42,000 00
Portland Ry. Co., Ore., 5, 1935.....	24,750 00	25,000 00	24,875 00
Rockford & Freeport Elect. Ry. Co., Ill., 5, 1923.....	5,000 00	5,000 00	4,700 00
Rockland, Thomaston & Camden Street Ry., Me., 4, 1921.....	60,975 00	61,000 00	57,340 00
Rumford Falls & Rangeley Lakes R. R., Me., Mtge., 4, 1923..	10,000 00	10,000 00	9,700 00
St. Joseph & Grand Island Ry. Co., 4, 1947.....	9,800 00	10,000 00	8,700 00
St. Louis & San Francisco Railroad Co., 5, 1913.....	9,900 00	10,000 00	9,875 00
Sanford & Cape Porpoise Ry. Co., Me., 5, 1928.....	3,800 00	4,000 00	3,800 00
Schenectady Ry. Co., N. Y., 4½, 1941.....	25,270 00	24,000 00	24,000 00
Seaboard Air Line Ry., 4, 1950.....	21,575 00	25,000 00	21,937 50
Somerset Ry. Co., Me., 4, 1955.....	95,575 00	100,000 00	94,000 00
Southern Indiana Ry. Co., 4, 1951.....	23,275 00	25,000 00	20,750 00
Southern Pacific Co., 4, 1929.....	25,086 63	25,000 00	24,250 00
Syracuse, Lake Shore & Northern R. R. Co., 5, 1947.....	23,513 89	25,000 00	23,750 00
Toledo Terminal R. R. Co., 4½, 1957.....	22,000 00	22,000 00	20,460 00
Torrington & Winchester Street Ry. Co. (Conn.), 5, 1917.....	5,125 00	5,000 00	5,100 00
Toronto, Hamilton & Buffalo Ry. Co., 4, 1946.....	45,000 00	45,000 00	40,950 00
Ulster & Delaware R. R. Co., 4, 1952.....	9,250 00	10,000 00	8,500 00

BONDS OWNED BY TEE COMPANY—CONTINUED.

	Book Value.	Par Value.	Market Val.
Utica & Mohawk Valley Ry. Co., 4½, 1941.....	\$10,150 00	\$10,000 00	\$9,700 00
Vermont Valley Railroad Co., 4½, 1940.....	10,450 00	10,000 00	10,500 00
Wabash, Pittsburgh Terminal Ry. Co., 4, 1954.....	24,637 50	27,000 00	11,070 00
Wabash R. R. Co., Equipment, 4½, 1912.....	9,744 00	10,000 00	10,000 00
West End Street Ry. Co., Mass., 4, 1915.....	24,000 00	25,000 00	24,750 00
Worcester, Nashua & Rochester R. R. Co., 4, 1913.....	19,775 00	20,000 00	19,900 00
MISCELLANEOUS BONDS.			
Agamenticus Electric Light Co., York, Me., 5, 1930.....	19,000 00	20,000 00	19,400 00
American Realty Co., Me., 5, 1941.....	74,700 00	75,000 00	75,000 00
American Telephone & Telegraph Co., Collateral Trust, 4, 1929.....	9,137 50	10,000 00	9,012 50
American Telephone & Telegraph Co., Convertible, 4, 1936.....	124,741 25	133,000 00	144,970 00
American Writing Paper Co., Sinking Fund, 5, 1919.....	21,754 60	23,000 00	20,355 00
Arkansaw Water Co., Little Rock, Sinking Fund, 5, 1914.....	9,800 00	10,000 00	9,700 00
Bar Harbor Electric Light Co., Me., 4½, 1921.....	6,337 50	6,500 00	6,500 00
Berlin Mills Co., 5, 1912.....	24,125 00	25,000 00	25,000 00
Berlin Water Co., N. H., 5, 6, 1, 1917.....	25,000 00	25,000 00	25,000 00
Biddeford & Saco Water Co., Me., 4, 1924.....	24,375 00	25,000 00	23,750 00
Brattleboro Water Works Co., Vt., 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., 5, 1921.....	9,800 00	10,000 00	10,000 00
Central Foundry Co., N. J., 6, 5-1-1931.....	1,000 00	1,000 00	830 00
Connecticut Ry. & Lighting Co., 4½, 1951.....	14,625 00	15,000 00	15,281 25
Council Bluffs Gas & Elect. Co., 5, 1928.....	20,200 00	20,000 00	18,800 00
Cumberland County Power & Light Co., Me., 5, 9, 1940.....	38,000 00	40,000 00	39,000 00
Dana Warp Mills, Westbrook, Me., 5, 1922.....	21,000 00	21,000 00	21,000 00
Davis & Weber Counties, Utah, Canal Company, 5½, 1931.....	48,875 00	50,000 00	49,000 00
Ellicott Square Co., Buffalo, N. Y., 5, 1935.....	20,000 00	20,000 00	20,000 00
Freeport Water Co., Me., 5, 1931.....	24,960 00	25,000 00	25,000 00
Grand Rapids Edison Co., N. J., Sinking Fund, 5, 1916.....	9,800 00	10,000 00	9,900 00
Hebron Water Co., Me., 4, 1922.....	4,000 00	4,000 00	3,800 00
Illinois Steel Co., Non-Convertible, 5, 1913.....	20,225 00	20,000 00	20,100 00
Kanawha & Hocking Coal & Coke Co., 5, 1951.....	5,225 00	5,000 00	4,900 00
Kennebec Light & Heat Co., Me., Consolidated, 4½, 1925.....	25,000 00	25,000 00	24,375 00
Kennebunk Electric Light Co., Me., 5, 1930.....	19,000 00	20,000 00	19,800 00
Lancaster & Jefferson Electric Co., Lancaster, N. H., 5, 1922.....	9,800 00	10,000 00	9,000 00
Leadville Water Co., Colo., 4, 1916.....	20,000 00	20,600 00	15,000 00
Lewiston & Auburn Electric Light Co., Me., 5, 1939.....	20,050 00	20,000 00	20,050 00
Maine & New Hampshire Granite Co., 5, 1912.....	2,907 08	3,000 00	3,000 00
Maine Water Co., Me., 5, 1931.....	21,000 00	21,000 00	19,950 00
Marion Ry. Light & Power Co., 5, 1924.....	24,250 00	25,000 00	24,375 00
Massachusetts Gas Cos., 4½, 1929.....	29,025 00	30,000 00	29,700 00
Milwaukee Gas Light Co., Wisc., 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., 5, 1915.....	5,500 00	5,500 00	5,610 00
New England Elevator Co., Me., 3½, 1912-41.....	94,000 00	94,000 00	91,180 00
Norfolk Ry. & Light Co., 5, 1949.....	33,227 78	35,000 00	34,650 00
Old Orchard Water Co., Me., 4, 1922.....	26,475 00	27,000 00	26,325 00
Ontario Power Co., of Niagara Falls, 5, 1943.....	24,500 00	25,000 00	24,000 00
Pejepscot Paper Co., Me., 5, 1912, 1914.....	19,900 00	20,000 00	20,000 00
Portland Building Co., Portland, Ore., 6, 1918-20.....	50,000 00	50,000 00	50,000 00
Portland Elevator Co., Me., 4, 1913, 15, 17, 19, 21-27, 33-37.....	15,920 00	16,000 00	16,000 00
Portland Elevator Co., Me., 4, 1928-32.....	10,000 00	10,000 00	10,000 00
Public Service Corporation of New Jersey, 6, Perpetual.....	26,875 00	25,000 00	26,375 00
Racine Water Co., Wis., 5, 1931.....	24,375 00	25,000 00	24,000 00
Rensselaer Water Co., N. Y., 4½, 1922.....	9,500 00	10,000 00	9,300 00
Richmond Water & Light Co., Ky., 5, 1921.....	5,500 00	5,500 00	5,390 00
Rockland & Rockport Lime Co., Me., 5, 1920.....	22,454 85	25,000 00	22,500 00

BONDS OWNED BY THE COMPANY—CONTINUED.

	Book Value.	Par Value.	Market Val.
Rockport Water Works Co., Ind., 5, 1920.....	\$5,000 00	\$5,000 00	\$4,850 00
Rumford Falls Power Co., Me., 4, 1945.....	223,000 00	223,000 00	202,930 00
Rumford Falls Realty Co., Me., 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
Sagadahoc Light & Power Co., Me., 4½, 1922.....	32,500 00	32,500 00	31,850 00
Scituate Water Co., Mass., 5, 1921.....	1,050 00	1,000 00	1,000 00
Southern Bell Telep. & Teleg. Co., 5, 1941.....	23,875 00	25,000 00	24,687 50
Southern Bell Telep. & Teleg. Co., 5, 1941.....	24,000 00	25,000 00	24,687 50
Springfield Water Co., Mo., 5, 1936.....	28,250 00	30,000 00	29,100 00
Standish Water & Construction Co., Me., 4, 1929.....	112,700 00	107,000 00	107,000 00
Toledo Railways & Light Co., Ohio, 6, 1912.....	10,000 00	10,000 00	10,000 00
Torrington Co., Conn., 5, 1918.....	25,906 25	25,000 00	25,000 00
Umbagog Paper Co., Me., 5, 1918.....	1,000 00	1,000 00	1,000 00
Vinalhaven Water Co., Vinalhaven, Me., 5, 1930.....	23,750 00	25,000 00	24,250 00
Wells Electric Light & Power Co., Wells, Me., 5, 1930.....	21,625 00	22,500 00	21,825 00
Western Union Teleg. Co., Funding and Real Estate, 4½, 1950.....	26,000 00	26,000 00	25,285 00
Winterport Water Co., Me., 4, 1922.....	9,363 00	10,000 00	9,000 00
York Light & Heat Co., Me., 5, 1927.....	35,000 00	35,000 00	35,000 00
York Shore Water Co., Me., 5, 1916.....	6,000 00	6,000 00	6,000 00
Totals.....	\$9,735,474 85	9,724,401 13	9,498,840 15

STOCKS OWNED BY THE COMPANY.

RAILROAD STOCK.

1000 shares Boston Elevated Ry. Co.....	\$134,904 24	\$100,000 00	\$130,000 00
200 shares Hereford Ry. Co., Guaranteed by Maine Central R. Co.....	19,400 00	20,000 00	18,000 00
2683 shares Maine Central R. R. Co.....	460,221 82	268,300 00	383,669 00
Maine Central R. R. Co., subscription on new stock.....	67,075 00	67,075 00	182,444 00
872 shares New York Central & Hudson River R. R. Co.....	116,418 90	87,200 00	94,176 00
2879 shares New York, New Haven & Hartford R. R. Co.....	462,326 68	287,900 00	395,862 50
1500 shares Pennsylvania Railroad Co.....	100,100 00	75,000 00	92,250 00
861 shares Portland Railroad Co., Me.....	91,758 43	86,100 00	81,795 00
850 shares Portland & Rumford Falls Ry.....	107,500 00	85,000 00	165,750 00
100 shares Rumford Falls & Rangely 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	10,300 00
150 shares Canal National Bank, Portland, Me.....	18,000 00	15,000 00	16,200 00
13 shares Casco National Bank, Portland, Me.....	1,300 00	1,300 00	1,339 00
28 shares Cumberland National Bank, Portland, Me.....	2,800 00	2,500 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	9,360 00
7½ shares First National Bank, Wiscasset, Me.....	650 00	750 00	750 00
50 shares Hallowell Trust & Banking Co., Hallowell, 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, Lewiston, Me.....	5,000 00	5,000 00	5,150 00
100 shares National Shawmut Bank, Boston, Mass.....	15,000 00	10,000 00	41,000 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.....	340 00	500 00	750 00
100 shares Old Colony Trust Co., Boston, Mass.....	73,500 00	10,000 00	40,000 00
100 shares Old Colony Trust Co., Boston, Mass.....	10,000 00	10,000 00	40,000 00
4 shares Portland National Bank, Portland, Me.....	708 00	400 00	680 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	2,500 00
925 shares Union Safe Deposit & Trust Co., Portland, Me.....	92,616 15	92,500 00	175,750 00

STOCKS OWNED BY THE COMPANY—CONCLUDED.

	Book Value.	Par Value.	Market Val.
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	28,518 00
100 shares Camden & Rockland Water Co., Me.....	5,000 00	10,000 00	5,000 00
355 shares The Central Foundry Co., N. J., Pfd.....	8,875 00	35,500 00	7,810 00
96 shares The Central Foundry Co., N. J., Com.....	576 00	9,600 00	480 00
133 shares Dixfield & Peru Bridge Co., Dixfield, Me.....	13,300 00	13,300 00	13,300 00
150 shares Limerick Mills, Me., First Pfd.....	15,000 00	15,000 00	15,000 00
1900 shares Massachusetts Gas Cos., Com.....	123,087 50	190,000 00	171,000 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	68,250 00
250 shares Rockland and Rockport Lime Co., Me., Pfd.....	18,750 00	25,000 00	16,250 00
250 shares Rockland and Rockport Lime Co., Me., Com.....	8,750 00	25,000 00	5,000 00
1000 shares Union Mills, Hudson, N. Y., Pfd.....	95,000 00	100,000 00	100,000 00
50 shares Warren Water Supply Co., Warren, Me.....	5,000 00	5,000 00	5,000 00
Totals.....	\$2,225,878 22	1,821,725 00	2,391,695 50

LIFE INSURANCE COMPANIES OF OTHER STATES.

ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF
LIFE INSURANCE COMPANIES OF OTHER STATES AUTHOR-
IZED TO TRANSACT BUSINESS IN THE STATE OF
MAINE, SHOWING THEIR CONDITION ON
THE 31ST DAY OF DECEMBER, 1911.

ÆTNA LIFE INSURANCE COMPANY.

HARTFORD, CONN.

INCORPORATED IN 1820. COMMENCED BUSINESS IN 1850.

MORGAN G. BULKELEY, *President.*C. E. GILBERT, *Secretary.*

Cash Capital, \$2,000,000.

INCOME.

First year's premiums on original policies	\$1,067,134 42	
Surrender values applied to pay first year's premiums..	46,028 71	
<hr/>		
Total first year's premiums on original policies..	\$1,113,163 13	
Dividends applied to purchase paid-up additions and annuities	5,514 40	
Surrender values applied to purchase paid-up insurance and annuities	108,286 73	
Consideration for original annuities involving life contingencies	90,966 30	
Consideration for supplementary contracts involving life contingencies	50,000 00	
<hr/>		
Total new premiums	\$1,367,930 56	
Renewal premiums	9,033,839 98	
Dividends applied to pay renewal premiums	422,585 24	
Surrender values applied to pay renewal premiums	462 93	
Renewal premiums for deferred annuities	1,822 64	
<hr/>		
Total renewal premiums	\$9,458,710 79	
Total premium income		\$10,826,641 35
Consideration for supplementary contracts <i>not</i> involving life contingencies		90,704 00
Dividends left with the company to accumulate at interest		134,552 82
Interest on mortgage loans	\$2,322,793 60	
Interest on collateral loans	55,330 97	
Interest on bonds and dividends on stocks	1,341,352 67	
Interest on premium notes, policy loans or liens	549,623 64	
Interest on bank deposits	61,172 66	
Discount on claims paid in advance	2,928 31	
Rents—including company's own occupancy	44,317 29	4,377,519 14
<hr/>		
Investment expense account		18,992 34
Conscience money		10 69
Profit on sale or maturity of ledger assets		6,718 75
<hr/>		
Income, life department	\$15,455,139 09	
Income, accident department	6,539,557 34	
<hr/>		
Total income	\$21,994,696 43	
Ledger assets Dec. 31, 1910	96,220,549 ¹ 73	
<hr/>		
Total	\$118,215,246 16	

DISBURSEMENTS.

Death claims and additions.....	\$3,815,385 93	
Matured endowments.....	2,522,765 00	\$6,338,150 93.
<hr/>		
Annuities involving life contingencies.....		40,007 96
Premium notes and liens voided by lapse.....		1,218 56
Surrender values paid in cash or applied on loans or notes.....	1,823,224 02	
Surrender values applied to pay new and renewal premiums.....	46,491 64	
Surrender values applied to purchase paid-up insurance and annuities.....	108,286 73	
Dividends paid policy holders in cash or applied on loans or notes.....	660,036 12	
Dividends applied to pay renewal premiums.....	422,585 24	
Dividends applied to purchase paid-up additions and annuities.....	5,514 40	
Dividends left with the company to accumulate at interest.....		134,552 82
Total paid policy holders.....	\$9,580,068.42	
Expense of adjustment of claims including legal expense.....		6,513 83.
Supplementary contracts <i>not</i> involving life contingencies.....	44,905 05.	
Dividends and interest held on deposit surrendered during the year.....	40,473 25.	
Dividends to stockholders.....	200,000 00	
Commissions to agents.....	908,689 41	
Commuted renewal commissions.....	12,094 02.	
Agency supervision, traveling and all other agency expenses.....	60,558 97	
Branch office expense including salaries of managers and clerks.....	113,283 35.	
Medical examiner's fees and inspection of risks.....	78,448 90.	
Salaries and all other compensation of officers and home office employes	363,403 98	
Rents—including company's own occupancy.....	78,700 83.	
Advertising, printing, stationery, postage, telephone and express.....	121,118 09	
Legal expenses.....	3,532 38	
Furniture, fixtures and safes.....	12,602 35.	
Repairs and expenses on real estate.....	33,724 44	
Taxes on real estate.....	12,919 11	
State taxes on premiums.....	127,136 08.	
Insurance department licenses and fees.....	9,698 90	
All other licenses, fees and taxes.....	320,629 75.	
Miscellaneous expenditures.....	8,596 10.	
Agents' balances charged off.....	146 38.	
Loss on sale or maturity of ledger assets.....	22,954 81.	
Decrease in book value of ledger assets.....	32,017 31.	
<hr/>		
Disbursements, life department.....	\$12,192,215 71	
Disbursements, accident department.....	6,311,048 01	
<hr/>		
Total disbursements.....	\$18,503,263 72	
<hr/>		
Balance.....	\$99,711,982 44.	

LEDGER ASSETS.

Book value of real estate.....	\$577,487 41
Mortgage loans on real estate.....	48,493,359 15
Loans secured by collateral.....	882,864 97
Loans on company's policies assigned as collateral.....	8,665,831 60
Premium notes on policies in force.....	147,045 00.
Book value of bonds and stocks, excluding interest.....	30,865,830 92.
Cash in office and deposited in banks, not on interest.....	1,379,891 98.
Deposited in trust companies and banks on interest.....	2,322,029 23.
Bills receivable.....	21,549 37
Agents' balances.....	18,493 03.
Ledger assets, accident department.....	6,337,599 78.
<hr/>	
Total ledger assets.....	\$99,711,982 44.

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$1,271,338	11	
Interest due and accrued on bonds.....	366,320	75	
Interest due and accrued on collateral loans.....	18,102	41	
Interest due on premium notes, loans or liens.....	150,492	09	
Interest accrued on other assets.....	1,797	25	
Rents accrued on company's property or lease.....	250	00	\$1,808,300 61
<hr/>			
Market value of bonds and stocks over book value.....			2,658,605 11
	<i>New</i>	<i>Renewals.</i>	
	<i>Business.</i>		
Gross premiums due and unreported.....	\$10,391 17	\$728,271 04	
Gross deferred premiums.....	43,043 36	424,310 96	
<hr/>			
Total.....	\$53,434 53	\$1,152,582 00	
Deduct loading.....	7,982 24	202,883 25	
<hr/>			
Net uncollected and deferred premiums..	\$45,452 29	\$949,698 75	995,151 04
Non-ledger assets, accident department.....			91,748 44
<hr/>			
Gross assets.....			\$105,265,787 64

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances.....	\$26,117 52	
Bills receivable.....	21,549 37	
Premium notes and loans on policies and net premiums in excess of the net value of their policies.....	498 40	
Assets not admitted, accident department.....	462,087 13	\$510,252 42
<hr/>		
Total admitted assets.....		\$104,755,535 22

LIABILITIES, SURPLUS AND OTHER FUNDS.

Net present value of all outstanding policies computed by the American table with interest at 3 and $\frac{3}{4}$ per cent.....	\$84,512,066	
Same for reversionary additions.....	11,154	
Same for annuities.....	549,299	
<hr/>		
Total.....	\$85,072,519	
Deduct net value of risks reinsured.....	28,885	
<hr/>		
Net reserve.....		\$85,043,634 00
Reserve for disability benefits.....		75,837 00
Present value of supplementary contracts, <i>not</i> involv- ing life contingencies.....		350,820 00
Surrender values claimable on policies cancelled.....		9,076 80
Death losses in process of adjustment.....	\$151,622 00	
Death losses reported, no proofs received.....	149,586 00	
Matured endowments due and unpaid.....	53,139 00	
Death losses and other policy claims resisted.....	29,310 00	
Annuity claims, involving life contingencies, due and unpaid.....	64 41	
<hr/>		
Total policy claims.....		383,721 41
Dividends left with the company to accumulate at interest.....		641,650 09
Premiums paid in advance, including surrender values so applied.....		29,854 33
Unearned interest and rent paid in advance.....		229,316 98

Commissions due agents on premium notes, when paid and other contingent commissions	\$2,394 42	
Commissions to agents, due or accrued	2,312 56	
Cost of collection on uncollected and deferred premiums in excess of loading	12,243 75	
Salaries, rents, commissions and other accounts, due or accrued	3,410 75	
Medical examiner's and legal fees due or accrued	9,509 00	
Federal, state, county and municipal taxes due or accrued	464,110 24	
Dividends or other profits due policy holders	76,957 96	
Dividends apportioned to annual dividend policies, payable during 1912	727,532 05	
Dividends apportioned to deferred dividend policies, payable during 1912	618,238 00	
Held for deferred dividends, payable after 1912	1,197,378 26	
Special reserve for renewable term policies	724,744 00	
Liabilities, accident department	4,888,906 52	
Cash capital	2,000,000 00	
Unassigned funds (surplus)	7,263,887 10	
Total	\$104,755,535 22	

PREMIUM NOTE ACCOUNT.

On hand December 31, 1910	\$164,735 36	
Received during the year on new policies	6,495 91	
Received during the year on old policies	3,918 02	
Restored by revival of policies	133 35	\$175,282 64

Deductions during the year as follows:

Used in payment of losses and claims	\$11,846 17
Used in purchase of surrendered policies	2,256 97
Voided by lapse	1,351 91
Used in payment of dividends to policy holders	4,893 58
Redeemed by maker in cash	7,889 01

Total reduction of premium note account 28,237 64

Balance, note assets at end of the year \$147,045 00

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1910.

	Number.	Amount.	Total Number.	Total Amount.
Whole life	27,749	\$53,402,340 00		
Endowment	114,029	200,919,376 00		
All other	28,430	52,769,472 00		
Additions by dividends	-	11,461 03	170,208	\$307,102,649 03

NEW POLICIES ISSUED.

Whole life	1,544	\$8,144,883 00		
Endowment	8,459	16,098,954 00		
All other	11,203	11,520,995 00	21,206	\$35,764,832 00

OLD POLICIES REVIVED.

Whole life	10	\$55,203 00		
Endowment	46	139,528 00		
All other	19	49,600 00		
Additions by dividends	-	11 04	75	\$244,342 04

OLD POLICIES INCREASED.

Whole life.....	-	\$267 00		
Endowment.....	-	4,153 00		
Additions by dividends.....	-	10,950 84	-	\$15,370 84
Total.....			191,489	\$343,127,193 91
Policies terminated during the year.....			18,516	24,522,562 84
*Policies in force Dec. 31, 1911.....			172,973	\$318,604,631 07
Annuities in force Dec. 31, 1911.....			124	59,932 91

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	1,590	\$2,182,752
Policies issued during the year.....	169	278,012
Total.....	1,759	\$2,460,764
Deduct policies ceased to be in force.....	173	226,384
Policies in force in Maine, December 31, 1911.....	1,586	\$2,234,380
Losses and claims unpaid December 31, of the previous year	3	\$2,325
Losses and claims incurred during the year.....	45	61,949
Total.....	48	\$64,274
Losses and claims settled during the year.....	47	64,203
Losses and claims unpaid Dec. 31, 1911.....	1	\$71
Premiums received.....		60,127 33

* Policies reinsured, \$378,008.

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.....	\$209,781 67	
Surrender values applied to pay first year's premiums..	286 76	
	<hr/>	
Total first year's premiums on original policies..	\$210,068 43	
Dividends applied to purchase paid-up additions and annuities.....	87 02	
Surrender values applied to purchase paid-up insurance and annuities.....	32,593 70	
Consideration for original annuities involving life contingencies.....	1,938 45	
	<hr/>	
Total new premiums.....	\$244,687 60	
Renewal premiums.....	1,287,528 42	
Dividends applied to pay renewal premiums.....	13,943 72	
Surrender values applied to pay renewal premiums....	2,227 25	
Renewal premiums for deferred annuities.....	726 70	
	<hr/>	
Total renewal premiums.....	\$1,304,426 09	
Total premium income.....		\$1,549,113 69
Ledger assets other than premiums received for reinsurance.....		1,047,017 81
Interest on mortgage loans.....	\$88,158 96	
Interest on bonds and dividends on stocks.....	176,415 23	
Interest on premium notes, policy loans or liens.....	40,064 00	
Interest on bank deposits.....	6,660 95	
Interest on other debts due the company.....	228 79	311,527 93
	<hr/>	
American Investment Securities Company.....		124,865 62
Interest on O'Brien mortgage account.....		226 38
Profit on sale or maturity of ledger assets.....		4,198 79
Increase in book value of ledger assets.....		1,857 14
		<hr/>
Income, life department.....	\$3,038,807 36	
Income, accident department.....	173,499 17	
	<hr/>	
Total income.....	\$3,212,306 53	
Ledger assets December 31, 1910.....		5,656,524 12
		<hr/>
Total.....	\$8,868,830 65	

DISBURSEMENTS.

Death claims and additions.....	\$280,962 27
Annuities involving life contingencies.....	669 56
Premium notes and liens voided by lapse.....	26,707 14
Surrender values paid in cash or applied on loans or notes.....	157,699 66
Surrender values applied to pay new and renewal premiums.....	2,514 01
Surrender values applied to purchase paid-up insurance and annuities..	32,593 70
Dividends paid policy holders in cash or applied on loans or notes....	4,413 47
Dividends applied to pay renewal premiums.....	13,943 72
Dividends applied to purchase paid-up additions and annuities.....	87 02
Total paid policy holders.....	\$519,590.55
Expense of adjustment of claims including legal expense.....	2,355 63
Supplementary contracts <i>not</i> involving life contingencies.....	1,000 00
Dividends to stockholders.....	70,000 00
Commissions to agents.....	106,235 52
Commuted renewal commissions.....	14,256 25
Agency supervision, traveling and all other agency expenses.....	8,872 70
Branch office expense including salaries of managers and clerks.....	74,075 09
Medical examiners fees and inspection of risks.....	17,455 46
Salaries and all other compensation of officers and home office employes	100,166 04
Rents.....	32,770 17
Advertising, printing, stationery, postage, telephone and express.....	31,218 36
Legal expenses.....	2,888 38
Furniture, fixtures and safes.....	2,313 04
State taxes on premiums.....	15,253 85
Insurance department licenses and fees.....	5,851 02
All other licenses, fees and taxes.....	1,034 03
Commissions and expense of Colorado National consolidation.....	256,818 61
Insolvent bank deposits and uncollectible bills.....	30,890 96
Miscellaneous expenditures.....	25,332 31
Agents' balances charged off.....	980 86
Decrease in book value of ledger assets.....	7,843 48
Disbursements, life department.....	\$1,327,202 31
Disbursements, accident department.....	166,643 69
Total disbursements.....	\$1,493,846 00
Balance.....	\$7,374,984 65

LEDGER ASSETS.

Book value of real estate.....	\$40,424 69
Mortgage loans on real estate.....	1,871,217 18
Loans on company's policies assigned as collateral.....	826,469 30
Premium notes on policies in force.....	133,147 99
Book value of bonds and stocks, excluding interest.....	3,830,060 29
Cash in office and deposited in banks, not on interest.....	17,934 10
Deposited in trust companies and banks on interest.....	556,607 09
Agents' balances.....	63,304 34
Suspense account.....	2,629 46
Contingent funds.....	267 82
Ledger assets, accident department.....	32,922 39
Total ledger assets.....	\$7,374,984 65

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$28,109 52
Interest accrued on bonds.....	28,147 32
Interest due and accrued on premium notes, loans or liens.....	6,889 19
Interest due and accrued on other assets.....	508 88
	\$63,654 91

COLUMBIAN NATIONAL LIFE INSURANCE COMPANY. 529

	<i>New Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported.....	\$35,878 03	\$126,001 89	
Gross deferred premiums.....	11,852 65	73,328 35	
Total.....	\$47,730 68	\$199,330 24	
Deduct loading.....	8,552 05	40,940 90	
Net uncollected and deferred premiums...	\$39,178 63	\$158,389 34	\$197,567 97

Gross assets..... **\$7,636,207 53**

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances.....	\$64,044 52	
Contingent funds.....	267 82	
Premium notes and loans on policies and net premiums in excess of the net value of their policies.....	27,240 76	
Book value of ledger assets over market value.....	91,983 70	
Suspense account.....	2,629 46	
Assets not admitted, life department.....	\$186,166 26	
Assets not admitted, accident department.....	2,455 94	\$188,622 20
Total admitted assets.....		\$7,447,585 33

LIABILITIES, SURPLUS AND OTHER FUNDS.

Net present value of all outstanding policies computed on the American table of mortality with interest at 3½ per cent.....	\$5,682,479 00	
Same for reversionary additions.....	8,688 00	
Same for annuities.....	13,599 00	
Total.....	\$5,704,766 00	
Deduct net value of risks reinsured.....	6,653 00	
Net reserve.....		\$5,698,113 00
Present value of supplementary contracts, <i>not</i> involv- ing life contingencies.....		15,437 00
Surrender values claimable on policies cancelled.....		1,765 99
Death losses in process of adjustment.....	\$18,621 00	
Death losses reported, no proofs received.....	41,000 00	
Death losses and other policy claims resisted.....	15,500 00	
Annuity claims, involving life contingencies, due and unpaid.....	75 63	
Total policy claims.....		75,196 63
Dividends left with the company to accumulate at interest.....		679 43
Premiums paid in advance, including surrender values so applied.....		7,834 44
Unearned interest and rent paid in advance.....		12,403 13
Commissions to agents, due or accrued.....		5,764 93
Salaries, rents, commissions and other accounts, due or accrued.....		17,442 15
Medical examiner's and legal fees due or accrued.....		2,220 31
State, county and municipal taxes due or accrued.....		19,596 70
Dividends or other profits due policy holders.....		2,164 14
Held on account of pending insurance.....		558 41
Balance from sale at foreclosure of mortgages.....		3,999 41
Federal tax, 1909 and 1910.....		1,626 09
Liabilities, accident department.....		126,866 03
Cash capital.....		1,000,000 00
Unassigned funds (surplus).....		455,917 54
Total.....		\$7,447,585 33

PREMIUM NOTE ACCOUNT.

On hand December 31, 1910.....	\$97,131 94	
Received during the year on new policies.....	52,889 56	
Received during the year on old policies.....	218,246 24	
Restored by revival of policies.....	1,212 28	\$369,480 02
<hr/>		
Deductions during the year as follows:		
Used in payment of losses and claims.....	\$13 46	
Used in purchase of surrendered policies.....	792 41	
Voided by lapse.....	27,919 42	
Used in payment of dividends to policy holders...	1,178 50	
Redeemed by maker in cash.....	206,428 24	
<hr/>		
Total reduction of premium note account.....		236,332 03
<hr/>		
Balance, note assets at end of the year.....		\$133,147 99

EXHIBIT OF ORDINARY POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1910.

	Number.	Amount.	Total Number.	Total Amount.
Whole life.....	8,316	\$27,834,945 50		
Endowment.....	2,523	5,848,300 50		
All other.....	847	3,528,386 00		
Additions by dividends....	-	8,657 00	11,686	\$37,220,289 00

NEW POLICIES ISSUED.

Whole life.....	7,300	\$15,544,626 74		
Endowment.....	1,367	2,853,274 00		
All other.....	557	2,695,783 00		
Additions by dividends....	-	34,490 26	9,224	\$21,128,174 00

OLD POLICIES REVIVED.

Whole life.....	103	\$250,674 00		
Endowment.....	11	12,000 00		
All other.....	8	36,230 00	123	298,904 00

OLD POLICIES INCREASED.

Whole life.....	-	\$84,369 50		
Endowment.....	-	5,569 50		
All other.....	-	117,279 64	-	\$207,218 64

Total.....			21,033	\$58,854,585 64
Policies terminated during the year.....			2,912	8,214,747 74
<hr/>				
*Policies in force Dec. 31, 1911.....			18,121	\$50,639,837 90
Annuities in force Dec. 31, 1911.....			10	879 56

EXHIBIT OF INDUSTRIAL POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1910.

	Number.	Amount.	Total Number.	Total Amount.
Whole life.....	2,379	\$391,118		
Endowment.....	515	39,076	2,894	\$430,194

* Policies reinsured \$1,080,068.

OLD POLICIES REVIVED.

Whole life	6	\$503		
Endowment	2	200	8	\$703

OLD POLICIES INCREASED.

Whole life	-	\$6,279		
Endowment	-	3,238	-	\$9,517

Total			2,902	\$440,414
Policies terminated during the year			365	54,301
Policies in force Dec. 31, 1911			2,537	\$386,113

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	151	\$379,401 00
Policies issued during the year	45	72,110 00
Total	196	\$451,511 00
Deduct policies ceased to be in force	33	95,873 00
Policies in force in Maine, December 31, 1911.....	163	\$355,638 00
Losses and claims incurred during the year	2	\$2,000 00
Losses and claims settled during the year	2	2,000 00
Premiums received		12,079 20

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.....	\$273,223 23	
Surrender values applied to pay first year's premiums..	1,079 87	
<hr/>		
Total first year's premiums on original policies..	\$274,303 10	
Dividends applied to purchase paid-up additions and pure endowments.....	18,849 94	
Surrender values applied to purchase paid-up insurance	7,304 05	
Consideration for original annuities involving life con- tingencies.....	13,852 21	
Consideration for supplementary contracts involving life contingencies.....	8,183 00	
<hr/>		
Total new premiums.....	\$322,492 30	
Renewal premiums.....	1,376,013 70	
Dividends applied to pay renewal premiums.....	82,533 61	
Dividends applied to shorten endowment or premium paying period.....	141 05	
Surrender values applied to pay renewal premiums....	1,879 66	
<hr/>		
Total renewal premiums.....	\$1,460,568 02	
Total premium income.....	\$1,783,060 32	
Consideration for supplementary contracts <i>not</i> involv- ing life contingencies.....		3,000 00
Dividends left with the company to accumulate at interest.....		6,513 92
Interest on mortgage loans.....	\$268,524 49	
Interest on bonds and dividends on stocks.....	137,268 87	
Interest on premium notes, policy loans or liens.....	64,733 92	
Interest on bank deposits.....	3,220 13	
Interest on other debts due the company.....	3,522 04	
Discount on claims paid in advance.....	72 77	
Rents—including company's own occupancy.....	22,449 93	499,792 15
<hr/>		
Profit on sale or maturity of ledger assets.....		4,579 75
Increase in book value of ledger assets.....		1,966 85
<hr/>		
Total income.....		\$2,298,912 99
Ledger assets Dec. 31, 1910.....		9,489,845 84
<hr/>		
Total.....		\$11,788,758 83

DISBURSEMENTS.

Death claims and additions.....	\$371,696 37	
Matured endowments and additions.....	207,801 16	\$579,497 53
<hr/>		
Annuities involving life contingencies.....		3,725 49
Premium notes and liens voided by lapse.....		5 03
Surrender values paid in cash or applied on loans or notes.....		146,402 25
Surrender values applied to pay new and renewal premiums.....		2,959 53
Surrender values applied to purchase paid-up insurance.....		7,304 05
Dividends paid policy holders in cash or applied on loans or notes.....		13,849 16
Dividends applied to pay renewal premiums.....		82,533 61
Dividends applied to shorten endowment or premium paying period...		141 05
Dividends applied to purchase paid-up additions and pure endowments		18,849 94
Dividends left with the company to accumulate at interest.....		6,513 92
Total paid policy holders.....	\$861,781.56.	
Expense of adjustment of claims including legal expense.....		334 30
Supplementary contracts <i>not</i> involving life contingencies.....		168 00
Dividends and interest held on deposit surrendered during the year....		1,350 80
Dividends to stockholders.....		30,000 00
Commissions to agents.....		215,909 84
Traveling and all other agency expenses.....		3,019 79
Branch office expense including salaries of managers and clerks.....		38,512 63
Medical examiners' fees and inspection of risks.....		21,139 34
Salaries and all other compensation of officers and home office employes		66,958 57
Rents—including company's own occupancy.....		6,000 00
Advertising, printing, stationery, postage, telephone and express.....		15,276 05
Legal expenses.....		2,105 33
Furniture, fixtures and safes.....		1,301 99
Repairs and expenses on real estate.....		11,380 37
Taxes on real estate.....		4,212 45
State taxes on premiums.....		13,942 18
Insurance department licenses and fees.....		1,437 88
All other licenses, fees and taxes.....		20,409 26
Miscellaneous expenditures.....		5,749 41
Loss on sale or maturity of ledger assets.....		204 58
Decrease in book value of ledger assets.....		6,586 42
<hr/>		
Total disbursements.....		\$1,327,780 75
Balance.....		\$10,460,978 08

LEDGER ASSETS.

Book value of real estate.....		\$252,095 00
Mortgage loans on real estate.....		5,863,230 60
Loans on company's policies assigned as collateral.....		1,148,370 15
Premium notes on policies in force.....		76,965 97
Book value of bonds and stocks, excluding interest.....		3,018,198 00
Cash in office and deposited in banks, not on interest.....		5,910 02
Deposited in trust companies and banks on interest.....		96,148 99
Agents' balances.....		59 35
<hr/>		
Total ledger assets.....		\$10,460,978 08

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$124,141 65	
Interest accrued on bonds.....	43,007 97	
Interest due and accrued on premium notes loans or liens	19,189 23	
Rents due on company's property or lease.....	155 56	\$186,494 41
<hr/>		
Market value of bonds and stocks over book value.....		40,985 90

534 CONNECTICUT GENERAL LIFE INSURANCE COMPANY.

	<i>New Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported.....	\$6,408 12	\$68,752 76	
Gross deferred premiums.....	40,042 69	212,102 72	
Total.....	<u>\$46,450 81</u>	<u>\$280,855 48</u>	
Deduct loading.....	8,234 60	49,293 49	
Net uncollected and deferred premiums..	\$38,216 21	\$231,561 99	\$269,778 20
Gross assets.....			<u>\$10,958,236 59</u>

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances.....		\$186 21	
Premium notes and loans on policies and net premiums in excess of the net value of their policies.....	3,023 66		\$3,209 87
Total admitted assets.....			<u>\$10,955,026 72</u>

LIABILITIES, SURPLUS AND OTHER FUNDS.

Net present value of all outstanding policies computed on the Actuaries table of mortality with interest at 4 per cent. and the American table with interest at 3½ per cent.....	\$9,276,381 00		
Same for reversionary additions.....	100,006 00		
Same for annuities.....	48,990 00		
Total.....	<u>\$9,425,377 00</u>		
Deduct net value of risks reinsured.....	104,082 00		
Net reserve.....		\$9,321,295 00	
Reserve for health and accident benefits.....		151 00	
Present value of supplementary contracts, <i>not</i> involv- ing life contingencies.....		2,847 35	
Surrender values claimable on policies cancelled.....		3,273 25	
Death losses reported, no proofs received.....	\$20,415 00		
Matured endowments due and unpaid.....	2,148 00		
Death losses and other policy claims resisted.....	5,104 99		
Total policy claims.....		<u>27,667 99</u>	
Dividends left with the company to accumulate at interest.....		19,640 10	
Premiums paid in advance, including surrender values so applied.....		8,232 87	
Unearned interest and rent paid in advance.....		11,949 83	
Salaries, rents, commissions and other accounts, due or accrued.....		750 00	
Medical examiner's fees due or accrued.....		2,289 00	
Federal, state, county and municipal taxes due or accrued.....		41,036 23	
Dividends to stockholders.....		15,000 00	
Dividends or other profits due policy holders.....		14,166 82	
Dividends apportioned to annual dividend policies, payable during 1912		13,477 04	
Dividends apportioned to deferred dividend policies, payable during 1912		43,932 38	
Surrender values claimable in excess of reserve.....		6,478 38	
Special reserve for organization of accident department.....		50,000 00	
Cash capital.....		300,000 00	
Unassigned funds (surplus).....		1,072,839 48	
Total.....			<u>\$10,955,026 72</u>

PREMIUM NOTE ACCOUNT.

On hand December 31, 1910.....	\$74,741 73	
Received during the year on old policies.....	26,102 77	\$100,844 50
<hr/>		
Deduction during the year as follows:		
Used in purchase of surrendered policies.....	\$5,739 75	
Voided by lapse.....	5 03	
Used in payment of dividends to policy holders....	177 49	
Redeemed by maker in cash.....	17,956 26	
<hr/>		
Total reduction of premium note account.....		23,878 53
<hr/>		
Balance, note assets at end of the year.....		\$76,965 97

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1910.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	14,505	\$27,252,120 35		
Endowment.....	10,708	13,724,851 00		
All other.....	2,322	7,940,925 58		
Additions by dividends.....	-	126,475 00	27,535	\$49,044,371 93
<hr/>				

NEW POLICIES ISSUED.

Whole life.....	2,140	\$4,639,709 00		
Endowment.....	1,270	1,668,425 00		
All other.....	1,236	4,962,802 00		
Additions by dividends.....	-	33,238 00	4,646	\$11,304,174 00
<hr/>				

OLD POLICIES REVIVED.

Whole life.....	27	\$58,000 00		
Endowment.....	16	21,000 00		
All other.....	6	21,500 00		
Additions by dividends.....	-	362 00	49	\$100,862 00
<hr/>				

OLD POLICIES INCREASED.

Whole life.....	9	\$178,769 00		
Endowment.....	3	21,157 11		
All other.....	6	14,846 00	18	\$214,772 11
<hr/>				
Total.....			32,248	\$60,664,180 04
Policies terminated during the year.....			1,792	\$4,296,317 32
<hr/>				
*Policies in force Dec. 31, 1911.....			30,456	\$56,367,862 72
Annuities in force Dec. 31, 1911.....			21	4,939 69
<hr/>				

* Policies reinsured \$3,430,284.

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.	350	\$598,202 00
Policies issued during the year.	90	218,713 00
Total.	440	\$816,915 00
Deduct policies ceased to be in force.	32	60,418 00
Policies in force in Maine, December 31, 1911.	408	\$756,497 00
Losses and claims incurred during the year.	6	\$4,500 00
Losses and claims settled during the year.	5	4,200 00
Losses and claims unpaid Dec. 31, 1911.	1	\$300 00
Premiums received.		23,838 83

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.	\$663,641 75	
Dividends applied to purchase paid-up additions and annuities.	4,303 65	
Surrender values applied to purchase paid-up insurance and annuities.	41,463 67	
Consideration for original annuities involving life contingencies.	23,581 88	
Consideration for supplementary contracts involving life contingencies.	976 38	
Total new premiums.	\$733,967 33	
Renewal premiums.	4,789,758 33	
Dividends applied to pay renewal premiums.	898,276 12	
Surrender values applied to pay renewal premiums.	1,116 72	
Total renewal premiums.	\$5,689,151 17	
Total premium income.		\$6,423,118 50
Consideration for supplementary contracts <i>not</i> involving life contingencies.		46,035 29
Dividends left with the company to accumulate at interest.		341,462 26

Interest on mortgage loans	\$1,419,052 29	
Interest on bonds and dividends on stocks	1,102,188 11	
Interest on premium notes, policy loans or liens	281,302 73	
Interest on bank deposits	22,525 53	
Interest on other debts due the company	41,449 66	
Discount on claims paid in advance	785 81	
Rents—including company's own occupancy	254,669 83	\$3,121,973 96
<hr/>		
Suspense account		24,247 05
Profit on sale or maturity of ledger assets		17,869 88
Increase in book value of ledger assets		5,803 44
<hr/>		
Total income		\$9,980,510 38
Ledger assets Dec. 31, 1910		67,088,620 86
<hr/>		
Total		\$77,069,131 24

DISBURSEMENTS.

Death claims and additions	\$4,572,632 18	
Matured endowments and additions	388,039 40	\$4,960,671 58
<hr/>		
Annuities involving life contingencies		19,317 79
Premium notes and liens voided by lapse		481 00
Surrender values paid in cash or applied on loans or notes		1,078,914 49
Surrender values applied to pay new and renewal premiums		1,116 72
Surrender values applied to purchase paid-up insurance and annuities		41,463 67
Dividends paid policy holders in cash or applied on loans or notes		306,793 74
Dividends applied to pay renewal premiums		898,276 12
Dividends applied to purchase paid-up additions and annuities		4,303 65
Dividends left with the company to accumulate at interest		220,955 03
Total paid policy holders	\$7,532,293.79.	
Expense of adjustment of claims including legal expense		2,377 33
Supplementary contracts <i>not</i> involving life contingencies		4,502 61
Dividends and interest held on deposit surrendered during the year		225,583 30
Commissions to agents		565,807 40
Compensation of managers and agents, except commission for new business		15,962 12
Agency supervision, traveling and all other agency expenses		10,796 85
Branch office expense including salaries of managers and clerks		44,060 96
Medical examiner's fees and inspection of risks		49,248 72
Salaries and all other compensation of officers and home office employes		223,124 10
Rents—including company's own occupancy		56,622 78
Advertising, printing, stationery, postage, telephone and express		67,169 99
Legal expenses		5,961 99
Furniture, fixtures and safes		661 16
Repairs and expenses on real estate		138,220 69
Taxes on real estate		92,613 41
State taxes on premiums		65,127 02
Insurance department licenses and fees		5,153 26
All other licenses, fees and taxes		159,385 05
Suspense account of 1910		23,733 00
Traveling expense		22,841 57
Miscellaneous expenditures		1,230 10
Loss on sale or maturity of ledger assets		217,936 26
Decrease in book value of ledger assets		13,273 11
<hr/>		
Total disbursements		\$9,543,686 57
<hr/>		
Balance		\$67,525,444 67

LEDGER ASSETS.

Book value of real estate.....	\$4,504,933 43
Mortgage loans on real estate.....	30,786,536 21
Loans on company's policies assigned as collateral.....	5,314,205 72
Premium notes on policies in force.....	253,058 85
Book value of bonds and stocks, excluding interest.....	25,334,225 25
Deposited in trust companies and banks on interest.....	529,755 18
Bills receivable.....	665 00
Agents' balances.....	443 50
Real estate sold under contract.....	801,621 53
Total ledger assets.....	<u>\$67,525,444 67</u>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$905,469 05	
Interest accrued on bonds.....	248,292 63	
Interest due and accrued on premium notes, loans or liens.....	159,800 96	
Interest due and accrued on other assets.....	16,120 02	
Rents due and accrued on company's property or lease.....	7,008 55	\$1,336,691 21

	<i>New</i>		
	<i>Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported.....	\$8,429 29	\$149,528 79	
Gross deferred premiums.....	67,627 53	463,174 35	
Total.....	\$76,056 82	\$612,703 14	
Deduct loading.....	15,211 36	122,540 63	
Net uncollected and deferred premiums....	\$60,845 46	\$490,162 51	551,007 97
Gross assets.....			<u>\$69,413,143 85</u>

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances.....	\$2,132 25	
Bills receivable.....	665 00	
Premium notes and loans on policies and net premiums in excess of the net value of their policies.....	2,350 00	
Book value of ledger assets over market value.....	565,707 00	\$570,854 25
Total admitted assets.....		<u>\$68,842,289 60</u>

LIABILITIES, SURPLUS AND OTHER FUNDS.

Net present value of all outstanding policies computed on the Actuaries table of mortality with interest at 4 per cent. and the American table with interest at 3 per cent.....	\$62,687,890 00
Same for reversionary additions.....	6,203 00
Same for annuities.....	203,457 00
Net reserve.....	<u>\$62,897,550 00</u>
Present value of supplementary contracts, <i>not involv-</i> <i>ing</i> life contingencies.....	61,946 67
Surrender values claimable on policies cancelled.....	117,032 00
Death losses due and unpaid.....	\$52,645 68
Death losses in process of adjustment.....	102,114 00
Death losses reported, no proofs received.....	136,156 00

CONNECTICUT MUTUAL LIFE INSURANCE COMPANY. 539

Matured endowments due and unpaid.....	\$22,203 00	
Death losses and other policy claims resisted.....	10,000 00	
Annuity claims, involving life contingencies, due and unpaid.....	160 99	
<hr/>		
Total policy claims.....		\$323,279 67
Dividends left with the company to accumulate at interest.....		1,649,703 34
Premiums paid in advance, including surrender values so applied.....		29,385 59
Unearned interest and rent paid in advance.....		125,476 93
Salaries, rents, commissions and other accounts, due or accrued.....		2,500 00
Medical examiner's and legal fees due or accrued.....		12,374 00
Federal, state, county and municipal taxes due or accrued.....		78,000 00
Dividends or other profits due policy holders.....		89,600 77
Reserve for unreported death losses.....		75,000 00
Surrender values credited with accrued interest.....		4,497 53
Suspense account.....		24,247 05
Unassigned funds (surplus).....		3,351,696 05
<hr/>		
Total.....		\$68,842,289 60

PREMIUM NOTE ACCOUNT.

On hand December 31, 1910.....	\$281,281 42	
Restored by revival of policies.....	148 00	\$281,429 42
<hr/>		
Deductions during the year as follows:		
Used in payment of losses and claims.....	\$9,520 17	
Used in purchase of surrendered policies.....	1,361 00	
Voided by lapse.....	629 00	
Used in payment of dividends to policy holders..	14,050 31	
Redeemed by maker in cash.....	2,810 09	
<hr/>		
Total reduction of premium note account.....		28,370 57
<hr/>		
Balance, note assets at end of the year.....		\$253,058 85

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1910.

	Number.	Amount.	Total Number.	Total Amount.
Whole life.....	60,725	\$147,565,495 00		
Endowment.....	17,960	39,668,499 00		
All other.....	1,412	3,850,064 00		
Additions by dividends.....	-	5,718 72	80,097	\$191,089,776 72
<hr/>				

NEW POLICIES ISSUED.

Whole life.....	3,380	\$9,238,739 00		
Endowment.....	4,492	9,863,582 00		
All other.....	267	688,000 00		
Additions by dividends.....	-	8,721 81	8,139	\$19,799,042 81
<hr/>				

OLD POLICIES REVIVED.

Whole life.....	59	\$62,197 00		
Endowment.....	12	20,218 00	71	\$82,415 00
<hr/>				

540 CONNECTICUT MUTUAL LIFE INSURANCE COMPANY.

OLD POLICIES INCREASED.

Whole life.....	1	\$24,137 00		
Endowment.....	2	14,172 00		
All other.....	9	9,000 00	12	\$47,309 00
<hr/>				
Total.....			88,319	\$211,018,543 53
Policies terminated during the year.....			4,835	11,863,643 49
<hr/>				
Policies in force Dec. 31, 1911.....			83,484	\$199,154,900 04
Annuities in force Dec. 31, 1911.....			78	20,341 33

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	2,639	\$3,875,260 00
Policies issued during the year.....	301	445,269 00
<hr/>		
Total.....	2,940	\$4,320,529 00
Deduct policies ceased to be in force.....	209	323,295 00
<hr/>		
Policies in force in Maine, December 31, 1911.....	2,731	\$3,997,234 00
Losses and claims unpaid Dec. 31, of the previous year....	1	\$90 00
Losses and claims incurred during the year.....	58	83,158 00
<hr/>		
Total.....	59	\$83,248 00
Losses and claims settled during the year.....	57	82,933 00
<hr/>		
Losses and claims unpaid Dec. 31, 1911.....	2	\$315 00
Premiums received.....		134,604 16

EQUITABLE LIFE ASSURANCE SOCIETY.

NEW YORK, N. Y.

INCORPORATED IN 1859. COMMENCED BUSINESS IN 1859.

W. A. DAY, *President*.W. ALEXANDER, *Secretary*.

Cash Capital, \$100,000.

INCOME.

First year's premiums on original policies.....	\$4,648,235 37	
Surrender values applied to pay first year's premiums	9,553 89	
	<hr/>	
Total first year's premiums on original policies	\$4,657,789 26	
Dividends applied to purchase paid-up additions and annuities.....	1,116,621 77	
Consideration for original annuities involving life contingencies.....	805,618 42	
Consideration for supplementary contracts involving life contingencies.....	319,186 38	
	<hr/>	
Total new premiums.....	\$6,899,215 83	
Renewal premiums.....	44,260,346 25	
Dividends applied to pay renewal premiums.....	1,642,890 24	
Surrender values applied to pay renewal premiums..	34,890 90	
Renewal premiums for deferred annuities.....	44,805 79	
	<hr/>	
Total renewal premiums.....	\$45,982,933 18	
Total premium income.....		\$52,882,149 01
Consideration for supplementary contracts <i>not</i> involving life contingencies.....		418,185 22
Dividends left with the company to accumulate at interest.....		105,886 76
Ledger assets other than premiums received for reinsurance.....		3,120 00
Interest on mortgage loans.....	\$4,599,032 47	
Interest on collateral loans.....	5,612 50	
Interest on bonds and dividends on stocks.....	11,612,057 25	
Interest on premium notes, policy loans or liens.....	3,366,412 28	
Interest on bank deposits.....	448,099 89	
Interest on other debts due the company.....	187,792 75	
Discount on claims paid in advance.....	10,591 51	
Rents—including company's own occupancy.....	1,624,671 85	21,854,270 50
	<hr/>	
Fire insurance indemnity fund.....		146,176 19
Deposits on account of insurance.....		35,400 61
Rent deposits.....		7,134 39

Income from all other sources.....	\$6,804 11
Agents' balances previously charged off.....	97,105 81
Profit on sale or maturity of ledger assets.....	904,946 49
Increase in book value of ledger assets.....	173,095 00
Total income.....	\$76,634,274 09
Ledger assets Dec. 31, 1910.....	486,610,946 90
Total.....	\$563,245,220 99

DISBURSEMENTS.

Death claims and additions.....	\$20,549,534 43	
Matured endowments and additions.....	8,456,396 17	\$29,005,930 60
Annuities involving life contingencies.....	1,152,770 86	
Surrender values paid in cash or applied on loans or notes.....	12,350,927 34	
Surrender values applied to pay new and renewal premiums.....	44,444 79	
Dividends paid policy holders in cash or applied on loans or notes....	9,501,828 54	
Dividends applied to pay renewal premiums.....	1,642,890 24	
Dividends applied to purchase paid-up additions and annuities.....	1,116,621 77	
Dividends left with the company to accumulate at interest.....	105,886 76	
Total paid policy holders.....	\$54,921,300.90.	
Expense of adjustment of claims including legal expense.....	21,663 82	
Supplementary contracts <i>not</i> involving life contingencies.....	235,741 16	
Dividends and interest held on deposit surrendered during the year....	13,921 67	
Dividends to stockholders.....	7,000 00	
Commissions to agents.....	4,778,754 63	
Commuted renewal commissions.....	12,206 79	
Compensation of managers and agents, except commission for new business.....	145,724 28	
Agency supervision, traveling and all other agency expenses.....	246,430 77	
Branch office expense including salaries of managers and clerks.....	1,236,401 65	
Medical examiner's fees and inspection of risks.....	333,414 66	
Salaries and all other compensation of officers and home office employes	1,414,037 01	
Rents—including company's own occupancy.....	302,425 99	
Advertising, printing, stationery, postage, telephone and express.....	238,827 17	
Legal expenses.....	87,843 59	
Furniture, fixtures and safes.....	27,036 20	
Repairs and expenses on real estate.....	423,285 77	
Taxes on real estate.....	355,481 17	
State taxes on premiums.....	550,376 90	
Insurance department licenses and fees.....	21,573 94	
All other licenses, fees and taxes.....	120,721 73	
Traveling expenses.....	62,171 35	
Adjustment of book values of policy loans and cash.....	45,465 40	
Policy claims.....	6,798 11	
Interest on policy claims.....	5,562 08	
Foreign exchange.....	40,887 64	
Miscellaneous expenditures.....	115,048 36	
Agents' balances charged off.....	51,789 24	
Loss on sale or maturity of ledger assets.....	18,506 00	
Decrease in book value of ledger assets.....	894,592 00	
Total disbursements.....	\$66,734,989 98	
Balance.....	\$496,510,231 01	

LEDGER ASSETS.

Book value of real estate.....	\$29,112,258 06
Mortgage loans on real estate.....	99,375,176 38
Loans on company's policies assigned as collateral.....	71,346,337 13
Book value of bonds and stocks, excluding interest.....	281,313,161 00
Cash in offices and deposited in banks, not on interest.....	415,132 42
Deposited in trust companies and banks on interest.....	12,623,256 70
Bills receivable.....	4,935 40
Agents and other balances.....	1,811,041 19
Supplies.....	33,243 77
Cash in transit.....	475,688 96

Total ledger assets..... \$496,510,231 01

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$679,682 13
Interest due and accrued on bonds.....	3,556,635 20
Interest due and accrued on premium notes, loans or liens.....	143,653 76
Interest due and accrued on other assets.....	33,037 07
Rents due and accrued on company's property or lease.....	240,715 62

\$4,653,723 78

	<i>New Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported.....	\$32,098 26	\$4,039,565 73	
Gross deferred premiums.....	212,732 77	2,454,416 04	
Total.....	\$244,831 03	\$6,493,981 77	
Deduct loading.....	57,486 33	1,524,786 92	
Net uncollected and deferred premiums..	\$187,344 70	\$4,969,194 85	5,156,539 55

Gross assets..... \$506,320,494 34

DEDUCT ASSETS NOT ADMITTED.

Supplies.....	\$33,243 77
Agents and other debit balances.....	1,907,361 00
Bills receivable.....	4,935 40
Book value of bonds and stocks over market value....	7,473,767 67

\$9,419,307 84

Total admitted assets..... \$496,901,186 50

LIABILITIES, SURPLUS AND OTHER FUNDS.

Net present value of all outstanding policies computed on the Actuaries table of mortality with interest at 4 per cent. and the American table with interest at 3 and 3½ per cent.....	\$392,512,403 00
Same for reversionary additions.....	5,356,418 00
Same for annuities.....	12,088,151 00

Total..... \$409,956,972 00

Deduct net value of risks reinsured..... 1,134,818 00

Net reserve.....		\$408,822,154 00
Present value of supplementary contracts, <i>not</i> involving life contingencies.....		2,344,367 00
Surrender values claimable on policies cancelled.....		73,644 75
Death losses due and unpaid.....	\$76,555 24	
Death losses in process of adjustment.....	140,492 92	
Death losses reported, no proofs received.....	1,720,826 85	
Matured endowments due and unpaid.....	666,300 66	
Death losses and other policy claims resisted.....	134,446 59	
Annuity claims, involving life contingencies, due and unpaid.....	54,004 29	
Total policy claims.....		2,792,626 55
Due and unpaid on supplementary contracts <i>not</i> involving life contingencies.....		942 50
Dividends left with the company to accumulate at interest.....		209,693 26
Premiums paid in advance, including surrender values so applied.....		281,469 18
Unearned interest and rent paid in advance.....		1,677,049 74
Commissions to agents, due or accrued.....		101,669 68
Salaries, rents, commissions and other accounts, due or accrued.....		206,157 90
Medical examiner's and legal fees due or accrued.....		58,966 25
Federal, state, county and municipal taxes due or accrued.....		921,752 87
Dividends or other profits due policy holders.....		1,134,386 74
Dividends apportioned to annual dividend policies, payable during 1912.....		3,375,000 00
Dividends apportioned to deferred dividend policies, payable during 1912.....		9,246,000 00
Held for deferred dividends, payable after 1912.....		59,196,387 00
Reserve for unreported death claims.....		450,000 00
Fire insurance indemnity fund.....		146,176 19
Deposits on account of insurance.....		241,449 05
Cash capital.....		100,000 00
Unassigned funds (surplus).....		5,521,293 84
Total.....		\$496,901,186 50

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1910.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	359,809	\$954,245,353		
Endowment.....	140,116	321,586,926		
All other.....	19,593	63,523,626		
Additions by dividends.....	-	7,802,787	519,518	\$1,347,158,692
New policies issued.....			47,559	124,207,051
Old policies revived.....			458	1,001,828
Old policies increased.....			-	846,647
Total.....			567,535	\$1,473,214,218
Policies terminated during the year.....			32,217	97,772,758
*Policies in force Dec. 31, 1911.....			535,318	\$1,375,441,460
Annuities in force Dec. 31, 1911.....			4,172	1,491,485 52

* Policies reinsured, \$12,895,627.

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year . . .	7,611	\$11,471,947
Policies issued during the year	419	613,252
	<hr/>	<hr/>
Total	8,030	\$12,085,199
Deduct policies ceased to be in force	339	804,680
	<hr/>	<hr/>
Policies in force in Maine, December 31, 1911 . . .	7,691	\$11,280,519
Losses and claims unpaid December 31, of the previous year	5	\$8,500 00
Losses and claims incurred during the year	73	117,092 97
	<hr/>	<hr/>
Total	78	\$125,592 97
Losses and claims settled during the year	75	122,499 15
	<hr/>	<hr/>
Losses and claims unpaid Dec. 31, 1911	3	\$3,093 82
Premiums received		396,793 64

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	\$390,033 20	
Surrender values applied to pay first year's premiums..	113 14	
<hr/>		
Total first year's premiums on original policies..	\$390,146 34	
Dividends applied to purchase paid-up additions and annuities.....	27,251 12	
Surrender values applied to purchase paid-up insurance and annuities.....	19,123 56	
Consideration for original annuities involving life contingencies.....	12,322 00	
Consideration for supplementary contracts involving life contingencies.....	726 77	
<hr/>		
Total new premiums.....	\$449,569 79	
Renewal premiums.....	4,137,185 13	
Dividends applied to pay renewal premiums.....	141,648 91	
Dividends applied to shorten endowment or premium paying period.....	4,755 76	
Surrender values applied to pay renewal premiums.....	5,317 76	
Renewal premiums for deferred annuities.....	2,927 20	
<hr/>		
Total renewal premiums.....	\$4,291,834 76	
Total premium income.....		\$4,741,404 55
Consideration for supplementary contracts <i>not</i> involving life contingencies.....		82,756 20
Dividends left with the company to accumulate at interest.....		8,290 95
Interest on mortgage loans.....	\$343,863 92	
Interest on collateral loans.....	10,752 98	
Interest on bonds and dividends on stocks.....	347,485 69	
Interest on premium notes, policy loans or liens.....	357,024 42	
Interest on bank deposits.....	9,579 47	
Interest on other debts due the company.....	21,043 86	
Discount on claims paid in advance.....	1,066 05	
Rents—including company's own occupancy.....	86,564 61	1,177,381 00
<hr/>		
Policy fees.....		112 00
Profit on sale or maturity of ledger assets.....		2,739 26
Increase in book value of ledger assets.....		7,011 06
<hr/>		
Total income.....		\$6,019,695 02
Ledger assets Dec. 31, 1910.....		21,634,537 78
<hr/>		
Total.....		\$27,654,232 80

DISBURSEMENTS.

Death claims and additions.....	\$1,704,741 90	
Matured endowments and additions.....	45,647 05	\$1,750,388 95
<hr/>		
Annuities involving life contingences.....		15,019 03
Surrender values paid in cash or applied on loans or notes.....		503,287 11
Surrender values applied to pay new and renewal premiums.....		5,430 90
Surrender values applied to purchase paid-up insurance and annuities..		19,123 56
Dividends paid policy holders in cash or applied on loans or notes.....		18,280 98
Dividends applied to pay renewal premiums.....		141,648 91
Dividends applied to shorten endowment or premium paying period...		4,755 76
Dividends applied to purchase paid-up additions and annuities.....		27,251 12
Dividends left with the company to accumulate at interest.....		8,290 95
Total paid policy holders.....	\$2,493,477.27.	
Expense of adjustment of claims including legal expense.....		4,949 55
Supplementary contracts <i>not</i> involving life contingencies.....		43,100 40
Dividends and interest held on deposit surrendered during the year...		1,610 99
Commissions to agents.....		348,623 76
Commuted renewal commissions.....		1,800 00
Compensation of managers and agents, except commission for new business.....		3,860 00
Agency supervision, traveling and all other agency expenses.....		31,922 78
Branch office expense including salaries of managers and clerks.....		92,541 29
Medical examiner's fees and inspection of risks.....		38,484 83
Salaries and all other compensation of officers and home office employes		179,283 20
Rents—including company's own occupancy.....		68,375 19
Advertising, printing, stationery, postage, telephone and express.....		52,238 84
Legal expenses.....		10,306 42
Furniture, fixtures and safes.....		1,068 24
Repairs and expenses on real estate.....		51,063 44
Taxes on real estate.....		12,983 12
State taxes on premiums.....		71,355 85
Insurance department licenses and fees.....		6,449 43
All other licenses, fees and taxes.....		38,146 92
Investment expense.....		1,000 75
Miscellaneous expenditures.....		8,180 06
Loss on sale or maturity of ledger assets.....		116 61
Decrease in book value of ledger assets.....		3,351 74
<hr/>		
Total disbursements.....		\$3,564,290 68
<hr/>		
Balance.....		\$24,089,942 12

LEDGER ASSETS.

Book value of real estate.....	\$1,331,202 28
Mortgage loans on real estate.....	7,396,251 66
Loans secured by collateral.....	133,091 68
Loans on company's policies assigned as collateral.....	6,699,967 41
Premium notes on policies in force.....	415,597 71
Book value of bonds and stocks—excluding interest.....	7,329,716 54
Cash in office and deposited in banks, not on interest.....	756 90
Deposited in trust companies and banks on interest.....	351,256 51
Bills receivable.....	26,103 09
Agents' balances.....	405,998 34
<hr/>	
Total ledger assets.....	\$24,089,942 12

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$155,280 40		
Interest accrued on bonds.....	114,348 10		
Interest accrued on collateral loans.....	357 93		
Interest due and accrued on premium notes, loans or liens.....	68,492 60		
Rents due on company's property or lease.....	881 00	\$339,360 03	
Market value of real estate over book value.....			54,997 72
	<i>New</i>	<i>Renewals.</i>	
	<i>Business.</i>		
Gross premiums due and unreported.....	\$8,783 20	\$219,543 92	
Gross deferred premiums.....	2,737 77	306,418 72	
Total.....	\$11,520 97	\$525,962 64	
Deduct loading.....	6,539 88	99,932 90	
Net uncollected and deferred premiums...	\$4,981 09	\$426,029 74	431,010 83
Gross assets.....			\$24,915,310 70

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances.....	\$413,358 95		
Bills receivable.....	26,103 09		
Premium notes and loans on policies and net premiums in excess of the net value of their policies.....	96,738 40		
Book value of bonds and stocks over market value....	236,158 04	\$772,358 48	
Total admitted assets.....			\$24,142,952 22

LIABILITIES, SURPLUS AND OTHER FUNDS.

Net present value of all outstanding policies computed on the Actuaries table of mortality with interest at 4 per cent. and the American table with interest at 3 and $3\frac{1}{2}$ per cent.....	\$20,952,360 00		
Same for reversionary additions.....	41,133 00		
Same for annuities.....	153,247 00		
Total.....	\$21,146,740 00		
Deduct net value of risks reinsured.....	3,157 00		
Net reserve.....		\$21,143,583 00	
Present value of supplementary contracts, <i>not</i> involving life contin- gencies.....		385,396 78	
Surrender values claimable on policies cancelled.....		9,014 76	
Death losses in process of adjustment.....	\$24,000 00		
Death losses reported, no proofs received.....	67,161 01		
Death losses and other policy claims resisted.....	34,282 10		
Total policy claims.....		125,443 11	
Due and unpaid on supplementary contracts <i>not</i> involving life con- tingencies.....		2,680 00	
Dividends left with the company to accumulate at interest.....		18,546 52	
Premiums paid in advance, including surrender values so applied.....		7,757 14	
Unearned interest and rent paid in advance.....		117,857 33	
Commissions due agents on premium notes, when paid.....		12,538 93	

FIDELITY MUTUAL LIFE INSURANCE COMPANY.

549

Salaries, rents, commissions and other accounts, due or accrued.....	\$3,727 41
Medical examiner's and legal fees due or accrued.....	6,805 00
Federal, state, county and municipal taxes due or accrued.....	74,588 48
Dividends or other profits due policy holders.....	12,017 10
Dividends apportioned to annual dividend policies, payable during 1912.....	161,929 03
Dividends apportioned to deferred dividend policies, payable during 1912.....	4,505 26
Held for deferred dividends, payable after 1912.....	1,191,323 72
Unassigned funds (surplus).....	865,238 65
Total	\$24,142,952 22

PREMIUM NOTE ACCOUNT.

On hand December 31, 1910.....	\$407,537 15
Received during the year on new policies.....	143,759 71
Received during the year on old policies.....	516,942 33
Restored by revival of policies.....	\$1,068,239 19
Deductions during the year as follows:	
Redeemed by maker in cash.....	652,641 48
Balance, note assets at end of the year.....	\$415,597 71

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1910.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	32,528	\$66,114,638		
Endowment.....	16,270	31,221,248		
All other.....	11,776	28,826,564		
Additions by dividends.....	-	56,394	60,574	\$126,218,844

NEW POLICIES ISSUED.

Whole life.....	2,409	\$5,393,903		
Endowment.....	2,336	4,164,683		
All other.....	780	2,470,426	5,525	\$12,029,012

OLD POLICIES REVIVED.

Whole life.....	165	\$387,109		
Endowment.....	151	319,320		
All other.....	86	244,647	402	\$951,076

OLD POLICIES INCREASED.

Whole life.....	11	\$4,660		
Endowment.....	9	1,500		
All other.....	6	214,260		
Additions by dividends.....	-	32,190	26	\$252,610

Total	66,527	\$139,451,542		
Policies terminated during the year.....	5,006	11,161,485		
*Policies in force Dec. 31, 1911.....	61,521	\$128,290,057		
Annuities in force Dec. 31, 1911.....	58	10,481 03		

* Policies reinsured, \$271,594.

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year	439	\$631,258
Policies issued during the year	200	263,875
Total	639	\$895,133
Deduct policies ceased to be in force	71	120,932
Policies in force in Maine, December 31, 1911	568	\$774,201
Losses and claims unpaid December 31, of the previous year	1	\$1,000
Losses and claims incurred during the year	3	3,000
Total	4	\$4,000
Losses and claims settled during the year	4	4,000
Premiums received		30,738 89

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.....	\$369,129 74	
Dividends applied to purchase paid-up additions and annuities.....	318,088 93	
Matured endowments applied to purchase paid-up insurance and annuities.....	2,063 52	
Consideration for original annuities involving life contingencies.....	43,133 52	
Consideration for supplementary contracts involving life contingencies.....	3,198 19	
Total new premiums.....	\$735,613 90	
Renewal premiums.....	2,929,261 78	
Dividends applied to pay renewal premiums.....	132,632 18	
Surrender values applied to pay renewal premiums....	149 75	
Renewal premiums for deferred annuities.....	19,624 07	
Total renewal premiums.....	\$3,081,667 78	
Total premium income.....		\$3,817,281 68
Consideration for supplementary contracts <i>not</i> involving life contingencies.....		95,505 00
Dividends left with the company to accumulate at interest.....		8,538 18
Interest on mortgage loans.....	\$349,556 95	
Interest on bonds and dividends on stocks.....	549,390 40	
Interest on premium notes, policy loans or liens.....	218,389 48	
Interest on bank deposits.....	4,972 99	
Interest on other debts due the company.....	1,397 47	
Discount on claims paid in advance.....	109 39	
Rents—including company's own occupancy.....	98,313 56	1,222,130 24
Agents' balances previously charged off.....		13
Profit on sale of maturity of ledger assets.....		9,941 47
Increase in book value of ledger assets.....		5,665 00
Total income.....		\$5,159,061 70
Ledger assets Dec. 31, 1910.....		24,669,104 43
Total.....		\$29,828,166 13

DISBURSEMENTS.

Death claims and additions.....	\$1,169,870 10	
Matured endowments and additions.....	420,870 22	\$1,590,740 32
<hr/>		
Annuities involving life contingencies.....	43,133 22	
Surrender values paid in cash or applied on loans or notes.....	691,460 57	
Surrender values applied to pay new and renewal premiums.....	149 75	
Dividends paid policy holders in cash or applied on loans or notes.....	25,121 87	
Dividends applied to pay renewal premiums.....	132,632 18	
Dividends applied to purchase paid-up additions and annuities.....	318,088 93	
Dividends left with the company to accumulate at interest.....	8,538 18	
Total paid policy holders.....	\$2,809,865.02.	
Expense of adjustment of claims including legal expense.....	1,182 57	
Supplementary contracts <i>not</i> involving life contingencies.....	21,473 29	
Dividends and interest held on deposit surrendered during the year....	1,258 14	
Dividends to stockholders.....	15,000 00	
Commissions to agents.....	389,301 28	
Commuted renewal commissions.....	1,443 00	
Agency supervision, traveling and all other agency expenses.....	16,178 61	
Branch office expense including salaries of managers and clerks.....	82,973 00	
Medical examiner's fees and inspection of risks.....	26,262 32	
Salaries and all other compensation of officers and home office employes..	178,570 30	
Rents—including company's own occupancy.....	24,000 00	
• Advertising, printing, stationery, postage, telephone and express.....	33,119 10	
Legal expenses.....	5,895 53	
Furniture, fixtures and safes.....	4,057 70	
Repairs and expenses on real estate.....	33,816 01	
Taxes on real estate.....	17,827 44	
State taxes on premiums.....	45,727 29	
Insurance department licenses and fees.....	8,558 35	
All other licenses, fees and taxes.....	6,062 35	
Sundry accounts.....	4,077 73	
Miscellaneous expenditures.....	12,492 24	
Loss on sale or maturity of ledger assets.....	2,267 00	
Decrease in book value of ledger assets.....	104,627 31	
<hr/>		
Total disbursements.....		\$3,846,035 58
<hr/>		
Balance.....		\$25,982,130 55

LEDGER ASSETS.

Book value of real estate.....	\$1,550,000 00	
Mortgage loans on real estate.....	7,186,090 00	
Loans on company's policies assigned as collateral.....	3,175,699 00	
Premium notes on policies in force.....	596,865 17	
Book value of bonds and stocks—excluding interest.....	13,212,706 25	
Cash in office and deposited in banks, not on interest.....	105,405 54	
Deposited in trust companies and banks on interest.....	160,985 22	
Agents' balances.....	14,379 37	
<hr/>		
Total ledger assets.....		\$25,982,130 55

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$29,298 59	
Interest accrued on bonds.....	162,968 00	
Interest due and accrued on premium notes, loans or liens.....	14,771 21	
Interest due and accrued on other assets.....	350 00	
Rents due and accrued on company's property or lease.....	3,100 83	\$210,488 63
<hr/>		

	<i>New</i>		
	<i>Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported.....	\$4,094 38	\$206,126 33	
Gross deferred premiums.....	37,859 55	251,079 67	
	<hr/>		
Total.....	\$41,953 93	\$457,206 00	
Deduct loading.....	9,281 23	113,916 81	
	<hr/>		
Net uncollected and deferred premiums...	\$32,672 70	\$343,289 19	\$375,961 89
Gross assets.....			<hr/> \$26,568,581 07

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances.....	\$14,579 38	
Book value of bonds and stocks over market value.....	390,666 25	\$405,245 63
	<hr/>	
Total admitted assets.....		\$26,163,335 44

LIABILITIES, SURPLUS AND OTHER FUNDS.

Net present value of all outstanding policies computed on the Actuaries table of mortality with interest at 4 per cent. and the American table with interest at 3½ and 3 per cent.....	\$20,886,812 00	
Same for reversionary additions.....	2,466,739 00	
Same for annuities.....	539,046 00	
	<hr/>	
Total.....	\$23,892,597 00	
Deduct net value of risks reinsured.....	154,953 00	
	<hr/>	
Net reserve.....		\$23,737,644 00
Present value of supplementary contracts, not involving life contingencies.....		251,225 00
Surrender values claimable on policies cancelled.....		5,608 28
Death losses in process of adjustment.....	\$3,127 47	
Death losses reported, no proofs received.....	117,080 62	
Matured endowments due and unpaid.....	21,491 63	
Death losses and other policy claims resisted.....	5,000 00	
	<hr/>	
Total policy claims.....		146,699 72
Dividends left with the company to accumulate at interest.....		18,913 27
Premiums paid in advance, including surrender values so applied.....		23,902 14
Unearned interest and rent paid in advance.....		112,970 11
Commissions to agents, due or accrued.....		2,871 45
Salaries, rents, commissions and other accounts, due or accrued.....		2,500 00
Medical examiner's and legal fees due or accrued.....		2,655 00
Federal, state, county and municipal taxes due or accrued.....		58,000 00
Dividends or other profits due policy holders.....		10,937 49
Reserve for unreported death claims.....		15,000 00
Cash capital.....		125,000 00
Unassigned funds (surplus).....		<hr/> 1,649,408 98
	<hr/>	
Total.....		\$26,163,335 44

PREMIUM NOTE ACCOUNT.

On hand December 31, 1910.....	\$607,788 02	
Received during the year on new policies.....	32 95	
Received during the year on old policies.....	94,670 98	
Restored by revival of policies.....	21,173 34	\$723,665 29
	<hr/>	

Deductions during the year as follows:

Used in payment of losses and claims.....	\$22,651	16
Used in purchase of surrendered policies.....	57,757	31
Used in payment of dividends to policy holders..	12,918	76
Redeemed by maker in cash.....	33,472	89

Total reduction of premium note account..... \$126,800 12

Balance, note assets at end of the year..... \$596,865 17

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1910.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	37,348	\$69,916,845		
Endowment.....	9,707	15,071,095		
All other.....	3,814	11,899,765		
Additions by dividends.....	-	3,327,263	50,869	\$100,214,968

NEW POLICIES ISSUED.

Whole life.....	3,522	\$7,435,034		
Endowment.....	718	1,381,857		
All other.....	845	2,697,212		
Additions by dividends.....	-	355,851	5,085	\$11,869,954

OLD POLICIES REVIVED.

Whole life.....	239	\$459,093		
Endowment.....	50	68,500		
All other.....	37	120,500	326	\$648,093

OLD POLICIES INCREASED.

Whole life.....	-	\$112,448		
Endowment.....	-	7,908		
All other.....	-	246,748	-	\$367,104

Total.....			56,280	\$113,100,119
Policies terminated during the year.....			3,787	8,052,359
*Policies in force Dec. 31, 1911.....			52,493	\$105,047,760
Annuities in force Dec. 31, 1911.....			166	82,696 48

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	658	\$912,239 00
Policies issued during the year.....	106	165,726 00
Total.....	764	\$1,077,965 00
Deduct policies ceased to be in force.....	84	109,803 00
Policies in force in Maine, December 31, 1911.....	680	\$968,162 00
Losses and claims incurred during the year.....	6	\$9,043 82
Losses and claims settled during the year.....	5	8,000 00
Losses and claims unpaid Dec. 31, 1911.....	1	\$1,043 82
Premiums received.....		39,356 92

* Policies reinsured, \$1,621,028.

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.....	\$1,281,629 41	
Dividends applied to purchase paid-up additions and annuities.....	96,654 43	
Surrender values applied to purchase paid-up insurance and annuities.....	111,892 23	
Total new premiums.....	\$1,490,176 07	
Renewal premiums.....	19,111,504 26	
Dividends applied to pay renewal premiums.....	1,610,108 45	
Surrender values applied to pay renewal premiums....	566 58	
Total renewal premiums.....	\$20,722,179 29	
Total premium income.....	\$22,212,355 36	
Consideration for supplementary contracts <i>not</i> involving life contingencies.....		69,994 00
Dividends left with the company to accumulate at interest.....		24,432 66
Interest on mortgage loans.....	\$1,406,866 76	
Interest on bonds and dividends on stocks.....	1,442,183 25	
Interest on premium notes, policy loans or liens.....	253,163 68	
Interest on bank deposits.....	38,288 01	
Interest on other debts due the company.....	7,008 69	
Discount on claims paid in advance.....	1,399 59	
Rents—including company's own occupancy.....	354,381 07	3,503,291 05
Conscience money.....		74
Agents' balances previously charged off.....		1,580 72
Profit on sale or maturity of ledger assets.....		44,528 63
Increase in book value of ledger assets.....		20,640 67
Total income.....	\$25,876,823 83	
Ledger assets Dec. 31, 1910.....		70,477,781 93
Total.....	\$96,354,605 76	

DISBURSEMENTS.

Death claims and additions.....	\$6,140,149 24	
Matured endowments and additions.....	232,362 00	\$6,372,511 24

Premium notes and liens voided by lapse	\$9,428 25
Surrender values paid in cash or applied on loans or notes	1,266,127 63
Surrender values applied to pay new and renewal premiums	566 58
Surrender values applied to purchase paid-up insurance and annuities	111,892 23
Dividends paid policy holders in cash or applied on loans or notes	112,236 31
Dividends applied to pay renewal premiums	1,610,108 45
Dividends applied to purchase paid-up additions and annuities	96,654 43
Dividends left with the company to accumulate at interest	24,432 66
Total paid policy holders	\$9,603,957.78.
Expense of adjustment of claims including legal expense	43,327 81
Supplementary contracts <i>not</i> involving life contingencies	33,531 43
Dividends and interest held on deposit surrendered during the year	9,625 16
Commissions to agents	3,611,043 19
Commuted renewal commissions	2,294 82
Agency supervision, traveling and all other agency expenses	100,623 24
Branch office expense including salaries of managers and clerks	1,030,802 19
Medical examiner's fees and inspection of risks	339,752 01
Salaries and all other compensation of officers and home office employes	630,832 41
Rents—including company's own occupancy	240,553 01
Advertising, printing, stationery, postage, telephone and express	248,105 01
Legal expenses	4,229 60
Furniture, fixtures and safes	43,421 57
Repairs and expenses on real estate	89,793 73
Taxes on real estate	74,695 30
State taxes on premiums	196,909 78
Insurance department licenses and fees	17,654 19
All other licenses, fees and taxes	96,599 80
Investment expense	46,595 86
Miscellaneous expenditures	23,962 82
Agents' balances charged off	1,573 13
Loss on sale or maturity of ledger assets	718 51
Decrease in book value of ledger assets	20,733 23
Total disbursements	\$16,511,335 58
Balance	\$79,843,270 18

LEDGER ASSETS.

Book value of real estate	\$4,151,866 27
Mortgage loans on real estate	32,275,350 88
Loans on company's policies assigned as collateral	5,420,254 70
Premium notes on policies in force	309,853 05
Book value of bonds and stocks—excluding interest	36,376,952 21
Cash in office and deposited in banks, not on interest	29,526 88
Deposited in trust companies and banks on interest	1,270,174 94
Agents' balances	9,291 25
Total ledger assets	\$79,843,270 18

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$672,006 28
Interest accrued on bonds	502,877 87
Interest due and accrued on premium notes, loans or liens	80,782 81
Interest accrued on other assets	2,828 68
Rents due and accrued on company's property or lease	18,951 05
	\$1,277,446 69

	<i>New</i>		
	<i>Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported	\$117,895 39	\$605,541 23	
Gross deferred premiums	206,605 27	1,188,873 59	
Total	\$324,500 66	\$1,794,414 82	
Deduct loading	77,880 16	430,659 54	
Net uncollected and deferred premiums .	\$246,620 50	\$1,363,755 28	\$1,610,375 78
Net uncollected industrial premiums			86,270 84
Gross assets			\$82,817,363 49

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances	\$18,778 28	
Book value of ledger assets over market value	528,053 11	
Balances held by suspended banks	1,360 52	\$548,191 91
Total admitted assets		\$82,269,171 58

LIABILITIES, SURPLUS AND OTHER FUNDS.

Net present value of all outstanding policies computed on the Actuaries table of mortality with interest at 4 per cent. and the American table with interest at 3½ per cent.	\$67,716,358 00	
Same for reversionary additions	779,421 00	
Total	\$68,495,779 00	
Deduct net value of risks reinsured	147,919 00	
Net reserve		\$68,347,860 00
Present value of supplementary contracts, <i>not</i> involving life contingencies		262,231 00
Surrender values claimable on policies cancelled		326,008 87
Death losses due and unpaid	\$6,961 00	
Death losses in process of adjustment	28,579 00	
Death losses reported, no proofs received	116,075 00	
Matured endowments due and unpaid	325 00	
Death losses and other policy claims resisted	31,968 26	
Total policy claims		183,908 26
Dividends left with the company to accumulate at interest	50,481 99	
Premiums paid in advance, including surrender values so applied	270,353 32	
Unearned interest and rent paid in advance	25,372 74	
Commissions due agents on premium notes, when paid	58,330 85	
Salaries, rents, commissions and other accounts, due or accrued	37,323 64	
Medical examiner's and legal fees due or accrued	4,571 50	
Federal, state, county and municipal taxes due or accrued	313,304 88	
Dividends or other profits due policy holders	104,297 30	
Dividends apportioned to annual dividend policies, payable during 1912	1,981,230 58	
Dividends apportioned to deferred dividend policies, payable during 1912	119,496 90	
Held for deferred dividends, payable after 1912	238,560 45	
Special contingent policy reserve	283,788 00	
Standardization reserve	2,266,261 00	
Unassigned funds (surplus)	7,395,790 30	
Total		\$82,269,171 58

PREMIUM NOTE ACCOUNT.

On hand December 31, 1910.....	\$295,778 49	
Received during the year on old policies.....	105,288 34	
Restored by revival of policies.....	5,940 40	\$407,016 23
<hr/>		
Deductions during the year as follows:		
Used in payment of losses and claims.....	\$2,399 61	
Used in purchase of surrendered policies.....	10,978 76	
Voided by lapse.....	15,377 65	
Used in payment of dividends to policy holders..	31,402 65	
Redeemed by maker in cash.....	37,004 51	
<hr/>		
Total reduction of premium note account.....		97,163 18
<hr/>		
Balance, note assets at end of the year.....		\$309,853 05

EXHIBIT OF ORDINARY POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1910.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	117,263	\$187,223,579		
Endowment.....	25,555	32,999,484		
All other.....	6,206	21,721,254		
Additions by dividends.....	-	1,361,430	149,024	\$243,305,747

NEW POLICIES ISSUED.

Whole life.....	19,796	\$30,803,785		
Endowment.....	3,190	3,911,300		
All other.....	1,271	5,618,000	24,257	\$40,333,085

OLD POLICIES REVIVED.

Whole life.....	752	\$956,000		
Endowment.....	132	138,000		
All other.....	37	138,000	921	\$1,232,000

OLD POLICIES INCREASED.

Whole life.....	110	\$1,080,973		
Endowment.....	12	195,084		
All other.....	15	77,745		
Additions by dividends.....	-	203,748	137	\$1,557,550

Total.....			174,339	\$286,428,382
Policies terminated during the year.....			11,125	19,567,724
<hr/>				
*Policies in force Dec. 31, 1911.....			163,214	\$266,860,658

EXHIBIT OF INDUSTRIAL POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1910.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	1,920,484	\$310,395,676		
Endowment.....	19,930	12,441,942		
All other.....	692	173,000	1,941,106	\$323,010,618

* Policies reinsured \$582,996.

NEW POLICIES ISSUED.

Whole life.	380,955	\$60,462,000		
Endowment.	-	3,553,600	380,955	\$64,015,600

OLD POLICIES REVIVED.

Whole life.	42,020	\$6,874,715		
Endowment.	150	255,882	42,170	\$7,130,597

Total.			2,364,231	\$394,156,815
Policies terminated during the year.			321,829	51,778,977
Policies in force Dec. 31, 1911.			2,042,402	\$342,377,838

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.	495	\$729,436
Policies issued during the year.	121	177,000
Total.	616	\$906,436
Deduct policies ceased to be in force.	25	42,355
Policies in force in Maine, December 31, 1911.	591	\$864,081
Losses and claims incurred during the year.	4	\$9,000
Losses and claims settled during the year.	3	4,000
Losses and claims unpaid Dec. 31, 1911.	1	\$5,000
Premiums received.		28,974 43

MASSACHUSETTS MUTUAL LIFE INSURANCE
COMPANY,

BOSTON, MASS.

—
INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

WM. W. McCLENCH, *President*.

WHEELER H. HALL, *Secretary*.

—
INCOME.

First year's premiums on original policies	\$1,123,836 40	
Dividends applied to purchase paid-up additions and annuities	99,024 70	
Consideration for supplementary contracts involving life contingencies	2,970 00	
	<hr/>	
Total new premiums	\$1,225,831 10	
Renewal premiums	7,136,330 87	
Dividends applied to pay renewal premiums	1,204,727 00	
	<hr/>	
Total renewal premiums	\$8,341,057 87	
Total premium income		\$9,566,888 97
Consideration for supplementary contracts <i>not</i> involving life contingencies		125,270 10
Dividends left with the company to accumulate at interest		213,707 80
Interest on mortgage loans	\$1,056,376 66	
Interest on bonds and dividends on stocks	1,159,727 83	
Interest on premium notes, policy loans or liens	523,056 14	
Interest on bank deposits	19,304 86	
Interest on other debts due the company	3,558 00	
Discount on claims paid in advance	615 64	
Rents—including company's own occupancy	73,777 27	2,836,416 40
	<hr/>	
All other income		9,653 60
Profit on sale or maturity of ledger assets		1,677 60
Increase in book value of ledger assets		11,519 84
		<hr/>
Total income		\$12,765,134 31
Ledger assets Dec. 31, 1910		58,124,366 96
		<hr/>
Total		\$70,889,501 27

DISBURSEMENTS.

Death claims and additions	\$2,578,350 04	
Matured endowments and additions	303,286 00	\$2,881,636 04
	<hr/>	
Premium notes and liens voided by lapse		33,630 77
Surrender values paid in cash or applied on loans or notes		925,673 73

Dividends paid policy holders in cash or applied on loans or notes	\$222,038 50
Dividends applied to pay renewal premiums	1,204,727 00
Dividends applied to purchase paid-up additions and annuities	99,024 70
Dividends left with the company to accumulate at interest	213,707 80
Total paid policy holders	\$5,580,438.54.
Expense of adjustment of claims including legal expense	655 63
Supplementary contracts <i>not</i> involving life contingencies	74,704 83
Dividends and interest held on deposit surrendered during the year	67,918 56
Commissions to agents	927,956 14
Compensation of managers and agents, except commission for new business	20,145 00
Agency supervision, traveling and all other agency expenses	4,111 22
Branch office expense including salaries of managers and clerks	104,228 07
Medical examiner's fees and inspection of risks	86,920 81
Salaries and all other compensation of officers and home office employes	251,112 36
Rents—including company's own occupancy	92,422 50
Advertising, printing, stationery, postage, telephone and express	95,713 82
Legal expenses	621 28
Furniture, fixtures and safes	15,773 23
Repairs and expenses on real estate	26,070 45
Taxes on real estate	17,669 08
State taxes on premiums	109,212 43
Insurance department licenses and fees	13,436 97
All other licenses, fees and taxes	82,443 91
Miscellaneous expenditures	24,457 98
Decrease in book value of ledger assets	100,055 48
Total disbursements	<u>\$7,696,068 29</u>
Balance	\$63,193,432 98

LEDGER ASSETS.

Book value of real estate	\$1,031,000 00
Mortgage loans on real estate	23,916,038 60
Loans on company's policies assigned as collateral	8,615,378 30
Premium notes on policies in force	904,956 69
Book value of bonds and stocks—excluding interest	28,079,988 36
Cash in office and deposited in banks, not on interest	78,070 37
Deposited in trust companies and banks on interest	568,000 66
Total ledger assets	<u>\$63,193,432 98</u>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$364,371 00	
Interest accrued on bonds	415,355 46	
Interest due and accrued on premium notes, loans or liens	171,921 62	
Interest accrued on other assets	284 50	
Rents accrued on company's property or lease	166 66	\$952,099 24

	<i>New Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported	\$13,779 63	\$470,929 93	
Gross deferred premiums	106,651 97	895,995 16	
Total	<u>\$120,431 60</u>	<u>\$1,366,925 09</u>	
Deduct loading	28,783 15	326,695 09	
Net uncollected and deferred premiums	\$91,648 45	\$1,040,230 00	1,131,878 45
Gross assets			<u>\$65,277,410 67</u>

DEDUCT ASSETS NOT ADMITTED.

Book value of bonds and stocks over market value.....	\$546,768 36
Total admitted assets.....	\$64,730,642 31

LIABILITIES, SURPLUS AND OTHER FUNDS.

Net present value of all outstanding policies computed on the Actuaries table of mortality with interest at 4 per cent. and the American table with interest at 3½ and 3 per cent.....	\$56,629,621 00
Same for reversionary additions.....	952,417 00
Same for annuities.....	36,117 00
Total.....	\$57,618,155 00
Deduct net value of risks reinsured.....	773,537 00
Net reserve.....	\$56,844,618 00
Present value of supplementary contracts, <i>not</i> involving life contingencies.....	521,893 37
Death losses in process of adjustment.....	\$5,000 00
Death losses reported, no proofs received.....	168,367 00
Matured endowments due and unpaid.....	247 00
Death losses and other policy claims resisted.....	10,455 14
Total policy claims.....	184,069 14
Dividends left with the company to accumulate at interest.....	1,003,911 07
Premiums paid in advance, including surrender values so applied.....	52,091 01
Unearned interest and rent paid in advance.....	560 83
Salaries, rents, commissions and other accounts, due or accrued.....	15,063 20
Medical examiner's fees due or accrued.....	19,618 50
Federal, state, county and municipal taxes due or accrued.....	178,772 73
Dividends or other profits due policy holders.....	86,107 29
Dividends apportioned to annual dividend policies, payable during 1912.....	795,899 46
Reserve for unreported death losses.....	7,046 04
Unassigned funds (surplus).....	5,020,991 67
Total.....	\$64,730,642 31

PREMIUM NOTE ACCOUNT.

On hand December 31, 1910.....	\$869,754 07
Received during the year on old policies.....	262,505 24
Restored by revival of policies.....	24,593 19
Deductions during the year as follows:	
Used in payment of losses and claims.....	\$31,782 57
Used in purchase of surrendered policies.....	18,312 85
Voided by lapse.....	58,223 96
Used in payment of dividends to policy holders.....	85,926 08
Redeemed by maker in cash.....	57,650 35
Total reduction of premium note account.....	251,895 81
Balance, note assets at end of the year.....	\$904,956 69

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1910.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	96,166	\$218,001,798		
Endowment.....	13,457	22,800,661		
All other.....	6,243	20,067,085		
Additions by dividends.....	-	1,627,694	115,866	\$262,497,238

NEW POLICIES ISSUED.

Whole life.....	10,499	\$25,527,398		
Endowment.....	1,780	2,934,763		
All other.....	1,687	6,460,511		
Additions by dividends.....	-	169,918	13,966	\$35,092,590

OLD POLICIES REVIVED

Whole life.....	196	\$451,289		
Endowment.....	26	41,750		
All other.....	57	179,500	279	\$672,539

OLD POLICIES INCREASED.

Whole life.....	-	\$409,793		
Endowment.....	-	34,245		
All other.....	-	25,098	-	\$469,136

Total.....			130,111	\$298,731,503
Policies terminated during the year.....			5,335	15,071,233
*Policies in force Dec. 31, 1911.....			124,776	\$283,660,270

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	2,027	\$3,366,376
Policies issued during the year.....	127	265,279
Total.....	2,154	\$3,631,655
Deduct policies ceased to be in force.....	90	201,010
Policies in force in Maine, December 31, 1911.....	2,064	\$3,430,645
Losses and claims unpaid December 31, of the previous year.....	2	\$7,000
Losses and claims incurred during the year.....	39	70,508
Total.....	41	\$77,508
Losses and claims settled during the year.....	37	69,508
Losses and claims unpaid Dec. 31, 1911.....	4	\$8,000
Premiums received.....		124,783 05

* Policies reinsured, \$2,412,667.

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	\$5,036,404 33	
Surrender values applied to pay first year's premiums	202,091 88	
		<hr/>
Total first year's premiums on original policies	\$5,238,496 21	
Dividends applied to purchase paid-up additions and annuities	177,570 29	
Consideration for original annuities involving life contingencies	47,797 27	
		<hr/>
Total new premiums (ordinary)	\$5,463,863 77	
Renewal premiums	23,919,007 56	
Dividends applied to pay renewal premiums	1,602,796 09	
Surrender values applied to pay renewal premiums . .	50,765 02	
		<hr/>
Total renewal premiums (ordinary)	\$25,572,568 67	
Total premium income (ordinary)		\$31,036,432 44
Consideration for supplementary contracts <i>not</i> involving life contingencies		15,817 94
Suspense account		2,147 25
Ledger assets other than premiums received for reinsurance		50,202 75
Industrial premiums		47,301,943 05
Bonuses applied in payment of premiums		3,886,449 04
Dividends applied to shorten premium paying period		1,577 61
Surrender values applied in payment of premiums		113,443 90
Consideration for supplementary contracts		4,126 36
Agents' deposits and tax refund		38,792 13
Conscience money and suspense account		2,291 68
Fire insurance fund		18,170 13
Agents' balances previously charged off		6 07
(Total industrial income \$51,366,799.97).		
Interest on mortgage loans	\$7,124,173 58	
Interest on bonds and dividends on stocks	6,119,735 47	
Interest on premium notes, policy loans or liens	659,508 47	
Interest on bank deposits	114,474 68	
Interest on other debts due the company	5,613 16	

Discount on claims paid in advance.....	\$117 15	
Rents—including company's own occupancy.....	1,490,265 15	\$15,513,887 69
<hr/>		
Deposit account.....		9,510 16
Income from all other sources.....		6,122 08
Profit on sale or maturity of ledger assets.....		5,916 84
Increase in book value of ledger assets.....		128,436 59
<hr/>		
Total income.....		\$98,135,273 71
Ledger assets Dec. 31, 1910.....		305,692,726 65
<hr/>		
Total.....		\$403,828,000 36

DISBURSEMENTS (Ordinary).

Death claims and additions.....	\$5,593,134 91	
Matured endowments and additions.....	1,234,338 09	\$6,827,473 00
<hr/>		
Annuities involving life contingencies.....		129,691 30
Surrender values paid in cash or applied on loans or notes.....		1,972,672 57
Surrender values applied to pay new and renewal premiums.....		62,222 70
Dividends paid policy holders in cash or applied on loans or notes.....		73,999 14
Dividends applied to pay renewal premiums.....		1,602,796 09
Dividends applied to purchase paid-up additions and annuities.....		177,570 29
Sick benefits on assumed policies.....		5 00
Total paid policy holders.....	\$10,846,430.09.	
Expense of adjustment of claims including legal expense.....		11,925 17
Supplementary contracts <i>not</i> involving life contingencies.....		11,877 61
Commissions to agents.....		3,201,242 57
Compensation of managers and agents, except commission for new business.....		10,069 22
Agency supervision, traveling and all other agency expenses.....		51,369 78
Branch office expense including salaries of managers and clerks.....		14,418 45
Medical—examiner's fees and inspection of risks.....		462,767 62
Salaries and all other compensation of officers and home office employes.....		1,252,740 18
Rents—including company's own occupancy.....		270,491 33
Advertising, printing, stationery, postage, telephone and express.....		267,691 61
Legal expenses.....		13,192 03
Furniture, fixtures and safes.....		3,351 28
State taxes on premiums.....		397,559 50
Insurance department licenses and fees.....		90 00
All other licenses, fees and taxes.....		29,902 57
Sick, disabled and inactive agents and clerks.....		2,145 00
Metropolitan staff savings fund.....		20,298 03
Consideration for business assumed from other companies.....		8,330 55
Miscellaneous expenditures.....		113,254 30
<hr/>		
Disbursements (ordinary).....		\$16,989,146 89

DISBURSEMENTS (Industrial).

Death claims.....	\$17,302,231 02	
Matured endowments.....	198,501 50	\$17,500,732 52
<hr/>		
Premium notes and liens voided by lapse.....		33,938 58
Surrender values paid in cash or applied on loans or notes.....		360,727 14
Surrender values applied to pay new and renewal premiums.....		304,078 10
Cash bonuses paid on non-participating policies.....		1,487,491 91

Bonuses applied to pay renewal premiums on non-participating policies	\$3,886,449 04
Bonuses applied to shorten endowment or premium-paying period on non-participating policies	1,577 61
Sick benefits on assumed policies	145 50
Total paid policy holders	\$23,575,140.40.
Expense of adjustment of claims including legal expense	16,222 29
Dividends to stockholders	140,000 00
Commuted renewal commissions	500 00
Compensation of managers and agents, except commissions for new business	11,303,515 17
Agency supervision, traveling and all other agency expenses	52,449 36
Branch office expense including salaries of managers and clerks	782,802 94
Medical examiner's fees and inspection of risks	511,487 10
Salaries and all other compensation of officers and home office employes	1,998,270 01
Rents—including company's own occupancy	788,136 21
Advertising, printing, stationery, postage, telephone and express	289,192 58
Legal expenses	28,434 40
Furniture, fixtures and safes	20,796 18
State taxes on premiums	698,923 30
Insurance department licenses and fees	5,483 35
All other licenses, fees and taxes	63,086 32
Aid to industrial policy holders	305,977 15
Sick, disabled and inactive agents and clerks	168,298 69
Metropolitan staff savings fund	86,733 70
Consideration for business assumed from other companies	16,171 73
Company's publications	122,937 35
Calendars to policy holders	90,701 96
Miscellaneous expenditures	352,854 91
Disbursements (industrial)	\$41,418,115 10
Repairs and expenses on real estate	454,185 43
Taxes on real estate	252,363 99
Deposit account and miscellaneous interest	89,737 80
Personal property and mortgage taxes	3,341 53
Loss on sale or maturity of ledger assets	534 74
Decrease in book value of ledger assets	818,270 29
Disbursements (general)	\$1,618,433 78
Total disbursements	\$60,025,695 77
Balance	\$343,802,304 59

LEDGER ASSETS.

Book value of real estate	\$23,746,237 24
Mortgage loans on real estate	146,343,953 89
Loans on company's policies assigned as collateral	15,793,628 01
Premium notes on policies in force	1,019,591 54
Book value of bonds and stocks—excluding interest	152,433,093 29
Cash in office and deposited in banks, not on interest	128,749 29
Deposited in trust companies and banks on interest	3,984,645 34
Agents' balances	30,382 64
Cash in transit	268,876 27
Renting section inventory	37,244 42
Advanced superintendents to pay death claims	15,125 00
Advanced fire premium and Union Trust Co. certificate	777 66
Total ledger assets	\$343,802,304 59

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$1,870,013	40	
Interest due and accrued on bonds.....	2,143,413	77	
Interest accrued on premium notes, loans or liens...	399,918	60	
Rents due and accrued on company's property or lease	22,303	99	\$4,435,649 76

	<i>New</i>		
	<i>Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported..	\$92,368 96	\$1,365,862 98	
Gross deferred premiums.....	915,742 01	5,110,823 66	
Total.....	\$1,008,110 97	\$6,476,686 64	
Deduct loading.....	201,622 19	1,295,337 33	
Net uncollected and deferred premiums	\$806,488 78	\$5,181,349 39	5,987,838 09
Net uncollected industrial premiums.....			804,715 10
Installment on supplementary contracts paid in advance.....			1,425 00
Gross assets.....			\$355,031,932 54

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances.....	\$30,382 64	
Premium notes and loans on policies and net premiums in excess of the net value of their policies...	274,951 20	
Book value of bonds and stocks over market value.	5,449,105 25	
Renting section inventory.....	37,244 42	
Union Trust Co. certificate.....	480 36	\$5,792,163 87
Total admitted assets.....		\$349,239,768 67

LIABILITIES, SURPLUS AND OTHER FUNDS (Ordinary).

Net present value of all outstanding policies computed on the Actuaries table of mortality with interest at 4 per cent. and the American table with interest at 3½ per cent.....	\$133,288,023 00	
Same for reversionary additions.....	728,970 00	
Same for annuities.....	947,825 00	
Total.....	\$134,964,818 00	
Deduct net value of risks reinsured.....	117,617 00	
Net reserve.....		\$134,847,201 00
Present value of supplementary contracts <i>not</i> involving life contingencies.....		128,715 00
Surrender values claimable on policies cancelled.....		123,945 06
Death losses in process of adjustment.....	\$135,379 00	
Death losses reported, no proofs received.....	283,074 09	
Matured endowments due and unpaid.....	11,648 00	
Death losses and other policy claims resisted.....	86,561 00	
Total policy claims.....		516,662 09
Due and unpaid on supplementary contracts <i>not</i> involving life contingencies.....		1,492 94

Premiums paid in advance, including surrender values so applied.....	\$126,511 28
Unearned interest and rent paid in advance.....	47,540 08
Commissions to agents, due or accrued.....	30,315 40
Salaries, rents, commissions and other accounts, due or accrued.....	14,651 58
Medical examiner's and legal fees due or accrued.....	58,549 71
Federal, state, county and municipal taxes due or accrued.....	499,433 45
Dividends or other profits due policy holders.....	119,660 17
Dividends apportioned to annual dividend policies, payable during 1912	1,579,235 42
Dividends apportioned to deferred dividend policies, payable during 1912.....	16,808 81
Held for deferred dividends, payable after 1912.....	355,677 34
Reserve for unreported death claims.....	69,078 44
Unclaimed checks and other liabilities.....	14,995 08
(Liabilities, ordinary department.....\$138,550,472.85).	

LIABILITIES, SURPLUS AND OTHER FUNDS (Industrial).

Net present value of all outstanding policies computed on the Actuaries table of mortality with interest at 4 per cent. and the American table with interest at 3½ per cent.....	\$171,594,864 00
Death losses in process of adjustment.....	\$47,547 98
Death losses reported, no proofs received.....	87,434 18
Matured endowments due and unpaid.....	5,828 00
Death losses and other policy claims resisted.....	53,938 24
Total policy claims.....	194,748 40
Due and unpaid on supplementary contracts <i>not</i> involving life contingencies.....	11,460 10
Premiums paid in advance, including surrender values so applied.....	1,478,187 24
Unearned interest and rent paid in advance.....	4,968 22
Salaries, rents, commissions and other accounts, due or accrued.....	87,708 80
Medical examiner's and legal fees due or accrued.....	135,723 63
Federal, state, county and municipal taxes due or accrued.....	825,566 55
Bonuses or other profits due policy holders.....	403,768 00
Bonuses apportioned non-participating policies payable in 1912.....	5,957,825 56
Unreported death claims and other possible items.....	430,921 56
Fire insurance fund.....	67,908 20
Agents cash deposit and other liabilities.....	329,884 38
(Liabilities, industrial department.....\$181,523,534.64).....	
Cash capital.....	2,000,000 00
Unassigned funds (surplus).....	27,165,761 18
Total.....	\$349,239,768 67

PREMIUM NOTE ACCOUNT.

On hand December 31, 1910.....	\$985,806 22	
Received during the year on old policies.....	122,268 37	\$1,108,074 59
Deductions during the year as follows:		
Used in payment of losses and claims.....	\$26,089 48	
Used in purchase of surrendered policies.....	25,134 07	
Voided by lapse.....	33,938 58	
Used in payment of dividends to policy holders.....	34 59	
Redeemed by maker in cash.....	3,286 33	
Total reduction of premium note account.....		88,483 05
Balance, note assets at end of the year.....		\$1,019,591 54

EXHIBIT OF ORDINARY POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1910.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	338,634	\$367,023,529		
Endowment.....	476,909	310,323,267		
All other.....	7,437	25,047,559		
Additions by dividends.....	-	857,909	822,980	\$703,252,264

NEW POLICIES ISSUED.

Whole life.....	69,956	\$87,334,268		
Endowment.....	83,592	65,717,200		
All other.....	2,990	7,820,905		
Additions by dividends.....	-	266,441	156,538	\$161,138,814

OLD POLICIES REVIVED.

Whole life.....	10,225	\$10,578,924		
Endowment.....	16,233	10,649,984		
All other.....	153	338,003		
Additions by dividends.....	-	18,249	26,611	\$21,585,160

OLD POLICIES INCREASED.

Whole life.....	-	\$10,813		
All other.....	-	50,292	-	\$61,105

Total.....			1,006,129	\$886,037,343
Policies terminated during the year.....			99,378	83,020,982
*Policies in force Dec. 31, 1911.....			906,751	\$803,016,361
Annuities in force Dec. 31, 1911.....			326	134,805 91

EXHIBIT OF INDUSTRIAL POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1910.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	4,945,897	\$750,955,239		
Endowment.....	5,259,467	751,105,339		
All other.....	259,710	10,538,546	10,465,074	\$1,512,599,124

NEW POLICIES ISSUED.

Whole life.....	1,140,527	\$191,538,846		
Endowment.....	404,729	52,336,658		
All other.....	650	65,000	1,545,906	\$243,940,504

OLD POLICIES REVIVED.

Whole life.....	104,912	\$17,125,019		
Endowment.....	108,697	16,469,651		
All other.....	49	4,900	213,658	\$33,599,570

* Policies reinsured, \$631,715.

OLD POLICIES INCREASED.

Whole life.....	-	\$3,940
Total.....	12,224,638	\$1,790,143,138
Policies terminated during the year.....	1,124,251	193,281,412
Policies in force Dec. 31, 1911.....	11,100,387	\$1,596,861,726

ORDINARY BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	10,377	\$7,330,186
Policies issued during the year.....	2,088	1,760,974
Total.....	12,465	\$9,091,160
Deduct policies ceased to be in force.....	1,292	883,471
Policies in force in Maine, December 31, 1911.....	11,173	\$8,207,689
Losses and claims unpaid Dec. 31, of the previous year...	7	\$4,500
Losses and claims incurred during the year.....	132	101,900
Total.....	139	\$106,400
Losses and claims settled during the year.....	129	99,825
Losses and claims unpaid Dec. 31, 1911.....	10	\$6,575
Premiums received.....		342,633 06

INDUSTRIAL BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	80,099	\$12,832,836
Policies issued during the year.....	15,559	2,759,975
Total.....	95,658	\$15,592,811
Deduct policies ceased to be in force.....	7,134	1,568,425
Policies in force in Maine, December 31, 1911.....	88,524	\$14,024,386
Losses and claims unpaid Dec. 31, of the previous year...	2	\$750 00
Losses and claims incurred during the year.....	991	113,684 80
Total.....	993	\$114,434 80
Losses and claims settled during the year.....	984	113,784 30
Losses and claims unpaid Dec. 31, 1911.....	9	\$650 50
Premiums received.....		443,548 23

MUTUAL BENEFIT LIFE INSURANCE COMPANY,

NEWARK, N. J.

INCORPORATED IN 1845. COMMENCED BUSINESS IN 1845.

FREDERICK FRELINGHUYSEN, *President*. J. WILLIAM JOHNSON, *Secretary*.

INCOME.

First year's premiums on original policies.....	\$2,568,155 96	
Surrender values applied to pay first year's premiums	4,383 21	
	<hr/>	
Total first year's premiums on original policies	\$2,572,539 17	
Dividends applied to purchase paid-up additions and annuities.....	434,154 85	
Consideration for original annuities involving life contingencies.....	26,651 46	
Consideration for supplementary contracts involving life contingencies.....	788 40	
	<hr/>	
Total new premiums.....	\$3,034,133 88	
Renewal premiums.....	15,375,739 85	
Dividends applied to pay renewal premiums.....	2,111,799 89	
Dividends applied to shorten endowment or premium paying period.....	376,011 63	
Surrender values applied to pay renewal premiums..	12,536 23	
Renewal premiums for deferred annuities.....	13,057 53	
	<hr/>	
Total renewal premiums.....	\$17,889,145 13	
Total premium income.....		\$20,923,279 01
Consideration for supplementary contracts <i>not</i> involving life contingencies.....		418,749 27
Interest on mortgage loans.....	\$3,253,787 57	
Interest on collateral loans.....	72,673 09	
Interest on bonds.....	1,442,940 96	
Interest on premium notes, policy loans or liens.....	1,466,488 35	
Interest on bank deposits.....	29,115 78	
Interest on other debts due the company.....	1,098 39	
Discount on claims paid in advance.....	222 22	
Rents.....	97,749 44	6,364,075 80
	<hr/>	
Agents over remittances.....		15,488 52
Exchange of bonds.....		1,725 00
Profit on sale or maturity of ledger assets.....		13,012 44
Increase in book value of ledger assets.....		129,955 63
		<hr/>
Total income.....	\$27,866,285 67	
Ledger assets Dec. 31, 1910.....	132,878,349 14	
	<hr/>	
Total.....	\$160,744,634 81	

DISBURSEMENTS.

Death claims and additions.....	\$6,593,686 73	
Matured endowments and additions.....	1,480,037 67	\$8,073,724 40
<hr/>		
Annuities involving life contingencies.....		165,096 35
Premium notes and liens voided by lapse.....		917 32
Surrender values paid in cash or applied on loans or notes.....		2,858,511 79
Surrender values applied to pay new and renewal premiums.....		16,919 44
Dividends paid policy holders in cash or applied on loans or notes..		283,686 67
Dividends applied to pay renewal premiums.....		2,111,799 89
Dividends applied to shorten endowment or premium paying period		376,011 63
Dividends applied to purchase paid-up additions and annuities....		434,154 85
Total paid policy holders.....	\$14,320,822 34	
Expense of adjustment of claims including legal expense.....		734 38
Supplementary contracts <i>not</i> involving life contingencies.....		210,848 26
Commissions to agents.....		2,206,739 88
Compensation of managers and agents, except commission for new business.....		1,066 50
Agency supervision, traveling and all other agency expenses.....		56,568 86
Branch office expense including salaries of managers and clerks.....		16,178 80
Medical examiner's fees and inspection of risks.....		161,232 68
Salaries and all other compensation of officers and home office employes		447,467 55
Rents.....		69,812 14
Advertising, printing, stationery, postage, telephone and express....		106,112 94
Legal expenses.....		56,179 66
Furniture, fixtures and safes.....		3,323 08
Repairs and expenses on real estate.....		35,051 04
Taxes on real estate.....		50,403 55
State taxes on premiums.....		233,591 14
Insurance department licenses and fees.....		17,717 93
All other licenses, fees and taxes.....		236,667 62
Mortgage loan expense.....		40,797 47
Loss on property, sold by trustee in bankruptcy.....		12,977 82
Miscellaneous expenditures.....		62,327 84
Loss on sale or maturity of ledger assets.....		12,122 10
Decrease in book value of ledger assets.....		246,810 78
<hr/>		
Total disbursements.....		\$18,605,554 36
<hr/>		
Balance.....		\$142,139,080 45

LEDGER ASSETS.

Book value of real estate.....	\$2,877,819 03	
Mortgage loans on real estate.....	69,299,675 11	
Loans secured by collateral.....	2,250,000 00	
Loans on company's policies assigned as collateral.....	19,986,155 20	
Premium notes on policies in force.....	5,862,267 09	
Book value of bonds—excluding interest.....	40,396,340 71	
Cash in office and deposited in banks, not on interest.....	108,030 79	
Deposited in trust companies and banks on interest.....	1,344,777 00	
Agents' balances.....	14,015 52	
<hr/>		
Total ledger assets.....		\$142,139,080 45

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$1,623,822 59	
Interest accrued on bonds.....	610,549 70	
Interest due and accrued on premium notes, loans or liens.....	755,247 95	\$2,989,620 24
<hr/>		
Market value of bonds over book value.....		339,603 12

MUTUAL BENEFIT LIFE INSURANCE COMPANY. 573

	New Business.	Renewals.	
Gross premiums due and unreported...	\$34,935 75	\$827,276 59	
Gross deferred premiums.....	201,774 77	1,239,764 31	
Total	\$236,710 52	\$2,067,040 90	
Deduct loading.....	47,342 10	413,408 18	
Net uncollected and deferred premiums	\$189,368 42	\$1,653,632 72	\$1,843,001 14
Gross assets.....			<u>\$147,311,304 95</u>

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances.....	<u>\$18,997 46</u>
Total admitted assets	\$147,292,307 49

LIABILITIES, SURPLUS AND OTHER FUNDS.

Net present value of all outstanding policies computed on the actuaries table of mortality with interest at 4 per cent. and the American table with interest at 3 per cent.....	\$126,599,680 00	
Same for reversionary additions.....	4,942,922 00	
Same for annuities.....	1,961,834 00	
Net reserve	<u>\$133,504,436 00</u>	
Present value of supplementary contracts, not involving life contingencies.....		1,833,775 15
Death losses in process of adjustment.....	\$191,873 62	
Death losses reported, no proofs received.....	400,000 00	
Matured endowments due and unpaid.....	44,986 00	
Death losses and other policy claims resisted.....	21,000 00	
Total policy claims		657,859 62
Premiums paid in advance, including surrender values so applied....		62,024 17
Unearned interest and rent paid in advance.....		1,724 05
Commissions to agents, due or accrued.....		7,661 27
Cost of collection on uncollected and deferred premiums in excess of loading.....		50,703 39
Salaries, rents, commissions and other accounts, due or accrued....		50,000 00
Medical examiner's fees due or accrued.....		33,496 00
State, county and municipal taxes due or accrued.....		556,000 00
Dividends or other profits due policy holders.....		441,324 35
Dividends apportioned to annual dividend policies, payable during 1912	3,723,206 01	
Federal corporation tax in dispute.....	61,853 98	
Reserve for suspended mortality fund.....	2,644,128 00	
Dividend equalization fund.....	848,807 47	
Investment, fluctuation and depreciation fund.....	2,815,308 03	
Total		<u>\$147,292,307 49</u>

PREMIUM NOTE ACCOUNT.

On hand December 31, 1910.....	\$5,662,061 00	
Received during the year on new policies.....	3,192 01	
Received during the year on old policies.....	1,024,894 02	\$6,690,147 03
Deductions during the year as follows:		
Used in payment of losses and claims.....	\$185,504 75	
Used in purchase of surrendered policies.....	304,654 70	

Voided by lapse.....	\$917 32	
Used in payment of dividends to policyholders.....	26,047 90	
Redeemed by maker in cash.....	310,755 27	
Total reduction of premium note account.....		\$827,879 94
Balance, note assets at end of the year.....		\$5,862,267 09

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1910.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	184,436	\$439,720,202		
Endowment.....	32,605	68,975,129		
All other.....	11,550	26,808,051		
Additions by dividends.....	-	8,154,815	228,591	\$543,658,197
NEW POLICIES ISSUED.				
Whole life.....	24,774	\$60,590,012		
Endowment.....	2,400	4,997,369		
All other.....	1,461	5,217,500		
Additions by dividends.....	-	721,649	28,635	\$71,526,530
OLD POLICIES REVIVED.				
Whole life.....	70	\$172,089		
Endowment.....	3	4,500		
All other.....	8	20,509		
Additions by dividends.....	-	1,645	81	\$198,743
OLD POLICIES INCREASED.				
Whole life.....	23	\$68,006		
Endowment.....	-	39,132		
All other.....	1	63,585		
Additions by dividends.....	-	30,454	24	\$201,177
Total.....			257,331	\$615,584,647
Policies terminated during the year.....			13,284	31,207,933
Policies in force Dec. 31, 1911.....			244,047	\$584,376,714
Annuities in force Dec. 31, 1911.....			839	266,453 63

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	4,125	\$6,401,664
Policies issued during the year.....	288	610,985
Total.....	4,413	\$7,012,649
Deduct policies ceased to be in force.....	248	417,136
Policies in force in Maine, December 31, 1911.....	4,165	\$6,595,513
Losses and claims unpaid December 31, of the previous year.....	6	\$3,655
Losses and claims incurred during the year.....	119	170,838
Total.....	125	\$174,493
Losses and claims settled during the year.....	118	170,342
Losses and claims unpaid Dec. 31, 1911.....	7	\$4,151
Premiums received.....		231,645 21

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.....	\$4,730,240 17	
Surrender values applied to pay first year's premiums	36,874 91	
		<hr/>
Total first year's premiums on original policies	\$4,767,115 08	
Dividends applied to purchase paid-up additions and annuities.....	2,081,923 07	
Consideration for original annuities involving life contingencies	432,912 71	
Consideration for supplementary contracts involving life contingencies	1,412,481 36	
		<hr/>
Total new premiums.....	\$8,694,432 22	
Renewal premiums.....	43,541,505 19	
Dividends applied to pay renewal premiums.....	2,351,940 03	
Surrender values applied to pay renewal premiums	440,911 13	
Renewal premiums for deferred annuities.....	14,210 41	
		<hr/>
Total renewal premiums.....	\$46,348,566 76	
Total premium income.....		\$55,042,998 98
Consideration for supplementary contracts <i>not</i> involving life contingencies.....		464,897 50
Dividends left with the company to accumulate at interest.....		74,286 72
Interest on mortgage loans.....	\$6,625,695 43	
Interest on bonds and dividends on stocks.....	12,138,079 71	
Interest on premium notes, policy loans or liens....	3,677,732 29	
Interest on bank deposits.....	136,468 52	
Interest on other debts due the company.....	135,809 49	
Rents—including company's own occupancy.....	1,622,085 77	24,335,871 21
		<hr/>
Collections or deposits in account with others.....		29,384 51
Premium extension fees.....		26,080 08
Agents' balances previously charged off.....		15,523 77
Miscellaneous income.....		2,630 20
Profit on sale or maturity of ledger assets.....		3,994,940 37
Increase in book value of ledger assets.....		927,237 91
		<hr/>
Total income.....		\$84,913,851 25
Ledger assets Dec. 31, 1910.....		552,954,502 11
		<hr/>
Total.....		\$637,868,353 36

DISBURSEMENTS.

Death claims and additions.....	\$22,813,573 82	
Matured endowments and additions.....	7,185,370 95	\$29,998,944
<hr/>		
Annuities involving life contingencies.....		2,662,966 84
Surrender values paid in cash or applied on loans or notes.....		10,281,033 45
Surrender values applied to pay new and renewal premiums.....		477,786 04
Dividends paid policy holders in cash or applied on loans or notes....		9,123,707 91
Dividends applied to pay renewal premiums.....		2,351,940 08
Dividends applied to purchase paid-up additions and annuities.....		2,081,923 07
Dividends left with the company to accumulate at interest.....		74,286 72
Total paid policy holders.....	\$57,052,588 83	
Expense of adjustment of claims including legal expense.....		70,815 27
Supplementary contrasts <i>not</i> involving life contingencies.....		289,366 58
Dividends and interest held on deposit surrendered during the year..		11,770 72
Commissions to agents.....		3,371,702 43
Compensation of managers and agents, except commission for new business.....		176,077 71
Agency supervision, traveling and all other agency expenses.....		760,276 40
Branch office expense including salaries of managers and clerks....		804,070 11
Medical examiner's fees and inspection of risks.....		378,025 57
Salaries and all other compensation of officers and home office employes		1,311,767 58
Rents—including company's own occupancy.....		536,806 89
Advertising, printing, stationery, postage, telephone and express..		462,776 42
Legal expenses.....		36,601 66
Furniture, fixtures and safes.....		53,065 68
Repairs and expenses on real estate.....		370,569 28
Taxes on real estate.....		358,060 51
State taxes on premiums.....		641,462 59
Insurance department licenses and fees.....		31,392 74
All other licenses, fees and taxes.....		94,781 77
Collections or deposits in account with others.....		623,497 91
Deposits on account of pending insurance.....		18,874 04
Miscellaneous expenditures.....		182,433 66
Agents' balances charged off.....		62,519 95
Loss on sale or maturity of ledger assets.....		103,753 10
Decrease in book value of ledger assets.....		585,079 73
<hr/>		
Total disbursements.....		\$68,388,137 13
<hr/>		
Balance.....		\$569,480,216 23

LEDGER ASSETS.

Book value of real estate.....	\$23,657,975 90
Mortgage loans on real estate.....	139,649,737 05
Loans on company's policies assigned as collateral.....	76,048,489 89
Book value of bonds and stocks—excluding interest.....	327,090,727 05
Cash in office and deposited in banks, not on interest.....	341,436 50
Deposited in trust companies and banks on interest.....	2,189,409 62
Agents' balances.....	27,326 47
Advanced to pay policy claims.....	397,311 74
Accounts collectible.....	40,561 66
Supplies.....	26,136 60
Advanced to officers and employes for expenses.....	11,103 75
<hr/>	
Total ledger assets.....	\$569,480,216 23

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$1,808,027 52	
Interest due and accrued on bonds.....	4,110,613 72	
Interest accrued an premium notes, loans or liens..	67,056 94	
Interest accrued on other assets.....	10,223 41	
Rents due and accrued on company's property or lease.....	166,739 09	\$6,162,660 68
Market value of bonds and stocks over book value.....		2,942,671 54

	<i>New Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported...	\$41,365 02	\$3,073,102 63	
Gross deferred premiums.....	260,999 01	2,197,930 67	
Total.....	\$302,364 03	\$5,271,033 30	
Deduct loading.....	78,614 65	1,370,468 66	
Net uncollected and deferred premiums	\$223,749 38	\$3,900,564 64	4,124,314 02
Gross assets.....			\$582,709,862 47

DEDUCT ASSETS NOT ADMITTED.

Supplies.....	\$26,136 60	
Agents' debit balances.....	27,326 47	
Cash advanced to officers and employes for expenses	11,103 75	
Accounts collectible.....	40,561 66	\$105,128 48
Total admitted assets.....		\$582,604,733 90

LIABILITIES, SURPLUS AND OTHER FUNDS.

Net present value of all outstanding policies computed on the Actuaries table of mortality with interest at 4 per cent. and the American table with interest at 3½ and 3 per cent.....	\$429,521,986 00	
Same for reversionary additions.....	15,064,787 00	
Same for annuities.....	28,769,567 00	
Total.....	\$473,356,340 00	
Deduct net value of risks re-insured.....	73,532 00	
Net reserve.....		\$473,282,808 00
Present value of supplementary contracts, <i>not</i> involving life contingencies.....		3,095,512 55
Surrender values claimable on policies cancelled.....		91,728,822
Death losses due and unpaid.....	\$452,278 13	
Death losses in process of adjustment.....	912,421 54	
Death losses reported, no proofs received.....	1,997,278 79	
Matured endowments due and unpaid.....	216,975 33	
Death losses and other policy claims resisted.....	422,798 04	
Annuity claims, involving life contingencies, due and unpaid.....	158,739 39	
Total policy claims.....		4,160,491 22
Due and unpaid on supplementary contracts <i>not</i> involving life contingencies.....		4,207 58

Dividends left with the company to accumulate at interest.....	\$147,550 83
Premiums paid in advance, including surrender values so applied....	385,560 48
Unearned interest and rent paid in advance.....	1,490,324 96
Commissions to agents, due or accrued.....	30,787 96
Salaries, rents, commissions and other accounts, due or accrued.....	13,507 02
Medical examiner's and legal fees due or accrued.....	2,814 99
Taxes due and accrued.....	144,371 48
Federal, state, county and municipal taxes due or accrued.....	1,164,125 63
Dividends or other profits due policy holders.....	794,654 14
Dividends apportioned to annual dividend policies, payable during 1912.....	4,543,735 69
Dividends apportioned to deferred dividend policies, payable during 1912.....	10,602,950 03
Held for deferred dividends, payable after 1912.....	75,601,868 03
Deposits on account of pending insurance.....	97,127 25
Collections or deposits held in trust.....	165,516 01
Fund for depreciation of securities and general contingencies.....	6,785,091 32
Total.....	\$582,604,733 99

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1910.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	521,889	\$1,143,240,626		
Endowment.....	111,943	209,507,117		
All other.....	20,851	90,300,855		
Additions by dividends.....	-	20,975,798	654,683	\$1,464,024,396

NEW POLICIES ISSUED.

Whole life.....	38,253	\$89,623,415		
Endowment.....	7,302	12,521,615		
All other.....	9,262	31,868,277		
Additions by dividends.....	-	3,562,803	54,817	\$137,576,110

OLD POLICIES REVIVED.

Whole life.....	581	\$1,345,114		
Endowment.....	159	402,373		
All other.....	41	128,368	781	\$1,875,855

OLD POLICIES INCREASED.

Whole life.....	52	-		
Endowment.....	9	-		
All other.....	19	\$1,562,406	80	\$1,562,406

Total.....	710,361	\$1,605,038,767		
Policies terminated during the year.....	39,308	100,064,105		
*Policies in force Dec. 31, 1911.....	671,053	\$1,504,974,662		
Annuities in force Dec. 31, 1911.....	10,328	2,784,872 17		

*Policies reinsured, \$4,483,145.

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
olicies in force December 31st of the previous year.....	6,484	\$10,887,095 80
olicies issued during the year.....	624	1,215,223 40
	<hr/>	<hr/>
Total.....	7,108	\$12,102,319 20
Deduct policies ceased to be in force.....	484	584,750 40
	<hr/>	<hr/>
Policies in force in Maine, December 31, 1911.....	6,624	\$11,517,568 80
Losses and claims unpaid December 31, of the previous year	1	\$1,000 00
Losses and claims incurred during the year.....	155	257,067 00
	<hr/>	<hr/>
Total.....	156	\$258,067 00
Losses and claims settled during the year.....	149	245,058 00
	<hr/>	<hr/>
Losses and claims unpaid Dec. 31, 1911.....	7	\$13,009 00
Premiums received.....		426,073 49

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	\$574,729 30	
Surrender values applied to pay first year's premiums..	100 45	
		<hr/>
Total first year's premium on original policies..	\$574,829 75	
Dividends applied to purchase paid-up additions and annuities.....	32,343 76	
Consideration for original annuities involving life contingencies.....	742,413 23	
Consideration for supplementary contracts involving life contingencies	4,737 26	
		<hr/>
Total new premiums.....	\$1,354,324 00	
Renewal premiums.....	4,962,319 46	
Dividends applied to pay renewal premiums.....	372,694 54	
Dividends applied to shorten endowment or premium paying period.....	11,188 75	
Surrender values applied to pay renewal premiums....	19 45	
Renewal premiums for deferred annuities.....	1,841 70	
		<hr/>
Total renewal premiums.....	\$5,348,063 90	
Total premium income.....		\$6,702,387 90
Consideration for supplementary contracts <i>not</i> involving life contingencies.....		59,667 41
Dividends left with the company to accumulate at interest.....		167 10
Interest on mortgage loans.....	\$1,128,727 09	
Interest on bonds.....	738,119 60	
Interest on premium notes, policy loans or liens.....	466,970 09	
Interest on bank deposits.....	20,248 87	
Interest on other debts due the company.....	8,256 31	
Discount on claims paid in advance.....	109 38	
Rents—including company's own occupancy.....	29,119 71	2,391,551 05
		<hr/>
Recovered on over loan on policy.....		6 11
Profit on unlisted assets.....		17,079 01
Profit on sale or maturity of ledger assets.....		2,214 18
		<hr/>
Total income.....	\$9,173,072 76	
Ledger assets Dec. 31, 1910.....		48,792,634 20
		<hr/>
Total.....	\$57,965,706 96	

DISBURSEMENTS.

Death claims and additions.....	\$1,580,405 07	
Matured endowments and additions.....	786,211 47	\$2,366,616 54
<hr/>		
Annuities involving life contingencies.....		433,292 11
Surrender values paid in cash or applied on loans or notes.....		1,216,574 75
Surrender values applied to pay new and renewal premiums.....		119 90
Dividends paid policy holders in cash or applied on loans or notes....		462,344 92
Dividends applied to pay renewal premiums.....		372,694 54
Dividends applied to shorten endowment or premium paying period....		11 188 75
Dividends applied to purchase paid-up additions and annuities.....		32 343 76
Dividends left with the company to accumulate at interest.....		167 10
Total paid policy holders.....	\$4,895,342.37.	
Expense of adjustment of claims including legal expense.....		243 89
Supplementary contracts <i>not</i> involving life contingencies.....		19 752 32
Dividends and interest held on deposit surrendered during the year....		131 71
Commissions to agents.....		642 509 56
Compensation of managers and agents, except commission for new business.....		1,878 45
Agency supervision, traveling and all other agency expenses.....		12,010 00
Branch office expense including salaries of managers and clerks.....		82,416 43
Medical examiner's fees and inspection of risks.....		46,556 06
Salaries and all other compensation of officers and home office employes		156,103 12
Rents—including company's own occupancy.....		50,907 64
Advertising, printing, stationery, postage, telephone and express.....		59,689 62
Legal expenses.....		536 80
Furniture, fixtures and safes.....		9,891 29
Repairs and expenses on real estate.....		11,295 00
Taxes on real estate.....		6,274 22
State taxes on premiums.....		106,916 32
Insurance department licenses and fees.....		6,287 39
All other licenses, fees and taxes.....		71,593 46
Investment expense.....		41,105 09
Miscellaneous expenditures.....		13,876 77
Agents' balances charged off.....		9,007 13
Loss on sale or maturity of ledger assets.....		7,577 50
Decrease in book value of ledger assets.....		41,065 08
<hr/>		
Total disbursements.....		\$6,292,967 22
<hr/>		
Balance.....		\$51,672,739 74

LEDGER ASSETS.

Book value of real estate.....		\$275,000 00
Mortgage loans on real estate.....		23,659,271 29
Loans on company's policies assigned as collateral.....		6,336,891 57
Premium notes on policies in force.....		1,843,540 96
Book value of bonds.....		18,475,796 84
Cash in office and deposited in banks, not on interest.....		21,597 90
Deposited in trust companies and banks on interest.....		1,060,044 01
Agents' balances.....		597 17
<hr/>		
Total ledger assets.....		\$51,672,739 74

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$598,480 63	
Interest due and accrued on bonds.....	279,690 38	
Interest due and accrued on premium notes, loans or liens.....	268,630 97	
Interest accrued on other assets.....	1,491 00	
Rents accrued on company's property or lease.....	406 12	\$1,148,699 10
<hr/>		

	<i>New Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported.....	\$10,860 19	\$401,849 40	
Gross deferred premiums.....	49,169 34	450,788 01	
Total.....	<u>\$60,029 53</u>	<u>\$852,637 41</u>	
Deduct loading.....	14,744 69	183,088 28	
Net uncollected and deferred premiums...	<u>\$45,284 84</u>	<u>\$669,549 13</u>	<u>\$714,833 97</u>
Gross assets.....			<u>\$53,536,272 81</u>

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances.....	\$1,887 75	
Premium notes and loans on policies and net premiums in excess of the net value of their policies.....	175 00	
Book value of bonds over market value.....	90,983 00	\$93,045 75
Total admitted assets.....		<u>\$53,443,227 06</u>

LIABILITIES, SURPLUS AND OTHER FUNDS.

Net present value of all outstanding policies computed on the Actuaries table of mortality with interest at 4 per cent. and the American table with interest at 3 per cent.....	\$40,307,018 00	
Same for reversionary additions.....	150,468 00	
Same for annuities.....	4,823,457 00	
Net reserve.....		<u>\$45,080,943 00</u>
Present value of supplementary contracts, <i>not</i> involv- ing life contingencies.....		171,870 00
Surrender values claimable on policies cancelled.....		4,148 35
Death losses in process of adjustment.....	\$14,650 00	
Death losses reported, no proofs received.....	34,114 00	
Matured endowments due and unpaid.....	8,583 00	
Death losses and other policy claims resisted.....	18,660 00	
Annuity claims, involving life contingencies, due and unpaid.....	27,030 97	
Total policy claims.....		103,037 97
Dividends left with the company to accumulate at interest.....		293 73
Premiums paid in advance, including surrender values so applied.....		9,851 59
Unearned interest and rent paid in advance.....		595 21
Commissions to agents, due or accrued.....		74 27
Cost of collection on uncollected and deferred premiums in excess of loading.....		11,557 93
Salaries, rents, commissions and other accounts, due or accrued.....		20,000 00
Medical examiner's and legal fees due or accrued.....		3,411 00
Federal, state, county and municipal taxes due or accrued.....		172,644 19
Dividends or other profits due policy holders.....		65,449 92
Dividends apportioned to annual dividend policies, payable during 1912		523,214 03
Dividends apportioned to deferred dividend policies, payable during 1912		471,757 78
Held for deferred dividends, payable after 1912.....		4,232,628 65
Life rate endowment reserve.....		179,823 55
Reserve for deferred dividends at maturity of insurance.....		11,363 01
Taxes accrued on real estate.....		1,871 05
Reserve for unreported death claims.....		50,000 00
Unassigned funds (surplus).....		<u>2,328,691 83</u>
Total.....		<u>\$53,443,227 06</u>

PREMIUM NOTE ACCOUNT.

On hand December 31, 1910.....	\$1,804,672 83	
Received during the year on old policies.....	380,291 41	\$2,184,964 24
<hr/>		
Deductions during the year as follows:		
Used in payment of losses and claims.....	\$44,262 30	
Used in purchase of surrendered policies.....	164,875 08	
Used in payment of dividends to policy holders..	694 44	
Redeemed by maker in cash.....	131,591 46	
<hr/>		
Total reduction of premium note account.....		341,423 28
<hr/>		
Balance, note assets at end of the year.....		\$1,843,540 96

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1910.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	47,675	\$96,727,768		
Endowment.....	26,158	43,492,249		
All other.....	11,341	26,828,375		
Additions by dividends.....	-	212,834	85,174	\$167,261,226

NEW POLICIES ISSUED.

Whole life.....	4,202	\$8,764,074		
Endowment.....	1,522	2,476,696		
All other.....	2,238	6,387,638		
Additions by dividends.....	-	59,350	7,962	\$17,687,758

OLD POLICIES REVIVED.

Whole life.....	100	\$203,000		
Endowment.....	48	63,000		
All other.....	27	115,000	175	\$381,000

OLD POLICIES INCREASED.

Whole life.....	-			\$6,144
-----------------	---	--	--	---------

Total.....	93,311	\$185,336,128		
Policies terminated during the year.....	5,715	12,657,473		
<hr/>				
Policies in force Dec. 31, 1911.....	87,596	\$172,678,655		
Annuities in force Dec. 31, 1911.....	1,469	484,190 32		

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	1,529	\$2,119,471 78
Policies issued during the year.....	164	271,140 28
<hr/>		
Total.....	1,693	\$2,390,612 06
Deduct policies ceased to be in force.....	85	128,763 82
<hr/>		

Policies in force in Maine, December 31, 1911..... 1,608 \$2,261,848 24

Losses and claims unpaid December 31, of the previous year.....	1	\$75 00
Losses and claims incurred during the year.....	19	37,607 41
<hr/>		

Total.....	20	\$37,682 41
Losses and claims settled during the year.....	20	37,682 41
Premiums received.....		81,552 82

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	\$920,484 29	
Dividends applied to purchase paid-up additions	156,156 95	
Surrender values applied to purchase paid-up insurance	3,412 00	
Consideration for supplementary contracts involving life contingencies	8,528 71	
	<hr/>	
Total new premiums	\$1,088,581 95	
Renewal premiums	5,753,050 63	
Dividends applied to pay renewal premiums	1,005,173 67	
	<hr/>	
Total renewal premiums	\$6,758,224 30	
Total premium income		\$7,846,806 25
Consideration for supplementary contracts <i>not</i> involving life contingencies		22,236 00
Dividends left with the company to accumulate at interest		1,623 15
Interest on mortgage loans	\$536,380 22	
Interest on collateral loans	28,090 73	
Interest on bonds and dividends on stocks	1,347,706 34	
Interest on premium notes, policy loans or liens	387,490 57	
Interest on bank deposits	18,036 70	
Discount on claims paid in advance	67 50	
Rents—including company's own occupancy	143,898 49	2,461,670 55
	<hr/>	
Profit on sale or maturity of ledger assets		383,721 16
Increase in book value of ledger assets		1 30
	<hr/>	
Total income		\$10,716,058 41
Ledger assets Dec. 31, 1910		52,536,239 28
	<hr/>	
Total		\$63,252,297 69

DISBURSEMENTS.

Death claims and additions	\$2,502,680 80	
Matured endowments and additions	519,457 00	\$3,022,137 80
	<hr/>	
Premium notes and liens voided by lapse		12,611 54
Surrender values paid in cash or applied on loans or notes		734,471 82

NEW ENGLAND MUTUAL LIFE INSURANCE COMPANY. 585

Surrender values applied to purchase paid-up insurance.....	\$3,412 00
Dividends paid policy holders in cash or applied on loans or notes....	145,024 40
Dividends applied to pay renewal premiums.....	1,005,173 67
Dividends applied to purchase paid-up additions.....	156,156 95
Dividends left with the company to accumulate at interest.....	1,623 15
Total paid policy holders..... \$5,080,611.33.	
Expense of adjustment of claims including legal expense.....	20 05
Supplementary contracts <i>not</i> involving life contingencies.....	13,161 00
Dividends and interest held on deposit surrendered during the year..	1,152 20
Supplementary contracts involving life contingencies.....	14,530 00
Commissions to agents.....	786,622 88
Agency supervision, traveling and all other agency expenses.....	8,070 87
Branch office expense, including salaries of managers and clerks.....	131,740 86
Medical examiner's fees and inspection of risks.....	83,440 20
Salaries and all other compensation of officers and home office employes	221,729 17
Rents—including company's own occupancy.....	49,375 76
Advertising, printing, stationery, postage, telephone and express.....	60,405 82
Legal expenses.....	709 20
Furniture, fixtures and safes.....	10,931 90
Repairs and expenses on real estate.....	55,227 26
Taxes on real estate.....	37,737 73
State taxes on premiums.....	120,297 39
Insurance department licenses and fees.....	14,228 30
All other licenses, fees and taxes.....	17,031 56
Accounts charged off.....	182 00
Miscellaneous expenditures.....	21,935 36
Loss on sale or maturity of ledger assets.....	1,118 00
Decrease in book value of ledger assets.....	70,303 12
	<hr/>
Total disbursements.....	\$6,800,561 96
	<hr/>
Balance.....	\$56,451,735 73

LEDGER ASSETS.

Book value of real estate.....	\$1,943,609 47
Mortgage loans on real estate.....	11,862,700 00
Loans secured by collateral.....	450,000 00
Loans on company's policies assigned as collateral.....	7,166,736 09
Premium notes on policies in force.....	730,832 82
Book value of bonds and stocks—excluding interest.....	33,625,727 00
Cash in office.....	43 48
Deposited in trust companies and banks on interest.....	672,086 87
	<hr/>
Total ledger assets.....	\$56,451,735 73

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$101,690 09
Interest accrued on bonds.....	480,779 93
Interest accrued on collateral loans.....	4,969 72
Interest due and accrued on premium notes, loans or liens.....	130,730 23
Interest accrued on other assets.....	667 98
Rents due and accrued on company's property or lease.....	5,685 59
	<hr/>
Market value of real estate over book value.....	3,737 00
Market value of bonds and stocks over book value.....	776,066 00

	<i>New Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported.....	-	\$339,390 36	
Gross deferred premiums.....	\$145,795 58	139,402 91	
Total.....	\$145,795 58	\$478,793 27	
Deduct loading.....	32,804 01	107,728 48	
Net uncollected and deferred premiums....	\$112,991 57	\$371,064 79	\$484,056 36
Total admitted assets.....			\$58,440,118 63

LIABILITIES, SURPLUS AND OTHER FUNDS.

Net present value of all outstanding policies computed on the Actuaries table of mortality with interest at 4 per cent. and the American table with interest at 3 and 3½ per cent.....	\$49,564,108 34		
Same for reversionary additions.....	1,096,477 29		
Same for annuities.....	53,592 84		
Net reserve.....			\$50,714,178 47
Present value of supplementary contracts, <i>not</i> involving life contingencies.....			283,280 00
Death losses in process of adjustment.....	\$97,745 48		
Death losses reported, no proofs received.....	135,041 00		
Matured endowments due and unpaid.....	60,718 59		
Total policy claims.....			293,505 07
Dividends left with the company to accumulate at interest.....			2,202 90
Premiums paid in advance, including surrender values so applied....			44,070 36
Unearned interest and rent paid in advance.....			4,737 05
Commissions due agents on premium notes, when paid.....			30,223 16
Commissions to agents, due or accrued.....			2,073 78
Salaries, rents, commissions and other accounts, due or accrued.....			4,733 45
Medical examiner's fees due or accrued.....			441 00
Federal, state, county and municipal taxes due or accrued.....			143,780 52
Dividends or other profits due policy holders.....			219,995 09
Dividends apportioned to annual dividend policies, payable during 1912			1,479,000 00
Dividends apportioned to deferred dividend policies, payable during 1912			96,847 90
Held for deferred dividends, payable after 1912.....			251,948 90
Reserve for equalization of mortality and depreciation of assets.....			250,000 00
Reserve for unreported death claims.....			37,794 00
Unassigned funds (surplus).....			4,581,306 98
Total.....			\$58,440,118 63

PREMIUM NOTE ACCOUNT.

On hand December 31, 1910.....	\$704,958 96		
Received during the year on old policies.....	1,198,465 84		
Restored by revival of policies.....	1,546 80		\$1,904,971 60
Deductions during the year as follows:			
Used in payment of losses and claims.....	\$13,708 42		
Used in purchase of surrendered policies.....	9,463 48		
Voided by lapse.....	16,293 66		
Used in payment of dividends to policyholders..	377 90		
Redeemed by maker in cash.....	1,134,295 32		
Total reduction of premium note account.....			1,174,138 78
Balance, note assets at end of the year.....			\$730,832

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1910.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	55,441	\$130,047,408		
Endowment.....	28,065	62,214,072		
All other.....	5,526	19,740,442		
Additions by dividends.....	-	1,728,254	89,032	\$213,730,176

NEW POLICIES ISSUED.

Whole life.....	8,158	\$21,280,053		
Endowment.....	1,192	2,176,851		
All other.....	1,495	6,352,530		
Additions by dividends.....	-	298,594	10,845	\$30,108,028

OLD POLICIES REVIVED.

Whole life.....	124	\$321,555		
Endowment.....	18	28,250		
All other.....	14	41,000		
Additions by dividends.....	-	37	156	\$390,842

OLD POLICIES INCREASED.

Whole life.....	-	\$180,059		
Endowment.....	-	30,541		
All other.....	-	212	-	\$210,812

Total.....			100,033	\$244,439,858
Policies terminated during the year.....			4,389	11,622,126
Policies in force Dec. 31, 1911.....			95,644	\$232,817,732

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	2,513	\$4,150,164
Policies issued during the year.....	362	607,321
Total.....	2,875	\$4,757,485
Deduct policies ceased to be in force.....	189	304,135
Policies in force in Maine, December 31, 1911.....	2,686	\$4,453,350
Losses and claims unpaid December 31 of the previous year.....	13	\$6,751
Losses and claims incurred during the year.....	45	63,180
Total.....	58	\$69,931
Losses and claims settled during the year.....	47	68,166
Losses and claim unpaid Dec. 31, 1911.....	11	\$1,765
Premiums received.....		145,128.46

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	\$7,410,347 45	
Dividends applied to purchase paid-up additions and annuities	1,163,234 32	
Consideration for original annuities involving life contingencies	618,614 70	
Consideration for supplementary contracts involving life contingencies	203,503 12	
		<hr/>
Total new premiums	\$9,395,699 59	
Renewal premiums	71,248,582 33	
Dividends applied to pay renewal premiums	2,517,714 94	
Surrender values applied to pay renewal premiums	45,664 65	
Renewal premiums for deferred annuities	46,863 24	
		<hr/>
Total renewal premiums	\$73,858,825 16	
Total premium income		\$83,254,524 75
Consideration for supplementary contracts <i>not</i> involving life contingencies		404,611 96
Dividends left with the company to accumulate at interest		52,252 30
Interest on mortgage loans	\$545,944 53	
Interest on collateral loans	6,233 33	
Interest on bonds	17,370,396 31	
Interest on premium notes, policy loans or liens	5,610,702 34	
Interest on bank deposits	289,671 86	
Discount on claims paid in advance	6,368 18	
Rents—including company's own occupancy	844,856 83	28,674,173 38
		<hr/>
Commissions advanced in previous years now repaid		51,047 99
Bonuses on mortgage and temporary loans		5,680 88
Policy fees		34,981 62
Doubtful debts recovered		1,528 44
Profit on sale or maturity of ledger assets		190,866 17
Increase in book value of ledger assets		777,178 94
		<hr/>
Total income	\$113,446,846 43	
Ledger assets Dec. 31, 1910		631,202,274 55
		<hr/>
Total	\$744,649,120 98	

DISBURSEMENTS.

Death claims and additions.....	\$24,833,201 61	
Matured endowments and additions.....	5,643,773 60	\$30,476,975 21
<hr/>		
Annuities involving life contingencies.....		1,583,183 18
Surrender values paid in cash or applied on loans or notes.....		12,285,917 36
Surrender values applied to pay renewal premiums.....		45,664 65
Dividends paid policy holders in cash or applied on loans or notes..	5,525,905 06	
Dividends applied to pay renewal premiums.....	2,517,714 94	
Dividends applied to purchase paid-up additions and annuities.....	1,163,234 32	
Dividends left with the company to accumulate at interest.....		52,252 30
Total paid policy holders.....	\$53,650,847.02.	
Expense of adjustment of claims including legal expense.....		25,092 42
Supplementary contracts <i>not</i> involving life contingencies.....		216,064 98
Dividends and interest held on deposit surrendered during the year..		9,811 52
Commissions to agents.....		4,825,181 24
Commutated renewal commissions.....		1,100 00
Compensation of managers and agents, except commission for new business.....		29,159 84
Agency supervision, traveling and all other agency expenses.....		1,037,492 10
Branch office expense including salaries of managers and clerks.....		1,069,023 49
Medical examiner's fees and inspection of risks.....		375,269 57
Salaries and all other compensation of officers and home office employes		1,559,008 02
Rents—including company's own occupancy.....		527,640 07
Advertising, printing, stationery, postage, telephone and express....		496,275 48
Legal expenses.....		9,659 16
Furniture, fixtures and safes.....		71,320 88
Repairs and expenses on real estate.....		210,957 36
Taxes on real estate.....		153,050 69
State taxes on premiums.....		767,809 03
Insurance department licenses and fees.....		17,631 29
All other licenses, fees and taxes.....		273,067 52
Nylic contracts.....		479,483 41
Doubtful debts charged off.....		4,575 44
Commissions on real estate sold.....		5,000 00
Examinations.....		20,992 86
Miscellaneous expenditures.....		158,727 84
Loss on sale or maturity of ledger assets.....		81,857 71
Decrease in book value of ledger assets.....		867,586 24
<hr/>		
Total disbursements.....		\$66,943,685 18
<hr/>		
Balance.....		\$677,705,435 80

LEDGER ASSETS.

Book value of real estate.....	\$10,616,711 90
Mortgage loans on real estate.....	116,298,323 50
Loans on company's policies assigned as collateral.....	108,945,787 09
Premium notes on policies in force.....	4,570,281 38
Book value of bonds—excluding interest.....	429,764,482 53
Cash in office and deposited in banks, not on interest.....	1,412,398 47
Deposited in trust companies and banks on interest.....	5,697,239 44
Bills receivable.....	4,750 00
Branch office balances.....	149,757 80
Cash in branch offices.....	77,234 44
Cash in transit.....	168,469 25
<hr/>	
Total ledger assets.....	\$677,705,435 80

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$1,205,713 55		
Interest due and accrued on bonds.....	6,603,323 79		
Interest accrued on premium notes, loans or liens..	280,340 27		
Interest due and accrued on other assets.....	24,536 54		
Rents due and accrued on company's property or lease.....	7,663 67	\$8,121,577 82	
	<i>New Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported..	\$108,354 58	\$4,726,167 95	
Gross deferred premiums.....	420,066 00	5,045,319 00	
Total.....	\$528,420 58	\$9,771,486 95	
Deduct loading.....	132,105 14	2,442,871 74	
Net uncollected and deferred premiums	\$396,315 44	\$7,328,615 21	7,724,930 65
Gross assets.....			\$693,551,944 27

DEDUCT ASSETS NOT ADMITTED.

Bills receivable.....	\$4,750 00		
Book value of bonds over market value.....	8,641,661 49		
Branch office debit balances.....	220,846 28	\$8,867,257 77	
Total admitted assets.....			\$684,684,686 50

LIABILITIES, SURPLUS AND OTHER FUNDS.

Net present value of all outstanding policies computed on the American table with interest at 3 and 3½ per cent.....	\$547,524,897 00		
Same for reversionary additions.....	3,607,573 00		
Same for annuities.....	15,916,129 00		
Total.....	\$567,048,599 00		
Deduct net value of risks re-insured.....	129,291 00		
Net reserve.....		\$566,919,308 00	
Present value of supplementary contracts, <i>not</i> involving life contingencies.....		2,731,350 52	
Surrender values claimable on policies cancelled.....		260,203 91	
Death losses in process of adjustment.....	\$879,538 79		
Death losses reported, no proofs received.....	2,172,428 18		
Matured endowments due and unpaid.....	224,484 10		
Death losses and other policy claims resisted.....	360,331 35		
Annuity claims, involving life contingencies due and unpaid.....	129,334 22		
Total policy claims.....		3,766,116 64	
Due and unpaid on supplementary contracts <i>not</i> involving life contingencies.....		449 83	
Dividends left with the company to accumulate at interest.....		106,608 69	
Premiums paid in advance, including surrender values so applied....		828,094 67	
Unearned interest and rent paid in advance.....		2,557,440 83	
Commissions due agents on premium notes, when paid.....		50,015 11	
Commissions to agents, due or accrued.....		10,525 33	

Salaries, rents, commissions and other accounts, due or accrued.....	\$91,432 08
Medical examiner's and legal fees due or accrued.....	28,939 02
Federal, state, county and municipal taxes due or accrued.....	1,105,236 98
Dividends or other profits due policy holders.....	494,277 24
Dividends apportioned to annual dividend policies, payable during 1912.....	4,580,217 00
Dividends apportioned to deferred dividend policies, payable during 1912.....	7,109,926 32
Held for deferred dividends, payable after 1912.....	83,064,153 00
War risk fund.....	501,592 00
General contingency fund.....	7,076,324 32
Mortality fluctuation fund.....	500,000 00
Annual dividend equalization funds.....	757,756 00
Due agents under Nylic contracts.....	1,275 01
Reserve for Nylic contracts.....	1,538,444 00
Reserve for unreported death claims.....	600,000 00
Reserve for unclaimed receipts.....	5,000 00
Total.....	\$684,684,686 50

PREMIUM NOTE ACCOUNT.

On hand December 31, 1910.....	\$4,578,992 59	
Received during the year on old policies.....	811,060 65	
Restored by revival of policies.....	19,071 66	\$5,409,124 90
<hr/>		
Deductions during the year as follows:		
Used in payment of losses and claims.....	\$51,030 56	
Used in purchase of surrendered policies.....	152,625 38	
Redeemed by maker in cash.....	635,187 58	
<hr/>		
Total reduction of premium note account.....		838,843 52
Balance, note assets at end of the year.....		\$4,570,281 38

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1910.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	642,137	\$1,342,390,949		
Endowment.....	326,982	589,722,060		
All other.....	26,930	103,227,277		
Additions by dividends.....	-	4,522,745	996,049	\$2,039,863,031

NEW POLICIES ISSUED.

Whole life.....	55,034	\$134,668,100		
Endowment.....	22,818	38,037,900		
All other.....	873	3,638,400		
Additions by dividends.....	-	1,591,138	78,725	\$177,985,538

OLD POLICIES REVIVED.

Whole life.....	1,405	\$3,296,500		
Endowment.....	611	1,132,700		
All other.....	39	120,000		
Additions by dividends.....	-	6,817	2,055	\$4,556,017

OLD POLICIES INCREASED.			
Whole life	-	\$1,009,094	
Endowment	-	984,404	
All other	-	5,759,166	
Additions by dividends	-	24,332	-
			\$7,776,996
Total		1,076,829	\$2,230,131,582
Policies terminated during the year		54,103	128,025,836
*Policies in force Dec. 31, 1911		1,022,726	\$2,102,105,746
Annuities in force Dec. 31, 1911		9,073	1,999,454

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year	5,847	\$8,115,324
Policies issued during the year	613	880,329
Total	6,460	\$8,995,653
Deduct policies ceased to be in force	336	499,878
Policies in force in Maine, December 31, 1911	6,124	\$8,495,775
Losses and claims unpaid December 31, of the previous year	3	\$6,261 00
Losses and claims incurred during the year	83	130,644 89
Total	86	\$136,905 89
Losses and claims settled during the year	84	134,905 89
Losses and claims unpaid Dec. 31, 1911	2	\$2,000 00
Premiums received		219,492 32

*Policies reinsured \$2,439,202.

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.....	\$3,911,934 61	
Surrender values applied to pay first year's premiums	7,446 12	
		<hr/>
Total first year's premiums on original policies	\$3,919,380 73	
Dividends applied to purchase paid-up additions and annuities.....	1,397,336 85	
Consideration for original annuities involving life contingencies.....	47,914 72	
Consideration for supplementary contracts involving life contingencies.....	23,045 36	
		<hr/>
Total new premiums.....	\$5,387,677 66	
Renewal premiums.....	29,020,543 60	
Dividends applied to pay renewal premiums.....	6,000,689 39	
Surrender values applied to pay renewal premiums..	9 92	
Renewal premiums for deferred annuities.....	12,342 66	
		<hr/>
Total renewal premiums.....	\$35,033,585 57	
Total premium income.....		\$40,421,263 23
Consideration for supplementary contracts <i>not</i> involving life contingencies.....		628,799 16
Dividends left with the company to accumulate at interest.....		7,504 53
Interest on mortgage loans.....	\$7,446,393 10	
Interest on bonds.....	3,172,489 58	
Interest on premium notes, policy loans or liens.....	2,163,808 84	
Interest on bank deposits.....	73,735 15	
Interest on other debts due the company.....	361,912 04	
Discount on claims paid in advance.....	18,281 01	
Rents—including company's own occupancy.....	186,329 76	13,422,949 48
		<hr/>
Profit on sale or maturity of ledger assets.....		16,877 19
Increase in book value of ledger assets.....		37,748 19
		<hr/>
Total income.....		\$54,535,141 78
Ledger assets Dec. 31, 1910.....		269,497,968 80
		<hr/>
Total.....		\$324,033,110 58

DISBURSEMENTS.

Death claims and additions.....	\$10,830,204 59	
Matured endowments and additions.....	2,838,559 37	\$13,668,763 96
<hr/>		
Annuities involving life contingencies.....		71,322 62
Surrender values paid in cash or applied on loans or notes.....		9,269,598 58
Surrender values applied to pay new and renewal premiums.....		7,456 04
Dividends paid policy holders in cash or applied on loans or notes....		5,204,790 48
Dividends applied to pay renewal premiums.....		6,000,689 39
Dividends applied to purchase paid-up additions and annuities.....		1,397,336 85
Dividends left with the company to accumulate at interest.....		7,504 53
Total paid policy holders.....	\$35,627,462.45.	
Expense of adjustment of claims including legal expense.....		7,560 73
Supplementary contracts <i>not</i> involving life contingencies.....		232,507 83
Dividends and interest held on deposit surrendered during the year...		509 52
Commissions to agents.....		4,260,923 50
Compensation of managers and agents, except commission for new business.....		7,083 22
Agency supervision, traveling and all other agency expenses.....		2,463 04
Medical examiner's fees and inspection of risks.....		227,023 58
Salaries and all other compensation of officers and home office employes		835,158 63
Rents—including company's own occupancy.....		64,165 74
Advertising, printing, stationery, postage, telephone and express.....		226,415 84
Legal expenses.....		2,267 35
Furniture, fixtures and safes.....		4,051 46
Repairs and expenses on real estate.....		84,117 35
Taxes on real estate.....		42,307 65
State taxes on premiums.....		399,598 02
Insurance department licenses and fees.....		27,598 22
All other licenses, fees and taxes.....		525,030 89
Loan expenses.....		151,598 19
Miscellaneous expenditures.....		18,646 83
Loss on sale or maturity of ledger assets.....		1,130 70
Decrease in book value of ledger assets.....		89,696 56
<hr/>		
Total disbursements.....		\$42,837,317 30
<hr/>		
Balance.....		\$281,195,793 28

LEDGER ASSETS.

Book value of real estate.....	\$2,106,248 75	
Mortgage loans on real estate.....	153,562,654 39	
Loans on company's policies assigned as collateral.....	41,988,863 02	
Premium notes on policies in force.....	697,586 41	
Book value of bonds—excluding interest.....	79,668,077 63	
Cash in office.....	20,470 85	
Deposited in trust companies and banks on interest.....	3,151,276 98	
Agents' balances.....	615 25	
<hr/>		
Total ledger assets.....		\$281,195,793 28

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$2,134,743 45	
Interest accrued on bonds.....	1,150,742 33	
Interest due and accrued on premium notes, loans or liens.....	1,317,985 03	
Interest due on other assets.....	3,207 00	
Rents due and accrued on company's property or lease.....	11,497 23	\$4,618,175 04
<hr/>		

NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY. 595

	<i>New</i>	
	<i>Business.</i>	<i>Renewals.</i>
Gross premiums due and unreported	\$27,137 00	\$1,774,931 92
Gross deferred premiums	297,821 00	2,020,185 00
Total	\$324,958 00	\$3,795,116 92
Deduct loading	69,053 58	806,462 34
Net uncollected and deferred premiums	\$255,904 42	\$2,988,654 58
Gross assets	\$289,058,527 32	

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances	\$615 25	
Book value of bonds over market value	3,482,692 63	\$3,483,307 88
Total admitted assets	\$285,575,219 44	

LIABILITIES, SURPLUS AND OTHER FUNDS.

Net present value of all outstanding policies computed on the Actuaries table of mortality with interest at 4 per cent. and the American table with interest at 3 per cent.	\$242,010,408 00	
Same for reversionary additions	9,731,716 00	
Same for annuities	1,182,590 00	
Net reserve	\$252,924,714 00	
Present value of supplementary contracts, <i>not</i> involving life contingencies		2,711,799 41
Surrender values claimable on policies cancelled		7,335 63
Death losses due and unpaid	\$45,760 79	
Death losses in process of adjustment	102,221 99	
Death losses reported, no proofs received	246,764 00	
Matured endowments due and unpaid	43,873 96	
Death losses and other policy claims resisted	105,817 47	
Annuity claims, involving life contingencies, due and unpaid	2,927 82	
Total policy claims	547,366 03	
Due and unpaid on supplementary contracts <i>not</i> involving life contingencies		2,249 69
Dividends left with company to accumulate at interest		13,767 34
Premiums paid in advance, including surrender values so applied		19,071 66
Unearned interest and rent paid in advance		612 22
Commissions to agents, due or accrued		88,547 29
Salaries, rents, commissions and other accounts, due or accrued		86,527 20
Medical examiner's fees due or accrued		54,108 00
Federal, state, county and municipal taxes due or accrued		*1,115,315 82
Dividends or other profits due policy holders		1,016,808 96
Dividends apportioned to annual dividend policies, payable during 1912		8,922,402 81
Dividends apportioned to deferred dividend policies, payable during 1912		4,183,460 10
Held for deferred dividends, payable after 1912		7,709,393 00
Reserve for death claims incurred and not reported December 31st		250,000 00
Unassigned funds (surplus)		5,921,740 28
Total	\$285,575,219 44	

* Includes \$145,392.75, Federal tax paid under protest January 20, 1912.

PREMIUM NOTE ACCOUNT.

On hand December 31, 1910.....	\$559,634 26	
Received during the year on old policies.....	511,625 41	
Restored by revival of policies.....	753 88	\$1,072,013 5
<hr/>		
Deductions during the year as follows:		
Used in payment of losses and claims.....	\$17,189 20	
Used in purchase of surrendered policies.....	60,497 40	
Used in payment of dividends to policy holders.....	133,455 89	
Redeemed by maker in cash.....	163,284 65	
<hr/>		
Total reduction of premium note account.....		374,427 14
<hr/>		
Balance, note assets at end of the year.....		\$697,586 41

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1910.

	Number.	Amount.	Total Number.	Total Amount.
Whole life.....	283,239	\$710,469,080		
Endowment.....	97,800	208,748,536		
All other.....	44,442	145,339,822		
Additions by dividends.....	-	15,582,270	425,481	\$1,080,139,708
<hr/>				

NEW POLICIES ISSUED.

Whole life.....	32,028	\$84,202,773		
Endowment.....	5,460	11,727,300		
All other.....	6,020	25,056,400		
Additions by dividends.....	-	3,086,536	43,508	\$124,073,009
<hr/>				

OLD POLICIES REVIVED.

Whole life.....	327	\$819,142		
Endowment.....	70	264,510		
All other.....	147	528,891		
Additions by dividends.....	-	1,002	544	\$1,613,546
<hr/>				

OLD POLICIES INCREASED.

Whole life.....	44	-		
Endowment.....	3	-		
All other.....	17	-	64	-
<hr/>				
Total.....			469,597	\$1,205,826,263
Policies terminated during the year.....			22,090	58,552,740
<hr/>				
Policies in force Dec. 31, 1911.....			447,507	\$1,147,273,523
Annuities in force Dec. 31, 1911.....			177	51,118

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year	4,892	\$7,826,117
Policies issued during the year	487	800,000
	<hr/>	<hr/>
Total	5,379	\$8,626,117
Deduct policies ceased to be in force.	277	394,446
	<hr/>	<hr/>
Policies in force in Maine, December 31, 1911	5,102	\$8,231,671
Losses and claims unpaid December 31, of the previous year	9	\$24,261 00
Losses and claims incurred during the year	67	130,961 15
	<hr/>	<hr/>
Total	76	\$155,222 15
Losses and claims settled during the year	74	154,922 15
	<hr/>	<hr/>
Losses and claims unpaid Dec. 31, 1911	2	\$300 00
Premiums received		292,324 34

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	\$2,484,958 98	
Surrender values applied to pay first year's premiums	18,955 27	
	<hr/>	
Total first year's premiums on original policies	\$2,503,914 25	
Dividends applied to purchase paid-up additions and annuities	166,509 64	
Surrender values applied to purchase paid-up insurance and annuities	229,805 05	
Consideration for original annuities involving life contingencies	502,329 05	
Consideration for supplementary contracts involving life contingencies	9,021 02	
	<hr/>	
Total new premiums	\$3,411,579 01	
Renewal premiums	14,601,603 60	
Dividends applied to pay renewal premiums	1,599,648 86	
Surrender values applied to pay renewal premiums	17,410 32	
Renewal premiums for deferred annuities	6,252 97	
	<hr/>	
Total renewal premiums	\$16,224,915 75	
Total premium income		\$19,636,494 76
Consideration for supplementary contracts <i>not</i> involving life contingencies		409,101 97
Dividends left with the company to accumulate at interest		14,383 09
Interest on mortgage loans	\$2,447,857 61	
Interest on collateral loans	87,078 21	
Interest on bonds and dividends on stocks	1,999,200 04	
Interest on premium notes, policy loans or liens	1,028,978 48	
Interest on bank deposits	86,083 75	
Interest on other debts due the company	10,683 61	
Discount on claims paid in advance	458 01	
Rents—including company's own occupancy	151,427 88	5,811,767 59
	<hr/>	
Bonuses on mortgages		12,756 89
Profit on sale or maturity of ledger assets		53,282 82
		<hr/>
Total income		\$25,937,787 12
Ledger assets Dec. 31, 1910		113,905,917 51
		<hr/>
Total		\$139,843,704 63

DISBURSEMENTS.

Death claims and additions.....	\$5,557,328 45	
Matured endowments and additions.....	1,799,859 43	\$7,357,187 88
<hr/>		
Annuities involving life contingencies.....		339,521 29
Premium notes and liens voided by lapse.....		53,018 91
Surrender values paid in cash or applied on loans or notes.....		2,315,310 82
Surrender values applied to pay new and renewal premiums.....		36,365 59
Surrender values applied to purchase paid-up insurance and annuities.....		229,805 05
Dividends paid policy holders in cash or applied on loans or notes.....		568,613 19
Dividends applied to pay renewal premiums.....		1,599,648 86
Dividends applied to purchase paid-up additions and annuities.....		166,509 64
Dividends left with the company to accumulate at interest.....		14,383 09
Total paid policy holders.....	\$12,680,364.32.	
Expense of adjustment of claims including legal expense.....		5,385 73
Supplementary contracts <i>not</i> involving life contingencies.....		240,652 49
Dividends and interest held on deposit surrendered during the year..		970 50
Commissions to agents.....		2,134,229 73
Commuted renewal commissions.....		115,782 71
Compensation of managers and agents, except commission for new business.....		866 64
Agency supervision, traveling and all other agency expenses.....		24,142 91
Branch office expense including salaries of managers and clerks.....		117,430 30
Medical examiner's fees and inspection of risks.....		143,115 11
Salaries and all other compensation of officers and home office employes		443,498 86
Rents—including company's own occupancy.....		134,631 34
Advertising, printing, stationery, postage, telephone and express...		123,755 41
Legal expenses.....		14,778 90
Furniture, fixtures and safes.....		14,443 72
Repairs and expenses on real estate.....		49,734 59
Taxes on real estate.....		25,909 11
State taxes on premiums.....		271,089 40
Insurance department licenses and fees.....		17,321 69
All other licenses, fees and taxes.....		282,848 49
Special mortality investigations.....		11,281 47
Miscellaneous expenditures.....		46,425 39
Agents' balances charged off.....		4,581 19
Loss on sale or maturity of ledger assets.....		12,725 00
Decrease in book value of ledger assets.....		45,683 07
<hr/>		
Total disbursements.....		\$16,961,648 07
<hr/>		
Balance.....		\$122,882,056 56

LEDGER ASSETS.

Book value of real estate.....	\$1,897,841 82
Mortgage loans on real estate.....	48,427,440 75
Loans secured by collateral.....	1,587,213 48
Loans on company's policies assigned as collateral.....	17,440,775 58
Premium notes on policies in force.....	3,005,325 03
Book value of bonds and stocks—excluding interest.....	47,260,970 00
Cash in office.....	8,191 35
Deposited in trust companies and banks on interest.....	2,908,575 40
Advanced to agents.....	229,387 56
Agents' balances.....	7,545 41
Bills receivable for premiums.....	108,790 18
<hr/>	
Total ledger assets.....	\$122,882,056 56

Commissions due agents on premium notes, when paid.....	\$40,912 72
Salaries, rents, commissions and other accounts, due or accrued.....	5,001 56
Medical examiner's and legal fees due or accrued.....	17,488 00
Federal, state, county and municipal taxes due or accrued.....	619,213 41
Dividends or other profits due policy holders.....	430,300 57
Dividends apportioned to annual dividend policies, payable during 1912	3,210,000 00
Dividends apportioned to deferred dividend policies, payable during	
1912.....	576,596 47
Held for deferred dividends, payable after 1912.....	8,181,529 08
Trust deposits.....	7,384 00
Special 3 and 3½ per cent reserve.....	3,735,913 00
Matured endowments left with the company at interest.....	27,723 49
Matured credits awaiting proof.....	29,140 00
Unassigned funds (surplus).....	4,993,031 65
Total.....	\$126,487,055 51

PREMIUM NOTE ACCOUNT.

On hand December 31, 1910.....	\$2,743,897 34	
Received during the year on new policies.....	43,959 06	
Received during the year on old policies.....	797,988 11	
Restored by revival of policies.....	17,911 92	\$3,603,756 43
Deductions during the year as follows:		
Used in payment of losses and claims.....	\$86,043 26	
Used in purchase of surrendered policies.....	141,409 80	
Voided by lapse.....	70,930 83	
Used in payment of dividends to policyholders	105,331 43	
Redeemed by maker in cash.....	194,716 08	
Total reduction of premium note account.....	598,431 40	
Balance, note assets at end of the year.....		\$3,005,325 03

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1910.

	Number.	Amount.	Total Number.	Total Amount.
Whole life.....	116,600	\$291,317,650		
Endowment.....	39,602	81,543,662		
All other.....	35,263	124,835,628		
Additions by dividends.....	-	1,866,122	191,465	\$499,563,062

NEW POLICIES ISSUED.

Whole life.....	14,539	\$46,991,449		
Endowment.....	2,701	6,114,839		
All other.....	3,572	17,413,636	20,812	\$70,519,924

OLD POLICIES REVIVED.

Whole life.....	312	\$998,574		
Endowment.....	82	132,231		
All other.....	233	1,029,987		
Additions by dividends.....	-	1,035	627	\$2,161,827

OLD POLICIES INCREASED.

Whole life	-	\$64,743		
Endowment	-	46,896		
All other	-	64,452		
Additions by dividends	-	276,459	-	\$452,550
<hr/>				
Total		212,904	\$572,697	363
Policies terminated during the year		12,672	40,147	266
<hr/>				
*Policies in force Dec. 31, 1911		200,232	\$532,550	097
Annuities in force Dec. 31, 1911		1,696	653,840	14

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year	3,481	\$5,029,842
Policies issued during the year	482	914,431
<hr/>		
Total	3,963	\$5,944,273
Deduct policies ceased to be in force	219	352,022
<hr/>		
Policies in force in Maine, December 31, 1911	3,744	\$5,592,251
<hr/>		
Losses and claims unpaid December 31 of the previous year	5	\$3,619
Losses and claims incurred during the year	27	47,789
<hr/>		
Total	32	\$51,408
Losses and claims settled during the year	31	51,313
<hr/>		
Losses and claims unpaid Dec. 31, 1911	1	\$95
Premiums received		204,592 14

*Policies reinsured \$2,118,000.

PHOENIX MUTUAL LIFE INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

JOHN M. HOLCOMBE, *President.*

SILAS H. CORNWELL, *Secretary.*

INCOME.

First year's premiums on original policies.....	\$601,690 46	
Surrender values applied to pay first year's premiums..	6,638 02	
<hr/>		
Total first year's premiums on original policies..	\$608,328 48	
Dividends applied to purchase paid-up additions and annuities.....	124,864 31	
Surrender values applied to purchase paid-up insurance and annuities.....	104,883 45	
Consideration for original annuities involving life contingencies.....	72,792 33	
Consideration for supplementary contracts involving life contingencies.....	13,874 00	
<hr/>		
Total new premiums.....	\$924,742 57	
Renewal premiums.....	3,643,973 31	
Dividends applied to pay renewal premiums.....	450,886 60	
Dividends applied to shorten endowment or premium paying period.....	868 00	
Surrender values applied to pay renewal premiums....	17,858 06	
<hr/>		
Total renewal premiums.....	\$4,113,585 97	
Total premium income.....		\$5,038,328 54
Consideration for supplementary contracts <i>not</i> involving life contingencies.....		20,429 00
Dividends left with the company to accumulate at interest.....		73,851 19
Interest on mortgage loans.....	\$958,904 48	
Interest on bonds and dividends on stocks.....	313,901 98	
Interest on premium notes, policy loans or liens.....	209,066 40	
Interest on bank deposits.....	13,428 42	
Interest on other debts due the company.....	240 04	
Discount on claims paid in advance.....	385 76	
Rents—including company's own occupancy.....	48,827 86	1,544,754 94
<hr/>		
Mortgage loan commissions.....		6,298 01
Guarantee of mortgage loans.....		223 78
Agents' balances previously charged off.....		5,934 90
Profit on sale or maturity of ledger assets.....		6,386 17
Increase in book value of ledger assets.....		2,876 75
<hr/>		
Total income.....		\$6,699,083 28
Ledger assets Dec. 31, 1910.....		29,319,397 25
<hr/>		
Total.....		\$36,018,480 53

DISBURSEMENTS.

Death claims and additions.....	\$1,356,489 91	
Matured endowments and additions.....	465,179 08	\$1,821,668 99
<hr/>		
Annuities involving life contingencies.....		18,180 19
Premium notes and liens voided by lapse.....		430 80
Surrender values paid in cash or applied on loans or notes.....	549,358 63	
Surrender values applied to pay new and renewal premiums.....		24,496 08
Surrender values applied to purchase paid-up insurance and annuities..	104,883 45	
Dividends paid policy holders in cash or applied on loans or notes.....	51,632 99	
Dividends applied to pay renewal premiums.....	450,886 60	
Dividends applied to shorten endowment or premium paying period...	868 00	
Dividends applied to purchase paid-up additions and annuities.....	124,864 31	
Dividends left with the company to accumulate at interest.....		73,851 19
Total paid policy holders.....	\$3,221,121.23.	
Expense of adjustment of claims including legal expense.....		1,362 83
Supplementary contracts <i>not</i> involving life contingencies.....		8,632 26
Dividends and interest held on deposit surrendered during the year....	27,648 37	
Commissions to agents.....	515,154 55	
Commuted renewal commissions.....		14,946 93
Agency supervision, traveling and all other agency expenses.....		26,077 36
Branch office expense including salaries of managers and clerks.....	161,474 75	
Medical examiner's fees and inspection of risks.....		54,359 98
Salaries and all other compensation of officers and home office employes	169,809 04	
Rents—including company's own occupancy.....		15,375 00
Advertising, printing, stationery, postage, telephone and express.....		57,813 10
Legal expenses.....		2,588 10
Furniture, fixtures and safes.....		12,221 58
Repairs and expenses on real estate.....		28,040 12
Taxes on real estate.....		5,488 40
State taxes on premiums.....		58,009 43
Insurance department licenses and fees.....		6,550 48
All other licenses, fees and taxes.....		91,708 12
Mortgage loan.....		2,697 77
Commissions paid on loans.....		15,710 28
Miscellaneous expenditures.....		25,103 04
Loss on sale or maturity of ledger assets.....		11,032 16
Decrease in book value of ledger assets.....		34,716 89
<hr/>		
Total disbursements.....		\$4,567,641 77
<hr/>		
Balance.....		\$31,450,838 76

LEDGER ASSETS.

Book value of real estate.....	\$719,943 00	
Mortgage loans on real estate.....	19,186,232 73	
Loans on company's policies assigned as collateral.....	4,178,867 87	
Premium notes on policies in force.....	93,673 06	
Book value of bonds and stocks—excluding interest.....	6,712,682 25	
Cash in office.....		474 68
Deposited in trust companies and banks on interest.....		551,987 67
Agents' balances.....		6,987 50
<hr/>		
Total ledger assets.....		\$31,450,838 76

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$393,491 44	
Interest accrued on bonds.....	46,789 79	
Interest due and accrued on premium notes, loans or liens.....	22,143 48	
Interest due on other assets.....	5 56	\$462,430 27

Market value of real estate over book value.....			\$6,500 00
Market value of bonds and stocks over book value.....			2,522 35
		<i>New</i>	
		<i>Business.</i>	<i>Renewals.</i>
Gross premiums due and unreported.....	\$17,277 23	\$231,113 72	
Gross deferred premiums.....	39,591 92	237,628 97	
Total.....	\$56,869 15	\$468,742 69	
Deduct loading.....	13,801 73	103,930 45	
Net uncollected and deferred premiums...	\$43,067 42	\$364,812 24	407,879 66
Gross assets.....			\$32,330,171 04

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances.....	\$6,987 50	
Premium notes and loans on policies and net premiums in excess of the net value of their policies.....	1,059 00	\$8,046 50
Total admitted assets.....		\$32,322,124 54

LIABILITIES, SURPLUS AND OTHER FUNDS.

Net present value of all outstanding policies computed on the Actuaries table of mortality with interest at 4 per cent. and the American table with interest at 3 and 3½ per cent.....	\$28,566,741 00	
Same for reversionary additions.....	942,654 00	
Same for annuities.....	317,644 00	
Total.....	\$29,827,039 00	
Deduct net value of risks reinsured.....	131,350 00	
Net reserve.....		\$29,695,689 00
Present value of supplementary contracts, not involving life contingencies.....		47,495 00
Surrender values claimable on policies cancelled.....		14,789 60
Death losses in process of adjustment.....	\$9,769 00	
Death losses reported, no proofs received.....	60,000 00	
Total policy claims.....		69,769 00
Dividends left with the company to accumulate at interest.....		176,036 16
Premiums paid in advance, including surrender values so applied.....		25,615 31
Unearned interest and rent paid in advance.....		105,004 21
Commissions to agents, due or accrued.....		8,535 17
Salaries, rents, commissions and other accounts, due or accrued.....		2,428 17
Medical examiner's fees due or accrued.....		4,081 00
Federal, state, county and municipal taxes due or accrued.....		61,315 29
Dividends or other profits due policy holders.....		52,085 03
Dividends apportioned to annual dividend policies, payable during 1912.....		750,788 03
Dividends apportioned to deferred dividend policies, payable during 1912.....		33,133 52
Held for deferred dividends, payable after 1912.....		69,658 09
Contingent deferred term dividends.....		16,926 83
Reserve for special paid-up option.....		5,000 00
Unassigned funds (surplus).....		1,183,775 13
Total.....		\$32,322,124 54

PREMIUM NOTE ACCOUNT.

On hand December 31, 1910.....	\$105,812 42	
Received during the year on new policies.....	2,279 00	\$108,091 42
<hr/>		
Deductions during the year as follows:		
Used in payment of losses and claims.....	\$10,086 82	
Used in purchase of surrendered policies.....	376 15	
Voided by lapse.....	430 80	
Used in payment of dividends to policy holders..	23 19	
Redeemed by maker in cash.....	3,501 40	
<hr/>		
Total reduction of premium note account.....		14,418 36
<hr/>		
Balance, note assets at end of the year.....		\$93,673 06

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1910.

	Number.	Amount.	Total Number.	Total Amount.
Whole life.....	15,024	\$27,144,213		
Endowment.....	44,270	77,346,629		
All other.....	8,048	20,525,355		
Additions by dividends.....	-	1,334,419	67,342	\$126,350,616
<hr/>				

NEW POLICIES ISSUED.

Whole life.....	92	\$473,419		
Endowment.....	7,680	14,198,277		
All other.....	1,381	4,107,826		
Additions by dividends.....	-	173,600	9,153	\$18,953,122
<hr/>				

OLD POLICIES REVIVED.

Whole life.....	2	\$6,000		
Endowment.....	49	69,500		
All other.....	8	10,817		
Additions by dividends.....	-	3,636	59	\$89,953
<hr/>				

OLD POLICIES INCREASED.

Whole life.....	-	\$2,400		
Endowment.....	-	55,336		
All other.....	-	15,672		
<hr/>				

Total.....			76,554	\$145,467,099
Policies terminated during the year.....			4,454	9,569,883
<hr/>				

*Policies in force Dec. 31, 1911.....			72,100	\$135,897,216
Annuities in force Dec. 31, 1911.....			196	23,520 68

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	1,009	\$1,138,136 00
Policies issued during the year.....	61	84,142 00
	<hr/>	<hr/>
Total.....	1,070	\$1,222,278 00
Deduct policies ceased to be in force.....	60	66,611 00
	<hr/>	<hr/>
Policies in force in Maine, December 31, 1911.....	1,010	\$1,155,667 00
Losses and claims incurred during the year.....	25	\$25,590 54
Losses and claims settled during the year.....	25	25,590 54
Premiums received.....		44,108 70

* Policies reinsured, \$2,054,132.

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.....	\$1,081,635 10	
Dividends applied to purchase paid-up additions and annuities.....	277 799 12	
Surrender values applied to purchase paid-up insurance and annuities.....	121,909 00	
Consideration for original annuities involving life contingencies.....	138,553 43	
<hr/>		
Total new premiums.....	\$1,619,896 65	
Renewal premiums.....	6,639,769 81	
Dividends applied to pay renewal premiums.....	1,063,873 92	
Renewal premiums for deferred annuities.....	208 35	
<hr/>		
Total renewal premiums.....	\$7,703,852 08	
Total premium income.....		\$9,323,748 73
Consideration for supplementary contracts <i>not</i> involving life contingencies.....		97,658 39
Dividends left with the company to accumulate at interest.....		1,672 30
Interest on mortgage loans.....	\$1,097,272 69	
Interest on collateral loans.....	27,723 15	
Interest on bonds and dividends on stocks.....	1,724,586 54	
Interest on premium notes, policy loans or liens.....	488,821 83	
Interest on bank deposits.....	3,563 11	
Interest on other debts due the company.....	1 99	
Discount on claims paid in advance.....	3,129 26	
Rents.....	84,801 41	3,429,899 98
<hr/>		
Income from all other sources.....		19,262 68
Profit on sale or maturity of ledger assets.....		166,067 52
<hr/>		
Total income.....		\$13,038,309 60
Ledger assets Dec. 31, 1910.....		68,663,481 55
<hr/>		
Total.....		\$81,701,791 15

DISBURSEMENTS.

Death claims and additions.....	\$2,307,450 36	
Matured endowments and additions.....	2,686,362 20	\$4,993,812 56

PROVIDENT LIFE AND TRUST COMPANY.

609

Annuities involving life contingencies	\$103,225 41
Surrender values paid in cash or applied on loans or notes	911,325 28
Surrender values applied to purchase paid-up insurance and annuities	121,909 00
Dividends paid policy holders in cash or applied on loans or notes	251,369 33
Dividends applied to pay renewal premiums	1,063,873 92
Dividends applied to purchase paid-up additions and annuities	277,799 12
Dividends left with the company to accumulate at interest	1,672 30
Total paid policy holders	\$7,724,986.92.
Expense of adjustment of claims including legal expense	7,719 62
Supplementary contracts <i>not</i> involving life contingencies	65,120 22
Commissions to agents	833,448 24
Compensation of managers and agents, except commission for new business	10,000 08
Agency supervision, traveling and all other agency expenses	37,916 25
Branch office expense including salaries of managers and clerks	36,031 84
Medical examiner's fees and inspection of risks	58,923 63
Salaries and all other compensation of officers and home office employes	426,834 73
Rents	32,804 71
Advertising, printing, stationery, postage, telephone and express	98,487 70
Legal expenses	56,611 18
Furniture, fixtures and safes	9,369 76
Repairs and expenses on real estate	45,285 89
Taxes on real estate	30,452 58
State taxes on premiums	113,513 03
Insurance department licenses and fees	8,750 76
All other licenses, fees and taxes	18,199 95
Interest on premiums paid in advance	15,392 48
Miscellaneous expenditures	43,507 25
Loss on sale or maturity of ledger assets	2,380 15
Decrease in book value of ledger assets	298,432 54
 Total disbursements	 \$9,974,169 51
 Balance	 \$71,727,621 64

LEDGER ASSETS.

Book value of real estate	\$1,563,737 69
Mortgage loans on real estate	22,969,727 68
Loans secured by collateral	497,966 67
Loans on company's policies assigned as collateral	8,388,801 54
Premium notes on policies in force	1,733 24
Book value of bonds and stocks—excluding interest	38,263,191 61
Deposited in trust companies and banks on interest	42,463 21
 Total ledger assets	 \$71,727,621 64

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$310,451 31	
Interest accrued on bonds	537,177 00	
Interest accrued on collateral loans	1,712 51	
Interest due and accrued on premium notes, loans or liens	122,615 83	
Rents due and accrued on company's property or lease	6,366 26	\$978,322 91
 Market value of bonds and stocks over book value	 	 2,670,490 39

	<i>New</i>		
	<i>Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported.....	\$13,928 20	\$354,411 31	
Gross deferred premiums.....	94,080 07	937,593 96	
Total.....	\$108,008 27	\$1,292,005 27	
Deduct loading.....	20,251 55	242,250 99	
Net uncollected and deferred premiums...	\$87,756 72	\$1,049,754 28	\$1,137,511 00
Total admitted assets.....			\$76,513,945 94

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 table with interest at 3½ per cent.....	\$62,056,247 00	
Same for reversionary additions.....	2,044,952 00	
Same for annuities.....	1,031,091 00	
Net reserve.....		\$65,132,290 00
Present value of supplementary contracts <i>not</i> involving life contingencies.....		587,696 00
Surrender values claimable on policies cancelled.....		42,070 83
Death losses due and unpaid.....	\$66,853 37	
Death losses reported, no proofs received.....	66,530 00	
Matured endowments due and unpaid.....	27,801 00	
Death losses and other policy claims resisted.....	10,000 00	
Annuity claims, involving life contingencies, due and unpaid.....	325 12	
Total policy claims.....		171,509 49
Dividends left with the company to accumulate at interest.....	1,676 44	
Premiums paid in advance, including surrender values so applied.....	410,287 29	
Unearned interest and rent paid in advance.....	66 58	
Cost of collection on uncollected and deferred premiums in excess of loading.....	6,628 25	
Salaries, rents, commissions and other accounts, due or accrued.....	3,404 34	
Medical examiner's fees due or accrued.....	1,702 50	
Federal, state, county and municipal taxes due or accrued.....	158,204 14	
Dividends or other profits due policy holders.....	137,397 27	
Dividends apportioned to annual dividend policies, payable during 1912	791,000 00	
Cash capital.....	1,000,000 00	
Unassigned funds (surplus).....	8,070,012 81	
Total.....		\$76,513,945 94

PREMIUM NOTE ACCOUNT.

On hand December 31, 1910.....	\$2,123 87	
Received during the year on old policies.....	262 65	\$2,386 52
Deductions during the year as follows:		
Used in payment of dividends to policy holders....	\$490 50	
Redeemed by maker in cash.....	162 78	
Total reduction of premium note account.....		653 28
Balance, note assets at end of the year.....		\$1,733 24

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1910.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	9,805	\$31,938,930		
Endowment.....	65,695	154,214,455		
All other.....	10,989	43,908,754		
Additions by dividends.....	-	2,687,537	86,489	\$232,749,676

NEW POLICIES ISSUED.

Whole life.....	1,812	\$5,652,297		
Endowment.....	7,175	15,302,548		
All other.....	3,356	15,218,620		
Additions by dividends.....	-	433,399	12,343	\$36,606,864

OLD POLICIES REVIVED.

Whole life.....	27	\$47,124		
Endowment.....	208	429,416		
All other.....	133	427,500		
Additions by dividends.....	-	1,970	368	\$906,010

OLD POLICIES INCREASED.

Whole life.....	12	\$87,722		
Endowment.....	22	229,429		
All other.....	14	34,750	48	\$351,901

Total.....			99,248	\$270,614,451
Policies terminated during the year.....			5,528	17,295,442
Policies in force Dec. 31, 1911.....			93,720	\$253,319,009
Annuities in force Dec. 31, 1911.....			362	105,303 65

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	1,307	\$2,264,287
Policies issued during the year.....	395	749,168
Total.....	1,702	\$3,013,455
Deduct policies ceased to be in force.....	87	240,657
Policies in force in Maine, December 31, 1911.....	1,615	\$2,772,798
Losses and claims unpaid December 31, of the previous year.....	1	\$379
Losses and claims incurred during the year.....	4	5,040
Total.....	5	\$5,419
Losses and claims settled during the year.....	5	5,419
Premiums received.....		131,718 78

PRUDENTIAL INSURANCE COMPANY OF AMERICA,

NEWARK, N. J.

INCORPORATED IN 1873. COMMENCED BUSINESS IN 1876.

FORREST F. DRYDEN, *Vice-President.*EDWARD GRAY, *Secretary.*

Cash Capital, \$2,000,000.

INCOME.

First year's premiums on original policies.....	\$3,527,605 55	
Surrender values applied to pay first year's premiums	515 89	
		<hr/>
Total first year's premiums on original policies	\$3,528,121 44	
Dividends applied to purchase paid-up additions and annuities.....	86,028 39	
Surrender values applied to purchase paid-up insurance and annuities.....	433,853 81	
Consideration for original annuities involving life contingencies.....	248,198 29	
Consideration for supplementary contracts involving life contingencies.....	17,278 10	
		<hr/>
Total new premiums (ordinary).....	\$4,313,480 03	
Renewal premiums.....	21,473,411 32	
Dividends applied to pay renewal premiums.....	418,848 62	
Surrender values applied to pay renewal premiums	3,083 82	
Renewal premiums for deferred annuities.....	2,265 18	
		<hr/>
Total renewal premiums (ordinary).....	\$21,897,608 94	
Total premium income (ordinary).....		\$26,211,088 97
Industrial premiums, cash.....	\$42,011,442 05	
Surrender values applied to purchase paid-up insurance and annuities.....	990,273 89	
Dividends applied to pay renewal premiums.....	1,040,124 27	
Dividends applied to purchase paid-up additions and annuities.....	11,210 89	
		<hr/>
Total premium income (industrial).....		44,053,051 10
		<hr/>
Total premium income.....		\$70,264,140 07
Consideration for supplementary contracts <i>not</i> involving life contingencies.....		248,326 18
Interest on mortgage loans.....	\$2,614,395 01	
Interest on collateral loans.....	149,036 49	
Interest on bonds and dividends on stocks.....	5,875,445 41	
Interest on premium notes, policy loans or liens...	869,030 97	
Interest on bank deposits.....	210,571 44	
Interest on other debts due the company.....	12,349 88	
Rents—including company's own occupancy.....	1,056,772 34	\$10,787,601 54

PRUDENTIAL INSURANCE COMPANY OF AMERICA. 613

Conscience fund		\$3 00
Profit on sale or maturity of ledger assets		44,715 27
Total income		\$81,344,786 06
Ledger assets Dec. 31, 1910		220,551,180 76
Total		\$301,895,966 82

DISBURSEMENTS.

Death claims and additions	\$18,470,830 23	
Matured endowments and additions	619,936 73	\$19,090,766 96
<hr/>		
Annuities involving life contingencies		100,594 97
Surrender values paid in cash or applied on loans or notes		2,740,829 82
Surrender values applied to pay new and renewal premiums		3,599 71
Surrender values applied to purchase paid-up insurance and annuities		1,424,127 70
Dividends paid policy holders in cash or applied on loans or notes		2,162,283 32
Dividends applied to pay renewal premiums		1,458,972 89
Dividends applied to purchase paid-up additions and annuities		97,239 28
Total paid policy holders	\$27,078,414.65.	
Expense of adjustment of claims including legal expense		36,136 40
Supplementary contracts <i>not</i> involving life contingencies		60,424 16
Dividends to stockholders		200,000 00
Commissions to agents		10,345,807 70
Compensation of managers and agents, except commission for new business		28,504 63
Agency supervision, traveling and all other agency expenses		316,001 65
Branch office expense including salaries of managers and clerks		3,397,404 59
Medical examiner's fees and inspection of risks		875,102 27
Salaries and all other compensation of officers and home office employes		2,500,784 20
Rents—including company's own occupancy		1,029,762 50
Advertising, printing, stationery, postage, telephone and express		548,489 28
Legal expenses		51,178 44
Furniture, fixtures and safes		55,450 65
Repairs and expenses on real estate		296,844 54
Taxes on real estate		257,757 13
State taxes on premiums		966,644 23
Insurance department licenses and fees		35,597 71
All other licenses, fees and taxes		1,164,001 26
Investment expense		20,945 26
Legislative expense		9,914 49
Miscellaneous expenditures		209,230 70
Sick, disabled and inactive agents and clerks		45,564 18
Loss on sale or maturity of ledger assets		21,171 47
Total disbursements		\$49,551,132 09
<hr/>		
Balance		\$252,344,834 73

LEDGER ASSETS.

Book value of real estate	\$18,111,451 34	
Mortgage loans on real estate	57,191,010 14	
Loans secured by collateral	2,721,500 00	
Loans on company's policies assigned as collateral	15,494,361 48	
Premium notes on policies in force	2,225,407 86	
Book value of bonds and stocks—excluding interest	147,623,026 38	
Cash in office and deposited in banks, not on interest	861,615 38	
Deposited in trust companies and banks on interest	8,115,690 49	
Agents' balances	771 66	
<hr/>		
Total ledger assets		\$252,344,834 73

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$1,156,556 68	
Interest accrued on bonds.....	1,925,699 19	
Interest accrued on collateral loans.....	28,445 29	
Interest due and accrued on premium notes, loans or liens.....	114,320 57	
Interest due and accrued on other assets.....	722 99	
Rents due and accrued on company's property or lease.....	13,471 14	\$3,239,215 86

	<i>New Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported..	\$77,925 36	\$1,345,025 52	
Gross deferred premiums.....	558,329 04	3,674,180 40	
Total.....	\$636,254 40	\$5,019,205 92	
Deduct loading.....	95,450 44	883,520 39	
Net uncollected and deferred premiums (ordinary).....	\$540,803 96	\$4,135,685 53	4,676,489 49
Net uncollected and deferred premiums (industrial).....			243,879 97
Furniture, fixtures, safes and supplies.....			60,000 00
Law libraries.....			9,027 46
Gross assets.....			\$260,573,447 51

DEDUCT ASSETS NOT ADMITTED.

Supplies, printed matter and stationery.....	\$10,000 00	
Furniture, fixtures and safes.....	50,000 00	
Agents' debit balances.....	771 66	
Book value of ledger assets over market value.....	1,678,670 38	
Law libraries.....	9,027 46	\$1,748,469 50
Total admitted assets.....		\$258,824,978 01

LIABILITIES, SURPLUS AND OTHER FUNDS.

Net present value of all outstanding policies com- puted by the Actuaries table of mortality with interest at 4 per cent. and the American table with interest at 3 and 3½ per cent.....	\$200,231,717 00	
Same for reversionary additions.....	524,608 00	
Same for annuities.....	1,127,557 00	
Total.....	\$201,883,882 00	
Deduct net value of risks reinsured.....	710,244 00	
Net reserve.....		\$201,173,638 00
Present value of supplementary contracts <i>not</i> involving life contin- gencies.....		795,580 19
Surrender values claimable on policies cancelled.....		425,692 00
Death losses in process of adjustment.....	\$307,411 14	
Death losses reported, no proofs received.....	806,413 98	
Matured endowments due and unpaid.....	16,745 25	
Death losses and other policy claims resisted.....	88,577 05	
Annuity claims, involving life contingencies, due and unpaid.....	45 00	

Total policy claims	\$1,219,192 42
Due and unpaid on supplementary contracts <i>not</i> involving life contingencies	1,435 00
Premiums paid in advance, including surrender values so applied	759,633 15
Unearned interest and rent paid in advance	460,711 97
Commissions due agents on premium notes, when paid	2,659 11
Commissions to agents, due or accrued	17,802 35
Salaries, rents, commissions and other accounts, due or accrued	98,359 88
Medical examiner's and legal fees due or accrued	156,612 27
State, county and municipal taxes due or accrued	1,885,092 79
Dividends to stockholders	200,000 00
Dividends or other profits due policy holders	413,898 64
Dividends apportioned to annual dividend policies, payable during 1912	337,090 00
Dividends apportioned to deferred dividend policies, payable during 1912	4,002,414 00
Held for deferred dividends, payable after 1912	24,817,182 51
Dividends apportioned to non-participating industrial policies	410,640 00
Special reserve for industrial policy reserve	1,000,000 00
Surrender values due and unpaid	71 82
Amount decreed to stock holders by courts of New Jersey, suit pending	2,510,892 50
Cash capital	2,000,000 00
Unassigned funds (surplus)	16,136,379 41
Total	\$258,824,978 01

PREMIUM NOTE ACCOUNT.

On hand December 31, 1910	\$1,930,551 63	
Received during the year on old policies	1,637,858 42	
Restored by revival of policies	73,456 13	\$3,641,866 18
Deductions during the year as follows:		
Used in payment of losses and claims	\$19,797 49	
Used in purchase of surrendered policies	291,287 29	
Used in payment of dividends to policyholders	2,143 86	
Redeemed by maker in cash	1,103,229 68	
Total reduction of premium note account	1,416,458 32	
Balance, note assets at end of the year	\$2,225,407 86	

EXHIBIT OF ORDINARY POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1910.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life	425,396	\$518,563,883		
Endowment	153,780	140,549,409		
All other	32,292	47,934,666		
Additions by dividends	-	858,374	611,468	\$707,906,332

NEW POLICIES ISSUED.

Whole life	76,448	\$86,808,506		
Endowment	24,769	21,566,772		
All other	6,715	21,518,237		
Additions by dividends	-	152,043	107,932	\$130,045,558

OLD POLICIES REVIVED.

Whole life	3,342	\$3,948,597		
Endowment	1,591	1,223,249		
All other	169	547,535		
Additions by dividends	-	306	5,102	\$5,719,687

OLD POLICIES INCREASED.			
Whole life.....	-	\$216,978	
Endowment.....	-	347,643	
All other.....	-	126,656	-
			\$691,277
Total.....		724,502	\$844,362 854
Policies terminated during the year.....		58,367	65,606,894
*Policies in force Dec. 31, 1911.....		666,135	\$778,755,960
Annuities in force Dec. 31, 1911.....		439	137,271 56

EXHIBIT OF INDUSTRIAL POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1910.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	8,352,632	\$1,082,132,230		
Endowment.....	567,023	59,057,625		
All other.....	77,515	2,159,862		
Additions by dividends.....	-	2,300	8,957,170	\$1,143,352,017

NEW POLICIES ISSUED.

Whole life.....	1,516,806	\$218,412,466		
Endowment.....	232,107	29,218,615	1,748,913	\$247,631,081

OLD POLICIES REVIVED.

Whole life.....	233,603	\$34,193,614		
Endowment.....	18,043	2,202,519	251,646	\$36,396,133

OLD POLICIES INCREASED.

Whole life.....			-	\$19,603,342
Total.....		10,957,729	\$1,446,982,573	
Policies terminated during the year.....		1,341,380	207,239,193	
Policies in force Dec. 31, 1911.....		9,616,349	\$1,239,743,380	
Health and weekly annuities in force Dec. 31, 1911.....		80	\$324	

ORDINARY BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	3,250	\$3,331,211
Policies issued during the year.....	1,160	1,412,372
Total.....	4,410	\$4,743,583
Deduct policies ceased to be in force.....	496	572,154
Policies in force in Maine, December 31, 1911.....	3,914	\$4,171,429
Losses and claims unpaid December 31, of the previous year.....	1	\$1,000 00
Losses and claims incurred during the year.....	24	18,946 72
Total.....	25	\$19,946 72
Losses and claims settled during the year.....	22	16,446 72
Losses and claims unpaid Dec. 31, 1911.....	3	\$3,500 00
Premiums received.....		140,387 78

* Policies reinsured \$5,259,050.

INDUSTRIAL BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	25,549	\$3,676,184
Policies issued during the year.....	11,155	1,734,677
Total.....	36,704	\$5,410,861
Deduct policies ceased to be in force.....	8,247	1,272,978
Policies in force in Maine, December 31, 1911.....	28,457	\$4,137,883
Losses and claims unpaid December 31, of the previous year.....	9	\$897 00
Losses and claims incurred during the year.....	274	32,200 70
Total.....	283	\$33,097 70
Losses and claims settled during the year.....	271	31,907 40
Losses and claims unpaid Dec. 31, 1911.....	12	\$1,190 30
Premiums received.....		139,168 20

RELIANCE LIFE INSURANCE COMPANY,

PHILADELPHIA, PENN.

INCORPORATED IN 1903. COMMENCED BUSINESS IN 1903.

JAMES H. REED, *President.*H. G. SCOTT, *Secretary.*

Cash Capital, \$1,000,000.

INCOME.

First year's premiums on original policies.....	\$411,722 81	
Dividends applied to purchase paid-up additions and annuities.....	3,325 78	
Consideration for supplementary contracts involving life contingencies.....	5,564 75	
	<hr/>	
Total new premiums.....	\$420,613 34	
Renewal premiums.....	613,945 69	
	<hr/>	
Total premium income.....		\$1,034,559 03
Interest on mortgage loans.....	\$51,185 70	
Interest on bonds.....	68,862 91	
Interest on premium notes, policy loans or liens.....	18,459 41	
Interest on bank deposits.....	3,291 39	
Interest on other debts due the company.....	1,031 88	
Rents.....	53 68	142,884 97
	<hr/>	
Increase in book value of ledger assets.....		4,364 77
		<hr/>
Total income.....		\$1,181,808 77
Ledger assets Dec. 31, 1910.....		2,958,936 65
		<hr/>
Total.....		\$4,140,745 42

DISBURSEMENTS.

Death claims.....	\$145,986 22
Annuities involving life contingencies.....	700 00
Premium notes and liens voided by lapse.....	12,661 35
Surrender values paid in cash or applied on loans or notes.....	51,442 31
Dividends paid policy holders in cash or applied on loans or notes.....	5,374 70
Dividends applied to purchase paid-up additions and annuities.....	3,325 78
Total paid policy holders.....	\$219,490.36.
Expense of adjustment of claims including legal expense.....	905 00
Commissions to agents.....	298,969 55
Agency supervision, traveling and all other agency expenses.....	31,232 90
Branch office expense including salaries of managers and clerks.....	168,552 34
Medical examiner's fees and inspection of risks.....	54,339 31

Salaries and all other compensation of officers and home office employes	\$79,778 31
Rents	20,838 00
Advertising, printing, stationery, postage, telephone and express	53,233 12
Legal expenses	3,072 34
Furniture, fixtures and safes	12,453 54
State taxes on premiums	9,865 53
Insurance department licenses and fees	15,910 55
All other licenses, fees and taxes	927 89
Miscellaneous expenditures	6,178 02
Agents' balances charged off	10,371 26
Decrease in book value of ledger assets	805 95

Total disbursements \$986,923 97

Balance \$3,153,821 45

LEDGER ASSETS.

Book value of real estate	\$4,652 54
Mortgage loans on real estate	891,300 00
Loans secured by collateral	800 00
Loans on company's policies assigned as collateral	199,558 07
Premium notes on policies in force	159,189 74
Book value of bonds—excluding interest	1,656,615 65
Cash in office and deposited in banks, not on interest	52,009 48
Deposited in trust companies and banks on interest	36,473 27
Bills receivable	12,292 97
Agents' balances	135,929 73
Judgment against Paul Bright	5,000 00

Total ledger assets \$3,153,821 45

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$12,760 62	
Interest accrued on bonds	13,614 63	
Interest accrued on premium notes, loans or liens	3,930 85	
Interest due and accrued on other assets	211 64	\$30,517 74

	<i>New</i>		
	<i>Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported	\$2,879 30	\$106,297 81	
Gross deferred premiums	23,803 45	45,218 71	
Total	\$26,682 75	\$151,516 52	
Deduct loading	5,336 55	30,303 30	
Net uncollected and deferred premiums	\$21,346 20	\$121,213 22	142,559 42
Furniture and fixtures			49,995 43
Gross assets			\$3,376,894 04

DEDUCT ASSETS NOT ADMITTED.

Furniture and fixtures	\$49,995 43	
Agents' debit balances	140,291 14	
Bills receivable	12,292 97	
Book value of bonds over market value	20,628 15	\$223,207 69

Total admitted assets \$3,153,686 35

LIABILITIES, SURPLUS AND OTHER FUNDS.

Net present value of all outstanding policies computed on the American table with interest at 3 and 3½ per cent.	\$1,858,715 00	
Same for reversionary additions.....	10,104 00	
Same for annuities.....	344 00	
	<hr/>	
Total.....	\$1,869,163 00	
Deduct net value of risks reinsured.....	12,349 00	
	<hr/>	
Net reserve.....		\$1,856,814 00
Present value of supplementary contracts <i>not</i> involving life contingencies		10,213 25
Death losses reported, no proofs received		18,500 00
Premiums paid in advance, including surrender values so applied.....		2,138 28
Unearned interest and rent paid in advance.....		3,268 04
Commissions due agents on premium notes, when paid.....		3,183 79
Salaries, rents, commissions and other accounts, due or accrued.....		949 76
Medical examiner's and legal fees due or accrued.....		4,005 00
Federal, state, county and municipal taxes due or accrued.....		15,000 00
Cash capital.....		1,000,000 00
Unassigned funds (surplus).....		239,614 23
	<hr/>	
Total.....		\$3,153,686 35

PREMIUM NOTE ACCOUNT.

On hand December 31, 1910.....	\$137,947 66	
Received during the year on old policies.....	127,273 15	
Restored by revival of policies.....	302 29	\$265,523 10
	<hr/>	
Deductions during the year as follows:		
Used in payment of losses and claims.....	\$5,587 10	
Used in purchase of surrendered policies.....	14,907 97	
Voided by lapse.....	12,061 06	
Redeemed by maker in cash.....	73,777 23	
	<hr/>	
Total reduction of premium note account.....		106,333 36
	<hr/>	
Balance, note assets at end of the year.....		\$159,189 74

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1910.

	Number.	Amount.	Total Number.	Total Amount.
Whole life.....	9,195	\$16,639,156		
Endowment.....	2,382	3,901,345		
All other.....	816	3,086,744		
Additions by dividends.....	-	15,690	12,393	\$23,642,935
	<hr/>	<hr/>		

NEW POLICIES ISSUED.

Whole life.....	6,090	\$10,556,486		
Endowment.....	876	1,336,664		
All other.....	268	1,282,519	7,234	\$13,175,669
	<hr/>	<hr/>		

OLD POLICIES REVIVED.

Whole life.....	55	\$100,660		
Endowment.....	10	20,500		
All other.....	2	7,500	67	\$128,660

OLD POLICIES INCREASED.

Whole life.....	4	\$12,000		
Endowment.....	1	2,000		
All other.....	-	55,414		
Additions by dividends.....	-	6,547	5	\$75,961

Total.....			19,699	\$37,023,225
Policies terminated during the year.....			3,102	6,240,340
*Policies in force Dec. 31, 1911.....			16,597	\$30,782,885
Annuities in force Dec. 31, 1911.....			11	1,000

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, 1911.....	6	6,000
Premiums received.....		239 23

* Policies reinsured \$1,147,051.

SECURITY MUTUAL LIFE INSURANCE COMPANY,

BINGHAMTON, N. Y.

INCORPORATED IN 1886. COMMENCED BUSINESS IN 1887.

FREDERIC W. JENKINS, *President*.C. A. LADUE, *Secretary*.

INCOME.

First year's premiums on original policies.....	\$165,578 04	
Dividends applied to purchase paid-up additions and annuities.....	4,182 56	
Surrender values applied to purchase paid-up insurance and annuities.....	13,340 56	
	<hr/>	
Total new premiums.....	\$183,101 16	
Renewal premiums.....	1,340,909 78	
Dividends applied to pay renewal premiums.....	41,657 22	
Surrender values applied to pay renewal premiums....	10,088 93	
	<hr/>	
Total renewal premiums.....	\$1,392,655 93	
Total premium income.....	\$1,575,757 09	
Consideration for supplementary contracts <i>not</i> involving life contingencies.....	2,458 00	
Dividends left with the company to accumulate at interest.....	4,054 29	
Interest on mortgage loans.....	\$49,154 15	
Interest on bonds and dividends on stocks.....	86,131 89	
Interest on premium notes, policy loans or liens.....	72,345 36	
Interest on bank deposits.....	7,451 54	
Interest on other debts due the company.....	5,459 23	
Rents—including company's own occupancy.....	45,150 26	265,692 43
	<hr/>	
Mortgage account and premium notes.....		198 12
		<hr/>
Total income.....	\$1,848,159 93	
Ledger assets Dec. 31, 1910.....	5,543,830 69	
	<hr/>	
Total.....	\$7,391,790 62	

DISBURSEMENTS.

Death claims and additions.....	\$551,388 43	
Matured endowments.....	4,000 00	\$555,388 43
	<hr/>	
Annuities involving life contingencies.....		683 21
Premium notes and liens voided by lapse.....		52,901 91
Surrender values paid in cash or applied on loans or notes.....		239,587 00
Surrender values applied to pay renewal premiums.....		10,088 93
Surrender values applied to purchase paid-up insurance and annuities.....		13,340 56
Dividends paid policy holders in cash or applied on loans or notes....		12,468 46
Dividends applied to pay renewal premiums.....		41,657 22
Dividends applied to purchase paid-up additions and annuities.....		4,182 56

Dividends left with the company to accumulate at interest.....	\$4,054 29
Total paid policy holders.....\$934,352.57.	
Expense of adjustment of claims including legal expense.....	2,430 33
Supplementary contracts <i>not</i> involving life contingencies.....	4,890 82
Dividends and interest held on deposit surrendered during the year....	588 78
Commissions to agents.....	164,980 81
Agency supervision, traveling and all other agency expenses.....	15,337 80
Branch office expense including salaries of managers and clerks.....	59,127 93
Medical examiner's fees and inspection of risks.....	24,861 04
Salaries and all other compensation of officers and home office employes	101,104 21
Rents—including company's own occupancy.....	22,646 12
Advertising, printing, stationery, postage, telephone and express.....	14,185 29
Legal expenses.....	2,158 32
Furniture, fixtures and safes.....	604 86
Repairs and expenses on real estate.....	14,422 72
Taxes on real estate.....	8,464 75
State taxes on premiums.....	23,141 12
Insurance department licenses and fees.....	4,096 47
All other licenses, fees and taxes.....	1,168 41
Miscellaneous expenditures.....	13,331 81
Decrease in book value of ledger assets.....	1,965 00
Total disbursements.....	\$1,413,859 16
Balance.....	\$5,977,931 46

LEDGER ASSETS.

Book value of real estate.....	\$734,056 55
Mortgage loans on real estate.....	1,093,625 00
Loans secured by collateral.....	40,000 00
Loans on company's policies assigned as collateral.....	1,509,355 14
Premium notes on policies in force.....	37,775 21
Book value of bonds and stocks—excluding interest.....	2,216,843 50
Cash in office and deposited in banks, not on interest.....	36,858 74
Deposited in trust companies and banks on interest.....	291,088 43
Bills receivable.....	195 00
Agents' balances.....	18,133 89
Total ledger assets.....	\$5,977,931 46

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$17,637 34
Interest accrued on bonds.....	24,138 69
Interest accrued on collateral loans.....	433 33
Interest accrued on premium notes, loans or liens.....	24,261 04
Interest accrued on other assets.....	1,715 27
Rents accrued on company's property or lease.....	1,004 07
	\$69,189 74

	<i>New Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported.....	\$9,295 46	\$144,805 89	
Gross deferred premiums.....	12,784 44	101,279 00	
Total.....	\$22,079 90	\$246,084 89	
Deduct loading.....	4,415 98	49,216 98	
Net uncollected and deferred premiums....	\$17,663 92	\$196,867 91	214,531 83
Gross assets.....			\$6,261,653 03

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances.....	\$18,133 89	
Bills receivable.....	195 00	
Premium notes and loans on policies and net premiums in excess of the net value of their policies.....	11,030 93	
Book value of ledger assets over market value.....	61,410 40	\$90,770 22
		<hr/>
Total admitted assets.....		\$6,170,882 81

LIABILITIES, SURPLUS AND OTHER FUNDS.

Net present value of all outstanding policies computed on the Actuaries table of mortality with interest at 4 per cent. and the American table with interest as 3 and 3½ per cent.....	\$5,510,286 00	
Same for reversionary additions.....	9,568 00	
Same for annuities.....	11,277 00	
		<hr/>
Total.....	\$5,531,131 00	
Deduct net value of risks reinsured.....	1,974 00	
		<hr/>
Net reserve.....		\$5,529,157 00
Present value of supplementary contracts, <i>not</i> involving life contingencies.....		20,790 00
Surrender values claimable on policies cancelled.....		12,193 19
Death losses in process of adjustment.....	\$19,242 02	
Death losses reported, no proofs received.....	28,185 00	
Death losses and other policy claims resisted.....	30,963 00	
		<hr/>
Total policy claims.....		78,390 02
Dividends left with the company to accumulate at interest.....		6,341 53
Premiums paid in advance, including surrender values so applied.....		9,792 01
Unearned interest and rent paid in advance.....		15,122 48
Commissions to agents, due or accrued.....		15,355 00
Salaries, rents, commissions and other accounts, due or accrued.....		2,191 80
Medical examiner's fees due or accrued.....		1,853 00
Federal, state, county and municipal taxes due or accrued.....		25,000 00
Dividends or other profits due policy holders.....		3,760 30
Dividends apportioned to annual dividend policies, payable during 1912.....		10,541 66
Dividends apportioned to deferred dividend policies, payable during 1912.....		1,518 14
Held for deferred dividends, payable after 1912.....		107,201 84
Agents' due bills.....		5,332 03
Unassigned funds (surplus).....		326,342 81
		<hr/>
Total.....		\$6,170,882 81

PREMIUM NOTE ACCOUNT.

On hand December 31, 1910.....	\$34,572 34	
Received during the year on old policies.....	4,632 03	
Restored by revival of policies.....	63 12	\$39,267 49
		<hr/>
Deductions during the year as follows:		
Used in payment of losses and claims.....	\$90 48	
Used in purchase of surrendered policies.....	372 34	
Voided by lapse.....	1,029 46	
		<hr/>
Total reduction of premium note account.....		1,492 28
		<hr/>
Balance, note assets at end of the year.....		\$37,775 21

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1910.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life	13,400	\$21,432,888		
Endowment	3,838	5,232,624		
All other	10,281	22,545,769		
Additions by dividends	-	18,135	27,519	\$49,229,416

NEW POLICIES ISSUED.

Whole life	2,529	\$3,839,165		
Endowment	587	793,500		
All other	368	1,175,000		
Additions by dividends	-	8,342	3,484	\$5,816,007

OLD POLICIES REVIVED.

Whole life	597	\$375,847		
Endowment	116	88,023		
All other	160	302,767	873	\$766,637

OLD POLICIES INCREASED.

Whole life	-	\$9,009		
Endowment	-	659		
All other	-	95,906	-	\$105,574

Total			31,876	\$55,917,634
Policies terminated during the year			3,212	8,113,657
Policies in force Dec. 31, 1911			28,664	\$47,803,977
Annuities in force Dec. 31, 1911			3	683 21

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year	244	\$308,425
Policies issued during the year	36	45,902
Total	280	\$354,327
Deduct policies ceased to be in force	16	17,640
Policies in force in Maine, December 31, 1911	264	\$336,687
Premiums received		11,337 19

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.....	\$1,091,758 65	
Surrender values applied to pay first year's premiums	648 13	
Total first year's premiums on original policies	\$1,092,406 78	
Dividends applied to purchase paid-up additions and annuities.....	20,265 00	
Surrender values applied to purchase paid-up insurance and annuities.....	22,681 30	
Consideration for original annuities involving life contingencies.....	101,815 01	
Consideration for supplementary contracts involving life contingencies.....	5,269 59	
Total new premiums.....	\$1,242,437 68	
Renewal premiums.....	6,492,731 61	
Dividends applied to pay renewal premiums.....	36,531 82	
Surrender values applied to pay renewal premiums..	1,931 66	
Renewal premiums for deferred annuities.....	678 27	
Total renewal premiums.....	\$6,531,873 36	
Total premium income.....		\$7,774,311 04
Consideration for supplementary contracts <i>not</i> involving life contingencies.....		573,613 79
Interest on mortgage loans.....	\$1,223,620 31	
Interest on bonds and dividends on stocks.....	1,123,943 61	
Interest on premium notes, policy loans or liens.....	397,682 57	
Interest on bank deposits.....	5,982 87	
Interest on other debts due the company.....	2,040 85	
Discount on claims paid in advance.....	527 02	
Rents—including company's own occupancy.....	84,857 29	2,838,654 52
Miscellaneous items.....		142 76
Agents' balances previously charged off.....		10 00
Profit on sale or maturity of ledger assets.....		41,324 56
Increase in book value of ledger assets.....		117,134 20
Income, life department.....	\$11,345,190 87	
Income, accident department.....	11,391,470 00	

Total income.....	\$22,736,660 87	
Ledger assets Dec. 31, 1910.....	73,061,823 25	
Total.....	\$95,798,484 12	

DISBURSEMENTS.

Death claims and additions.....	\$2,603,772 02	
Matured endowments.....	961,549 54	\$3,565,321 56
Annuities involving life contingencies.....		34,808 44
Total disability claims.....		261 09
Surrender values paid in cash or applied on loans or notes.....		744,942 19
Surrender values applied to pay new and renewal premiums.....		2,579 79
Surrender values applied to purchase paid-up insurance and annuities.....		22,681 30
Dividends applied to pay renewal premiums.....		36,531 82
Dividends applied to purchase paid-up additions and annuities.....		20,265 00
Total paid policy holders.....	\$4,427,391.19	
Expense of adjustment of claims including legal expense.....		3,549 53
Supplementary contracts <i>not</i> involving life contingencies.....		480,685 89
Discount on premiums paid in advance.....		1,122 00
Dividends to stockholders.....		250,000 00
Commissions to agents.....		738,699 87
Commuted renewal commissions.....		9,888 00
Agency supervision, traveling and all other agency expenses.....		42,050 83
Branch office expense including salaries of managers and clerks.....		202,081 41
Medical examiner's fees and inspection of risks.....		77,786 50
Salaries and all other compensation of officers and home office employes.....		211,647 07
Rents—including company's own occupancy.....		85,685 80
Advertising, printing, stationery, postage, telephone and express.....		96,875 25
Legal expenses.....		2,972 64
Furniture, fixtures and safes.....		17,041 51
Repairs and expenses on real estate.....		19,957 26
Taxes on real estate.....		26,099 89
State taxes on premiums.....		102,853 18
Insurance department licenses and fees.....		9,707 63
All other licenses, fees and taxes.....		13,673 72
Mortgage loan expense.....		36,190 89
Traveling expenses.....		10,844 05
Miscellaneous expenditures.....		19,958 29
Agents' balances charged off.....		201 05
Loss on sale or maturity of ledger assets.....		33,248 00
Decrease in book value of ledger assets.....		243,816 79
Disbursements, life department.....	\$7,164,028 24	
Disbursements, accident department.....	11,181,970 66	
Total disbursements.....	\$18,345,998 90	
Balance.....	\$77,452,485 22	

LEDGER ASSETS.

Book value of real estate.....	\$1,065,550 00
Mortgage loans on real estate.....	25,287,753 32
Loans on company's policies assigned as collateral.....	8,088,832 62
Book value of bonds and stocks—excluding interest.....	24,946,536 58
Cash in office and deposited in banks, not on interest.....	7,778 34
Deposited in trust companies and banks on interest.....	1,259,967 62
Ledger assets, accident department.....	16,816,066 74
Total ledger assets.....	\$77,452,485 22

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$469,371 97	
Interest due and accrued on bonds.....	399,766 29	\$869,138 26
	<i>New</i>	
	<i>Business</i>	<i>Renewals.</i>
Gross premiums due and unreported....	\$10,459 09	\$493,038 52
Gross deferred premiums.....	81,945 55	580,881 84
Total.....	\$92,404 64	\$1,073,920 36
Deduct loading.....	16,355 62	102,022 40
Net uncollected and deferred premiums.	\$76,049 02	\$971,897 96
Non ledger assets, accident department.....		326,696 70
Gross assets.....		\$79,696,267 16

DEDUCT ASSETS NOT ADMITTED.

Book value of bonds and stocks over market value....	\$67,077 95	
Overdue and accrued interest on bonds in default....	54,870 83	
Assets not admitted, accident department.....	418,603 58	\$540,552 36
Total admitted assets.....		\$79,155,714 80

LIABILITIES, SURPLUS AND OTHER FUNDS.

Net present value of all outstanding policies computed on the American table with interest at 3 and 3½ per cent.....	\$53,617,532 00	
Same for reversionary additions.....	110,389 00	
Same for annuities.....	452,014 00	
Total.....	\$54,179,935 00	
Deduct net value of risks reinsured.....	1,026,596 00	
Net reserve.....	\$53,153,339 00	
Reserve for health and accident benefits.....	35,000 00	
Present value of supplementary contracts <i>not</i> involving life contingencies.....	3,669,259 00	
Surrender values claimable on policies cancelled.....	20,000 00	
Death losses in process of adjustment.....	\$25,402 34	
Death losses reported, no proofs received.....	277,717 23	
Matured endowments due and unpaid.....	15,126 90	
Death losses and other policy claims resisted.....	2,437 09	
Total policy claims.....	320,683 56	
Due and unpaid on supplementary contracts <i>not</i> involving life contingencies.....	640 00	
Premiums paid in advance, including surrender values so applied....	83,858 95	
Unearned interest and rent paid in advance.....	198,841 29	
Commissions to agents, due or accrued.....	1,267 64	
Salaries, rents, commissions and other accounts, due or accrued.....	35,763 00	
Medical examiner's and legal fees due or accrued.....	7,026 00	
Federal, state, county and municipal taxes due or accrued.....	104,942 00	
Dividends or other profits due policy holders.....	5,266 85	
Dividends apportioned to annual dividend policies, payable during 1912	55,397 59	
Held for deferred dividends, payable after 1912.....	134,940 00	
Additional and contingent reserves.....	70,000 00	
Premiums on applications pending.....	2,309 82	
Liabilities, accident department.....	9,982,417 93	

Cash capital.....	\$2,500,000 00
Unassigned funds (surplus).....	8,774,762 17
Total.....	\$79,155,714 80

PREMIUM NOTE ACCOUNT.

On hand December 31, 1910.....	\$379 60
Deductions during the year as follows:	
Redeemed by maker in cash.....	379 60

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1910.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	55,544	\$146,618,300		
Endowment.....	21,243	43,508,698		
All other.....	15,012	38,601,615		
Additions by dividends.....	-	163,623	91,799	\$228,892,236

NEW POLICIES ISSUED.

Whole life.....	6,918	\$19,925,880		
Endowment.....	2,240	3,787,851		
All other.....	5,019	14,919,245		
Additions by dividends.....	-	35,128	14,177	\$38,668,104

OLD POLICIES REVIVED.

Whole life.....	81	\$166,868		
Endowment.....	34	54,500		
All other.....	22	33,178		
Additions by dividends.....	-	19	137	\$254,565

OLD POLICIES INCREASED.

Whole life.....	-	\$64,447		
Endowment.....	-	14,908		
All other.....	-	50,234		\$129,589

Total.....	106,113	\$267,944,494		
Policies terminated during the year.....	6,622	18,214,910		
*Policies in force Dec. 31, 1911.....	99,491	\$249,729,584		
Annuities in force Dec. 31, 1911.....	171	51,669		

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	1,616	\$2,356,108
Policies issued during the year.....	118	222,731
Total.....	1,734	\$2,578,839
Deduct policies ceased to be in force.....	104	156,548
Policies in force in Maine, December 31, 1911.....	1,630	\$2,422,291
Losses and claims unpaid December 31, of the previous year.....	2	\$3,650 00
Losses and claims incurred during the year.....	15	52,072 20
Total.....	17	\$55,722 20
Losses and claims settled during the year.....	17	55,572 20
Losses and claims unpaid Dec. 31, 1911.....	-	\$150 00
Premiums received.....		76,644 45

* Policies reinsured, \$8,942,214.

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	\$1,278,741 38	
Surrender values applied to pay first year's premiums	32 57	
Total first year's premiums on original policies	\$1,278,773 95	
Dividends applied to purchase paid-up additions and annuities	322,029 73	
Surrender values applied to purchase paid-up insurance and annuities	69,854 76	
Consideration for original annuities involving life contingencies	5,465 50	
Total new premiums	\$1,676,123 94	
Renewal premiums	8,155,128 56	
Dividends applied to pay renewal premiums	1,004,757 43	
Surrender values applied to pay renewal premiums	111,546 40	
Total renewal premiums	\$9,271,432 39	
Total premium income	\$10,947,556 33	
Consideration for supplementary contracts <i>not</i> involving life contingencies	146,806 00	
Dividends left with the company to accumulate at interest	448 51	
Interest on mortgage loans	\$3,980,249 57	
Interest on bonds	500 00	
Interest on premium notes, policy loans or liens	910,120 79	
Interest on bank deposits	21,438 97	
Discount on claims paid in advance	2,084 74	
Rents—including company's own occupancy	21,653 03	4,936,047 10
Profit from compromise and adjustment of mortgage loans	59,141 15	
Profit on sale or maturity of ledger assets	11,224 27	
Total income	\$16,101,223 36	
Ledger assets Dec. 31, 1910	77,959,164 81	
Total	\$94,060,388 17	

DISBURSEMENTS.

Death claims and additions	\$2,522,425 87	
Matured endowments and additions	587,177 73	
Matured life rate endowments	1,606,769 87	\$4,716,373 47
<hr/>		
Annuities involving life contingencies	22,970 85	
Premium notes and liens voided by lapse	114,141 62	
Surrender values paid in cash or applied on loans or notes	1,116,947 51	
Surrender values applied to pay new and renewal premiums	111,578 97	
Surrender values applied to purchase paid-up insurance and annuities	69,854 76	
Dividends paid policyholders in cash or applied on loans or notes	90,679 87	
Dividends applied to pay renewal premiums	1,004,757 43	
Dividends applied to purchase paid-up additions and annuities	322,029 73	
Dividends left with the company to accumulate at interest	448 51	
Total paid policyholders	\$7,569,782.72.	
Expense of adjustment of claims including legal expense	5,578 13	
Supplementary contracts <i>not</i> involving life contingencies	96,036 12	
Dividends to stockholders	50,000 00	
Commissions to agents	1,090,318 05	
Commuted renewal commissions	32,809 00	
Agency supervision, traveling and all other agency expenses	40,308 21	
Branch office expense including salaries of managers and clerks	44,123 29	
Medical examiner's fees and inspection o risks	67,417 96	
Salaries and all other compensation of officers and home office employes	378,992 96	
Rents—including company's own occupancy	40,439 01	
Advertising, printing, stationery, postage, telephone and express	72,478 70	
Legal expenses	45,457 68	
Furniture, fixtures and safes	10,213 89	
Repairs and expenses on real estate	4,672 95	
Taxes on real estate	12,168 39	
State taxes on premiums	172,813 15	
Insurance department licenses and fees	29,665 66	
All other licenses, fees and taxes	19,925 90	
Interest and discount	5,617 00	
Mortgage loan expense	298,565 78	
Mortgage expense	62,812 98	
Loss on mortgage loans and accounts	6,769 58	
Dividends held to credit of stockholders awaiting decision of quo-warranto suit	100,000 00	
Traveling expense, home office	10,420 77	
Miscellaneous expenditures	24,044 20	
Agents' balances charged off	5,071 40	
<hr/>		
Total disbursements	\$10,296,503 48	
<hr/>		
Balance	\$83,763,884 69	

LEDGER ASSETS.

Book value of real estate	\$515,732 89
Mortgage loans on real estate	67,264,725 82
Loans on company's policies assigned as collateral	13,099,925 56
Premium notes on policies in force	2,119,963 54
Book value of bonds—excluding interest	25,000 00
Cash in office and deposited in banks, not on interest	39,430 60
Deposited in trust companies and banks on interest	699,106 28
<hr/>	
Total ledger assets	\$83,763,884 69

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$2,509,189	54	
Interest due on bonds.....		125	00
Interest due and accrued on premium notes, loans or liens.....		489,025	58
Rents due and accrued on company's property or lease	860	00	\$2,999,200 12
<hr/>			
Market value of bonds over book value.....			62 50
	<i>New</i>	<i>Renewals.</i>	
	<i>Business.</i>		
Gross premiums due and unreported....	\$1,792	\$547,487	24
Gross deferred premiums.....	10,699	98,113	50
<hr/>			
Total.....	\$12,491	\$645,600	74
Deduct loading.....	2,498	129,120	15
<hr/>			
Net uncollected and deferred premiums..	\$9,993	\$516,480	59 526,474 17
<hr/>			
Gross assets.....			\$87,289,621 48

DEDUCT ASSETS NOT ADMITTED.

Book value of real estate over market value.....	\$51,698	11
<hr/>		
Total admitted assets.....	\$87,237,923	37

LIABILITIES, SURPLUS AND OTHER FUNDS.

Net present value of all outstanding policies computed on the Actuaries table of mortality with interest at 4 per cent. and the American table with interest at 3½ per cent.....	\$68,135,345	00
Same for reversionary additions.....	1,698,757	00
Same for annuities.....	190,149	00
<hr/>		
Total.....	\$70,024,251	00
Deduct net value of risks reinsured.....	631,893	00
<hr/>		
Net reserve.....	\$69,392,358	00
Present value of supplementary contracts <i>not</i> involv- ing life contingencies.....		917,577 00
Death losses due and unpaid.....	\$2,500	00
Death losses in process of adjustment.....	18,108	57
Death losses reported, no proofs received.....	158,930	23
Matured endowments due and unpaid.....	4,771	62
Death losses and other policy claims resisted.....	13,189	58
<hr/>		
Total policy claims.....		197,500 00
Due and unpaid on supplementary contracts <i>not</i> involv- ing contingencies.....		1,000 00
Dividends left with the company to accumulate at interest.....		773 01
Premiums paid in advance, including surrender values so applied....		96,812 48
Unearned interest and rent paid in advance.....		114,624 93
Commissions due agents on premium notes, when paid.....		258,539 58
Commissions to agents, due or accrued.....		209 45
Cost of collection on uncollected and deferred premiums in excess of loading.....		2,619 81

Salaries, rents, commissions and other accounts, due or accrued.....	\$3,149 89	
Medical examiner's and legal fees due or accrued.....	10,450 64	
Federal, state, county and municipal taxes due or accrued.....	179,810 96	
Dividends or other profits due policyholders.....	96,031 12	
Dividends apportioned to annual dividend policies, payable during 1912	1,843,704 53	
Dividends apportioned to deferred dividend policies, payable during 1912	879,555 00	
Held for deferred dividends, payable after 1912.....	9,622,431 00	
All other liabilities.....	13,451 80	
Cash capital.....	500,000 00	
Surplus derived from non-participating policies.....	1,064,929 93	
Surplus derived from participating policies.....	2,042,394 24	
Total.....		\$87,237,923 37

PREMIUM NOTE ACCOUNT.

On hand December 31, 1910.....	\$2,035,735 49	
Received during the year on new policies.....	1,034,081 24	
Received during the year on old policies.....	4,748,691 38	\$7,818,508 11
Deductions during the year as follows:		
Used in payment of losses and claims.....	\$26,140 91	
Used in purchase of surrendered policies.....	21,468 03	
Voided by lapse.....	114,141 62	
Redeemed by maker in cash.....	5,536,794 01	
Total reduction of premium note account.....		5,698,544 57
Balance, note assets at end of the year.....		\$2,119,963 54

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1910.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	123,042	\$239,862,741		
Endowment.....	24,070	39,061,435		
All other.....	7,875	21,375,201		
Additions by dividends.....	-	2,713,903	154,987	\$303,013,280

NEW POLICIES ISSUED.

Whole life.....	12,006	\$28,344,828		
Endowment.....	2,224	3,566,110		
All other.....	1,392	5,158,920		
Additions by dividends.....	-	616,087	15,622	\$37,685,945

OLD POLICIES REVIVED.

Whole life.....	161	\$405,195		
Endowment.....	28	60,500		
All other.....	31	113,448		
Additions by dividends.....	-	3,213	220	\$582,356

OLD POLICIES INCREASED.

Whole life.....	-	\$55,414		
Endowment.....	-	3,552		
All other.....	-	5,010	-	\$63,976
<hr/>				
Total.....		170,829	\$341,345,557	
Policies terminated during the year.....		8,437	19,886,191	
<hr/>				
*Policies in force Dec. 31, 1911.....		162,392	\$321,459,366	
Annuities in force Dec. 31, 1911.....		86	21,851 62	

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	433	\$683,446
Policies issued during the year.....	3	10
<hr/>		
Total.....	436	\$683,456
Deduct policies ceased to be in force.....	17	55,129
<hr/>		
Policies in force in Maine, December 31, 1911.....	419	\$628,327
Losses and claims unpaid December 31, of the previous year.....	1	\$2,000
Losses and claims incurred during the year.....	5	44,065
<hr/>		
Total.....	6	\$46,065
Losses and claims settled during the year.....	6	46,065
Premiums received.....		20,414 72

* Policies reinsured, \$7,563,044.

UNITED STATES LIFE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1850. COMMENCED BUSINESS IN 1850.

JOHN P. MUNN, *President.*

A. WHEELWRIGHT, *Secretary.*

Cash Capital, \$264,000.

INCOME.

First year's premiums on original policies	\$33,684 17	
Surrender values applied to pay first year's premiums..	820 49	
		<hr/>
Total first year's premiums on original policies..	\$34,504 66	
Dividends applied to purchase paid-up additions and annuities.	3,440 79	
Surrender values applied to purchase paid-up insurance and annuities.	37,315 67	
Consideration for original annuities involving life contingencies.	1,000 00	
		<hr/>
Total new premiums.	\$76,261 12	
Renewal premiums.	789,597 32	
Dividends applied to pay renewal premiums.	4,839 97	
Surrender values applied to pay renewal premiums. . . .	417 08	
		<hr/>
Total renewal premiums.	\$794,854 37	
Total premium income.		\$871,115 49
Interest on mortgage loans.	\$167,888 46	
Interest on bonds and dividends on stocks.	145,922 44	
Interest on premium notes, policy loans or liens.	91,365 61	
Interest on bank deposits.	1,313 40	
Rents.	25,867 11	432,357 02
		<hr/>
Borrowed money.		200,000 00
Profit on sale or maturity of ledger assets.		3,359 56
Increase in book value of ledger assets.		2,093 02
		<hr/>
Total income.	\$1,508,925 09	
Ledger assets Dec. 31, 1910.		8,458,609 79
		<hr/>
Total.	\$9,967,534 88	

DISBURSEMENTS.

Death claims and additions.	\$666,128 27	
Matured endowments and additions.	93,933 00	\$760,061 27
		<hr/>

Annuities involving life contingencies	\$17,235 06
Premium notes and liens voided by lapse	40,472 84
Surrender values paid in cash or applied on loans or notes	277,236 38
Surrender values applied to pay new and renewal premiums	1,237 57
Surrender values applied to purchase paid-up insurance and annuities ..	37,315 67
Dividends paid policy holders in cash or applied on loans or notes	54,862 78
Dividends applied to pay renewal premiums	4,839 97
Dividends applied to purchase paid-up additions and annuities	3,440 79
Total paid policy holders	\$1,196,702.33.
Expense of adjustment of claims including legal expense	2,703 87
Supplementary contracts <i>not</i> involving life contingencies	4,433 33
Dividends to stockholders	18,480 00
Commissions to agents	62,221 90
Agency supervision, traveling and all other agency expenses	12,087 24
Branch office expense including salaries of managers and clerks	11,512 91
Medical examiner's fees and inspection of risks	3,473 53
Salaries and all other compensation of officers and home office employes	80,892 10
Rents	23,691 92
Advertising, printing, stationery, postage, telephone and express	19,621 87
Legal expenses	3,487 22
Furniture, fixtures and safes	330 25
Repairs and expenses on real estate	12,667 57
Taxes on real estate	5,472 00
State taxes on premiums	10,434 49
Insurance department licenses and fees	2,415 71
All other licenses, fees and taxes	1,920 66
Borrowed money repaid	200,000 00
Interest on borrowed money	800 32
Miscellaneous expenditures	5,650 36
Agents' balances charged off	25 00
Loss on sale or maturity of ledger assets	924 38
Decrease in book value of ledger assets	1,264 98
Total disbursements	\$1,681,213 94
Balance	\$8,286,320 94

LEDGER ASSETS.

Book value of real estate	\$277,668 15
Mortgage loans on real estate	3,296,560 00
Loans on company's policies assigned as collateral	1,392,870 24
Premium notes on policies in force	53,762 00
Book value of bonds and stocks—excluding interest	3,042,920 44
Cash in office and deposited in banks, not on interest	12,233 35
Deposited in trust companies and banks on interest	208,827 46
Agents' balances	1,479 30
Total ledger assets	\$8,286,320 94

NON-LEDGER ASSETS.

Interest accrued on mortgages	\$41,264 06	
Interest accrued on bonds	39,478 44	
Interest due and accrued on premium notes, loans or liens	20,804 65	
Interest accrued on other assets	99 67	
Rents due on company's property or lease	217 92	\$101,864 74
Market value of real estate over book value		4,831 85

	<i>Renewals.</i>	
Gross premiums due and unreported.....	\$60,966 92	
Gross deferred premiums.....	13,100 34	
	<hr/>	
Total.....	\$74,067 26	
Deduct loading.....	15,554 12	
	<hr/>	
Net uncollected and deferred premiums.....		\$58,513 14
		<hr/>
Gross assets.....		\$8,451,530 67

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances.....	\$1,479 30	
Premium notes and loans on policies and net premiums in excess of the net value of their policies.....	1,687 54	
Book value of bonds and stocks over market value.....	106,822 69	\$109,989 53
	<hr/>	
Total admitted assets.....		\$8,341,541 14

LIABILITIES, SURPLUS AND OTHER FUNDS.

Net present value of all outstanding policies computed on the Actuaries table of mortality with interest at 4 per cent. and the American table with interest at 3½ per cent.....	\$7,518,958 00	
Same for reversionary additions.....	54,450 00	
Same for annuities.....	142,316 00	
	<hr/>	
Total.....	\$7,715,724 00	
Deduct net value of risks reinsured.....	55,341 00	
	<hr/>	
Net reserve.....		\$7,660,383 00
Present value of supplementary contracts, <i>not</i> involving life con- tingencies.....		63,286 00
Surrender values claimable on policies cancelled.....		3,049 07
Death losses in process of adjustment.....	\$27,007 53	
Death losses reported, no proofs received.....	50,009 48	
Matured endowments due and unpaid.....	9,522 00	
Death losses and other policy claims resisted.....	13,955 00	
	<hr/>	
Total policy claims.....		100,494 01
Premiums paid in advance, including surrender values so applied.....		1,288 32
Unearned interest and rent paid in advance.....		29,453 72
Commissions due agents on premium notes, when paid.....		8,437 00
Commissions to agents, due or accrued.....		1,453 85
Salaries, rents, commissions and other accounts, due or accrued.....		500 00
Medical examiner's and legal fees due or accrued.....		2,534 50
Federal, state, county and municipal taxes due or accrued.....		12,000 00
Dividends or other profits due policy holders.....		7,346 12
Dividends apportioned to annual dividend policies, payable during 1912		70 00
Dividends apportioned to deferred dividend policies, payable during 1912		4,331 00
Interest due on capital stock.....		9,240 00
Cash capital.....		264,000 00
Unassigned funds (surplus).....		173,674 55
	<hr/>	
Total.....		\$8,341,541 14

PREMIUM NOTE ACCOUNT.

On hand December 31, 1910.....	\$1,370,007 37	
Received during the year on new policies.....	9,268 00	
Received during the year on old policies.....	611,548 62	
Restored by revival of policies.....	4,392 91	\$1,995,216 90
Deductions during the year as follows:		
Used in payment of losses and claims.....	\$58,572 55	
Used in purchase of surrendered policies.....	66,820 40	
Voided by lapse.....	48,508 75	
Used in payment of dividends to policy holders....	908 91	
Redeemed by maker in cash.....	373,774 05	
Total reduction of premium note account.....		548,584 66
Balance, note assets at end of the year.....		\$1,446,632 24

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1910.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	10,146	\$18,897,166		
Endowment.....	2,529	3,777,046		
All other.....	3,330	6,818,055		
Additions by dividends.....	-	87,625	16,005	\$29,579,892
NEW POLICIES ISSUED.				
Whole life.....	336	\$671,195		
Endowment.....	132	209,000		
All other.....	229	468,826		
Additions by dividends.....	-	718	697	\$1,349,739
OLD POLICIES REVIVED.				
Whole life.....	61	\$110,175		
Endowment.....	17	16,221		
All other.....	40	84,312	118	\$210,708
OLD POLICIES INCREASED				
Whole life.....	3	\$6,060		
All other.....	-	115	3	\$6,175
Total.....			16,823	\$31,146,514
Policies terminated during the year.....			1,470	3,122,523
*Policies in force Dec. 31, 1911.....			15,353	\$28,023,991
Annuities in force Dec. 31, 1911.....			46	20,416 57

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	60	\$67,522
Policies issued during the year.....	6	6,000
Total.....	66	\$73,522
Deduct policies ceased to be in force.....	8	10,000
Policies in force in Maine, December 31, 1911.....	58	\$63,522
Losses and claims incurred during the year.....	3	\$3,000
Losses and claims settled during the year.....	3	3,000
Premiums received.....		1,826 51

* Policies reinsured, \$331,008

MAINE MISCELLANEOUS INSURANCE COMPANIES.

ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF
MISCELLANEOUS INSURANCE COMPANIES OF THE STATE
OF MAINE, SHOWING THEIR CONDITION ON THE
31ST DAY OF DECEMBER, 1911.

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 (plate glass)	\$3,202 62
Interest on deposits	56 67
Recovered for breakage of glass	56 77
Total income	\$3,316 06
Ledger assets Dec. 31, 1910	1,579 49
Total	\$4,895 55

DISBURSEMENTS.

Net amount paid for losses (plate glass)	\$1,133 60
Commissions or brokerage	1,642 68
State taxes on premiums	38 45
Printing and stationery	17 75
Total disbursements	\$2,832 48
Balance	\$2,063 07

LEDGER ASSETS.

Cash in office	\$426 91
Cash in banks on interest	1,636 16
Total ledger assets	\$2,063 07
(Premium notes in force, \$3,941.71.)	

LIABILITIES.

Losses and claims (plate glass)	\$1 50
Unearned premiums on outstanding risks	1,601 31
Salaries and other miscellaneous expenses due or accrued	8 50
Federal, state and other taxes due or accrued	48 04
Total	\$1,659 35
Surplus to policyholders	403 72
Total liabilities	\$2,063 07

MAINE INSURANCE COMPANY.

641

EXHIBIT OF PREMIUMS.

	<i>Plate Glass.</i>
In force December 31, 1910.....	\$2,583 11
Written during the year.....	3,391 37
	<hr/>
Total.....	\$5,954 48
Expired and canceled.....	2,751 86
	<hr/>
In force December 31, 1911.....	\$3,202 62

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Plate glass.....	\$3,391 37	\$1,133 60

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, (accident and health).....	\$12,870 93
Policy fees required or represented by applications.....	40 00
Interest on bonds and dividends on stocks.....	\$4,925 00
Interest on deposits.....	804 55
	<hr/>
Brokerage.....	17 74
Furniture and fixtures.....	554 60
Advance premiums.....	24 25
	<hr/>
Total income.....	\$19,237 07
Ledger assets Dec. 31, 1910.....	166,172 62
	<hr/>
Total.....	\$185,409 69

DISBURSEMENTS.

Net amount paid for losses (accident and health).....	\$23,939 06
Investigation and adjustment of claims.....	215 98
Policy fees retained by agents.....	40 00

Commissions or brokerage.....	\$13,256 39
Salaries, fees and compensation of officers and home office employes....	6,440 40
Salaries and expenses of agents not paid by commissions.....	275 25
Medical examiner's fees and salaries.....	341 00
Rents.....	842 49
State taxes on premiums.....	1,202 68
Insurance department licenses and fees.....	103 69
All other licenses, fees and taxes.....	17 92
Advertising.....	290 26
Printing and stationery.....	195 40
Postage, telegraph, telephone and express.....	443 84
Agents' advances charged off.....	9,228 60
Decrease in book value of ledger assets.....	2,000 00
Agents' balances.....	532 69
Advance premiums.....	47 51
Miscellaneous expenditures.....	923 77
	<hr/>
Total disbursements.....	\$60,336 93
	<hr/>
Balance.....	\$125,072 76

LEDGER ASSETS.

Book value of bonds.....	\$104,700 00
Cash in office.....	\$347 74
Cash in banks on interest.....	17,186 78
	<hr/>
Gross premiums in course of collection.....	1,705 11
Bills receivable.....	653 13
Agents' balances.....	480 00
	<hr/>
Total ledger assets.....	\$125,072 76

NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	\$1,729 59
	<hr/>
Gross assets.....	\$126,802 35

DEDUCT ASSETS NOT ADMITTED.

Bills receivable.....	\$653 13
Premiums in course of collection—written prior to Oct. 1, last.....	1,705 11
Agents' balances.....	480 00
	<hr/>
Total admitted assets.....	\$123,964 11

LIABILITIES.

Losses and claims:	
Accident (resisted).....	\$1,000 00
Commissions due agents and brokers.....	643 32
Salaries and other miscellaneous expenses due or accrued.....	655 00
Federal, state and other taxes due or accrued.....	382 55
Due for reinsurance.....	189 94
	<hr/>
Total.....	\$2,870 81
Cash capital.....	\$100,000 00
Surplus over all liabilities.....	21,093 30
	<hr/>
Surplus to policyholders.....	\$121,093 30
	<hr/>
Total liabilities.....	\$123,964 11

EXHIBIT OF PREMIUMS.

	<i>Accident and Health.</i>
In force December 31, 1910.....	\$64,687 87
Written during the year.....	39,097 88
Total	\$103,785 75
Expired, canceled and reinsured.....	103,785 75

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident and health.....	\$25,503 50	\$23,939 86

BONDS OWNED BY THE COMPANY.

(These bonds are held on deposit by the State Treasurer of Maine for the protection of all policy holders).

	<i>Book Value.</i>	<i>Par Value.</i>	<i>Market Value.</i>
Aurora, Elgin & Chicago Ry., 1st Mtge. 5s, 1941.....	\$15,000	\$15,000	\$15,000
Columbus, Buckeye Lake & Newark Trac- tion Co., 1st Mtge., 5s, 1921.....	4,900	5,000	4,900
Consolidated Electric Light Co. of Maine, 1st Mtge, 4½s, 1925.....	14,700	15,000	14,700
Kings County Elevated Ry. Co., 1st Mtge., 4s, 1949.....	12,600	15,000	12,600
Lake Shore & Michigan Southern Ry. Co., 4s, 1931.....	9,300	10,000	9,300
New York, New Haven & Hartford R. R. Co., deb., 4s, 1955.....	18,600	20,000	18,600
Rumford Falls Power Co. General Mtge., 4½s, 1929.....	9,800	10,000	9,800
Union General Electric Co., 1st Mtge., 5s, 1924.....	19,800	20,000	19,800
	\$104,700	\$110,000	\$104,700

MISCELLANEOUS INSURANCE COMPANIES OF
OTHER STATES AND COUNTRIES.

ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF
MISCELLANEOUS INSURANCE COMPANIES OF OTHER STATES
AND COUNTRIES, AUTHORIZED TO TRANSACT BUSI-
NESS IN THE STATE OF MAINE, SHOWING
THEIR CONDITION ON THE 31ST DAY
OF DECEMBER, 1911.

ÆTNA ACCIDENT AND LIABILITY COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1883. COMMENCED BUSINESS IN 1907.

M. G. BULKELEY, *President.*J. SCOFIELD ROWE, *Secretary.*

Cash Capital, \$1,000,000.

INCOME.

Net premiums:		
Fidelity	\$327 50	
Surety	1,498 10	
Plate glass	86,102 25	
Burglary and theft	115,512 16	
Sprinkler	10,801 94	
Fly wheel	1,459 39	
Automobile property damage	338,108 48	\$553,809 82
Interest on mortgage loans	\$22,502 71	
Interest on collateral loans	1,771 61	
Interest on bonds	3,861 50	
Interest on deposits	1,465 34	29,601 16
Premium on capital stock		750,000 00
Total income		\$1,333,410 98
Ledger assets December 31, 1910	\$990,931 70	
Increase of capital during 1911	500,000 00	1,490,931 70
Total		\$2,824,342 68

DISBURSEMENTS.

Net amount paid for losses:		
Plate glass	\$29,814 14	
Burglary and theft	38,345 47	
Sprinkler	34 34	
Fly wheel	10,000 00	
Automobile property damage	145,539 72	\$223,733 67
Investigation and adjustment of claims		8,632 13
Commissions or brokerage		133,019 77
Salaries, fees and compensation of officers and home office employes		22,892 39
Salaries and expenses of agents not paid by commissions		7,893 82
Inspections		2,536 44
Rents		686 20
State taxes on premiums		6,083 36
Insurance department licenses and fees		5,661 70

All other licenses, fees and taxes.....	\$7,213 80
Advertising.....	2,359 61
Printing and stationery.....	8,765 10
Postage, telegraph, telephone and express.....	3,000 79
Furniture and fixtures.....	1,063 89
Interest or dividends to stockholders.....	25,000 00
Miscellaneous expenditures.....	733 00
	<hr/>
Total disbursements.....	\$459,275 77
	<hr/>
Balance.....	\$2,365,066 91

LEDGER ASSETS.

Mortgage loans on real estate.....	\$643,600 36
Loans secured by collateral.....	33,000 00
Book value of bonds.....	976,318 75
Cash in office.....	\$627 01
Cash in banks not on interest.....	55,419 84
Cash in banks on interest.....	534,098 15
	<hr/>
Gross premiums in course of collection.....	118,007 84
Bills receivable and suspense accounts.....	3,794 96
Advance traveling expense.....	200 00
	<hr/>
Total ledger assets.....	\$2,365,066 91

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$15,159 79
Interest accrued on bonds.....	11,102 08
Interest accrued on collateral loans.....	275 00
Interest accrued on other assets.....	1,448 21
	<hr/>
Gross assets.....	\$2,393,051 99

DEDUCT ASSETS NOT ADMITTED.

Bills receivable and suspense accounts.....	\$3,794 96
Premiums in course of collection—written prior to Oct. 1, last.....	14,815 26
Book value of bonds over market value.....	9,548 75
Advance traveling expense.....	200 00
	<hr/>
Total admitted assets.....	\$2,364,693 02

LIABILITIES.

Losses and claims:				
	<i>Adjusted.</i>	<i>Unadjusted.</i>	<i>Resisted.</i>	
Plate glass.....	\$227 70	\$942 26	—	
Burglary and theft.....	495 75	4,523 00	\$4,170 00	
Auto. property damage.....	—	16,651 88	11,386 50	
	<hr/>	<hr/>	<hr/>	
Unpaid claims.....	\$723 45	\$22,117 14	\$15,556 50	\$38,397 09
Estimated expense of investigation and adjustment of claims.....				1,919 86
Unearned premiums on outstanding risks.....				278,016 16
Commissions due agents and brokers.....				28,691 48
Salaries and other miscellaneous expenses due or accrued.....				466 75
Federal, state and other taxes due or accrued.....				7,149 71
Due for return premiums.....				1,265 60
Due for re-insurance.....				2,518 60
Advance premiums.....				747 88
	<hr/>	<hr/>	<hr/>	<hr/>
Total.....				\$359,173 13

Cash capital.....	\$1,000,000 00
Surplus over all liabilities.....	1,005,519 89
Surplus to policyholders.....	\$2,005,519 89
Total liabilities.....	\$2,364,693 02

EXHIBIT OF PREMIUMS.

	<i>Fidelity.</i>	<i>Surety.</i>	<i>Plate Glass.</i>
In force December 31, 1910.....	-	-	\$57,494 11
Written during the year.....	\$327 50	\$1,498 10	114,733 72
Totals.....	\$327 50	\$1,498 10	\$172,227 83
Expired and canceled.....	-	430 96	83,999 35
In force December 31, 1911.....	\$327 50	\$1,067 14	\$88,228 48
		<i>Burglary and Theft.</i>	<i>Fly Wheel</i>
In force December 31, 1910.....		\$104,832 15	\$3,418 79
Written during the year.....		164,354 24	1,898 28
Totals.....		\$269,186 39	\$5,317 07
Expired and canceled.....		120,715 41	1,693 22
In force December 31, 1911.....		\$148,470 98	\$3,623 85
Deduct amount reinsured.....		14,317 02	-
Net premiums in force.....		\$134,153 96	\$3,623 85
		<i>Auto. Property Damage.</i>	<i>Sprinkler.</i>
In force December 31, 1910.....		\$261,277 46	-
Written during the year.....		482,055 34	\$15,030 28
Totals.....		\$743,332 80	\$15,030 28
Expired and canceled.....		434,079 20	3,227 01
In force December 31, 1911.....		\$309,253 60	\$11,803 27
Deduct amount reinsured.....		-	1,891 41
Net premiums in force.....		\$309,253 60	\$9,911 86

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Plate glass.....	\$149 35	\$79 81
Burglary and theft.....	193 42	-
Automobile property damage.....	842 44	664 55
Totals.....	\$1,185 21	\$744 36

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:		
Accident.....	\$1,698,033 25	
Health.....	416,547 92	
Liability.....	4,183,752 59	
Workmen's collective.....	46,908 92	\$6,345,242 68
<hr/>		
Interest on mortgage loans.....	\$112,017 00	
Interest on collateral loans.....	4 80	
Interest on bonds and dividends on stocks.....	70,878 50	
Interest on deposits.....	11,395 32	
Interest from all other sources.....	19 04	194,314 66
<hr/>		
Income, accident department.....		\$6,539,557 34
Income, life department.....		15,455,139 09
<hr/>		
Total income.....		\$21,994,696 43
Ledger assets Dec. 31, 1910.....		96,220,549 73
<hr/>		
Total.....		\$118,215,246 16

DISBURSEMENTS.

Net amount paid for losses:		
Accident.....	\$745,871 15	
Health.....	176,248 73	
Liability.....	2,136,245 06	
Workmen's collective.....	17,089 18	\$3,075,454 12
<hr/>		
Investigation and adjustment of claims.....		556,356 64
Commissions or brokerage.....		1,613,206 10
Salaries, fees, traveling expense and compensation of officers and home office employes.....		244,945 26
Salaries and expenses of agents not paid by commissions.....		125,637 96
Medical examiner's fees and salaries.....		13,571 26
Inspections.....		134,890 85
Rents—including company's own occupancy.....		72,694 41
Repairs and expenses on real estate.....		1,679 63

Taxes on real estate	\$131 30
State taxes on premiums	91,016 90
Insurance department licenses and fees	4,868 67
All other licenses, fees and taxes	3,638 17
Legal expenses	3,238 83
Advertising	73,948 34
Printing and stationery	79,105 59
Postage, telegraph, telephone and express	63,125 68
Furniture and fixtures	29,458 43
Interest or dividends to stockholders	100,000 00
Agents' balances charged off	4,089 35
Miscellaneous expenditures	19,990 52
	<hr/>
Disbursements, accident department	\$6,311,048 01
Disbursements, life department	12,192,215 71
	<hr/>
Total disbursements	\$18,503,263 72
	<hr/>
Balance	\$99,711,982 44

LEDGER ASSETS.

Book value of real estate	\$9,618 93
Mortgage loans on real estate	2,257,593 37
Loans secured by collateral	80 00
Book value of bonds and stocks	2,209,852 50
Cash in office	\$555 54
Cash in banks not on interest	171,697 94
Cash in banks on interest	375,273 51
	<hr/>
Gross premiums in course of collection	1,274,767 23
Bills receivable and suspense accounts	36,987 62
Advanced for expenses and salaries	1,173 14
Ledger assets, life department	93,374,382 66
	<hr/>
Total ledger assets	\$99,711,982 44

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$73,851 17
Interest accrued on bonds	14,769 99
Interest accrued on collateral loans	3 85
Interest accrued on other assets	2,268 92
Rents due on company's property	710 00
	<hr/>
Due for reinsurance	144 51
Non-ledger assets, life department	5,462,056 76
	<hr/>
Gross assets	\$105,265,787 64

DEDUCT ASSETS NOT ADMITTED.

Bills receivable and suspense account	\$36,987 62
Premiums in course of collection—written prior to Oct. 1, last	295,272 87
Book value of bonds and stocks over market value	128,653 50
Advanced for expenses and salaries	1,173 14
	<hr/>
Assets not admitted, accident department	\$462,087 13
Assets not admitted, life department	48,165 29
	<hr/>
Total admitted assets	\$104,755,535 22

LIABILITIES.

Losses and claims:

	<i>Adjusted.</i>	<i>Unadjusted.</i>	<i>Revised.</i>	
Accident	\$7,151 05	\$136,921 66	\$94,779 70	
Health	2,272 00	4,794 20	2,450 00	
Workmen's collective	-	5,520 00	-	
<hr/>				
Unpaid claims	\$9,423 05	\$147,235 86	\$97,229 70	\$253,888 61
Estimated expense of investigation and adjustment of claims				7,451 06
Special reserve for unpaid liability losses				1,968,000 00
Unearned premiums on outstanding risks				2,285,060 89
Commissions due agents and brokers				274,250 26
Salaries and other miscellaneous expenses due or accrued				8,091 61
Federal, state and other taxes due or accrued				88,203 73
Interest due or accrued				48 62
Due for reinsurance				880 63
Advance premiums				1,031 11
Gold bond, not due				2,000 00
Liabilities, life department				90,602,741 60
<hr/>				
Total				\$95,491,648 12
Cash capital			\$2,000,000 00	
Surplus over all liabilities			7,263,887 10	
<hr/>				
Surplus to policy holders				\$9,263,887 10
<hr/>				
Total liabilities				\$104,755,535 22

EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>
In force December 31, 1910	\$1,401,592 97	\$346,177 24
Written during the year	2,115,173 35	553,363 32
<hr/>		
Totals	\$3,516,766 32	\$899,540 56
Expired and canceled	1,966,062 74	481,635 31
<hr/>		
In force December 31, 1911	\$1,550,703 58	\$417,905 25
Deduct amount reinsured	5,858 00	2,010 00
<hr/>		
Net premiums in force	\$1,544,845 58	\$415,895 25
<hr/>		
	<i>Workmen's Collective.</i>	<i>Liability.</i>
In force December 31, 1910	\$13,392 24	\$2,663,876 35
Written during the year	63,996 75	5,169,787 96
<hr/>		
Totals	\$77,388 99	\$7,833,664 31
Expired and canceled	67,980 40	4,919,197 94
<hr/>		
In force December 31, 1911	\$9,408 59	\$2,914,466 37
Deduct amount reinsured	-	36 38
<hr/>		
Net premiums in force	\$9,408 59	\$2,914,429 99

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident	\$4,220 24	\$1,289 75
Health	1,079 17	273 57
Liability	29,772 12	19,755 33
Workmen's collective	4,357 79	1,829 30
<hr/>		
Totals	\$39,429 32	\$23,147 95

AMERICAN BONDING COMPANY,

BALTIMORE, MD.

INCORPORATED IN 1894. COMMENCED BUSINESS IN 1895.

GEORGE CATOR, *President.*WM. E. P. DUVALL, *Secretary.*

Cash Capital, \$750,000.

INCOME.

Net premiums:			
Fidelity	\$322,963 31		
Surety	915,707 32		
Burglary and theft	198,361 63	\$1,437,032 26	
<hr/>			
Interest on bonds and dividends on stocks	\$85,798 34		
Interest on deposits	5,990 66	91,789 00	
<hr/>			
Profit on sale or maturity of ledger assets		693 75	
Increase in book value of ledger assets		13,881 87	
Income from investments of collateral deposits, net.		1,879 26	
Increase in advance premium account		108 79	
Income from all other sources		2,099 46	
<hr/>			
Total income		\$1,547,484 39	
Ledger assets Dec. 31, 1910		2,718,977 07	
<hr/>			
Total		\$4,266,461 46	

DISBURSEMENTS.

Net amount paid for losses:			
Fidelity	\$59,109 56		
Surety	220,825 09		
Burglary and theft	75,341 09	\$355,275 74	
<hr/>			
Investigation and adjustment of claims		57,946 07	
Commissions or brokerage		304,821 25	
Salaries, fees and compensation of officers and home office employes ...		137,851 68	
Salaries and expenses of agents not paid by commissions		207,921 43	
Inspections		3,816 07	
Rents		15,570 00	
State taxes on premiums		24,566 84	
Insurance department licenses and fees		14,730 73	
All other licenses, fees and taxes		20,766 63	
Legal expenses		10,598 75	
Advertising		10,733 32	

Printing and stationery	\$15,935 66
Postage, telegraph, telephone and express	12,462 29
Furniture and fixtures	15,066 55
Interest or dividends to stockholders	120,000 00
Agents' balances charged off	5,492 48
Loss on sale or maturity of ledger assets	312 50
Decrease in book value of ledger assets	9,679 37
Depreciation of collateral deposit investments	195 00
Miscellaneous expenditures	31,400 07
Total disbursements	\$1,375,142 43
Balance	\$2,891,319 03

LEDGER ASSETS.

Book value of bonds and stocks	\$2,068,022 25
Cash in office	\$130 59
Cash in banks not on interest	8,193 22
Cash in banks on interest	439,551 88
Gross premiums in course of collection	357,176 61
Due from suspended banks and trust companies	18,244 48
Total ledger assets	\$2,891,319 03

NON-LEDGER ASSETS.

Interest due and accrued on bonds	\$14,364 45
Gross assets	\$2,905,683 48

DEDUCT ASSETS NOT ADMITTED.

Premiums in course of collection—written prior to Oct. 1, last	\$132,206 67
Due from suspended banks and trust companies	18,244 48
Total admitted assets	\$2,755,232 33

LIABILITIES.

Losses and claims:			
	<i>Unadjusted.</i>	<i>Revised.</i>	
Fidelity	\$46,890 01	\$44,223 91	
Surety	150,034 15	109,080 85	
Burglary and theft	26,382 12	18,787 78	
Totals	\$223,306 28	\$172,092 54	\$395,398 82
Deduct reinsurance			20,015 32
Net unpaid claims			\$375,383 50
Estimated expense of investigation and adjustment of claims			24,986 00
Unearned premiums on outstanding risks			766,653 70
Commissions due agents and brokers			43,906 42
Salaries and other miscellaneous expenses due or accrued			2,500 00
Federal, state and other taxes due or accrued			22,500 00
Due for return premiums			5,491 64

Due for reinsurance.....		\$27,038 33
Advance premiums.....		5,437 84
Total.....		<u>\$1,273,897 43</u>
Cash capital.....	\$750,000 00	
Surplus over all liabilities.....	731,334 90	
Surplus to policy holders.....		<u>1,481,334 90</u>
Total liabilities.....		<u>\$2,755,232 33</u>

EXHIBIT OF PREMIUMS.

	<i>Fidelity.</i>	<i>Surety.</i>	<i>Burglary and Theft.</i>
In force December 31, 1910.....	\$289,276 33	\$936,181 33	\$266,730 97
Written during the year.....	377,481 28	1,163,080 56	285,145 61
Totals.....	<u>\$666,757 61</u>	<u>\$2,099,261 89</u>	<u>\$551,876 58</u>
Expired and canceled.....	337,345 06	1,073,939 15	263,550 35
In force December 31, 1911.....	\$329,412 55	\$1,025,322 74	\$288,326 23
Deduct amount reinsured.....	18,387 42	96,448 81	31,763 30
Net premiums in force.....	<u>\$311,025 13</u>	<u>\$928,873 93</u>	<u>\$256,562 93</u>

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Fidelity }	\$4,133 55	\$135 00
Surety }		
Burglary and theft.....	290 91	-
Totals.....	<u>\$4,424 46</u>	<u>\$135 00</u>

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 (credit)		\$802,305 18
Interest on bonds	\$58,492 04	
Interest on deposits	562 12	
Interest from all other sources	3,491 40	62,545 56
Agents' balances previously charged off		160 00
Profit on sale or maturity of ledger assets		93 75
Total income		\$865,104 49
Ledger assets December 31, 1910		1,593,959 34
Total		\$2,459,063 83

DISBURSEMENTS.

Net amount paid for losses (credit)	\$558,421 71
Investigation and adjustment of claims	18,184 72
Commissions or brokerage	192,657 76
Salaries, fees and compensation of officers and home office employes ..	50,590 43
Salaries and expenses of agents not paid by commissions	22,241 10
Country exchange	633 33
Rents	10,146 09
State taxes on premiums	14,081 23
Insurance department licenses and fees	1,478 27
All other licenses, fees and taxes	4,247 03
Legal expenses	4,857 31
Advertising	7,472 53
Printing and stationery	3,839 90
Postage, telegraph, telephone and express	5,217 38
Interest or dividends to stockholders	3,500 00
Agents' balances charged off	7,009 90
Loss on sale or maturity of ledger assets	7,722 50
Miscellaneous expenditures	8,131 42
Total disbursements	\$920,432 61
Balance	\$1,538,631 22

LEDGER ASSETS.

Book value of bonds.....		\$1,332,724 51
Cash in office.....	\$10,437 87	
Cash in banks on interest.....	36,883 19	47,321 06
Bills receivable.....		12,829 20
Furniture and fixtures.....		44,920 04
Agents' balances.....		19,411 56
Premium notes.....		81,424 85
Total ledger assets.....		\$1,538,631 22

NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$7,526 66	
Interest due and accrued on other assets.....	640 62	\$8,167 28
Gross assets.....		\$1,546,798 50

DEDUCT ASSETS NOT ADMITTED.

Bills receivable.....	\$12,829 20	
Furniture and fixtures.....	44,920 04	
Book value of bonds over market value.....	71,528 26	
Agents' balances.....	19,411 56	
Premium notes past due.....	21,783 39	\$170,472 45
Total admitted assets.....		\$1,376,326 05

LIABILITIES.

Losses and claims:

	<i>Unadjusted.</i>	<i>Resisted.</i>	
Credit.....	\$15,179 56	\$38,572 00	\$53,751 56
Special reserve for credit losses.....			296,208 68
Unearned premiums on outstanding risks.....			379,073 87
Commissions due agents and brokers.....			6,170 05
Salaries and other miscellaneous expenses due or accrued.....			2,000 00
Federal, state and other taxes due or accrued.....			12,239 18
Advance premiums.....			3,470 00
Agents' credit balances.....			6,205 17
Reserve for outstanding guarantees to policyholders.....			8,660 00
Contingent reserve on salvage agreement.....			4,314 77
Total.....			\$772,093 28
Cash capital.....	\$350,000 00		
Surplus over all liabilities.....	254,232 77		

Surplus to policyholders..... 604,232 77

Total liabilities..... \$1,376,326 05

EXHIBIT OF PREMIUMS.

	<i>Credit.</i>
In force December 31, 1910.....	\$742,717 69
Written during the year.....	854,491 09
Total.....	\$1,597,208 78
Expired and canceled.....	843,071 52
In force December 31, 1911.....	\$754,137 26

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Credit.....	\$4,290 00	\$3,144 94

AMERICAN SURETY COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1884. COMMENCED BUSINESS IN 1884.

F. W. LAFRENTZ, *President.*H. B. ZEVELY, *Secretary.*

Cash Capital, \$2,500,000.

INCOME.

Net premiums:		
Fidelity	\$1,012,203 62	
Surety	1,487,454 27	\$2,499,657 89
Interest on mortgage loans	\$8,858 51	
Interest on bonds and dividends on stocks	153,228 82	
Interest on deposits	20,628 50	
Interest from all other sources	41 41	
Rents—including company's own occupancy	317,434 20	500,191 44
Profit on sale or maturity of ledger assets		13,380 00
Increase in liability for reinsurance		3,211 66
Unclaimed balances barred by statute		361 09
Checks of other parties in process of collection		2,902 41
Premiums paid in advance		2,949 83
Total income		\$3,022,654 32
Ledger assets Dec. 31, 1910		8,602,373 00
Total		\$11,625,027 32

DISBURSEMENTS.

Net amount paid for losses:		
Fidelity	\$208,819 30	
Surety	425,859 77	\$634,679 07
Investigation and adjustment of claims		50,833 20
Commissions or brokerage		248,644 98
Salaries, fees and compensation of officers and home office employes ..		322,106 13
Salaries and expenses of agents not paid by commissions		704,996 99
Inspections		11,582 08
Rents—including company's own occupancy		44,950 00
Repairs and expenses on real estate, including rent of building leased		198,512 72
Taxes on real estate		74,677 65
State taxes on premiums		37,119 08
Insurance department licenses and fees		18,090 38
All other licenses, fees and taxes		17,304 22
Legal expenses		4,115 77
Advertising		4,071 17

Printing and stationery	\$24,893 43
Postage, telegraph, telephone and express	23,379 69
Furniture and fixtures	17,620 32
Interest or dividends to stockholders	375,000 00
Miscellaneous expenditures	44,907 22

Total disbursements	<u>\$2,857,484 10</u>
---------------------------	-----------------------

Balance	\$8,767,543 22
---------------	----------------

LEDGER ASSETS.

Book value of real estate	\$3,166,047 91
Mortgage loans on real estate	195,250 00
Book value of bonds and stocks	4,079,952 10
Cash in office and agencies	\$5,275 00
Cash in banks not on interest	205,288 84
Cash in banks on interest	657,211 44

Gross premiums in course of collection	458,517 93
--	------------

Total ledger assets	<u>\$8,767,543 22</u>
---------------------------	-----------------------

NON-LEDGER ASSETS

Interest accrued on mortgages	\$1,720 85
Interest accrued on bonds	31,756 24
Interest accrued on other assets	1,417 70
Rents due and accrued on company's property	10,117 26

Gross assets	<u>\$8,812,555 27</u>
--------------------	-----------------------

DEDUCT ASSETS NOT ADMITTED.

Premiums in course of collection—written prior to October 1, last	\$181,309 84	
Book value of bonds and stocks over market value ..	238,613 60	\$419,923 44

Total admitted assets	<u>\$8,392,631 83</u>
-----------------------------	-----------------------

LIABILITIES.

Losses and claims:

	<i>Unadjusted.</i>	<i>Revised.</i>	
Fidelity	\$237,688 70	\$41,909 53	
Surety	348,526 55	78,658 36	

Totals	<u>\$586,215 25</u>	<u>\$120,567 89</u>	\$706,783 14
--------------	---------------------	---------------------	--------------

Deduct reinsurance			<u>7,917 60</u>
--------------------------	--	--	-----------------

Net unpaid claims	\$698,865 54
Estimated expense of investigation and adjustment of claims	30,000 00
Unearned premiums on outstanding risks	1,454,037 31
Commissions due agents and brokers	22,763 81
Salaries and other miscellaneous expenses due or accrued	12,500 00
Federal, state and other taxes due or accrued	39,908 98
Due for reinsurance	3,211 66
Advance premiums	22,897 03
Reserve for contingent expenses	30,000 00
Checks in process of collection	3,942 03

Total	<u>\$2,318,126 36</u>
-------------	-----------------------

Cash capital	\$2,500,000 00
Surplus over all liabilities	<u>3,574,505 47</u>

Surplus to policyholders	<u>6,074,505 47</u>
--------------------------------	---------------------

Total liabilities	<u>\$8,392,631 83</u>
-------------------------	-----------------------

EXHIBIT OF PREMIUMS.

	<i>Fidelity.</i>	<i>Surety.</i>
In force December 31, 1910.....	\$970,813 55	\$1,713,324 08
Written during the year.....	1,204,434 39	1,921,684 77
Totals.....	\$2,175,247 94	\$3,635,008 85
Expired and canceled.....	1,142,518 25	1,789,916 50
In force December 31, 1911.....	\$1,032,729 69	\$1,845,092 35

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Fidelity.....	\$2,668 05	\$-20 00
Surety.....	3,492 00	-
Totals.....	\$6,160 05	\$-20 00

*ATLANTIC HORSE INSURANCE COMPANY,

PROVIDENCE, R. I.

INCORPORATED IN 1907. COMMENCED BUSINESS IN 1907.

WILLIAM E. TEFFT, *President.*

GAIUS W. HUBBARD, *Secretary.*

Cash Capital, \$110,000.

INCOME.

Net premiums (live stock).....	\$55,465 72
Policy fees required or represented by applications.....	56 25
Interest on mortgage loans.....	\$644 00
Interest on collateral loans.....	68 80
Interest on bonds and dividends on stocks.....	3,730 09
Interest on deposits.....	220 06
Interest from all other sources.....	1,118 71
Rents.....	191 52
Agents' balances previously charged off.....	6 00
Profit on sale or maturity of ledger assets.....	285 50
Total income.....	\$61,786 65
Ledger assets Dec. 31, 1910.....	167,966 58
Total.....	\$229,753 23

* Admitted May 8, 1912.

DISBURSEMENTS.

Net amount paid for losses (live stock).....	\$18,256 54
Commissions or brokerage.....	12,386 80
Salaries, fees and compensation of officers and home office employes...	7,675 09
Salaries and expenses of agents not paid by commissions.....	2,251 03
Rents.....	532 00
Repairs and expenses on real estate.....	314 09
State taxes on premiums.....	535 16
Insurance department licenses and fees.....	1,558 04
Legal expenses.....	406 31
Advertising.....	320 50
Printing and stationery.....	1,319 60
Postage, telegraph, telephone and express.....	1,047 50
Furniture and fixtures.....	824 63
Miscellaneous expenditures.....	3,309 60
	<hr/>
Total disbursements.....	\$50,736 89
	<hr/>
Balance.....	\$179,016 34

LEDGER ASSETS.

Book value of real estate.....	\$2,162 63
Mortgage loans on real estate.....	12,200 00
Loans secured by collateral.....	650 00
Book value of bonds and stocks.....	108,300 83
Cash in office.....	\$1,175 30
Cash in banks not on interest.....	6,896 97
Cash in banks on interest.....	991 14
	<hr/>
Gross premiums in course of collection.....	23,199 47
Bills receivable.....	40 00
Statistical records, mortuary tables, formulæ, etc.....	23,400 00
	<hr/>
Total ledger assets.....	\$179,016 34

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$5 50
Interest due and accrued on bonds.....	1,399 92
Interest accrued on collateral loans.....	4 01
	<hr/>
Market value of real estate over book value.....	337 37
Market value of bonds and stocks over book value.....	12,572 67
	<hr/>
Gross assets.....	\$193,335 81

DEDUCT ASSETS NOT ADMITTED.

Bills receivable.....	\$40 00
Premiums in course of collection—written prior to Oct. 1, last.....	779 38
Over-due and accrued interest on bonds in default.....	183 33
Statistical records, mortuary tables, formulæ, etc.....	23,400 00
	<hr/>
Total admitted assets.....	\$168,933 10

LIABILITIES.

Losses and claims:

	<i>Adjusted.</i>	<i>Unadjusted.</i>	<i>Resisted.</i>	
Live stock.....	\$5,187 00	\$3,570 00	\$370 00	\$9,127 00
Unearned premiums on outstanding risks.....				27,921 60
Commissions due agents and brokers.....				4,484 00
Federal, state and other taxes due or accrued				1,027 00
				<hr/>
Total				\$42,559 60
Cash capital.....			\$110,000 00	
Surplus over all liabilities.....			16,373 50	
				<hr/>
Surplus to policy holders.....				126,373 50
				<hr/>
Total liabilities.....				\$168,933 10

EXHIBIT OF PREMIUMS.

	<i>Live Stock.</i>
In force December 31, 1910.....	\$27,539 23
Written during the year.....	85,362 16
	<hr/>
Total	\$112,901 39
Expired and canceled.....	57,058 20
	<hr/>
In force December 31, 1911.....	\$55,843 19

BROTHERHOOD ACCIDENT COMPANY,

BOSTON, MASS.

RE-INCORPORATED AS STOCK COMPANY IN 1911. COMMENCED BUSINESS IN 1892.

JOHN J. WHIPPLE, *President.*

JAY B. CRAWFORD, *Secretary.*

Cash Capital, \$100,000.

INCOME.

Net premiums:		
Accident }		\$149,943 18
Health }		
Policy fees required or represented by applications.....		12,178 00
Interest on bonds.....	\$1,461 93	
Interest on deposits.....	1,342 04	2,803 97
		<hr/>
Capital stock.....		100,000 00
Income from all other sources.....		148 50
		<hr/>
Total income.....		\$265,073 65
Ledger assets April 4, 1911.....		71,708 61
		<hr/>
Total		\$336,782 26

DISBURSEMENTS.

Net amount paid for losses:		
Accident.....	\$28,396 15	
Health.....	57,161 51	\$85,557 66
		<hr/>
Policy fees retained by agents.....		11,907 00
Commissions or brokerage.....		6,432 42
Salaries, fees and compensation of officers and home office employes..		21,807 97
Salaries and expenses of agents not paid by commissions.....		5,457 13
Medical examiner's fees and salaries		143 45
Rents.....		2,625 00
Insurance department licenses and fees.....		991 95
Legal expenses.....		320 50
Advertising.....		215 10
Printing and stationery.....		2,313 95
Postage, telegraph, telephone and express.....		2,595 86
Furniture and fixtures.....		1,762 81
Interest or dividends to stockholders.....		5,000 00
Decrease in book value of ledger assets.....		1,316 61
Miscellaneous expenditures.....		786 75
		<hr/>
Total disbursements.....		\$149,234 16
		<hr/>
Balance.....		\$187,548 10

LEDGER ASSETS.

Book value of bonds.....		\$111,000 00
Cash in office.....	\$124 55	
Cash in banks on interest.....	76,423 55	76,548 10
		<hr/>
Total ledger assets.....		\$187,548 10

NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$1,356 14	
Market value of bonds over book value	280 00	1,636 14
		<hr/>
Total admitted assets.....		\$189,184 24

LIABILITIES.

Losses and claims:				
	<i>Adjusted.</i>	<i>Unadjusted.</i>	<i>Resisted.</i>	
Accident.....	\$1,925 68	\$5,237 09	-	
Health.....	3,232 32	14,142 61	\$300 00	
			<hr/>	
Unpaid claims.....	\$5,158 00	\$19,379 70	\$300 00	\$24,837 70
Unearned premiums on outstanding risks.....				36,399 33
Salaries and other miscellaneous expenses due or accrued.....				26 70
Federal, state and other taxes due or accrued.....				1,500 00
Advance premiums.....				4,880 00
Reserve for unreported claims.....				2,000 00
				<hr/>
Total.....				\$69,643 73
Cash capital.....			\$100,000 00	
Surplus over all liabilities.....			19,540 51	
			<hr/>	
Surplus to policyholders.....				119,540 51
				<hr/>
Total liabilities.....				\$189,184 24

EXHIBIT OF PREMIUMS.

	<i>Accident and Health.</i>
In force December 31, 1910.....	\$33,755.46
Written during the year.....	150,269.36
Total	<u>\$184,024.82</u>
Expired and canceled.....	129,425.82
In force December 31, 1911.....	<u>\$54,599.00</u>

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident.....	*\$857.00	\$196.28
Health.....	-	494.82
Totals.....	<u>\$857.00</u>	<u>\$691.10</u>

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:		
Health and accident.....	\$321,810.69	
Liability.....	1,595,696.29	
Plate glass.....	189,531.04	
Steam boiler.....	108,229.68	
Burglary and theft.....	21,111.57	
Installment.....	37,273.55	
Automobile casualty.....	195,012.02	
Fly wheel.....	9,365.27	
Automobile property damage.....	26,511.85	
Workmen's collective.....	17,638.85	
Industrial.....	16,573.72	\$2,538,754.53
Policy fees required or represented by applications.....		786.00
Interest on mortgage loans.....	\$220.00	

* Includes health.

Interest on bonds and dividends on stocks.....	\$77,720 93	
Interest on deposits.....	5,601 10	
Interest from all other sources.....	134 15	\$83,676 18
<hr/>		
Agents' balances previously charged off.....		140 00
Profit on sale or maturity of ledger assets.....		9,242 29
<hr/>		
Total income.....	\$2,632,599 00	
Ledger assets Dec. 31, 1910.....		2,696,323 09
<hr/>		
Total.....		\$5,328,922 09

DISBURSEMENTS.

Net amount paid for losses:		
Accident and health.....	\$156,631 91	
Liability.....	910,920 03	
Plate glass.....	110,469 24	
Steam boiler.....	10,196 67	
Burglary and theft.....	520 38	
Installment.....	16,252 24	
Automobile casualty.....	43,271 12	
Automobile property damage.....	1,630 79	
Workmen's collective.....	16,917 37	
Industrial.....	6,123 70	\$1,272,933 45
<hr/>		
Investigation and adjustment of claims.....		133,280 94
Policy fees retained by agents.....		786 00
Commissions or brokerage.....		738,210 20
Salaries, fees and compensation of officers and home office employes...		143,065 78
Salaries and expenses of agents not paid by commissions.....		1,181 18
Medical examiner's fees and salaries.....		3,999 96
Inspections.....		60,734 87
Rents.....		12,078 03
State taxes on premiums.....		34,182 99
Insurance department licenses and fees.....		4,007 62
All other licenses, fees and taxes.....		1,977 47
Legal expenses.....		2,600 23
Advertising.....		1,155 80
Printing and stationery.....		14,634 64
Postage, telegraph, telephone and express.....		9,295 40
Furniture and fixtures.....		511 45
Interest or dividends to stockholders.....		37,500 00
Agents' balances charged off.....		4,448 27
Loss on sale or maturity of ledger assets.....		414 25
Advances to agents and solicitors.....		18,958 02
Miscellaneous expenditures.....		9,695 58
<hr/>		
Total disbursements.....		\$2,505,652 13
<hr/>		
Balance.....		\$2,823,269 96

LEDGER ASSETS.

Mortgage loans on real estate.....		\$48,000 00
Book value of bonds and stocks.....		1,898,598 46
Cash in office.....	\$35,522 28	
Cash in banks not on interest.....	12,280 29	
Cash in banks on interest.....	209,488 98	257,291 55
<hr/>		
Gross premiums in course of collection.....		616,879 95
Allowance for taxes on New York state bonds.....		2,500 00
<hr/>		
Total ledger assets.....		\$2,823,269 96

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$800 00	
Interest due and accrued on bonds.....	22,471 59	
Interest due on other assets.....	380 62	\$23,652 21
Due from agents on liquidated accounts.....		29,898 37
Due for reinsurance on losses paid.....		11,542 31
Gross assets.....		\$2,888,362 85

DEDUCT ASSETS NOT ADMITTED.

Premiums in course of collection—written prior to Oct. 1, last.....	\$3,488 84	
Book value of bonds and stocks over market value.....	83,371 02	
Due from agents on liquidated accounts.....	29,898 37	\$116,758 23
Total admitted assets.....		\$2,771,604 62

LIABILITIES.

Losses and claims:

	<i>Adjusted.</i>	<i>Unadjusted.</i>	<i>Resisted.</i>	
Accident and health....	\$2,158 14	\$37,792 69	\$21,200 00	
Plate glass.....	—	10,968 05	—	
Steam boiler.....	—	8,715 98	—	
Burglary and theft.....	41 20	726 15	—	
Installment.....	—	2,791 00	—	
Auto. property damage..	—	2,683 60	—	
Workmen's collective...	187 39	1,198 96	—	
Industrial.....	—	1,494 64	—	
Totals.....	\$2,386 73	\$67,371 07	\$21,200 00	\$90,957 80
Deduct reinsurance.....				5,785 00
Net unpaid claims.....				\$85,172 80
Estimated expense of investigation and adjustment of claims.....				1,135 00
Special reserve for unpaid liability losses.....				383,644 13
Unearned premiums on outstanding risks.....				1,182,465 71
Commissions due agents and brokers.....				151,840 02
Salaries and other miscellaneous expenses due or accrued.....				1,000 00
Federal, state and other taxes due or accrued.....				35,970 26
Due for reinsurance.....				5,101 87
Total.....				\$1,846,329 79
Cash capital.....			\$750,000 00	
Surplus over all liabilities.....			175,274 83	
Surplus to policy holders.....				925,274 83
Total liabilities.....				\$2,771,604 62

EXHIBIT OF PREMIUMS.

	<i>Accident and Health.</i>	<i>Liability.</i>
In force December 31, 1910.....	\$335,704 04	\$1,256,619 23
Written during the year.....	535,774 94	2,616,030 21
Totals.....	\$871,478 98	\$3,872,649 44
Expired and canceled.....	498,109 52	2,437,711 00
In force December 31, 1911.....	\$373,369 46	\$1,434,938 44
Deduct amount reinsured.....	3,893 84	9,669 39
Net premiums in force.....	\$369,475 62	\$1,425,269 05

	<i>Industrial.</i>	<i>Plate Glass</i>
In force December 31, 1910.....	-	\$188,642 81
Written during the year.....	\$16,573 72	277,274 15
Totals.....	\$16,573 72	\$465,916 96
Expired and canceled.....	16,573 72	272,486 87
In force December 31, 1911.....	-	\$193,430 09
	<i>Burglary and Theft.</i>	<i>Installment.</i>
	<i>Steam Boiler.</i>	
In force December 31, 1910.....	\$247,774 88	-
Written during the year.....	160,860 92	\$23,081 58
Totals.....	\$408,635 80	\$23,081 58
Expired and canceled.....	137,606 91	2,199 97
In force December 31, 1911.....	\$271,028 89	\$20,881 61
Deduct amount reinsured.....	666 65	256 56
Net premiums in force.....	\$270,362 24	\$20,625 05
	<i>Auto. Property Damage.</i>	<i>Workmen's Collective.</i>
		<i>Fly Wheel.</i>
In force December 31, 1910.....	-	\$20,638 58
Written during the year.....	\$30,938 71	29,957 93
Totals.....	\$30,938 71	\$50,596 51
Expired and canceled.....	6,313 61	40,972 76
In force December 31, 1911.....	\$24,625 10	\$9,623 75
		\$26,045 96

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid</i>
Accident }	\$4,216 34	\$641 83
Health }		
Liability.....	32,766 69	27,914 13
Plate glass.....	612 21	28 32
Steam boiler.....	5,676 26	-
Industrial.....	38 35	25 00
Fly wheel.....	961 63	-
Automobile property damage.....	530 72	77 35
Workmen's collective.....	6,791 29	11,460 58
Totals.....	\$51,593 49	\$40,147 21

COLUMBIAN NATIONAL LIFE INSURANCE
 COMPANY,
 (ACCIDENT DEPARTMENT).

BOSTON, MASS.

INCORPORATED IN 1902. COMMENCED BUSINESS IN 1902.

ARTHUR E. CHILDS, *President.*

WILLIAM H. BROWN, *Secretary.*

Cash Capital, \$1,000,000.

INCOME.

Net premiums:		
Accident.....	\$110,547 68	
Health.....	59,574 38	
Disability.....	3,377 11	\$173,499 17
		<hr/>
Income, accident department.....		\$173,499 17
Income, life department.....		3,038,807 36
		<hr/>
Total income.....		\$3,212,306 53
Ledger assets Dec. 31, 1910.....		5,656,524 12
		<hr/>
Total.....		\$8,868,830 65

DISBURSEMENTS.

Net amount paid for losses:		
Accident.....	\$39,327 39	
Health.....	20,638 15	
Disability.....	44 48	\$60,010 02
		<hr/>
Investigation and adjustment of claims.....		1,237 77
Commissions or brokerage.....		49,616 90
Salaries, fees and compensation of officers and home office employes...		22,802 55
Salaries and expenses of agents not paid by commissions.....		10,522 39
Medical examiner's fees and salaries.....		381 00
Inspections.....		129 50
Rents.....		3,418 96
State taxes on premiums.....		1,268 72
Insurance department licenses and fees.....		1,173 37
All other licenses, fees and taxes.....		117 27
Legal expenses.....		435 35
Advertising.....		404 60
Printing and stationery.....		8,392 55

Postage, telegraph, telephone and express	\$1,931 11
Furniture and fixtures	305 33
Miscellaneous expenditures	4,496 30
<hr/>	
Disbursements, accident department	\$166,643 69
Disbursements, life department	1,327,202 31
<hr/>	
Total disbursements	\$1,493,846 00
<hr/>	
Balance	\$7,374,984 65

LEDGER ASSETS.

Gross premiums in course of collection	\$32,922 39
Ledger assets, life department	7,342,062 26
<hr/>	
Total ledger assets	\$7,374,984 65

NON-LEDGER ASSETS.

Non-ledger assets, life department	\$261,222 88
<hr/>	
Gross assets	\$7,636,207 53

DEDUCT ASSETS NOT ADMITTED.

Premiums in course of collection—written prior to Oct. 1, last	\$2,455 94	
Assets not admitted, life department	186,166 26	\$188,622 20
<hr/>		
Total admitted assets		\$7,447,585 33

LIABILITIES.

Losses and claims:				
	<i>Adjusted.</i>	<i>Unadjusted.</i>	<i>Resisted.</i>	
Accident	\$1,412 76	\$14,048 77	\$11,000 00	
Health	1,200 20	7,377 92	-	
<hr/>				
Totals	\$2,612 96	\$21,426 69	\$11,000 00	\$35,039 65
Deduct reinsurance				527 50
<hr/>				
Net unpaid claims				\$34,512 15
Estimated expense of investigation and adjustment of claims				400 00
Unearned premiums on outstanding risks				77,138 64
Commissions due agents and brokers				8,272 79
Salaries and other miscellaneous expenses due or accrued				1,231 74
Federal, state and other taxes due or accrued				2,536 60
Due for reinsurance				757 92
Advance premiums				327 63
Unearned disability premiums				1,688 56
Liabilities, life department				5,864,801 76
<hr/>				
Total				\$5,991,667 79
Cash capital			\$1,000,000 00	
Surplus over all liabilities			455,917 54	
<hr/>				
Surplus to policy holders				1,455,917 54
<hr/>				
Total liabilities				\$7,447,585 33

EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>
In force December 31, 1910.....	\$60,688 49	\$24,403 07
Written during the year.....	159,659 82	82,978 81
	<hr/>	<hr/>
Totals.....	\$220,348 31	\$107,381 88
Expired and canceled.....	114,943 77	51,794 61
	<hr/>	<hr/>
In force December 31, 1911.....	\$105,404 54	\$55,587 27
Deduct amount reinsured.....	5,177 75	1,536 78
	<hr/>	<hr/>
Net premiums in force.....	\$100,226 79	\$54,050 49

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident.....	\$28,534 53	\$7,582 51
Health.....	18,241 52	5,007 69
	<hr/>	<hr/>
Totals.....	\$46,776 05	\$12,590 20

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:		
Accident.....	\$2,287,880 98	
Health.....	639,213 71	\$2,927,094 69
	<hr/>	
Policy fees required or represented by applications.....		135,504 96
Interest on mortgage loans.....	\$33,562 56	
Interest on bonds and dividends on stocks.....	23,909 92	
Interest on deposits.....	1,205 82	
Interest from all other sources.....	38 49	
Rents.....	3,001 00	61,717 79
	<hr/>	
Agents' balances previously charged off.....		2,908 42
Increase in book value of ledger assets.....		360 97
		<hr/>
Total income.....		\$3,127,586 83
Ledger assets Dec. 31, 1910.....		2,239,164 57
		<hr/>
Total.....		\$5,366,751 40

DISBURSEMENTS.

Net amount paid for losses:		
Accident	\$956,166 03	
Health	292,925 25	\$1,249,091 28
Investigation and adjustment of claims		18,126 02
Policy fees retained by agents		135,504 96
Commissions or brokerage		627,493 62
Salaries, fees and compensation of officers and home office employes		312,181 42
Salaries and expenses of agents not paid by commissions		405,643 72
Medical examiner's fees and salaries		14,018 64
Rents		45,632 31
Taxes on real estate		256 49
State taxes on premiums		52,945 92
Insurance department licenses and fees		15,987 34
All other licenses, fees and taxes		5,092 12
Legal expenses		41,626 36
Advertising		23,818 33
Printing and stationery		34,939 50
Postage, telegraph, telephone and express		30,967 37
Interest or dividends to stockholders		60,000 00
Agents' balances charged off		11,068 04
Loss on sale or maturity of ledger assets		19,652 84
Decrease in book value of ledger assets		58 69
Miscellaneous expenditures		33,564 37
Total disbursements	\$3,137,669 34	
Balance		\$2,229,082 06

LEDGER ASSETS.

Book value of real estate		\$54,147 41
Mortgage loans on real estate		691,950 00
Loans secured by collateral		65,000 00
Book value of bonds and stocks		439,460 63
Cash in office	\$2,000 00	
Cash in banks not on interest	20,260 53	
Cash in banks on interest	69,360 40	91,620 93
Gross premiums in course of collection		568,543 46
Bills receivable		7,874 97
Agents' balances		96,554 64
Furniture and fixtures		73,499 20
Cash in transit		140,430 52
Total ledger assets		\$2,229,082 06

NON-LEDGER ASSETS.

Interest accrued on mortgages	\$10,024 50	
Interest accrued on bonds	5,558 17	
Interest accrued on collateral loans	1,300 00	\$16,882 67
Market value of real estate over book value		4,727 59
Gross assets		\$2,250,692 32

DEDUCT ASSETS NOT ADMITTED.

Agents' balances.....	\$96,554 64	
Bills receivable.....	7,874 97	
Furniture and fixtures.....	73,499 50	
Book value of bonds and stocks over market value....	9,330 19	\$187,259 30
<hr/>		
Total admitted assets.....		\$2,063,433 02

LIABILITIES.

Losses and claims:

	<i>Unadjusted.</i>	<i>Revised.</i>	
Accident.....	\$169,374 23	\$55,650 00	
Health.....	11,960 08	2,675 00	
<hr/>			
Totals.....	\$181,334 31	\$58,325 00	\$239,659 31
Deduct reinsurance.....			2,650 00
<hr/>			
Net unpaid claims.....			\$237,009 31
Estimated expense of investigation and adjustment of claims.....			1,000 00
Unearned premiums on outstanding risks.....			716,974 68
Commissions due agents and brokers.....			93,517 47
Salaries and other miscellaneous expenses due or accrued.....			12,568 80
Federal, state and other taxes due or accrued.....			30,000 00
Due for reinsurance.....			2,978 03
Advance premiums.....			1,188 43
Contingent reserve.....			220,000 00
<hr/>			
Total.....			\$1,315,236 72
Cash capital.....	\$300,000 00		
Surplus over all liabilities.....	448,196 30		
<hr/>			
Surplus to policy holders.....			748,196 30
<hr/>			
Total liabilities.....			\$2,063,433 02

EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>
In force December 31, 1910.....	\$1,446,362 80	\$117,272 70
Written during the year.....	2,852,392 51	754,801 48
<hr/>		
Totals.....	\$4,298,755 31	\$872,074 18
Expired and canceled.....	2,956,853 89	768,963 57
<hr/>		
In force December 31, 1911.....	\$1,341,901 42	\$103,110 61
Deduct amount reinsured.....	11,062 67	-
<hr/>		
Net premiums in force.....	\$1,330,838 75	\$103,110 61

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident.....	\$9,202 09	\$2,133 30
Health.....	4,985 78	1,952 24
<hr/>		
Totals.....	\$14,187 87	\$4,085 54

EMPIRE STATE SURETY COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1901. COMMENCED BUSINESS IN 1901.

WM. M. TOMLINS, JR., *President.*CHARLES J. BROOKS, *Secretary.*

Cash Capital, \$500,000.

INCOME.

Net premiums:		
Accident	\$-7,413 77	
Health	-3,406 05	
Liability	-8,079 54	
Fidelity	110,222 61	
Surety	329,295 99	
Plate glass	-2,104 73	
Steam boiler	-45 00	
Burglary and theft	100,751 42	
Sprinkler	-9 45	
Workmen's collective	18 49	\$519,229 97
<hr/>		
Interest on mortgage loans	\$12,220 64	
Interest on bonds and dividends on stocks	28,546 28	
Interest on deposits	262 55	
Interest from all other sources	1,084 57	
Rents	728 60	42,842 64
<hr/>		
Profit on sale or maturity of ledger assets		162 50
Borrowed money		85,000 00
Sale of furniture		293 21
<hr/>		
Total income		\$647,528 32
Ledger assets Dec. 31, 1910		1,519,664 94
<hr/>		
Total		\$2,167,193 26

DISBURSEMENTS.

Net amount paid for losses:		
Accident	\$7,369 30	
Health	5,498 92	
Liability	63,506 43	
Fidelity	29,313 47	
Surety	146,974 47	
Plate glass	9,029 41	
Burglary and theft	40,127 05	
Workmen's collective	124 60	\$301,943 65

EMPIRE STATE SURETY COMPANY.

673

Investigation and adjustment of claims	\$90,874	13
Commissions or brokerage	162,574	74
Salaries, fees and compensation of officers and home office employes ...	81,320	26
Salaries and expenses of agents not paid by commissions	51,992	97
Inspections	633	18
Rents	9,099	95
Repairs and expenses on real estate	535	25
Taxes on real estate	413	14
State taxes on premiums	13,110	11
Insurance department licenses and fees	6,057	21
Legal expenses	2,937	56
Advertising	5,531	88
Printing and stationery	7,366	62
Postage, telegraph, telephone and express	7,407	07
Furniture and fixtures	133	11
Agents' balances charged off	723	07
Loss on sale or maturity of ledger assets	17,960	00
Borrowed money repaid	55,000	00
Miscellaneous expenditures	16,420	01
Total disbursements	\$832,033	91
Balance	\$1,335,159	35

LEDGER ASSETS.

Book value of real estate	\$86,621	00
Mortgage loans on real estate	232,706	39
Book value of bonds and stocks	698,154	99
Cash in office	\$9,935	17
Cash in banks not on interest	27,821	71
Cash in banks on interest	21,640	61
Gross premiums in course of collection	204,073	86
Bills and accounts receivable	14,706	82
Agents' balances	18,128	92
Advances to adjusters and special agents	1,073	17
Sundry ledger accounts and accrued interest paid	17,419	70
Cash in suspended banks	2,877	01
Total ledger assets	\$1,335,159	35

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$4,713	14
Interest accrued on bonds	4,742	47
Rents due on company's property	804	33
Cash payments due on contracts	9,561	62
Gross assets	\$1,354,980	91

DEDUCT ASSETS NOT ADMITTED.

Bills and accounts receivable	\$14,706	82
Amounts due on contracts	9,561	62
Book value of real estate over market value	1,681	89
Agents' balances	18,128	92
Premiums in course of collection—written prior to Oct.		
1, last	93,359	20
Overdue and accrued interest on mortgages other than first	2,051	69
Book value of bonds and stocks over market value	58,754	99
Advances to adjusters and special agents	1,073	17

Cash in suspended banks	\$2,877 01	
Sundry ledger accounts and accrued interest paid	17,402 20	\$219,597 51
Total admitted assets		\$1,135,383 40

LIABILITIES.

Losses and claims:

	<i>Adjusted.</i>	<i>Unadjusted.</i>	<i>Resisted.</i>	
Accident	\$1,100 00	-	\$2,812 80	
Health	-	-	507 14	
Fidelity	344 07	\$33,661 92	15,431 80	
Surety	3,784 00	40,476 82	67,588 69	
Plate glass	44 37	-	-	
Burglary and theft	956 38	6,193 43	2,500 00	
Sprinkler	-	-	500 00	
Totals	\$6,228 82	\$80,332 17	\$89,340 43	\$175,901 42
Deduct reinsurance				9,207 46
Net unpaid claims				\$166,693 96
Special reserve for unpaid liability losses				61,825 00
Unearned premiums on outstanding risks				297,887 53
Commissions due agents and brokers				29,268 11
Salaries and other miscellaneous expenses due or accrued				2,450 33
Federal, state and other taxes due or accrued				6,000 00
Due for borrowed money				30,000 00
Due for reinsurance				6,605 02
Total				\$600,729 95
Cash capital			\$500,000 00	
Surplus over all liabilities			34,653 45	
Surplus to policy holders				534,653 45
Total liabilities				\$1,135,383 40

EXHIBIT OF PREMIUMS.

	<i>Fidelity.</i>	<i>Surety.</i>	<i>Plate Glass.</i>
In force December 31, 1910	\$122,859 45	\$377,311 71	-
Written during the year	148,880 15	468,617 94	\$121 42
Totals	\$271,739 60	\$845,929 65	\$121 42
Expired and canceled	144,368 91	453,171 57	-
In force December 31, 1911	\$127,370 69	\$392,758 08	\$121 42
Deduct amount reinsured	12,980 45	38,407 84	121 42
Net premiums in force	\$114,390 24	\$354,350 24	-
		<i>Burglary and Theft.</i>	<i>Workmen's Collective.</i>
In force December 31, 1910		\$132,925 56	-
Written during the year		160,778 76	\$90 49
Totals		\$293,704 32	\$90 49
Expired and canceled		153,705 53	-
In force December 31, 1911		\$139,998 79	\$90 49
Deduct amount reinsured		16,010 85	90 49
Net premiums in force		\$123,987 94	-

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident.....	\$67 78	-
Health.....	10 50	-
Liability.....	160 00	-
Fidelity.....	373 59	-
Surety.....	284 98	-
Plate glass.....	-	14 75
Burglary and theft.....	53 17	-
Totals.....	<u>\$950 02</u>	<u>\$14 75</u>

EMPLOYERS' LIABILITY ASSURANCE CORPORATION, LIMITED,

LONDON, ENGLAND.

INCORPORATED IN 1880. COMMENCED BUSINESS IN UNITED STATES IN 1881.

SAMUEL APPLETON, *Manager*, Boston, Mass.

Statutory Deposit, \$350,000.

INCOME.

Net premiums:		
Accident.....	\$264,418 43	
Health.....	81,532 28	
Liability.....	3,981,385 15	
Fidelity.....	85,760 48	
Steam boiler.....	12,213 02	
Burglary and theft.....	103,286 07	
Automobile property damage.....	354,910 72	
Workmen's collective.....	77,232 37	\$4,960,738 52
Interest on bonds.....	\$184,355 93	
Interest on deposits.....	209 97	
Interest from all other sources.....	1,460 25	186,026 15
Agents' balances previously charged off.....		38 63
Increase in book value of ledger assets.....		32,806 25
Total income.....		<u>\$5,179,609 55</u>
Ledger assets Dec. 31, 1910.....		5,648,792 37
Total.....		<u>\$10,828,401 92</u>

DISBURSEMENTS.

Net amount paid for losses:		
Accident.....	\$136,824 30	
Health.....	38,851 97	

676 EMPLOYERS' LIABILITY ASSURANCE CORPORATION.

Liability	\$1,711,328 88	
Fidelity	45,493 23	
Steam boiler	914 20	
Burglary and theft	23,479 35	
Automobile property damage	134,552 80	
Workmen's collective	30,665 27	\$2,122,110 00
<hr/>		
Investigation and adjustment of claims	401,057 32	
Commissions or brokerage	1,309,271 49	
Salaries, fees and compensation of officers and home office employes . . .	102,994 00	
Salaries and expenses of agents not paid by commissions	39,559 72	
Medical examiner's fees and salaries	124 00	
Inspections	50,415 72	
Rents	30,304 52	
State taxes on premiums	77,278 06	
Insurance department licenses and fees	7,289 48	
All other licenses, fees and taxes	8,125 82	
Legal expenses	4,858 13	
Advertising	9,944 89	
Printing and stationery	38,579 88	
Postage, telegraph, telephone and express	29,156 11	
Furniture and fixtures	5,924 88	
Remitted to home office	565,883 46	
Agents' balances charged off	1,697 51	
Decrease in book value of ledger assets	17,064 37	
Miscellaneous expenditures	10,243 02	
<hr/>		
Total disbursements	\$4,831,882 38	
<hr/>		
Balance	\$5,996,519 54	
<hr/>		
LEDGER ASSETS.		
Book value of bonds		\$4,984,702 50
Cash in office	\$2,422 58	
Cash in banks not on interest	877 42	
Cash in banks on interest	1,184 45	4,484 45
<hr/>		
Cash deposited by trustees		36,392 29
Gross premiums in course of collection		970,940 30
<hr/>		
Total ledger assets		\$5,996,519 54
<hr/>		
NON-LEDGER ASSETS.		
Interest due and accrued on bonds		\$65,412 06
<hr/>		
Gross assets		\$6,061,931 60
<hr/>		
DEDUCT ASSETS NOT ADMITTED.		
Premiums in course of collection—written prior to Oct. 1, last		\$34,270 03
<hr/>		
Total admitted assets		\$6,027,661 87
<hr/>		
LIABILITIES.		
Losses and claims:		
	<i>Unadjusted.</i>	<i>Resisted.</i>
Accident	\$46,028 00	\$16,397 00
Health	10,113 00	-

EMPLOYERS' LIABILITY ASSURANCE CORPORATION. 677

Fidelity.....	\$7,580 00	\$21,940 00	
Burglary and theft.....	6,303 00	4,750 00	
Auto. property damage.....	25,883 00	2,493 00	
Workmen's collective.....	10,648 00	50 00	
<hr/>			
Unpaid claims.....	\$106,555 00	\$45,630 00	\$152,185 00
Estimated expense of investigation and adjustment of claims.....			8,005 00
Special reserve for unpaid liability losses.....			1,508,191 00
Unearned premiums on outstanding risks.....			2,221,602 21
Commissions due agents and brokers.....			279,410 78
Salaries and other miscellaneous expenses due or accrued.....			40,000 00
Federal, state and other taxes due or accrued.....			60,000 00
<hr/>			
Total.....			\$4,269,393 99
Statutory deposit.....		\$350,000 00	
Surplus over all liabilities.....		1,408,267 58	
<hr/>			
Surplus to policy holders.....			1,758,267 58
<hr/>			
Total liabilities.....			\$6,027,661 57

EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>	<i>Liability.</i>
In force December 31, 1910.....	\$246,224 85	\$70,862 56	\$3,123,482 20
Written during the year.....	308,883 83	103,452 72	4,758,777 35
<hr/>			
Totals.....	\$555,108 68	\$174,315 28	\$7,882,259 55
Expired and canceled.....	297,466 16	96,608 60	4,433,339 81
<hr/>			
In force December 31, 1911.....	\$257,642 52	\$77,706 68	\$3,448,919 74
Deduct amount reinsured.....	397 00	84 00	1,120 02
<hr/>			
Net premiums in force.....	\$257,245 52	\$77,622 68	\$3,447,799 72
	<i>Fidelity.</i>	<i>Steam Boiler.</i>	<i>Burglary and Theft.</i>
In force December 31, 1910.....	\$115,091 54	\$25,554 36	\$119,290 82
Written during the year.....	115,425 48	14,688 72	121,815 97
<hr/>			
Totals.....	\$230,517 02	\$40,243 08	\$241,106 79
Expired and canceled.....	149,235 40	8,220 97	98,026 98
<hr/>			
In force December 31, 1911.....	\$81,281 62	\$32,022 11	\$143,079 81
Deduct amount reinsured.....	403 12	-	1,726 38
<hr/>			
Net premiums in force.....	\$80,878 50	\$32,022 11	\$141,353 43
	<i>Auto. Property Damage.</i>	<i>Workmen's Collective.</i>	
In force December 31, 1910.....	\$284,941 51	\$35,260 07	
Written during the year.....	496,796 35	95,287 61	
<hr/>			
Totals.....	\$781,737 86	\$130,547 68	
Expired and canceled.....	430,537 95	90,183 05	
<hr/>			
In force December 31, 1911.....	\$351,199 91	\$40,364 63	

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident.....	\$5,699 49	\$1,435 09
Health.....	2,496 86	1,628 15
Liability.....	49,079 04	15,926 71
Fidelity.....	2,668 27	-
Steam boiler.....	411 41	-
Burglary and theft.....	1,067 53	36 00
Automobile property damage.....	2,658 56	816 92
Totals.....	\$64,081 16	\$19,842 87

EQUITABLE ACCIDENT COMPANY.

BOSTON, MASS.

INCORPORATED IN 1909. COMMENCED BUSINESS IN 1909.

ALBERT C. SMITH, *President.*DAVID T. MONTAGUE, *Secretary.*

Cash Capital, \$100,000.

INCOME.

Net premiums:		
Accident }		\$78,895 88
Health }		
Policy fees required or represented by applications.....		15,007 00
Interest on mortgage loans.....	\$112 50	
Interest on collateral loans.....	284 72	
Interest on bonds and dividends on stocks.....	6,821 27	
Interest on deposits.....	510 89	7,729 38
Profit on sale or maturity of ledger assets.....		48 00
Returned from claimants.....		208 45
Final dividend American National Bank.....		212 73
Tax on bank stock refunded.....		129 34
Total income.....		\$102,230 78
Ledger assets Dec. 31, 1910.....		198,526 19
Total.....		\$300,756 97

DISBURSEMENTS.

Net amount paid for losses:		
Accident }		\$35,399 48
Health }		
Investigation and adjustment of claims.....		2,519 12
Policy fees retained by agents.....		15,007 00

Commissions or brokerage.....	\$12,493 15
Salaries, fees and compensation of officers and home office employes...	16,859 67
Salaries and expenses of agents not paid by commissions.....	603 89
Medical examiner's fees and salaries.....	128 81
Rents.....	3,648 50
State taxes on premiums.....	584 44
Insurance department licenses and fees.....	694 97
All other licenses, fees and taxes.....	334 35
Legal expenses.....	1,585 35
Advertising.....	1,874 35
Printing and stationery.....	3,866 33
Postage, telegraph, telephone and express.....	3,423 39
Furniture and fixtures.....	569 19
Interest or dividends to stockholders.....	8,000 00
Decrease in book values of ledger assets.....	738 80
Miscellaneous expenditures.....	3,220 29
Total disbursements.....	\$111,551 08
Balance.....	\$189,205 89

LEDGER ASSETS

Mortgage loans on real estate.....	\$2,250 00
Book value of bonds and stocks.....	169,064 25
Cash in office.....	\$574 48
Cash in banks not on interest.....	83 20
Cash in banks on interest.....	17,100 46
Gross premiums in course of collection.....	133 50
Total ledger assets.....	\$189,205 89

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$9 38	
Interest accrued on bonds.....	2,099 26	\$2,108 64
Market value of real estate over book value.....	110 75	
Suspense account.....	18 34	
Total admitted assets.....		\$191,443 62

LIABILITIES.

Losses and claims:

	<i>Unadjusted.</i>	<i>Revised.</i>	
Accident }	\$5,548 75	\$1,933 00	\$7,481 75
Health }			
Estimated expense of investigation and adjustment of claims.....			500 00
Unearned premiums on outstanding risks.....			8,410 83
Commissions due agents and brokers.....			40 00
Salaries and other miscellaneous expenses due or accrued.....			859 42
Federal, state and other taxes due or accrued.....			769 72
Due for reinsurance.....			14 38
Advance premiums.....			2,371 46
Total.....			\$20,447 56
Cash capital.....	\$100,000 00		
Surplus over all liabilities.....	70,996 06		
Surplus to policy holders.....			170,996 06
Total liabilities.....			\$191,443 62

EQUITABLE SURETY COMPANY.

EXHIBIT OF PREMIUMS.

	<i>Accident and Health</i>
In force December 31, 1910.....	\$18,578 63
Written during the year.....	79,495 15
Total	\$98,073 78
Expired and canceled.....	81,129 71
In force December 31, 1911	\$16,944 07
Deduct amount reinsured.....	122 41
Net premiums in force	\$16,821 66

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident }	\$9,752 35	\$3,091 85
Health }		

*EQUITABLE SURETY COMPANY,

ST. LOUIS, MISSOURI.

INCORPORATED IN 1911. COMMENCED BUSINESS IN 1911.

JAMES E. SMITH, *President.*WALTER H. WEST, *Secretary.*

Cash Capital, \$1,000,000.

INCOME.

Net premiums:		
Fidelity.....	\$96,708 32	
Surety	134,573 81	\$231,282 13
Interest on mortgage loans.....	\$978 08	
Interest on collateral loans.....	861 11	
Interest on bonds.....	25,164 52	
Interest on deposits.....	3,377 70	30,381 41
Profit on sale or maturity of ledger assets.....		656 25
Capital stock.....		1,000,000 00
Premium on capital stock.....		250,000 00
Total		\$1,512,319 79

* Admitted April 3, 1912.

DISBURSEMENTS.

Net amount paid for losses:		
Fidelity	\$171 17	
Surety	131 00	\$302 17
<hr/>		
Investigation and adjustment of claims		188 46
Commissions or brokerage		28,827 91
Salaries, fees and compensation of officers and home office employes ...		40,119 83
Salaries and expenses of agents not paid by commissions		40,225 30
Rents		2,250 00
State taxes on premiums		12 17
Insurance department licenses and fees		4,688 68
All other licenses, fees and taxes		435 00
Legal expenses		325 00
Advertising		1,579 53
Printing and stationery		9,758 91
Postage, telegraph, telephone and express		2,905 29
Furniture and fixtures		4,196 77
Organization expense		26,062 80
Miscellaneous expenditures		3,778 75
<hr/>		
Total disbursements		\$165,656 57
<hr/>		
Balance		\$1,346,663 22

LEDGER ASSETS.

Mortgage loans on real estate		\$40,000 00
Book value of bonds		1,081,406 19
Cash in office	\$2,978 67	
Cash in banks not on interest	27,847 11	
Cash in banks on interest	119,740 24	150,566 02
<hr/>		
Gross premiums in course of collection		67,621 83
New York excise current loss fund		1,912 18
New York excise reserve fund		5,157 00
<hr/>		
Total ledger assets		\$1,346,663 22

NON-LEDGER ASSETS.

Interest accrued on mortgages	\$472 24	
Interest accrued on bonds	9,813 67	\$10,285 91
<hr/>		
Market value of bonds and stocks over book value		1,867 59
<hr/>		
Gross assets		\$1,358,816 72

DEDUCT ASSETS NOT ADMITTED.

Premiums in course of collection—written prior to Oct. 1, last		\$847 30
<hr/>		
Total admitted assets		\$1,357,969 42

LIABILITIES.

Losses and claims:		
	<i>Unadjusted.</i>	
Fidelity	\$1,053 74	
Surety	1,758 28	
<hr/>		
Unpaid claims		\$2,812 02
Unearned premiums on outstanding risks		118,922 49
Commissions due agents and brokers		13,722 97

Salaries and other miscellaneous expenses due or accrued.....		\$2,337 45
Federal, state and other taxes due or accrued.....		4,464 33
Due for reinsurance.....		8,065 50
Total.....		<u>\$150,324 76</u>
Cash capital.....	\$1,000,000 00	
Surplus over all liabilities.....	207,644 66	
Surplus to policy holders.....		<u>1,207,644 66</u>
Total liabilities.....		<u>\$1,357,969 42</u>

EXHIBIT OF PREMIUMS.

	<i>Fidelity.</i>	<i>Surety.</i>
Written during the year.....	\$105,019 81	\$154,368 84
Expired and canceled.....	7,605 62	21,562 78
In force December 31, 1911.....	\$97,414 19	\$132,806 16
Deduct amount reinsured.....	18,449 86	4,416 29
Net premiums in force.....	<u>\$78,964 33</u>	<u>\$128,389 87</u>

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:		
Accident }		350,850 93
Health }		
Policy fees required or represented by applications.....		44,021 00
Interest on bonds and dividends on stocks.....	\$11,925 65	
Interest on deposits.....	291 39	12,217 04
Profit on sale or maturity of ledger assets.....		446 28
Increase in book value of ledger assets.....		12,187 50
Total income.....		<u>\$419,722 75</u>
Ledger assets Dec. 31, 1910.....		288,886 07
Total.....		<u>\$708,608 82</u>

DISBURSEMENTS.

Net amount paid for losses:		
Accident	}	
Health		\$145,026 02
Policy fees retained by agents.....		43,838 39
Commissions or brokerage.....		64,873 52
Salaries, fees and compensation of officers and home office employes...		23,080 59
Salaries and expenses of agents not paid by commissions.....		32,767 58
Medical examiner's fees and salaries.....		1,207 08
Rents.....		7,173 66
State taxes on premiums.....		6,628 10
Insurance department licenses and fees.....		3,218 41
All other licenses, fees and taxes.....		404 10
Legal expenses.....		667 22
Advertising.....		2,315 01
Printing and stationery.....		5,078 53
Postage, telegraph, telephone and express.....		7,039 27
Furniture and fixtures.....		307 91
Interest or dividends to stockholders.....		25,000 00
Agents' balances charged off.....		191 52
Loss on sale or maturity of ledger assets.....		4,732 63
Decrease in book value of ledger assets.....		1,955 80
Funds in suspended banks.....		316 40
Miscellaneous expenditures.....		1,655 41
		<hr/>
Total disbursements.....		\$377,477 15
		<hr/>
Balance.....		\$331,131 67

LEDGER ASSETS.

Book value of bonds and stocks.....		\$323,000 00
Cash in office.....	\$1,781 13	
Cash in banks not on interest.....	6,350 54	8,131 67
		<hr/>
Total ledger assets.....		\$331,131 67

NON-LEDGER ASSETS.

Interest accrued on bonds.....		\$5,752 89
		<hr/>
Gross assets.....		\$336,884 56

DEDUCT ASSETS NOT ADMITTED.

Book value of bonds and stocks over market value.....		\$604 10
		<hr/>
Total admitted assets.....		\$336,280 46

LIABILITIES.

Losses and claims:			
	<i>Adjusted.</i>	<i>Resisted.</i>	
Accident	}		
Health			
	\$18,043 10	\$402 70	\$18,445 80
Commissions due agents and brokers.....			3,000 00
Salaries and other miscellaneous expenses due or accrued.....			500 00
Federal, state and other taxes due or accrued.....			6,500 00
Dividends due stockholders.....			10,000 00
Advance premiums.....			6,434 15
			<hr/>
Total.....			\$44,879 95

FIDELITY AND CASUALTY COMPANY.

Cash capital.....	\$200,000 00	
Surplus over all liabilities.....	91,400 51	
	<hr/>	
Surplus to policy holders.....		\$291,400 51
Total liabilities.....		<hr/>
		\$336,280 46

EXHIBIT OF PREMIUMS.

		<i>Accident and Health.</i>
In force December 31, 1910.....		\$4,901 75
Written during the year.....		351,330 27
		<hr/>
Total.....		\$356,232 02
Expired and canceled.....		349,797 87
		<hr/>
In force December 31, 1911.....		\$6,434 15

BUSINESS IN MAINE.

		<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident }		\$3,439 05	\$1,443 98
Health }			

FIDELITY AND CASUALTY COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1876. COMMENCED BUSINESS IN 1876.

ROBERT J. HILLAS, *President.*THEO. E. GATY, *Secretary.*

Cash Capital, \$1,000,000.

INCOME.

Net premiums:		
Accident.....	\$1,911,455 82	
Health.....	1,223,187 13	
Liability.....	3,040,189 14	
Fidelity.....	257,972 13	
Surety.....	228,178 86	
Plate glass.....	470,523 40	
Steam boiler.....	393,421 11	
Burglary and theft.....	533,432 23	
Fly wheel.....	89,327 72	
Workmen's collective.....	23,084 56	\$8,170,752 10
	<hr/>	
Interest on collateral loans.....	\$115 82	
Interest on bonds and dividends on stocks.....	329,435 73	

Interest on deposits.....	\$1,944 36	
Interest from all other sources.....	1,421 79	
Rents—including company's own occupancy.....	115,933 03	\$448,850 73
<hr/>		
Agents' balances previously charged off.....		50 00
Suspense account.....		35 83
Fidelity insurance fund.....		1,441 61
Profit and loss.....		2 38
<hr/>		
Total income.....		\$8,621,132 65
Ledger assets Dec. 31, 1910.....		9,779,775 95
<hr/>		
Total.....		\$18,400,908 60

DISBURSEMENTS.

Net amount paid for losses:		
Accident.....	\$844,436 25	
Health.....	587,776 75	
Liability.....	1,174,544 91	
Fidelity.....	44,332 46	
Surety.....	43,970 71	
Plate glass.....	176,853 80	
Steam boiler.....	40,936 18	
Burglary and theft.....	162,268 55	
Fly wheel.....	29,765 42	
Workmen's collective.....	9,909 79	\$3,114,794 82
<hr/>		
Investigation and adjustment of claims.....	585,063 15	
Commissions or brokerage.....	2,185,026 99	
Salaries, fees and compensation of officers and home office employes...	588,188 06	
Salaries and expenses of agents not paid by commissions.....	509,123 10	
Medical examiners' fees and salaries.....	10,349 99	
Inspections.....	237,281 27	
Rents—including company's own occupancy.....	80,339 76	
Repairs and expenses on real estate.....	45,696 86	
Taxes on real estate.....	22,481 71	
State taxes on premiums.....	117,236 68	
Insurance department licenses and fees.....	16,251 81	
All other licenses, fees and taxes.....	8,513 49	
Legal expenses.....	4,445 01	
Advertising.....	5,683 16	
Printing and stationery.....	128,920 17	
Postage, telegraph, telephone and express.....	41,881 89	
Furniture and fixtures.....	13,790 30	
Interest or dividends to stockholders.....	190,000 00	
Agents' balances charged off.....	6,595 62	
Decrease in book value of ledger assets.....	26 51	
Munich Reinsurance Company contract.....	10,759 78	
Profit and loss.....	1,126 42	
Interest.....	3,094 01	
Premiums paid in advance.....	3,000 00	
Exchange and collection fees.....	2,647 74	
Miscellaneous expenditures.....	16,752 23	
<hr/>		
Total disbursements.....		\$7,949,070 53
<hr/>		
Balance.....		\$10,451,838 07

LEDGER ASSETS.

Book value of real estate.....	\$1,404,656 02
Book value of bonds and stocks.....	7,123,400 97
Cash in office.....	\$7,466 12

Cash in banks not on interest.....	\$204,365 18	
Cash in banks on interest.....	162,366 42	\$374,197 72
<hr/>		
Gross premiums in course of collection.....		1,442,756 51
Bills receivable.....		7,250 00
Agents' balances and sundry ledger assets.....		99,576 85
<hr/>		
Total ledger assets.....		\$10,451,838 07

NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$48,069 97	
Interest accrued on other assets.....	621 20	
Rents accrued on company's property.....	318 77	\$49,009 94
<hr/>		
Market value of bonds and stocks over book value.....		321,042 53
<hr/>		
Gross assets.....		\$10,821,890 54

DEDUCT ASSETS NOT ADMITTED.

Bills receivable.....	\$7,250 00	
Premiums in course of collection—written prior to Oct. 1, last.....	232,401 21	
Agents' balances and sundry ledger assets.....	99,576 85	\$339,228 06
<hr/>		
Total admitted assets.....		\$10,482,662 48

LIABILITIES.

Losses and claims:

	<i>Unadjusted.</i>	<i>Revised.</i>	
Accident.....	\$275,587 72	\$173,300 00	
Health.....	156,837 17	15,825 00	
Fidelity.....	60,500 19	32,959 39	
Surety.....	17,938 89	—	
Plate glass.....	17,757 08	800 00	
Steam boiler.....	12,359 00	11,150 00	
Burglary and theft.....	89,391 00	14,430 00	
Fly wheel.....	835 00	—	
Workmen's collective.....	790 40	—	
<hr/>			
Totals.....	\$631,996 45	\$248,464 39	\$380,460 84
Deduct reinsurance.....			7,428 58
<hr/>			
Net unpaid claims.....			\$873,032 26
Estimated expense of investigation and adjustment of claims.....			27,400 00
Special reserve for unpaid liability losses.....			1,312,435 95
Unearned premiums on outstanding risks.....			4,642,676 42
Commissions due agents and brokers.....			327,927 02
Salaries and other miscellaneous expenses due or accrued.....			5,994 67
Federal, state and other taxes due or accrued.....			121,426 46
Due for reinsurance.....			17,716 27
Reserve for contingencies.....			175,000 00
Fidelity insurance fund.....			7,518 85
Held under contract with Munich Reinsurance Company.....			42,103 98
Suspense account.....			3,709 21
All other liabilities.....			284 40
<hr/>			
Total.....			\$7,557,225 49
Cash capital.....	\$1,000,000 00		
Surplus over all liabilities.....	1,925,436 99		
<hr/>			
Surplus to policy holders.....			2,925,436 99
<hr/>			
Total liabilities.....			\$10,482,662 48

EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>	<i>Liability.</i>
In force December 31, 1910.....	\$2,027,657 57	\$1,198,197 12	\$2,303,634 35
Written during the year.....	2,823,036 91	1,744,801 56	3,831,439 62
Totals.....	\$4,850,694 48	\$2,942,998 68	\$6,135,073 97
Expired and canceled.....	2,746,568 49	1,689,381 04	3,194,038 90
In force December 31, 1911.....	\$2,104,125 99	\$1,253,617 64	\$2,941,035 09
Deduct amount reinsured.....	3,659 06	777 43	346 79
Net premiums in force.....	\$2,100,466 93	\$1,252,840 21	\$2,940,688 28
	<i>Fidelity.</i>	<i>Surety.</i>	<i>Plate Glass.</i>
In force December 31, 1910.....	\$290,519 96	\$196,737 03	\$417,938 63
Written during the year.....	383,054 01	270,162 76	625,830 62
Totals.....	\$673,573 97	\$466,899 79	\$1,043,769 25
Expired and canceled.....	360,628 25	233,729 71	569,486 17
In force December 31, 1911.....	\$312,945 72	\$233,170 08	\$474,283 08
Deduct amount reinsured.....	4,826 96	20,021 01	381 17
Net premiums in force.....	\$308,118 76	\$213,149 07	\$473,901 91
		<i>Steam Boiler.</i>	<i>Burglary and Theft.</i>
In force December 31, 1910.....		\$786,583 13	\$747,943 92
Written during the year.....		589,017 17	715,088 23
Totals.....		\$1,375,600 30	\$1,463,032 15
Expired and canceled.....		548,027 69	730,997 68
In force December 31, 1911.....		\$827,572 61	\$732,034 47
Deduct amount reinsured.....		150 00	5,166 54
Net premiums in force.....		\$827,422 61	\$726,867 93
		<i>Fly Wheel.</i>	<i>Workmen's Collective.</i>
In force December 31, 1910.....		\$187,919 76	\$22,192 89
Written during the year.....		116,869 34	36,159 63
Totals.....		\$304,789 10	\$58,352 52
Expired and canceled.....		99,086 31	35,207 54
In force December 31, 1911.....		\$205,702 79	\$23,144 98

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident.....	\$7,312 06	\$4,357 13
Health.....	4,218 22	5,483 23
Liability.....	21,781 29	7,755 33
Fidelity.....	750 16	-
Surety.....	5 00	-
Plate glass.....	1,073 42	259 85
Steam boiler.....	8,274 25	17 31
Burglary and theft.....	2,058 71	-
Fly wheel.....	897 01	-
Totals.....	\$46,370 12	\$17,872 85

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:		
Accident	\$113,787 79	
Health	52,394 48	
Liability	979,692 58	
Fidelity and surety	2,406,447 02	
Plate glass	208,903 54	
Burglary and theft	57,833 01	
Automobile property damage	90,853 58	
Workmen's collective	6,812 88	\$3,916,724 88
Inspections		1,317 57
Interest on collateral loans	\$2,000 00	
Interest on bonds and dividends on stocks	175,221 13	
Interest on deposits	7,193 06	
Interest from all other sources	1,671 93	
Rents—including company's own occupancy	55,288 61	241,374 73
Agents' balances previously charged off		129 35
Profit on sale or maturity of ledger assets		12,095 00
Increase in book value of ledger assets		128,320 00
Returned premiums		54,670 65
Advanced premiums		113,766 00
Premiums due for reinsurance		4,779 58
Received for liquidation of Philadelphia Casualty Co.		275,000 00
Total income		\$4,748,177 76
Ledger assets Dec. 31, 1910		6,948,024 35
Total		\$11,696,202 11

DISBURSEMENTS.

Net amount paid for losses:		
Accident	\$24,337 85	
Health	13,083 19	
Liability	106,827 13	
Fidelity and surety	533,226 96	
Plate glass	59,990 23	
Burglary and theft	14,466 49	
Automobile property damage	23,607 77	
Workmen's collective	1,180 59	\$776,720 21

Collection expenses, salvage and recovery.....	\$14,460 32
Investigation and adjustment of claims.....	76,184 29
Commissions or brokerage.....	896,240 06
Salaries, fees and compensation of officers and home office employes...	331,608 46
Salaries and expenses of agents not paid by commissions.....	256,007 98
Medical examiner's fees and salaries.....	53 50
Inspections.....	25,285 54
Rents—including company's own occupancy.....	49,848 32
Repairs and expenses on real estate.....	23,004 39
Taxes on real estate.....	19,849 86
State taxes on premiums.....	44,752 82
Insurance department licenses and fees.....	8,734 59
All other licenses, fees and taxes.....	54,654 95
Legal expenses.....	54,553 63
Advertising.....	17,103 22
Printing and stationery.....	51,440 98
Postage, telegraph, telephone and express.....	43,570 73
Furniture and fixtures.....	22,752 82
Interest or dividends to stockholders.....	320,000 00
Agents' balances charged off.....	4,225 29
Decrease in book value of ledger assets.....	19,014 00
Traveling expenses.....	20,613 63
Expenses of liquidation of Philadelphia Casualty Co.....	190,535 44
Note charged off as uncollectable.....	4,873 06
Miscellaneous expenditures.....	25,017 81
Total disbursements.....	\$3,351,105 90
Balance.....	\$8,345,096 21

LEDGER ASSETS.

Book value of real estate.....	\$2,129,946 28
Loans secured by collateral.....	104,600 00
Book value of bonds and stocks.....	4,114,025 00
Cash in office.....	\$148 19
Cash in hands of agents.....	31,500 00
Cash in banks not on interest.....	208,141 30
Cash in banks on interest.....	355,737 60
Gross premiums in course of collection.....	1,081,996 85
New York excise reserve fund.....	43,321 39
Advanced on contracts.....	275,679 60
Total ledger assets.....	\$8,345,096 21

DEDUCT ASSETS NOT ADMITTED.

Premiums in course of collection—written prior to Oct.		
1, last.....	\$262,232 67	
Advanced on contracts.....	275,679 60	\$537,912 27
Total admitted assets.....		\$7,807,183 94

LIABILITIES.

Losses and claims:	<i>Adjusted.</i>	<i>Unadjusted.</i>	<i>Resisted.</i>
Accident.....	\$267 14	\$17,265 46	—
Health.....	458 74	2,942 78	—
Fidelity and surety.....	4,526 02	338,448 38	\$347,500 00
Plate glass.....	—	5,438 69	

Burglary and theft.....	-	\$5,038 50	-	
Auto. property damage...	\$738 98	7,306 20	\$1,929 06	
Workmen's collective....	-	539 15	-	
<hr/>				
Unpaid claims.....	\$5,990 88	\$376,979 16	\$349,429 06	\$732,399 40
Estimated expense of investigation and adjustment of claims.....				941 12
Special reserve for unpaid liability losses.....				161,128 02
Special reserve for liquidation expenses, Philadelphia Casualty Company				119,464 56
Unearned premiums on outstanding risks.....				1,973,089 28
Commissions due agents and brokers.....				198,432 48
Salaries and other miscellaneous expenses due or accrued.....				10,000 00
Federal, state and other taxes due or accrued.....				75,000 00
Due for return premiums.....				73,247 63
Due for reinsurance.....				18,045 01
Advance premiums.....				138,848 01
Claims incurred, not reported Dec. 31, 1911.....				10,177 14
<hr/>				
Total.....				\$3,510,772 65
Cash capital.....			\$2,000,000 00	
Surplus over all liabilities.....			2,296,411 29	
<hr/>				
Surplus to policy holders.....				4,296,411 29
<hr/>				
Total liabilities.....				\$7,807,183 94

EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>	<i>Liability.</i>
In force December 31, 1910.....	\$58,445 35	\$26,008 41	-
Written during the year.....	149,864 58	70,077 96	\$1,314,733 07
<hr/>			
Totals.....	\$208,309 93	\$96,086 37	\$1,314,733 07
Expired and canceled.....	98,560 39	46,238 44	637,608 11
<hr/>			
In force December 31, 1911.....	\$109,749 54	\$49,847 93	\$677,124 96
Deduct amount reinsured.....	5,953 77	2,382 33	673 60
<hr/>			
Net premiums in force.....	\$103,795 77	\$47,465 60	\$676,451 36
<hr/>			
	<i>Fidelity and Surety.</i>	<i>Burglary and Theft.</i>	<i>Plate Glass.</i>
In force December 31, 1910.....	\$2,642,057 03	\$9,080 94	\$95,259 07
Written during the year.....	2,792,602 37	82,842 37	271,912 00
<hr/>			
Totals.....	\$5,434,659 40	\$91,923 31	\$367,171 07
Expired and canceled.....	2,734,617 12	21,637 54	154,053 59
<hr/>			
In force December 31, 1911.....	\$2,700,042 28	\$70,285 77	\$213,117 48
Deduct amount reinsured.....	125,233 13	11,670 42	-
<hr/>			
Net premiums in force.....	\$2,574,809 15	\$58,615 35	\$213,117 48
<hr/>			
	<i>Auto. Property Damage.</i>	<i>Workmen's Collective.</i>	
Written during the year.....	\$127,653 78	\$8,408 35	
Expired and canceled.....	44,497 72	3,959 00	
<hr/>			
In force December 31, 1911.....	\$83,156 06	\$4,449 35	

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident	—	\$200 67
Liability	\$129 03	—
Fidelity and surety	8,217 26	103 69
Burglary and theft	44 08	—
Automobile property damage	6 19	—
Totals	\$8,396 56	\$304 36

*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:		
Accident }	\$116,964 95	
Health }		
Liability	1,011,687 00	
Burglary and theft	31,259 23	
Workmen's collective	70,886 79	\$1,230,797 97
Policy fees required or represented by applications		21,231 78
Interest on bonds	\$47,390 51	
Interest on deposits	1,183 22	48,573 73
Profit on sale or maturity of ledger assets		1 83
Received from home office		20,275 34
Total income		\$1,320,880 65
Ledger assets Dec. 31, 1910		1,510,581 88
Total		\$2,831,462 53

DISBURSEMENTS.

Net amount paid for losses:		
Accident }	\$62,349 55	
Health }		
Liability	576,644 52	
Burglary and theft	16,244 04	
Workmen's collective	25,465 35	\$680,703 46

* Name changed to Frankfort General Insurance Co.

692 FRANKFORT MARINE, ACCIDENT AND PLATE GLASS INS. CO.

Investigation and adjustment of claims	\$102,458 62
Policy fees retained by agents	21,231 78
Commissions or brokerage	314,792 88
Salaries, fees and compensation of officers and home office employes...	50,079 47
Salaries and expenses of agents not paid by commissions	38,681 23
Inspections	18,603 49
Rents	7,909 79
State taxes on premiums	18,021 29
Insurance department licenses and fees	3,997 11
All other licenses, fees and taxes	1,479 29
Legal expenses	2,071 96
Advertising	6,587 98
Printing and stationery	13,763 47
Postage, telegraph, telephone and express	7,095 56
Furniture and fixtures	408 20
Loss on sale or maturity of ledger assets	13 95
Decrease in book value of ledger assets	820 56
Remitted to home office	935 73
Miscellaneous expenditures	5,954 39
	<hr/>
Total disbursements	\$1,295,610 21
Balance	\$1,535,852 32

LEDGER ASSETS.

Book value of bonds		\$1,271,767 39
Cash in office	\$2,130 03	
Cash in banks not on interest	1,482 26	
Cash in banks on interest	29,693 52	33,305 81
	<hr/>	
Gross premiums in course of collection		230,779 12
Total ledger assets		\$1,535,852 32

NON-LEDGER ASSETS.

Interest accrued on bonds	\$13,857 08	
Interest accrued on other assets	86 78	\$13,943 86
	<hr/>	
Gross assets		\$1,549,796 18

DEDUCT ASSETS NOT ADMITTED.

Premiums in course of collection—written prior to Oct.		
1, last	\$8,016 02	
Book value of bonds over market value	51,212 39	\$59,228 41
	<hr/>	
Total admitted assets		\$1,490,567 77

LIABILITIES.

Losses and claims:				
	<i>Adjusted.</i>	<i>Unadjusted.</i>	<i>Resisted.</i>	
Accident }	\$190 00	\$12,440 71	\$9,072 50	
Health }				
Burglary and theft	-	2,232 00	1,764 00	
Marine	-	-	3,000 00	
Workmen's collective	-	16,297 78	-	
	<hr/>	<hr/>	<hr/>	
Totals	\$190 00	\$30,970 49	\$13,836 50	\$44,996 99

Deduct reinsurance.....		\$1,750 00
Net unpaid claims.....	\$43,246 99	
Estimated expense of investigation and adjustment of claims.....	1,846 27	
Special reserve for unpaid liability losses.....	432,971 00	
Contingent reserve.....	31,536 29	
Unearned premiums on outstanding risks.....	437,535 25	
Commissions due agents and brokers.....	57,596 13	
Salaries and other miscellaneous expenses due or accrued.....	1,500 00	
Federal, state and other taxes due or accrued.....	11,800 00	
Advance premiums.....	2,239 43	
Total.....		\$1,020,271 36
Statutory deposit.....	\$250,000 00	
Surplus over all liabilities.....	220,296 41	
Surplus to policy holders.....		470,296 41
Total liabilities.....		\$1,490,567 77

EXHIBIT OF PREMIUMS.

	<i>Accident and Health.</i>	<i>Liability.</i>
In force December 31, 1910.....	\$51,973 03	\$682,967 99
Written during the year.....	150,860 05	1,207,617 34
Totals.....	\$202,833 08	\$1,890,585 33
Expired and canceled.....	143,288 48	1,125,237 79
In force December 31, 1911.....	\$59,544 60	\$765,347 54
Deduct amount reinsured.....	8,058 49	757 47
Net premiums in force.....	\$51,486 11	\$764,590 07
	<i>Burglary and Theft.</i>	<i>Workmen's Collective.</i>
In force December 31, 1910.....	\$33,066 72	\$39,467 76
Written during the year.....	48,869 16	73,551 73
Totals.....	\$81,935 88	\$113,019 49
Expired and canceled.....	36,105 54	82,717 69
In force December 31, 1911.....	\$45,830 34	\$30,301 80
Deduct amount reinsured.....	8,323 25	-
Net premiums in force.....	\$37,507 09	\$30,301 80

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident }.....	\$1,489 80	\$714 79
Health }.....		
Liability.....	2,555 05	251 07
Burglary and theft.....	87 77	-
Totals.....	\$4,132 62	\$965 86

GENERAL ACCIDENT FIRE AND LIFE ASSURANCE
CORPORATION, LTD.

PERTH, SCOTLAND.

INCORPORATED IN 1891. COMMENCED BUSINESS IN UNITED STATES IN 1891

JOHN A. KELLY, }
C. NORIE-MILLER, } *Managers, New York, N. Y.*

Statutory Deposit, \$250,000.

INCOME.

Net premiums:		
Accident.....	\$1,106,721 74	
Health.....	380,604 80	
Liability.....	1,081,752 84	
Burglary and theft.....	142,488 70	
Automobile property damage.....	354,310 39	\$3,065,878 47
<hr/>		
Policy fees required or represented by applications.....		53,123 00
Interest on bonds and dividends on stocks.....	\$68,571 33	
Interest on deposits.....	2,809 19	
Interest from all other sources.....	69 00	
Rents—including company's own occupancy.....	18,699 96	90,149 48
<hr/>		
Profit on sale or maturity of ledger assets.....		440 50
Received from home office.....		48,587 50
Refund capital tax of General Accident Insurance Company.....		743 33
<hr/>		
Total income.....		\$3,258,922 28
Ledger assets Dec. 31, 1910.....		2,753,073 94
<hr/>		
Total.....		\$6,011,996 22

DISBURSEMENTS.

Net amount paid for losses:		
Accident.....	\$467,237 34	
Health.....	160,054 79	
Liability.....	455,008 81	
Burglary and theft.....	58,340 17	
Automobile property damage.....	160,760 54	\$1,301,401 65
<hr/>		
Investigation and adjustment of claims.....		243,982 07
Policy fees retained by agents.....		53,123 00
Commissions or brokerage.....		881,395 07
Salaries, fees and compensation of officers and home office employes....		200,482 01
Salaries and expenses of agents not paid by commissions.....		23,854 32
Medical examiner's fees and salaries.....		18,992 21

GENERAL ACCIDENT FIRE AND LIFE ASSURANCE COR. 695

Inspections.....	\$15,958	92
Rents—including company's own occupancy.....	37,429	21
Repairs and expenses on real estate.....	9,098	60
Taxes on real estate.....	2,100	00
State taxes on premiums.....	59,666	05
Insurance department licenses and fees.....	9,199	69
All other licenses, fees and taxes.....	3,372	91
Legal expenses.....	10,018	88
Advertising.....	8,644	51
Printing and stationery.....	28,273	40
Postage, telegraph, telephone and express.....	23,384	60
Furniture and fixtures.....	6,331	13
Loss on sale or maturity of ledger assets.....		12 50
Remitted to home office.....	153,007	61
Miscellaneous expenditures.....	41,722	99
Total disbursements.....	\$3,131,451	33
Balance.....	\$2,880,544	89

LEDGER ASSETS.

Book value of real estate.....	\$213,160	58
Book value of bonds and stocks.....	1,894,762	88
Cash in office.....	\$1,283	34
Cash in banks not on interest.....	104,426	15
Gross premiums in course of collection.....	654,585	60
Accounts receivable.....	12,326	34
Total ledger assets.....	\$2,880,544	89

NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$23,111	96
Interest accrued on other assets.....	2	48
Gross assets.....	\$2,903,659	33

DEDUCT ASSETS NOT ADMITTED.

Premiums in course of collection—written prior to Oct. 1, last.....	\$24,416	35
Book value of ledger assets over market value.....	122,980	96
Accounts receivable.....	12,326	34
Total admitted assets.....	\$2,743,935	68

LIABILITIES.

Losses and claims:			
	<i>Unadjusted.</i>	<i>Resisted.</i>	
Accident.....	\$49,204 55	\$46,244 82	
Health.....	17,288 09	16,248 18	
Burglary and theft.....	14,511 50	2,000 00	
Auto. property damage.....	70,026 00	3,940 00	
Totals.....	\$151,030 14	\$68,433 00	\$219,463 14
Deduct reinsurance.....			7,691 33
Net unpaid claims.....			\$211,771 81
Estimated expense of investigation and adjustment of claims.....			7,700 00

696 GENERAL ACCIDENT FIRE AND LIFE ASSURANCE COR.

Special reserve for unpaid liability losses.....		\$397,049 00
Unearned premiums on outstanding risks.....		1,102,521 28
Commissions due agents and brokers.....		189,050 78
Salaries and other miscellaneous expenses due or accrued.....		15,000 00
Federal, state and other taxes due or accrued.....		57,541 02
Advance premiums.....		16,176 71
Total.....		\$1,996,810 60
Statutory deposit.....	\$250,000 00	
Surplus over all liabilities.....	497,125 08	
Surplus to policy holders.....		747,125 08
Total liabilities.....		\$2,743,935 68

EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>	<i>Liability.</i>
In force December 31, 1910.....	\$368,356 44	\$157,867 01	\$1,083,349 87
Written during the year.....	1,286,830 97	452,265 37	1,688,195 72
Totals.....	\$1,655,187 41	\$610,132 38	\$2,771,545 59
Expired and canceled.....	1,202,339 91	458,783 95	1,702,578 32
In force December 31, 1911.....	\$452,847 50	\$151,348 43	\$1,068,967 27
Deduct amount reinsured.....	19,928 00	3,861 79	2,283 15
Net premiums in force.....	\$432,919 50	\$147,486 64	\$1,066,684 12

	<i>Burglary and Theft.</i>	<i>Auto. Property Damage.</i>
In force December 31, 1910.....	\$216,925 86	\$388,287 03
Written during the year.....	190,327 92	572,737 47
Totals.....	\$407,253 78	\$961,024 50
Expired and canceled.....	202,740 25	595,281 40
In force December 31, 1911.....	\$204,513 53	\$365,743 10
Deduct amount reinsured.....	18,580 04	-
Net premiums in force.....	\$185,933 49	\$365,743 10

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident.....	\$8,913 33	\$9,272 04
Health.....	2,143 76	828 64
Liability.....	5,150 73	3,088 25
Burglary and theft.....	202 17	-
Automobile property damage.....	825 52	462 25
Totals.....	\$17,235 51	\$13,651 18

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:		
Accident	\$349,781 50	
Health	163,261 06	
Plate glass	43,178 00	
Burglary and theft	74,299 75	
Workmen's collective	668 97	\$631,189 28
<hr/>		
Policy fees required or represented by applications		27,172 16
Interest on mortgage loans	\$6,263 20	
Interest on bonds and dividends on stocks	17,936 11	
Interest on deposits	787 26	24,986 57
<hr/>		
Total income		\$683,348 01
Ledger assets Dec. 31, 1910		733,276 41
<hr/>		
Total		\$1,416,624 42

DISBURSEMENTS.

Net amount paid for losses:		
Accident	\$102,531 45	
Health	58,165 05	
Plate glass	21,388 02	
Burglary and theft	20,881 93	
Workmen's collective	65 62	\$203,032 07
<hr/>		
Investigation and adjustment of claims		3,870 79
Policy fees retained by agents		27,172 16
Commissions or brokerage		218,010 08
Salaries, fees and compensation of officers and home office employes ...		68,616 68
Salaries and expenses of agents not paid by commissions		8,795 86
Medical examiner's fees and salaries		1,481 70
Inspections		166 96
Rents		7,310 00
State taxes on premiums		8,926 24
Insurance department licenses and fees		3,507 07
Legal expenses		3,559 65
Advertising		2,958 59
Printing and stationery		14,020 10
Postage, telegraph, telephone and express		6,980 36

Furniture and fixtures	\$4,325 23
Interest or dividends to stockholders.....	20,000 00
Agents' balances charged off.....	1,116 22
Traveling expense.....	6,214 60
Miscellaneous expenditures.....	4,972 26

Total disbursements.....	\$615,036 62
--------------------------	--------------

Balance.....	\$801,587 80
--------------	--------------

LEDGER ASSETS.

Mortgage loans on real estate.....	\$169,000 00
Book value of bonds and stocks.....	476,548 75
Cash in office.....	\$8,479 63
Cash in banks on interest.....	46,751 68

Gross premiums in course of collection.....	100,807 74
---	------------

Total ledger assets.....	\$801,587 80
--------------------------	--------------

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$2,293 87
Interest due and accrued on bonds.....	3,818 75
Interest due and accrued on other assets.....	83 21

Gross assets.....	\$807,783 63
-------------------	--------------

DEDUCT ASSETS NOT ADMITTED.

Premiums in course of collection—written prior to Oct. 1, last.....	\$7,217 50
Book value of bonds and stocks over market value....	15,823 75

Total admitted assets.....	\$784,742 38
----------------------------	--------------

LIABILITIES.

Losses and claims:

	<i>Unadjusted.</i>	<i>Revised.</i>	
Accident.....	\$15,364 55	\$8,848 00	
Health.....	10,772 53	330 00	
Plate glass.....	1,015 08	—	
Burglary and theft.....	4,936 00	4,516 00	

Totals.....	\$32,088 16	\$13,694 00	\$45,782 16
-------------	-------------	-------------	-------------

Deduct reinsurance.....			304 51
-------------------------	--	--	--------

Net unpaid claims.....			\$45,477 65
------------------------	--	--	-------------

Estimated expense of investigation and adjustment of claims.....			550 00
--	--	--	--------

Unearned premiums on outstanding risks.....			233,087 06
---	--	--	------------

Commissions due agents and brokers.....			37,754 38
---	--	--	-----------

Salaries and other miscellaneous expenses due or accrued.....			1,300 00
---	--	--	----------

Federal, state and other taxes due or accrued.....			10,000 00
--	--	--	-----------

Due for reinsurance.....			4,203 27
--------------------------	--	--	----------

Advance premiums.....			11,516 48
-----------------------	--	--	-----------

Total.....			\$343,888 84
------------	--	--	--------------

Cash capital.....	\$250,000 00		
-------------------	--------------	--	--

Surplus over all liabilities.....	190,853 54		
-----------------------------------	------------	--	--

Surplus to policy holders.....			440,853 54
--------------------------------	--	--	------------

Total liabilities.....			\$784,742 38
------------------------	--	--	--------------

EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>	<i>Plate Glass.</i>
In force December 31, 1910.....	\$219,655 53	\$92,358 34	\$24,020 51
Written during the year.....	463,761 88	212,907 66	64,341 36
Totals.....	\$683,417 41	\$305,266 00	\$88,361 87
Expired and canceled.....	418,399 34	213,814 22	45,198 70
In force December 31, 1911.....	\$265,018 07	\$96,451 78	\$43,163 17
Deduct amount reinsured.....	15,921 61	130 00	959 13
Net premiums in force.....	\$249,096 46	\$91,321 78	\$42,204 04
		<i>Burglary and Theft.</i>	<i>Workmen's Collective.</i>
In force December 31, 1910.....		\$56,741 91	-
Written during the year.....		109,089 29	\$668 97
Totals.....		\$165,831 20	\$668 97
Expired and canceled.....		82,967 66	668 97
In force December 31, 1911.....		\$82,863 54	-
Deduct amount reinsured.....		7,910 12	-
Net premiums in force.....		\$74,953 42	-

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident.....	\$3,466 90	\$1,453 80
Health.....	2,287 10	934 08
Plate glass.....	13 82	-
Totals.....	\$5,767 82	\$2,387 88

HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1866. COMMENCED BUSINESS IN 1866.

L. B. BRAINERD, *President.*

CHAS. S. BLAKE, *Secretary.*

Cash Capital, \$1,000,000.

INCOME.

Net premiums:		
Steam boiler.....	\$1,317,202 01	
Fly wheel.....	45,481 17	\$1,362,683 18
<hr/>		
Inspections.....		20,514 52
Interest on mortgage loans.....	\$59,687 80	
Interest on bonds and dividends on stocks.....	171,347 44	
Interest on deposits.....	1,715 07	
Interest from all other sources.....	114 71	
Rents—including company's own occupancy.....	8,246 26	241,111 28
<hr/>		
Profit on sale or maturity of ledger assets.....		1,100 00
<hr/>		
Total income.....	\$1,625,408 98	
Ledger assets Dec. 31, 1910.....		4,904,972 20
<hr/>		
Total.....		\$6,530,381 18

DISBURSEMENTS.

Net amount paid for losses:		
Steam boiler.....	\$173,109 21	
Fly wheel.....	2,424 97	\$175,534 18
<hr/>		
Investigation and adjustment of claims.....		1,642 73
Commissions or brokerage.....		178,441 68
Salaries, fees and compensation of officers and home office employes...		65,348 96
Salaries and expenses of agents not paid by commissions.....		290,703 59
Inspections.....		515,374 95
Rents—including company's own occupancy.....		5,000 00
Repairs and expenses on real estate.....		7,134 57
Taxes on real estate.....		1,850 00
State taxes on premiums.....		22,300 46
Insurance department licenses and fees.....		7,065 18
All other licenses, fees and taxes.....		24,338 85
Legal expenses.....		907 52
Advertising.....		1,431 84

HARTFORD STEAM BOILER INSPECTION AND INS. CO. . 701

Printing and stationery	\$16,766 14
Postage, telegraph, telephone and express	20,507 67
Furniture and fixtures	3,183 40
Interest or dividends to stockholders	120,000 00
Loss on sale or maturity of ledger assets	2,875 78
Miscellaneous expenditures	1,179 75
	<hr/>
Total disbursements	\$1,461,587 25
	<hr/>
Balance	\$5,068,793 93

LEDGER ASSETS.

Book value of real estate	\$91,100 00
Mortgage loans on real estate	1,166,360 00
Book value of bonds and stocks	3,215,719 94
Cash in office	\$1,782 96
Cash in banks on interest	159,113 68
	<hr/>
Gross premiums in course of collection	390,920 74
Cash in transit	43,796 61
	<hr/>
Total ledger assets	\$5,068,793 93

NON-LEDGER ASSETS.

Interest accrued on mortgages	\$32,411 22
Interest accrued on bonds	38,640 80
	<hr/>
Market value of bonds and stocks over book value	33,496 06
	<hr/>
Gross assets	\$5,173,342 01

DEDUCT ASSETS NOT ADMITTED.

Premiums in course of collection—written prior to Oct. 1, last	\$127,467 41
	<hr/>
Total admitted assets	\$5,045,874 60

LIABILITIES.

Losses and claims:		
		<i>Unadjusted.</i>
Steam boiler	\$102,072 53	
Fly wheel	400 00	
	<hr/>	
Unpaid claims		\$102,472 53
Unearned premiums on outstanding risks		2,042,218 21
Commissions due agents and brokers		52,690 67
Salaries and other miscellaneous expenses due or accrued		1,500 00
Federal, state and other taxes due or accrued		25,000 00
Special reserve for obligations of Boiler Inspection and Insurance Company of Canada		22,191 65
		<hr/>
Total		\$2,246,073 06
Cash capital	\$1,000,000 00	
Surplus over all liabilities	1,799,801 54	
	<hr/>	
Surplus to policy holders		2,799,801 54
		<hr/>
Total liabilities		\$5,045,874 60

EXHIBIT OF PREMIUMS.

	<i>Steam Boiler.</i>	<i>Fly Wheel.</i>
In force December 31, 1910.....	\$3,778,411 73	\$38,671 92
Written during the year.....	1,513,716 71	51,817 72
Totals.....	\$5,292,128 44	\$90,489 64
Expired and canceled.....	1,459,056 31	8,355 57
In force December 31, 1911.....	\$3,833,072 13	\$82,134 07
Deduct amount reinsured.....	966 78	80 00
Net premiums in force.....	\$3,832,105 35	\$82,054 07

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Steam boiler.....	\$8,572 75	\$548 91
Fly wheel.....	596 34	-
Totals.....	\$9,169 09	\$548 91

*INTER-OCEAN LIFE AND CASUALTY COMPANY,
INDIANAPOLIS, INDIANA.

INCORPORATED IN 1907. COMMENCED BUSINESS IN 1907.

W. A. NORTHCOTT, *President.*

W. A. ORR, *Secretary.*

Cash Capital, \$200,000.

INCOME.

Net premiums:		
Accident }		\$261,014 72
Health }		
Policy fees required or represented by applications.....		88 61
Interest on mortgage loans.....	\$9,903 03	
Interest on bonds.....	84 44	9,987 47
Total income.....		\$271,090 80
Ledger assets Dec. 31, 1910.....	\$172,958 06	
Increase of capital during 1911.....	100,000 00	272,958 06
Total.....		\$544,048 86

DISBURSEMENTS.

Net amount paid for losses:		
Accident }		\$101,652 26
Health }		
Investigation and adjustment of claims.....		382 48

* Formerly Woodmen's Casualty Company.

Commissions or brokerage		\$104,949 25
Salaries, fees and compensation of officers and home office employes . . .		26,616 85
Rents		1,740 00
State taxes on premiums		4,796 09
Insurance department licenses and fees		2,739 97
All other licenses, fees and taxes		677 58
Legal expenses		270 40
Advertising		2,189 31
Printing and stationery		8,022 98
Postage, telegraph, telephone and express		4,719 78
Furniture and fixtures		418 25
Interest or dividends to stockholders		†45,000 00
Miscellaneous expenditures		3,183 55
		<hr/>
Total disbursements		\$307,358 75
		<hr/>
Balance		\$236,690 11

LEDGER ASSETS.

Mortgage loans on real estate		\$230,400 00
Cash in office	\$1,934 54	
Cash in banks not on interest	659 74	2,594 28
		<hr/>
Furniture and fixtures		2,921 05
Agents' loans		774 78
		<hr/>
Total ledger assets		\$236,690 11

NON-LEDGER ASSETS.

Interest accrued on mortgages		\$4,145 65
		<hr/>
Gross assets		\$240,835 76

DEDUCT ASSETS NOT ADMITTED.

Furniture and fixtures	\$2,921 05	
Agents' loans	774 78	\$3,695 83
		<hr/>
Total admitted assets		\$237,139 93

LIABILITIES.

Losses and claims:		
Accident } (unadjusted)		\$8,325 00
Health }		
Unearned premiums on outstanding risks		9,371 40
Federal, state and other taxes due or accrued		5,408 32
Advance premiums		2,153 95
		<hr/>
Total		\$25,258 67
Cash capital	\$200,000 00	
Surplus over all liabilities	11,881 26	
		<hr/>
Surplus to policy holders		211,881 26
		<hr/>
Total liabilities		\$237,139 93

† Includes stock dividend of \$35,000.

EXHIBIT OF PREMIUMS.

	<i>Accident and Health</i>
In force December 31, 1910.....	\$37,414 35
Written during the year.....	262,412 38
Total.....	\$299,826 73
Expired and canceled.....	281,233 48
In force December 31, 1911.....	\$18,593 25

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident }	\$3,383 05	\$1,214 31
Health }		

LLOYDS PLATE GLASS INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1882. COMMENCED BUSINESS IN 1882.

WILLIAM T. WOODS, *President.* CHARLES E. W. CHAMBERS, *Secretary.*

Cash Capital, \$250,000.

INCOME.

Net premiums (plate glass).....		\$665,843 43
Interest on mortgage loans.....	\$675 00	
Interest on bonds and dividends on stocks.....	24,349 66	
Interest from all other sources.....	102 93	
Rents—including company's own occupancy.....	19,590 04	44,717 63
Agents' balances previously charged off.....		15 79
Profit on sale or maturity of ledger assets.....		15,210 30
Borrowed money.....		65,000 00
Total income.....		\$790,787 15
Ledger assets Dec. 31, 1910.....		979,328 18
Total.....		\$1,770,115 33

DISBURSEMENTS.

Net amount paid for losses (plate glass).....		\$245,967 97
Commissions or brokerage.....		303,630 28
Salaries, fees and compensation of officers and home office employes...		61,732 89
Salaries and expenses of agents not paid by commissions.....		1,337 11
Rents—including company's own occupancy.....		11,039 92
Repairs and expenses on real estate.....		6,444 10

Taxes on real estate	\$6,717 66
State taxes on premiums	6,363 41
Insurance department licenses and fees	8,503 47
All other licenses, fees and taxes	1,542 19
Legal expenses	1,624 83
Advertising	3,357 84
Printing and stationery	4,800 87
Postage, telegraph, telephone and express	6,994 90
Furniture and fixtures	737 95
Interest or dividends to stockholders	50,000 00
Agents' balances charged off	13,644 38
Loss on sale or maturity of ledger assets	1,860 26
Decrease in book value of ledger assets	2,771 87
Borrowed money repaid	65,000 00
Interest on borrowed money	1,612 98
Miscellaneous expenditures	6,988 81
Total disbursements	\$812,673 69
Balance	\$957,441 64

LEDGER ASSETS.

Book value of real estate	\$245,763 18
Mortgage loans on real estate	15,000 00
Book value of bonds and stocks	559,400 67
Cash in office	\$4,931 49
Cash in banks not on interest	29,528 62
Gross premiums in course of collection	102,817 68
Total ledger assets	\$957,441 64

NON-LEDGER ASSETS.

Interest accrued on mortgages	\$337 50
Interest accrued on bonds	2,824 05
Interest accrued on other assets	32 17
Rents accrued on company's property	300 00
Market value of real estate over book value	19,236 82
Salvage glass on hand	6,726 95
Sundry accounts	145 00
Gross assets	\$987,044 13

DEDUCT ASSETS NOT ADMITTED.

Salvage glass on hand	\$6,726 95
Sundry accounts	145 00
Premiums in course of collection—written prior to Oct. 1, last	16,961 51
Book value of bonds and stocks over market value	52,606 67
Total admitted assets	\$910,604 00

LIABILITIES.

Losses and claims:			
	<i>Adjusted.</i>	<i>Unadjusted.</i>	
Plate glass	\$17,732 74	\$15,397 65	\$33,130 39
Unearned premiums on outstanding risks			350,131 21
Commissions due agents and brokers			28,618 72

706 LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT CO.

Salaries and other miscellaneous expenses due or accrued.....		\$14 32
Federal, state and other taxes due or accrued.....		8,000 00
Due for return premiums.....		281 43
		<hr/>
Total.....		\$420,176 07
Cash capital.....	\$250,000 00	
Surplus over all liabilities.....	240,427 93	
		<hr/>
Surplus to policy holders.....		490,427 93
		<hr/>
Total liabilities.....		\$910,604 00

EXHIBIT OF PREMIUMS.

		<i>Plate Glass.</i>
In force December 31, 1910.....		\$567,695 92
Written during the year.....		761,663 01
		<hr/>
Total.....		\$1,329,358 93
Expired and canceled.....		628,340 27
		<hr/>
In force December 31, 1911.....		\$701,018 66

BUSINESS IN MAINE.

	<i>Premiums</i>	<i>Losses</i>
	<i>Received.</i>	<i>Paid.</i>
Plate glass.....	\$2,406 56	\$780 03

LONDON AND LANCASHIRE GUARANTEE AND
ACCIDENT COMPANY,

TORONTO, CANADA.

INCORPORATED IN 1908. COMMENCED BUSINESS IN UNITED STATES IN 1910.

A. G. McILWAINE, Jr., *Manager*, Hartford, Conn.

Statutory Deposit, \$200,000.

INCOME.

Net premiums:		
Accident.....	\$197 00	
Health.....	126 00	
Plate glass.....	47 23	\$370 23
		<hr/>
Interest on bonds.....	\$10,812 48	
Interest on deposits.....	883 66	11,696 14
		<hr/>
Profit on sale or maturity of ledger assets.....		21 50
Received from home office.....		10,000 00
		<hr/>
Total income.....		\$22,087 87
Ledger assets Dec. 31, 1910.....		296,252 02
		<hr/>
Total.....		\$318,339 89

LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT CO. 707

DISBURSEMENTS.

Commissions or brokerage		\$6 50
Salaries, fees and compensation of officers and home office employes...		975 00
Salaries and expenses of agents not paid by commissions	2,181	25
Insurance department licenses and fees	2,329	65
All other licenses, fees and taxes		26 00
Legal expenses		164 10
Advertising	3,362	58
Printing and stationery	8,452	55
Postage, telegraph, telephone and express		229 10
Furniture and fixtures		214 50
Miscellaneous expenditures		1,422 77
		<hr/>
Total disbursements		\$19,364 00
		<hr/>
Balance		\$298,975 89

LEDGER ASSETS.

Book value of bonds		\$271,689 49
Cash in office	\$37 67	
Cash in banks not on interest	4,465 90	
Cash in banks on interest	22,535 60	27,039 17
		<hr/>
Gross premiums in course of collection		247 23
		<hr/>
Total ledger assets		\$298,975 89

NON-LEDGER ASSETS.

Interest due and accrued on bonds		\$3,435 42
		<hr/>
Gross assets		\$302,411 31

DEDUCT ASSETS NOT ADMITTED.

Book value of bonds over market value		\$3,439 49
		<hr/>
Total admitted assets		\$298,971 82

LIABILITIES.

Unearned premiums on outstanding risks		\$370 23
Commissions due agents and brokers		61 81
Salaries and other miscellaneous expenses due or accrued	1,000	00
Federal, state and other taxes due or accrued		7 50
		<hr/>
Total		\$1,439 54
Statutory deposit	\$200,000	00
Surplus over all liabilities	97,532	28
		<hr/>
Surplus to policy holders		297,532 28
		<hr/>
Total liabilities		\$298,971 82

EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>	<i>Plate Glass.</i>
Written during the year	\$197 00	\$126 00	\$47 23
	<hr/>	<hr/>	<hr/>
In force December 31, 1911	\$197 00	\$126 00	\$47 23

BUSINESS IN MAINE.

Plate glass		<i>Premiums Received.</i>
		\$16 96

LONDON GUARANTEE AND ACCIDENT COMPANY
LTD.,

LONDON, ENGLAND.

INCORPORATED IN 1869. COMMENCED BUSINESS IN UNITED STATES IN 1892.

F. W. LAWSON, *General Manager*, Chicago, Ill.

Statutory Deposit, \$500,000.

INCOME.

Net premiums:		
Accident.....	\$81,977 26	
Health.....	11,623 06	
Liability.....	2,480,208 44	
Steam boiler.....	22,445 12	
Burglary and theft.....	92,980 45	
Credit.....	385,190 42	
Automobile property damage.....	105,464 42	
Workmen's collective.....	113,562 44	\$3,293,451 61
Interest on bonds.....	\$94,493 66	
Interest on deposits.....	1,795 46	
Interest from all other sources.....	40 47	96,329 59
Agents' balances previously charged off.....		2,763 67
Total income.....		\$3,392,544 87
Ledger assets Dec. 31, 1910.....		3,307,808 71
Total.....		\$6,700,353 58

DISBURSEMENTS.

Net amount paid for losses:		
Accident.....	\$29,130 86	
Health.....	5,242 21	
Liability.....	1,041,788 22	
Steam boiler.....	2,161 43	
Burglary and theft.....	33,786 65	
Credit.....	253,227 04	
Automobile property damage.....	26,317 46	
Workmen's collective.....	59,281 34	\$1,450,935 21
Investigation and adjustment of claims.....		395,316 50
Commissions or brokerage.....		877,255 09
Salaries, fees and compensation of officers and home office employes...		93,352 73
Salaries and expenses of agents not paid by commissions.....		78,351 20

Inspections		\$31,222 35
Rents		8,588 81
State taxes on premiums		45,407 29
Insurance department licenses and fees		4,446 04
All other licenses, fees and taxes		3,968 40
Legal expenses		3,755 52
Advertising		10,576 18
Printing and stationery		18,540 64
Postage, telegraph, telephone and express		4,975 35
Furniture and fixtures		3,090 06
Remitted to home office		96,329 59
Miscellaneous expenditures		14,139 07
Total disbursements		\$3,140,250 03
Balance		\$3,560,103 55

LEDGER ASSETS.

Book value of bonds		\$2,507,773 96
Cash in office	\$9,140 06	
Cash in banks on interest	300,336 92	309,476 98
Gross premiums in course of collection		713,861 67
Agents' balances and sundry debit balances		22,558 30
Cash in branch claim department		5,943 99
Traveling suspense		488 65
Total ledger assets		\$3,560,103 55

NON-LEDGER ASSETS.

Interest due and accrued on bonds		\$32,279 47
Gross assets		\$3,592,383 02

DEDUCT ASSETS NOT ADMITTED.

Premiums in course of collection—written prior to Oct.		
1, last	\$108,838 74	
Book value of bonds over market value	142,049 61	
Agents' balances and sundry debit balances	22,558 30	
Traveling suspense	488 65	\$273,935 30
Total admitted assets		\$3,318,447 72

LIABILITIES.

Losses and claims:

	<i>Unadjusted.</i>	<i>Revised.</i>	
Accident	\$35,727 00	\$26,250 00	
Health	1,725 00	-	
Steam boiler	625 00	-	
Burglary and theft	8,581 00	1,000 00	
Credit	12,100 00	35,800 00	
Auto. property damage	3,650 00	-	
Workmen's collective	8,488 00	-	
Totals	\$70,896 00	\$63,050 00	\$133,946 00
Deduct reinsurance			14,742 00
Net unpaid claims			\$119,204 00
Estimated expense of investigation and adjustment of claims			2,000 00
Special reserve for unpaid liability losses			997,518 00
Special reserve for credit losses			43,960 00

Special reserve for accrued losses on credit policies.....		\$81,691 00
Unearned premiums on outstanding risks.....		1,223,686 90
Commissions due agents and brokers.....		169,332 87
Salaries and other miscellaneous expenses due or accrued.....		1,323 51
Federal, state and other taxes due or accrued.....		30,000 00
Advance premiums.....		1,120 00
Total		\$2,669,836 28
Statutory deposit.....	\$500,000 00	
Surplus over all liabilities.....	148,611 44	
Surplus to policy holders		648,611 44
Total liabilities		\$3,318,447 72

EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>	<i>Liability.</i>
In force December 31, 1910.....	\$83,046 00	\$10,151 00	\$1,437,461 00
Written during the year.....	109,176 00	16,685 00	2,943,224 00
Totals	\$192,222 00	\$26,836 00	\$4,380,685 00
Expired and canceled.....	103,445 00	14,331 00	2,688,520 00
In force December 31, 1911.....	\$88,777 00	\$12,505 00	\$1,692,165 00
Deduct amount reinsured.....	5,843 00	976 00	5,907 00
Net premiums in force	\$82,934 00	\$11,529 00	\$1,686,258 00
	<i>Steam Boiler.</i>	<i>Burglary and Theft.</i>	<i>Credit.</i>
In force December 31, 1910.....	\$56,045 00	\$97,704 00	\$302,321 00
Written during the year.....	39,743 00	124,534 00	392,665 00
Totals	\$95,788 00	\$222,238 00	\$694,986 00
Expired and canceled.....	17,437 00	89,533 00	368,221 00
In force December 31, 1911.....	\$78,351 00	\$132,705 00	\$326,765 00
Deduct amount reinsured.....	-	16,242 00	-
Net premiums in force	\$78,351 00	\$116,463 00	\$326,765 00
	<i>Auto. Property Damage.</i>	<i>Workmen's Collective.</i>	
In force December 31, 1910.....	\$35,798 00	\$41,067 00	
Written during the year.....	134,361 00	132,487 00	
Totals	\$170,159 00	\$173,554 00	
Expired and canceled.....	66,739 00	145,270 00	
In force December 31, 1911.....	\$103,420 00	\$28,284 00	

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident.....	\$40 50	-
Liability.....	1,274 28	\$24 15
Burglary and theft.....	112 50	-
Credit.....	4,250 00	-
Automobile property damage.....	101 75	-
Totals	\$5,779 03	\$24 15

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:		
Accident }		\$492,105 04
Health }		
Policy fees required or represented by applications.....		47,278 00
Interest on bonds and dividends on stocks.....	\$9,570 00	
Interest on deposits.....	1,609 85	
Rents.....	120 00	11,299 85
Agents' balances previously charged off.....		181 76
Total income.....		\$550,864 65
Ledger assets Dec. 31, 1910.....		327,275 85
Total.....		\$878,140 50

DISBURSEMENTS.

Net amount paid for losses:		
Accident }		\$290,301 21
Health }		
Investigation and adjustment of claims.....		6,775 48
Policy fees retained by agents.....		46,957 50
Commissions or brokerage.....		25,914 33
Salaries, fees and compensation of officers and home office employes...		77,441 97
Salaries and expenses of agents not paid by commissions.....		4,847 50
Medical examiner's fees and salaries.....		620 50
Rents.....		4,130 04
State taxes on premiums.....		7,940 90
Insurance department licenses and fees.....		1,810 67
All other licenses, fees and taxes.....		341 15
Legal expenses.....		5,737 31
Advertising.....		1,314 88
Printing and stationery.....		8,771 64
Postage, telegraph, telephone and express.....		7,327 09
Furniture and fixtures.....		429 10
Interest or dividends to stockholders.....		10,000 00
Agents' balances charged off.....		133 98
Decrease in book value of ledger assets.....		1,050 00

Cost of premium collection	\$21,197 25
Miscellaneous expenditures	3,890 77
Total disbursements	\$526,933 27
Balance	\$351,207 23

LEDGER ASSETS.

Book value of bonds and stocks	\$253,965 39
Cash in office	\$926 39
Cash in banks on interest	96,315 45
Total ledger assets	\$351,207 23

NON-LEDGER ASSETS.

Interest accrued on bonds	\$3,084 06
Market value of bonds and stocks over book value	284 61
Total admitted assets	\$354,575 90

LIABILITIES.

Losses and claims:	
Accident } (unadjusted)	\$61,877 92
Health }	
Estimated expense of investigation and adjustment of claims	638 10
Unearned premiums on outstanding risks	88,971 67
Salaries and other miscellaneous expenses due or accrued	300 00
Federal, state and other taxes due or accrued	8,195 80
Advance premiums	3,661 00
Care and custody of funds	50 35
Excess of special deposits over liabilities	116 10
Total	\$163,810 94
Cash capital	\$100,000 00
Surplus over all liabilities	90,764 96
Surplus to policy holders	190,764 96
Total liabilities	\$354,575 90

EXHIBIT OF PREMIUMS.

	<i>Accident.</i>
	<i>and Health.</i>
In force December 31, 1910	\$127,554 00
Written during the year	493,712 84
Total	\$621,266 84
Expired and canceled	487,809 34
In force December 31, 1911	\$133,457 50

BUSINESS IN MAINE.

	<i>Premiums</i>	<i>Losses</i>
	<i>Received.</i>	<i>Paid.</i>
Accident }	\$54,492 71	\$35,723 43
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:			
Accident.....	\$770,389	81	
Health.....	286,684	47	
Liability.....	2,394,275	47	
Fidelity.....	109,256	63	
Surety.....	252,951	71	
Plate glass.....	304,037	13	
Steam boiler.....	251,247	12	
Burglary and theft.....	297,803	13	
Sprinkler.....	139,835	92	
Fly wheel.....	25,537	81	
Automobile property damage.....	98,954	23	
Workmen's collective.....	65,549	00	
Physician's defense.....	35,287	60	\$5,031,810 03
<hr/>			
Interest on bonds and dividends on stocks.....	\$183,382	40	
Interest on deposits.....	1,324	55	
Interest from all other sources.....	4,651	69	
Rents—including company's own occupancy.....	40,117	80	229,476 44
<hr/>			
Profit on sale or maturity of ledger assets.....			6,472 50
Increase in book value of ledger assets.....			42,562 80
<hr/>			
Total income.....	\$5,310,321	77	
Ledger assets Dec. 31, 1910.....	5,768,583	83	
<hr/>			
Total.....	\$11,078,905	60	

DISBURSEMENTS.

Net amount paid for losses:	
Accident.....	\$367,643 76
Health.....	154,866 05
Liability.....	957,113 78
Fidelity.....	650 90
Surety.....	13,623 20
Plate glass.....	125,003 41
Steam boiler.....	20,284 90
Burglary and theft.....	101,282 64
Sprinkler.....	63,333 40
Fly wheel.....	19,552 00
Automobile property damage.....	21,972 46

Workmen's collective.....	\$35,242 63	
Physician's defense.....	8,692 40	\$1,889,261 53
Investigation and adjustment of claims.....		420,787 57
Commissions or brokerage.....		1,329,193 01
Salaries, fees and compensation of officers and home office employes....		262,047 85
Salaries and expenses of agents not paid by commissions.....		161,066 66
Medical examiner's fees and salaries.....		3,716 70
Inspections.....		129,638 88
Rents—including company's own occupancy.....		23,987 85
Repairs and expenses on real estate.....		11,565 76
Taxes on real estate.....		7,984 61
State taxes on premiums.....		77,341 01
Insurance department licenses and fees.....		16,529 73
All other licenses, fees and taxes.....		46,066 62
Legal expenses.....		7,502 60
Advertising.....		31,590 44
Printing and stationery.....		45,966 79
Postage, telegraph, telephone and express.....		11,841 08
Furniture and fixtures.....		6,030 90
Interest or dividends to stockholders.....		175,000 00
Loss on sale or maturity of ledger assets.....		42 50
Decrease in book value of ledger assets.....		13,799 43
Various bureaus and associations.....		8,258 73
Exchange.....		1,206 78
Miscellaneous expenditures.....		14,539 04
Total disbursements.....		<u>\$4,694,966 07</u>
Balance.....		<u>\$6,383,939 53</u>
LEDGER ASSETS.		
Book value of real estate.....		\$837,599 42
Mortgage loans on real estate.....		8,000 00
Book value of bonds and stocks.....		4,478,406 76
Cash in office.....	\$30,076 19	
Cash in banks not on interest.....	20,089 98	
Cash in banks on interest.....	65,053 83	115,220 00
Gross premiums in course of collection.....		892,755 17
Bills receivable.....		11,463 33
Due for reinsurance on losses paid.....		1,356 38
Salvage.....		1,170 29
Advanced on contracts.....		6,042 47
Agents' balances.....		31,925 71
Total ledger assets.....		<u>\$6,383,939 53</u>
NON-LEDGER ASSETS.		
Interest accrued on bonds.....		\$29,680 71
Gross assets.....		<u>\$6,413,620 24</u>
DEDUCT ASSETS NOT ADMITTED.		
Bills receivable.....	\$11,463 33	
Premiums in course of collection—written prior to Oct. 1, last.....	44,434 93	
Agents' balances.....	31,925 71	
Advanced on contracts.....	6,042 47	\$93,866 44
Total admitted assets.....		<u>\$6,319,753 80</u>

LIABILITIES.

Losses and claims:

	<i>Resisted for Policy Holders.</i>	<i>Unadjusted.</i>	<i>Resisted.</i>	
Accident	-	\$71,616 90	\$29,830 00	
Health	-	27,020 04	-	
Fidelity	-	7,536 38	-	
Surety	1,565 00	28,350 00	-	
Plate glass	-	20,467 44	1,931 40	
Steam boiler	3,575 00	7,672 62	3,150 00	
Burglary and theft	-	20,720 32	17,800 00	
Sprinkler	-	5,088 03	1,250 00	
Physician's defense	17,825 00	3,725 00	-	
Fly wheel	-	-	750 00	
Auto. property damage	3,452 00	3,112 15	-	
Workmen's collective	-	6,366 08	-	
Unpaid claims	\$26,417 00	\$201,674 96	\$54,711 40	\$282,803 36
Estimated expense of investigation and adjustment of claims				12,228 60
Special reserve for unpaid liability losses				967,815 00
Unearned premiums on outstanding risks				2,355,732 22
Commissions due agents and brokers				229,046 46
Salaries and other miscellaneous expenses due or accrued				8,052 77
Federal, state and other taxes due or accrued				85,321 14
Due for reinsurance				2,116 25
Contingent reserve for unadjusted claims				100,000 00
Total				\$4,043,115 80
Cash capital			\$1,000,000 00	
Surplus over all liabilities			1,276,638 00	
Surplus to policy holders				2,276,638 00
Total liabilities				\$6,319,753 80

EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>	<i>Liability.</i>
In force December 31, 1910	\$690,880 54	\$253,474 40	\$1,641,234 97
Written during the year	960,875 22	373,826 68	3,065,239 64
Totals	\$1,651,755 76	\$627,301 08	\$4,706,474 61
Expired and canceled	926,222 75	347,587 42	3,035,265 14
In force December 31, 1911	\$725,533 01	\$279,713 66	\$1,671,209 47
Deduct amount reinsured	39,569 16	13,133 74	420 69
Net premiums in force	\$685,963 85	\$266,579 92	\$1,670,788 78
	<i>Fidelity.</i>	<i>Surety.</i>	<i>Plate Glass.</i>
In force December 31, 1910	\$13,184 41	\$56,320 25	\$293,097 47
Written during the year	139,381 36	274,291 48	383,971 18
Totals	\$152,565 77	\$330,611 73	\$677,068 65
Expired and canceled	39,335 38	105,079 57	363,625 80
In force December 31, 1911	\$113,230 39	\$225,532 16	\$313,442 85
Deduct amount reinsured	11,290 06	4,950 77	23 71
Net premiums in force	\$101,940 33	\$220,581 39	\$313,419 14

MARYLAND CASUALTY COMPANY.

	<i>Steam Boiler.</i>	<i>Burglary and Theft.</i>	<i>Physician's Defense.</i>
In force December 31, 1910.....	\$485,022 93	\$428,111 79	\$32,472 84
Written during the year.....	317,622 14	382,254 28	41,742 71
Totals.....	\$802,645 07	\$810,366 07	\$74,215 55
Expired and canceled.....	266,601 12	373,328 32	38,306 63
In force December 31, 1911.....	\$536,043 95	\$437,037 75	\$35,908 92
Deduct amount reinsured.....	-	6,242 05	-
Net premiums in force.....	\$536,043 95	\$430,795 70	\$35,908 92
		<i>Sprinkler.</i>	<i>Fly Wheel.</i>
In force December 31, 1910.....		\$203,309 42	\$43,152 55
Written during the year.....		210,288 88	33,454 37
Totals.....		\$413,598 30	\$76,606 92
Expired and canceled.....		208,179 14	30,409 30
In force December 31, 1911.....		\$205,419 16	\$46,197 62
Deduct amount reinsured.....		884 54	-
Net premiums in force.....		\$204,534 62	\$46,197 62
		<i>Auto. Property Damage.</i>	<i>Workmen's Collective.</i>
In force December 31, 1910.....		\$44,051 01	\$17,154 63
Written during the year.....		126,384 34	73,280 03
Totals.....		\$170,435 35	\$90,434 66
Expired and canceled.....		71,481 12	75,242 05
In force December 31, 1911.....		\$98,954 23	\$15,192 61

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident.....	\$3,338 20	\$1,200 12
Health.....	1,090 88	691 50
Liability.....	15,310 95	5,215 32
Fidelity.....	539 24	-
Surety.....	1,099 66	-
Plate glass.....	1,623 61	486 85
Steam boiler.....	933 13	-
Burglary and theft.....	1,568 10	34 82
Sprinkler.....	715 93	80 58
Fly wheel.....	54 16	-
Automobile property damage.....	969 39	62 30
Workmen's collective.....	75 99	-
Physician's defense.....	1,371 29	618 30
Totals.....	\$28,690 53	\$8,389 79

MASONIC PROTECTIVE ASSOCIATION,

WORCESTER, MASS.

RE-INCORPORATED IN 1909. COMMENCED BUSINESS IN 1909.

FRANCIS A. HARRINGTON, *President*. FRANK C. HARRINGTON, *Secretary*.

Cash Capital, \$100,000.

INCOME.

Net premiums:		
Accident }		\$233,829 53
Health }		
Policy fees required or represented by applications.....		51,225 00
Interest on bonds.....	\$7,057 02	
Interest on deposits.....	1,910 41	8,967 43
Collectors' overpayments.....		28 24
Suspense account.....		103 05
		<hr/>
Total income.....		\$294,153 25
Ledger assets Dec. 31, 1910.....		246,017 42
		<hr/>
Total.....		\$540,170 67

DISBURSEMENTS.

Net amount paid for losses:		
Accident.....	\$48,594 09	
Health.....	67,524 78	\$116,118 87
		<hr/>
Investigation and adjustment of claims.....		2,514 10
Policy fees retained by agents.....		49,897 75
Commissions or brokerage.....		17,245 02
Salaries, fees and compensation of officers and home office employes...		38,983 85
Salaries and expenses of agents not paid by commissions.....		4,158 36
Rents.....		1,012 00
State taxes on premiums.....		2,765 54
Insurance department licenses and fees.....		1,246 82
All other licenses, fees and taxes.....		1,812 61
Legal expenses.....		354 80
Advertising.....		751 06
Printing and stationery.....		4,831 23
Postage, telegraph, telephone and express.....		3,915 75
Furniture and fixtures.....		1,933 04
Interest or dividends to stockholders.....		5,000 00
Agents' balances charged off.....		38 20

Decrease in book value of ledger assets		\$50 00
Miscellaneous expenditures		803 40

Total disbursements		<u>\$253,432 40</u>
---------------------------	--	---------------------

Balance		\$286,738 27
---------------	--	--------------

LEDGER ASSETS.

Book value of bonds		\$214,292 50
Cash in office	\$597 83	
Cash in banks on interest	71,847 94	72,445 77

Total ledger assets		<u>\$286,738 27</u>
---------------------------	--	---------------------

NON-LEDGER ASSETS.

Interest accrued on bonds		\$3,466 19
Gross assets		<u>\$290,204 46</u>

DEDUCT ASSETS NOT ADMITTED.

Book value of bonds over market value		\$1,452 50
---	--	------------

Total admitted assets		<u>\$288,751 96</u>
-----------------------------	--	---------------------

LIABILITIES.

Losses and claims:

	<i>Unadjusted.</i>	<i>Revised.</i>	
Accident	\$8,469 92	\$1,000 00	
Health	14,157 18	110 00	

Unpaid claims	\$22,627 10	\$1,110 00	\$23,737 10
Estimated expense of investigation and adjustment of claims			334 32
Unearned premiums on outstanding risks			46,255 00
Salaries and other miscellaneous expenses due or accrued			2,793 25
Federal, state and other taxes due or accrued			3,748 35
Advance premiums			1,066 60
Suspense account			194 90
Reserve for unreported liability			2,500 00

Total			<u>\$80,629 52</u>
-------------	--	--	--------------------

Cash capital	\$100,000 00		
Surplus over all liabilities	108,122 44		

Surplus to policy holders			208,122 44
---------------------------------	--	--	------------

Total liabilities			<u>\$288,751 96</u>
-------------------------	--	--	---------------------

EXHIBIT OF PREMIUMS.

	<i>Accident. and Health.</i>
In force December 31, 1910	\$55,405 00
Written during the year	234,398 60

Total	<u>\$289,803 60</u>
-------------	---------------------

Expired and canceled	220,421 10
----------------------------	------------

In force December 31, 1911	\$69,382 50
----------------------------------	-------------

BUSINESS IN MAINE.

	<i>Premiums Received.</i>
Accident }	\$28 67
Health }	

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:		
-- Accident }		\$311,182 44
-- Health }		
Policy fees required or represented by applications.....		53,645 00
Interest on bonds.....	\$3,995 55	
Interest on deposits.....	724 95	
Interest from all other sources.....	21 29	4,741 79
		<hr/>
Total income.....		\$369,569 23
Ledger assets Dec. 31, 1910.....		185,321 32
		<hr/>
Total.....		\$554,890 55

DISBURSEMENTS.

Net amount paid for losses:		
Accident }		\$132,078 81
Health }		
Investigation and adjustment of claims.....		1,147 41
Policy fees retained by agents.....		53,473 00
Commissions or brokerage.....		58,730 71
Salaries, fees and compensation of officers and home office employes...		35,760 09
Salaries and expenses of agents not paid by commissions.....		24,912 78
Medical examiner's fees and salaries.....		2,296 31
Rents.....		11,103 12
State taxes on premiums.....		2,104 91
Insurance department licenses and fees.....		1,246 44
All other licenses, fees and taxes.....		118 00
Legal expenses.....		800 00
Advertising.....		2,788 02
Printing and stationery.....		9,732 46
Postage, telegraph, telephone and express.....		5,342 98
Furniture and fixtures.....		809 22
Interest or dividends to stockholders.....		10,000 00
Agents' balances charged off.....		82 87
Miscellaneous expenditures.....		8,436 60
		<hr/>
Total disbursements.....		\$360,963 73
		<hr/>
Balance.....		\$193,926 82

Book value of bonds.....		\$154,349 08
Cash in office.....	\$2,780 00	
Cash in banks not on interest.....	2,062 68	
Cash in banks on interest.....	28,367 01	33,209 69
Gross premiums in course of collection.....		4,814 79
Bills receivable.....		1,553 26
Total ledger assets.....		\$193,926 82

NON-LEDGER ASSETS.

Interest due and accrued on bonds.....		\$1,797 08
Furniture and fixtures.....		5,000 00
Supplies.....		2,500 00
Gross assets.....		\$203,223 90

DEDUCT ASSETS NOT ADMITTED.

Bills receivable.....	\$1,553 26	
Furniture and fixtures.....	5,000 00	
Supplies.....	2,500 00	
Premiums in course of collection—written prior to Oct. 1, last.....	480 25	
Book value of bonds over market value.....	4,769 08	\$14,302 59
Total admitted assets.....		\$188,921 31

LIABILITIES.

Losses and claims:			
	<i>Unadjusted.</i>	<i>Resisted.</i>	
Accident }	\$16,815 03	\$4,867 50	\$21,682 53
Health }			
Deduct reinsurance.....			2,550 00
Net unpaid claims.....			\$19,132 53
Estimated expense of investigation and adjustment of claims.....			395 50
Reserve for losses incurred and unreported December 31st.....			2,914 82
Unearned premiums on outstanding risks.....			35,545 44
Commissions due agents and brokers.....			948 24
Salaries and other miscellaneous expenses due or accrued.....			1,955 00
Federal, state and other taxes due or accrued.....			2,792 31
Due for reinsurance.....			994 48
Total.....			\$64,678 32
Cash capital.....	\$100,000 00		
Surplus over all liabilities.....	24,242 99		
Surplus to policy holders.....			124,242 99
Total liabilities.....			\$188,921 31

EXHIBIT OF PREMIUMS.

In force December 31, 1910.....		<i>Accident and Health</i>
Written during the year.....		\$69,661 00
Total.....		318,469 40
Expired and canceled.....		\$388,130 40
In force December 31, 1911.....		315,632 36
Deduct amount reinsured.....		\$72,498 04
Net premiums in force.....		1,407 16
		\$71,090 88

MASSACHUSETTS BONDING AND INSURANCE COMPANY. 721

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident }	\$20,520 62	\$8,894 25
Health }		

MASSACHUSETTS BONDING AND INSURANCE
COMPANY,

BOSTON, MASS.

INCORPORATED IN 1907. COMMENCED BUSINESS IN 1907.

T. J. FALVEY, *President.*

JOHN T. BURNETT, *Secretary.*

Cash Capital, \$1,000,000.

INCOME.

Net premiums:		
Accident	\$115 00	
Health	56 00	
Liability	3,317 76	
Fidelity	226,385 32	
Surety	479,184 20	
Plate glass	6 41	
Burglary and theft	110,089 59	\$819,154 ²⁸
Interest on bonds and dividends on stocks	\$40,220 24	
Interest on deposits	4,266 62	
Interest from all other sources	17 ⁹⁷	44,504 83
Premium on capital stock		250,000 00
Total income		\$1,113,659 11
Ledger assets Dec. 31, 1910	\$1,349,260 44	
Increase of capital during 1911	500,000 00	1,849,260 44
Total		\$2,962,919 55

DISBURSEMENTS.

Net amount paid for losses:		
Fidelity	\$18,184 00	
Surety	71,144 15	
Burglary and theft	40,871 93	\$130,200 08
Investigation and adjustment of claims		12,266 16
Commissions or brokerage		188,789 00
Salaries, fees and compensation of officers and home office employees ...		93,894 05

722 MASSACHUSETTS BONDING AND INSURANCE COMPANY.

Salaries and expenses of agents not paid by commissions	\$86,267 20
Rents	14,203 25
Repairs and expenses on real estate	15 00
State taxes on premiums	9,195 22
Insurance department licenses and fees	5,827 83
All other licenses, fees and taxes	3,683 42
Legal expenses	3,731 31
Advertising	11,278 49
Printing and stationery	13,703 26
Postage, telegraph, telephone and express	14,861 39
Furniture and fixtures	8,058 38
Interest or dividends to stockholders	52,500 00
Agents' balances charged off	1,318 50
Miscellaneous expenditures	24,843 93
Total disbursements	\$674,636 47
Balance	\$2,288,283 08

LEDGER ASSETS.

Book value of real estate	\$2,000 00
Mortgage loans on real estate	12,000 00
Book value of bonds and stocks	1,805,038 28
Cash in office	\$3,357 47
Cash in banks not on interest	10,877 43
Cash in banks on interest	167,582 03
Gross premiums in course of collection	267,240 86
Advanced on contracts	6,187 01
Account with suspended bank	14,000 00
Total ledger assets	\$2,288,283 08

NON-LEDGER ASSETS.

Interest accrued on bonds	\$18,505 78	
Interest accrued on other assets	350 04	\$18,855 82
Gross assets		\$2,307,138 90

DEDUCT ASSETS NOT ADMITTED.

Premiums in course of collection—written prior to Oct. 1, last	\$68,757 50	
Book value of bonds and stocks over market value	20,640 28	
Advanced on contracts	6,187 01	
Bank deposits at branch offices for expenses	2,503 84	\$98,088 63
Total admitted assets		\$2,209,050 27

LIABILITIES.

Losses and claims:			
	<i>Unadjusted.</i>	<i>Resisted.</i>	
Fidelity	\$15,217 29	\$11,400 00	
Surety	46,534 42	38,295 72	
Burglary and theft	12,204 00	5,750 00	
Totals	\$73,955 71	\$55,445 72	\$129,401 43
Deduct reinsurance			4,085 82
Net unpaid claims			\$125,315 61
Estimated expense of investigation and adjustment of claims			7,750 00

MASSACHUSETTS BONDING AND INSURANCE COMPANY. 723

Special reserve for unpaid liability losses		\$129 38
Unearned premiums on outstanding risks		405,435 46
Commissions due agents and brokers		45,649 68
Salaries and other miscellaneous expenses due or accrued		9,009 40
Federal, state and other taxes due or accrued		12,287 31
Due for reinsurance		9,424 51
Advance premiums		4,481 06
Voluntary reserve for contingent liability claims		10,000 00
Total		\$629,482 41
Cash capital	\$1,000,000 00	
Surplus over all liabilities	579,567 86	
Surplus to policy holders		1,579,567 86
Total liabilities		\$2,209,050 27

EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>	<i>Liability.</i>
Written during the year	\$115 00	\$56 00	\$3,317 76
In force December 31, 1911	\$115 00	\$56 00	\$3,317 76
		<i>Fidelity.</i>	<i>Surety.</i>
In force December 31, 1910		\$208,604 18	\$405,971 95
Written during the year		288,988 07	597,574 33
Totals		\$497,592 25	\$1,003,546 28
Expired and canceled		247,841 85	574,710 37
In force December 31, 1911		\$249,750 40	\$428,835 91
Deduct amount reinsured		18,984 72	32,558 95
Net premiums in force		\$230,765 68	\$396,276 96
		<i>Plate Glass.</i>	<i>Burglary and Theft.</i>
In force December 31, 1910		-	\$147,370 26
Written during the year		\$6 41	173,985 62
Totals		\$6 41	\$321,355 88
Expired and canceled		-	156,020 45
In force December 31, 1911		\$6 41	\$165,335 43
Deduct amount reinsured		-	27,845 85
Net premiums in force		\$6 41	\$137,489 58

BUSINESS IN MAINE.

	<i>Premiums Received.</i>
Fidelity	\$2,125 97
Surety	2,273 04
Burglary and theft	92 45
Totals	\$4,491 46

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:			
Accident	\$117,769 11		
Health	32,034 15		
Plate glass	567,466 45	\$717,269 71	
<hr/>			
Interest on bonds and dividends on stocks	\$25,489 75		
Interest on deposits	538 04	26,027 79	
<hr/>			
Agents' balances previously charged off			6 24
<hr/>			
Total income		\$743,303 74	
Ledger assets Dec. 31, 1910		824,284 41	
<hr/>			
Total		\$1,567,588 15	

DISBURSEMENTS.

Net amount paid for losses:			
Accident	\$50,971 34		
Health	19,114 61		
Plate glass	258,356 10	\$328,442 05	
<hr/>			
Investigation and adjustment of claims			825 25
Commissions or brokerage			224,653 59
Salaries, fees and compensation of officers and home office employes ..			79,971 25
Salaries and expenses of agents not paid by commissions			20,031 76
Medical examiner's fees and salaries			1,813 90
Inspections			8 50
Rents			7,475 04
State taxes on premiums			7,800 19
Insurance department licenses and fees			3,475 59
All other licenses, fees and taxes			5,170 27
Legal expenses			1,215 75
Advertising			2,305 77
Printing and stationery			10,691 67
Postage, telegraph, telephone and express			6,330 14

METROPOLITAN CASUALTY INSURANCE COMPANY. 725

Furniture and fixtures		\$992 11
Interest or dividends to stockholders		20,000 00
Agents' balances charged off		208 46
Miscellaneous expenditures		4,294 90
		<hr/>
Total disbursements		\$725,706 19
		<hr/>
Balance		\$841,881 96

LEDGER ASSETS.

Book value of bonds and stocks		\$630,307 70
Cash in office	\$1,871 50	
Cash in banks not on interest	1,000 00	
Cash in banks on interest	56,652 44	59,523 94
		<hr/>
Gross premiums in course of collection		151,068 02
Due for reinsurance on losses paid		982 30
		<hr/>
Total ledger assets		\$841,881 96

NON-LEDGER ASSETS.

Interest due and accrued on bonds		\$4,824 14
Market value of bonds and stocks over book value		7,949 80
		<hr/>
Gross assets		\$854,655 90

DEDUCT ASSETS NOT ADMITTED.

Premiums in course of collection—written prior to Oct.1, last		\$2,638 94
		<hr/>
Total admitted assets		\$852,016 96

LIABILITIES.

Losses and claims:			
	<i>Unadjusted.</i>	<i>Revised.</i>	
Accident	\$3,720 20	\$5,550 00	
Health	2,640 76	350 00	
Plate glass	10,042 54	1,000 00	
	<hr/>	<hr/>	
Unpaid claims	\$16,403 50	\$6,900 00	\$23,303 50
Unearned premiums on outstanding risks			363,398 37
Commissions due agents and brokers			48,693 73
Salaries and other miscellaneous expenses due or accrued			1,373 86
Federal, state and other taxes due or accrued			6,619 60
Due for reinsurance			743 64
Losses incurred and unreported Dec. 31, 1911			19,102 97
			<hr/>
Total			\$463,235 67
Cash capital		\$200,000 00	
Surplus over all liabilities		188,781 29	
		<hr/>	
Surplus to policy holders			388,781 29
			<hr/>
Total liabilities			\$852,016 96

EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>	<i>Plate Glass.</i>
In force December 31, 1910.....	\$138,517 91	\$47,412 59	\$617,050 20
Written during the year.....	150,941 02	45,053 56	686,522 89
Totals.....	\$289,458 93	\$92,466 15	\$1,303,573 09
Expired and canceled.....	175,294 44	59,164 56	723,274 68
In force December 31, 1911.....	\$114,164 49	\$33,301 59	\$580,298 41
Deduct amount reinsured.....	782 75	185 00	-
Net premiums in force.....	\$113,381 74	\$33,116 59	\$580,298 41

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident.....	\$130 00	-
Plate glass.....	2,250 27	816 92
Totals.....	\$2,380 27	\$816 92

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 (accident and health).....	\$710,912 77
Policy fees required or represented by applications.....	43,200 00
Interest on mortgage loans.....	\$46 66
Interest on collateral loans.....	345 00
Interest on bonds and dividends on stocks.....	11,097 85
Interest on deposits.....	187 94
Interest from all other sources.....	85 93
Increase in book value of ledger assets.....	2,350 00
Total income.....	\$768,226 15
Ledger assets Dec. 31, 1910.....	298,149 25
Total.....	\$1,066,375 40

DISBURSEMENTS.

Net amount paid for losses (accident and health).....	\$284,190 77
Investigation and adjustment of claims.....	4,791 47
Policy fees retained by agents.....	43,010 30.
Commissions or brokerage.....	249,970 87

Salaries, fees and compensation of officers and home office employes . . .	\$50,037 31
Salaries and expenses of agents not paid by commissions	23,679 31
Rents	11,235 53
State taxes on premiums	12,363 53
Insurance department licenses and fees	2,806 07
All other licenses, fees and taxes	2,643 11
Legal expenses	2,555 82
Advertising	4,606 59
Printing and stationery	10,065 60
Postage, telegraph, telephone and express	9,754 22
Furniture and fixtures	1,489 36
Interest or dividends to stockholders	16,000 00
Agents' balances charged off	3,841 21
Loss on sale or maturity of ledger assets	203 73
Decrease in book value of ledger assets	651 69
Traveling expense	7,270 37
Miscellaneous expenditures	2,799 35
Total disbursements	\$743,966 21
Balance	\$322,409 19

LEDGER ASSETS.

Mortgage loans on real estate	\$7,100 00
Loans secured by collateral	6,550 00
Book value of bonds and stocks	256,351 78
Cash in office	\$1,145 04
Cash in banks not on interest	39,253 81
Cash in banks on interest	5,000 00
Gross premiums in course of collection	4,022 00
Agents' balances	2,986 56
Total ledger assets	\$322,409 19

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$390 20
Interest accrued on bonds	3,924 29
Interest due and accrued on collateral loans	101 00
Interest due and accrued on other assets	175 00
Furniture and supplies	30,000 00
Gross assets	\$356,999 68

DEDUCT ASSETS NOT ADMITTED.

Furniture and supplies	\$30,000 00
Total admitted assets	\$326,999 68

LIABILITIES.

Losses and claims:			
	<i>Unadjusted.</i>	<i>Revised.</i>	
Accident and Health	\$18,758 00	\$1,549 00	\$20,307 00
Deduct reinsurance			750 00
Net unpaid claims			\$19,557 00
Estimated expense of investigation and adjustment of claims			500 00
Unearned premiums on outstanding risks			8,673 15
Commissions due agents and brokers			1,005 00

Salaries and other miscellaneous expenses due or accrued.....	\$200 00
Federal, state and other taxes due or accrued.....	11,150 00
Advance premiums.....	5,533 85
Total.....	\$46,619 00
Cash capital.....	\$200,000 00
Surplus over all liabilities.....	80,380 68
Surplus to policy holders.....	280,380 68
Total liabilities.....	\$326,999 68

EXHIBIT OF PREMIUMS.

	<i>Accident and Health.</i>
In force December 31, 1910.....	\$10,480 00
Written during the year.....	736,913 00
Totals.....	\$747,393 00
Expired and canceled.....	730,046 70
In force December 31, 1911.....	\$17,346 30

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident and Health.....	\$2,765 20	\$771 61

NATIONAL SURETY COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1897. COMMENCED BUSINESS IN 1897.

WM. B. JOYCE, *President.*HUBERT J. HEWITT, *Secretary.*

Cash Capital, \$1,500,000.

INCOME.

Net premiums:		
Fidelity.....	\$1,258,708 05	
Surety.....	1,698,101 22	
Burglary and theft.....	452,159 12	\$3,408,968 39
Interest on mortgage loans.....	\$923 83	
Interest on bonds and dividends on stocks.....	162,117 97	
Interest on deposits.....	12,116 14	
Interest from all other sources.....	2,633 61	
Rents.....	7,155 35	184,946 90
Agents' balances previously charged off.....		20 00
Profit on sale or maturity of ledger assets.....		10,989 98

Miscellaneous income	\$1,738 19
Suspense items	2,026 16
Total income	\$3,608,689 62
Ledger assets Dec. 31, 1910	5,619,727 82
Total	\$9,228,417 44

DISBURSEMENTS.

Net amount paid for losses:		
Fidelity	\$402,806 10	
Surety	336,428 31	
Burglary and theft	149,246 37	\$888,480 78
Investigation and adjustment of claims		88,756 45
Commissions or brokerage		778,298 96
Salaries, fees and compensation of officers and home office employes ..		390,552 76
Salaries and expenses of agents not paid by commissions		150,694 60
Consulting attorney, resident vice-president and attorney in fact fees ..		22,218 18
Inspections		15,570 95
Rents		36,589 46
Repairs and expenses on real estate		2,766 52
Taxes on real estate		1,741 59
State taxes on premiums		52,049 58
Insurance department licenses and fees		17,534 96
All other licenses, fees and taxes		6,647 28
Legal expenses		2,684 44
Advertising		19,823 14
Printing and stationery		30,979 20
Postage, telegraph, telephone and express		42,960 66
Furniture and fixtures		7,563 00
Interest or dividends to stockholders		149,953 00
Agents' balances charged off		526 53
Loss on sale or maturity of ledger assets		5,452 19
Traveling and development expense		24,915 21
Miscellaneous expenditures		34,125 65
Total disbursements	\$2,770,885 09	
Balance	\$6,457,532 35	

LEDGER ASSETS.

Book value of real estate	\$163,553 70
Mortgage loans on real estate	13,315 60
Book value of bonds and stocks	4,478,329 17
Cash in office	\$48,261 18
Cash in banks not on interest	76,212 71
Cash in banks on interest	463,401 26
Gross premiums in course of collection	853,989 42
Bills receivable	14,202 87
Accounts receivable	12,122 17
Due for reinsurance on losses paid	67,684 51
Railroad inspection	13,981 89
Advanced on contracts	84,576 80
Cash in City Chamberlain's office	15,000 00
Due from excise reinsurance committee	43,674 57
Cash in suspended banks	94,296 79
Suspense items	14,929 71
Total ledger assets	\$6,457,532 35

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$499 07	
Interest due and accrued on bonds.....	35,600 50	
Interest due and accrued on other assets.....	2,920 41	\$39,019 98
		<hr/>
Tax exemption on bonds.....		1,500 00
		<hr/>
Gross assets.....		\$6,498,052 33

DEDUCT ASSETS NOT ADMITTED.

Accounts receivable.....	\$12,122 17	
Due for reinsurance on losses paid.....	48,645 42	
Bills receivable.....	14,202 87	
Suspense items.....	14,929 71	
Advanced on contracts.....	84,576 80	
Cash in suspended banks.....	34,296 79	
Premiums in course of collection—written prior to Oct. 1, last.....	297,547 31	
Railroad inspection.....	13,981 89	
Book value of bonds and stocks over market value....	66,985 00	
Cash in company's office.....	7,567 65	\$594,855 61
		<hr/>
Total admitted assets.....		\$5,903,196 72

LIABILITIES.

Losses and claims:			
	<i>Unadjusted.</i>	<i>Resisted.</i>	
Fidelity.....	\$104,046 51	\$128,897 15	
Surety.....	399,469 96	268,211 65	
Burglary and theft.....	15,021 72	16,507 43	
	<hr/>	<hr/>	
Totals.....	\$518,538 19	\$413,616 23	\$932,154 42
Deduct reinsurance.....			88,912 61
			<hr/>
Net unpaid claims.....			\$843,241 81
Estimated expense of investigation and adjustment of claims.....			33,729 67
Unearned premiums on outstanding risks.....			1,843,069 02
Commissions due agents and brokers.....			111,288 42
Salaries and other miscellaneous expenses due or accrued.....			8,509 91
Federal, state and other taxes due or accrued.....			50,000 00
Dividends due stockholders.....			45,065 00
Due for return premiums.....			8,412 02
Due for reinsurance.....			16,653 91
Advance premiums.....			7,240 22
Empire State Surety Co.....			5,000 00
Bond and mortgage account.....			8,500 00
Munich Reinsurance Co. real estate account.....			189 90
			<hr/>
Total.....			\$2,980,899 88
Cash capital.....		\$1,500,000 00	
Surplus over all liabilities.....		1,422,296 84	
		<hr/>	
Surplus to policy holders.....			2,922,296 84
			<hr/>
Total liabilities.....			\$5,903,196 72

EXHIBIT OF PREMIUMS.

	<i>Fidelity.</i>	<i>Surety.</i>	<i>Burglary and Theft.</i>
In force December 31, 1910.....	\$1,027,016 45	\$1,686,957 76	\$564,955 02
Written during the year.....	1,624,331 04	2,278,035 01	632,101 56
Totals.....	\$2,651,347 49	\$3,964,992 77	\$1,197,056 58
Expired and canceled.....	1,512,736 49	1,927,168 06	527,461 21
In force December 31, 1911.....	\$1,138,611 00	\$2,037,824 71	\$669,595 37
Deduct amount reinsured.....	31,427 22	205,999 67	90,741 11
Net premiums in force.....	\$1,107,183 78	\$1,831,825 04	\$578,854 26

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Fidelity.....	\$4,730 55	\$5,610 53
Surety.....	4,978 04	-
Burglary and theft.....	545 21	25 00
Totals.....	\$10,303 80	\$5,635 53

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:		
Accident.....	\$153,786 31	
Health.....	58,555 66	
Liability.....	524,925 06	
Plate glass.....	129,291 34	
Burglary and theft.....	122,220 65	
Workmen's collective.....	3,250 45	\$992,029 47
Interest on mortgage loans.....	\$7,961 94	
Interest on bonds and dividends on stocks.....	31,113 67	
Interest on deposits.....	1,359 93	40,435 54
Profit on sale or maturity of ledger assets.....		675 00
Total income.....		\$1,033,140 01
Ledger assets Dec. 31, 1910.....		1,154,368 42
Total.....		\$2,187,508 43

DISBURSEMENTS.

Net amount paid for losses:		
Accident.....	\$60,881 46	
Health.....	27,450 88	
Liability.....	253,236 69	
Plate glass.....	69,686 88	
Burglary and theft.....	41,742 89	
Workmen's collective.....	1,190 14	\$454,188 94
<hr/>		
Investigation and adjustment of claims.....		39,315 13
Commissions or brokerage.....		261,683 40
Salaries, fees and compensation of officers and home office employes...		77,108 91
Salaries and expenses of agents not paid by commissions.....		57,470 33
Medical examiner's fees and salaries.....		725 00
Inspections.....		9,447 39
Rents.....		11,725 84
State taxes on premiums.....		11,827 18
Insurance department licenses and fees.....		3,824 43
All other licenses, fees and taxes.....		454 76
Legal expenses.....		6,323 73
Advertising.....		996 38
Printing and stationery.....		17,028 20
Postage, telegraph, telephone and express.....		9,489 88
Furniture and fixtures.....		2,178 73
Interest or dividends to stockholders.....		25,152 00
Salaries, traveling and expenses of pay roll auditors.....		9,829 07
Miscellaneous expenditures.....		7,222 47
<hr/>		
Total disbursements.....		\$1,006,991 79
<hr/>		
Balance.....		\$1,181,516 64

LEDGER ASSETS.

Mortgage loans on real estate.....		\$160,500 00
Book value of bonds and stocks.....		778,229 70
Cash in office.....	\$5,281 00	
Cash in banks not on interest.....	4,626 01	
Cash in banks on interest.....	42,359 54	52,266 55
<hr/>		
Gross premiums in course of collection.....		189,009 37
Agents' balances.....		1,511 02
<hr/>		
Total ledger assets.....		\$1,181,516 64

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$2,031 70	
Interest accrued on bonds.....	5,518 32	
Interest accrued on other assets.....	8 34	\$7,558 36
<hr/>		
Gross assets.....		\$1,189,075 00

DEDUCT ASSETS NOT ADMITTED.

Loans on personal security.....	\$14 00	
Book value of bonds and stocks over market value.....	48,130 95	
Agents' balances.....	1,511 02	\$49,655 97
<hr/>		
Total admitted assets.....		\$1,139,419 03

LIABILITIES.

Losses and claims:

	<i>Unadjusted.</i>	<i>Revised.</i>	
Accident.....	\$13,285 47	\$2,377 50	
Health.....	5,128 48	-	
Plate glass.....	2,991 30	195 00	
Burglary and theft.....	9,541 12	1,286 55	
Workmen's collective.....	680 00	-	
Totals.....	\$31,626 37	\$3,859 05	\$35,485 42
Deduct reinsurance.....			1,132 50
Net unpaid claims.....			\$34,352 92
Estimated expense of investigation and adjustment of claims.....			1,602 58
Special reserve for unpaid liability losses.....			170,749 00
Unearned premiums on outstanding risks.....			480,150 68
Commissions due agents and brokers.....			50,613 24
Salaries and other miscellaneous expenses due or accrued.....			1,000 00
Federal, state and other taxes due or accrued.....			11,589 76
Due for reinsurance.....			2,487 40
Advance premiums.....			541 46
Total.....			\$753,087 04
Cash capital.....		\$314,400 00	
Surplus over all liabilities.....		71,931 99	
Surplus to policy holders.....			386,331 99
Total liabilities.....			\$1,139,419 03

EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>	<i>Liability.</i>
In force December 31, 1910.....	\$140,404 90	\$48,548 83	\$411,683 15
Written during the year.....	210,380 04	80,122 87	793,033 81
Totals.....	\$350,784 94	\$128,671 70	\$1,204,716 96
Expired and canceled.....	196,825 72	72,654 57	750,974 44
In force December 31, 1911.....	\$153,959 22	\$56,017 13	\$453,742 52
Deduct amount reinsured.....	2,382 90	-	5,673 04
Net premiums in force.....	\$151,576 32	\$56,017 13	\$448,069 48
		<i>Burglary and Theft.</i>	<i>Workmen's Collective.</i>
In force December 31, 1910.....	<i>Plate Glass.</i>	\$184,820 37	\$3,993 26
Written during the year.....	\$115,446 01	182,852 94	3,524 06
Totals.....	\$298,798 80	\$367,673 31	\$7,517 32
Expired and canceled.....	167,309 29	163,523 43	5,570 93
In force December 31, 1911.....	\$131,489 51	\$204,149 88	\$1,946 39
Deduct amount reinsured.....	-	24,568 96	-
Net premiums in force.....	\$131,489 51	\$179,580 92	\$1,946 39

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident.....	\$355 50	\$-8 01
Health.....	166 50	100 59
Liability.....	329 69	80 93
Plate glass.....	128 54	40 59
Burglary and theft.....	5 00	-
Totals.....	\$985 23	\$214 10

NEW ENGLAND CASUALTY COMPANY,

BOSTON, MASS.

RE-INCORPORATED IN 1910. COMMENCED BUSINESS IN 1910.

CORWIN McDOWELL, *President.*ALLAN FORBES, *Secretary.*

Cash Capital, \$600,000.

INCOME.

Net premiums:		
Accident.....	\$16,602 21	
Health.....	14,892 48	
Liability.....	92,844 45	
Fidelity.....	991 10	
Surety.....	1,723 91	
Burglary and theft.....	10,159 45	
Automobile property damage.....	10,876 28	\$148,089.88
Policy fees required or represented by applications.....		5,535 00
Interest on bonds and dividends on stocks.....	\$7,552 46	
Interest on deposits.....	949 09	8,501 55
Premiums in suspense.....		1,965 63
Premium on capital stock.....		200,000 00
Total income.....		\$364,092 06
Ledger assets Dec. 31, 1910.....	\$259,116 72	
Increase of capital during 1911.....	400,000 00	659,116 72
Total.....		\$1,023,208 78

DISBURSEMENTS.

Net amount paid for losses:		
Accident.....	\$9,171 16	
Health.....	7,740 74	
Liability.....	2,784 44	

Burglary and theft.....	\$125 00	
Automobile property damage.....	3,142 93	\$22,964 27
Investigation and adjustment of claims.....		1,192 72
Policy fees retained by agents.....		5,535 00
Commissions or brokerage.....		16,528 52
Salaries, fees and compensation of officers and home office employes...		20,002 38
Salaries and expenses of agents not paid by commissions.....		3,591 63
Inspections.....		240 15
Rents.....		3,183 68
State taxes on premiums.....		39 69
Insurance department licenses and fees.....		2,805 70
Legal expenses.....		1,150 00
Advertising.....		1,255 65
Printing and stationery.....		5,658 07
Postage, telegraph, telephone and express.....		1,767 96
Furniture and fixtures.....		1,458 99
Agents' balances charged off.....		11,059 72
Reorganization expense.....		5,391 32
Miscellaneous expenditures.....		3,114 89
Total disbursements.....		<u>\$106,940 34</u>
Balance.....		\$916,268 44

LEDGER ASSETS.

Book value of bonds and stocks.....		\$756,013 49
Cash in office.....	\$500 00	
Cash in banks on interest.....	92,353 00	92,853 00
Gross premiums in course of collection.....		66,826 02
Agents' balances.....		575 93
Total ledger assets.....		<u>\$916,268 44</u>

NON-LEDGER ASSETS.

Interest accrued on bonds.....		\$7,913 43
Market value of bonds and stocks over book value.....		1,483 51
Gross assets.....		<u>\$925,665 38</u>

DEDUCT ASSETS NOT ADMITTED.

Premiums in course of collection—written prior to Oct.		
1, last.....	\$4,932 08	
Agents' balances.....	575 93	\$5,508 01
Total admitted assets.....		<u>\$920,157 37</u>

LIABILITIES.

Losses and claims:			
	<i>Unadjusted.</i>	<i>Resisted.</i>	
Accident.....	\$2,017 35	—	
Health.....	1,171 29	—	
Burglary and theft.....	17 50	—	
Auto. property damage.....	2,642 00	\$1,650 00	
Unpaid claims.....	\$5,848 14	\$1,650 00	\$7,498 14
Special reserve for unpaid liability losses.....			6,680 10
Unearned premiums on outstanding risks.....			84,861 12

Commissions due agents and brokers.....		\$19,652 36
Salaries and other miscellaneous expenses due or accrued.....		1,000 00
Federal, state and other taxes due or accrued.....		1,500 00
Advance premiums.....		277 00
Premiums in suspense.....		1,965 63
Total.....		\$123,434 35
Cash capital.....	\$600,000 00	
Surplus over all liabilities.....	196,723 02	
Surplus to policy holders.....		796,723 02
Total liabilities.....		\$920,157 37

EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>	<i>Liability.</i>
In force December 31, 1910.....	\$9,602 51	\$8,814 72	\$25,363 98
Written during the year.....	18,619 14	15,412 93	127,612 99
Totals.....	\$28,221 65	\$24,227 65	\$152,976 97
Expired and canceled.....	23,070 76	21,563 84	57,747 33
In force December 31, 1911.....	\$5,150 89	\$2,663 81	\$95,229 64
Deduct amount reinsured.....	976 57	130 70	7,017 52
Net premiums in force.....	\$4,174 32	\$2,533 11	\$88,212 12
Written during the year.....		<i>Fidelity.</i> \$1,014 10	<i>Surety.</i> \$1,779 91
Expired and canceled.....		23 00	58 50
In force December 31, 1911.....		\$991 10	\$1,721 41
In force December 31, 1910.....		<i>Burglary and Theft.</i> -	<i>Auto. Property Damage.</i> \$13,992 87
Written during the year.....		\$12,665 58	13,741 76
Totals.....		\$12,665 58	\$27,734 63
Expired and canceled.....		1,469 09	17,185 50
In force December 31, 1911.....		\$11,196 49	\$10,549 13
Deduct amount reinsured.....		1,050 42	-
Net premiums in force.....		\$10,146 07	\$10,549 13

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident.....	\$91 00	\$38 75
Health.....	66 00	38 75
Liability.....	82 75	-
Burglary and theft.....	73 13	-
Automobile property damage.....	86 00	-
Totals.....	\$398 88	77 50

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:			
Accident	\$16,117	49	
Health	2,028	75	
Plate glass	397,810	24	
Burglary and theft	74,214	67	\$490,171 15
Policy fees required or represented by applications			1,092 00
Interest on mortgage loans	\$19,016	60	
Interest on bonds and dividends on stocks	6,532	78	
Interest on deposits	250	00	
Interest from all other sources	65		25,800 03
Agents' balances previously charged off			49 82
Total income			\$517,113 00
Ledger assets Dec. 31, 1910			649,553 37
Total			\$1,166,666 37

DISBURSEMENTS.

Net amount paid for losses:			
Accident	\$1,611	78	
Health	134	88	
Plate glass	170,945	43	
Burglary and theft	26,520	60	\$199,212 69
Investigation and adjustment of claims			763 91
Policy fees retained by agents			1,092 00
Commissions or brokerage			163,800 27
Salaries, fees and compensation of officers and home office employes			29,871 50
Salaries and expenses of agents not paid by commissions			12,930 33
Medical examiner's fees and salaries			10 50
Rents			3,842 56
Taxes on real estate			40 19
State taxes on premiums			7,193 20
Insurance department licenses and fees			3,808 99
All other licenses, fees and taxes			2,030 16
Legal expenses			196 93

Advertising.....	\$1,185 00
Printing and stationery.....	3,285 86
Postage, telegraph, telephone and express.....	4,077 91
Furniture and fixtures.....	625 00
Interest or dividends to stockholders.....	18,000 00
Miscellaneous expenditures.....	5,423 23
Total disbursements.....	<u>\$457,390 23</u>
Balance.....	\$709,276 14

LEDGER ASSETS.

Book value of real estate.....	\$5,404 15
Mortgage loans on real estate.....	389,000 00
Book value of bonds and stocks.....	172,934 76
Cash in office.....	\$4,453 20
Cash in banks not on interest.....	13,788 26
Cash in banks on interest.....	17,179 10
Gross premiums in course of collection.....	105,966 01
Agents' debit balances.....	550 66
Total ledger assets.....	<u>\$709,276 14</u>

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$4,548 76	
Interest accrued on bonds.....	2,002 92	\$6,551 68
Gross assets.....		<u>\$715,827 82</u>

DEDUCT ASSETS NOT ADMITTED.

Premiums in course of collection—written prior to Oct. 1, last.....	\$9,841 96	
Agents' debit balances.....	550 66	
Book value of bonds and stocks over market value....	5,934 76	\$16,327 38
Total admitted assets.....		<u>\$699,500 44</u>

LIABILITIES.

Losses and claims:				
	<i>Adjusted.</i>	<i>Unadjusted.</i>	<i>Resisted.</i>	
Accident.....	\$140 00	\$9,155 00	-	
Health.....	17 14	435 00	-	
Plate glass.....	-	3,462 39	-	
Burglary and theft.....	480 00	5,625 50	5,756 49	
Totals.....	\$637 14	\$18,677 89	\$5,756 49	\$25,071 52
Deduct reinsurance.....				6,900 98
Net unpaid claims.....				<u>\$18,170 54</u>
Estimated expense of investigation and adjustment of claims.....				1,176 65
Unearned premiums on outstanding risks.....				251,657 33
Commissions due agents and brokers.....				32,363 44
Federal, state and other taxes due or accrued.....				6,989 21
Total.....				<u>\$310,357 17</u>
Cash capital.....			\$300,000 00	
Surplus over all liabilities.....			89,143 27	
Surplus to policy holders.....				<u>389,143 27</u>
Total liabilities.....				<u>\$699,500 44</u>

EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>
In force December 31, 1910.....	\$653 32	-
Written during the year.....	20,932 73	\$2,605 60
Totals.....	\$21,586 05	\$2,605 60
Expired and canceled.....	5,591 43	448 72
In force December 31, 1911.....	\$15,994 62	\$2,156 88
Deduct amount reinsured.....	1,606 11	118 00
Net premiums in force.....	\$14,388 51	\$2,038 88
	<i>Plate Glass.</i>	<i>Burglary and Theft.</i>
In force December 31, 1910.....	\$345,685 17	\$82,259 96
Written during the year.....	467,817 57	102,104 47
Totals.....	\$813,502 74	\$184,364 43
Expired and canceled.....	412,962 11	90,369 00
In force December 31, 1911.....	\$400,540 63	\$93,995 43
Deduct amount reinsured.....	525 90	8,911 80
Net premiums in force.....	\$400,014 73	\$85,083 63

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Plate glass.....	\$1,602 46	\$575 94
Burglary and theft.....	17 50	-
Totals.....	\$1,619 96	\$575 94

NEW YORK PLATE GLASS INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1891. COMMENCED BUSINESS IN 1891.

MAJOR A. WHITE, *President.*J. CARROLL FRENCH, *Secretary*

Cash Capital, \$200,000.

INCOME.

Net premiums (plate glass)		\$632,613 79
Interest on bonds and dividends on stocks	\$31,468 84	
Interest on deposits	909 54	
Interest from all other sources	8 49	32,386 87
Agents' balances previously charged off		257 29
Profit on sale or maturity of ledger assets		6,368 58
Total income		\$671,626 53
Ledger assets Dec. 31, 1910		982,098 68
Total		\$1,653,725 21

DISBURSEMENTS.

Net amount paid for losses (plate glass)	\$296,997 89
Commissions or brokerage	217,115 01
Salaries, fees and compensation of officers and home office employes ..	60,576 05
Salaries and expenses of agents not paid by commissions	4,717 11
Rents	10,092 41
State taxes on premiums	7,549 18
Insurance department licenses and fees	7,162 73
All other licenses, fees and taxes	752 21
Legal expenses	330 86
Advertising	1,223 15
Printing and stationery	2,593 55
Postage, telegraph, telephone and express	3,254 22
Furniture and fixtures	2,767 44
Interest or dividends to stockholders	32,000 00
Agents' balances charged off	1,319 50
Loss on sale or maturity of ledger assets	3,787 25
Traveling expenses	3,206 19
Underwriters' association	2,292 10
Miscellaneous expenditures	1,646 22
Total disbursements	\$659,383 07
Balance	\$994,342 14

LEDGER ASSETS.

Book value of bonds and stocks.....		\$792,198 97
Cash in office.....	\$4,056 04	
Cash in banks on interest.....	49,935 14	53,991 18
Gross premiums in course of collection.....		148,151 99
Total ledger assets.....		\$994,342 14

NON-LEDGER ASSETS.

Interest accrued on bonds.....		\$2,291 50
Gross assets.....		\$996,633 64

DEDUCT ASSETS NOT ADMITTED.

Premiums in course of collection—written prior to Oct. 1, last.....	\$2,393 50	
Book value of bonds and stocks over market value....	58,513 97	\$60,907 47
Total admitted assets.....		\$935,726 17

LIABILITIES.

Losses and claims:

	<i>Adjusted.</i>	<i>Unadjusted.</i>	
Plate glass.....	\$10,990 54	\$5,211 00	\$16,201 54
Unearned premiums on outstanding risks.....			332,851 42
Commissions due agents and brokers.....			47,178 29
Salaries and other miscellaneous expenses due or accrued.....			1,000 00
Federal, state and other taxes due or accrued.....			4,000 00
Dividends due stockholders.....			8,000 00
Total.....			\$409,231 25
Cash capital.....	\$200,000 00		
Surplus over all liabilities.....	326,494 92		
Surplus to policy holders.....			526,494 92
Total liabilities.....			\$935,726 17

EXHIBIT OF PREMIUMS.

	<i>Plate Glass.</i>
In force December 31, 1910.....	\$630,268 90
Written during the year.....	807,813 15
Total.....	\$1,438,082 05
Expired and canceled.....	771,463 68
In force December 31, 1911.....	\$666,618 37

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Plate glass.....	\$1,352 10	\$385 49

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 (accident).....		\$1,064,208 09
Policy fees required or represented by applications.....		252,320 00
Interest on mortgage loans.....	\$8,302 61	
Interest on collateral loans.....	2,690 89	
Interest on bonds.....	20,667 36	
Interest on deposits.....	769 37	
Interest from all other sources.....	70 84	32,501 07
		1,017 20
Agents' balances previously charged off.....		2,000 00
Profit on sale or maturity of ledger assets.....		
		\$1,352,046 36
Total income.....		724,501 50
Ledger assets Dec. 31, 1910.....		
		\$2,076,547 86
Total.....		

DISBURSEMENTS.

Net amount paid for losses (accident).....	\$400,576 69
Investigation and adjustment of claims.....	5,215 78
Policy fees retained by agents.....	252,320 00
Commissions or brokerage.....	394,884 02
Salaries, fees and compensation of officers and home office employes....	96,793 38
Salaries and expenses of agents not paid by commissions.....	41,412 57
Medical examiner's fees and salaries.....	2,896 00
Rents.....	19,319 69
State taxes on premiums.....	16,287 91
Insurance department licenses and fees.....	14,183 71
All other licenses, fees and taxes.....	2,194 11
Legal expenses.....	1,281 08
Advertising.....	2,659 23
Printing and stationery.....	18,985 22
Postage, telegraph, telephone and express.....	16,461 00
Furniture and fixtures.....	3,199 56
Interest or dividends to stockholders.....	30,000 00
Agents' balances charged off.....	2,487 77
Loss on sale or maturity of ledger assets.....	20 00

Hospital fees.....	\$4,934 54
Traveling expense.....	14,744 90
Bank exchange.....	1,108 11
Miscellaneous expenditures.....	5,773 10
Total disbursements.....	\$1,347,738 37
Balance.....	\$728,809 49

LEDGER ASSETS.

Mortgage loans on real estate.....	\$152,200 00
Loans secured by collateral.....	42,400 00
Book value of bonds.....	459,206 25
Cash in office.....	\$2,422 68
Cash in banks not on interest.....	10,942 44
Cash in banks on interest.....	27,843 49
Gross premiums in course of collection.....	26,509 84
Bills receivable.....	6,200 58
Cash in branch offices.....	1,084 21
Total ledger assets.....	\$728,809 49

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$2,309 30
Interest due and accrued on bonds.....	7,363 30
Interest accrued on collateral loans.....	230 38
Furniture and fixtures.....	11,000 00
Gross assets.....	\$749,712 47

DEDUCT ASSETS NOT ADMITTED.

Bills receivable.....	\$6,200 58
Furniture and fixtures.....	11,000 00
Premiums in course of collection—written prior to Oct. 1, last.....	1,964 56
Over-due and accrued interest on bonds in default.....	3,500 00
Book value of bonds over market value.....	1,723 75
Total admitted assets.....	\$725,323 58

LIABILITIES.

Losses and claims:			
	<i>Unadjusted.</i>	<i>Resisted.</i>	
Accident.....	\$40,941 00	\$9,715 00	\$50,656 00
Estimated expense of investigation and adjustment of claims.....			500 00
Unearned premiums on outstanding risks.....			170,367 08
Commissions due agents and brokers.....			7,363 58
Salaries and other miscellaneous expenses due or accrued.....			4,005 87
Federal, state and other taxes due or accrued.....			16,000 00
Advance premiums.....			30,624 43
Total.....			\$279,516 96
Cash capital.....	\$200,000 00		
Surplus over all liabilities.....	245,806 62		
Surplus to policy holders.....			445,806 62
Total liabilities.....			\$725,323 58

EXHIBIT OF PREMIUMS.

	<i>Accident.</i>
In force December 31, 1910.....	\$221,693 00
Written during the year.....	1,129,296 00
Total.....	\$1,350,989 00
Expired and canceled.....	1,007,763 00
In force December 31, 1911.....	\$343,226 00
Deduct amount reinsured.....	6,317 00
Net premiums in force.....	\$336,909 00

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident.....	\$2,674 01	\$701 99

OCEAN ACCIDENT AND GUARANTEE CORPO-
RATION, LIMITED,

LONDON, ENGLAND.

INCORPORATED IN 1871. COMMENCED BUSINESS IN UNITED STATES IN 1895.

OSCAR ISING, *General Manager*, New York, N. Y.

Statutory Deposit, \$350,000.

INCOME.

Net premiums:		
Accident.....	\$306,722 51	
Health.....	98,738 12	
Liability.....	2,185,072 65	
Fidelity.....	41,894 72	
Plate glass.....	64,282 86	
Steam boiler.....	56,465 93	
Burglary and theft.....	210,668 85	
Credit.....	550,362 78	
Automobile property damage.....	182,406 14	
Workmen's collective.....	36,260 30	\$3,732,874 86
Interest on mortgage loans.....	\$9,000 00	
Interest on bonds.....	147,800 92	
Interest on deposits.....	1,616 81	
Interest from all other sources.....	1,463 21	159,880 94
Profit on sale or maturity of ledger assets.....		13,001 70

Total income	\$3,905,757 50	
Ledger assets Dec. 31, 1910	4,535,386 50	
Total	\$8,441,144 00	

DISBURSEMENTS.

Net amount paid for losses:

Accident	\$126,594 08	
Health	36,664 39	
Liability	1,190,714 37	
Fidelity	1,830 94	
Plate glass	25,980 45	
Steam boiler	12,755 48	
Burglary and theft	58,579 09	
Credit	331,993 20	
Automobile property damage	76,038 83	
Workmen's collective	16,281 39	\$1,877,432 22
Investigation and adjustment of claims		317,432 65
Commissions or brokerage		885,607 25
Salaries, fees and compensation of officers and home office employes ..		186,136 90
Salaries and expenses of agents not paid by commissions		106,053 18
Inspections		55,309 58
Rents		24,168 26
State taxes on premiums		63,641 55
Insurance department licenses and fees		4,034 86
All other licenses, fees and taxes		10,213 53
Legal expenses		585 62
Advertising		8,052 27
Printing and stationery		22,713 17
Postage, telegraph, telephone and express		11,597 36
Furniture and fixtures		25,120 15
Agents' balances charged off		2,174 11
Loss on sale or maturity of ledger assets		3,790 00
Home office for reinsurance		32,239 20
Remitted to home office		63,000 00
Miscellaneous expenditures		18,290 33
Total disbursements		\$3,717,592 19
Balance		\$4,723,551 81

LEDGER ASSETS.

Mortgage loans on real estate	\$150,000 00	
Book value of bonds	3,949,336 58	
Cash in banks not on interest	\$5,960 13	
Cash in banks on interest	79,693 72	85,653 85
Gross premiums in course of collection	526,715 94	
Bills receivable	1,664 44	
Premium notes	10,181 00	
Total ledger assets		\$4,723,551 81

NON-LEDGER ASSETS.

Interest accrued on mortgages	\$1,500 00	
Interest accrued on bonds	47,639 79	\$49,139 79
Gross assets		\$4,772,691 60

DEDUCT ASSETS NOT ADMITTED.

Bills receivable.....		\$1,664 44	
Premiums in course of collection—written prior to Oct. 1, last.....		57,411 96	
Book value of bonds over market value.....		137,904 58	\$196,980 98
Total admitted assets.....			\$4,575,710 62

LIABILITIES.

Losses and claims:

	<i>Adjusted.</i>	<i>Unadjusted.</i>	<i>Revised.</i>	
Accident.....	-	\$50,645 00	\$750 00	
Health.....	-	12,000 00	-	
Fidelity.....	-	3,379 00	-	
Plate glass.....	-	1,690 00	-	
Steam boiler.....	-	1,025 00	-	
Burglary and theft....	-	15,350 00	2,200 00	
Credit.....	10,665 00	20,145 00	17,500 00	
Auto. property damage	-	14,640 00	3,125 00	
Workmen's collective..	-	2,914 00	-	
Totals.....	\$10,665 00	\$121,788 00	\$23,575 00	\$156,028 00
Deduct reinsurance.....				9,785 00
Net unpaid claims.....				\$146,243 00
Estimated expense of investigation and adjustment of claims.....				4,575 00
Special reserve for unpaid liability losses.....				560,619 82
Voluntary reserve for unpaid liability losses.....				314,460 18
Special reserve for credit losses.....				331,176 92
Unearned premiums on outstanding risks.....				1,438,592 58
Commissions due agents and brokers.....				120,415 47
Salaries and other miscellaneous expenses due or accrued.....				5,000 00
Federal, state and other taxes due or accrued.....				65,000 00
Due for return premiums.....				14,430 60
Due for reinsurance.....				34,186 20
Advance premiums.....				5,240 00
Reserve for contingencies.....				250,000 00
Total.....				\$3,289,939 77
Statutory deposit.....			\$350,000 00	
Surplus over all liabilities.....			935,770 85	
Surplus to policy holders.....				1,285,770 85
Total liabilities.....				\$4,575,710 62

EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>	<i>Liability.</i>
In force December 31, 1910.....	\$285,027 85	\$61,547 71	\$1,226,024 79
Written during the year.....	434,710 91	133,045 30	2,902,908 15
Totals.....	\$719,738 76	\$199,593 01	\$4,128,932 94
Expired and canceled.....	405,192 91	112,040 38	2,760,060 05
In force December 31, 1911.....	\$314,545 85	\$87,552 63	\$1,368,872 89
Deduct amount reinsured.....	13,621 66	402 50	3,141 60
Net premiums in force.....	\$300,924 19	\$87,150 13	\$1,365,731 29

OCEAN ACCIDENT AND GUARANTEE CORPORATION, LTD. 747

In force December 31, 1910.....	<i>Fidelity.</i>	<i>Plate Glass.</i>
Written during the year.....	\$17,835 88	\$39,816.50
	45,374 25	83,166 54
Totals.....	\$63,210 13	\$122,983 04
Expired and canceled.....	25,955 54	58,901 20
In force December 31, 1911.....	\$37,254 59	\$64,081 84
Deduct amount reinsured.....	56 25	-
Net premiums in force.....	\$37,198 34	\$64,081 84
	<i>Steam Boiler.</i>	<i>Burglary and Theft.</i>
In force December 31, 1910.....	\$135,608 28	\$281,330 72
Written during the year.....	87,825 76	315,019 96
Totals.....	\$223,434 04	\$596,350 68
Expired and canceled.....	77,069 83	273,458 62
In force December 31, 1911.....	\$146,364 21	\$322,892 06
Deduct amount reinsured.....	646 64	42,453 64
Net premiums in force.....	\$145,717 57	\$280,438 42
	<i>Auto. Property Damage.</i>	<i>Workmen's Collective.</i>
In force December 31, 1910.....	\$123,669 02	\$8,763 08
Written during the year.....	269,762 15	40,468 96
Totals.....	\$393,431 17	\$49,232 04
Expired and canceled.....	218,199 35	40,147 97
In force December 31, 1911.....	\$175,231 82	\$9,084 07

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident.....	\$755 50	\$242 91
Health.....	130 00	-
Liability.....	2,853 29	347 45
Steam boiler.....	174 16	-
Burglary and theft.....	152 03	-
Credit.....	340 00	-
Automobile property damage.....	171 49	100 16
Totals.....	\$4,576 47	\$690 52

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:		
Accident }		\$61,220 19
Health }		
Policy fees required or represented by applications.....		13,626 00
Interest on mortgage loans.....	\$1,304 74	
Interest on bonds and dividends on stocks.....	3,840 02	
Interest on deposits.....	1,278 40	6,423 16
Agents' balances previously charged off.....		10 00
Profit on sale or maturity of ledger assets.....		262 50
Total income.....		\$81,541 85
Ledger assets Dec. 31, 1910.....		116,457 45
Total.....		\$197,999 30

DISBURSEMENTS.

Net amount paid for losses:		
Accident.....	\$12,880 93	
Health.....	12,353 70	\$25,234 63
Investigation and adjustment of claims.....		40 28
Policy fees retained by agents.....		13,438 05
Commissions or brokerage.....		9,783 75
Salaries, fees and compensation of officers and home office employes....		7,702 50
Salaries and expenses of agents not paid by commissions.....		8,214 53
Medical examiner's fees and salaries.....		55 00
Rents.....		684 94
State taxes on premiums.....		363 18
Insurance department licenses and fees.....		621 75
All other licenses, fees and taxes.....		846 76
Legal expenses.....		36 78
Advertising.....		54 10
Printing and stationery.....		2,256 73
Postage, telegraph, telephone and express.....		2,341 70
Furniture and fixtures.....		509 72
Interest or dividends to stockholders.....		5,500 00

Agents' balances charged off.....	\$91 35
Miscellaneous expenditures.....	593 69
	<hr/>
Total disbursements.....	\$78,369 44
	<hr/>
Balance.....	\$119,629 86

LEDGER ASSETS.

Mortgage loans on real estate.....	\$23,700 00
Book value of bonds and stocks.....	86,913 86
Cash in office.....	\$718 63
Cash in banks not on interest.....	2,956 04
Cash in banks on interest.....	5,000 00
	<hr/>
Gross premiums in course of collection.....	341 33
	<hr/>
Total ledger assets.....	\$119,629 86

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$73 50
Interest accrued on bonds.....	524 12
	<hr/>
Furniture and fixtures.....	2,000 00
Supplies, printed matter and stationery.....	500 00
	<hr/>
Gross assets.....	\$122,727 48

DEDUCT ASSETS NOT ADMITTED.

Furniture and fixtures.....	\$2,000 00
Supplies, printed matter and stationery.....	500 00
Premiums in course of collection—written prior to Oct. 1, last.....	226 65
Book value of bonds and stocks over market value.....	1,042 86
	<hr/>
Total admitted assets.....	\$3,769 51
	<hr/>
Total admitted assets.....	\$118,957 97

LIABILITIES.

Losses and claims:			
Accident }.....	<i>Unadjusted.</i>	<i>Resisted.</i>	
Health }.....	\$2,393 17	\$389 23	\$2,782 40
Salaries and other miscellaneous expenses due or accrued.....			248 22
Federal, state and other taxes due or accrued.....			791 71
Dividends due stockholders.....			1,500 00
Interest paid in advance.....			18 75
Due for reinsurance.....			61 26
Advance premiums.....			1,246 44
			<hr/>
Total.....			\$6,648 78
Cash capital.....	\$100,000 00		
Surplus over all liabilities.....	12,309 19		
			<hr/>
Surplus to policy holders.....			112,309 19
			<hr/>
Total liabilities.....			\$118,957 97

EXHIBIT OF PREMIUMS.

	<i>Accident and Health.</i>
In force December 31, 1910.....	\$1,956 65
Written during the year.....	61,551 92
<hr/>	
Totals.....	\$63,508 57
Expired and canceled.....	62,262 13
<hr/>	
In force December 31, 1911.....	\$1,246 44

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident }	\$21,773 10	\$9,385 93
Health }		

PREFERRED ACCIDENT INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1893. COMMENCED BUSINESS IN 1893.

KIMBALL C. ATWOOD, *President.*WILFRID C. POTTER, *Secretary.*

Cash Capital, \$700,000.

INCOME.

Net premiums:			
Accident.....	\$1,115,912 89		
Health.....	282,555 29		
Liability.....	80,832 95		
Burglary and theft.....	21,090 42		
Automobile property damage.....	50,776 22	\$1,551,167 77	
<hr/>			
Interest on mortgage loans.....	\$1,895 84		
Interest on bonds and dividends on stocks.....	74,544 14		
Interest on deposits.....	5,600 94		
Interest from all other sources.....	279 06	82,319 98	
<hr/>			
Total income.....		\$1,633,487 75	
Ledger assets Dec. 31, 1910.....	\$2,264,512 78		
Increase of capital during year.....	350,000 00	2,614,512 78	
<hr/>			
Total.....		\$4,248,000 53	

DISBURSEMENTS.

Net amount paid for losses:		
Accident.....	\$391,506 73	
Health.....	106,279 38	
Liability.....	890 00	
Burglary and theft.....	196 63	
Automobile property damage.....	656 58	\$499,529 32
<hr/>		
Investigation and adjustment of claims.....	12,680 87	
Commissions or brokerage.....	481,049 11	
Salaries, fees and compensation of officers and home office employes....	131,771 31	
Salaries and expenses of agents not paid by commissions.....	38,519 77	
Medical examiner's fees and salaries.....	17,207 42	
Inspections.....	1,035 36	
Rents.....	17,250 94	
State taxes on premiums.....	21,567 36	
Insurance department licenses and fees.....	4,417 11	
All other licenses, fees and taxes.....	2,018 44	
Legal expenses.....	3,177 54	
Advertising.....	6,214 75	
Printing and stationery.....	17,407 75	
Postage, telegraph, telephone and express.....	8,053 17	
Furniture and fixtures.....	2,223 99	
Interest or dividends to stockholders.....	119,000 00	
Loss on sale or maturity of ledger assets.....	31 25	
Miscellaneous expenditures.....	2,683 28	
<hr/>		
Total disbursements.....		\$1,385,838 74
<hr/>		
Balance.....		\$2,862,161 79

LEDGER ASSETS.

Mortgage loans on real estate.....	\$75,000 00	
Book value of bonds and stocks.....	2,304,933 71	
Cash in office.....	\$1,092 38	
Cash in banks not on interest.....	50,000 00	
Cash in banks on interest.....	74,985 47	126,077 85
<hr/>		
Gross premiums in course of collection.....	345,713 04	
Bills receivable.....	823 75	
Advanced to agents.....	9,613 44	
<hr/>		
Total ledger assets.....		\$2,862,161 79

NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$19,956 99	
<hr/>		
Gross assets.....		\$2,882,118 78

DEDUCT ASSETS NOT ADMITTED.

Bills receivable.....	\$823 75	
Premiums in course of collection—written prior to Oct. 1, last.....	34,247 51	
Book value of bonds and stocks over market value....	110,019 27	
Advanced to agents.....	9,613 44	\$154,703 97
<hr/>		
Total admitted assets.....		\$2,727,414 81

LIABILITIES.

Losses and claims:

	<i>Unadjusted.</i>	<i>Revised.</i>	
Accident.....	\$91,176 72	\$8,225 00	
Health.....	15,067 84	3,575 00	
Burglary and theft.....	1,550 00	-	
Auto. property damage.....	1,910 00	-	
Totals.....	\$109,704 56	\$11,800 00	\$121,504 56
Deduct reinsurance.....			358 33
Net unpaid claims.....			\$121,146 23
Estimated expense of investigation and adjustment of claims.....			2,200 00
Special reserve for unpaid liability losses.....			5,480 61
Unearned premiums on outstanding risks.....			758,533 84
Commissions due agents and brokers.....			69,124 83
Salaries and other miscellaneous expenses due or accrued.....			7,147 90
Federal, state and other taxes due or accrued.....			24,000 00
Dividends due stockholders.....			14,000 00
Due for reinsurance.....			6,265 90
Advance premiums.....			2,950 00
Reserve for contingent installment policies.....			118,904 00
Additional voluntary reserve for contingencies.....			25,000 00
Total.....			\$1,154,753 31
Cash capital.....		\$700,000 00	
Surplus over all liabilities.....		872,661 50	
Surplus to policy holders.....			1,572,661 50
Total liabilities.....			\$2,727,414 81

EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>	<i>Liability.</i>
In force December 31, 1910.....	\$987,587 13	\$267,668 55	-
Written during the year.....	1,268,014 75	344,771 45	\$104,782 57
Totals.....	\$2,255,601 88	\$612,440 00	\$104,782 57
Expired and canceled.....	1,276,050 60	321,858 31	22,309 46
In force December 31, 1911.....	\$979,551 28	\$290,581 69	\$82,473 11
Deduct amount reinsured.....	6,498 66	740 00	1,640 16
Net premiums in force.....	\$973,052 62	\$289,841 69	\$80,832 95
		<i>Burglary and Theft.</i>	<i>Auto. Property Damage.</i>
Written during the year.....		\$27,129 04	\$65,679 21
Expired and canceled.....		4,169 05	14,902 99
In force December 31, 1911.....		\$22,959 99	\$50,776 22
Deduct amount reinsured.....		1,907 67	-
Net premiums in force.....		\$21,052 32	\$50,776 22

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident.....	\$3,284 82	\$2,737 44
Health.....	1,906 00	483 74
Totals.....	\$10,190 82	\$3,221 18

RIDGELY PROTECTIVE ASSOCIATION.

WORCESTER, MASS.

RE-INCORPORATED IN 1907. COMMENCED BUSINESS IN 1907.

FRANCIS A. HARRINGTON, *President*.AUSTIN A. HEATH, *Secretary*.

Cash Capital, \$100,000.

INCOME.

Net premiums:		
Accident }		\$310,200 05
Health }		
Policy fees required or represented by applications		42,940 50
Interest on bonds	\$10,080 62	
Interest on deposits	2,928 83	13,009 45
Profit on sale or maturity of ledger assets		112 50
Total income		\$366,262 50
Ledger assets Dec. 31, 1910		320,171 03
Total		\$686,433 53

DISBURSEMENTS.

Net amount paid for losses:		
Accident	\$63,074 53	
Health	108,102 31	\$171,176 84
Investigation and adjustment of claims		4,267 52
Policy fees retained by agents		42,209 50
Commissions or brokerage		13,454 05
Salaries, fees and compensation of officers and home office employes ...		47,951 58
Salaries and expenses of agents not paid by commissions		5,648 99
Rents		1,611 50
State taxes on premiums		4,966 78
Insurance department licenses and fees		2,115 07
All other licenses, fees and taxes		1,887 32
Legal expenses		100 40
Advertising		980 79
Printing and stationery		5,077 67
Postage, telegraph, telephone and express		4,693 88
Furniture and fixtures		4,840 25
Interest or dividends to stockholders		5,000 00
Agents' balances charged off		34 22
Decrease in book value of ledger assets		150 00

Collection expense.....	\$12,855 52
Miscellaneous expenditures.....	875 69
Total disbursements.....	\$329,897 57
Balance.....	\$356,535 96

LEDGER ASSETS.

Book value of bonds.....	\$282,672 75
Cash in office.....	\$357 15
Cash in banks on interest.....	73,506 06
Total ledger assets.....	\$356,535 96

NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$4,533 27
Market value of bonds over book value.....	667 25
Total admitted assets.....	\$361,736 48

LIABILITIES.

Losses and claims:

	<i>Unadjusted.</i>	<i>Revised.</i>	
Accident.....	\$10,686 80	-	
Health.....	18,239 60	\$30 00	
Unpaid claims.....	\$28,926 40	\$30 00	\$28,956 40
Estimated expense of investigation and adjustment of claims.....			529 55
Unearned premiums on outstanding risks.....			17,539 04
Salaries and other miscellaneous expenses due or accrued.....			1,538 40
Federal, state and other taxes due or accrued.....			5,941 54
Advance premiums.....			2,275 00
Reserve for unreported liabilities.....			4,000 00
Total.....			\$60,779 93
Cash capital.....		\$100,000 00	
Surplus over all liabilities.....		200,956 55	
Surplus to policy holders.....			300,956 55
Total liabilities.....			\$361,736 48

EXHIBIT OF PREMIUMS.

	<i>Accident and Health.</i>
In force December 31, 1910.....	\$86,082 25
Written during the year.....	310,768 79
Total.....	\$396,851 04
Expired and cancelled.....	308,770 79
In force December 31, 1911.....	\$88,080 25

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident }	\$3,921 30	\$5,201 81
Health }		

ROYAL INDEMNITY COMPANY.

NEW YORK, N. Y.

INCORPORATED IN 1910. COMMENCED BUSINESS IN 1911.

EDWARD F. BEDDALL, *President*.J. HAROLD PEARCH, *Secretary*.

Cash Capital, \$1,000,000.

INCOME.

Net premiums:		
Accident.....	\$29,839 42	
Health.....	13,018 03	
Liability.....	372,716 18	
Fidelity.....	29,836 00	
Surety.....	9,909 02	
Plate glass.....	37,423 63	
Steam boiler.....	14,872 26	
Burglary and theft.....	38,133 38	
Fly wheel.....	5,191 67	
Automobile property damage.....	67,309 28	
Workmen's collective.....	1,433 36	\$619,682 23
Interest on bonds.....	\$32,147 91	
Interest on deposits.....	1,131 01	33,278 92
Profit on sale or maturity of ledger assets.....		176 59
Premium on capital stock.....		11,084 47
Stockholders' contribution to surplus.....		300,000 00
Total income.....		\$964,222 21
Ledger assets Jan. 30, 1911.....	\$1,037,837 78	
Increase of capital during 1911.....	500,000 00	1,537,837 78
Total.....		\$2,502,059 99

DISBURSEMENTS.

Net amount paid for losses:		
Accident.....	\$853 94	
Health.....	650 31	
Liability.....	40,750 94	
Plate glass.....	3,481 01	
Burglary and theft.....	1,936 48	
Automobile property damage.....	8,633 94	
Workmen's collective.....	318 75	\$56,625 37
Investigation and adjustment of claims.....		25,738 67
Commissions or brokerage.....		108,794 28
Salaries, fees and compensation of officers and home office employees...		37,943 48
Salaries and expenses of agents not paid by commissions.....		142,744 05

Inspections.....	\$8,393 86
Rents.....	13,287 78
State taxes on premiums.....	1,405 78
Insurance department licenses and fees.....	7,438 99
All other licenses, fees and taxes.....	8,249 47
Legal expenses.....	7,394 32
Advertising.....	4,206 94
Printing and stationery.....	49,949 37
Postage, telegraph, telephone and express.....	11,945 07
Furniture and fixtures.....	24,466 51
Agents' balances charged off.....	750 86
Loss on sale or maturity of ledger assets.....	187 50
Decrease in book value of ledger assets.....	126 59
Miscellaneous expenditures.....	4,068 38

Total disbursements..... **\$513,717 25**

Balance..... **\$1,988,342 74**

LEDGER ASSETS.

Book value of bonds.....		\$1,699,931 65
Cash in office.....	\$1,070 75	
Cash in banks not on interest.....	5,284 62	
Cash in banks on interest.....	99,115 90	105,471 27

Gross premiums in course of collection..... 182,939 82

Total ledger assets..... **\$1,988,342 74**

NON-LEDGER ASSETS.

Interest accrued on bonds..... **\$24,005 24**

Gross assets..... **\$2,012,347 98**

DEDUCT ASSETS NOT ADMITTED.

Premiums in course of collection—written prior to Oct.		
1, last.....	\$9,330 87	
Book value of bonds over market value.....	9,169 08	\$18,499 95

Total admitted assets..... **\$1,993,848 03**

LIABILITIES.

Losses and claims:

	<i>Adjusted.</i>	<i>Unadjusted.</i>	<i>Resisted.</i>	
Accident.....	—	\$5,547 14	—	
Health.....	—	155 00	—	
Fidelity.....	\$400 00	15 29	—	
Plate glass.....	—	1,362 90	—	
Burglary and theft.....	—	2,232 41	—	
Auto. property damage....	—	2,648 00	200 00	
Workmen's collective....	—	20 00	—	
Unpaid claims.....	\$400 00	\$11,980 74	\$200 00	\$12,580 74
Estimated expense of investigation and adjustment of claims.....				350 00
Special reserve for unpaid liability losses.....				37,639 77
Unearned premiums on outstanding risks.....				305,054 56
Commissions due agents and brokers.....				42,539 91
Salaries and other miscellaneous expenses due or accrued.....				7,135 03
Federal, state and other taxes due or accrued.....				8,838 00

Total..... **\$414,138 01**

Cash capital	\$1,000,000 00	
Surplus over all liabilities	579,710 02	
	<hr/>	
Surplus to policy holders		\$1,579,710 02
Total liabilities		<hr/> \$1,993,848 03

EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>	<i>Liability.</i>
Written during the year	\$41,689 14	\$17,673 66	\$510,414 53
Expired and canceled	8,371 69	4,611 88	164,162 31
In force December 31, 1911	\$33,317 45	\$13,061 78	\$346,252 22
Deduct amount reinsured	4,548 46	777 76	5,723 68
Net premiums in force	<hr/> \$28,768 99	<hr/> \$12,284 02	<hr/> \$340,528 54
	<i>Fidelity.</i>	<i>Surety.</i>	<i>Plate Glass.</i>
Written during the year	\$35,850 27	\$12,800 11	\$45,541 18
Expired and canceled	3,943 58	1,854 39	8,362 10
In force December 31, 1911	\$31,906 69	\$10,945 72	\$37,179 08
Deduct amount reinsured	2,531 97	1,146 25	-
Net premiums in force	<hr/> \$29,374 72	<hr/> \$9,799 47	<hr/> \$37,179 08
	<i>Steam Boiler.</i>	<i>Burglary and Theft.</i>	<i>Fly Wheel.</i>
Written during the year	\$21,419 95	\$52,557 89	\$6,213 78
Expired and canceled	5,357 50	8,582 00	385 88
In force December 31, 1911	\$16,062 45	\$43,975 89	\$5,827 90
Deduct amount reinsured	1,206 56	7,022 19	636 23
Net premiums in force	<hr/> \$14,855 89	<hr/> \$36,953 70	<hr/> \$5,191 67
	<i>Auto. Property Damage.</i>	<i>Workmen's Collective.</i>	
Written during the year	\$101,475 77	\$4,242 76	
Expired and canceled	35,176 03	2,809 40	
In force December 31, 1911	\$66,299 74	\$1,433 36	
Deduct amount reinsured	5,666 13	-	
Net premiums in force	<hr/> \$60,633 61	<hr/> \$1,433 36	

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident	\$25 25	-
Health	22 50	-
Liability	516 47	\$17 52
Fidelity	120 00	-
Surety	5 00	-
Plate glass	107 74	-
Steam boiler	107 50	-
Burglary and theft	195 25	-
Automobile property damage	80 86	-
Totals	<hr/> \$1,180 57	<hr/> \$17 52

STANDARD ACCIDENT INSURANCE COMPANY,

DETROIT, MICH.

INCORPORATED IN 1884. COMMENCED BUSINESS IN 1884.

LEM W. BOWEN, *President.*E. A. LEONARD, *Secretary.*

Cash Capital, \$500,000.

INCOME.

Net premiums:		
Accident	\$1,138,577 35	
Health	151,887 23	
Liability	1,271,140 07	
Automobile property damage	116,658 58	
Workmen's collective	38,982 28	\$2,717,245 51
<hr/>		
Policy fees required or represented by applications		39,033 00
Interest on mortgage loans	\$15,568 08	
Interest on collateral loans	1,687 50	
Interest on bonds and dividends on stocks	139,897 05	
Interest on deposits	1,703 35	
Interest from all other sources	244 68	159,100 66
<hr/>		
Profit on sale or maturity of ledger assets		1,942 90
<hr/>		
Total income		\$2,917,322 07
Ledger assets Dec. 31, 1910		3,793 523 44
<hr/>		
Total		\$6,710,845 51

DISBURSEMENTS.

Net amount paid for losses:		
Accident	\$528,083 40	
Health	57,245 85	
Liability	529,856 49	
Automobile property damage	46,406 90	
Workmen's collective	20,629 30	\$1,182,221 94
<hr/>		
Investigation and adjustment of claims		181,644 86
Policy fees retained by agents		39,033 00
Commissions or brokerage		728,916 66
Salaries, fees and compensation of officers and home office employes ..		146,595 80
Salaries and expenses of agents not paid by commissions		141,896 56
Inspections		23,841 82
Rents		9,020 00
Repairs and expenses on real estate		5 00
State taxes on premiums		48,079 68

Insurance department licenses and fees.....	\$9,875 54	
All other licenses, fees and taxes.....	11,386 56	
Advertising.....	19,206 15	
Printing and stationery.....	26,995 01	
Postage, telegraph, telephone and express.....	17,788 06	
Furniture and fixtures.....	1,619 62	
Interest or dividends to stockholders.....	70,000 00	
Agents' balances charged off.....	1,333 01	
Decrease in book value of ledger assets.....	8,978 95	
Traveling expenses.....	5,556 50	
Miscellaneous expenditures.....	8,335 81	
Total disbursements.....	\$2,682,330 53	
Balance.....	\$4,028,514 98	

LEDGER ASSETS.

Mortgage loans on real estate.....		\$229,775 00
Loans secured by collateral.....		50,000 00
Book value of bonds.....		3,199,123 03
Cash in office.....	\$6,283 55	
Cash in banks not on interest.....	137,625 61	143,909 16
Gross premiums in course of collection.....		405,707 79
Total ledger assets.....		\$4,028,514 98

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$2,495 24	
Interest accrued on bonds.....	27,693 38	
Interest due and accrued on collateral loans.....	612 50	\$30,801 12
Market value of bonds over book value.....		7,738 47
Gross assets.....		\$4,067,054 57

DEDUCT ASSETS NOT ADMITTED.

Premiums in course of collection—written prior to Oct. 1, last.....	\$28,399 54	
Excess of loan over market value of collateral.....	8,200 00	\$36,599 54
Total admitted assets.....		\$4,030,455 03

LIABILITIES.

Losses and claims:				
	<i>Adjusted.</i>	<i>Unadjusted.</i>	<i>Resisted.</i>	
Accident.....	\$37,118 42	\$132,855 36	\$49,160 00	
Health.....	1,537 85	13,265 65	—	
Auto. property damage..	3,957 88	15,956 08	—	
Workmen's collective...	396 45	5,507 37	—	
Unpaid claims.....	\$43,010 60	\$167,584 46	\$49,160 00	\$259,755 06
Estimated expense of investigation and adjustment of claims.....				4,900 43
Special reserve for unpaid liability losses.....				486,220 20
Additional liability reserve carried by company.....				135,000 00
Unearned premiums on outstanding risks.....				1,053,243 09
Commissions due agents and brokers.....				103,729 76

Salaries and other miscellaneous expenses due or accrued.....		\$6,243 18
Federal, state and other taxes due or accrued.....		57,369 06
Due for return premiums.....		16,978 88
Due for re-insurance.....		2,238 19
Advance premiums.....		4,198 89
Total.....		\$2,129,876 74
Cash capital.....	\$500,000 00	
Surplus over all liabilities.....	1,400,578 29	
Surplus to policy holders.....		1,900,578 29
Total liabilities.....		\$4,030,455 03

EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>	<i>Liability.</i>
In force December 31, 1910.....	\$818,668 73	\$131,504 39	\$989,560 26
Written during the year.....	1,434,481 75	204,874 38	1,552,924 13
Totals.....	\$2,253,150 48	\$336,378 77	\$2,542,484 39
Expired and canceled.....	1,471,094 30	194,894 30	1,460,127 57
In force December 31, 1911.....	\$782,056 18	\$141,484 47	\$1,082,356 82
Deduct amount reinsured.....	16,047 44	—	6,678 80
Net premiums in force.....	\$766,008 74	\$141,484 47	\$1,075,678 02
		<i>Auto. Property Damage.</i>	<i>Workmen's Collective.</i>
In force December 31, 1910.....		\$77,477 81	\$21,069 70
Written during the year.....		146,950 60	40,798 67
Totals.....		\$224,428 41	\$61,868 37
Expired and canceled.....		114,497 87	44,266 81
In force December 31, 1911.....		\$109,930 54	\$17,601 56

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident.....	\$11,964 20	\$5,111 97
Health.....	305 75	60 71
Liability.....	2,423 97	160 85
Automobile property damage.....	218 84	44 25
Totals.....	\$14,912 76	\$5,377 78

TITLE GUARANTY AND SURETY COMPANY,

SCRANTON, PENN.

INCORPORATED IN 1901. COMMENCED BUSINESS IN 1901.

L. A. WATRES, *President.*J. H. LAW, *Secretary*

*Cash Capital, \$712,820.

INCOME.

Net premiums:		
Surety	\$986,529 83	
Title	1,770 96	\$988,300 79
<hr/>		
Interest on mortgage loans	\$5,009 94	
Interest on collateral loans	94 64	
Interest on bonds	44,181 92	
Interest on deposits	2,268 11	
Interest from all other sources	173 97	
Rents—including company's own occupancy	9,500 00	61,228 58
<hr/>		
Agents' balances previously charged off		30 27
Profit on sale or maturity of ledger assets		496 38
Title department search fees		2,885 74
<hr/>		
Total income		\$1,052,941 76
Ledger assets Dec. 31, 1910	\$2,253,338 73	
Increase of capital during 1911	212,820 00	2,466,158 73
<hr/>		
Total		\$3,519,100 49

DISBURSEMENTS.

Net amount paid for losses:		
Surety	\$398,815 80	
Title	450 00	\$399,265 80
<hr/>		
Investigation and adjustment of claims		62,608 72
Commissions or brokerage		174,896 81
Salaries, fees and compensation of officers and home office employes		95,096 13
Salaries and expenses of agents not paid by commissions		189,057 15
Rents—including company's own occupancy		13,666 65
Repairs and expenses on real estate		3,509 59
Taxes on real estate		1,357 18
State taxes on premiums		14,804 76
Insurance department licenses and fees		11,406 77
All other licenses, fees and taxes		5,598 55

* Cash capital decreased \$500,000 and increased \$212,820 during 1911.

Legal expenses.....	\$884 80
Advertising.....	9,362 27
Printing and stationery.....	19,720 07
Postage, telegraph, telephone and express.....	27,592 14
Furniture and fixtures.....	9,224 26
Interest or dividends to stockholders.....	25,000 00
Agents' balances charged off.....	2,475 39
Loss on sale or maturity of ledger assets.....	2,995 74
Decrease in book value of ledger assets.....	180,620 87
Title department expenses.....	4,248 11
Miscellaneous expenditures.....	32,517 14
Total disbursements.....	\$1,285,908 90
Balance.....	\$2,233,191 59

LEDGER ASSETS.

Book value of real estate.....	\$120,204 82
Mortgage loans on real estate.....	63,600 00
Book value of bonds.....	1,192,660 18
Cash in office.....	\$3,558 56
Cash in banks not on interest.....	16,000 00
Cash in banks on interest.....	328,249 52
Gross premiums in course of collection.....	327,635 52
Bills receivable.....	54,163 44
Advances on contracts.....	56,537 28
Real estate mortgages and judgments.....	70,582 27
Total ledger assets.....	\$2,233,191 59

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$3,838 61
Interest accrued on bonds.....	7,365 44
Amount advanced United States treasury department in re-examination of company.....	2,000 00
Gross assets.....	\$2,246,395 64

DEDUCT ASSETS NOT ADMITTED.

Premiums in course of collection—written prior to Oct. 1, last.....	\$129,570 08
Book value of bonds over market value.....	45,283 93
Advances on contracts.....	56,537 28
Bills receivable.....	54,163 44
Real estate mortgages and judgments.....	70,582 27
Total admitted assets.....	\$1,890,258 64

LIABILITIES.

Losses and claims:			
	<i>Unadjusted.</i>	<i>Resisted.</i>	
Surety.....	\$130,810 49	\$245,361 21	\$376,171 70
Unearned premiums on outstanding risks.....			407,540 82
Commissions due agents and brokers.....			37,565 87

TITLE GUARANTY AND SURETY COMPANY.

763

Salaries and other miscellaneous expenses due or accrued.....		\$1,000 00
Federal, state and other taxes due or accrued.....		19,095 39
Due for reinsurance.....		46,942 40
		<hr/>
Total.....		\$888,316 18
Cash capital.....	\$712,820 00	
Surplus over all liabilities.....	289,122 46	
		<hr/>
Surplus to policy holders.....		1,001,942 46
		<hr/>
Total liabilities.....		\$1,890,258 64

EXHIBIT OF PREMIUMS.

	<i>Surety.</i>	<i>Title.</i>
In force December 31, 1910.....	\$915,072 65	\$9,166 82
Written during the year.....	1,298,473 12	1,770 96
		<hr/>
Totals.....	\$2,213,545 77	\$10,937 78
Expired and canceled.....	1,179,940 86	-
		<hr/>
In force December 31, 1911.....	\$1,033,604 91	\$10,937 78
Deduct amount reinsured.....	229,460 85	-
		<hr/>
Net premiums in force.....	\$804,144 06	\$10,937 78

BUSINESS IN MAINE.

Surety.....	<i>Premiums Received.</i> \$627 50
-------------	---

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:		
Accident	\$30,039 15	
Health	2,539 77	
Liability	58,731 84	
Steam boiler	147,985 25	
Fly wheel	4,774 53	
Automobile property damage	444,014 25	\$688,084 79
Inspections		580 90
Interest on mortgage loans	\$24,902 52	
Interest on collateral loans	6,069 39	
Interest on bonds and dividends on stocks	40,457 78	
Interest on deposits	1,318 97	72,748 66
Profit on sale or maturity of ledger assets		2,864 00
Increase in book value of ledger assets		1,151 13
Total income		\$765,429 48
Ledger assets Dec. 31, 1910		1,641,163 74
Total		\$2,406,593 22

DISBURSEMENTS.

Net amount paid for losses:		
Accident	\$10,493 40	
Health	1,372 80	
Steam boiler	6,754 67	
Fly wheel	12,534 70	
Automobile property damage	170,148 90	\$201,304 47
Investigation and adjustment of claims		37,218 09
Commissions or brokerage		133,945 28
Salaries, fees and compensation of officers and home office employes ...		25,127 19
Salaries and expenses of agents not paid by commissions		26,685 62
Inspections		66,510 73
Rents		7,753 28
State taxes on premiums		7,993 42
Insurance department licenses and fees		3,755 47

All other licenses, fees and taxes	\$6,199 86
Legal expenses	50 00
Advertising	880 64
Printing and stationery	3,583 82
Postage, telegraph, telephone and express	2,420 59
Furniture and fixtures	89
Interest or dividends to stockholders	40,000 00
Agents' balances charged off	127 28
Decrease in book value of ledger assets	1,134 50
Miscellaneous expenditures	338 08
	<hr/>
Total disbursements	\$565,029 21
	<hr/>
Balance	\$1,841,564 01

LEDGER ASSETS.

Mortgage loans on real estate	\$531,530 00
Loans secured by collateral	54,275 00
Book value of bonds and stocks	1,107,053 37
Cash in office	\$18,290 56
Cash in banks on interest	47,808 97
	<hr/>
Gross premiums in course of collection	82,606 11
	<hr/>
Total ledger assets	\$1,841,564 01

NON-LEDGER ASSETS.

Interest accrued on mortgages	\$6,182 57
Interest accrued on bonds	15,872 50
Interest accrued on collateral loans	845 43
	<hr/>
Market value of bonds and stocks over book value	801 63
	<hr/>
Gross assets	\$1,865,266 14

DEDUCT ASSETS NOT ADMITTED.

Premiums in course of collection—written prior to Oct. 1, last	\$5,187 60
	<hr/>
Total admitted assets	\$1,860,078 54

LIABILITIES.

Losses and claims:			
	<i>Unadjusted.</i>	<i>Resisted.</i>	
Accident	\$742 50	—	
Health	393 75	—	
Steam boiler	1,215 00	\$250 00	
Fly wheel	35 00	—	
	<hr/>	<hr/>	
Unpaid claims	\$2,386 25	\$250 00	\$2,636 25
Estimated expense of investigation and adjustment of claims			79 25
Special reserve for unpaid liability losses			15,874 00
Special reserve for auto-property damage losses			57,661 51
Unearned premiums on outstanding risks			430,998 91
Commissions due agents and brokers			17,268 97
Salaries and other miscellaneous expenses due or accrued			10,092 65
Federal, state and other taxes due or accrued			18,268 84

Advance premiums		\$1,679 17
Reserve for claims incurred and unreported Dec. 31.....		2,664 70
Total		\$557,224 25
Cash capital	\$1,000,000 00	
Surplus over all liabilities.....	302,854 29	
Surplus to policy holders		1,302,854 29
Total liabilities		\$1,860,078 54

EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>	<i>Liability.</i>
In force December 31, 1910.....	\$22,116 04	\$2,324 02	\$1,355 35
Written during the year.....	37,579 77	3,642 30	66,100 46
Totals	\$59,695 81	\$5,966 32	\$67,455 81
Expired and canceled.....	28,148 35	3,155 80	9,723 91
In force December 31, 1911	\$31,547 46	\$2,810 52	\$57,731 90
	<i>Steam Boiler.</i>	<i>Fly Wheel.</i>	<i>Auto. Property Damage.</i>
In force December 31, 1910.....	\$233,398 78	\$33,844 64	\$305,590 87
Written during the year.....	181,933 44	10,984 23	615,425 38
Totals	\$415,332 22	\$44,828 87	\$921,016 25
Expired and canceled.....	126,260 05	19,271 84	499,023 20
In force December 31, 1911	\$289,072 17	\$25,557 03	\$421,993 05
Deduct amount reinsured.....	744 97	2,848 26	-
Net premiums in force	\$288,327 20	\$22,708 77	\$421,993 05

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident	\$170 50	-
Liability	79 65	-
Steam boiler.....	942 35	-
Fly wheel.....	14 75	-
Automobile property damage.....	1,488 71	\$241 55
Totals	\$2,695 96	\$24 55

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:			
Accident.....	\$3,811,563	22	
Health.....	543,420	49	
Liability.....	6,282,875	11	
Workmen's collective.....	55,958	11	\$10,693,816 93
Inspections.....			1,207 25
Interest on collateral loans.....	\$17,285	13	
Interest on bonds and dividends on stocks.....	600,667	15	
Interest on deposits.....	29,325	23	
Interest from all other sources.....	2,468	62	649,746 13
Agents' balances previously charged off.....			1,068 22
Profit on sale or maturity of ledger assets.....			2,366 15
Increase in book value of ledger assets.....			42,922 45
Profit and loss.....			342 87
Income, accident department.....	\$11,391,470	00	
Income, life department.....	11,345,190	87	
Total income.....	\$22,736,660	87	
Ledger assets Dec. 31, 1910.....	73,061,823	25	
Total.....	\$95,798,484	12	

DISBURSEMENTS.

Net amount paid for losses:			
Accident.....	\$1,607,537	44	
Health.....	209,701	21	
Liability.....	3,138,122	94	
Workmen's collective.....	34,389	05	\$4,989,750 64
Matured endowments and surrender values.....			20,878 78
Investigation and adjustment of claims.....			1,084,902 70
Commissions or brokerage.....			2,617,082 38
Salaries, fees and compensation of officers and home office employes..			401,160 59
Salaries and expenses of agents not paid by commissions.....			509,624 82
Medical examiner's fees and salaries.....			29,755 16

Inspections	\$205,939 06
Rents—including company's own occupancy	126,708 11
Traveling expenses	35,765 99
Salaries, traveling and all other expenses of pay roll auditors	108,047 95
State taxes on premiums	149,269 97
Insurance department licenses and fees	16,009 52
All other licenses, fees and taxes	195,741 50
Legal expenses	5,812 40
Advertising	67,549 80
Printing and stationery	67,371 58
Postage, telegraph, telephone and express	72,370 79
Furniture and fixtures	37,300 46
Interest or dividends to stockholders	375,000 00
Agents' balances charged off	1,560 67
Loss on sale or maturity of ledger assets	1,031 00
Decrease in book value of ledger assets	23,964 00
Miscellaneous expenditures	39,372 79
Disbursements, accident department	\$11,181,970 66
Disbursements, life department	7,164,028 24
Total disbursements	\$18,345,998 90
Balance	\$77,452,485 22

LEDGER ASSETS.

Loans secured by collateral	\$335,576 53
Book value of bonds and stocks	13,617,102 34
Cash in office	\$88,858 82
Cash in banks not on interest	295,439 65
Cash in banks on interest	806,206 24
Gross premiums in course of collection	1,596,192 82
Bills receivable	37,991 55
Agents' balances	38,698 79
Ledger assets, life department	60,636,418 48
Total ledger assets	\$77,452,485 22

NON-LEDGER ASSETS.

Interest due and accrued on bonds	\$172,774 94
Interest accrued on collateral loans	4,939 10
Market value of bonds and stocks over book value	148,982 66
Non-ledger assets, life department	1,917,085 24
Gross assets	\$79,696,267 16

DEDUCT ASSETS NOT ADMITTED.

Bills receivable	\$37,991 55
Premiums in course of collection—written prior to Oct. 1, last	304,413 24
Over-due and accrued interest on bonds in default	37,500 00
Agents' balances	38,698 79
Assets not admitted, life department	121,948 78
Total admitted assets	\$79,155,714 80

LIABILITIES.

Losses and claims:

	<i>Adjusted.</i>	<i>Unadjusted.</i>	<i>Resisted</i>	
Accident.....	\$6,647 44	\$288,803 57	\$65,910 00	
Health.....	1,716 28	47,190 38	2,700 00	
Workmen's collective....	1,064 70	9,465 37	-	
<hr/>				
Unpaid claims.....	\$9,428 42	\$345,459 32	\$68,610 00	\$423,497 74
Estimated expense of investigation and adjustment of claims.....				\$21,174 89
Special reserve for unpaid liability losses.....				3,397,036 00
Unearned premiums on outstanding risks.....				4,763,040 94
Commissions due agents and brokers.....				323,204 16
Salaries and other miscellaneous expenses due or accrued.....				152,459 00
Federal, state and other taxes due or accrued.....				302,592 00
Special reserves carried by company.....				560,649 91
Reserve for unreported claims.....				32,023 74
Advance premiums.....				6,739 55
Liabilities, life department.....				57,898,534 70
<hr/>				
Total.....				\$67,880,952 63
Cash capital.....			\$2,500,000 00	
Surplus over all liabilities.....			8,774,762 17	
<hr/>				
Surplus to policy holders.....				11,274,762 17
<hr/>				
Total liabilities.....				\$79,155,714 80

EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>
In force December 31, 1910.....	\$3,107,816 25	\$454,221 46
Written during the year.....	4,614,948 32	680,772 28
<hr/>		
Totals.....	\$7,722,764 57	\$1,134,993 74
Expired and canceled.....	4,352,863 33	635,109 78
<hr/>		
In force December 31, 1911.....	\$3,369,901 24	\$499,883 96
Deduct amount re-insured.....	49,252 21	5,822 48
<hr/>		
Net premiums in force.....	\$3,320,649 03	\$494,061 48
<hr/>		
	<i>Liability.</i>	<i>Workmen's Collective.</i>
In force December 31, 1910.....	\$4,722,448 08	\$6,969 18
Written during the year.....	7,481,483 98	61,589 33
<hr/>		
Totals.....	\$12,203,932 06	\$68,558 51
Expired and canceled.....	7,128,754 84	58,888 57
<hr/>		
In force December 31, 1911.....	\$5,075,177 22	\$9,669 94
Deduct amount reinsured.....	58,889 04	-
<hr/>		
Net premiums in force.....	\$5,016,288 18	\$9,669 94

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident.....	\$35,166 11	\$12,392 22
Health.....	5,243 53	2,749 87
Liability.....	39,084 35	8,332 10
Workmen's collective.....	284 36	-
<hr/>		
Totals.....	\$79,778 35	\$23,474 19

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:		
Accident.....	\$545,415 67	
Health.....	232,138 93	
Liability.....	940,518 50	
Steam boiler.....	35,924 98	
Burglary and theft.....	64,518 57	
Sprinkler.....	19,884 02	
Automobile property damage.....	11,277 41	
Workmen's collective.....	8,654 06	\$1,858,332 14
<hr/>		
Interest on mortgage loans.....	\$13,069 37	
Interest on bonds and dividends on stocks.....	99,208 12	
Interest on deposits.....	1,558 01	113,835 50
<hr/>		
Profit on sale or maturity of ledger assets.....		13,500 63
Recovered on items previously charged off.....		372 82
Temporary loan.....		25,000 00
<hr/>		
Total income.....		\$2,011,041 09
Ledger assets Dec. 31, 1910.....		2,732,344 11
<hr/>		
Total.....		\$4,743,385 20

DISBURSEMENTS.

Net amount paid for losses:		
Accident.....	\$250,191 52	
Health.....	104,568 57	
Liability.....	522,066 79	
Steam boiler.....	982 76	
Burglary and theft.....	28,235 35	
Sprinkler.....	7,740 65	
Automobile property damage.....	1,592 31	
Workmen's collective.....	3,605 76	\$918,983 71
<hr/>		
Investigation and adjustment of claims.....		142,076 63
Commissions or brokerage.....		512,990 02
Salaries, fees and compensation of officers and home office employes...		128,998 77
Salaries and expenses of agents not paid by commissions.....		54,633 75
Inspections.....		23,261 68
Rents.....		20,877 93

Taxes on real estate	\$619 55
State taxes on premiums	28,628 13
Insurance department licenses and fees	6,240 55
All other licenses, fees and taxes	2,731 19
Legal expenses	1,123 00
Advertising	3,753 20
Printing and stationery	32,613 03
Postage, telegraph, telephone and express	13,023 88
Furniture and fixtures	6,641 50
Interest or dividends to stockholders	49,952 50
Loss on sale or maturity of ledger assets	419 28
Extended free accident insurance	1,338 88
Auditors' fees	3,104 74
Temporary loan repaid	25,000 00
Interest on temporary loan	75 00
Profit and loss	728 50
Miscellaneous expenditures	4,871 93

Total disbursements

\$1,982,687 35

Balance

\$2,760,697 85

LEDGER ASSETS.

Book value of real estate	\$4,500 00
Mortgage loans on real estate	277,000 00
Book value of bonds and stocks	2,193,048 23
Cash in office	\$1,458 35
Cash in banks not on interest	37,810 29
Cash in banks on interest	22,290 44
Gross premiums in course of collection	219,407 70
Cash held by manager and adjusters	4,200 00
Agents' balances	982 84

Total ledger assets

\$2,760,697 85

NON-LEDGER ASSETS.

Interest accrued on mortgages	\$3,561 13
Interest accrued on bonds	9,589 16
Gross assets	\$2,773,848 14

DEDUCT ASSETS NOT ADMITTED.

Book value of bonds and stocks over market value	\$123,193 23
Cash held by manager and adjusters	4,200 00
Agents' balances	1,697 36
Total admitted assets	\$2,644,757 55

LIABILITIES.

Losses and claims:

	<i>Unadjusted.</i>	<i>Revised.</i>
Accident	\$24,521 00	\$36,518 00
Health	12,645 00	1,260 00
Burglary and theft	2,345 00	180 00
Auto. property damage	1,530 00	-
Workmen's collective	540 00	-

Unpaid claims

\$41,581 00

\$37,958 00

Estimated expense of investigation and adjustment of claims

8,836 00

Special reserve for unpaid liability losses

116,845 00

Unearned premiums on outstanding risks

830,112 36

Commissions due agents and brokers

61,434 16

Salaries and other miscellaneous expenses due or accrued.....		\$7,000 00
Federal, state and other taxes due or accrued.....		30,000 00
Dividends due stockholders.....		12,725 00
Due for reinsurance.....		8,114 14
Additional reserve for claims.....		100,000 00
Contingency fund.....		78,614 71
Reserve for reinsurance in companies not authorized.....		11,537 18
Total.....		\$1,344,757 55
Cash capital.....	\$500,000 00	
Surplus over all liabilities.....	800,000 00	
Surplus to policy holders.....		1,300,000 00
Total liabilities.....		\$2,644,757 55

EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>	<i>Liability.</i>
In force December 31, 1910.....	\$510,179 16	\$201,491 32	\$717,978 91
Written during the year.....	717,928 75	316,020 90	1,499,244 75
Totals.....	\$1,228,107 91	\$517,512 22	\$2,217,223 66
Expired and canceled.....	743,684 95	321,500 47	1,417,677 30
In force December 31, 1911.....	\$484,422 96	\$196,011 75	\$799,546 36
Deduct amount reinsured.....	10,114 07	3,105 34	881 97
Net premiums in force.....	\$474,308 89	\$192,906 41	\$798,664 39
	<i>Steam Boiler.</i>	<i>Burglary and Theft.</i>	<i>Sprinkler.</i>
In force December 31, 1910.....	\$73,232 94	\$81,159 49	\$38,643 77
Written during the year.....	54,296 72	86,691 64	42,097 14
Totals.....	\$127,529 66	\$167,851 13	\$80,740 91
Expired and canceled.....	48,096 09	80,345 68	53,762 43
In force December 31, 1911.....	\$79,433 57	\$87,505 45	\$26,978 48
Deduct amount reinsured.....	150 50	6,050 29	10 00
Net premiums in force.....	\$79,283 07	\$81,455 16	\$26,968 48
		<i>Auto. Property Damage.</i>	<i>Workmen's Collective.</i>
In force December 31, 1910.....		-	\$5,527 08
Written during the year.....		\$15,671 22	10,436 24
Totals.....		\$15,671 22	\$15,963 32
Expired and canceled.....		4,934 90	11,540 74
In force December 31, 1911.....		\$10,736 32	\$4,422 58

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident.....	\$2,751 86	\$8,090 31
Health.....	965 37	6 85
Liability.....	3,915 67	1,882 56
Steam boiler.....	749 34	-
Burglary and theft.....	79 79	-
Automobile property damage.....	197 37	-
Totals.....	\$8,659 40	\$9,979 72

UNITED STATES FIDELITY AND GUARANTY
COMPANY,

BALTIMORE, MD.

INCORPORATED IN 1896. COMMENCED BUSINESS IN 1896.

JOHN R. BLAND, *President.*

GEO. R. CALLIS, *Secretary.*

Cash Capital, \$2,000,000.

INCOME.

Net premiums:		
Accident	\$79,710 54	
Health	32,107 86	
Liability	791,180 16	
Fidelity and surety	3,424,596 79	
Plate glass	58,072 63	
Steam boiler	12,987 74	
Burglary and theft	256,901 10	
Fly wheel	1,685 22	
Automobile property damage	77,184 15	
Workmen's collective	4,581 20	\$4,738,987 39
Inspections		235 62
Interest on mortgage loans	\$150 00	
Interest on collateral loans	3,291 11	
Interest on bonds and dividends on stocks	166,180 06	
Interest on deposits	4,737 85	
Interest from all other sources	479 09	
Rents—including company's own occupancy	54,972 31	229,810 42
Agents' balances previously charged off		2,200 30
Profit on sale or maturity of ledger assets		5,004 35
Department of guaranteed attorneys		30,693 54
Munich Reinsurance Company reserve		3,702 96
Total income		\$5,010,634 58
Ledger assets Dec. 31, 1910		6,258,861 55
Total		\$11,269,496 13

DISBURSEMENTS.

Net amount paid for losses:

Accident	\$35,341 36
Health	8,706 01
Liability	127,512 14
Fidelity and surety	1,155,910 34

774 UNITED STATES FIDELITY AND GUARANTY COMPANY.

Plate glass.....	\$13,788 78	
Burglary and theft.....	59,542 04	
Automobile property damage.....	15,283 03	
Workmen's collective.....	2,319 47	\$1,418,403 17
<hr/>		
Investigation and adjustment of claims.....		136,678 67
Commissions or brokerage.....		883,459 59
Salaries, fees and compensation of officers and home office employes..		351,181 66
Salaries and expenses of agents not paid by commissions.....		634,377 98
Medical examiner's fees and salaries.....		1,546 70
Inspections.....		18,999 73
Rents—including company's own occupancy.....		106,058 35
Repairs and expenses on real estate.....		18,081 83
Taxes on real estate.....		9,746 42
State taxes on premiums.....		71,201 39
Insurance department licenses and fees.....		19,633 08
All other licenses, fees and taxes.....		28,055 10
Legal expenses.....		51,249 00
Advertising.....		84,983 85
Printing and stationery.....		72,937 94
Postage, telegraph, telephone and express.....		103,165 94
Furniture and fixtures.....		43,051 18
Interest or dividends to stockholders.....		160,000 00
Agents' balances charged off.....		4,647 10
Loss on sale or maturity of ledger assets.....		2,880 00
Traveling expenses.....		13,888 92
Interest.....		746 75
Miscellaneous expenditures.....		15,566 92
<hr/>		
Total disbursements.....		\$4,250,541 27
<hr/>		
Balance.....		\$7,018,954 86

LEDGER ASSETS.

Book value of real estate.....		\$680,706 91
Mortgage loans on real estate.....		3,000 00
Loans secured by collateral.....		70,949 00
Book value of bonds and stocks.....		4,538,068 14
Cash in office.....	\$101,476 36	
Cash in banks not on interest.....	104,368 11	
Cash in banks on interest.....	391,759 96	597,604 43
<hr/>		
Gross premiums in course of collection.....		798,733 76
Due from United States government.....		6,276 99
Advance secured.....		48,146 75
Due for subscriptions, department of guaranteed attorneys.....		46,436 97
Accounts with suspended banks.....		229,031 91
<hr/>		
Total ledger assets.....		\$7,018,954 86

NON-LEDGER ASSETS.

Interest due on mortgages.....	\$75 00	
Interest due and accrued on bonds.....	56,451 32	
Interest due on collateral loans.....	554 92	
Interest due on other assets.....	250 00	
Rents due on company's property.....	614 67	\$57,945 91
<hr/>		
Gross assets.....		\$7,076,900 77

DEDUCT ASSETS NOT ADMITTED.

Premiums in course of collection—written prior to Oct. 1, last.....	\$66,143 67	
Guaranteed attorney subscriptions written prior to October 1, 1911.....	3,249 75	
Book value of bonds and stocks over market value..	209,245 64	
Advance secured.....	48,146 75	
Accounts with suspended banks.....	51,500 00	\$378,285 81
<hr/>		
Total admitted assets.....		\$6,698,614 96

LIABILITIES.

Losses and claims:

	<i>Unadjusted.</i>	<i>Revised.</i>	
Accident.....	\$5,467 00	-	
Health.....	1,730 00	-	
Fidelity and surety.....	439,029 98	\$443,582 26	
Plate glass.....	1,185 81	-	
Burglary and theft.....	14,648 80	899 00	
Auto. property damage.....	4,790 00	2,700 00	
Workmen's collective.....	1,078 03	-	
<hr/>			
Unpaid claims.....	\$467,929 62	\$447,181 26	\$915,110 88
Estimated expense of investigation and adjustment of claims.....			50,000 00
Special reserve for unpaid liability losses.....			97,462 30
Unearned premiums on outstanding risks.....			2,445,734 95
Commissions due agents and brokers.....			144,883 15
Salaries and other miscellaneous expenses due or accrued.....			10,000 00
Federal, state and other* taxes due or accrued.....			73,724 97
Due for return premiums.....			8,691 94
Due for reinsurance.....			8,468 89
Munich Reinsurance Company reserve.....			21,895 37
<hr/>			
Total.....			\$3,775,972 45
Cash capital.....	\$2,000,000 00		
Surplus over all liabilities.....		922,642 51	
<hr/>			
Surplus to policy holders.....			2,922,642 51
<hr/>			
Total liabilities.....			\$6,698,614 96

EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>	<i>Liability.</i>
In force December 31, 1910.....	\$20,657 69	\$10,289 47	\$135,040 69
Written during the year.....	102,433 17	43,116 30	1,067,116 46
<hr/>			
Totals.....	\$123,090 86	\$53,405 77	\$1,202,157 15
Expired and canceled.....	41,075 47	19,397 71	465,173 29
<hr/>			
In force December 31, 1911.....	\$82,015 39	\$34,008 06	\$736,983 86
Deduct amount reinsured.....	2,263 21	959 91	96 00
<hr/>			
Net premiums in force.....	\$79,752 18	\$33,048 15	\$736,887 86

776 UNITED STATES FIDELITY AND GUARANTY COMPANY.

	<i>Fidelity.</i>	<i>Burglary and Theft.</i>	<i>Plate Glass.</i>
In force December 31, 1910.....	\$3,439,059 23	\$368,727 11	\$15,984 01
Written during the year.....	4,022,679 49	324,033 41	72,334 90
Totals.....	\$7,461,738 72	\$692,760 52	\$88,318 91
Expired and canceled.....	3,879,651 06	319,352 53	30,535 26
In force December 31, 1911.....	\$3,582,087 66	\$373,407 99	\$57,783 65
Deduct amount reinsured.....	123,397 06	18,564 06	-
Net premiums in force.....	\$3,458,690 60	\$354,843 93	\$57,783 65
		<i>Steam Boiler.</i>	<i>Fly Wheel.</i>
In force December 31, 1910.....		\$6,566 92	\$849 11
Written during the year.....		17,699 89	1,877 64
Totals.....		\$24,266 81	\$2,726 75
Expired and canceled.....		5,715 14	548 74
In force December 31, 1911.....		\$18,551 67	\$2,178 01
Deduct amount reinsured.....		31 44	196 90
Net premiums in force.....		\$18,520 23	\$1,981 11
		<i>Auto Property Damage.</i>	<i>Workmen's Collective.</i>
In force December 31, 1910.....		\$5,680 77	\$2,354 75
Written during the year.....		107,134 31	7,191 95
Totals.....		\$112,815 08	\$9,546 70
Expired and canceled.....		40,275 47	2,872 63
In force December 31, 1911.....		\$72,539 61	\$6,674 07

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Liability.....	\$523 90	\$1,450 00
Fidelity and surety.....	7,409 79	698 97
Plate glass.....	57 52	-
Steam boiler.....	10 00	-
Burglary and theft.....	506 72	-
Automobile property damage.....	55 22	-
Totals.....	\$8,563 15	\$2,148 97

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:		
Accident.....	\$604,805 14	
Health.....	375,430 10	\$980,235 24
Policy fees required or represented by applications.....		137,277 00
Interest on mortgage loans.....	\$54 25	
Interest on collateral loans.....	299 17	
Interest on bonds.....	36,276 14	
Interest on deposits.....	1,087 89	37,717 45
Agents' balances previously charged off.....		1,330 02
Increase in book value of ledger assets.....		50 00
Fees for changing policies.....		129 92
Total income.....		\$1,156,739 63
Ledger assets Dec. 31, 1910.....		940,634 82
Total.....		\$2,097,374 45

DISBURSEMENTS.

Net amount paid for losses:		
Accident.....	\$319,150 05	
Health.....	174,597 36	\$493,747 41
Investigation and adjustment of claims.....		2,668 79
Policy fees retained by agents.....		137,277 00
Commissions or brokerage.....		232,343 89
Salaries, fees and compensation of officers and home office employes...		89,106 64
Salaries and expenses of agents not paid by commissions.....		56,081 83
Medical examiner's fees and salaries.....		3,326 68
Inspections.....		553 00
Rents.....		22,527 29
Repairs and expenses on real estate.....		386 52
State taxes on premiums.....		17,874 22
Insurance department licenses and fees.....		5,047 75
All other licenses, fees and taxes.....		1,759 30

778 UNITED STATES HEALTH AND ACCIDENT INSURANCE CO.

Legal expenses.....	\$138 00
Advertising.....	6,684 33
Printing and stationery.....	8,971 71
Postage, telegraph, telephone and express.....	17,806 58
Furniture and fixtures.....	2,885 48
Interest or dividends to stockholders.....	36,000 00
Agents' balances charged off.....	1,172 19
Loss on sale or maturity of ledger assets.....	6,000 00
Decrease in book value of ledger assets.....	2,730 87
Miscellaneous expenditures.....	6,715 00

Total disbursements..... \$1,151,804 48

Balance..... \$945,569 97

LEDGER ASSETS.

Mortgage loans on real estate.....	\$5,000 00
Loans secured by collateral.....	10,000 00
Book value of bonds.....	731,128 48
Cash in office.....	\$6,015 01
Cash in banks not on interest.....	40,888 04
Cash in banks on interest.....	72,222 76

Gross premiums in course of collection.....	79,315 68
Agents' balances.....	1,000 00

Total ledger assets..... \$945,569 97

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$450 00
Interest accrued on bonds.....	13,503 71
Interest accrued on collateral loans.....	6 66

Market value of bonds over book value..... 8,086 85

Gross assets..... \$967,617 19

DEDUCT ASSETS NOT ADMITTED.

Agents' balances..... \$1,000 00

Total admitted assets..... \$966,617 19

LIABILITIES.

Losses and claims:

	<i>Adjusted.</i>	<i>Unadjusted.</i>	<i>Revised.</i>
Accident.....	\$4,472 69	\$38,931 55	\$4,397 00
Health.....	566 70	25,960 00	885 00

Totals..... \$5,039 39 \$64,891 55 \$5,282 00

Deduct reinsurance..... 351 20

Net unpaid claims.....	\$74,861 74
Estimated expense of investigation and adjustment of claims.....	2,206 00
Unearned premiums on outstanding risks.....	105,287 27
Commissions due agents and brokers.....	27,479 29
Salaries and other miscellaneous expenses due or accrued.....	5,000 00
Federal, state and other taxes due or accrued.....	20,083 72

UNITED STATES HEALTH AND ACCIDENT INSURANCE CO. 779

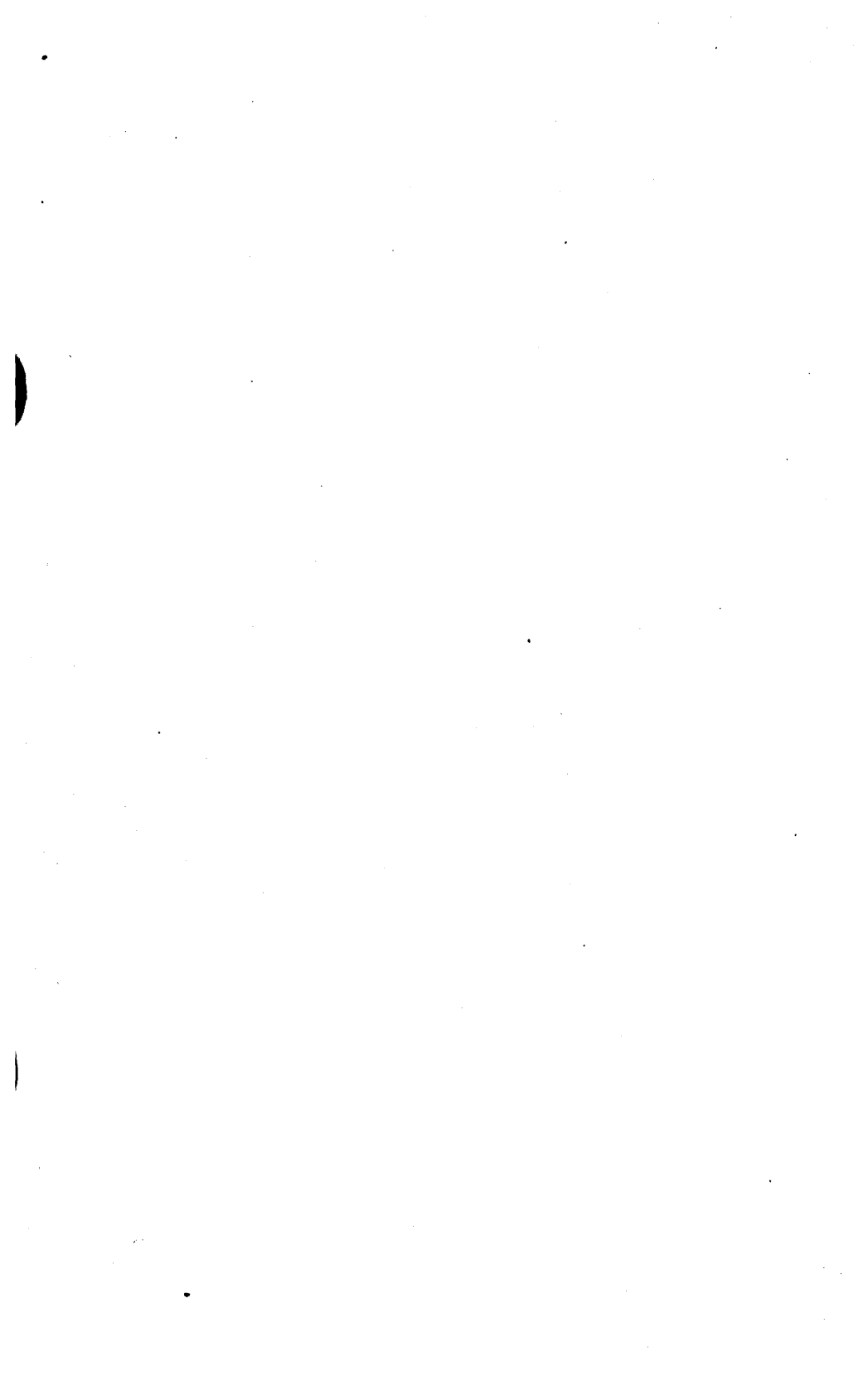
Due for reinsurance.....		\$500 95.
Advance premiums.....		25,810 66.
Total.....		\$261,229 63.
Cash capital.....	\$300,000 00	
Surplus over all liabilities.....	405,387 56	
Surplus to policy holders.....		705,387 56.
Total liabilities.....		\$966,617 19

EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>
In force December 31, 1910.....	\$197,224 30	\$51,379 79.
Written during the year.....	691,418 89	429,946 90
Totals.....	\$888,643 19	\$481,326 69
Expired and canceled.....	721,346 78	433,263 24
In force December 31, 1911.....	\$167,296 41	\$48,063 45
Deduct amount reinsured.....	4,240 32	545 00.
Net premiums in force.....	\$163,056 09	\$47,518 45.

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident.....	\$9,070 47	\$9,606 11
Health.....	7,126 80	
Totals.....	\$16,197 27	\$9,606 11



MAINE ASSESSMENT INSURANCE COMPANIES.

—

ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS,
SHOWING THEIR CONDITION DECEMBER 31, 1911.

FRATERNITIES HEALTH AND ACCIDENT ASSOCIATION,

RICHMOND, MAINE.

INCORPORATED IN 1905. COMMENCED BUSINESS IN 1906.

HENRY W. OAKES, *President*.

HENRY C. REED, *Secretary*.

INCOME.

Membership fees	\$8,800 00	
Expense assessments	22,043 20	
Benefit assessments	40,937 44	
Transfer fees	71 00	
<hr/>		
Total paid by members		\$71,851 64
Interest on bonds and stocks		188 74
Interest from other sources		3 00
License fees		82 00
<hr/>		
Total income		\$72,125 38
Ledger assets December 31, 1910		6,536 45
<hr/>		
Total		\$78,661 83

DISBURSEMENTS.

Death claims	\$1,640 00	
Disability claims	40,832 02	
Advanced payments returned	21 50	
<hr/>		
Total paid to members		\$42,493 52
Membership fees retained by agents		8,646 18
Commissions to agents		2,086 27
Commissions for collecting assessments		3,751 62
Salaries and other compensation of officers		3,061 50
Salaries and other compensation of office employees		2,982 00
Medical examiners		10 00
State tax on premiums, \$908.12; insurance department fees, \$256.00 ..		1,164 12
Care of deposit with State Treasurer		14 62
Rent		134 84
Postage, \$1,300.85; advertising and printing, \$1,172.96		2,473 81
Furniture		18 89
Decrease by adjustment in book value of bonds		92 13
Traveling expense		539 49
Miscellaneous expenditures		255 64
<hr/>		
Total disbursements		\$67,724 63
<hr/>		
Balance		\$10,937 20

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 R. R., 5 shares.....	550 00	
Pennsylvania R. R., 14 shares.....	862 50	\$4,721 25
		<hr/>
Cash in bank.....		6,215 95
		<hr/>
Total ledger assets.....		\$10,937 20

NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$17 60
Dividend declared on stock.....	6 25
Furniture, fixtures and supplies.....	1,600 00
	<hr/>
Gross assets.....	\$12,561 05

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and supplies.....	\$1,600 00
	<hr/>
Total admitted assets.....	\$10,961 05

LIABILITIES.

Disability claims reported, not adjusted.....	\$1,749 30
Advance assessments.....	440 80
	<hr/>
Total liabilities.....	\$2,190 10
	<hr/>
Balance to protect contracts.....	\$8,770 95

EXHIBIT OF POLICIES.

BUSINESS ALL IN MAINE.

	Number.	Amount.
In force December 31, 1910.....	4,750	\$801,000
Written and increased during the year.....	1,760	504,580
	<hr/>	<hr/>
Total.....	6,510	\$1,305,580
Terminated or decreased during the year.....	1,707	511,340
	<hr/>	<hr/>
In force December 31, 1911.....	4,803	\$794,240
Claims incurred during the year.....	1,617	\$44,221 32
Claims paid during the year.....	1,498	42,472 02
	<hr/>	<hr/>
Claims unpaid December 31, 1911.....	119	\$1,749 30

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.....	\$4,187 00	\$4,721 25

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	\$2,757 00
Expense assessments	2,729 33
Benefit assessments	2,729 32
	\$8,215 65
Total income	\$8,215 65
Ledger assets December 31, 1910	814 26
	\$9,029 91
Total	\$9,029 91

DISBURSEMENTS.

Disability claims	\$2,334 33
Advanced payments returned	1 00
	\$2,335 33
Total paid to members	\$2,335 33
Membership fees retained by agents	2,757 00
Commissions for collecting assessments	821 65
Salaries and allowances of managers and agents	14 60
Salaries of officers	264 00
Salaries and other compensation of office employees	182 75
Medical examiners	5 00
Tax on premiums, \$39.45; insurance department fees, \$62.00	101 45
Postage, \$217.51; advertising and printing, \$386.21	603 72
State Treasurer for care of deposit	2 10
Traveling expense	120 76
Miscellaneous expenditures	40 03
	\$7,248 39
Total disbursements	\$7,248 39
Balance	\$1,781 52

LEDGER ASSETS.

Cash in office and bank	\$1,139 41
Cash deposited with State Treasurer	642 11
	\$1,781 52
Total ledger assets	\$1,781 52

PRUDENTIAL HEALTH AND ACCIDENT INSURANCE CO. 785

LIABILITIES.

Disability claims reported, not adjusted	\$106 00
Advance assessments	223 00
	<hr/>
Total liabilities	\$329 00
	<hr/>
Balance to protect contracts	\$1,452 52

EXHIBIT OF POLICIES.

BUSINESS ALL IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
In force December 31, 1910	638	\$134,500
Written during the year	919	203,800
	<hr/>	<hr/>
Total	1,557	\$338,300
Terminated or decreased during the year	847	179,400
	<hr/>	<hr/>
In force December 31, 1911	710	\$158,900
Claims unpaid December 31, 1910	5	\$99 00
Claims incurred during the year	146	2,341 33
	<hr/>	<hr/>
Total	151	\$2,440 33
Claims paid during the year	141	2,334 33
	<hr/>	<hr/>
Claims unpaid December 31, 1911	10	\$106 00

DEPOSIT HELD BY STATE TREASURER OF MAINE FOR THE PROTECTION
OF ALL POLICY HOLDERS.

Cash	\$642 11
------------	----------

SAGAMORE HEALTH AND ACCIDENT ASSOCIATION,

SANFORD, MAINE.

INCORPORATED IN 1908. COMMENCED BUSINESS IN 1908.

R. E. BAILEY, *President.*A. E. FORD, *Secretary.*

INCOME.

Membership fees.....	\$7,413 00	
Expense assessments.....	17,577 26	
Benefit assessments.....	14,381 39	
		<hr/>
Total paid by members.....		\$39,371 65
Interest.....		45 55
Miscellaneous income.....		31 12
		<hr/>
Total income.....		\$39,448 32
Ledger assets December 31, 1910.....		2,995 39
		<hr/>
Total.....		\$42,443 71

DISBURSEMENTS.

Death claims.....	\$755 00	
Disability claims.....	15,197 34	
Advanced payments returned.....	48 60	
		<hr/>
Total paid to members.....		\$16,000 94
Membership fees retained by agents.....		7,412 00
Commissions to agents.....		301 14
Commissions for collecting assessments.....		3,588 97
Salaries and allowances of managers and agents.....		1,840 70
Salaries of officers.....		3,893 49
Salaries of office employees.....		1,852 50
Medical examiners.....		73 00
Tax on premiums, \$411.28; insurance department fees, \$135.62.....		546 90
Rent.....		627 03
Postage, \$607.79; advertising and printing, \$1,073.74.....		1,681 53
Furniture, \$116.90; legal expense, \$220.60.....		337 50
Investigating and contesting fraudulent claim.....		8 50
Telephone and express.....		188 20
Traveling expense.....		1,571 00
Advanced on Portland Casualty claims.....		150 00
		<hr/>
Total disbursements.....		\$40,073 40
		<hr/>
Balance.....		\$2,370 31

LEDGER ASSETS.

Bonds:		
Sioux City Service Co., 5%, 1928.....	\$950 00	
Brookline, Mass., 4%.....	504 00	\$1,454 00
<hr/>		
Notes.....		243 50
Cash in office, \$155.05; cash in bank, \$413.34.....		568 39
Agents' balances.....		51 78
Due from National Casualty Insurance Co.....		52 64
<hr/>		
Total ledger assets.....		\$2,370 31

NON-LEDGER ASSETS.

Interest due, \$35, rents due, \$8.....		\$43 00
Furniture, fixtures and supplies.....		950 00
<hr/>		
Gross assets.....		\$3,363 31

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and supplies.....	\$950 00	
Agents' balances.....	51 78	\$1,001 78
<hr/>		
Total admitted assets.....		\$2,361 53

LIABILITIES.

Disability claims reported.....		\$1,335 36
Miscellaneous expenses.....		69 00
Advance assessments.....		453 45
<hr/>		
Total liabilities.....		\$1,857 81
<hr/>		
Balance to protect contracts.....		\$503 72

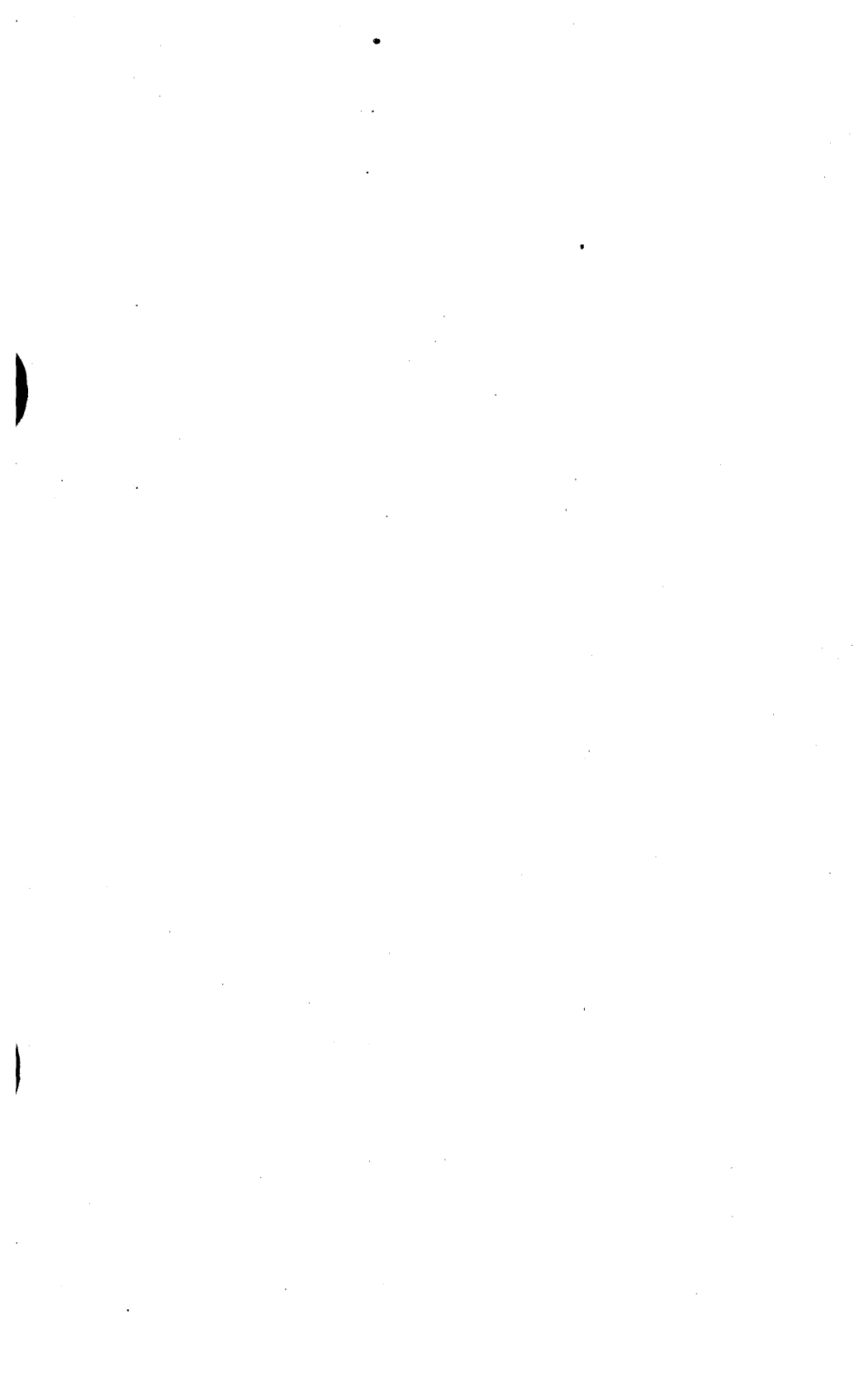
EXHIBIT OF POLICIES.

BUSINESS ALL IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
In force December 31, 1910.....	2,768	\$678,780
Written during the year.....	2,471	605,964
<hr/>		
Total.....	5,239	\$1,284,744
Terminated or decreased during the year.....	2,351	698,507
<hr/>		
In force December 31, 1911.....	2,888	\$586,237
<hr/>		
Claims unpaid December 31, 1910.....	51	\$787 18
Claims incurred during the year.....	548	16,500 52
<hr/>		
Total.....	599	\$17,287 70
Claims paid during the year.....	539	15,952 34
<hr/>		
Claims unpaid December 31, 1911.....	60	\$1,335 36

DEPOSIT HELD BY STATE TREASURER OF MAINE FOR PROTECTION OF ALL POLICY HOLDERS.

	<i>Par Value.</i>	<i>Book Value.</i>
Bonds.....	\$1,500	\$1,454



ASSESSMENT INSURANCE COMPANIES OF OTHER
STATES.

ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS,
SHOWING THEIR CONDITION DECEMBER 31, 1911.

EASTERN CASUALTY COMPANY.

BOSTON, MASS.

INCORPORATED IN 1907. COMMENCED BUSINESS IN 1907.

FRANCIS R. PARKS, *President.*CHARLES M. GOODNOW, *Secretary.*

INCOME.

Membership fees.....	\$3,985 00	
Expense assessments.....	4,316 75	
Benefit assessments.....	11,965 50	
	<hr/>	
Total paid by members.....		\$20,267 25
Interest on bonds.....	\$220 00	
Interest from other sources.....	109 30	329 30
	<hr/>	
Total income.....		\$20,596 55
Ledger assets December 31, 1910.....		7,665 66
	<hr/>	
Total.....		\$28,262 21

DISBURSEMENTS.

Death claims.....	\$300 00	
Disability claims.....	5,706 48	
Advanced payments returned.....	57 96	
	<hr/>	
Total paid to members.....		\$6,064 44
Membership fees retained by agents.....		3,985 00
Commissions to agents.....		901 00
Commissions for collecting assessments.....		444 99
Salaries of managers and agents.....		3 00
Salaries of office employees.....		482 00
Tax on premiums, \$58.46; insurance department fees \$207.00.....		265 46
Rent.....		120 00
Postage, \$155.55; advertising and printing, \$615.29.....		770 84
Legal expense.....		304 50
Investigating claims.....		7 95
Traveling expense.....		53 25
Care of State deposit.....		2 65
Accrued interest on bonds purchased.....		28 33
Miscellaneous expenditures.....		14 25
	<hr/>	
Total disbursements.....		\$13,447 66
Balance.....		\$14,814 55

LEDGER ASSETS.

Book value of bonds.....	\$10,483 75
Cash in bank.....	4,110 80
Interest held by Massachusetts State Treasurer.....	220 00
	<hr/>
Total ledger assets.....	\$14,814 55

NON-LEDGER ASSETS.

Interest accrued.....	\$153 32
Gross assets.....	\$14,967 87

DEDUCT ASSETS NOT ADMITTED.

Book value of bonds over market value.....	\$123 75
Total admitted assets.....	\$14,844 12

LIABILITIES.

Disability claims reported.....	\$2,000 00
Miscellaneous expenses.....	225 00
Advance assessments.....	817 75
Total liabilities.....	\$3,042 75
Balance to protect contracts.....	\$11,801 37

EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
In force December 31, 1910.....	1,114	\$627,500
Written during the year.....	797	510,425
Total.....	1,911	\$1,137,925
Terminated or decreased during the year.....	514	286,025
In force December 31, 1911.....	1,397	\$851,900
Claims unpaid December 31, 1910.....	11	\$485 71
Claims incurred during the year.....	202	7,513 34
Total.....	213	\$7,999 05
Claims paid and compromised during the year.....	196	5,999 05
Claims unpaid December 31, 1911.....	17	\$2,000 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
In force December 31, 1910.....	631	\$352,900
Written during the year.....	686	441,475
Total.....	1,317	\$794,375
Terminated or decreased during the year.....	363	197,975
In force December 31, 1911.....	954	\$596,400
Claims unpaid December 31, 1910.....	5	\$266 07
Claims incurred during the year.....	141	5,307 03
Total.....	146	\$5,573 10
Claims paid and compromised during the year.....	135	4,278 06
Claims unpaid December 31, 1911.....	11	\$1,295 04
Premiums or assessments received during the year.....		\$9,800 75

MASONIC MUTUAL ACCIDENT COMPANY,

SPRINGFIELD, MASS.

INCORPORATED IN 1901. COMMENCED BUSINESS IN 1902.

C. W. YOUNG, *President.*S. W. MUNSELL, *Secretary.*

INCOME.

Membership fees	\$11,162 00	
Expense assessments	20,595 64	
Benefit assessments	21,152 51	
		<hr/>
Total paid by members		\$52,910 15
Interest on bonds	\$690 18	
Interest from other sources	135 61	825 79
		<hr/>
Profit on sale or maturity of ledger assets		85 00
		<hr/>
Total income		\$53,820 94
Ledger assets December 31, 1910		20,374 47
		<hr/>
Total		\$74,195 41

DISBURSEMENTS.

Disability claims	\$18,328 37	
Advanced payments returned	34 91	
		<hr/>
Total paid to members		\$18,363 28
Membership fees retained by agents		11,162 00
Commissions to agents		2,788 00
Commissions for collecting assessments		3,021 99
Salaries and allowances of managers and agents		817 60
Salaries and other compensation of officers		4,317 20
Salaries and other compensation of office employees		2,671 75
Medical examiners		44 00
Tax on premiums, \$266.60; insurance department fees, \$474.50		741 10
Taxes on real estate and investments		3 22
Rent		460 65
Postage, \$988.15; advertising and printing, \$1,357.67		2,345 82
Furniture, \$397.74; legal expense, \$75.50		473 24
Investigating and contesting fraudulent claims		412 24
Advanced payments returned from expense fund		34 92
Traveling expense		870 15
Office supplies		303 94
Miscellaneous expenditures		584 08
		<hr/>
Total disbursements		\$49,415 18
		<hr/>
Balance		\$24,780 23

LEDGER ASSETS.

Book value of bonds.....	\$16,517 50
Cash in office, \$921.91; cash in bank, \$6,306.95.....	7,228 86
Agents' balances.....	818 87
Interest held by State Treasurer.....	215 00
Total ledger assets.....	\$24,780 23

NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$280 43
Furniture, fixtures and supplies.....	1,000 00
Gross assets.....	\$26,060 66

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and supplies.....	\$1,000 00	
Agents' balances.....	818 87	
Book value of bonds over market value.....	187 50	\$2,006 37
Total admitted assets.....		\$24,054 29

LIABILITIES.

Disability claims reported.....	\$1,941 94
Miscellaneous expenses.....	222 61
Advance assessments.....	2,221 50
Taxes due or accrued.....	355 35
Total liabilities.....	\$4,741 40
Balance to protect contracts.....	\$19,312 89

EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
In force December 31, 1910.....	3,536	\$1,134,000
Written during the year.....	3,116	871,362
Total.....	6,652	\$2,005,362
Terminated or decreased during the year.....	2,036	523,300
In force December 31, 1911.....	4,616	\$1,482,062
Claims unpaid December 31, 1910.....	68	\$1,658 98
Claims incurred during the year.....	882	18,611 33
Total.....	950	\$20,270 31
Claims paid during the year.....	859	18,328 37
Claims unpaid December 31, 1911.....	91	\$1,941 94

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
In force December 31, 1910.....	685	\$158,875
Written during the year.....	391	88,725
	<hr/>	<hr/>
Total.....	1,076	\$247,600
Terminated or decreased during the year.....	340	66,125
	<hr/>	<hr/>
In force December 31, 1911.....	736	\$181,475
Claims unpaid December 31, 1910.....	15	\$365 85
Claims incurred during the year.....	179	3,781 93
	<hr/>	<hr/>
Total.....	194	\$4,147 78
Claims paid during the year.....	174	3,720 98
	<hr/>	<hr/>
Claims unpaid December 31, 1911.....	20	\$426 80
Premiums or assessments received during the year.....		\$7,067 00

MAINE FRATERNAL BENEFICIARY ORGANIZA-
TIONS.

ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS,
SHOWING THEIR CONDITION DECEMBER 31, 1911.

ANCIENT ORDER OF UNITED WORKMEN,

HALLOWELL, MAINE.

JAMES J. MAHER, *President.*FRED EMERY BEANE, *Secretary.*

INCOME.

Assessments or premiums, mortuary	\$115,884 45	
Guaranty fund	17,713 85	
Interest fund	4,472 61	
Dues and per capita tax	5,532 25	
Other payments by members	91 50	
		<hr/>
Receipts from members		\$143,694 66
Interest on bonds	\$5,488 00	
Interest from all other sources	948 46	6,436 46
		<hr/>
Sale of lodge supplies		4 60
		<hr/>
Total income		\$150,135 72
Ledger assets December 31, 1910		153,627 02
		<hr/>
Total		\$303,762 74

DISBURSEMENTS.

Death claims	\$134,545 50
Commissions or fees paid deputies or organizers	90 26
Salaries of deputies and organizers	125 55
Salaries of officers and trustees	1,200 00
Other compensation of officers and trustees	842 00
Expense of committees	7 45
Salaries of office employes	648 00
Expenses of officers, trustees and committees	812 97
Rent of vault	20 00
Advertising, printing and stationery	400 86
Postage, express, telegraph and telephone	402 05
Lodge supplies	93 50
Expense of grand lodge meeting	651 08
Premiums to subordinate lodges	131 00
Fraternal aid	5,460 00
Supreme lodge per capita tax	932 63
Charity fund	170 00
Premium on bond	65 00
	<hr/>
Total disbursements	\$146,597 85
	<hr/>
Balance	\$157,164 89

LEDGER ASSETS.

Book value of bonds excluding interest.....	\$131,406 94	•
Deposits in trust companies and banks, on interest.....	25,527 21	
Cash in office.....	230 74	
	<hr/>	
Total ledger assets.....		\$157,164 89

LIABILITIES.

Death claims due and unpaid.....	\$7,745 18
----------------------------------	------------

EXHIBIT OF CERTIFICATES.

BUSINESS ALL IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
In force December 31, of previous year.....	3,822	\$5,926,517 00
Written, increased or transferred during year.....	28	31,000 00
	<hr/>	
Total.....	3,850	\$5,957,517 00
Terminated, decreased or transferred during year.....	388	592,132 00
	<hr/>	
In force Dec. 31, 1911.....	3,462	\$5,365,385 00
Claims unpaid Dec. 31, of previous year.....	6	\$9,324 00
Claims incurred during year.....	93	133,290 68
	<hr/>	
Total.....	99	\$142,614 68
Claims paid and compromised during year.....	94	134,869 50
	<hr/>	
Claims unpaid Dec. 31, 1911.....	5	\$7,745 18

MAINE CENTRAL RAILROAD RELIEF ASSOCIATION,

PORTLAND, MAINE.

INCORPORATED IN 1887. COMMENCED BUSINESS IN 1887.

ELTON A. HALL, *President.*JOHN A. WEBBER, *Secretary.*

INCOME.

Membership fees received.....	\$50 00	
Assessments or premiums, mortality.....	19,545 16	
Dues and per capita tax.....	7,182 14	
	<hr/>	
Total received from members.....	\$26,777 30	
Deduct payments returned.....	6 50	
	<hr/>	
Net receipts from members.....		\$26,770 80
Interest on bonds.....	\$1,250 00	
Interest from all other sources.....	79 45	1,329 45
	<hr/>	
Total income.....		\$28,100 25
Ledger assets December 31, 1910.....		26,662 70
		<hr/>
Total.....		\$54,762 95

DISBURSEMENTS.

Death claims.....	\$22,000 00	
Permanent disability claims.....	5,974 00	
	<hr/>	
Total benefits paid.....		\$27,974 00
Salaries of officers and trustees.....		600 00
Advertising, printing and stationery.....		260 35
Postage, express, telegraph and telephone.....		78 30
Furniture and fixtures.....		15 00
Rent of safe and premium on bond.....		15 00
		<hr/>
Total disbursements.....		\$28,942 65
Balance.....		\$25,820 30

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
	<hr/>	
Deposits in trust companies and banks, on interest.....		820 30
		<hr/>
Total admitted assets.....		\$25,820 30

LIABILITIES.

Death claims adjusted, not due	\$4,000 00
Sick and accident claims reported, not adjusted	331 00
Total liabilities	<u>\$4,331 00</u>

EXHIBIT OF CERTIFICATES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year	1,578	-
Written, increased or transferred during year	25	-
Total	<u>1,603</u>	-
Terminated, decreased or transferred during year	78	-
In force Dec. 31, 1911	1,525	-
Claims unpaid Dec. 31, of previous year	15	\$3,340 00
Claims incurred during year	219	28,962 50
Total	<u>234</u>	<u>\$32,302 50</u>
Claims paid and compromised during year	230	28,302 50
Claims unpaid Dec. 31, 1911	4	\$4,000 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year	1,472	-
Written, increased or transferred during year	23	-
In force Dec. 31, 1911	1,495	-
Claims unpaid Dec. 31, of previous year	13	\$3,307 00
Claims incurred during year	196	28,341 50
Total	<u>209</u>	<u>\$31,648 50</u>
Claims paid and compromised during year	205	27,648 50
Claims unpaid Dec. 31, 1911	4	\$4,000 00
Assessments collected during the year		28,970 75

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	\$10,854 00	
expense	1,383 20	
		<hr/>
Receipts from members		\$12,237 20
Interest on bonds and dividends on stocks	\$1,487 50	
Interest from all other sources	777 94	2,265 44
		<hr/>
Total income		\$14,502 64
Ledger assets December 31, 1910		55,518 41
		<hr/>
Total		\$70,021 05

DISBURSEMENTS.

Death claims		\$12,170 00
Salaries of officers and trustees		959 23
Salaries and other compensation of committees		15 00
Rent		108 00
Advertising, printing and stationery		97 55
Postage, express, telegraph and telephone		67 40
Legal expenses		50 00
Bonds of officers		22 50
State Treasurer for care of deposit		163 15
		<hr/>
Total disbursements		\$13,652 83
		<hr/>
Balance		\$56,368 22

LEDGER ASSETS.

Book value of bonds and stocks, excluding interest	\$32,300 00	
Deposits in trust companies and banks, on interest	19,813 88	
Deposits in banks not on interest	4,254 34	
		<hr/>
Total ledger assets		\$56,368 22

NON-LEDGER ASSETS.

Furniture, fixtures and safe		\$40 00
		<hr/>
Gross assets		\$56,408 22

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safe		\$40 00
		<hr/>
Total admitted assets		\$56,368 22

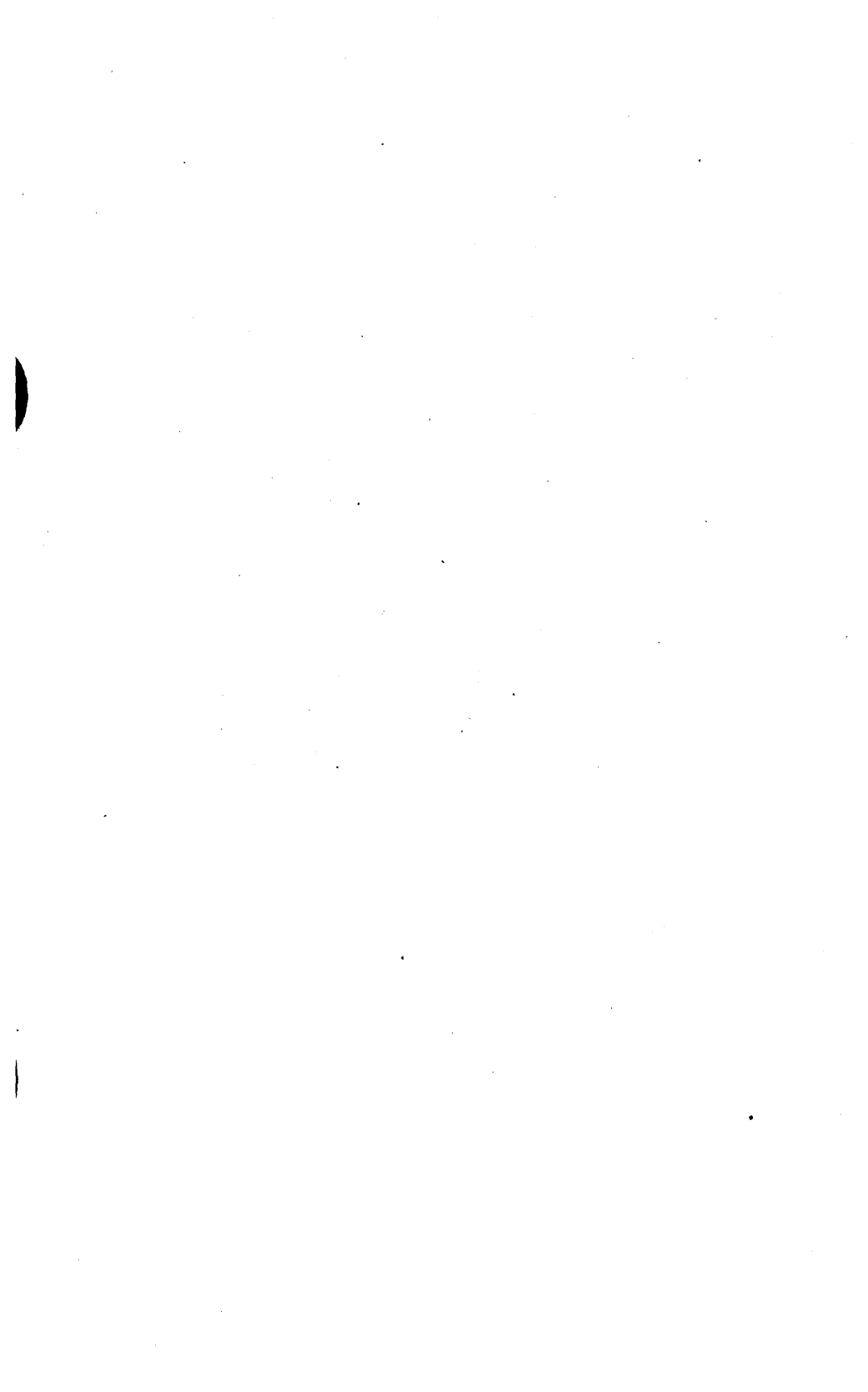
LIABILITIES.

Death claims due and unpaid \$25 95

EXHIBIT OF CERTIFICATES.

BUSINESS ALL IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year	700	\$926,096 00
Terminated, decreased or transferred during year.....	27	33,700 00
	<hr/>	<hr/>
In force Dec. 31, 1911.....	673	\$892,396 00
Claims unpaid Dec. 31, of previous year.....	2	\$1,261 95
Claims incurred during year.....	20	10,934 00
	<hr/>	<hr/>
Total.....	22	\$12,195 95
Claims paid and compromised during year.....	22	12,170 00
	<hr/>	<hr/>
Claims unpaid Dec. 31, 1911.....	-	\$25 95



FRATERNAL BENEFICIARY ORGANIZATIONS OF
OTHER STATES.

ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS,
SHOWING THEIR CONDITION DECEMBER 31, 1911.

AMERICAN BENEFIT SOCIETY,

BOSTON, MASS.

INCORPORATED IN 1893. COMMENCED BUSINESS IN 1893.

WILLIAM W. TOWLE, *President.*EDWIN STEAD, *Secretary.*

INCOME.

Assessments or premiums, mortuary.....	\$68,518 95	
Dues and per capita tax.....	9,898 18	
Medical examiner's fees.....	321 50	
Other payments by members.....	145 00	
Receipts from members.....		\$78,883 63
Interest on bonds.....	\$1,850 00	
Interest from all other sources.....	245 59	2,095 59
Sale of lodge supplies.....	\$195 78	
Bonds for subordinate lodge officers.....	141 36	
Income from other sources.....	17 16	354 30
Total income.....		\$81,333 52
Ledger assets December 31, 1910.....	\$66,144 92	
Increase in book value of bonds during 1910.....	1,260 00	67,404 92
Total.....		\$148,738 44

DISBURSEMENTS.

Death claims.....	\$76,500 00
Commissions or fees paid deputies or organizers.....	1,207 00
Salaries of officers and trustees.....	2,444 91
Salaries and other compensation of committees.....	162 00
Salaries of office employes.....	936 00
Other compensation of office employes.....	64 91
Supreme medical examiner's salaries and fees.....	1,000 00
Expense of officers, trustees and committees.....	395 01
Insurance department fees.....	17 00
Rent.....	549 96
Printing and stationery.....	433 45
Postage and telephone.....	350 40
Lodge supplies.....	347 37
Official publication.....	696 80
Expense of supreme lodge meeting.....	241 50
Legal expenses.....	206 00
Furniture and fixtures.....	180 00
Decrease in book value of ledger assets.....	249 84
Care of deposit.....	24 50
Bonds of officers.....	173 37

Expense on new book-keeping system.....	\$241 00
Miscellaneous expenditures.....	117 54
Total disbursements.....	\$36,538 56
Balance.....	\$62,199 88

LEDGER ASSETS.

Book value of bonds, excluding interest.....	\$50,010 16
Deposits in trust companies and banks, on interest....	12,189 72
Total ledger assets.....	\$62,199 88

NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$170 83	
Interest accrued on other assets.....	50 77	\$221 60
Assessments in treasury of subordinate branches.....		486 73
Furniture and fixtures.....		764 00
Lodge supplies.....		436 86
Benefit certificate changes.....		54 10
Due from subordinate lodges.....		64
Gross assets.....		\$64,163 81

DEDUCT ASSETS NOT ADMITTED.

Book value of bonds over market value.....	\$2,360 16	
Due from subordinate lodges.....	64	
Furniture and fixtures.....	764 00	
Lodge supplies.....	436 86	
Benefit certificate changes.....	54 10	\$3,615 76
Total admitted assets.....		\$60,548 05

LIABILITIES.

Death claims reported, not adjusted.....	\$8,000 00
Salaries, rents, expenses, commissions, etc., due or accrued.....	189 33
Advance assessments.....	39 00
Total liabilities.....	\$8,228 33

EXHIBIT OF CERTIFICATES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	6,159	\$5,570,000
Written, increased or transferred during year.....	602	425,750
Total.....	6,761	\$5,995,750
Terminated, decreased or transferred during year.....	382	290,750
In force Dec. 31, 1911.....	6,379	\$5,705,000
Claims unpaid Dec. 31, of previous year.....	7	\$9,000
Claims incurred during year.....	76	75,500
Total.....	83	\$84,500
Claims paid and compromised during year.....	77	76,500
Claims unpaid Dec. 31, 1911.....	6	\$8,000

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	1,383	\$1,221,250
Written, increased or transferred during year.....	153	99,500
Total.....	1,536	\$1,320,750
Terminated, decreased or transferred during year.....	55	43,000
In force Dec. 31, 1911.....	1,481	\$1,277,750
Claims unpaid Dec. 31, of previous year.....	1	\$1,000
Claims incurred during year.....	15	13,750
Total.....	16	\$14,750
Claims paid and compromised during year.....	15	12,750
Claims unpaid Dec. 31, 1911.....	1	\$2,000
Assessments collected during the year.....		14,574 55

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.....	\$680,923 05	
Dues and per capita tax.....	10,235 50	
Other payments by members.....	6,887 75	
Receipts from members.....		\$698,046 30
Interest on bonds.....	\$12,645 00	
Interest from all other sources.....	3,752 02	16,397 02
Sale of lodge supplies.....	\$326 05	
Income from other sources.....	1,200 49	1,526 54
Total income.....		\$715,969 86
Ledger assets December 31, 1910.....		425,467 96
Total.....		\$1,141,437 82

DISBURSEMENTS.

Death claims	\$645,321 69	
Permanent disability claims	21,465 02	
<hr/>		
Total benefits paid		\$666,786 71
Salaries of officers and trustees		6,000 00
Salaries and other compensation of committees		331 90
Salaries of office employes		5,270 00
Expenses of officers, trustees and committees		113 82
Collection and remittance of assessments and dues		222 00
Insurance department fees		105 67
Rent		1,300 00
Advertising, printing and stationery		1,491 98
Postage, express, telegraph and telephone		1,291 10
Lodge supplies		52 53
Official publication		1,707 87
Expense of supreme lodge meeting		802 54
Legal expenses		1,405 34
Loss on sale or maturity of ledger assets		262 90
Decrease in book value of ledger assets		2,433 95
Miscellaneous expenditures		993 79
<hr/>		
Total disbursements		\$690,572 10
<hr/>		
Balance		\$450,865 72

LEDGER ASSETS.

Book value of bonds, excluding interest	\$293,687 59	
Deposits in trust companies and banks, on interest	157,178 13	
<hr/>		
Total ledger assets		\$450,865 72

NON-LEDGER ASSETS.

Interest due and accrued on bonds	\$3,240 83	
Assessments in treasury of subordinate branches	22,448 34	
Terminal and optional reserves	346,272 29	
<hr/>		
Gross assets		\$822,827 18

DEDUCT ASSETS NOT ADMITTED.

Book value of bonds over market value	\$3,937 59	
Terminal and optional reserves	346,272 29	
<hr/>		
Total admitted assets		\$472,617 30

LIABILITIES.

Death claims resisted	\$10,000 00	
reported, not adjusted	67,250 00	
<hr/>		
Total unpaid claims		\$77,250 00
Salaries, rents, expenses, commissions, etc., due or accrued		500 22
Advance assessments		41 41
<hr/>		
Total liabilities		\$77,791 63

CATHOLIC ORDER OF FORESTERS.

EXHIBIT OF CERTIFICATES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year	16,156	\$19,514,000 00
Written, increased or transferred during year	566	400,250 00
Total	16,722	\$19,914,250 00
Terminated, decreased or transferred during year	941	1,105,000 00
In force Dec. 31, 1911	15,781	\$18,809,250 00
Claims unpaid Dec. 31, of previous year	39	\$66,250 00
Claims incurred during year	513	706,590 02
Total	552	772,840 02
Claims paid and compromised during year	505	695,590 02
Claims unpaid Dec. 31, 1911	47	\$77,250 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year	10	\$11,000 00
Terminated, decreased or transferred during year	2	2,000 00
In force Dec. 31, 1911	8	\$9,000 00
Assessments collected during the year		463 88

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	\$950 00	
Assessments or premiums, mortuary	1,531,449 24	
expense	109,694 28	
Other payments by members	8,561 00	
Total received from members	\$1,650,654 52	
Deduct payments returned	40 34	
Net receipts from members	\$1,650,614 18	
Interest on bonds	\$103,192 55	
Interest from all other sources	3,197 03	106,389 58
Sale of lodge supplies	\$4,734 07	

Official journal.....	\$200 00	
Relief fund.....	18 00	
Subordinate officers' bonds.....	4,360 12	
Income from other sources.....	17 00	\$9,329 19
Total income.....		\$1,766,332 95
Ledger assets December 31, 1910.....		2,521,409 45
Total.....		\$4,287,742 40

DISBURSEMENTS.

Death claims.....	\$1,366,886 48	
Commissions or fees paid deputies or organizers.....	9,210 94	
Salaries of deputies and organizers.....	27,425 00	
Salaries of officers and trustees.....	13,679 18	
Salaries of office employes.....	21,220 00	
Other compensation of office employes.....	571 35	
Expenses of officers, trustees and committees.....	4,099 80	
Collection and remittance of assessments and dues.....	1,079 75	
Rent.....	4,216 40	
Advertising, printing and stationery.....	3,241 35	
Postage, express, telegraph and telephone.....	4,931 57	
Lodge supplies.....	8,788 69	
Official publication.....	19,234 33	
Expense of supreme lodge meeting.....	19,608 43	
Legal expenses.....	3,150 24	
Furniture and fixtures.....	9,017 48	
Fire insurance.....	23 40	
Loss on sale or maturity of ledger assets.....	125 00	
Accrued interest on bonds purchased.....	2,889 64	
Miscellaneous expenditures.....	2,728 87	
Total disbursements.....		\$1,522,127 90
Balance.....		\$2,765,614 50

LEDGER ASSETS.

Book value of bonds, excluding interest.....	\$2,663,652 22	
Deposits in trust companies and banks, on interest.....	96,962 28	
Deposit with Province of Quebec.....	5,000 00	
Total ledger assets.....		\$2,765,614 50

NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$40,641 88	
Interest accrued on other assets.....	243 63	\$40,885 51
Balances due from subordinate courts.....		21,462 56
Furniture, fixtures and supplies.....		8,504 74
Advertising account.....		100 00
Gross assets.....		\$2,836,567 31

DEDUCT ASSETS NOT ADMITTED.

Book value of bonds over market value.....	\$43,805 72	
Furniture, fixtures and supplies.....	8,504 74	
Advertising account.....	100 00	\$52,410 46
Total admitted assets.....		\$2,784,156 85

LIABILITIES.

Death claims due and unpaid	\$6,658 57	
resisted	10,500 00	
reported, not adjusted	153,500 00	
	<hr/>	
Total unpaid claims		\$170,658 57
Relief fund		585 ⁴ / ₁₆
		<hr/>
Total liabilities		\$171,244 ⁴ / ₁₆

EXHIBIT OF CERTIFICATES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year	144,644	\$148,197,000 00
Written, increased or transferred during year	11,632	11,190,500 00
	<hr/>	<hr/>
Total	156,276	\$159,387,500 00
Terminated, decreased or transferred during year	6,981	5,796,250 ⁰ / ₀₀
	<hr/>	<hr/>
In force Dec. 31, 1911	149,295	\$153,591,250 00
Claims unpaid Dec. 31, of previous year	130	\$141,923 32
Claims incurred during year	1,325	1,408,000 00
	<hr/>	<hr/>
Total	1,455	\$1,549,923 32
Claims paid and compromised during year	1,302	1,379,264 75
	<hr/>	<hr/>
Claims unpaid Dec. 31, 1911	153	\$170,658 57

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year	2,711	\$2,708,000 00
Written, increased or transferred during year	442	447,000 00
	<hr/>	<hr/>
Total	3,153	\$3,155,000 00
Terminated, decreased or transferred during year	118	117,000 00
	<hr/>	<hr/>
In force Dec. 31, 1911	3,035	\$3,038,000 00
Claims unpaid Dec. 31, of previous year	2	\$2,000 00
Claims incurred during year	19	18,000 00
	<hr/>	<hr/>
Total	21	\$20,000 00
Claims paid and compromised during year	18	17,500 00
	<hr/>	<hr/>
Claims unpaid Dec. 31, 1911	3	\$2,500 00
Assessments collected during the year		27,465 23

FRATERNAL PROTECTIVE ASSOCIATION,

BOSTON, MASS.

INCORPORATED IN 1903. COMMENCED BUSINESS IN 1904.

WM. F. JARVIS, *President.*H. M. BILLINGS, *Secretary.*

INCOME.

Membership fees received.....	\$291 50	
Assessments or premiums, mortuary.....	6,536 00	
disability.....	69,187 53	
expense.....	26,547 00	
	<hr/>	
Total received from members.....	\$102,562 03	
Deduct payments returned.....	483 56	
	<hr/>	
Net receipts from members.....		\$102,078 47
Interest on bonds.....	\$200 00	
Interest from all other sources.....	620 42	
Rents.....	400 00	1,220 42
	<hr/>	
Miscellaneous income.....		17 30
	<hr/>	
Total income.....		\$103,316 19
Ledger assets December 31, 1910.....		27,558 61
	<hr/>	
Total.....		\$130,874 80

DISBURSEMENTS.

Death claims.....	\$4,100 00	
Sick and accident claims.....	60,014 30	
	<hr/>	
Total benefits paid.....		\$64,114 30
Commissions or fees paid deputies or managers.....	8,182 92	
Salaries or allowances of deputies and organizers.....	1,273 92	
Salaries of officers and trustees.....	3,925 00	
Other compensation of officers and trustees.....	205 00	
Salaries of office employes.....	2,725 63	
Expenses of officers, trustees and committees.....	1,168 01	
Collection and remittance of assessments and dues.....	3,624 43	
Insurance department fees.....	573 07	
Rent.....	1,750 02	
Advertising, printing and stationery.....	1,010 32	
Postage, telegraph and telephone.....	1,264 51	
Legal expenses.....	670 56	
Investigation of claims.....	1,064 74	
Miscellaneous expenditures.....	452 69	
	<hr/>	
Total disbursements.....		\$92,005 12
	<hr/>	
Balance.....		\$38,869 68

LEDGER ASSETS.

Book value of bonds, excluding interest.....	\$19,122 69	
Deposits in trust companies and banks, on interest....	18,902 63	
Cash in office.....	628 16	
Collectors' balances.....	216 20	
	<hr/>	
Total ledger assets.....		\$38,869 68

NON-LEDGER ASSETS.

Interest accrued on bonds.....		\$219 34
Assessments in treasury of subordinate branches.....		417 00
Furniture and supplies.....		1,500 00
		<hr/>
Gross assets.....		\$41,006 02

DEDUCT ASSETS NOT ADMITTED.

Balance due from collectors, unsecured.....	\$216 20	
Book value of bonds over market value.....	277 32	
Furniture and supplies.....	1,500 00	\$1,993 52
		<hr/>
Total admitted assets.....		\$39,012 50

LIABILITIES.

Death claims reported, not adjusted.....		\$200 00
Sick and accident claims due and unpaid.....	\$1,729 61	
adjusted, not due.....	3,210 20	
reported, not adjusted.....	6,605 36	11,545 17
		<hr/>
Total unpaid claims.....		\$11,745 17
Salaries, rents, expenses, commissions, etc., due or accrued.....		1,824 31
Taxes due or accrued.....		660 00
Advance assessments.....		198 00
		<hr/>
Total liabilities.....		\$14,427 48

EXHIBIT OF CERTIFICATES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	7,228	\$1,445,600 00
Written, increased or transferred during year.....	1,670	334,000 00
	<hr/>	<hr/>
Total.....	8,898	\$1,779,600 00
Terminated, decreased or transferred during year.....	1,804	360,800 00
	<hr/>	<hr/>
In force Dec. 31, 1911.....	7,094	\$1,418,800 00
Claims unpaid Dec. 31, of previous year.....	154	\$9,963 54
Claims incurred during year.....	1,579	66,095 93
	<hr/>	<hr/>
Total.....	1,733	\$76,059 47
Claims paid and compromised during year.....	1,570	64,314 30
	<hr/>	<hr/>
Claims unpaid Dec. 31, 1911.....	163	\$11,745 17

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Written, increased or transferred during year	41	\$8,200 00
Terminated, decreased or transferred during year	2	400 00
	<hr/>	<hr/>
In force Dec. 31, 1911.....	39	\$7,800 00
Claims incurred during year	7	\$262 00
Claims paid and compromised during year.....	7	262 00
Assessments collected during the year.....		194 00

INDEPENDENT ORDER OF FORESTERS,

TORONTO, CANADA.

INCORPORATED IN 1889. COMMENCED BUSINESS IN 1881.

E. G. STEVENSON, *President.*R. MATHISON, *Secretary.*

INCOME.

Membership fees received.....	\$202 36	
Assessments or premiums, mortuary.....	3,736,554 35	
sick and funeral.....	335,822 97	
general.....	195,079 30	
Dues and per capita tax.....	267,326 60	
Other payments by members.....	2,449 52	
	<hr/>	
Receipts from members.....		\$4,537,435 10
Interest on mortgage loans.....	\$343,692 23	
Interest on collateral loans.....	56,395 97	
Interest on bonds and dividends on stocks.....	364,600 27	
Interest from all other sources.....	21,659 15	
Rents.....	5,294 06	791,641 68
	<hr/>	
Sundry refunds.....	\$319,933 67	
Redeposited checks.....	1,746 35	
Profit on sale or maturity of ledger assets.....	3,210 03	
Increase in book value of ledger assets.....	81,418 34	406,308 39
	<hr/>	
Total income.....		\$5,735,385 17
Ledger assets December 31, 1910.....		16,504,276 71
		<hr/>
Total.....		\$22,239,661 88

DISBURSEMENTS.

Death claims.....	\$2,316,740 74	
Permanent disability claims.....	114,971 31	
Sick and accident claims.....	256,763 27	
Old age benefits.....	244,209 06	
Other benefits.....	36,141 27	
	<hr/>	
Total benefits paid.....		\$2,968,825 65

Commissions or fees paid deputies or organizers	\$40,863 64
Salaries of deputies and organizers	139,503 15
Expenses of organizers	145,137 46
Salaries of officers and trustees	34,000 00
Salaries of office employes	95,234 23
Expenses of officers, trustees and committees	7,514 08
Collection and remittance of assessments and dues	6,138 28
Insurance department fees	995 56
Rent	8,481 00
Advertising, printing and stationery	3,095 95
Postage, express, telegraph and telephone	15,478 63
Official publication	26,691 25
Expense of supreme lodge meeting	28,179 30
Legal expenses	9,096 98
Furniture and fixtures	135 50
Decrease in book value of ledger assets	3,021 21
Executive expense	1,142 20
Taxes and expense of investments	1,647 59
Hospital, sanitarium expense and donation	21,549 92
Inspection of securities	3,923 80
Loss on mortgages	2,222 40
Miscellaneous expenditures	7,814 38
Total disbursements	<u>\$3,570,692 16</u>
Balance	<u>\$18,668,969 72</u>

LEDGER ASSETS.

Book value of real estate	\$961,763 96
Mortgage loans on real estate	4,043,669 42
Loans secured by collateral	848,192 26
Book value of bonds and stocks, excluding interest	6,784,466 45
Deposits in trust companies and banks, on interest	367,511 48
Deposits in banks not on interest	3,312 28
Securities held by the Union Trust Co.	5,660,053 87
Total ledger assets	<u>\$18,668,969 72</u>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$97,355 77
Interest due and accrued on bonds	54,470 34
Interest accrued on collateral loans	10,368 00
Rents due and accrued	242 60
Market value of bonds and stocks over book value	90,994 96
Assessments in treasury of subordinate branches	3,841 27
Temporary loans on investments	274 70
Furniture and fixtures	32,250 31
Gross assets	<u>\$18,958,767 67</u>

DEDUCT ASSETS NOT ADMITTED.

Furniture and fixtures	\$32,250 31
Total admitted assets	<u>\$18,926,517 36</u>

LIABILITIES.

Death claims adjusted, not due	\$13,501 22
resisted	29,352 74
reported, not adjusted	89,074 96
Present value of claims payable in instalments	16,497 88
	<u>\$148,426 80</u>

Permanent disability claims adjusted, not due.....	\$48,476 91	
reported, not adjusted....	193,308 06	\$241,784 97
<hr/>		
Sick and funeral claims due and unpaid.....	\$2,403 77	
resisted.....	2,973 89	
funeral claims.....	600 00	
reported, not adjusted.....	5,300 03	11,277 69
<hr/>		
Present value of old ages annuities.....		864,662 04
Old age and other benefits due and unpaid.....		11,020 80
<hr/>		
Total unpaid claims.....		\$1,277,172 30
Salaries, rents, expenses, commissions, etc., due or accrued.....		2,677 91
Advance assessments.....		7,319 04
Accounts unpaid.....		5,343 38
Due fraternal fund.....		6,159 41
Due for refund of assessments.....		4,073 62
<hr/>		
Total liabilities.....		\$1,302,745 66

EXHIBIT OF CERTIFICATES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	236,509	\$240,170,989 00
Written, increased or transferred during year.....	31,126	24,139,602 00
<hr/>		
Total.....	267,635	\$264,310,591 00
Terminated, decreased or transferred during year.....	26,064	22,216,804 00
<hr/>		
In force Dec. 31, 1911.....	241,571	\$242,093,787 00
<hr/>		
Claims unpaid Dec. 31, of previous year.....	790	\$258,312 28
Claims incurred during year.....	16,700	3,213,967 33
<hr/>		
Total.....	17,490	\$3,472,279 61
Claims paid, compromised, and rejected during year....	16,553	3,076,267 23
<hr/>		
Claims unpaid Dec. 31, 1911.....	937	\$396,012 38

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	5,636	\$4,645,223 00
Written, increased or transferred during year.....	606	465,750 00
<hr/>		
Total.....	6,242	\$5,110,973 00
Terminated, decreased or transferred during year.....	665	521,817 00
<hr/>		
In force Dec. 31, 1911.....	5,577	\$4,589,156 00
<hr/>		
Claims unpaid Dec. 31, of previous year.....	20	\$5,225 27
Claims incurred during year.....	601	55,288 47
<hr/>		
Total.....	621	\$60,493 74
Claims paid, compromised and rejected during year....	604	53,711 02
<hr/>		
Claims unpaid Dec. 31, 1911.....	17	\$6,782 72
<hr/>		
Assessments collected during the year.....		95,043 90

KNIGHTS AND LADIES OF HONOR,

INDIANAPOLIS, INDIANA.

INCORPORATED IN 1878. COMMENCED BUSINESS IN 1877.

GEO. D. TAIT, *President.*WALTER W. COUNEL, *Secretary.*

INCOME.

Membership fees received.....	\$172 00	
Assessments or premiums, mortuary.....	1,582,246 30	
expense.....	122,652 15	
Dues and per capita tax.....	20,585 71	
Other payments by members.....	1,143 00	
Total received from members.....	\$1,726,799 16	
Deduct payments returned.....	4 40	
Net receipts from members.....		\$1,726,794 76
Interest on bonds.....	\$11,830 00	
Interest from all other sources.....	4,175 93	
Rents—including company's own occupancy.....	3,384 00	19,389 93
Sale of lodge supplies.....	\$1,112 08	
Premium on bonds.....	1,248 27	
Advertising in official journal.....	736 46	
Expense of field department refunded.....	1,625 10	
Miscellaneous income.....	687 63	
Increase in book value of ledger assets.....	35 75	5,445 29
Total income.....	\$1,751,629 98	
Ledger assets December 31, 1910.....		512,817 69
Total.....		\$2,264,447 67

DISBURSEMENTS.

Death claims.....	\$1,555,570 69	
Old age benefits.....	1,200 00	
Total benefits paid.....	\$1,556,770 69	
Commissions or fees paid deputies or organizers.....	28,498 25	
Salaries of deputies and organizers.....	74,097 01	
Salaries of officers and trustees.....	13,000 00	
Salaries and other compensation of committees.....	225 00	
Salaries of office employes.....	16,371 19	
Supreme medical examiner's salaries and fees.....	4,000 00	
Expenses of officers, trustees and committees.....	1,002 81	
Insurance department fees.....	354 25	
Rent—including association's own occupancy.....	2,500 00	
Advertising, printing and stationery.....	3,954 61	
Postage, express, telegraph and telephone.....	4,445 68	

Lodge supplies	\$2,222 61
Official publication	6,918 19
Expense of supreme lodge meeting	4,718 11
Legal expenses	7,938 72
Taxes and expenses on real estate	3,045 52
Decrease in book value of ledger assets	534 15
Accrued interest on bonds purchased	544 23
Expense of field work	7,061 05
Encampment of uniform rank	5,605 48
Miscellaneous expenditures	3,916 46
Total disbursements	\$1,747,724 01
Balance	\$516,723 66

LEDGER ASSETS.

Book value of real estate	\$63,151 13
Book value of bonds, excluding interest	326,923 05
Deposits in trust companies and banks, on interest	116,606 48
Furniture and fixtures	6,843 00
Deposits to secure bonds	3,200 00
Total ledger assets	\$516,723 66

NON-LEDGER ASSETS.

Interest due and accrued on bonds	\$3,769 59
Interest due on other assets	416 24
Rents due	45 50
Market value of real estate over book value	19,098 87
Assessments in treasury of subordinate branches	138,600 00
Supplies	2,199 57
Gross assets	\$680,853 43

DEDUCT ASSETS NOT ADMITTED.

Book value of bonds over market value	\$4,583 05
Furniture and fixtures	6,843 00
Supplies	2,199 57
Total admitted assets	\$667,227 81

LIABILITIES.

Death claims adjusted, not due	\$20,166 66
resisted	4,833 34
reported, not adjusted	125,994 08
Total unpaid claims	\$150,994 08
Salaries, rents, expenses, commissions, etc., due or accrued	847 88
Total liabilities	\$151,841 96

EXHIBIT OF CERTIFICATES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year	73,077	\$70,998,250 00
Written, increased or transferred during year	7,542	4,654,250 00
Total	80,619	\$75,652,500 00
Terminated, decreased or transferred during year	9,342	7,409,750 00
In force Dec. 31, 1911	71,277	\$68,242,750 00
Claims unpaid Dec. 31, of previous year	204	\$214,874 98
Claims incurred during year	1,382	1,503,366 57
Total	1,586	\$1,718,241 55
Claims paid and compromised during year	1,435	1,567,247 47
Claims unpaid Dec. 31, 1911	151	\$150,994 08

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year	40	\$21,000
Written, increased or transferred during year	28	10,500
Total	68	\$31,500
Terminated, decreased or transferred during year	68	31,500
Assessments collected during the year		208 83

KNIGHTS OF COLUMBUS,

NEW HAVEN, CONN.

INCORPORATED IN 1882. COMMENCED BUSINESS IN 1882.

JAMES A. FLAHERTY, *President.*WILLIAM J. MCGINLEY, *Secretary.*

INCOME.

Assessments or premiums, mortuary	\$947,079 16	
Dues and per capita tax	180,753 36	
Medical examiner's fees	6,127 83	
Other payments by members	553 17	
Receipts from members		\$1,134,513 52
Interest on mortgage loans	\$16,067 50	
Interest on bonds	107,052 01	
Interest from all other sources	4,980 03	
Rents—including company's own occupancy	15,379 50	143,479 04
Sale of lodge supplies	\$16,022 71	
Official publication	9,045 29	
Science fund	6,629 91	

Miscellaneous income	\$1,890 79	
Increase in book value of ledger assets	2,825 42	\$36,414 12
		<hr/>
Total income		\$1,314,406 68
Ledger assets December 31, 1910		3,326,950 79
		<hr/>
Total		\$4,641,357 47

DISBURSEMENTS.

Death claims		\$647,688 33
Salaries of managers or agents not deputies or organizers		2,100 00
Salaries of officers and trustees		13,166 72
Other compensation of officers and trustees		2,615 00
Salaries and other compensation of committees		2,564 96
Salaries of office employes		27,507 90
Supreme medical examiner's salaries and fees		6,098 50
Expenses of officers, trustees and committees		12,569 39
Insurance department fees		1,501 87
Rent—including association's own occupancy		3,600 00
Advertising, printing and stationery		5,826 26
Postage, express, telegraph and telephone		7,300 98
Lodge supplies		7,823 44
Official publication		51,670 39
Expense of supreme lodge meeting		20,902 98
Legal expenses		20,131 78
Furniture and fixtures		824 25
Taxes and expenses on real estate		8,464 80
Decrease in book value of ledger assets		1,439 66
Science fund		6,629 91
Accrued interest on bonds purchased		4,367 07
Supreme officers' expenses		2,678 68
Catholic University fund		15,773 44
Miscellaneous expenditures		27,204 63
		<hr/>
Total disbursements		\$900,450 94
		<hr/>
Balance		\$3,740,906 53

LEDGER ASSETS.

Book value of real estate	\$191,642 24	
Mortgage loans on real estate	353,000 00	
Book value of bonds, excluding interest	3,047,038 91	
Deposits in trust companies and banks, on interest	145,099 19	
Deposits in banks not on interest	4,126 19	
		<hr/>
Total ledger assets		\$3,740,906 53

NON-LEDGER ASSETS.

Interest accrued on mortgages	\$4,128 16	
Interest due and accrued on bonds	43,166 06	\$47,294 22
		<hr/>
Assessments in treasury of subordinate branches		529 48
Furniture and fixtures		10,892 46
Supplies		5,983 53
Due from subordinate courts		3,176 82
		<hr/>
Gross assets		\$3,808,783 04

DEDUCT ASSETS NOT ADMITTED.

Overdue and accrued interest on bonds in default.....	\$8,080 00	
Book value of real estate over market value.....	14,992 24	
Book value of bonds over market value.....	173,832 11	
Furniture and fixtures.....	10,892 46	
Supplies.....	5,983 53	
Due from subordinate courts.....	3,176 82	\$216,957 16
Total admitted assets.....		\$3,591,825 88

LIABILITIES.

Death claims due and unpaid.....	\$7,333 35	
resisted.....	7,000 00	
reported, not adjusted.....	62,000 00	
Total unpaid claims.....		\$76,333 35
Salaries, rents, expenses, commissions, etc., due or accrued.....		3,448 28
Total liabilities.....		\$79,781 63

EXHIBIT OF CERTIFICATES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	79,925	\$83,387,000 00
Written, increased or transferred during year.....	10,526	11,282,000 00
Total.....	90,451	\$94,669,000 00
Terminated, decreased or transferred during year.....	4,194	4,386,000 00
In force Dec. 31, 1911.....	86,257	\$90,283,000 00
Claims unpaid Dec. 31, of previous year.....	96	\$101,666 68
Claims incurred during year.....	603	624,305 00
Total.....	699	\$725,971 68
Claims paid and compromised during year.....	623	649,638 33
Claims unpaid Dec. 31, 1911.....	76	\$76,333 35

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	901	\$919,000 00
Written, increased or transferred during year.....	61	64,000 00
Total.....	962	\$983,000 00
Terminated, decreased or transferred during year.....	52	53,000 00
In force Dec. 31, 1911.....	910	\$930,000 00
Claims unpaid Dec. 31, of previous year.....	1	\$1,000 00
Claims incurred during year.....	10	10,000 00
Total.....	11	\$11,000 00
Claims paid and compromised during year.....	10	10,000 00
Claims unpaid Dec. 31, 1911.....	1	\$1,000 00
Assessments collected during the year.....		11,023 24

KNIGHTS OF HONOR,

ST. LOUIS, MISSOURI.

INCORPORATED IN 1884. COMMENCED BUSINESS IN 1873.

EDWIN C. WOOD, *Supreme Director.* FRANK B. SLIGER, *Supreme Reporter.*

INCOME.

Assessments or premiums, mortuary.....	\$1,466,410 54	
reserve.....	299 85	
Dues and per capita tax.....	61,458 10	
Receipts from members.....		\$1,528,168 49
Interest on bonds.....	\$12,464 44	
Interest from all other sources.....	2,145 69	14,610 13
Sale of lodge supplies.....	\$115 48	
Benefit certificates.....	322 00	
Fines.....	47 05	
Over-payments returned by deputies.....	50 00	
Profit on sale or maturity of ledger assets.....	40 00	574 53
Total income.....		\$1,543,353 15
Ledger assets December 31, 1910.....		220,005 02
Total.....		\$1,763,358 17

DISBURSEMENTS.

Death claims.....	\$1,297,250 00	
Litigated cases settled.....	7,485 00	
Other benefits.....	22,739 00	
Total benefits paid.....		\$1,327,474 00
Commissions or fees paid deputies or organizers.....		3,346 22
Salaries of deputies and organizers.....		15,923 03
Salaries of managers or agents not deputies or organizers.....		3,898 45
Salaries of officers and trustees.....		6,677 64
Salaries of office employes.....		9,329 92
Supreme medical examiner's salaries and fees.....		1,291 65
Expenses of officers, trustees and committees.....		2,428 36
Insurance department fees.....		784 02
Rent.....		2,160 00
Advertising, printing and stationery.....		1,499 41
Postage, express, telegraph and telephone.....		1,317 75
Lodge supplies.....		426 02
Official publication.....		3,030 38
Expense of supreme lodge meeting.....		8,443 28
Legal expenses.....		1,326 50
Appropriations to grand lodges.....		1,251 00

Accrued interest on bonds purchased.....	\$2,257 55
Miscellaneous expenditures.....	926 54
Total disbursements.....	<u>\$1,393,791 72</u>
Balance.....	\$369,566 45

LEDGER ASSETS.

Book value of bonds, excluding interest.....	\$325,295 00
Deposits in trust companies and banks, on interest.....	38,449 79
Cash in office.....	5,821 66
Total ledger assets.....	<u>\$369,566 45</u>

NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	\$7,950 76	
Interest accrued on other assets.....	48 05	\$7,998 81
Market value of bonds over book value.....		5,135 00
Assessments in treasury of subordinate branches.....		115,667 95
General fund assessments collected by subordinate lodges.....		1,783 30
Due for supplies.....		314 06
Furniture and fixtures.....		1,750 00
Supplies.....		531 19
Gross assets.....		<u>\$502,746 76</u>

DEDUCT ASSETS NOT ADMITTED.

Overdue and accrued interest on bonds in default.....	\$600 00	
Furniture and fixtures.....	1,750 00	
Supplies.....	531 19	
Due for supplies.....	314 06	\$3,195 25
Total admitted assets.....		<u>\$499,551 51</u>

LIABILITIES.

Death claims due and unpaid.....	\$8,563 46	
adjusted, not due.....	416,400 00	
resisted.....	2,000 00	
reported, not adjusted.....	79,200 00	
Total liabilities.....		<u>\$506,163 46</u>

EXHIBIT OF CERTIFICATES.

TOTAL BUSINESS.

	Number.	Amount.
In force Dec. 31, of previous year.....	19,024	\$29,873,800 00
Written, increased or transferred during year.....	1,282	1,245,000 00
Total.....	20,306	\$31,118,800 00
Terminated, decreased or transferred during year.....	2,357	3,161,500 00
In force Dec. 31, 1911.....	17,949	\$27,957,300 00
Claims unpaid Dec. 31, of previous year.....	275	\$469,613 46
Claims incurred during year.....	787	1,333,800 00
Total.....	1,062	\$1,803,413 46
Claims paid and compromised during year.....	764	1,297,250 00
Claims unpaid Dec. 31, 1911.....	298	<u>\$506,163 46</u>

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year	79	\$111,000 00
Terminated, decreased or transferred during year	16	26,000 00
	<hr/>	<hr/>
In force Dec. 31, 1911	63	\$85,000 00
Claims unpaid Dec. 31, of previous year	1	\$2,000 00
Claims incurred during year	7	12,500 00
	<hr/>	<hr/>
Total	8	\$14,500 00
Claims paid and compromised during year	5	10,000 00
	<hr/>	<hr/>
Claims unpaid Dec. 31, 1911	3	\$4,500 00
Assessments collected during the year		8,303 87

KNIGHTS OF PYTHIAS,

INDIANAPOLIS, INDIANA.

RE-INCORPORATED IN 1894. COMMENCED BUSINESS IN 1877.

UNION B. HUNT, *President.*W. O. POWERS, *Secretary.*

INCOME.

Membership fees received	\$7,637 50	
Assessments or premiums, mortuary	1,092,524 70	
reserve	1,015,129 56	
expense	407,011 66	
	<hr/>	
Total received from members	\$2,522,303 42	
Deduct payments returned	3,996 91	
	<hr/>	
Net receipts from members		\$2,518,306 51
Interest on mortgage loans	\$8,680 39	
Interest on bonds	147,523 44	
Interest from all other sources	2,549 14	
Rents	175 00	158,927 97
	<hr/>	
Miscellaneous fees	\$52 75	
Protested checks	4,108 21	
Increase in book value of ledger assets	8,254 91	12,415 87
	<hr/>	
Total income		\$2,689,650 35
Ledger assets December 31, 1910		3,446,386 59
		<hr/>
Total		\$6,136,036 94

DISBURSEMENTS.

Death claims	\$1,650,691 38	
Other benefits	18,692 90	
		<hr/>
Total benefits paid		\$1,669,384 28
Commissions or fees paid deputies or organizers		202,554 95
Salaries of deputies and organizers		4,414 97
Salaries of officers and trustees		11,225 00
Other compensation of officers and trustees		6,823 40
Salaries of office employes		40,240 05
Supreme medical examiners' salaries and fees		3,600 00
Subordinate medical examiners' salaries and fees		13,617 00
Expenses of officers, trustees and committees		9,717 24
Collection and remittance of assessments and dues		120,780 70
Insurance department fees		794 67
Rent		4,989 96
Advertising, printing and stationery		12,805 25
Postage, express, telegraph and telephone		11,429 55
Official publication		5,459 75
Expense of supreme lodge meeting		781 57
Legal expenses		10,438 89
Furniture and fixtures		1,756 65
Taxes and expenses on real estate		871 23
Loss on sale or maturity of ledger assets		18 82
Decrease in book value of ledger assets		5,747 28
Miscellaneous expenditures		12,896 35
		<hr/>
Total disbursements		\$2,150,347 56
		<hr/>
Balance		\$3,985,689 38

LEDGER ASSETS.

Book value of real estate	\$1,500 00	
Mortgage loans on real estate	263,500 00	
Book value of bonds, excluding interest	3,619,250 23	
Deposits in trust companies and banks, on interest	25,681 07	
Cash in office	750 00	
Organizers' balances	2,799 88	
Certificate loans of the fourth class	66,367 95	
Certificate loans of the fifth class	5,840 25	
		<hr/>
Total ledger assets		\$3,985,689 38

NON-LEDGER ASSETS.

Interest accrued on mortgages	\$1,768 43	
Interest accrued on bonds	38,498 83	\$40,267 26
		<hr/>
Market value of bonds over book value		99,518 17
Assessments in treasury of subordinate branches		28,192 62
Postage on hand		415 43
Supplies		248 15
Furniture and fixtures		8,207 81
		<hr/>
Gross assets		\$4,162,538 82

DEDUCT ASSETS NOT ADMITTED.

Balance due from organizers, unsecured	\$2,799 88	
Supplies	248 15	
Furniture and fixtures	8,207 81	\$11,255 84
		<hr/>
Total admitted assets		\$4,151,282 98

LIABILITIES.

Death claims resisted	\$17,000 00
reported, not adjusted	141,000 00
<hr/>	
Total unpaid claims	\$158,000 00
Salaries, rents, expenses, commissions, etc., due or accrued	32,941 70
Advance assessments	13,698 45
Reserve on certificates of fourth class	116,843 06
Reserve on certificates of fifth class	3,117,328 73
<hr/>	
Total liabilities	\$3,438,811 94

EXHIBIT OF CERTIFICATES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year	71,779	\$106,137,705 00
Written, increased or transferred during year	12,751	16,453,924 66
<hr/>		
Total	84,530	\$122,591,629 66
Terminated, decreased or transferred during year	15,688	24,615,636 66
<hr/>		
In force Dec. 31, 1911	68,842	\$97,975,993 00
Claims unpaid Dec. 31, of previous year	109	\$198,500 00
Claims incurred during year	1,035	1,813,636 66
<hr/>		
Total	1,144	\$2,012,136 66
Claims paid and compromised during year	1,049	1,854,136 66
<hr/>		
Claims unpaid Dec. 31, 1911	95	\$158,000 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year	387	\$436,500 00
Written, increased or transferred during year	94	96,258 00
<hr/>		
Total	481	\$532,758 00
Terminated, decreased or transferred during year	71	97,320 00
<hr/>		
In force Dec. 31, 1911	410	\$435,438 00
Claims unpaid Dec. 31, of previous year	2	\$3,000 00
Claims incurred during year	5	7,000 00
<hr/>		
Total	7	\$10,000 00
Claims paid and compromised during year	7	10,000 00
<hr/>		
Assessments collected during the year		10,333 77

KNIGHTS OF THE MACCABEES OF THE WORLD,

DETROIT, MICH.

INCORPORATED IN 1885. COMMENCED BUSINESS IN 1883.

D. P. MARKEY, *President*.L. E. SISLER, *Secretary*.

INCOME.

Assessments or premiums, mortuary	\$3,912,124 52	
relief No. 1	32,514 10	
relief No. 2	162,570 50	
sick and accident	88,512 14	
expense	193,366 59	
Dues and per capita tax	340,944 74	
Total received from members	\$4,730,032 59	
Deduct payments returned	3,725 99	
Net receipts from members		\$4,726,306 60
Interest on bonds	\$468,928 70	
Interest from all other sources	21,180 47	
Rents—including company's own occupancy	4,500 00	494,609 17
Sale of lodge supplies	\$7,948 54	
Official publication	2,705 37	
Convention fund	1,059 50	
Refund on legal claims	16 00	
Thompson deficit	15,000' 00	
Profit on sale or maturity of ledger assets	3,662 19	
Increase in book value of ledger assets	2,145 65	32,537 25
Total income		\$5,253,453 02
Ledger assets December 31, 1910		9,829,088 16
Total		\$15,082,541 18

DISBURSEMENTS.

Death claims	\$3,390,358 19	
Permanent disability claims	211,686 07	
Sick and accident claims	77,591 00	
Other benefits	9,415 83	
Total benefits paid		\$3,689,051 09
Commissions or fees paid deputies or organizers		178,168 82
Salaries of managers or agents not deputies or organizers		290,588 62
Salaries of officers and trustees		23,971 00
Salaries of office employes		61,935 62
Supreme medical examiners' salaries and fees		8,573 13
Expenses of officers, trustees and committees		3,625 14
Insurance department fees		1,568 57
Rent—including association's own occupancy		3,630 00

Advertising, printing and stationery	\$16,126 79
Postage, express, telegraph and telephone	12,492 86
Lodge supplies	12,282 41
Official publication	42,949 87
Expense of supreme lodge meeting	40,476 16
Legal expenses	19,559 90
Furniture and fixtures	1,906 81
Taxes and expenses on real estate	1,484 66
Decrease in book value of ledger assets	22,838 63
Accrued interest on bonds purchased	15,630 09
Miscellaneous expenditures	4,659 94
Total disbursements	\$4,451,519 61
Balance	\$10,631,021 57

LEDGER ASSETS.

Book value of real estate	\$125,000 00
Book value of bonds, excluding interest	10,065,776 69
Deposits in trust companies and banks, on interest	437,153 75
Cash in office	1,225 00
Deposits in banks not on interest	1,866 13
Total ledger assets	\$10,631,021 57

NON-LEDGER ASSETS.

Interest due and accrued on bonds	\$198,443 52
Interest accrued on other assets	2,110 05
Rents due	125 00
Market value of bonds over book value	97,894 87
Assessments in treasury of subordinate branches	349,000 00
Furniture and fixtures	16,701 46
Gross assets	\$11,295,296 47

DEDUCT ASSETS NOT ADMITTED.

Overdue and accrued interest on bonds in default	\$10,066 20
Furniture and fixtures	16,701 46
Bonds, value doubtful	76,590 00
Total admitted assets	\$11,191,938 81

LIABILITIES.

Death claims due and unpaid	\$197,423 41
resisted	27,500 00
reported, not adjusted	96,000 00
Present value of claims payable in instalments	604,044 05
Sick and accident claims due and unpaid	1,046 00
Total unpaid claims	\$926,013 46
Salaries, rents, expenses, commissions, etc., due or accrued	28,046 86
Total liabilities	\$954,060 32

EXHIBIT OF CERTIFICATES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year	270,401	\$333,525,207 00
Written, increased or transferred during year	32,327	33,150,500 00
Total	302,728	\$366,675,707 00
Terminated, decreased or transferred during year	30,944	33,010,124 79
In force Dec. 31, 1911	271,784	\$333,665,582 21
Claims unpaid Dec. 31, of previous year	1,212	\$1,282,777 67
Claims incurred during year	6,878	4,177,160 95
Total	8,090	\$5,459,938 62
Claims paid and compromised during year	6,720	4,019,369 10
Claims unpaid Dec. 31, 1911	1,370	\$1,440,569 52

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year	4,149	\$3,667,750 00
Written, increased or transferred during year	804	697,500 00
Total	4,953	\$4,365,250 00
Terminated, decreased or transferred during year	738	571,750 00
In force Dec. 31, 1911	4,215	\$3,793,500 00
Claims unpaid Dec. 31, of previous year	13	\$6,338 50
Claims incurred during year	754	44,658 00
Total	767	\$50,996 50
Claims paid and compromised during year	745	43,859 50
Claims unpaid Dec. 31, 1911	22	\$7,137 00
Assessments collected during the year		67,581 04

LADIES OF THE MACCABEES OF THE WORLD,

PORT HURON, MICH.

INCORPORATED IN 1897. COMMENCED BUSINESS IN 1892.

MISS BINA M. WEST, *President*. MISS FRANCES D. PARTRIDGE, *Secretary*.

INCOME.

Membership fees received.....	\$18,987 05	
Assessments or premiums, mortuary.....	1,375,957 37	
expense.....	141,033 22	
Dues and per capita tax.....	179,496 02	
Medical examiner's fees.....	5,017 35	
Total received from members.....	\$1,720,491 01	
Deduct payments returned.....	1,845 48	
Net receipts from members.....		\$1,718,645 53
Interest on bonds.....	\$225,036 25	
Interest from all other sources.....	5,189 01	
Rents.....	3,659 82	233,915 08
Sale of lodge supplies.....	\$30 40	
Miscellaneous income.....	364 01	
Profit on sale or maturity of ledger assets.....	380 65	
Increase in book value of ledger assets.....	539 80	1,314 86
Total income.....	\$1,953,875 47	
Ledger assets December 31, 1910.....	4,804,029 15	
Total.....		\$6,757,904 62

DISBURSEMENTS.

Death claims.....	\$821,125 71	
Permanent disability claims.....	14,055 97	
Total benefits paid.....		\$835,181 68
Commissions or fees paid deputies or organizers.....	45,851 70	
Salaries of deputies and organizers.....	94,492 71	
Salaries of managers or agents not deputies or organizers.....	44,971 06	
Salaries of officers and trustees.....	13,762 50	
Salaries of office employes.....	38,318 26	
Subordinate medical examiner's salaries and fees.....	1,440 75	
Expenses of officers, trustees and committees.....	4,779 25	
Insurance department fees.....	1,086 22	
Rent.....	5,614 38	
Advertising, printing and stationery.....	16,991 11	
Postage, express, telegraph and telephone.....	9,677 48	
Official publication.....	22,016 98	
Expense of supreme lodge meeting.....	30,347 02	
Legal expenses.....	19,679 94	
Furniture and fixtures.....	628 15	
Taxes and expenses on real estate.....	2,215 30	
Loss on sale or maturity of ledger assets.....	30 00	

Decrease in book value of ledger assets.....	\$18,860 87	
District medical examiner's expenses.....	8,793 67	
Miscellaneous expenditures.....	6,258 27	
Total disbursements.....		\$1,220,997 30
Balance.....		\$5,536,907 32

LEDGER ASSETS.

Book value of real estate.....	\$88,000 00	
Book value of bonds, excluding interest.....	5,172,735 88	
Deposits in trust companies and banks, on interest....	257,587 53	
Cash in office.....	18,583 91	
Total ledger assets.....		\$5,536,907 32

NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$49,453 91	
Interest due and accrued on other assets.....	1,958 09	
Rents due and accrued.....	209 15	\$51,621 15
Assessments in treasury of subordinate branches.....		125,000 00
Per capita tax in hands of record keepers.....		20,000 00
Furniture and fixtures.....		11,437 90
Supplies.....		12,240 21
Gross assets.....		\$5,757,206 58

DEDUCT ASSETS NOT ADMITTED.

Furniture and fixtures.....	\$11,437 90	
Supplies.....	12,240 21	\$23,678 11
Total admitted assets.....		\$5,733,528 47

LIABILITIES.

Death claims resisted.....	\$2,500 00	
reported, not adjusted.....	89,233 34	
Present value of claims payable in instalments.....	19,766 95	
Total unpaid claims.....		\$111,500 29
Salaries, rents, expenses, commissions, etc., due or accrued.....		35,012 06
Payments to be returned.....		183 93
Total liabilities.....		\$146,696 28

EXHIBIT OF CERTIFICATES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	135,359	\$104,230,886 21
Written, increased or transferred during year.....	17,277	12,895,500 00
Total.....	152,636	\$117,176,386 21
Terminated, decreased or transferred during year.....	10,491	7,480,331 53
In force Dec. 31, 1911.....	142,145	\$109,696,054 68
Claims unpaid Dec. 31, of previous year.....	104	\$98,883 34
Claims incurred during year.....	1,086	851,010 94
Total.....	1,190	\$949,894 28
Claims paid and compromised during year.....	1,085	858,160 94
Claims unpaid Dec. 31, 1911.....	105	\$91,733 34

L'UNION ST. JEAN BAPTISTE D'AMERIQUE,

WOONSOCKET, R. I.

INCORPORATED IN 1900. COMMENCED BUSINESS IN 1900.

HENRI T. LEDOUX, *President.*ELIE VEZINA, *Secretary.*

INCOME.

Assessments or premiums, mortuary.....	\$147,391 43	
disability.....	17,637 19	
Dues and per capita tax.....	28,137 10	
Medical examiner's fees.....	427 65	
Receipts Receipts from members.....		\$193,593 37
Interest on mortgage loans.....	\$1,841 63	
Interest on bonds and dividends on stocks.....	5,771 61	
Interest from all other sources.....	2,183 92	
Rents.....	11,258 54	21,055 70
Sale of lodge supplies.....	\$2,113 10	
Canceled checks.....	\$1,052 81	
Bonds for lodges.....	492 75	
Official publication.....	18 54	
Interest on notes receivable.....	1,167 75	
Interest on sale of Southbridge real estate.....	95 80	
Amount collected on notes receivable.....	760 00	
To replace checks protested in 1910.....	7 52	
Profit on sale or maturity of ledger assets.....	5,000 00	10,708 27
Total income.....		\$225,357 34
Ledger assets December 31, 1910.....		360,274 44
Total.....		\$585,631 78

DISBURSEMENTS.

Death claims.....	\$70,229 54	
Sick and accident claims.....	13,923 78	
Total benefits paid.....		\$84,153 32
Salaries of officers and trustees.....	4,031 90	
Other compensation of officers and trustees.....	538 00	
Salaries of office employes.....	6,029 22	
Other compensation of office employes.....	97 20	
Supreme medical examiner's salaries and fees.....	867 25	
Subordinate medical examiner's salaries and fees.....	73 50	
Expenses of officers, trustees and committees.....	1,945 32	
Collection and remittance of assessments and dues.....	11 25	
Insurance department fees.....	100 00	
Advertising, printing and stationery.....	675 98	
Postage, express, telegraph and telephone.....	1,001 30	
Lodge supplies.....	936 92	
Official publication.....	1,451 58	

Expense of supreme lodge meeting.....	\$1,414 95	
Legal expenses.....	29 25	
Furniture and fixtures.....	233 26	
Taxes and expenses on real estate.....	6,505 62	
Investigation by Rhode Island Court.....	21,070 98	
Miscellaneous expenditures.....	3,085 71	
		<hr/>
Total disbursements.....	\$134,252 51	
		<hr/>
Balance.....	\$451,379 27	

LEDGER ASSETS.

Book value of real estate.....	\$146,186 21	
Mortgage loans on real estate.....	55,000 00	
Book value of bonds and stocks, excluding interest.....	135,455 00	
Deposits in trust companies and banks, on interest.....	114,738 06	
		<hr/>
Total ledger assets.....	\$451,379 27	

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$255 00	
Interest accrued on bonds.....	2,462 53	
Interest accrued on other assets.....	1,206 66	
Rents due.....	795 00	\$4,719 19
		<hr/>
Assessments in treasury of subordinate branches.....	15,312 43	
Furniture and fixtures.....	4,223 25	
Notes receivable.....	209 36	
Supplies.....	3,219 56	
Library.....	1,979 50	
Balance due for supplies.....	2,667 70	
		<hr/>
Gross assets.....	\$483,710 26	

DEDUCT ASSETS NOT ADMITTED.

Furniture and fixtures.....	\$4,223 25	
Notes receivable.....	209 36	
Book value of real estate over market value.....	10,433 38	
Book value of bonds and stocks over market value.....	8,460 00	
Supplies.....	3,219 56	
Library.....	1,979 50	
Balance due for supplies.....	2,667 70	\$31,192 75
		<hr/>
Total admitted assets.....	\$452,517 51	

LIABILITIES.

Death claims resisted.....	\$2,700 00	
reported, not adjusted.....	3,350 00	\$6,050 00
		<hr/>
Sick and accident claims reported, not adjusted.....		678 98
		<hr/>
Total unpaid claims.....	\$6,728 98	
Salaries, rents, expenses, commissions, etc., due or accrued.....	1,048 59	
Supreme lodge meeting.....	1,115 88	
Legal advisor.....	300 00	
Interest paid in advance on mortgage loans.....	275 00	
		<hr/>
Total liabilities.....	\$9,468 45	

EXHIBIT OF CERTIFICATES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year	24,680	\$9,153,100 00
Written, increased or transferred during year	2,666	1,050,750 00
<hr/>		
Total	27,346	\$10,203,850 00
Terminated, decreased or transferred during year	3,477	1,165,775 00
<hr/>		
In force Dec. 31, 1911	23,869	\$9,038,075 00
Claims unpaid Dec. 31, of previous year	57	\$5,710 44
Claims incurred during year	949	85,171 86
<hr/>		
Total	1,006	\$90,882 30
Claims paid and compromised during year	953	84,153 32
<hr/>		
Claims unpaid Dec. 31, 1911	53	\$6,728 98

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year	2,741	\$801,650 00
Written, increased or transferred during year	274	112,600 00
<hr/>		
Total	3,015	\$914,250 00
Terminated, decreased or transferred during year	423	139,150 00
<hr/>		
In force Dec. 31, 1911	2,592	\$775,100 00
Claims unpaid Dec. 31, of previous year	12	\$326 39
Claims incurred during year	127	9,395 33
<hr/>		
Total	139	\$9,721 72
Claims paid and compromised during year	128	8,572 90
<hr/>		
Claims unpaid Dec. 31, 1911	11	\$1,148 82
Assessments collected during the year		20,021 31

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	\$14,134,766 55	
Dues and per capita tax	1,448,550 05	
Other payments by members	215,854 62	
	<hr/>	
Total received from members	\$15,799,171 22	
Deduct payments returned	7,490 60	
	<hr/>	
Net receipts from members		\$15,791,680 62
Interest on bonds	\$145,971 79	
Interest from all other sources	84,818 83	
Rents—including company's own occupancy	13,504 00	244,294 62
	<hr/>	
Sale of lodge supplies	\$135,618 44	
Certificate fees	19,077 75	
Official paper	14,681 03	
Profit on sale or maturity of ledger assets	18 75	169,395 97
	<hr/>	
Total income		\$16,205,371 21
Ledger assets December 31, 1910		7,670,385 18
	<hr/>	
Total		\$23,875,756 39

DISBURSEMENTS.

Death claims	\$11,613,842 85
Salaries of deputies and organizers	403,056 95
Salaries of officers and trustees	22,500 06
Other compensation of officers and trustees	30,500 00
Salaries and other compensation of committees	9,670 00
Salaries of office employes	161,364 30
Supreme medical examiner's salaries and fees	28,554 61
Subordinate medical examiner's salaries and fees	6,272 59
Expenses of officers, trustees and committees	13,533 55
Insurance department fees	3,335 66
Rent—including association's own occupancy	15,100 00
Advertising, printing and stationery	1,798 59
Postage, express, telegraph and telephone	23,631 19
Lodge supplies	113,290 34
Official publication	142,124 62
Expense of supreme lodge meeting	291,714 64
Legal expenses	50,950 22
Furniture and fixtures	6,266 98
Taxes and expenses on real estate	6,096 92
Investigating claims	17,499 79
Decrease in book value of ledger assets	13,273 61

Insolvent banks.....	\$250,755 30
Sanitorium expense.....	159,452 98
Miscellaneous expenditures.....	194,668 44
Total disbursements.....	\$13,579,254 19
Balance.....	\$10,296,502 20

LEDGER ASSETS.

Book value of real estate.....	\$562,067 57
Book value of bonds, excluding interest.....	6,619,699 66
Deposits in trust companies and banks, on interest....	3,114,734 97
Total ledger assets.....	\$10,296,502 20

NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$107,258 23
Assessments in treasury of subordinate branches.....	1,325,000 00
Supplies.....	35,427 46
Printing plant.....	98,122 37
Furniture and fixtures.....	111,603 08
Library.....	7,634 25
Sanitorium chattel property.....	49,803 72
Gross assets.....	\$12,031,351 31

DEDUCT ASSETS NOT ADMITTED.

Book value of bonds over market value.....	\$37,679 70	
Supplies, printing plant, furniture, library and chattel property.....	302,590 88	\$340,270 58
Total admitted assets.....	\$11,691,080 73	

LIABILITIES.

Death claims due and unpaid.....	\$154,876 60
resisted.....	222,000 00
reported, not adjusted.....	1,005,000 00
Total unpaid claims.....	\$1,381,876 60
Salaries, rents, expenses, commissions, etc., due or accrued.....	60,096 95
Total liabilities.....	\$1,441,973 55

EXHIBIT OF CERTIFICATES.

TOTAL BUSINESS.

	Number.	Amount.
In force Dec. 31, of previous year.....	1,129,805	\$1,786,098,000 00
Written, increased or transferred during year.....	131,341	179,888,000 00
Total.....	1,261,146	\$1,965,986,000 00
Terminated, decreased or transferred during year.....	77,413	102,792,000 00
In force Dec. 31, 1911.....	1,183,733	\$1,863,194,000 00
Claims unpaid Dec. 31, of previous year.....	695	\$1,135,276 30
Claims incurred during year.....	7,106	12,023,500 00
Total.....	7,801	\$13,158,776 30
Claims paid and compromised during year.....	6,963	11,776,899 70
Claims unpaid Dec. 31, 1911.....	838	\$1,381,876 60

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year	7,560	\$9,708,500 00
Written, increased or transferred during year	1,015	1,135,000 00
	<hr/>	<hr/>
Total	8,575	\$10,843,500 00
Terminated, decreased or transferred during year	569	630,000 00
	<hr/>	<hr/>
In force Dec. 31, 1911	8,006	\$10,213,500 00
Claims unpaid Dec. 31, of previous year	5	\$6,000 00
Claims incurred during year	40	49,000 00
	<hr/>	<hr/>
Total	45	\$55,000 00
Claims paid and compromised during year	41	51,000 00
	<hr/>	<hr/>
Claims unpaid Dec. 31, 1911	4	\$4,000 00
Assessments collected during the year		89,102 82

NEW ENGLAND ORDER OF PROTECTION,

BOSTON, MASS.

INCORPORATED IN 1887. COMMENCED BUSINESS IN 1887.

DAVID F. SHERWOOD, *President.*DANIEL M. FRYE, *Secretary.*

INCOME.

Membership fees received	\$5,372 00
Assessments or premiums, mortuary	1,118,835 81
Dues and per capita tax	64,929 10
Medical examiner's fees	1,530 50
	<hr/>
Receipts from members	\$1,190,667 41
Interest from all other sources	1,579 91
Sale of lodge supplies	2,216 00
	<hr/>
Total income	\$1,194,463 32
Ledger assets December 31, 1910	50,028 14
	<hr/>
Total	\$1,244,491 46

DISBURSEMENTS.

Death claims	\$1,088,527 00
Commissions or fees paid deputies or organizers	1,813 00
Salaries of deputies and organizers	6,027 50
Salaries of officers and trustees	5,500 00
Salaries and other compensation of committees	900 00
Salaries of office employes	4,735 96

Supreme medical examiners' salaries and fees.....	\$3,000 00
Subordinate medical examiner's salaries and fees.....	7 50
Expenses of officers, trustees and committees.....	4,199 52
Insurance department fees.....	47 00
Rent.....	1,747 94
Advertising, printing and stationery.....	4,674 95
Postage, express, telegraph and telephone.....	2,408 69
Lodge supplies.....	1,212 20
Official publication.....	1,000 00
Expense of supreme lodge meeting.....	437 00
Legal expenses.....	491 35
Furniture and fixtures.....	338 85
Grand lodges.....	32,580 00
Extension of the order.....	3,056 08
Miscellaneous expenditures.....	2,296 96
Total disbursements.....	<u>\$1,165,001.50</u>
Balance.....	\$79,489 96

LEDGER ASSETS.

Deposits in trust companies and banks, on interest....	\$78,502 96
Cash in office.....	987 00
Total ledger assets.....	<u>\$79,489 96</u>

NON-LEDGER ASSETS.

Assessments in treasury of subordinate branches.....	\$97,000 00
Total admitted assets.....	<u>\$176,489 96</u>

LIABILITIES.

Death claims due and unpaid.....	\$5,000 00
resisted.....	9,500 00
reported, not adjusted.....	76,500 00
Salaries, rents, expenses, commissions, etc., due or accrued.....	878 24
Total liabilities.....	<u>\$91,878 24</u>

EXHIBIT OF CERTIFICATES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	65,176	\$82,481,000
Written or increased during year.....	2,812	2,167,000
Total.....	67,988	\$84,648,000
Terminated or decreased during year.....	11,705	12,076,000
In force Dec. 31, 1911.....	56,283	\$72,572,000
Claims unpaid Dec. 31, of previous year.....	68	\$109,000
Claims incurred during year.....	691	1,079,000
Total.....	759	\$1,188,000
Claims paid and compromised during year.....	699	1,097,000
Claims unpaid Dec. 31, 1911.....	60	\$91,000

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year	7,236	\$8,904,500
Written during year	281	296,000
	<hr/>	<hr/>
Total	7,517	\$9,200,500
Terminated or decreased during year	1,296	1,413,000
	<hr/>	<hr/>
In force Dec. 31, 1911	6,221	\$7,787,500
Claims unpaid Dec. 31, of previous year	13	\$20,000
Claims incurred during year	84	121,000
	<hr/>	<hr/>
Total	97	\$141,000
Claims paid and compromised during year	91	133,500
	<hr/>	<hr/>
Claims unpaid Dec. 31, 1911	6	\$7,500
Assessments collected during the year		131,153 96

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	\$11,917 50	
Assessments or premiums, mortuary	611,163 71	
reserve	53 32	
expense	110,395 59	
	<hr/>	
Receipts from members		\$733,530 12
Interest on mortgage loans	\$50,285 87	
Interest on bonds	400 00	
Interest from all other sources	938 45	
Rents—including company's own occupancy	1,500 00	53,124 32
	<hr/>	
Sale of lodge supplies	\$1,251 00	
Voluntary contributions	821 96	
Premiums on subordinate officers' bonds	927 56	2,500 52
	<hr/>	
Total income		\$789,154 96
Ledger assets December 31, 1910		1,019,865 57
	<hr/>	
Total		\$1,809,020 53

DISBURSEMENTS.

Death claims	\$442,762 62	
Commissions or fees paid deputies or organizers	1,173 55	
Salaries of officers and trustees	5,441 66	
Other compensation of officers and trustees	667 00	
Salaries of office employes	12,310 00	
Other compensation of office employes	182 38	
Supreme medical examiner's salaries and fees	1,354 10	
Expenses of officers, trustees and committees	2,602 93	
Collection and remittance of assessments and dues	249 97	
Insurance department fees	739 56	
Rent—including association's own occupancy	1,500 00	
Advertising, printing and stationery	2,928 26	
Postage, express, telegraph and telephone	2,757 45	
Lodge supplies	7,757 26	
Official publication	26,789 82	
Expense of supreme lodge meeting	2,443 48	
Legal expenses	1,368 57	
Furniture and fixtures	805 16	
Taxes and expenses on real estate	5,300 16	
Commission of immigration	9,446 29	
Commission of education	60,473 39	
Accrued interest on mortgages purchased	302 78	
Library and museum	1,069 83	
Educational department	1,571 25	
Polish Turner's Alliance	1,363 98	
Miscellaneous expenditures	11,625 97	
		<hr/>
Total disbursements	\$604,987 42	
		<hr/>
Balance	\$1,204,033 11	

LEDGER ASSETS.

Book value of real estate	\$36,500 00	
Mortgage loans on real estate	1,057,450 00	
Book value of bonds, excluding interest	9,975 00	
Deposits in trust companies and banks, on interest	45,000 00	
Deposits in banks not on interest	55,108 11	
		<hr/>
Total ledger assets	\$1,204,033 11	

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$15,095 60	
Interest accrued on bonds	166 67	\$15,262 27
		<hr/>
Market value of real estate over book value	6,500 00	
Furniture and fixtures	7,099 76	
Printing plant	20,700 00	
Library and museum	7,000 00	
Lodge supplies	6,528 44	
		<hr/>
Gross assets	\$1,267,123 58	

DEDUCT ASSETS NOT ADMITTED.

Furniture and fixtures	\$7,099 76	
Printing plant	20,700 00	
Library and museum	7,000 00	
Lodge supplies	6,528 44	\$41,328 20
		<hr/>
Total admitted assets	\$1,225,795 38	

LIABILITIES.

Death claims due and unpaid	\$67,022 66	
adjusted, not due	14,100 00	
resisted	5,200 00	
reported, not adjusted	62,900 00	\$149,222 66
Old age and other benefits due and unpaid		6,750 00
Total unpaid claims	\$155,972 66	
Polish Turner's Alliance		500 00
Commission of education		1,231 91
Relief department		781 87
Home for the aged fund		225 33
Educational department		245 80
Immigrants' relief fund		79 30
Total liabilities		\$159,036 87

EXHIBIT OF CERTIFICATES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year	67,505	\$37,415,500 00
Written, increased or transferred during year	12,859	7,561,500 00
Total	80,364	\$44,977,000 00
Terminated, decreased or transferred during year	5,677	3,162,300 00
In force Dec. 31, 1911	74,687	\$41,814,700 00
Claims unpaid Dec. 31, of previous year	282	\$144,984 61
Claims incurred during year	760	458,000 00
Total	1,042	\$602,984 61
Claims paid and compromised during year	731	447,011 95
Claims unpaid Dec. 31, 1911	311	\$155,972 66

ROYAL ARCANUM,

BOSTON, MASS.

INCORPORATED IN 1877. COMMENCED BUSINESS IN 1877.

F. T. MCFADEN, *Supreme Regent.* ALFRED T. TURNER, *Supreme Secretary.*

INCOME.

Assessments paid in advance, mortuary	\$886 19	
Assessments or premiums, mortuary	7,959,264 16	
Dues and per capita tax	197,843 40	
Other payments by members	7,837 99	
Total received from members	\$8,165,831 74	
Deduct payments returned	13 00	
Net receipts from members		\$8,165,818 74
Interest on bonds	\$238,064 04	
Interest from all other sources	19,031 98	
Rents—including company's own occupancy	4,258 63	261,354 65
Sale of lodge supplies	\$2,114 09	
Bulletins to grand council	494 65	
Recovered on claim paid in 1906	1,397 12	
From other sources	637 36	4,643 22
Total income	\$8,431,816 61	
Ledger assets December 31, 1910		6,875,309 69
Total		\$5,307,126 30

DISBURSEMENTS.

Death claims	\$8,221,186 22
Salaries of deputies and organizers	27,490 97
Salaries of officers and trustees	28,500 00
Other compensation of officers and trustees	4,836 08
Salaries and other compensation of committees	4,050 00
Salaries of office employes	54,912 16
Supreme medical examiner's salaries and fees	4,500 00
Expenses of officers, trustees and committees	3,121 44
Insurance department fees	546 67
Rent—including association's own occupancy	4,258 63
Advertising, printing and stationery	13,773 50
Postage, express, telegraph and telephone	4,946 68
Lodge supplies	917 13
Official publication	20,230 69
Expense of supreme lodge meeting	25,531 76
Legal expenses	5,881 43
Furniture and fixtures	807 10
Taxes and expenses on real estate	4,258 63

Loss on sale or maturity of ledger assets.....	\$1,466 85
Care of deposit.....	2,965 12
Investigating death claims.....	1,322 61
Miscellaneous expenditures.....	7,795 71
Total disbursements.....	\$8,443,299 38
Balance.....	\$6,863,826 92

LEDGER ASSETS.

Book value of real estate.....	\$45,000 00
Book value of bonds, excluding interest.....	6,045,417 89
Deposits in trust companies and banks, on interest....	760,409 03
Contingent fund of supreme officers.....	8,000 00
*Deposit with Quebec Insurance Department.....	5,000 00
Total ledger assets.....	\$6,863,826 92

NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$75,761 04	
Interest accrued on other assets.....	2,446 53	\$78,207 57
Assessments in treasury of subordinate branches.....		997 76
Due from council.....		106 25
Printing plant and material.....		8,918 07
Supplies.....		1,449 52
Office furniture.....		4,965 54
Gross assets*.....		\$6,958,471 63

DEDUCT ASSETS NOT ADMITTED.

Due from councils.....	\$106 25	
Book value of bonds over market value.....	336,088 89	
Printing plant and material.....	8,918 07	
Supplies.....	1,449 52	
Office furniture.....	4,965 54	\$351,528 27
Total admitted assets.....		\$6,606,943 36

LIABILITIES.

Death claims due and unpaid.....	\$72,373 24	
resisted.....	30,000 00	
reported, not adjusted.....	620,899 33	
Total unpaid claims.....		\$723,272 57
Salaries, rents, expenses, commissions, etc., due or accrued.....	2,312 67	
Advance assessments.....	886 19	
Due councils.....	220 38	
Total liabilities.....		\$726,691 81

* Special deposit for the exclusive protection of policy holders in the Province of Quebec.

EXHIBIT OF CERTIFICATES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year	245,458	\$489,897,727 99
Written, increased or transferred during year	16,123	21,399,500 00
Total	261,581	\$511,297,227 99
Terminated, decreased or transferred during year	12,693	23,304,882 19
In force Dec. 31, 1911	248,888	\$487,992,345 80
Claims unpaid Dec. 31, of previous year	417	\$942,231 61
Claims incurred during year	3,554	8,060,718 63
Total	3,971	\$9,002,950 24
Claims paid and compromised during year	3,652	8,279,677 67
Claims unpaid Dec. 31, 1911	319	\$723,272 57

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year	1,006	\$1,715,030 52
Written, increased or transferred during year	57	71,000 00
Total	1,063	\$1,786,030 52
Terminated, decreased or transferred during year	60	90,196 01
In force Dec. 31, 1911	1,003	\$1,695,834 51
Claims unpaid Dec. 31, of previous year	3	\$7,000 00
Claims incurred during year	12	25,130 70
Total	15	\$32,130 70
Claims paid and compromised during year	15	32,130 70
Assessments collected during the year		30,525 38

ROYAL NEIGHBORS OF AMERICA,

ROCK ISLAND, ILL.

INCORPORATED IN 1895. COMMENCED BUSINESS IN 1895.

MYRA B. ENRIGHT, *Supreme Oracle*. HADA M. BURKHART, *Supreme Recorder*.

INCOME.

Membership fees received.....	\$29,045 00	
Assessments or premiums, mortuary.....	1,412,390 25	
Dues and per capita tax.....	254,427 35	
Other payments by members.....	2,928 75	
Total received from members.....	\$1,698,791 35	
Deduct payments returned.....	1,457 02	
Net receipts from members.....		\$1,697,334 33
Interest on bonds.....	\$9,565 12	
Interest from all other sources.....	6,997 00	
Rents—including company's own occupancy.....	675 00	17,237 12
Sale of lodge supplies.....	\$16,881 18	
Voluntary contributions.....	1 70	
Surety bond fees.....	7,527 87	
Official publication.....	148 65	24,559 40
Total income.....		\$1,739,130 85
Ledger assets December 31, 1910.....		623,417 82
Total.....		\$2,362,548 67

DISBURSEMENTS.

Death claims.....	\$1,268,972 53
Commissions or fees paid deputies or organizers.....	49,792 48
Salaries of managers or agents not deputies or organizers.....	375 00
Salaries of officers and trustees.....	12,848 02
Other compensation of officers and trustees.....	6,144 00
Salaries and other compensation of committees.....	3,315 00
Salaries of office employes.....	44,490 66
Supreme medical examiner's salaries and fees.....	277 00
Subordinate medical examiner's salaries and fees.....	63 20
Expenses of officers, trustees and committees.....	13,589 47
Insurance department fees.....	1,202 97
Rent—including association's own occupancy.....	2,123 00
Advertising, printing and stationery.....	8,435 97
Postage, express, telegraph and telephone.....	13,539 44
Lodge supplies.....	12,687 39
Official publication.....	33,833 66
Expense of supreme lodge meeting.....	97,279 10
Legal expenses.....	9,095 15
Furniture and fixtures.....	2,723 66

Taxes and expenses on real estate	\$379 44
Decrease in book value of ledger assets	624 10
Investigating claims	172 25
Appeals for help	95 60
Miscellaneous expenditures	4,040 40
Total disbursements	<u>\$1,586,099 49</u>
Balance	\$776,449 18

LEDGER ASSETS.

Book value of real estate	\$13,500 00
Book value of bonds, excluding interest	245,288 35
Deposits in trust companies and banks, on interest	517,660 83
Total ledger assets	<u>\$776,449 18</u>

NON-LEDGER ASSETS.

Interest accrued on bonds	\$4,201 67
Assessments in treasury of subordinate branches	170,547 60
Gross assets	<u>\$951,198 47</u>

DEDUCT ASSETS NOT ADMITTED.

Book value of bonds over market value	\$3,568 35
Total admitted assets	<u>\$947,630 10</u>

LIABILITIES.

Death claims due and unpaid	\$8,000 00
resisted	22,500 00
reported, not adjusted	182,500 00
Total unpaid claims	<u>\$213,000 00</u>
Salaries, rents, expenses, commissions, etc., due or accrued	16,000 00
Taxes due or accrued	300 00
Total liabilities	<u>\$229,300 00</u>

EXHIBIT OF CERTIFICATES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year	209,873	\$223,012,500
Written, increased or transferred during year	31,338	32,447,000
Total	<u>241,211</u>	<u>\$255,459,500</u>
Terminated, decreased or transferred during year	6,964	7,510,000
In force Dec. 31, 1911	234,247	\$247,949,500
Claims unpaid Dec. 31, of previous year	177	\$184,250
Claims incurred during year	1,287	1,322,500
Total	<u>1,464</u>	<u>\$1,506,750</u>
Claims paid and compromised during year	1,254	1,293,750
Claims unpaid Dec. 31, 1911	210	\$213,000

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year	1,666	\$1,584,500
Written, increased or transferred during year	261	263,000
Total	1,927	\$1,847,500
Terminated, decreased or transferred during year	54	60,500
In force Dec. 31, 1911	1,873	\$1,787,000
Claims unpaid Dec. 31, of previous year	4	\$3,500
Claims incurred during year	12	11,500
Total	16	\$15,000
Claims paid and compromised during year	13	12,000
Claims unpaid Dec. 31, 1911	3	\$3,000
Assessments collected during the year		12,446 21

SOCIÉTÉ DES ARTISANS,

MONTREAL, CANADA.

INCORPORATED IN 1876. COMMENCED BUSINESS IN 1877.

LUDGER GRAVEL, *President.*HENRI ROY, *Secretary.*

INCOME.

Assessments or premiums, mortuary	\$373,989 58	
sick benefits	140,518 53	
Dues and per capita tax	68,426 25	
Medical examiner's fees	1,174 00	
Other payments by members	3,577 00	
Total received from members	\$587,685 36	
Deduct payments returned	207 18	
Net receipts from members		\$587,478 18
Interest on mortgage loans	\$19,553 15	
Interest on bonds	43,058 24	
Interest from all other sources	2,212 71	
Rents	61 40	64,885 50
Sale of lodge supplies	\$2,098 31	
Annual celebration	1,188 60	
Guarantee bonds	739 30	
Subscriptions	45 00	4,071 21
Total income		\$656,434 89
Ledger assets December 31, 1910		1,487,740 84
Total		\$2,144,175 73

DISBURSEMENTS.

Death claims	\$250,200 00	
Permanent disability claims	2,000 00	
Sick and accident claims	146,862 50	
	<hr/>	
Total benefits paid		\$399,062 50
Salaries of deputies and organizers		7,135 14
Traveling expenses of organizers		6,020 96
Salaries of officers and trustees		5,500 20
Other compensation of officers and trustees		655 00
Salaries of office employes		11,542 07
Supreme medical examiner's salaries and fees		1,394 75
Subordinate medical examiner's salaries and fees		11 10
Expenses of officers, trustees and committees		4,045 85
Collection and remittance of assessments and dues		418 72
Insurance department fees		149 50
Rent and light		2,822 12
Advertising, printing and stationery		4,873 91
Postage, express, telegraph and telephone		1,522 25
Lodge supplies		4,268 66
Official publication		6,642 55
Expense of supreme lodge meeting		5 77
Legal expenses		996 80
Furniture and fixtures		713 35
Taxes and expenses on real estate		2,828 76
Annual celebration		1,250 63
Congress of fraternities and lodges		1,044 45
Miscellaneous expenditures		2,178 99
		<hr/>
Total disbursements		\$465,084 03.
		<hr/>
Balance		\$1,679,091 70

LEDGER ASSETS.

Book value of real estate	\$67,810 00	
Mortgage loans on real estate	478,509 09	
Book value of bonds, excluding interest	1,052,685 43	
Deposits in trust companies and banks, on interest	77,810 71	
Cash in office	2,001 35	
Bills receivable	275 12	
	<hr/>	
Total ledger assets		\$1,679,091 70

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$3,345 62	
Interest due and accrued on bonds	12,426 50	\$15,772 12
	<hr/>	
Market value of real estate over book value		4,300 00
Assessments in treasury of subordinate branches		10,195 44
Furniture, fixtures and safes		6,000 00
Supplies, stationery and printed matter		4,000 00
		<hr/>
Gross assets		\$1,719,359 26

DEDUCT ASSETS NOT ADMITTED.

Bills receivable	\$275 12	
Book value of bonds over market value	25,350 43	
Furniture, fixtures and safes	6,000 00	
Supplies, stationery and printed matter	4,000 00	\$35,625 55
	<hr/>	
Total admitted assets		\$1,883,733 71

LIABILITIES.

Death claims due and unpaid	\$4,500 00
adjusted, not due.....	16,000 00
<hr/>	
Total unpaid claims	\$20,500 00
Salaries, rents, expenses, commissions, etc., due or accrued	1,804 55
Advance assessments	3,659 02
<hr/>	
Total liabilities.....	\$25,963 57

EXHIBIT OF CERTIFICATES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year	36,570	\$31,168,100 00
Written, increased or transferred during year	4,644	3,132,400 00
<hr/>		
Total	41,214	\$34,300,500 00
Terminated, decreased or transferred during year.....	1,932	1,361,800 00
<hr/>		
In force Dec. 31, 1911.....	39,282	\$32,938,700 00
Claims unpaid Dec. 31, of previous year	20	\$18,400 00
Claims incurred during year	5,387	404,162 50
<hr/>		
Total	5,407	\$422,562 50
Claims paid and compromised during year.....	5,385	402,062 50
<hr/>		
Claims unpaid Dec. 31, 1911.....	22	\$20,500 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year	1,433	\$963,800 00
Written, increased or transferred during year	243	139,700 00
<hr/>		
Total	1,676	\$1,103,500 00
Terminated, decreased or transferred during year.....	132	72,600 00
<hr/>		
In force Dec. 31, 1911.....	1,544	\$1,030,900 00
Claims incurred during year	175	\$10,985 11
Claims paid and compromised during year.....	174	10,485 11
<hr/>		
Claims unpaid Dec. 31, 1911.....	1	\$500 00
Assessments collected during the year.....		19,681 84

UNITED ORDER OF THE GOLDEN CROSS,

KNOXVILLE, TENN.

INCORPORATED IN 1876. COMMENCED BUSINESS IN 1876.

JOS. P. BURLINGAME, *President.*

W. R. COOPER, *Secretary.*

INCOME.

Assessments or premiums, mortuary	\$423,636 83	
expense	39,586 95	
Dues and per capita tax	877 12	
Other payments by members	241 50	
<hr/>		
Total received from members	\$464,342 40	
Deduct payments returned	27 86	
<hr/>		
Net receipts from members		\$464,314 54
Interest on bonds	\$3,720 56	
Interest from all other sources	2,035 77	
Rents	199 80	5,956 13
<hr/>		
Sale of lodge supplies	\$155 91	
Official publication	247 33	
Home Circle Trust Fund	4,059 50	
Fines, local organization	49 10	
Borrowed money	14,000 00	
Refund taxes	10 00	
Refund, supreme commandry pay roll	735 30	19,257 14
<hr/>		
Total income		\$489,527 81
Ledger assets December 31, 1910		161,477 03
<hr/>		
Total		\$651,004 84

DISBURSEMENTS.

Death claims	\$431,382 65
Commissions or fees paid deputies or organizers	3,330 89
Salaries of deputies and organizers	10,935 85
Salaries of managers or agents not deputies or organizers	2,445 26
Salaries of officers and trustees	8,650 03
Other compensation of officers and trustees	33 00
Salaries of office employes	4,999 97
Supreme medical examiner's salaries and fees	1,008 00
Expenses of officers, trustees and committees	437 25
Insurance department fees	203 00
Rent	880 00
Advertising, printing and stationery	1,663 33
Postage, express, telegraph and telephone	1,037 70
Lodge supplies	474 75
Official publication	1,095 05
Expense of supreme lodge meeting	3,085 30
Legal expenses	1,449 35

Furniture and fixtures	\$9 00
Taxes and expenses on real estate	86 97
Merger judgment and interest.....	11,172 28
Knapp judgment and interest.....	1,479 81
Borrowed money and interest.....	5,042 50
Miscellaneous expenditures	938 43
Total disbursements	\$491,840 37
Balance.....	\$159,164 47

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	7,788 76
Cash in office	65 86
Deposits in banks not on interest.....	73,649 85
Total ledger assets.....	\$159,164 47

NON-LEDGER ASSETS.

Interest accrued on bonds	\$1,255 83
Market value of real estate over book value	3,500 00
Assessments in treasury of subordinate branches	31,749 72
Gross assets	\$195,670 02

DEDUCT ASSETS NOT ADMITTED.

Book value of bonds over market value	\$3,830 00
Total admitted assets.....	\$191,840 02

LIABILITIES.

Death claims due and unpaid	\$4,250 00
resisted	6,500 00
reported, not adjusted	27,750 00
Total unpaid claims.....	\$38,500 00
Salaries, rents, expenses, commissions, etc., due or accrued	578 58
Borrowed money and interest on same	13,136 50
Total liabilities.....	\$52,215 08

EXHIBIT OF CERTIFICATES.

TOTAL BUSINESS.

	Number.	Amount.
In force Dec. 31, of previous year	17,863	\$18,004,000 00
Written, increased or transferred during year	1,822	1,236,482 23
Total	19,685	\$19,240,482 23
Terminated, decreased or transferred during year.....	2,265	1,765,482 23
In force Dec. 31, 1911.....	17,420	\$17,475,000 00
Claims unpaid Dec. 31, of previous year	17	\$16,250 00
Claims incurred during year	367	453,982 23
Total	384	\$470,232 23
Claims paid and compromised during year.....	360	431,732 23
Claims unpaid Dec. 31, 1911	24	\$38,500 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year	2,719	\$2,270,000 00
Written, increased or transferred during year	370	217,000 00
	<hr/>	
Total	3,089	\$2,487,000 00
Terminated, decreased or transferred during year	297	193,000 00
	<hr/>	
In force Dec. 31, 1911	2,792	\$2,294,000 00
Claims unpaid Dec. 31, of previous year	2	\$1,500 00
Claims incurred during year	62	56,250 00
	<hr/>	
Total	64	\$57,750 00
Claims paid and compromised during year	59	50,250 00
	<hr/>	
Claims unpaid Dec. 31, 1911	5	\$7,500 00
Assessments collected during the year		61,322 87

UNITED ORDER OF THE PILGRIM FATHERS,

LAWRENCE, MASS.

INCORPORATED IN 1879. COMMENCED BUSINESS IN 1879.

• GEORGE F. BRADSTREET, *President.* NATHAN CRARY, *Secretary.*

INCOME.

Assessments or premiums, mortuary	\$481,345 07	
Dues and per capita tax	17,993 00	
Medical examiner's fees	793 22	
	<hr/>	
Total received from members	\$500,131 29	
Deduct payments returned	39 10	
	<hr/>	
Net receipts from members		\$500,092 19
Dividends on stocks	\$4,644 44	
Interest from all other sources	834 57	5,479 01
	<hr/>	
Sale of lodge supplies	\$596 16	
From other sources	717 88	1,314 04
	<hr/>	
Total income		\$506,885 24
Ledger assets December 31, 1910		128,839 38
		<hr/>
Total		\$635,724 62

DISBURSEMENTS.

Death claims		\$545,770 08
Commissions or fees paid deputies or organizers		509 50
Salaries of deputies and organizers		1,530 52
Salaries of officers and trustees		6,210 00

Other compensation of officers and trustees.....	\$505 00
Salaries and other compensation of committees.....	100 00
Salaries of office employes.....	1,575 00
Supreme medical examiner's salaries and fees.....	10 00
Subordinate medical examiner's salaries and fees.....	4 50
Expenses of officers, trustees and committees.....	2,030 76
Insurance department fees.....	29 00
Rent.....	500 00
Advertising, printing and stationery.....	2,618 29
Postage, express, telegraph and telephone.....	911 59
Lodge supplies.....	1,051 59
Official publication.....	593 12
Expense of supreme lodge meeting.....	1,676 05
Legal expenses.....	227 20
Loss on sale or maturity of ledger assets.....	1,709 72
Extension of the order.....	2,635 33
Miscellaneous expenditures.....	2,014 37
	<hr/>
Total disbursements.....	\$572,211 62
	<hr/>
Balance.....	\$63,513 00

LEDGER ASSETS.

Book value of stocks, excluding interest.....	\$3,000 00
Deposits in trust companies and banks, on interest.....	60,513 00
	<hr/>
Total ledger assets.....	\$63,513 00

NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$1,000 00
Interest due on other assets.....	63 62
	<hr/>
Total admitted assets.....	\$1,063 62
	<hr/>
Total admitted assets.....	\$64,576 62

LIABILITIES.

Death claims due and unpaid.....	\$55,500 00
reported, not adjusted.....	55,000 00
	<hr/>
Total unpaid claims.....	\$110,500 00
Salaries, rents, expenses, commissions, etc., due or accrued.....	125 00
	<hr/>
Total liabilities.....	\$110,625 00

EXHIBIT OF CERTIFICATES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	17,956	\$23,987,500
Written, increased or transferred during year.....	649	432,750
	<hr/>	<hr/>
Total.....	18,605	\$24,420,250
Terminated, decreased or transferred during year.....	855	994,500
	<hr/>	<hr/>
In force Dec. 31, 1911.....	17,750	\$23,425,750
Claims unpaid Dec. 31, of previous year.....	56	\$91,000
Claims incurred during year.....	374	567,250
	<hr/>	<hr/>
Total.....	430	\$658,250
Claims paid and compromised during year.....	358	547,750
	<hr/>	<hr/>
Claims unpaid Dec. 31, 1911.....	72	\$110,500

Subordinate medical examiner's salaries and fees	\$549 39
Expenses of committees	129 20
Insurance department fees	15 00
Rent	999 96
Advertising, printing and stationery	1,125 58
Postage, express, telegraph and telephone	1,930 97
Lodge supplies and all expenses of subordinate lodges	2,978 24
Expense of supreme lodge meeting	306 36
Legal expenses	98 50
Furniture and fixtures	928 45
Accrued interest on bonds purchased	94 88
Miscellaneous expenditures	1,358 11
	<hr/>
Total disbursements	\$100,564 14
	<hr/>
Balance	\$52,731 36

LEDGER ASSETS.

Book value of bonds, excluding interest	\$47,480 54
Deposits in trust companies and banks, on interest	3,616 84
Cash in office	1,633 98
	<hr/>
Total ledger assets	\$52,731 36

NON-LEDGER ASSETS.

Interest accrued on bonds	\$626 19
Furniture, fixtures, safes, supplies and stationery	3,000 00
	<hr/>
Gross assets	\$56,357 55

DEDUCT ASSETS NOT ADMITTED.

Book value of bonds over market value	\$4,000 54
Furniture, fixtures, safes, supplies and stationery	3,000 00
	<hr/>
Total admitted assets	\$49,357 01

LIABILITIES.

Death claims reported, not adjusted	\$2,000 00
Salaries, rents, expenses, commissions, etc., due or accrued	497 57
	<hr/>
Total liabilities	\$2,497 57

EXHIBIT OF CERTIFICATES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year	4,726	\$4,607,500
Written, increased or transferred during year	803	518,500
	<hr/>	<hr/>
Total	5,529	\$5,126,000
Terminated, decreased or transferred during year	690	644,403
	<hr/>	<hr/>
In force Dec. 31, 1911	4,839	\$4,481,597
	<hr/>	<hr/>
Claims unpaid Dec. 31, of previous year	12	\$12,000
Claims incurred during year	69	69,000
	<hr/>	<hr/>
Total	81	\$81,000
Claims paid and compromised during year	79	79,000
	<hr/>	<hr/>
Claims unpaid Dec. 31, 1911	2	\$2,000

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year	154	\$154,000
Written, increased or transferred during year	1	1,000
	<hr/>	<hr/>
Total	155	\$155,000
Terminated, decreased or transferred during year	24	24,000
	<hr/>	<hr/>
In force Dec. 31, 1911	131	\$131,000
Claims incurred during year	4	\$4,000
Claims paid and compromised during year	4	4,000
Assessments collected during the year		4,445 36

INDEX.

A.

	PAGE
Aachen and Munich Fire Insurance Company, Germany.....	360
Abstracts of companies statements (See "Company Abstracts.")	
Ætna Accident and Liability Company, Conn.....	646
Ætna Insurance Company, Conn.....	162
Ætna Life Insurance Company, Conn.....	522
Ætna Life Insurance Company, Conn. (Accident Dep't.).....	649
Agricultural Insurance Company, N. Y.....	165
Alliance Insurance Company, Penn.....	168
American Benefit Society, Mass.....	804
American Bonding Company, Md.....	652
American Central Insurance Company, Mo.....	170
American Credit-Indemnity Company, N. Y.....	655
American Druggists Fire Insurance Company, O.....	173
American Insurance Company, N. J.....	175
American Union Fire Insurance Company, Penn.....	177
American Surety Company, N. Y.....	657
Ancient Order of United Workmen, Maine.....	796
Aroostook County Patrons Mutual Fire Insurance Company, Maine	432
Aroostook Mutual Fire Insurance Company, Maine.....	433
Assessment casualty companies of Maine.....	781
Assessment casualty companies of other states.....	789
Atlantic Horse Insurance Company, R. I.....	659
Atlas Assurance Company, England	362
Augusta Mutual Plate Glass Insurance Company, Maine.....	640
Authorized companies, directory of.....	9-27

B.

Bangor Fire	15
Boothbay Mutual Fire Insurance Company, Maine.....	435
Boston Insurance Company, Mass.....	180
British America Assurance Company, Canada.....	365
Brotherhood Accident Company, Mass.....	661
Brunswick Farmer's Mutual Fire Insurance Company, Maine....	436

C.

Caledonian-American Insurance Company, N. Y.....	183
Caledonian Insurance Company, Scotland.....	367
Cape Elizabeth and Scarboro Mutual Fire Insurance Company, Maine	437

	PAGE
Casco Mutual Fire Insurance Company, Maine.....	438
Casualty Company of America, N. Y.....	663
Catholic Benevolent Legion, N. Y.....	806
Catholic Order of Foresters, Ill.....	808
Central Manufacturers' Mutual Insurance Company, Ohio.....	338
Central National Fire Insurance Company, Ill.....	185
Citizens Insurance Company, Mo.....	187
Citizens Mutual Fire Insurance Company, Maine.....	439
City of New York Insurance Company, N. Y.....	189
Columbia Insurance Company, N. J.....	191
Columbian National Life Insurance Company, Mass.....	527
Columbian National Life Insurance Company, Mass. (Accident Dep't.)	667
Commerce Insurance Company, N. Y.	193
Commercial Union Assurance Company, England.....	370
Commercial Union Fire Insurance Company, N. Y.....	196
Commonwealth Insurance Company, N. Y.....	198
Companies admitted	17
Companies, Maine, incorporated and discontinued.....	16-17
Companies, directory of	19-27
Companies discontinued	18
Company abstracts:	
Stock marine companies of Maine.....	153
Stock fire and marine companies of other states.....	161
Mutual fire companies of other states.....	337
United States branches of fire and marine companies.....	359
Mutual fire companies of Maine.....	431
Life insurance company of Maine.....	503
Life insurance companies of other states.....	521
Miscellaneous companies of Maine.....	639
Miscellaneous companies of other states and countries.....	645
Assessment casualty companies of Maine.....	781
Assessment casualty companies of other states.....	789
Fraternal beneficiary organizations of Maine.....	795
Fraternal beneficiary organizations of other states.....	803
Connecticut Fire Insurance Company, Conn.....	200
Connecticut General Life Insurance Company, Conn.....	532
Connecticut Mutual Life Insurance Company, Conn.....	536
Continental Casualty Company, Ind.....	669
Continental Insurance Company, N. Y.	203
Cumberland Mutual Fire Insurance Company, Maine.....	440
D.	
Danville Mutual Fire Insurance Company, Maine	441
Delaware Insurance Company, Penn.....	206
Detroit Fire and Marine Insurance Company, Mich.....	209
Dirigo Mutual Fire Insurance Company, Maine.....	442
Dresden Mutual Fire Insurance Company, Maine.....	443
Dutchess Fire Insurance Company, N. Y.....	212

E.		PAGE
Eastern Casualty Company, Mass.....		790
Edgecomb Mutual Fire Insurance Company, Maine.....		444
Eliot and Kittery Mutual Fire Insurance Company, Maine.....		446
Empire State Surety Company, N. Y.....		672
Employer's Liability Assurance Corporation, England.....		675
Equitable Accident Company, Mass.....		678
Equitable Fire and Marine Insurance Company, R. I.....		215
Equitable Life Assurance Society, N. Y.		541
Equitable Mutual Fire Insurance Company, Maine.....		447
Equitable Surety Company, Mo.....		680
Expenditures of insurance department		13-14

F.

Falmouth Mutual Fire Insurance Company, Maine.....		448
Farmington Mutual Fire Insurance Company, Maine.....		450
Fayette Mutual Fire Insurance Company, Maine.....		451
Federal Casualty Company, Mich.....		682
Federal Insurance Company, N. J.....		218
Fees and taxes paid the state since January 1, 1885.....		14
Fidelity and Casualty Company, N. Y.....		684
Fidelity and Deposit Company, Md.....		688
Fidelity Mutual Life Insurance Company, Penn.....		546
Fidelity-Phenix Fire Insurance Company, N. Y.....		221
Financial statement of insurance department		12
Fire Association, Penn.....		224
Fire insurance in Maine		15-16
Fireman's Fund Insurance Company, Cal.....		227
Firemen's Insurance Company, N. J.		230
Fires, investigation of		15
Frankfort Marine, Accident and Plate Glass Insurance Com- pany, Germany		691
Franklin Fire Insurance Company, Penn.....		233
Frankona Reinsurance Company, Germany.....		373
Fraternal beneficiary organizations of Maine.....		795
Fraternal beneficiary organizations of other states.....		803
Fraternal Protective Association, Mass.....		811
Fraternities Health and Accident Association, Maine.....		782
Freeport and Yarmouth Mutual Fire Insurance Company, Maine		452
Fryeburg Mutual Fire Insurance Company, Maine.....		453

G.

Gardiner and Richmond Mutual Fire Insurance Company, Maine		455
General Accident Fire and Life Assurance Corporation, Scotland		694
German Alliance Insurance Company, N. Y.....		236
German American Insurance Company, N. Y.....		238
Germania Fire Insurance Company, N. Y.....		241
Glens Falls Insurance Company, N. Y.....		244

	PAGE
Gorham Farmers Mutual Fire Insurance Company, Maine.....	456
Granite State Fire Insurance Company, N. H.	247
Gray and New Gloucester Mutual Fire Insurance Company, Maine	457
Great Eastern Casualty Company, N. Y.....	697

H.

Hamburg Bremen Fire Insurance Company, Germany.....	375
Hampden Mutual Fire Insurance Company, Maine.....	458
Hancock Mutual Fire Insurance Company, Maine.....	460
Hanover Fire Insurance Company, N. Y.....	250
Harpwell Mutual Fire Insurance Company, Maine.....	461
Harrison Mutual Fire Insurance Company, Maine.....	462
Hartford Fire Insurance Company, Conn.....	253
Hartford Steam Boiler Inspection and Insurance Company, Conn.	700
Holyoke Mutual Fire Insurance Company, Mass.....	340
Home Insurance Company, N. Y.	256
Home Life Insurance Company, N. Y.....	551
Homestead Mutual Fire Insurance Company, Maine.....	463

I.

Independent Order of Foresters, Canada	813
Insurance Company of North America, Penn.....	259
Insurance Company of the State of Pennsylvania, Penn.....	262
Inter-Ocean Life and Casualty Company, Ind.....	702
Investigation of fires	15

J.

Jay Mutual Fire Insurance Company, Maine.....	465
Jefferson Farmers Mutual Fire Insurance Company, Maine....	466
John Hancock Mutual Life Insurance Company, Mass.....	555

K.

Kennebunk Farmers Mutual Fire Insurance Company, Maine....	467
Knights and Ladies of Honor, Ind.....	816
Knights of Columbus, Conn.....	818
Knights of Honor, Mo.	821
Knights of Pythias, Ill.	823
Knights of the Maccabees of the World, Mich.....	826

L.

Ladies of the Maccabees of the World, Mich.	829
Life insurance company of Maine.....	503
Life insurance companies of other states.....	521
Litchfield Mutual Fire Insurance Company, Maine.....	468
Liverpool and London and Globe Insurance Company, England..	378
Lloyds Plate Glass Insurance Company, N. Y.....	704
London Assurance Corporation, England.....	381

	PAGE
London and Lancashire Fire Insurance Company, England.....	384
London and Lancashire Guarantee and Accident Company, Canada	706
London Guarantee and Accident Company, England.....	708
Lovell Mutual Fire Insurance Company, Maine.....	469
Loyal Protective Insurance Company, Mass.....	711
Lumber Mutual Fire Insurance Company, Mass.....	342
L'Union St. Jean Baptiste d'Amerique, R. I.....	831

M.

Madawaska Mutual Fire Insurance Company, Maine.....	470
Maine Central Railroad Relief Association, Maine.....	798
Maine companies, incorporated and discontinued.....	16-17
Maine Farmers Mutual Fire Insurance Company, Maine.....	472
Maine Insurance Company, Maine.....	641
Maine State Relief Association, Maine	800
Mannheim Insurance Company, Germany.....	387
Maryland Casualty Company, Md.....	713
Masonic Mutual Accident Company, Mass.....	792
Masonic Protective Association, Mass.....	717
Massachusetts Accident Company, Mass.....	719
Massachusetts Bonding and Insurance Company, Mass.....	721
Massachusetts Fire and Marine Insurance Company, Mass.....	265
Massachusetts Mutual Life Insurance Company, Mass.....	560
Medomak Mutual Fire Insurance Company, Maine.....	473
Mercantile and Manufacturer's Mutual Fire Insurance Company, Maine	475
Mercantile Fire and Marine Insurance Company, Mass.....	267
Merchants Insurance Company, Maine.....	154
Metropolitan Casualty Insurance Company, N. Y.....	724
Metropolitan Life Insurance Company, N. Y.....	564
Michigan Fire and Marine Insurance Company, Mich.....	270
Middlesex Mutual Fire Insurance Company, Mass.....	344
Miscellaneous companies of Maine.....	639
Miscellaneous companies of other states and counties.....	645
Modern Woodmen of America, Ill.....	834
Mutual Benefit Life Insurance Company, N. J.....	571
Mutual Fire Insurance Company, Maine.....	476
Mutual fire companies of Maine.....	431
Mutual fire companies of other states	337
Mutual Life Insurance Company, N. Y.....	575

N.

Narragansett Mutual Fire Insurance Company, Maine.....	478
National Casualty Company, Mich.....	726
National Fire Insurance Company, Conn.....	272
National Life Insurance Company, Vt.....	580
National Surety Company, N. Y.....	728
National Union Fire Insurance Company, Penn.....	275

	PAGE
Newark Fire Insurance Company, N. J.....	278
New Amsterdam Casualty Company, N. Y.....	731
Newburgh Mutual Fire Insurance Company, Maine.....	480
Newcastle Mutual Fire Insurance Company, Maine.....	481
New England Casualty Company, Mass.....	734
New England Mutual Life Insurance Company, Mass.....	584
New England Order of Protection, Mass.....	836
New Hampshire Fire Insurance Company, N. H.....	280
New Jersey Fidelity & Plate Glass Ins. Company, N. J.....	737
New Portland Mutual Fire Insurance Company, Maine.....	482
New York Life Insurance Company, N. Y.....	588
New York Plate Glass Insurance Company, N. Y.....	740
Niagara Fire Insurance Company, N. Y.....	283
North American Accident Insurance Company, Ill.....	742
North British and Mercantile Insurance Company, England.....	389
North British and Mercantile Insurance Company, N. Y.....	285
North Yarmouth Mutual Fire Insurance Company, Maine.....	483
Northern Assurance Company, England.....	392
Northern Insurance Company, Russia	395
Northern Maine Patrons Mutual Fire Insurance Company, Maine	484
Northwestern Mutual Life Insurance Company, Wis.....	593
Norwich Union Fire Insurance Society, England.....	397

O.

Ocean Accident and Guarantee Corporation, England.....	744
Old Colony Insurance Company, Mass.....	288
Orient Insurance Company, Conn.....	290
Oxford County Patrons of Husbandry Mutual Fire Insurance Company, Maine	485

P.

Palatine Insurance Company, England.....	400
Patrons Androscoggin Mutual Fire Insurance Company, Maine..	487
Peerless Casualty Company, N. H.....	748
Pelican Assurance Company, N. Y.	293
Penn. Mutual Life Insurance Company, Penn.....	598
Pennsylvania Fire Insurance Company, Penn.....	295
Pennsylvania Lumbermen's Mutual Fire Insurance Company, Penn.	347
Peoples National Fire Insurance Company, Del.....	298
Pecenix Assurance Company, England.....	402
Phcenix Insurance Company, Conn.....	301
Phcenix Mutual Life Insurance Company, Conn.....	603
Pine Tree State Mutual Fire Insurance Company, Maine.....	488
Pittston and Whitefield Mutual Fire Insurance Company, Maine..	490
Polish National Alliance of the U. S. of No. Amer., Ill.....	838
Preferred Accident Insurance Company, N. Y.....	750
Providence Mutual Fire Insurance Company, R. I.....	349

	PAGE
Providence Washington Insurance Company, R. I.....	304
Provident Life and Trust Company, Penn.....	608
Prudential Health and Accident Insurance Company, Maine....	784
Prudential Insurance Company of America, N. J.....	612
Prussian National Insurance Company, Germany.....	405

Q.

Queen Insurance Company of America, N. Y.....	307
Quincy Mutual Fire Insurance Company, Mass.....	351

R.

Receipts of insurance department.....	12-13
Reliance Insurance Company, Penn.....	310
Reliance Life Insurance Company, Penn.....	618
Ridgely Protective Association, Mass.....	753
Royal Arcanum, Mass.....	841
Royal Exchange Assurance, England.....	410
Royal Indemnity Company, N. Y.	755
Royal Insurance Company, England.....	407
Royal Neighbors of America, Ill.....	844

S.

Sagadahoc Mutual Fire Insurance Company, Maine.....	491
Sagamore Health and Accident Association, Maine.....	786
St. Paul Fire and Marine Insurance Company, Minn.....	321
Scottish Union and National Insurance Company, Scotland.....	413
Security Insurance Company, Conn.....	313
Security Mutual Life Insurance Company, N. Y.....	622
Societe des Artisans, Canada.....	846
Springfield Fire and Marine Insurance Company, Mass.....	316
Standard Accident Insurance Company, Mich.....	758
Standard Fire Insurance Company, Conn.....	319
State Assurance Company, England.....	415
Statistical tables:	

Fire and Marine Companies.

Table No. 1. Maine business foreign fire companies 1868 to 1911	29
2. Income, disbursements, premiums, losses and risks written during 1911	30
3. Income during 1911	34
4. Disbursements during 1911.....	38
5. Assets December 31, 1911.....	42
6. Liabilities December 31, 1911.....	46
7. Risks and premiums	50
8. Maine business	54
9. Summary of gain and loss exhibit.....	58
10. Maine Mutual fire insurance companies.....	62
11. Maine mutual fire insurance companies, income and expenditures	64

	PAGE
<i>Record of Fires.</i>	
Table No. 12. Record of fires during the year 1911.....	66
13. Classes of property and causes of fires.....	84
14. Classes, value, etc., of property destroyed during 1911	92
15. Causes of fire in Maine during 1911	102
<i>Special Insurance Brokers.</i>	
16. Business transacted by	103
<i>Life Companies.</i>	
17. Income, disbursements, assets, liabilities and sur- plus	104
18. Income during 1911	105
19. Disbursements during 1911.....	106
20. Assets December 31, 1911	107
21. Liabilities December 31, 1911.....	109
22. Exhibit of policies	110
23. Policies terminated during 1911.....	112
24. Maine business	116
25. Summary of gain and loss exhibit.....	120
<i>Miscellaneous Companies.</i>	
26. Assets, liabilities, etc.	122
27. Exhibit of premiums	124
28. Maine business	130
29. Summary gain and loss exhibit.....	135
<i>Assessment Companies.</i>	
30. Income and disbursements	138
31. Assets and liabilities December 31, 1911.....	139
32. Exhibit of policies	140
33. Maine business	141
<i>Fraternal Beneficiary Organizations.</i>	
34. Income and disbursements during 1911.....	143
35. Assets and liabilities December 31, 1911.....	145
36. Exhibit of policies	146
37. Maine business	148
38. Which have not filed reports prior to 1911.....	150
39. Which have not filed reports prior to 1911.....	151
S.	
Stock fire and marine companies of other states.....	161
Stock marine companies of Maine	153
Subscribers at United States "Lloyds" Marine Insurance Under- writers, N. Y.	324
Sun Insurance Office, England	418

	PAGE
T.	
Tables, statistical, (see Statistical Tables).	
Taxes and fees paid state since January 1, 1885.....	14
Text	3
Title Guaranty and Surety Company, Penn.....	761
Traders and Mechanics Insurance Company, Mass.....	353
Travelers Indemnity Company, Conn.....	764
Travelers Insurance Company, Conn. (Accident Dep't.).....	767
Travelers Insurance Company, Conn. (Life Dep't.).....	626
U.	
Unauthorized Insurance	16
Union Central Life Insurance Company, Ohio.....	630
Union Farmers Mutual Fire Insurance Company, Maine.....	492
Union Insurance Company, Maine.....	158
Union and Phenix Espanol Insurance Company, Spain.....	421
Union Marine Insurance Company, Ltd., England.....	423
Union Mutual Life Insurance Company, Maine.....	504
United Firemens Insurance Company, Penn.....	326
United Order of the Golden Cross, Tenn.....	849
United Order of the Pilgrim Fathers, Mass.....	851
United States branches of fire and marine companies.....	359
United States Casualty Company, N. Y.....	770
United States Fidelity and Guaranty Company, Md.....	773
United States Health and Accident Insurance Company, Mich..	777
United States Life Insurance Company, N. Y.....	635
V.	
Vermont Mutual Fire Insurance Company, Vt.	355
W.	
Warren Farmers Mutual Fire Insurance Company, Maine.....	493
Warsaw Fire Insurance Company, Russia	425
Wells Mutual Fire Insurance Company, Maine.....	495
West Bangor and Hermon Mutual Fire Insurance Company, Maine	496
West Gardiner Mutual Fire Insurance Company, Maine.....	497
Westchester Fire Insurance Company, N. Y.....	329
Western Assurance Company, Canada	427
Western Insurance Company, Penn.....	332
Williamsburg City Fire Insurance Company, N. Y.....	334
Wilton Mutual Fire Insurance Company, Maine.....	498
Windham Mutual Fire Insurance Company, Maine.....	499
Woolwich Mutual Fire Insurance Company, Maine.....	500
Worcester Mutual Fire Insurance Company, Mass.....	357
Workmen's Benefit Association, Mass.....	853
Y.	
York County Mutual Fire Insurance Company, Maine.....	501