

# MAINE STATE LEGISLATURE

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PUBLIC DOCUMENTS OF MAINE

1913

BEING THE

ANNUAL REPORTS

OF THE VARIOUS

DEPARTMENTS AND INSTITUTIONS

For the Year 1912

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VOLUME III

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WATERVILLE  
SENTINEL PUBLISHING COMPANY  
1914

FORTY-FIFTH ANNUAL REPORT

OF THE

# INSURANCE COMMISSIONER

OF THE



**State of Maine**

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FOR THE YEAR ENDING DECEMBER 31, 1912.



# STATE OF MAINE.

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## FORTY-FIFTH ANNUAL REPORT

OF THE

# Insurance Commissioner.

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AUGUSTA, May 22, 1913.

*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-fifth Annual Report of this Department for the year ending December 31, 1912.

Having completed one full year of service as insurance commissioner of the State of Maine, we believe it advisable to discuss a few, at least, of the more important questions with relation to insurance matters that have come to our attention. We recognize the fact that considerable more than the short period of one year is necessary to familiarize any man to any great extent with many of the intricate phases of insurance problems. We, therefore, enter upon the discussion of some of these matters with no little hesitancy, but keeping before us the fact that our discussion will be limited to our observation and experience of the past year, we believe that we may have a message of some value to the people of Maine.

First a word as to the duties of the insurance commissioner. Certain of his duties are outlined in the statute creating the office. Were his work done when these perfunctory duties shall have been performed his task would not be a particularly difficult one. But together with the performance of these ministerial duties, responsibilities of considerable moment come.

He must at all times consider the questions which are presented to him impartially and impersonally. Being endowed by virtue of the statute with great power, that power must not be taken advantage of or abused. An open mind must be maintained at all times or the object of supervision by the state will be defeated. He should, however, hold a certain regard for the importance of the office and be prepared to cooperate with those interested in matters of insurance. This regard for the importance of his office should never go so far as to make of him an autocrat. He must keep before him at all times the fact that his duties are threefold: First, a duty to his state, by virtue of the laws of which he holds his position; Second, a duty to all policyholders to see that their rights are respected and to guard them from the machinations of the "wild cat" and irresponsible companies; Third, a duty to the authorized companies, to see that they have that protection which the statute under which they have been admitted and operate either expressly or impliedly grants. No matter should be too trivial or unimportant to receive his careful consideration, for it is only by a satisfactory adjustment of the little matters that the public can be made to see that the attitude of the company is not primarily one of hostility to their interests.

Many complaints covering unsatisfactory adjustments and claims come to him. While he should not make the insurance department a collection agency, we believe it to be one of the attaching responsibilities of the office to consider these complaints and assist in bringing about justice to all parties interested. Insurance departments all over the country have taken upon themselves this responsibility although there are no express or specific provisions in the statutes calling for this class of work. We believe that much good is done by adopting this custom. In fact we believe that through the services of this department in this particular line of work many misunderstandings have been avoided and much consequent litigation prevented. From the many requests for assistance received there can be no doubt but that the people of this state expect the insurance department to render them this service. We can point with some pride to a satisfactory termination of many such cases and we believe these results were brought about without abusing the statutory power which is conferred on the

insurance commissioner. We will add that in practically every instance we have found the company not only willing to waive its legal privilege when such privilege is merely a technical defense, but not even disposed to consider the technicality unless the violation on the part of the policyholder was flagrant. Our experience in this line of endeavor has been very satisfactory and pleasant.

The responsibility of taking an active part in matters of proposed legislation is not only important but arduous. The classes of insurance are so varied, their interests so different, that the insurance commissioner must be careful in his recommendations lest while some be benefited others are materially injured. In a matter of this kind coöperation is absolutely essential. Recognizing this all important feature and realizing that many of our insurance laws in force in Maine were antiquated and not adapted to present day conditions, we, prior to the convening of the seventy-sixth legislature, called upon every agent and every citizen of the state interested in contemplated changes in such laws to confer with us, make suggestions and to coöperate in drafting the proposed laws. By the adoption of this idea we are pleased to record that although the seventy-sixth legislature enacted into law more insurance legislation than has been enacted for many years past, it was accomplished with very little friction and opposition.

Again there is the matter of examination of insurance companies. The statute regulating the examination of domestic insurance companies—which is section 66 of chapter 49, Revised Statutes—requires that such examination shall be made annually or biennially and oftener when it is regarded necessary for the safety of the public or the holders of policies. That regulating the examination of foreign companies—which is section 85 and section 86 of said chapter—provides that they may be examined by the Maine department or a certificate may be accepted from the insurance commissioner of the state where said company was organized. It will readily be seen that much discretionary power is left at the disposal of the insurance commissioner, yet at the same time he cannot but feel that much is expected of him and the department. Under present conditions he cannot but feel that although his duties in the way of examinations are not very clearly set forth, yet

the public really expect from him inquiry into questions of management as well as to solvency.

### RECOMMENDATIONS.

This brings us to a field of discussion which it may not be amiss to briefly consider. We are of the opinion that the statute creating the office of insurance commissioner should be so amended as to definitely fix his tenure. We believe, now that the legislature has adjourned without day, that a reference can be made to this matter without the element of personal interest being injected into it. That the office is an important one and carries with it grave responsibilities cannot be questioned. In fact the business of insurance in general can be materially hampered and injured by a too autocratic use of power by the commissioner and a great injustice result to the insuring public. The position of insurance commissioner is neither for an autocrat nor a pliant tool. The duties are such that a capable, efficient man should be placed at the head of the department and when such a man has once familiarized himself with his duties and hence is able to render good service to the people of this state, it is a grievous mistake to replace him with one who comes from other walks of life and who possibly is tendered the position because of political influence and without regard to fitness or capability. The office should be taken out of politics. Under our present system this is probably impossible. But a regard should be given to the fact that an official's usefulness increases in proportion to his experience. Only by recognizing this fact can the people of Maine get the best service. The tenure should be fixed so as to begin and end on a definite date, and it is our opinion that the date should be so arranged as to give the new incumbent an opportunity to familiarize himself with his duties prior to the convening of the legislature.

### INVESTIGATION OF FIRES.

The statutes of this State make it the duty of the insurance commissioner to receive reports, keep a record of fires in the state and annually report thereon. The usual statistical tables covering information compiled from this record for the year



1912 will be found on following pages. This statute further authorizes the insurance commissioner to investigate or cause to be investigated any fires which may occur to determine whether or not such fires were caused by design on the part of any person. In case evidence is revealed showing such design the party accused may be brought before the proper municipal court for hearing, or the evidence may be submitted to the county attorney for such action as he may deem advisable. We submit below a record of thirty-seven fires investigated during the year 1912. It should be borne in mind that the funds available for this work were very small and consequently only the more flagrant cases were given attention. These funds were exhausted several months before the close of the year and consequently many cases came to our attention during the latter part of the year where no investigation was possible. We are pleased to record however that for the years 1913 and 1914, more funds for this purpose will be at our disposal. It should be noted that these investigations are expensive. In a great many cases the services of an expert detective are essential and the matter of per diem is but a small part of the total expense. We desire to impress upon the people of Maine the necessity of lending every effort in the furtherance of this work. Our investigators are hampered more by the indifference and unwillingness on the part of those who could assist than by any other one thing. We call on all good citizens to assist our investigators in bringing those guilty of the dastardly crimes of arson and incendiarism to the bar of justice. Should a few of these criminals feel the sting of the law, the individual who is contemplating the burning of his own property for profit, or that of his neighbor for spite, will think twice before he carries his idea into execution.

It is very evident from our experience in this line of work that municipal authorities in a great majority of cases are unmindful of their own personal statutory duties. We have repeatedly called their attention to those sections of the statute outlining in detail the ministerial duties they are supposed to perform, such as filing reports and notices with the department. The statute clearly admonishes municipal officers to investigate the cause, circumstances and origin of all fires that occur within their jurisdiction. When the investigation is once com-

pleted a written statement of all the facts relating to the cause, circumstances and origin of all fires is supposed to be filed with the insurance commissioner. Unfortunately except in a few remote cases these investigations by the municipal authorities are either not attended to at all or are given only passive consideration. We realize that the "town fathers" dislike to incur much expense for their towns, but we believe that a thorough investigation by a wideawake selectman, a party who is acquainted with the attending circumstances—is more valuable than one by an "outside" man who must commence his labors at the very bottom. We believe this phase of the law should be rigidly observed, and municipal officers must keep before them the fact that they are a very important factor in the reduction of our annual fire loss; the more active their interest necessarily the less the waste.

#### FIRES INVESTIGATED DURING 1912.

*Alfred.* Fire occurred March 27, 1912, destroying a dwelling owned by John E. Ricker. An investigation was made by a representative of this department and evidence obtained was submitted to the county attorney.

*Auburn.* Fire occurred September 7, 1911, damaging a dwelling owned by Iola Turple. Investigation of this fire was made in 1911 by representatives of the insurance department and in 1912 further investigation was made in the month of May and the matter submitted to the county attorney. Evidence disclosed incendiaryism but no action so far as the records of this department show was taken by the county attorney.

*Baileyville.* Fire occurred July 6, 1912, and buildings owned by the St. Croix Paper Company were destroyed. No evidence of an incendiary was found.

*Bangor.* June 15, 1912. Dwelling of Solomon Harris. Investigation developed nothing to show that this fire was due to design on the part of any person.

*Bethel.* Fire occurred March 8, 1912. Stables owned by C. C. Bryant. Suspicions of local parties were directed toward a resident of the town but careful investigation disclosed nothing to lead us to believe he was in any way concerned with the cause of this fire.

*Biddeford.* June 7, 1912. Store of Byron K. Dolby. This fire was investigated and as a result of the evidence found by our investigator an action was brought charging Byron K. Dolby with causing this fire and he was discharged by the municipal court of Biddeford.

*Blaine.* April 17, 1912. Buildings owned by A. A. Stittham, and occupied by A. A. Stittham and others. Investigation by the department disclosed no evidence of an incendiary.

*Boothbay Harbor.* May 10, 1912. Ice houses owned by Fred D. Jordan and William W. Palmer, Trustees for the Estate of Charlotte Baldwin. Facts disclosed by the investigation of this fire shows that same was due to carelessness.

*Columbia Falls.* February 17, 1912. Mill owned by George Sawyer. Investigation indicated that this fire was caused by friction and not by an incendiary.

*Dexter.* August 26, 1912. Stable owned by D. E. Cleveland. Evidence indicated that this fire was of an incendiary origin and suspicion was directed toward the party who caused the Garland fire, September 9th.

*Durham.* May 28 and June 2, 1912. Farm buildings owned by Josephine E. Johnson and Danforth Bowie. These fires were investigated but no evidence that same were of an incendiary origin was disclosed by this investigation.

*Ellsworth.* May 4, 1912. Farm buildings of Alexander J. Weaver. No evidence of an incendiary was disclosed by this investigation.

*Frankfort.* June 5, 1912. Farm buildings owned by Eugene C. Grant. Investigation of this fire confirmed an early suspicion that same was of incendiary origin but sufficient evidence was not obtained to bring action.

*Freeport.* August 7, 1912. Farm buildings of Harry Gough. No evidence that this fire was of incendiary origin was found. Probably due to carelessness with matches or lantern.

*Gardiner, (South).* September 23, 1912. Dwelling owned by George Whittemore. No evidence of an incendiary was disclosed.

*Garland.* September 9, 1912. Dwelling of A. C. Strout. As result of this investigation Walter E. Batchelder was arrested and brought before the municipal court of Bangor where he was placed under bonds to await action of the grand jury.

*Greenville.* March 5, 1912. Hotel owned by Mrs. Rebecca Crafts and John Ross. Investigation of this fire eliminated the suspicion of an incendiary and same was doubtless caused by a defective chimney.

*Guilford.* September 30, 1912. As the result of an investigation Winifred Gulliver was arrested and brought before the municipal court of Dover.

*Houlton (Cary's Mills.)* March 31, 1912. Barn owned by Alfred Somerville. Rogers boy held on evidence procured and brought before the grand jury.

*Jay.* April 26, 1912. Farm buildings of Mrs. Winslow. Suspicion was directed to W. H. Dickson. After an investigation evidence was obtained and submitted to the county attorney for his further action.

*Lisbon Falls.* April 24, 1912. Boarding house owned by Peter Aleszunas and occupied by Charles Aleszunas. The evidence pointed to burning this property for insurance and Charles Aleszunas was arrested and given a hearing before the municipal court of Lisbon Falls being discharged after the hearing by the said court.

*Littleton.* May 4, 1911. Store and grist mill owned by N. P. Belyea. This fire was investigated in 1911 and further investigated in April 1912. The evidence obtained was placed in the hands of the county attorney for action.

*Milo.* January 5, 1912. Mill of C. W. Pierce. Investigation did not develop sufficient evidence to warrant action.

*Monticello.* July 17, 1912. Barns of Moses H. Mills. Guy Robinson of Monticello was arrested charged with causing this fire and the matter placed in the hands of the county attorney who brought the matter before the municipal court where the accused was discharged.

*Norway.* April 16, 1912. Stores owned by Charles H. Tubbs. No evidence of an incendiary was disclosed by this investigation.

*Randolph.* May 12, July 2, and July 19, 1912. This series of fires destroyed many large wooden buildings which were unoccupied at night. From a similarity of buildings destroyed and manner in which fires were set it appeared that the same party or parties were the cause of all. A lengthy investigation pointed suspicion to certain local parties, but lack of funds

prevented this department carrying this investigation as far as desired. The investigation did not result in legal action but fires of this character were stopped in this village.

*Redington.* January 2, 1912. Camps owned by the Sandy River & Rangeley Lakes Railroad and occupied by J. F. Hough. As a result of this investigation J. F. Hough was arrested and the matter placed in the hands of the county attorney. He was brought before the municipal court and held for the grand jury.

*Rockland.* April 14, 1912. Y. M. C. A. building. Investigation did not disclose sufficient evidence for action.

*Rockport.* March 12, 1912. Dwelling owned by Mrs. George E. Thomas. Investigation disclosed no evidence of any incendiary.

*Saco.* March 26, 1912. A series of small fires in the factory island district of this city were investigated and as a result of this investigation Ellis McKenney was arrested and arraigned before the municipal court and held for action of the grand jury.

*Saco.* May 30, 1912. Store occupied by the Feldman Company. As a result of this investigation Mrs. Cecelia Feldman was charged with causing the fire. She was held by the municipal court and brought before the grand jury.

*Scarboro.* June 11, 1912. Restaurant owned by Mrs. Alice M. Johnson. No evidence of an incendiary was revealed.

*Vassalboro.* April 20, 1912. Dwelling of Mrs. Nellie Howe. No evidence of an incendiary was disclosed by this investigation.

*Waterville.* January 11, 1912. Alfred Ouillette. From evidence revealed by the investigation this fire was evidently of incendiary origin and the matter was left in the hands of the county attorney.

*Winthrop.* June 28, 1912. Barns of George Howard. Evidence not sufficient to warrant action on the part of this department but fire undoubtedly of incendiary origin.

*Woodstock.* (Bryant's Pond). March 10, 1912. Mill owned by Dearborn Spool Company. Investigation by the department disclosed no evidence that fire set had been caused with malicious intent. No action was brought.

*York.* May 8, 1912. Stable of S. P. Huntress. Evidence obtained insufficient to warrant action.

## INSURANCE EDUCATION.

Too little attention has been given in the past to the matter of insurance education. Intricate and technical as the subject of insurance is, it can be made of interest to the people of Maine by a systematic and comprehensive campaign of publicity on the part of those who should be interested in placing before the citizens of this State a better understanding of the various branches of the business. The necessity of such a campaign cannot be better evidenced than by quoting a remark made not long since by the manager of several large estates: "It is only a waste of time to read an insurance policy for nobody can possibly understand one." It is this attitude that has placed insurance, particularly insurance companies, in a false position, although we believe the people have made in the past few years rapid strides in the direction of a better understanding of insurance and the policy. It is a lamentable fact that our people as regards the matter of insurance are laboring under a misapprehension. From articles in muck-raking magazines they have been led to believe that their interests and those of the companies are diametrically opposed. Unscrupulous editors of yellow journals have, by their presentation of half truths, served to intensify this feeling of distrust and dissatisfaction. If the people could only be brought to the realization that the purpose behind these outbursts of sensationalism and imposture is either more subscriptions or incitement of class hatred and antipathy against established business or both, and not an honest desire that the truth be known, the days of the yellow sheet would be at once numbered. It is a source of wonderment and surprise to us that no concerted action has been taken by those whose business is so grossly misrepresented. To be sure those of us who read the insurance publications, see an occasional article reflecting by sound argument the inconsistent and malicious statements of the jingoist. But the public in general does not hear the other side of the case, the truth of it. We believe the time has come when all those who are interested in any of the various branches of insurance should unite and by a systematic series of articles, written in language that can be readily comprehended by the layman, enter upon a campaign of education and publicity that will eventually place insurance in its proper light.

The fire insurance men through their local and state organizations should acquaint the people of Maine with the truth as regards the annual loss, what it means, the rate and the reason therefor; the life insurance man must explode the popular fallacy that all life companies are getting rich at the expense of the policyholder; popular fallacies abound with respect to all classes of insurance and they must be corrected. We believe that in this direction there is a work for us to do. We hold no brief for the business of insurance or parties or companies connected with it, but so far as we are able and when occasion warrants we shall not hesitate to present our ideas through the monthly bulletins.

We desire the newspapers of Maine to continue the interest they have already manifested, and if conditions permit, to give more space in the editorial columns to a discussion of the vital points of the business. We especially urge that agents in general become more familiar with and get a better knowledge and understanding of these questions which are agitating the people. The principle of insurance underlies our entire business structure. Because of its versatility it has come to be one of the most important commercial enterprises of the age. The boys of today are the business men of tomorrow, how essential is it therefore that insurance be taught in our schools and colleges. A most exhaustive investigation by Mr. Robert Lynn Cox, general counsel and manager for the association of Life Insurance Presidents, was made in 1910 as to the extent of life insurance instruction in colleges and universities and we herewith present statistics and data from his address. He found that a total of 263 institutions out of 588 colleges and universities in the country were treating the subject of life insurance, in other words 45 per cent of the institutions of higher education were dealing with the subject. Figuring on the basis of the number of students he learned that 60 per cent of the student body in our colleges and universities were given instruction to a greater or less extent. We are of the opinion that our colleges in Maine should establish schools of commerce and finance and give instruction in general insurance. There are undoubtedly many men in Maine who are qualified to address students in our colleges who are studying the subject of insurance, and for the benefit of their business.

would be willing to do this additional work. We believe much good would come from the adoption of this idea.

The matter of teaching fire prevention in the public schools of our State has been touched upon by us several times; we simply want to reiterate what has already been said, and will leave the subject with the hope that in the very near future our colleges and the University will take steps to incorporate this most important science in their curricula.

### MAINE MUTUAL FIRE COMPANIES.

In view of the tendency among the mutual fire companies of Maine to extend their business throughout the State it may not be amiss to direct attention to the experience of these companies during the past few years, as well as the conditions under which they operate. Our present statute offers two plans for such companies. First the taking of a premium note in place of the cash premium of the stock company; said note to be not less than 5 per cent of the risk. Usually a small amount is collected at the time the policy is written and is designed to cover the company's expense. When losses have been incurred assessments are made for the purpose of collecting funds to pay such losses. This plan of collecting funds after losses have been incurred does not contemplate the accumulation of a surplus, but is designed to secure insurance at actual cost. The second plan permits the collection of a cash premium equal to that collected by stock insurance companies under their tariff schedules and requires a premium note of an equal amount. Under this plan funds for paying losses are collected in advance, and the premium note constitutes a reserve to be drawn upon in case of excessive losses.

During the year 1912 four of our mutual fire companies, all of them transacting a general fire insurance business throughout the greater part of the state, ceased doing business and their affairs are being wound up, three of them, through receiverships, and one under the immediate direction of this department with the voluntary assistance of the officers of the company. The experience of these companies, as well as that of the companies now transacting such general business, indicates that great care must be exercised in selecting risks and in the business management of the company. Otherwise the policy-



holders must expect an unusual loss experience and consequent heavy assessments.

The first plan appears to operate successfully and no doubt has in the past saved many dollars for policyholders when the business is confined to a few towns or members of the order of Patrons of Husbandry. In such cases the agent is practically eliminated and it is possible to select risks with greater care than is generally exercised by such companies operating through an agency system throughout the several counties of our state. It is not our purpose to discourage the organization or extension of mutual fire insurance; on the other hand we believe that under proper conditions, with proper regulation, such companies have a work of no small importance to perform.

#### ASSESSMENT ACCIDENT COMPANIES.

Of six companies incorporated on this plan since 1905 but two are at present doing business; the remaining four having passed into the hands of receivers. A study of the conditions under which these companies have transacted business has led us to believe that there is in general too little safeguard for the policyholder from careless or unscrupulous management of those who may desire to enter this field of insurance. The original statute intended to provide only the means of incorporating such companies for mutual protection or indemnity in case of accident or disability and did not contemplate a general accident and health insurance on this plan. Experience indicates that only careful business management will permit the successful conduct of such companies. While the legislation passed by the seventy-sixth legislature requiring additional safeguards for companies incorporated after this date may seem somewhat stringent, nevertheless we cannot but believe that the best interests of the policyholders can be served only by ample protection, either as provided by this statute or some other sufficient means.

These companies operate without a capital stock and their only substitute for such guarantee is the provision for extra assessments as incorporated in their by-laws and policy contracts. Experience has shown that this is an unstable asset, in fact of practically no value. No receiver of any of these companies no matter how urgent the need for further funds has

ever attempted to collect such an extra assessment and no company, before the appointment of a receiver, has even contemplated such an extra assessment to relieve it of embarrassment. Further it is generally admitted by the officers of these companies that any attempt to collect such an extra assessment would result in the withdrawal of the greater part of their policyholders and the consequent death of the company.

While this plan as originally designed may have had a place in insurance and may have served in providing protection to many policyholders, we cannot believe that present conditions warrant the conception of companies to meet the keen competition of today without some obligation on the part of the promoters other than that required of a person who may serve as an officer or director for a salary with no personal interest or obligation further than to insure the continuance of such salary and the avoidance of any injury to his business reputation such as might occur in case of the failure of such company.

## FINANCIAL STATEMENT.

### RECEIPTS.

Licenses to companies .....	\$4,172 00	
Licenses to agents .....	16,123 00	
Certificates of examination .....	120 00	
Filing statements .....	1,825 00	
Filing charters .....	125 00	
Filing tax return .....	5 00	
Filing power of attorney, etc.....	10 00	
Annual franchise tax .....	50 00	
Certificate of qualification .....	20 00	
Renewals of authority (Fraternal) .....	15 00	
		\$22,465 00
Total received from companies .....		
Licenses to brokers .....	1,060 00	
Licenses to special brokers .....	40 00	
Service of writs .....	28 00	
Interest on deposits .....	89 48	
		\$23,682 48
Total receipts .....		
Paid State Treasurer March 30, 1912 .....	\$3,044 00	
Paid State Treasurer June 29, 1912 .....	1,161 15	
Paid State Treasurer September 30, 1912 .....	18,111 29	
Paid State Treasurer December 30, 1912 .....	1,366 04	
		\$23,682 48
Total paid State Treasurer .....		

## RECEIPTS.

CLASSES OF COMPANIES.	Three months ending March 31, 1912.	Three months ending June 30, 1912.	Three months ending Sept. 30, 1912.	Three months ending Dec. 31, 1912.	Taxes paid State Treasurer.
<b>FIRE AND MARINE COMPANIES.</b>					
Maine companies . . . . .	-	-	\$5 00	\$40 00	\$2,820 38
Companies of other states	\$981 00	\$261 00	7,332 00	188 00	38,910 23
Mutual companies of other states . . . . .	210 00	10 00	735 00	16 00	2,728 79
United States branches . . . . .	98 00	92 00	2,360 00	82 00	10,869 06
Maine mutuals . . . . .	-	-	-	-	1,018 96
<b>LIFE COMPANIES.</b>					
Maine company . . . . .	28 00	10 00	124 00	14 00	13,786 61
Companies of other states	661 00	162 00	2,464 00	226 00	61,612 04
<b>MISCELLANEOUS COMPANIES.</b>					
Maine companies . . . . .	-	-	-	-	430 59
Companies of other states and countries . . . . .	644 00	367 00	4,007 00	350 00	10,995 97
<b>ASSESSMENT ACCIDENT COMPANIES.</b>					
Maine companies . . . . .	44 00	26 00	264 00	88 00	1,504 90
Companies of other states	44 00	4 00	72 00	8 00	337 36
<b>FRATERNAL BENEFICIARY ORGANIZATIONS.</b>					
Maine companies . . . . .	-	-	-	2 00	-
Companies of other states	98 00	12 00	300 00	33 00	-
Total received from companies . . . . .	\$2,808 00	\$944 00	\$17,666 00	\$1,047 00	\$145,014 89
All other receipts . . . . .	236 00	217 15	445 29	319 04	181 55
Unauthorized insurance . . . . .	-	-	-	-	5,602 38
Total receipts . . . . .	\$3,044 00	\$1,161 15	\$18,111 29	\$1,366 04	\$150,798 82

## EXPENDITURES.

## SALARIES.

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

## EXPENSES OF INSURANCE DEPARTMENT.

Salaries of clerks . . . . .	\$1,830 68	\$7,600 00
Traveling expense . . . . .	298 15	
Printing . . . . .	3,355 46	
Binding . . . . .	431 34	
Postage . . . . .	687 64	
Freight and express . . . . .	326 75	
Telegraph and telephone . . . . .	181 12	
Stationery and office supplies . . . . .	371 81	
Reporting service . . . . .	10 00	

Insurance Commissioner's bond .....	10 00	
Insurance Commissioner's bond.....	\$10 00	
National convention .....	80 00	
Expense of Fire Marshal's Association .....	10 00	
<hr/>		
Total expended .....	\$7,592 95	
Balance unexpended .....	7 09	
<hr/>		
	\$7,600 00	\$7,600 00

INVESTIGATION OF FIRES.

Expended .....	\$2,020 39	\$2,000 00
Received from York County .....		26 48
Balance unexpended .....	6 09	
<hr/>		
	\$2,026 48	\$2,026 48

**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.....	9,158 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
1912.....	23,682 48	145,014 89	181 55	5,602 38	174,481 30

## 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%
1912	2544	3,006,398.00	.31%	19.50%

\*May 26th to December 31st.

## FIRE INSURANCE IN MAINE.

The fire insurance business in Maine for the year ending December 31, 1912, as reported to this department, may be summarized as follows:

## RISKS WRITTEN.

Companies of other states and countries .....	\$205,222,349 89
Maine mutual companies .....	13,127,157 89
Special brokers .....	86,600 00
Total .....	\$218,436,107 78

## PREMIUMS RECEIVED.

Companies of other states and countries .....	\$3,125,357 46
Maine mutual companies .....	*211,868 60
Special brokers .....	3,623 95
Total .....	\$3,340,850 01

\*Includes assessments on premium notes.

## LOSSES PAID.

Companies of other states and countries .....	\$1,733,042 10
Maine mutual companies .....	157,889 19
	<hr/>
Total .....	\$1,890,931 29

As will be seen from the following tables the losses *incurred* by the foreign fire insurance companies authorized in Maine during 1912 amounted to \$1,684,955.99 and was 53.94 per cent of the premiums collected by the same companies during the same period.

## 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 \$22,281,553.42, on which premiums of \$145,006.48 were paid such unauthorized organizations. There was received by the State Treasurer for taxes on 1912 returns \$3,742.72 prior to January 1, 1913 and \$1,145.09 subsequent to January 1, 1913.

## COMPANIES OF MAINE.

## INCORPORATED.

The Maine Casualty Company of Biddeford was incorporated January 17th, 1912 and commenced business September 13th, 1912.

The Maine Fire and Marine Insurance Company of Portland was incorporated May 15th, 1912.

## DISCONTINUED.

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 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 Homestead Mutual Fire Insurance Company of Portland was petitioned into a receivership by this department and Clarence E. Carll of Gorham was appointed receiver on December 23rd, 1912.

The Madawaska Mutual Fire Insurance Company of Van Buren cancelled all outstanding policy obligations as of August 10th, 1912.

The Maine Casualty Company of Biddeford, upon petition of the Insurance Commissioner, was placed in the hands of a receiver; E. C. Reynolds of Portland being appointed receiver December 24th, 1912.

The Sagamore Health and Accident Association of Sanford, upon petition of the Insurance Commissioner, was placed in the hands of a receiver; Charles G. Keene of Portland being appointed receiver December 18th, 1912.

COMPANIES OF OTHER STATES AND COUNTRIES  
ADMITTED DURING 1912.

FIRE AND MARINE.

NAME OF COMPANY.	Location.	Cash Capital.
American Union Fire Insurance Co.....	Philadelphia, Pa.....	\$500,000
Frankona Reinsurance Co.....	Frankfort-on-the-Main, Germany.....	200,000
Indiana Lumbermen's Mutual Ins. Co.....	Indianapolis, Ind.....	-
Jefferson Fire Insurance Co.....	Philadelphia, Pa.....	250,000
Lumber Ins. Co. of New York.....	New York, N. Y.....	400,000
Lumbermen's Mutual Insurance Co.....	Mansfield, Ohio.....	-
Michigan Fire and Marine Ins. Co.....	Detroit, Michigan.....	400,000
Union and Phenix Espanol Ins. Co.....	Madrid, Spain.....	200,000
MISCELLANEOUS.		
Atlantic Horse Insurance Co.....	Providence, R. I.....	110,000
Equitable Surety Company.....	St. Louis, Mo.....	1,000,000
Globe Indemnity Company.....	New York, N. Y.....	750,000
FRATERNAL.		
Independent Workmen's Circle of America, In- corporated.....	Boston, Mass.....	-

DISCONTINUED.

The City of New York Insurance Company of New York, N. Y., did not renew its license July 1, 1912. Maine business reinsured in the Boston Insurance Company of Boston, Mass., on January 11th, 1912.

The Delaware Insurance Company of Philadelphia reinsured its Maine business with the Westchester Fire Insurance Company of New York, N. Y., as of July 19th, 1912. The business of the Delaware will be continued as a separate department under the title of the Delaware Underwriters; all policies issued by the Underwriters agency being guaranteed by the Westchester Fire Insurance Company.

The Jefferson Fire Insurance Company of Philadelphia, Pa., reinsured its Maine business in the Fireman's Fund Insurance Company of San Francisco, California from November 30th, 1912.

The Mercantile Fire and Marine Insurance Company of Boston, Mass. reinsured its entire outstanding liability with the American Central Insurance Company of St. Louis, Missouri on March 12th, 1912.

The Prussian National Insurance Company of Stettin, Germany, did not renew its license July 1, 1912. Maine business reinsured in the



National Union Fire Insurance Company of Pittsblurgh, Pa., on June 30th, 1912.

The Empire State Surety Company of New York, N. Y. reinsured all business with the National Surety Company of New York, N. Y., as of August 22nd, 1912.

The German Commercial Accident Company of Philadelphia, Pa., withdrew from Maine in February, 1912.

The Workmen's Benefit Association of Boston, Mass., withdrew from the State.

**THE FOLLOWING COMPANIES WERE AUTHORIZED TO  
TRANSACT BUSINESS IN MAINE, MAY 22, 1913.**

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**FIRE AND MARINE INSURANCE COMPANIES.**

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**MAINE MUTUAL FIRE COMPANIES.**

Aroostook County Patrons Mutual Fire Insurance Company....	Houlton
Aroostook Mutual Fire Insurance Company.....	Presque Isle
Boothbay Mutual Fire Insurance Company.....	Boothbay
Brunswick Farmers Mutual Fire Insurance Company.....	Brunswick
Cape Elizabeth and Scarboro Mutual Fire Insurance Co..	Cape Elizabeth
Casco Mutual Fire Insurance Company.....	Casco
Citizens Mutual Fire Insurance Company.....	Bristol
Cumberland Mutual Fire Insurance Company.....	Cumberland
Danville Mutual Fire Insurance Company.....	Auburn
Dirigo Mutual Fire Insurance Company.....	Gorham
Dresden Mutual Fire Insurance Company.....	Dresden
Edgecomb Mutual Fire Insurance Company.....	Edgecomb
Eliot and Kittery Mutual Fire Insurance Company .....	Eliot
Falmouth Mutual Fire Insurance Company.....	Falmouth
Farmington Mutual Fire Insurance Company.....	Farmington
Fayette Mutual Fire Insurance Company.....	Fayette
Freeport and Yarmouth Mutual Fire Insurance Company.....	Freeport
Fryeburg Mutual Fire Insurance Company.....	Fryeburg
Gardiner and Richmond Mutual Fire Insurance Company.....	Gardiner
Gorham Farmers Mutual Fire Insurance Company.....	Gorham
Gray and New Gloucester Mutual Fire Insurance Co....	New Gloucester
Hampden Mutual Fire Insurance Company.....	Hampden
Harpswell Mutual Fire Insurance Company.....	Harpswell
Harrison Mutual Fire Insurance Company.....	Harrison
Jay Mutual Fire Insurance Company.....	Jay
Jefferson Farmers Mutual Fire Insurance Company.....	Jefferson
Kennebunk Farmers Mutual Fire Insurance Company.....	Kennebunk
Litchfield Mutual Fire Insurance Company.....	Litchfield
Lovell Mutual Fire Insurance Company.....	Lovell
Madawaska Mutual Fire Insurance Company.....	Van Buren
Maine Farmers Mutual Fire Insurance Company.....	Lisbon Falls
Medomak Mutual Fire Insurance Company.....	Waldoboro
Mercantile and Manufacturers Mutual Fire Insurance Co....	Portland
Mutual Fire Insurance Company.....	Saco

Narragansett Mutual Fire Insurance Company.....	Gorham
Newburgh Mutual Fire Insurance Company.....	Newburgh
Newcastle Mutual Fire Insurance Company.....	Newcastle
New Portland Mutual Fire Insurance Company.....	New Portland
North Yarmouth Mutual Fire Insurance Company.....	North Yarmouth
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, 111 Milk St., Boston, Mass.	
American Druggists' Fire Insurance Company.....	Cincinnati, Ohio
American Insurance Company.....	Newark, N. J.
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.	
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.
Detroit Fire and Marine Insurance Company.....	Detroit, Mich.

Equitable Fire and Marine Insurance Company.....Providence, R. I.  
 Federal Insurance Company.....Jersey City, N. J.  
 Fidelity-Phenix Fire Insurance Company.....New York, N. Y.  
 Fire Association.....Philadelphia, Pa.  
 Fireman's Fund Insurance Company.....San Francisco, Cal.

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

Firemens Insurance Company.....Newark, N. J.  
 Franklin Fire Insurance Company.....Philadelphia, Pa.  
 German Alliance Insurance Company.....New York, N. Y.  
 German American Insurance Company.....New York, N. Y.  
 Germania Fire Insurance Company.....New York, N. Y.  
 Glens Falls Insurance Company.....Glens Falls, N. Y.  
 Granite State Fire Insurance Company.....Portsmouth, N. H.  
 Hanover Fire Insurance Company.....New York, N. Y.  
 Hartford Fire Insurance Company.....Hartford, Conn.  
 Home Insurance Company.....New York, N. Y.  
 Insurance Company of North America.....Philadelphia, Pa.

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

Insurance Company of the State of Pennsylvania.....Philadelphia, Pa.  
 Knickerbocker Insurance Company.....New York, N. Y.  
 Lumber Insurance Company of New York.....New York, N. Y.  
 Massachusetts Fire and Marine Insurance Company....Boston, Mass.  
 Michigan Fire and Marine Insurance Company.....Detroit, Mich.

Simpson, Campbell & Co., Managers, Boston, Mass.

Nassau and Dutchess Fire Insurance Company.....New York, N. Y.  
 National Fire Insurance Company.....Hartford, 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 Company.....New 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.

Phœnix 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'Brion, 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, 111 Milk St., Boston, Mass.	
Williamsburg City Fire Insurance Company.....	New York, N. Y.

## MUTUAL FIRE COMPANIES OF OTHER STATES.

Central Manufacturers' Mutual Insurance Company..	Van Wert, Ohio
Holyoke Mutual Fire Insurance Company.....	Salem, Mass.
Indiana Lumbermen's Mutual Insurance Company..	Indianapolis, Ind.
Lumber Mutual Fire Insurance Company.....	Boston, Mass.
Lumbermen's Mutual Insurance Company.....	Mansfield, Ohio
Middlesex Mutual Fire Insurance Company.....	Concord, Mass.
Pawtucket Mutual Fire Insurance Company.....	Pawtucket, R. I.
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, 80 Maiden Lane, 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, 55 John St., New York, N. Y.	
Frankona Reinsurance Company.....	Frankfort-on-the-Main, Germany
C. H. Franklin, Manager, 123 William St., New York, N. Y.	
Hamburg Bremen Fire Insurance Company.....	Hamburg, Germany
H. N. Kelsey, 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., Ltd.....	Liverpool, England
A. G. McIlwaine, Jr., Manager, 20-22 Trinity St., Hartford, Conn.	
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, 55 John St., New York, N. Y.	
Northern Insurance Company.....	Moscow, Russia
Fester & Folsom, Inc., 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, 55 John St., New York, N. Y.	
Phoenix Assurance Company, Limited.....	London, England
Louis P. Bayard, } Percival Beresford, } Joint Managers, 100 William St., New York, N. Y.	
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 & Folsom, Inc., 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 & Folsom, Inc., 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., } Ernest E. Decker, Portland, Me., } General Agents.	
Equitable Life Assurance Society.....	New York, N. Y.
F. H. Hazelton, Manager for Maine, 392 Congress St., Portland, Maine.	
Fidelity Mutual Life Insurance Company.....	Philadelphia, Pa.
Home Life Insurance Company.....	New York, N. Y.
C. A. Lacroix, General Agent, Fidelity Building, Portland, Me.	
John Hancock Mutual Life Insurance Company.....	Boston, Mass.
Charles E. Sayward, General Agent, Portland, Maine.	

- Massachusetts Mutual Life Insurance Company.....Springfield, Mass.  
 J. Putnam Stevens, Manager for Maine, 40 Exchange St., Portland, Me.
- Metropolitan Life Insurance Company.....New York, N. Y.  
 Lawrence Rooney, 202 Exchange St., Bangor, Me.,  
 J. A. Martin, 73½ Front St., Bath, Me.,  
 E. P. Langley, 86 Lisbon St., Lewiston, Me.,  
 Chas. E. Bradley, 562 Congress St., Portland, Me., } Superintendents.
- Mutual Benefit Life Insurance Company.....Newark, N. J.  
 Chas. T. Hawes, Columbia Building, Bangor, Me.,  
 Walter DeC. Moore, 89 Market St., Portland, Maine. } 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. Duntun, 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.
- Phœnix Mutual Life Insurance Company.....Hartford, Conn.  
 S. H. McAlpine, Manager for Maine, 191 Middle St., Portland, Maine.
- 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.
- 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  
 W. E. Whittemore, Manager for Maine, Portland, Maine.
- United States Life Insurance Company.....New York, N. Y.

## MAINE MISCELLANEOUS COMPANY.

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

## 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 Mutual Liability Insurance Company.....	Boston, Mass.
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'Brion, Russell & Co., Managers for Maine, 108 Water St., Boston, Mass.	
Columbian National Life Insurance Co. (Accident Dept.)	Boston, Mass.
Connecticut General Life Insurance Co. (Accident Dept.).....	
.....	Hartford, Conn.
Continental Casualty Company.....	Hammond, Ind.
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, Maine.	
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. Kelley, Claud Norie-Miller, }	Joint Managers, 55 John St., New York, N. Y.
Globe Indemnity Company.....	New York, N. Y.
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, 57-59 William St., New York, N. Y.	
London Guarantee and Accident Company, Limited....	London, England
F. W. Lawson, Manager, 206 LaSalle 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.
National Surety Company.....	New York, N. Y.
Chester L. Jordan & Co., State Agents, 13 Exchange St., Portland, Me.	
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.
R. H. Hammond, Manager for Maine, 94 Milk St., Boston, Mass.	
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.

Fraternal Health and Accident Association.....	Richmond
Prudential Health and Accident Insurance Company.....	Bingham

#### 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

(The following fraternal appear on the records of Insurance Department in 1912 for the first time.)

Institut Jacques-Cartier.....	Lewiston
L'Institut Canadian-Français.....	Biddeford
L'Union Lafayette.....	Waterville
L'Union St. Joseph.....	Westbrook
Societe de Christopher Colomb.....	Fairfield

St. Jean Baptist Benevolent Society.....	Biddeford
Societe St. Jean Baptiste.....	Augusta
Societe St. Jean Baptiste.....	Brunswick
Societe St. Jean Baptiste.....	Fairfield
Society St. Jean Baptiste.....	Lisbon
Societe of St. John Baptiste.....	Westbrook
Union St. Joseph .....	Biddeford

#### 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
Independent Workmen's Circle of America, Inc.....	Boston, Mass.
Knights and Ladies of Honor.....	Indianapolis, Ind.
Knights of Columbus.....	New Haven, Conn.
Knights of Honor.....	St. Louis, Mo.
Knights of Pythias.....	Indianapolis, Ind.
Knights of the Maccabees of the World.....	Detroit, Mich.
S. C. C. Ward, Manager for Maine, Augusta, Maine.	
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.
Geo. C. Woods, State Deputy, Bangor, Maine.	
National Fraternal Society of the Deaf.....	Chicago, Ill.
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.

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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, 1912.

The tabulations relating to record of fires in Maine during 1912 are published herewith as compiled from the returns received at this office during the past year. Complete reports relating to the insurance paid in many cases were not obtainable in time for publication in the reports of this department.

Respectfully submitted,

A handwritten signature in cursive script that reads "Andrew P. Hawley". The signature is written in black ink and is centered on the page.

*Insurance Commissioner.*



# STATISTICAL TABLES.

## TABLE No. 1.

### Maine Business of Foreign Fire Insurance Companies, 1868 to 1912.

	Risks written.	Premiums received.	Losses paid.	Average % of premiums.	Average % of losses.
1868.....	\$52,618,758 00	\$649,002 51	\$339,906 72	1.23	52.37
1869.....	56,614,642 00	690,230 27	488,158 81	1.21	70.72
1870.....	51,132,999 00	574,895 72	448,921 36	1.12	76.18
1871.....	48,063,332 00	644,257 18	221,253 53	1.34	34.34
1872.....	55,722,821 00	699,171 83	378,185 19	1.25	54.09
1873.....	62,776,645 73	849,125 73	559,541 10	1.35	54.09
1874.....	66,997,743 00	924,724 22	406,731 32	1.38	43.98
1875.....	66,768,962 00	899,404 89	370,358 07	1.31	40.90
1876.....	63,192,790 00	820,997 89	497,778 59	1.29	60.63
1877.....	66,679,653 00	803,478 48	528,141 96	1.20	65.73
1878.....	59,537,800 00	707,787 80	636,073 46	1.18	89.86
1879.....	61,254,094 00	693,059 80	533,246 10	1.13	76.94
1880.....	64,928,627 65	754,632 57	456,880 58	1.16	65.43
1881.....	65,525,972 12	767,452 80	521,206 66	1.17	67.91
1882.....	70,326,575 00	841,986 38	624,840 48	1.19	74.21
1883.....	75,246,359 00	951,428 87	617,822 94	1.26	64.93
1884.....	71,936,068 66	978,702 88	722,739 23	1.36	73.84
1885.....	69,843,755 85	988,488 77	539,652 46	1.41	54.59
1886.....	77,376,807 41	1,077,965 92	1,090,574 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 35	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
1912.....	205,222,349 89	3,125,357 46	1,733,042 10	1.52	55.45

\* Includes tornado business.

**TABLE No. 2.**

**Income, Disbursements, Premiums, Losses, Admitted Assets, Surplus to Policy Holders and Risks Written During 1912.**

COMPANIES.	Income.	Disbursements.	Net premiums received.	Net losses paid.	Admitted assets.	Surplus to policy holders.	Gross risks written.	Gross premiums on risks written.
<b>MAINE STOCK COMPANIES.</b>								
Merchants.....	\$126,025 66	\$100,584 95	\$113,214 21	\$63,538 09	\$333,500 20	\$248,595 44	\$14,312,654 00	\$132,883 96
Union.....	169,250 32	147,501 71	149,338 41	91,548 81	531,013 58	426,676 02	14,009,705 00	190,651 45
Total.....	\$295,275 98	\$248,086 66	\$262,552 62	\$155,086 90	\$864,513 78	\$675,271 46	\$28,322,359 00	\$323,535 41
<b>STOCK COMPANIES OF OTHER STATES.</b>								
Ætna.....	\$10,564,466 46	\$9,397,688 02	\$9,574,430 79	\$4,977,974 59	\$23,051,531 36	\$13,238,392 50	\$1,278,660,772 00	\$13,534,220 07
Agricultural.....	1,882,876 17	1,689,588 62	1,697,349 43	829,702 72	4,189,617 18	1,980,005 25	255,455,800 00	2,633,554 65
Alliance.....	1,110,569 36	881,483 22	1,036,443 73	488,076 72	2,235,234 35	1,374,531 30	151,250,464 00	1,478,300 92
American Central.....	3,475,598 25	3,240,870 37	3,241,134 99	1,686,604 77	5,549,279 19	2,410,275 13	411,240,795 00	4,730,957 39
American Druggists'.....	105,955 55	96,012 78	93,463 50	41,027 43	333,128 82	273,396 66	10,089,350 00	103,024 09
American (N. J.).....	4,335,093 56	3,775,706 20	3,934,061 69	1,878,922 18	9,866,174 57	4,135,102 52	557,073,166 00	5,625,343 81
American Union.....	1,074,524 56	999,456 10	1,028,701 13	573,492 42	1,202,498 45	567,371 96	175,991,856 00	2,124,464 01
Boston.....	3,608,663 73	3,362,367 95	3,156,326 53	1,757,757 16	6,695,637 90	4,050,390 05	419,240,962 00	4,652,143 85
Caledonian-American.....	22,387 34	22,845 34	12,506 67	8,884 26	257,179 70	238,104 34	14,763,270 00	144,894 78
Central National.....	497,989 87	616,228 00	469,560 09	321,648 85	705,129 27	312,963 96	52,377,755 00	703,147 17
Citizens.....	541,876 14	541,778 73	511,314 95	336,943 99	862,107 87	357,159 00	174,178,438 00	2,095,646 65
Columbia.....	432,269 61	335,893 23	401,006 65	180,941 17	944,988 50	727,296 39	112,299,635 00	998,147 89
Commerce.....	307,539 07	302,690 18	256,336 63	153,052 18	747,139 26	468,836 46	35,547,465 00	359,117 46
Commercial Union.....	456,396 50	335,695 47	424,787 25	173,345 24	1,028,090 02	550,671 22	72,765,459 00	730,514 96
Commonwealth.....	982,263 67	918,242 01	858,922 39	521,945 81	2,599,847 66	1,679,662 71	171,539,211 00	1,440,066 26
Connecticut.....	4,039,152 63	3,765,915 58	3,739,990 56	2,063,754 64	7,738,699 23	3,272,227 69	452,471,336 00	4,994,012 44
Continental.....	9,991,718 85	8,554,192 51	8,118,908 59	9,910,649 28	27,070,031 28	16,489,991 20	1,038,796,311 00	10,641,960 70
Detroit.....	756,740 24	678,669 84	658,072 26	339,051 65	2,194,511 33	1,549,532 75	84,976,883 00	994,349 31
Equitable.....	715,591 27	811,991 08	463,761 34	319,576 25	1,142,937 29	661,363 30	96,148,363 00	1,088,154 75
Federal.....	1,577,031 51	1,416,081 57	1,467,970 82	672,096 02	3,273,123 80	1,988,393 66	1,433,943,337 00	3,726,474 82
Fidelity-Phenix.....	7,246,806 83	6,466,830 47	6,185,991 42	3,195,406 40	15,145,085 69	7,099,670 01	785,706,760 00	8,553,735 97
Fire Association.....	4,602,285 65	4,463,665 57	4,170,778 13	2,362,183 64	9,091,141 11	3,340,263 30	512,631,157 00	5,878,230 00

Fireman's Fund.....	5,850,333 23	5,197,012 49	5,472,766 43	2,903,265 66	9,268,924 08	4,604,730 57	1,111,289,186 00	8,989,110 88
Firemen's.....	3,354,290 13	2,982,838 38	3,019,478 24	1,429,662 99	6,836,778 79	3,723,239 49	258,929,621 00	4,684,281 85
Franklin.....	1,519,378 23	1,558,321 41	1,384,884 06	871,557 39	3,362,815 40	1,141,852 74	174,168,106 00	1,879,343 99
German Alliance.....	699,339 26	609,983 83	613,819 24	356,389 61	1,866,551 89	1,242,263 56	318,117,512 00	3,321,584 52
German American.....	11,218,848 62	10,133,422 42	8,470,179 68	4,676,485 53	21,238,425 35	11,576,398 18	1,419,993,059 00	14,263,601 68
Germania.....	3,344,841 69	2,887,910 77	2,911,243 83	1,319,743 10	7,213,762 27	3,613,814 88	397,542,317 00	3,942,524 17
Glens Falls.....	2,443,422 57	2,346,446 17	2,163,264 96	1,122,580 69	5,711,448 03	2,986,705 67	279,321,082 00	2,953,469 38
Granite State.....	606,914 60	570,193 66	568,152 58	330,128 09	1,160,352 23	531,904 74	66,480,672 00	843,023 27
Hanover.....	2,990,355 82	2,771,031 45	2,772,861 51	1,290,720 59	4,985,658 99	1,911,592 08	466,380,259 00	4,297,383 00
Hartford.....	16,640,039 35	15,208,329 13	15,443,140 52	8,511,525 66	26,492,318 21	10,503,692 22	1,828,271,650 00	20,764,542 45
Home.....	14,455,151 61	12,752,376 50	13,024,171 31	6,880,046 74	33,406,434 60	17,351,755 28	2,340,248,423 00	19,685,956 85
Insurance Co. of North America.....	9,991,307 18	8,953,409 88	9,301,450 13	5,007,610 81	17,850,390 17	7,910,000 00	1,580,426,800 00	13,169,073 82
Insurance Co. of the State of Penn.....	2,379,857 91	2,356,726 44	2,218,215 11	1,371,111 27	3,703,189 57	1,203,492 20	326,738,939 81	4,156,835 80
Lumber (N. Y.).....	438,849 23	467,199 27	407,101 81	225,755 75	834,448 45	562,472 11	56,135,210 00	744,966 34
Massachusetts.....	572,810 58	452,298 04	531,510 38	222,518 42	1,337,856 94	873,208 36	62,967,625 00	707,224 47
Michigan.....	745,823 31	721,664 94	691,921 68	371,532 01	1,485,891 67	752,619 22	95,201,426 00	1,070,512 59
Nassau & Dutchess.....	829,804 65	834,339 00	766,022 99	483,506 42	1,482,343 38	802,593 47	111,101,131 00	1,169,049 88
National.....	9,685,549 60	7,419,426 11	7,809,925 42	3,897,970 74	14,982,672 91	5,897,204 74	1,236,658,365 00	12,710,355 30
National Union.....	2,462,874 51	2,141,050 30	2,302,953 15	1,121,888 47	4,213,727 59	1,545,227 16	344,281,970 00	4,184,599 57
Newark.....	1,046,051 05	728,104 10	722,420 86	325,918 49	1,918,742 17	1,228,849 81	94,816,641 00	1,007,418 80
New Hampshire.....	2,565,714 77	2,308,027 74	2,315,199 61	1,231,626 56	6,097,887 20	3,050,761 60	275,661,470 00	3,113,292 99
Niagara.....	3,472,177 11	3,215,042 90	3,174,563 96	1,691,311 00	6,981,389 16	3,664,392 21	432,474,000 00	4,704,531 67
North British and Mercantile.....	643,679 49	512,332 80	564,702 65	275,152 00	2,029,646 40	1,470,135 84	128,949,055 00	929,819 22
Old Colony.....	625,823 98	514,658 18	576,743 08	315,714 53	1,334,768 05	854,670 67	82,621,244 00	1,007,494 51
Orient.....	1,582,779 00	1,458,621 43	1,449,035 26	752,971 81	3,428,018 85	1,817,282 45	221,513,212 00	2,341,944 24
Pelican.....	320,394 74	294,397 56	294,284 92	147,565 58	753,737 55	445,561 48	52,477,500 00	480,149 46
Pennsylvania.....	3,893,939 50	3,569,773 46	3,477,485 72	1,991,832 13	7,855,611 29	3,082,697 30	453,795,333 00	4,644,627 36
Peoples National.....	1,170,927 68	1,223,217 08	859,886 96	658,516 40	2,017,380 97	1,242,836 90	91,601,892 00	1,348,466 66
Phoenix (Conn.).....	5,684,315 72	5,185,009 07	5,176,471 41	2,738,007 24	11,806,049 41	6,155,090 80	819,894,990 00	7,445,777 67
Providence Washington.....	3,565,113 99	3,175,864 26	3,261,916 42	1,830,386 82	9,475,901 40	2,049,058 58	601,492,704 00	5,093,663 83
Queen.....	5,388,747 83	4,845,710 04	5,009,026 09	2,545,020 56	9,994,450 01	4,961,145 98	667,944,313 00	6,744,452 73
Reliance.....	1,040,342 76	1,104,551 21	909,051 87	570,407 87	1,735,017 40	580,831 06	135,170,248 00	1,571,624 56
Security.....	2,265,599 52	2,088,954 20	2,021,794 11	1,029,029 87	4,074,496 92	1,896,216 68	283,998,924 00	3,152,193 70
Springfield.....	5,961,978 98	5,326,664 40	5,456,731 18	2,894,270 60	11,056,692 66	5,266,053 71	655,413,176 00	7,550,569 79
Standard.....	480,514 88	404,294 27	438,108 53	168,414 33	1,195,363 38	816,614 10	68,353,944 00	656,821 80
St. Paul.....	6,354,108 52	5,558,063 27	5,973,180 64	3,291,281 17	8,785,318 85	3,343,538 15	848,480,403 00	8,234,687 62
Subscribers at U. S. "Lloyds".....	1,720,906 27	1,758,341 96	1,680,908 42	1,065,980 50	1,682,232 55	559,038 65	643,653,255 00	3,272,676 34
United Firemen's.....	476,360 08	442,175 37	387,327 05	201,647 09	1,801,645 56	587,733 27	47,528,767 00	543,967 08

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.....	\$3,609,003 63	\$2,827,555 36	\$3,361,539 57	\$1,557,831 94	\$5,363,271 38	\$1,715,915 72	\$484,541,928 00	\$4,780,069 81
Western Insurance.....	623,385 70	628,502 57	588,489 31	323,434 44	966,003 51	360,704 20	76,676,047 00	873,579 62
Williamsburgh City.....	2,374,210 02	2,769,780 88	2,195,043 85	1,272,090 80	3,684,956 39	1,266,393 72	298,039,196 00	3,242,374 49
Total.....	\$203,413,664 12	\$182,977,515 14	\$181,268,294 05	\$96,065,409 04	\$392,695,685 41	\$191,915,890 91	\$28,177,109,140 81	\$273,453,105 71
MUTUAL COMPANIES OF OTHER STATES.								
Central Manufacturers'.....	\$409,367 11	\$360,311 44	\$388,549 67	\$191,054 20	\$598,120 70	\$361,337 02	\$32,000,247 00	\$454,940 56
Holyoke.....	244,158 30	232,223 80	194,081 95	70,380 28	1,022,167 25	667,399 77	14,206,154 00	207,102 32
Indiana Lumbermen's.....	313,177 47	242,997 25	296,991 79	104,805 01	366,764 25	209,156 61	15,742,129 00	341,726 20
Lumber (Mass.).....	472,153 35	391,792 43	424,104 96	145,797 90	745,865 44	522,447 73	21,146,234 00	485,946 26
Lumbermen's (Ohio).....	427,059 88	380,142 14	405,723 07	142,317 85	591,264 49	367,656 13	20,474,658 00	459,748 60
Middlesex.....	235,015 25	251,910 53	201,179 58	88,893 98	624,468 09	270,177 11	15,091,224 00	222,914 18
Pennsylvania Lumbermen's.....	451,377 83	376,666 94	422,343 20	136,891 66	612,820 21	376,048 63	21,232,381 00	471,125 15
Providence.....	133,566 32	115,305 75	96,781 98	39,172 95	809,429 79	593,218 37	9,658,752 00	105,188 23
Quincy.....	203,076 28	205,557 98	164,832 05	56,562 59	832,109 46	541,564 16	11,542,120 00	173,540 77
Traders and Mechanics.....	233,738 61	231,419 95	187,755 83	77,360 84	573,081 56	211,834 22	12,938,390 72	199,897 04
Vermont.....	522,561 42	551,795 00	33,379 41	369,114 24	268,723 86	171,399 23	30,722,688 00	62,890 44
Worcester.....	174,171 07	164,227 20	131,504 36	40,620 89	846,823 44	571,867 22	10,275,231 00	137,967 52
Total.....	\$3,819,422 89	\$3,504,350 01	\$2,947,277 85	\$1,462,972 39	\$7,891,638 54	\$4,864,106 20	\$215,030,208 72	\$3,322,987 30
U. S. BRANCHES OF COMPANIES OF FOREIGN COUNTRIES.								
Aachen and Munich.....	\$1,296,106 72	\$1,192,540 53	\$1,199,458 92	\$581,651 09	\$2,388,888 60	\$1,087,459 40	\$174,637,215 00	\$1,769,969 10
Atlas.....	2,047,226 73	1,695,754 02	1,715,911 87	840,502 14	2,768,067 66	990,713 02	246,170,270 00	2,590,216 57
British America.....	1,154,009 79	1,050,983 98	1,094,455 66	575,233 83	1,491,960 15	446,879 26	157,156,966 00	1,789,859 38
Caledonian.....	1,532,148 94	1,473,254 68	1,427,290 70	835,066 11	2,103,483 03	515,267 69	196,804,803 00	2,161,769 18
Commercial Union.....	5,178,040 45	5,082,967 32	4,581,745 32	2,548,586 57	6,565,861 85	1,850,385 02	1,186,664,306 00	7,224,037 79



Frankona.....	277,348 16	218,031 66	235,519 07	98,639 38	560,779 74	349,800 19	26,758,850 00	315,812 05
Hamburg Bremen.....	1,507,464 27	1,490,380 51	1,342,273 24	816,714 30	1,884,822 68	476,898 09	181,403,561 00	2,178,234 65
Liverpool & London & Globe.....	9,429,072 79	9,467,673 26	8,886,107 28	4,760,732 38	13,467,677 91	3,744,431 86	1,465,623,233 00	15,104,184 51
London Assurance.....	2,944,914 27	2,825,978 61	2,711,286 59	1,309,822 45	3,799,607 50	1,168,244 38	639,683,516 00	4,426,767 19
London and Lancashire.....	3,077,493 17	2,863,750 60	2,661,548 89	1,201,989 58	3,787,887 65	852,042 24	429,795,707 00	4,285,198 16
Mannheim.....	1,481,216 82	1,284,008 77	1,447,514 69	769,281 74	989,755 34	361,791 13	517,070,250 00	2,464,293 15
North British and Mercantile.....	5,221,681 99	5,229,726 80	4,886,551 21	2,651,203 30	8,707,090 65	3,450,873 60	874,888,864 00	7,401,427 71
Northern Assurance.....	3,200,006 48	3,198,790 61	2,833,785 00	1,513,213 84	5,037,104 44	1,828,562 91	441,592,234 00	4,631,963 70
Northern Insurance.....	483,701 01	273,873 35	460,163 04	135,895 74	608,850 12	280,131 17	49,205,805 00	566,866 18
Norwich Union.....	1,841,072 68	1,773,227 47	1,737,842 37	906,614 19	2,761,539 48	926,687 83	258,887,922 00	2,685,227 58
Palatine.....	1,939,462 90	2,081,876 04	1,814,547 26	947,431 87	2,841,707 37	841,702 11	250,528,193 00	2,756,044 07
Phoenix Assurance.....	2,545,883 85	2,429,925 28	2,369,172 76	1,318,910 35	3,731,678 30	1,317,411 34	406,655,659 00	3,944,672 31
Royal.....	9,449,858 33	8,979,829 72	8,562,255 82	4,111,671 44	12,069,923 19	2,629,540 40	1,385,019,895 00	13,213,242 64
Royal Exchange.....	2,158,233 01	1,973,881 92	1,916,660 36	930,289 72	2,474,923 93	643,258 91	392,119,047 00	3,241,198 78
Scottish Union.....	2,369,588 96	2,016,734 94	2,136,944 89	1,123,346 62	5,486,039 93	3,210,321 05	395,149,597 00	3,729,205 91
State.....	158,660 52	123,605 28	111,630 06	64,249 41	446,824 91	327,299 39	21,612,887 00	228,612 24
Sun.....	3,060,747 22	2,970,644 38	2,822,595 73	1,456,217 98	4,397,145 00	1,017,157 99	392,078,904 00	4,276,809 33
Union and Phenix.....	1,048,376 62	915,668 70	1,012,811 55	490,869 26	1,046,704 64	242,487 79	116,868,309 00	1,336,873 87
Union Marine.....	976,561 27	857,359 98	916,127 98	545,812 26	819,688 31	340,861 55	436,094,567 00	2,090,381 34
Warsaw.....	925,972 32	624,332 52	900,130 38	274,101 44	807,787 88	161,397 70	89,586,916 00	1,162,817 89
Western Assurance.....	1,660,744 81	1,588,927 10	1,563,636 62	867,250 74	2,178,507 91	732,264 49	312,119,942 00	2,814,987 03
Total.....	\$66,965,594 08	\$63,683,728 03	\$61,347,967 26	\$31,675,297 73	\$93,224,308 17	\$29,793,870 51	\$11,044,177,448 00	\$98,390,692 31
Aggregate.....	\$274,493,957 07	\$250,413,679 84	\$245,826,091 78	\$129,358,766 06	\$494,676,145 90	\$227,249,139 08	\$39,464,639,156 53	\$375,490,320 73

**TABLE No. 3**  
**Income During 1912.**

COMPANIES.	NET PREMIUMS.		INTEREST.				Rents.	All other sources.	Total income.
	Fire.	Marine.	Mortgages.	Collateral loans.	Bonds and stocks.	All other sources.			
<b>MAINE STOCK COMPANIES.</b>									
Merchants Union.....	-	\$113,214 21	\$1,275 00	\$736 00	\$10,359 00	\$441 45	-	-	\$126,025 66
Union.....	-	149,338 41	-	-	18,650 29	1,261 62	-	-	169,250 32
Total.....	-	\$262,552 62	\$1,275 00	\$736 00	\$29,009 29	\$1,703 07	-	-	\$295,275 98
<b>STOCK COMPANIES OF OTHER STATES.</b>									
Etna.....	\$8,182,198 35	\$1,392,232 44	-	-	\$850,089 65	\$28,047 44	\$25,300 00	\$86,598 58	\$10,564,466 46
Agricultural.....	1,697,349 43	-	\$35,717 21	\$16,483 46	111,023 03	9,087 18	2,500 00	10,715 86	1,882,876 17
Alliance.....	676,091 48	360,352 25	-	-	68,848 43	2,036 33	-	3,240 87	1,110,569 36
American Central.....	3,230,041 71	11,093 28	1,794 00	18,552 24	206,687 50	1,107 02	-	6,322 50	3,475,598 25
American Druggists'.....	93,463 50	-	-	-	12,106 68	319 85	-	65 52	105,955 55
American (N. J.).....	3,897,696 69	36,365 00	83,483 41	-	281,427 03	4,861 29	26,242 65	5,017 49	4,335,093 56
American Union.....	1,028,701 13	-	10,578 06	-	19,654 72	3,241 21	1,605 54	10,743 80	1,074,524 56
Boston.....	1,540,825 83	1,615,500 70	23,361 03	3,146 18	190,106 76	7,054 04	3,091 70	225,577 49	3,608,663 73
Caledonian-American.....	12,506 67	-	-	-	9,712 50	168 17	-	-	22,387 34
Central National.....	469,560 09	-	6,926 99	100 83	18,766 80	1,734 76	-	900 40	497,989 87
Citizens.....	502,234 99	9,079 96	4,860 00	-	24,214 50	1,454 00	-	32 69	541,876 14
Columbia.....	-	401,006 65	-	-	29,848 08	1,414 88	-	-	432,269 61
Commerce.....	256,336 63	-	1,733 76	-	22,927 71	376 70	11,774 27	14,390 00	307,539 07
Commercial Union.....	424,787 25	-	-	-	30,907 77	654 48	-	47 00	456,396 50
Commonwealth.....	858,922 39	-	16,766 52	-	86,069 73	1,310 76	-	19,194 27	982,263 67
Connecticut.....	3,739,990 56	-	44,940 90	2,689 37	233,959 51	5,924 79	10,828 00	819 50	4,039,152 63
Continental.....	7,989,372 52	129,536 07	135 00	2,402 78	924,384 40	109,414 09	72,104 64	764,369 35	9,991,718 85
Detroit.....	641,592 05	16,480 21	45,003 88	1,386 60	43,180 39	8,031 91	805 00	260 20	756,740 24
Equitable.....	433,051 72	30,709 62	5,947 46	-	31,833 46	290 41	9,564 40	204,194 20	715,591 27
Federal.....	-	1,467,970 83	1,350 00	-	101,243 15	4,560 33	-	1,907 20	1,577,031 51

Fidelity-Phenix	6,050,689	70	135,301	72	11,384	94	-	448,765	87	58,671	83	29,054	12	512,938	65	7,246,806	83		
Fire Association	4,170,776	13	-	-	118,684	31	5,630	92	230,402	22	7,065	14	22,030	72	47,685	21	4,602,288	65	
Fireman's Fund	3,458,214	94	2,014,551	49	55,986	37	-	13,407	45	247,720	48	12,744	22	19,333	00	28,375	28	5,850,333	23
Firemen's	3,019,478	24	-	-	125,645	97	-	-	-	115,359	62	920	51	92,828	70	57	09	3,354,220	13
Franklin	1,384,884	06	-	-	2,231	19	73	33	109,539	96	1,548	85	8,174	00	12,926	84	1,519,378	23	
German Alliance	613,319	24	-	-	2,049	00	-	-	73,263	53	707	49	-	-	-	-	689,339	26	
German American	8,470,179	68	-	-	10,189	81	-	-	758,490	12	14,774	10	228,851	03	1,736,363	88	11,218,848	62	
Germania	2,911,243	83	-	-	23,135	28	-	-	224,406	54	8,846	45	48,485	00	128,724	59	3,344,841	69	
Glens Falls	2,094,851	56	68,413	40	96,270	89	-	-	138,948	13	20,586	53	1,160	31	23,191	75	2,443,420	57	
Granite State	568,152	58	-	-	505	00	-	-	31,228	45	626	37	5,430	00	972	20	606,914	60	
Hartford	2,772,861	51	-	-	175	00	-	-	139,292	04	1,278	89	72,663	62	4,084	76	2,990,355	82	
Home	14,693,568	32	749,572	20	24,284	02	384	74	927,896	46	17,184	91	52,254	58	174,894	12	16,640,039	35	
Insurance Co. of North America	12,411,470	51	-	-	1,885	30	-	-	1,284,861	57	31,952	68	-	-	112,280	75	14,455,151	61	
Insurance Co. of the State of Penn.	6,264,919	44	3,036,530	69	13,648	17	-	-	599,688	89	21,590	63	19,190	41	35,738	95	9,991,307	18	
Lumber (N. Y.)	2,176,818	26	41,396	85	2,997	71	-	-	130,442	49	870	75	15,308	90	12,022	95	2,379,857	91	
Massachusetts	407,101	81	-	-	-	-	-	-	27,911	99	1,584	66	2,250	77	2,250	77	438,849	23	
Michigan	407,170	91	124,339	47	-	-	-	-	37,806	30	1,838	32	-	-	1,655	58	572,810	58	
Nassau & Dutchess	691,921	68	-	-	27,626	38	267	37	25,294	17	712	08	-	-	1	83	745,823	31	
National	766,022	99	-	-	2,627	62	-	-	56,240	16	1,376	83	1,521	99	2,006	06	829,804	65	
National Union	7,809,925	42	-	-	97,496	55	-	-	373,662	68	21,313	88	38,517	18	1,344,633	89	9,685,549	60	
Newark	2,302,953	15	-	-	36,654	18	5,750	00	106,692	25	5,403	98	400	00	5,020	95	2,462,874	51	
New Hampshire	722,420	86	-	-	19,808	98	-	-	41,585	05	1,520	95	4,500	00	256,215	21	1,046,051	05	
Niagara	2,315,199	61	-	-	6,663	71	-	-	231,423	53	-	-	12,104	92	323	00	2,565,714	77	
North British and Mercantile	3,174,563	96	-	-	30,437	84	-	-	206,691	08	23,629	39	-	-	36,854	84	3,472,177	11	
Old Colony	564,702	65	-	-	-	-	-	-	78,410	65	566	19	-	-	-	-	643,679	49	
Orient	432,582	98	144,160	10	2,895	00	-	-	43,857	00	1,388	15	-	-	940	75	625,823	98	
Pelican	1,376,016	43	73,018	83	-	-	-	-	112,298	49	8,693	35	12,500	00	251	90	1,582,779	00	
Pennsylvania	294,284	92	-	-	-	-	-	-	25,191	93	914	77	-	-	3	12	320,394	74	
Peoples National	3,477,485	72	-	-	9,509	95	8,040	17	279,193	47	3,980	56	8,285	00	107,444	63	3,893,939	50	
Phoenix (Conn.)	859,886	96	-	-	32,698	01	4,963	35	50,755	04	3,432	21	-	-	219,192	11	1,170,927	68	
Providence Washington	5,176,471	41	-	-	2,909	59	549	35	428,857	23	10,981	86	14,089	68	50,943	60	5,684,315	72	
Queen	2,308,058	35	953,858	07	2,950	00	-	-	131,770	53	5,725	19	-	-	165,701	85	3,565,113	99	
Reliance	4,476,334	70	532,691	39	4,796	27	-	-	338,498	48	8,653	52	-	-	29,619	74	5,388,747	83	
Security	909,051	87	-	-	4,796	27	-	-	52,630	42	887	36	8,778	00	64,198	84	1,040,342	76	
Standard	2,021,794	11	-	-	13,488	28	5,253	55	135,242	68	95	16	8,937	50	80,788	24	2,265,599	52	
Springfield	5,456,731	18	-	-	67,025	96	-	-	334,501	68	4,541	91	18,000	00	81,178	25	5,961,978	98	
St. Paul	433,108	53	-	-	-	-	-	-	41,507	08	839	27	-	-	-	-	480,514	8	
Subscribers at U. S. Lloyds	4,494,795	98	1,478,384	66	32,349	07	178	56	275,959	76	7,261	24	19,065	05	46,114	20	6,354,108	58	
United Firemen's	41	23	1,680,867	17	-	-	-	-	31,080	65	7,492	10	-	-	1,425	10	1,720,906	2	
	387,327	05	-	-	11,262	02	702	90	61,674	07	734	27	238	35	14,421	42	476,360	0	

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.			
Westchester.....	\$3,361,539 57	-	\$8,101 38	-	\$200,395 97	\$2,870 17	\$108 00	\$35,988 54	\$3,609,003 63
Western Insurance.....	588,489 31	-	6,868 75	-	24,208 94	324 97	276 00	3,217 73	623,385 70
Williamsburgh City.....	2,195,043 85	-	24,144 94	\$250 00	117,847 61	7,631 56	3,714 15	25,577 91	2,374,210 02
Total.....	\$164,152,180 20	\$17,116,113 85	\$1,211,985 66	\$90,213 15	\$12,628,009 06	\$524,912 89	\$929,625 51	\$6,760,623 80	\$203,413,664 12
MUTUAL COMPANIES OF OTHER STATES.									
Central Manufacturers'.....	\$388,549 67	-	\$4,207 44	-	\$13,559 00	-	\$3,051 00	-	\$409,367 11
Holyoke.....	194,081 95	-	1,172 50	-	37,240 48	\$400 98	5,666 56	\$5,595 83	244,158 30
Indiana Lumbermen's.....	296,991 79	-	6,345 53	-	5,801 34	723 81	3,315 00	-	313,177 47
Lumber (Mass.).....	424,104 96	-	-	-	24,750 82	3,513 32	-	19,784 25	472,153 35
Lumbermen's (Ohio).....	405,723 07	-	2,985 84	-	17,983 77	338 97	-	28 23	427,059 88
Middlesex.....	201,179 58	-	1,655 00	-	22,516 25	52 21	1,816 30	7,795 91	235,015 25
Pennsylvania Lumbermen's.....	422,343 20	-	189 00	-	20,153 95	1,778 23	-	6,913 45	451,377 83
Providence.....	96,781 98	-	4,104 03	-	30,861 23	1,729 02	-	90 06	133,566 32
Quincy.....	164,882 05	-	3,957 37	\$5,354 47	23,612 21	542 36	1,288 00	3,439 82	203,076 28
Traders and Mechanics.....	187,755 83	-	2,071 48	695 00	19,881 00	211 90	1,628 32	21,495 08	233,738 61
Vermont.....	33,379 41	-	-	-	450 00	2,797 31	300 00	485,634 70	522,561 42
Worcester.....	131,504 36	-	9,935 81	-	19,697 50	1,472 85	11,148 77	411 78	174,171 07
Total.....	\$2,947,277 85	-	\$36,624 00	\$6,049 47	\$236,507 55	\$13,560 96	\$28,213 95	\$551,189 11	\$3,819,422 89
U. S. BRANCHES OF COMPANIES OF FOREIGN COUNTRIES.									
Aachen and Munich.....	\$1,199,458 92	-	-	-	\$82,705 82	\$3,259 35	-	\$10,682 63	\$1,296,106 72
Atlas.....	1,715,911 87	-	-	-	82,624 33	1,863 25	\$3,748 81	243,078 47	2,047,226 73
British America.....	1,094,455 66	-	-	-	53,280 96	6,203 17	-	5 70	1,154,009 79
Caledonian.....	1,427,290 70	-	-	-	55,531 59	1,937 18	45,316 62	2,072 85	1,532,148 94
Commercial Union.....	3,773,172 11	\$808,573 21	\$955 00	-	213,841 98	6,206 49	67,397 27	307,894 39	5,178,040 45

Frankona.....	235,519 07	-	-	-	20,006 07	1,179 75	-	20,643 27	277,348 16
Hamburg Bremen.....	1,342,273 24	-	-	-	68,365 41	648 50	-	96,177 12	1,507,464 27
Liverpool & London & Globe.....	8,425,288 05	460,819 23	152,658 34	6 00	235,792 36	31,028 21	115,380 28	8,100 32	9,429,072 79
London Assurance.....	2,083,076 06	628,210 53	-	-	126,270 80	4,602 49	-	102,754 39	2,944,914 27
London and Lancashire.....	2,547,701 00	113,847 89	-	-	125,582 24	14,483 96	23,116 64	252,761 44	3,077,493 17
Mannheim.....	-	1,447,514 69	-	-	20,204 56	1,091 27	-	12,406 30	1,481,216 82
North British and Mercantile.....	4,886,551 21	-	-	-	326,517 72	3,149 60	-	5,463 46	5,221,681 99
Northern Assurance.....	2,833,785 00	-	-	-	178,353 75	5,452 71	8,000 04	174,414 98	3,200,006 48
Northern Insurance.....	460,163 04	-	-	-	22,015 17	1,522 80	-	-	483,701 01
Norwich Union.....	1,737,842 37	-	-	-	86,474 18	3,676 32	-	13,079 81	1,841,072 68
Palatine.....	1,814,547 26	-	-	-	116,285 83	3,508 59	-	5,121 22	1,939,462 90
Phoenix Assurance.....	2,332,902 79	36,269 97	-	-	122,642 01	3,983 93	-	50,085 15	2,545,883 85
Royal.....	7,787,745 04	774,510 78	16,556 70	-	222,122 93	13,215 05	398,955 14	236,752 69	9,449,858 33
Royal Exchange.....	1,530,688 36	385,972 00	-	-	90,353 50	663 30	-	150,555 85	2,158,233 01
Scottish Union.....	2,136,944 89	-	11,889 56	-	196,607 48	3,011 05	2,295 33	18,840 65	2,369,588 96
State.....	111,630 06	-	-	-	15,437 50	337 96	-	31,255 00	158,660 52
Sun.....	2,822,595 73	-	1,250 00	-	149,205 98	5,424 66	22,665 41	59,605 44	3,060,747 22
Union and Phenix.....	1,012,811 55	-	-	-	34,420 17	1,144 90	-	-	1,048,376 62
Union Marine.....	-	916,127 98	-	-	21,402 50	1,176 20	-	37,854 59	976,561 27
Warsaw.....	900,130 38	-	-	-	24,227 86	1,614 08	-	-	925,972 32
Western Assurance.....	1,326,112 14	237,524 48	-	-	85,160 76	6,690 27	-	5,257 16	1,660,744 81
Total.....	\$55,538,596 50	\$5,809,370 76	\$183,309 60	\$6 00	\$2,775,433 46	\$127,075 04	\$686,875 54	\$1,844,927 18	\$66,965,594 08
Aggregate.....	\$222,638,054 55	\$23,188,037 23	\$1,433,194 26	\$97,004 62	\$15,668,959 36	\$667,251 96	\$1,644,715 00	\$9,156,740 09	\$274,493,957 07

TABLE No. 4  
Disbursements During 1912.

COMPANIES.	NET LOSSES.		Dividends.	Commis- sions.	Salaries.	Rents.	Taxes and fees.	All other disburse- ments.	Total disburse- ments.
	Fire.	Marine.							
<b>MAINE STOCK COMPANIES.</b>									
Merchants.....	-	\$63,538 09	\$11,400 00	\$16,008 51	\$5,200 00	\$400 00	\$1,794 10	\$2,244 25	\$100,584 95
Union.....	-	91,548 81	24,000 00	15,182 96	8,737 37	650 00	1,881 45	5,501 12	147,501 71
Total.....	-	\$155,086 90	\$35,400 00	\$31,191 47	\$13,937 37	\$1,050 00	\$3,675 55	\$7,745 37	\$248,086 66
<b>STOCK COMPANIES OF OTHER STATES.</b>									
Ætna.....	\$4,224,241 65	\$753,732 94	\$945,000 00	\$1,856,453 32	\$730,480 62	\$63,993 10	\$267,978 07	\$555,808 32	\$9,397,688 02
Agricultural.....	829,702 72	-	75,000 00	366,202 83	174,501 27	3,540 32	55,799 92	134,841 56	1,689,588 62
Alliance.....	366,950 25	121,126 47	60,000 00	203,649 54	46,011 85	4,912 46	29,040 14	49,792 51	881,483 22
American Central.....	1,685,572 68	1,032 09	240,000 00	589,188 95	285,409 72	15,346 79	126,781 44	297,538 70	3,240,870 37
American Druggists.....	41,027 43	-	18,000 00	11,365 06	12,172 60	480 00	4,462 91	8,504 78	96,012 78
American (N. J.).....	1,873,329 50	5,592 68	240,054 00	971,156 59	285,567 86	18,204 34	107,894 01	273,907 22	3,775,706 20
American Union.....	573,492 42	-	-	240,963 83	97,248 47	2,461 53	18,821 89	66,467 96	999,456 10
Boston.....	898,379 03	859,378 13	210,000 00	685,879 54	282,830 61	21,116 00	56,341 62	348,443 02	3,362,367 95
Caledonian-American.....	8,884 26	-	8,000 00	3,957 36	550 05	24 47	398 36	1,030 84	22,845 34
Central National.....	321,648 85	-	18,000 00	151,940 47	71,024 31	5,471 68	16,378 63	31,764 06	616,228 00
Citizens.....	336,943 99	-	24,000 00	92,723 66	36,621 04	1,845 27	20,439 14	29,205 63	541,778 73
Columbia.....	-	180,941 17	-	125,837 58	9,965 86	-	11,270 92	7,877 70	335,893 23
Commerce.....	153,052 18	-	20,000 00	60,893 69	23,833 76	2,000 00	9,274 42	33,636 13	302,690 18
Commercial Union.....	173,345 24	-	20,000 00	97,778 48	12,002 51	-	10,901 13	21,668 11	335,695 47
Commonwealth.....	521,945 81	-	50,000 00	178,996 38	70,353 62	7,509 56	27,208 59	62,228 05	918,242 01
Connecticut.....	2,063,754 64	-	190,890 50	805,319 08	356,272 18	29,562 04	95,269 85	224,847 29	3,765,915 58
Continental.....	3,851,017 51	59,631 77	1,000,000 00	1,657,681 05	696,998 34	70,034 93	270,552 63	945,276 28	8,554,192 51
Detroit.....	334,532 82	4,518 83	60,000 00	142,170 74	65,569 09	5,502 64	14,766 96	51,608 76	678,669 84
Equitable.....	288,716 63	30,859 62	-	44,116 44	84,582 26	7,959 40	23,305 06	332,451 67	811,991 08
Federal.....	-	672,096 02	100,000 00	549,462 53	9,092 29	-	43,000 77	42,429 96	1,416,081 57

Fidelity-Phenix.....	3,147,060 61	48,345 79	250,000 00	1,277,517 57	684,489 82	70,718 90	191,186 52	797,511 26	6,466,830 47
Fire Association.....	2,362,183 64	-	300,000 00	818,281 15	473,670 05	17,783 86	162,815 57	328,931 30	4,463,665 57
Fireman's Fund.....	1,971,094 97	932,170 69	240,000 00	963,013 33	564,768 79	32,281 54	159,749 60	333,963 57	5,197,012 49
Firemen's.....	1,429,662 99	-	200,000 00	814,391 78	184,831 77	19,555 04	96,822 77	237,574 03	2,982,838 38
Franklin.....	871,557 39	-	59,997 00	291,143 42	150,111 07	9,793 05	50,938 58	124,780 90	1,558,321 41
German Alliance.....	356,389 61	-	60,000 00	165,981 91	2,700 00	-	14,911 81	10,000 50	609,983 83
German American.....	4,676,485 53	-	600,000 00	1,560,933 77	813,064 29	77,475 34	238,678 45	2,166,735 04	10,133,422 42
Germania.....	1,319,703 10	-	200,000 00	630,248 03	270,772 02	31,396 08	101,508 18	334,283 36	2,887,910 77
Glens Falls.....	1,106,413 83	16,166 86	210,000 00	453,957 06	225,314 29	11,189 51	57,347 48	266,057 14	2,346,446 17
Granite State.....	330,128 09	-	20,000 00	118,389 09	35,063 39	2,770 16	17,462 50	46,380 43	570,193 66
Hanover.....	1,290,720 59	-	160,000 00	685,716 61	238,636 93	25,335 77	86,762 15	283,859 40	2,771,031 45
Hartford.....	8,192,132 00	319,393 66	700,000 00	2,866,603 86	1,410,367 76	120,092 71	518,626 14	1,081,113 00	15,208,329 13
Home.....	6,588,823 57	291,223 17	1,050,000 00	2,518,280 61	921,845 71	130,489 58	362,452 89	889,260 97	12,752,376 50
Insurance Co. of No. America	3,603,938 97	1,403,671 84	480,000 00	1,756,094 33	668,051 73	53,518 32	277,581 08	710,553 61	8,953,409 88
Insurance Co. of the State of Penn.....	1,369,571 06	1,540 21	63,794 20	461,159 55	194,489 35	5,390 00	80,886 21	179,895 86	2,356,726 44
Lumber (N. Y.).....	225,755 75	-	40,000 00	156,071 04	13,002 00	1,060 73	12,600 13	18,709 62	467,199 27
Massachusetts.....	195,451 36	27,067 06	-	136,819 90	46,348 38	6,498 84	8,193 08	31,919 42	452,298 04
Michigan.....	371,532 01	-	40,000 00	178,515 21	44,176 98	4,999 92	24,483 03	57,957 79	721,664 94
Nassau & Dutchess.....	483,506 42	-	36,000 00	225,430 15	37,073 23	3,030 81	15,201 54	34,096 85	834,339 00
National.....	3,897,970 74	-	255,442 12	1,352,466 43	1,078,359 16	46,240 44	240,635 60	548,311 62	7,419,426 11
National Union.....	1,121,888 47	-	90,000 00	406,891 17	248,318 75	13,073 44	90,182 10	170,686 37	2,141,050 30
Newark.....	325,918 49	-	52,431 80	150,101 19	95,348 50	5,214 30	25,615 77	73,474 05	728,104 10
New Hampshire.....	1,231,626 56	-	120,000 00	512,888 63	181,583 30	1,500 00	83,972 75	176,456 50	2,308,027 74
Niagara.....	1,691,311 00	-	250,000 00	596,102 45	324,341 74	40,180 09	106,484 29	206,623 33	3,215,042 90
North British and Mercantile	275,152 00	-	20,000 00	145,462 29	23,748 88	2,349 90	14,783 22	30,836 51	512,332 80
Old Colony.....	247,990 40	67,724 13	-	129,368 84	28,506 06	500 04	12,567 59	28,001 12	514,658 18
Orient.....	724,104 38	28,867 43	100,000 00	299,640 35	119,784 84	8,712 41	61,972 21	115,539 81	1,458,621 43
Pelican.....	147,565 58	-	20,000 00	69,782 19	16,120 56	1,849 29	10,185 27	28,894 67	294,397 56
Pennsylvania.....	1,991,832 13	-	225,000 00	770,575 05	212,815 58	22,366 18	114,544 32	232,640 20	3,569,773 46
Peoples National.....	658,516 40	-	-	276,042 22	71,830 27	3,941 96	30,947 72	181,938 51	1,223,217 08
Phoenix (Conn.).....	2,738,007 24	-	320,000 00	1,065,210 01	559,687 56	28,542 02	210,625 34	262,936 90	5,185,009 07
Providence Washington.....	1,265,985 01	564,401 81	75,000 00	686,309 15	243,354 63	14,282 90	80,132 80	245,397 96	3,175,864 26
Queen.....	2,319,702 58	225,317 98	300,000 00	951,067 53	510,130 64	47,060 96	121,289 92	371,170 43	4,845,710 04
Reliance.....	570,407 87	-	40,000 00	201,105 17	107,097 06	8,702 56	43,003 29	134,235 26	1,104,551 21
Security.....	1,029,029 87	-	119,000 00	423,191 56	196,978 67	11,927 23	70,519 00	238,307 87	2,088,954 20

TABLE No. 4—Concluded.

COMPANIES.	NET LOSSES.		Dividends.	Commissions.	Salaries.	Rents.	Taxes and fees.	All other disbursements.	Total disbursements.
	Fire.	Marine.							
Springfield.....	\$2,894,270 60	-	\$200,000 00	\$1,055,260 54	\$630,573 77	\$35,161 74	\$146,852 68	\$364,545 07	\$5,326,664 40
Standard.....	168,414 33	-	30,000 00	92,073 33	58,544 78	1,893 11	21,218 14	32,150 58	404,294 27
St. Paul.....	2,525,567 35	\$765,713 82	100,000 00	1,428,803 30	284,392 29	12,592 50	154,366 17	286,627 84	5,558,063 27
Subscribers at U. S. Lloyds	104 48 80	1,065,931 70	50,000 00	389,743 24	125,432 07	10,977 34	31,075 00	85,133 81	1,758,341 96
United Firemen's.....	201,647 09	-	32,000 00	106,078 93	28,969 02	-	10,134 12	63,346 21	442,175 37
Westchester.....	1,557,831 94	-	120,000 00	573,750 40	307,230 70	19,515 26	80,104 05	169,123 01	2,827,555 36
Western Insurance.....	323,434 44	-	24,000 00	156,453 15	58,507 41	7,351 86	16,123 26	42,632 45	628,502 57
Williamsburgh City.....	1,272,090 80	-	370,000 00	614,026 99	187,602 99	23,758 40	67,086 81	235,214 89	2,769,780 88
Total.....	\$87,618,963 17	\$8,446,445 87	\$10,901,609 62	\$37,366,679 60	\$16,029,125 10	\$1,251,038 62	\$5,532,485 59	\$15,831,167 57	\$182,977,515 14
MUTUAL COMPANIES OF OTHER STATES.									
Central Manufacturers'.....	\$191,054 20	-	-	\$46,009 39	\$22,496 05	\$1,200 00	\$6,711 55	\$92,840 25	\$360,311 44
Holyoke.....	70,380 28	-	\$7,000 00	29,250 39	24,157 59	2,100 00	4,974 58	94,380 96	232,223 80
Indiana Lumbermen's.....	104,805 01	-	-	25,096 16	25,096 16	1,200 00	4,959 48	106,936 60	242,997 25
Lumber (Mass.).....	145,797 90	-	-	22,657 16	37,452 66	3,631 32	9,061 74	173,191 65	391,792 43
Lumbermen's (Ohio).....	142,317 85	-	-	27,260 39	26,918 41	-	6,801 52	176,843 97	380,142 14
Middlesex.....	88,893 98	-	-	29,664 40	14,133 38	1,000 00	4,833 16	113,385 61	251,910 53
Pennsylvania Lumbermen's.....	136,891 66	-	-	29,644 77	29,644 77	2,768 00	5,571 11	201,791 00	376,666 54
Providence.....	39,172 95	-	-	12,198 31	11,165 00	1,566 00	14,583 64	36,619 85	115,305 75
Quincy.....	56,562 59	-	-	24,882 98	16,190 98	1,000 00	4,287 16	102,654 27	205,557 98
Traders and Mechanics.....	77,360 84	-	-	28,503 44	21,041 76	1,720 00	4,534 06	98,259 85	231,419 95
Vermont.....	369,114 24	-	-	49,843 63	27,728 81	-	10,017 94	95,090 38	551,795 00
Worcester.....	40,620 89	-	-	19,037 37	17,226 22	1,800 00	7,121 14	78,421 58	164,227 20
Total.....	\$1,462,972 39	-	\$7,000 00	\$289,287 46	\$273,251 79	\$17,985 32	\$83,457 08	\$1,370,395 97	\$3,504,350 01



U. S. BRANCHES OF COMPANIES  
OF FOREIGN COUNTRIES.

Aachen and Munich.....	\$581,651 09	-	-	\$255,237 40	\$125,519 58	\$6,961 97	\$34,465 21	\$188,705 28	\$1,192,540 53
Atlas.....	840,502 14	-	-	318,562 92	194,360 28	17,387 76	49,589 85	275,351 07	1,695,754 02
British America.....	575,233 83	-	-	269,084 79	95,130 08	4,589 56	33,751 02	70,184 70	1,050,983 98
Caledonian.....	835,066 11	-	-	312,433 87	126,555 20	9,471 35	45,720 13	144,008 02	1,473,254 68
Commercial Union.....	2,153,976 33	\$394,610 24	-	929,635 50	267,546 37	25,069 83	145,247 99	1,166,881 06	5,082,967 32
Frankona.....	98,639 38	-	-	65,407 91	3,763 04	920 00	1,316 09	47,985 24	218,031 66
Hamburg Bremen.....	816,714 30	-	-	236,809 00	166,048 64	20,396 01	46,608 52	203,804 04	1,490,380 51
Liverpool & London & Globe.....	4,531,182 51	229,549 8	-	1,943,394 01	593,332 83	64,930 77	233,429 13	1,871,854 14	9,467,673 26
London Assurance.....	998,045 02	311,777 4	-	536,190 74	203,627 97	22,960 81	74,675 69	678,700 95	2,825,978 61
London and Lancashire.....	1,173,085 74	28,903 8	-	484,035 27	247,867 21	27,369 70	95,789 00	806,699 84	2,863,750 60
Mannheim.....	-	769,281 7-	-	316,851 64	14,324 88	-	41,637 99	141,912 52	1,284,008 77
North British and Mercantile.....	2,651,203 30	-	-	1,031,903 33	516,361 45	34,613 64	116,423 42	879,221 66	5,229,726 80
Northern Assurance.....	1,513,213 84	-	-	448,700 07	347,888 14	27,075 24	98,655 74	763,256 58	3,198,790 61
Northern Insurance.....	135,895 74	-	-	133,259 57	500 00	-	2,129 29	2,088 75	273,873 35
Norwich Union.....	906,614 19	-	-	317,105 09	237,761 60	15,636 56	60,469 31	235,640 72	1,773,227 47
Palatine.....	947,431 87	-	-	413,274 93	125,494 67	11,497 89	50,720 91	533,455 77	2,081,876 04
Phoenix Assurance.....	1,318,691 90	218 45	-	446,683 98	276,190 90	22,875 64	71,335 15	293,929 26	2,429,925 28
Royal.....	3,824,650 87	287,020 57	-	1,698,012 98	861,428 30	86,801 91	249,353 36	1,972,561 73	8,979,829 72
Royal Exchange.....	806,949 41	123,340 31	-	415,269 31	171,247 49	12,235 41	53,684 87	391,215 12	1,973,881 92
Scottish Union.....	1,123,346 62	-	-	467,181 82	181,473 75	7,563 85	61,435 80	175,733 10	2,016,734 94
State.....	64,249 41	-	-	25,259 47	5,509 90	373 26	4,817 67	23,395 57	123,605 28
Sun.....	1,456,217 98	-	-	627,286 53	244,249 48	26,017 40	90,467 57	526,405 42	2,970,644 38
Union and Phenix.....	490,869 26	-	-	306,289 12	501 50	-	10,495 20	107,513 62	915,668 70
Union Marine.....	-	545,812 26	-	154,288 45	11,525 13	-	29,212 46	116,521 68	857,359 98
Warsaw.....	274,101 44	-	-	244,487 97	500 00	-	2,275 87	102,967 24	624,332 52
Western Assurance.....	702,833 11	164,417 63	-	364,309 66	157,738 92	9,661 44	48,405 53	141,560 81	1,588,927 10
Total.....	\$28,820,365 39	\$2,854,932 34	-	\$12,760,955 33	\$5,179,448 31	\$454,410 00	\$1,752,052 77	\$11,861,563 89	\$63,683,728 0
Aggregate.....	\$117,902,300 95	\$11,456,465 11	\$10,944,009 62	\$50,448,113 86	\$21,495,762 57	\$1,724,483 94	\$7,371,670 99	\$29,070,872 80	\$250,413,679 84

**TABLE No. 5.**  
**Assets December 31, 1912.**

COMPANIES.	Real estate.	Mortgages.	Collateral loans.	Bonds and stocks.	Cash in office and bank.	Bills receivable and agents' balances.	Interest and rents due and accrued.	All other assets.	Less assets not admitted.	Admitted assets.
<b>MAINE STOCK COMPANIES.</b>										
Merchants.....	-	\$31,500 00	\$18,400 00	\$202,254 80	\$38,410 49	\$23,803 74	\$1,384 24	\$18,367 76	\$620 83	\$333,500 20
Union.....	-	-	-	434,690 28	30,918 74	61,311 21	2,790 00	1,753 35	450 00	531,013 58
Total.....	-	\$31,500 00	\$18,400 00	\$636,945 08	\$69,329 23	\$85,114 95	\$4,174 24	\$20,121 11	\$1,070 83	\$864,513 78
<b>STOCK COMPANIES OF OTHER STATES.</b>										
Ætna.....	\$592,207 93	-	\$100,000 00	\$17,662,503 34	\$1,718,106 52	\$1,627,803 99	\$95,455 28	\$1,480,373 80	\$224,919 50	\$23,051,531 36
Agricultural.....	35,927 93	\$745,482 00	132,600 00	2,682,492 18	283,537 97	309,391 78	43,690 45	3,818 31	47,323 44	4,189,617 18
Alliance.....	-	-	-	1,987,975 50	155,104 10	148,932 17	21,010 38	1,165 00	78,952 80	2,235,234 35
American Central.....	-	35,639 61	297,885 62	4,432,011 21	328,495 60	701,868 62	24,065 52	-	270,686 99	5,549,279 19
American Druggists.....	-	-	-	300,848 73	14,484 72	13,638 32	4,614 53	606 49	1,063 97	333,128 82
American (N. J.).....	468,000 00	1,757,740 75	-	6,531,679 77	322,581 06	915,781 59	84,925 22	-	214,533 82	9,866,174 57
American Union.....	24,000 00	83,650 00	-	464,065 17	274,182 02	342,399 42	9,206 09	16,222 64	11,226 89	1,202,498 45
Boston.....	294,000 00	485,800 00	27,600 00	4,677,147 45	409,757 76	603,515 05	17,515 54	213,517 25	33,215 15	6,695,637 90
Caledonian-American.....	-	-	-	239,498 99	12,522 93	15,216 38	2,265 83	36 31	12,360 74	257,179 70
Central National.....	100 00	86,910 00	-	445,857 64	73,784 20	94,367 05	10,616 44	12,500 39	19,006 45	705,129 27
Citizens.....	-	97,200 00	-	570,493 75	138,802 63	70,184 17	10,687 96	-	25,260 64	862,107 87
Columbia.....	-	-	-	883,660 42	37,159 28	69,613 40	10,205 82	10,000 00	65,650 42	944,988 50
Commerce.....	75,000 00	31,000 00	-	556,848 25	18,425 00	40,736 20	4,598 32	28,326 61	7,795 12	747,139 26
Commercial Union.....	-	-	-	887,220 22	31,718 53	135,543 70	8,341 00	-	34,733 43	1,028,090 02
Commonwealth.....	-	309,000 00	-	2,078,765 23	87,967 87	143,636 47	16,801 94	1,727 45	38,051 30	2,599,847 66
Connecticut.....	189,200 00	1,014,350 00	54,000 00	5,741,946 93	493,385 11	406,712 61	41,873 88	-	202,769 30	7,738,699 23
Continental.....	1,175,000 00	2,700 00	500,000 00	22,282,237 00	1,707,129 92	1,273,582 86	209,474 90	-	80,093 40	27,070,031 28
Detroit.....	248,254 37	754,618 17	18,000 00	985,283 20	67,792 38	117,496 77	22,258 93	650 13	19,842 62	2,194,511 33
Equitable.....	101,180 00	122,550 00	-	649,550 00	63,697 07	142,980 54	7,734 07	58,646 50	30,000 00	1,142,937 29
Federal.....	-	30,000 00	-	2,379,194 20	440,137 91	458,663 60	28,973 33	67,567 93	131,413 17	3,273,123 80

Fidelity-Phenix.....	572,500 00	29,500 00	-	12,185,736 00	1,137,625 27	1,187,925 00	94,851 88	-	63,052 46	15,145,085 69
Fire Association.....	767,484 21	1,987,931 66	193,951 12	4,961,871 53	483,326 94	620,462 08	114,969 31	-	38,855 74	9,091,141 11
Fireman's Fund.....	473,442 39	1,004,083 33	430,850 00	5,457,385 67	685,631 45	1,211,697 84	84,904 99	3,018 45	82,090 04	9,268,924 08
Firemen's.....	1,036,526 26	2,626,150 00	-	1,768,823 33	61,828 50	427,927 31	50,964 91	868,136 87	3,573 39	6,836,778 79
Franklin.....	146,444 53	36,535 00	-	2,753,807 61	124,697 96	298,860 20	36,157 90	16,555 47	50,243 27	3,362,815 40
German Alliance.....	-	55,000 00	-	1,699,963 24	21,895 28	152,337 86	8,144 75	-	70,789 24	1,866,551 89
German American.....	2,675,166 73	108,800 00	-	16,706,860 24	586,325 55	1,788,211 37	142,636 99	15,000 00	784,615 53	21,238,425 35
Germania.....	750,000 00	430,000 00	-	5,249,050 02	522,679 99	504,303 93	39,564 00	-	281,835 67	7,213,762 27
Glens Falls.....	117,613 02	1,922,860 00	-	2,664,872 51	619,976 49	342,757 65	52,188 21	100 00	8,919 85	5,711,448 03
Granite State.....	46,954 28	10,100 00	-	988,982 10	60,951 51	97,917 02	11,203 34	-	55,756 02	1,160,352 23
Hanover.....	906,581 06	3,500 00	-	3,211,932 98	237,270 30	430,125 78	28,334 53	231,780 33	63,865 99	4,985,658 99
Hartford.....	754,887 61	618,666 67	6,000 00	21,077,883 03	1,369,515 76	2,361,566 97	268,690 23	99,951 56	64,843 62	26,492,318 21
Home.....	-	21,300 00	-	29,469,965 93	1,759,494 71	2,522,767 25	226,566 00	-	593,659 29	33,406,434 60
Insurance Co. of North America.....	293,875 00	238,935 00	-	14,284,757 68	1,298,192 45	1,662,264 15	98,462 37	81,330 52	107,427 00	17,850,390 17
Insurance Co. of the State of Penn.....	252,497 85	60,800 00	-	2,863,867 42	140,542 27	438,157 34	25,561 19	1,479 84	79,716 34	3,703,189 57
Lumber (N. Y.).....	-	-	-	659,000 73	76,099 76	164,875 61	6,547 48	-	72,075 13	834,448 45
Massachusetts.....	-	-	50,000 00	1,107,853 74	58,767 20	94,842 12	8,821 08	19,097 26	1,524 46	1,337,856 94
Michigan.....	48,356 21	499,390 42	10,000 00	664,250 00	74,447 46	154,636 29	16,974 71	21,444 11	3,607 53	1,485,891 67
Nassau & Dutchess.....	15,000 00	48,483 86	-	1,106,473 60	106,936 66	113,560 18	5,966 13	86,673 15	750 20	1,482,343 38
National.....	622,978 56	1,665,800 00	-	9,961,232 57	1,337,932 79	1,093,108 38	157,271 79	229,932 98	85,584 16	14,982,674 91
National Union.....	7,965 66	623,700 00	115,000 00	2,501,473 29	213,383 89	746,198 00	45,356 96	5,955 04	45,305 25	4,213,727 59
Newark.....	145,523 24	495,850 00	-	1,028,165 28	82,976 94	143,470 24	17,196 18	13,700 48	8,140 19	1,918,742 17
New Hampshire.....	100,900 00	114,050 00	-	4,540,886 27	323,672 56	370,684 10	49,451 67	598,242 60	-	6,097,887 20
Niagara.....	-	582,000 00	-	5,071,333 39	485,200 40	570,375 51	30,175 93	249,496 61	7,192 68	6,981,389 16
North British and Mer- cantile.....	-	-	-	1,983,229 21	21,181 89	80,258 00	18,271 66	506 49	73,800 85	2,029,646 40
Old Colony.....	-	60,000 00	-	1,105,046 29	93,056 22	88,894 45	3,135 00	200 00	15,563 91	1,334,768 05
Orient.....	167,686 38	-	-	2,848,286 04	220,182 73	274,773 31	36,517 89	15,632 37	135,079 87	3,428,018 85
Pelican.....	-	-	-	650,856 00	37,753 13	59,270 26	6,642 77	450 51	1,235 12	753,737 55
Pennsylvania.....	189,377 07	174,750 00	275,467 11	6,484,321 87	183,088 28	760,482 86	87,560 32	-	299,736 23	7,855,611 29
Peoples National.....	168,856 34	473,347 50	7,800 00	1,047,064 07	167,548 31	116,380 93	20,823 94	31,393 66	15,833 78	2,017,380 97
Phoenix (Conn.).....	127,291 14	27,700 00	59,000 00	8,870,092 00	758,842 94	1,019,628 28	90,092 01	863,234 91	9,831 87	11,806,049 41
Providence Washington Queen.....	-	65,000 00	-	2,661,412 50	449,477 56	572,985 35	30,834 16	1,061,802 57	610 75	4,775,901 40
Reliance.....	129,327 04	50,500 00	-	8,905,876 27	428,520 60	786,461 09	85,304 17	26,817 06	205,529 18	9,994,450 01
Security.....	239,218 25	300,300 00	94,000 00	1,256,385 00	79,191 34	230,245 52	15,838 21	1,010 00	27,479 71	1,735,017 40
				2,842,340 41	110,648 92	368,000 74	38,987 79	86,011 15	5,010 34	4,074,496 92

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	\$1,716,370 00	-	\$6,639,489 19	\$659,364 14	\$1,004,530 78	\$52,639 89	\$691,306 81	\$7,008 15	\$11,056,692 66
Standard.....	-	-	-	1,062,945 51	50,822 64	87,812 31	11,439 29	10,000 00	27,656 37	1,195,363 38
St. Paul.....	270,280 71	567,705 00	\$150,000 00	6,724,339 81	353,592 25	784,662 92	60,590 63	50,200 66	176,053 13	8,785,318 85
Subscribers at U. S. "Lloyds".....	-	-	-	916,475 00	259,869 55	509,084 56	11,403 33	28,767 75	43,367 64	1,682,232 55
United Firemen's.....	96,359 80	183,820 00	10,800 00	1,403,980 00	69,378 06	65,314 76	21,992 95	-	50,000 01	1,801,645 56
Westchester.....	5,876 00	149,361 00	-	4,642,456 11	293,810 04	460,148 95	11,269 46	-	199,650 18	5,363,271 38
Western Insurance.....	2,032 42	101,704 00	-	699,787 64	65,419 16	103,525 93	13,021 47	2,217 58	21,684 69	966,003 51
Williamsburgh City.....	75,000 00	538,400 00	5,000 00	2,472,398 53	395,948 98	309,012 34	20,583 98	6,084 97	137,472 41	3,684,956 39
<b>Total.....</b>	<b>\$14,708,871 99</b>	<b>\$23,149,033 97</b>	<b>\$2,537,953 85</b>	<b>\$291,542,768 79</b>	<b>\$23,245,881 41</b>	<b>\$32,812,570 21</b>	<b>\$2,932,226 89</b>	<b>\$7,314,710 58</b>	<b>\$5,548,332 28</b>	<b>\$302,695,685 41</b>
<b>MUTUAL COMPANIES OF OTHER STATES.</b>										
Central Manufacturers'	\$40,000 00	\$82,875 00	-	\$398,400 00	\$20,957 55	\$48,381 29	\$5,086 86	\$2,420 00	-	\$598,120 70
Holyoke.....	47,000 00	19,000 00	-	345,164 00	15,926 40	34,299 95	12,143 09	49,033 81	\$400 00	1,022,167 25
Indiana Lumbermen's..	29,500 00	139,850 00	-	150,000 00	26,504 79	15,782 41	5,127 05	-	-	366,764 25
Lumber (Mass.).....	-	-	-	634,230 07	103,464 03	17,754 13	4,807 40	13,354 93	27,745 12	745,865 44
Lumbermen's (Ohio)...	23,700 00	49,500 00	-	461,663 15	25,021 36	22,528 96	5,121 56	3,796 51	67 05	591,264 49
Middlesex.....	22,397 80	32,100 00	-	509,324 75	23,627 63	16,100 56	6,460 21	16,602 20	2,145 06	624,468 09
Pennsylvania Lumber- men's.....	-	3,500 00	-	500,390 00	74,195 21	27,726 74	7,160 66	4,246 26	4,398 66	612,820 21
Providence.....	-	70,850 00	-	636,103 23	48,442 35	10,658 49	1,823 74	41,971 77	419 79	809,429 79
Quincy.....	9,256 00	79,026 96	108,000 00	520,069 98	23,631 83	14,224 72	5,579 47	73,895 52	1,575 02	832,109 46
Traders and Mechanics.	16,230 09	42,430 60	17,300 00	393,900 00	11,021 30	13,840 37	1,343 27	78,490 73	1,474 80	573,081 56
Vermont.....	50,000 00	-	-	10,250 00	51,291 28	156,355 28	225 00	602 30	-	268,723 86
Worcester.....	100,000 00	181,797 00	-	500,000 00	65,571 29	8,158 45	10,606 70	12,600 00	31,910 00	846,823 44
<b>Total.....</b>	<b>\$338,083 89</b>	<b>\$700,929 56</b>	<b>\$125,300 00</b>	<b>\$5,559,495 18</b>	<b>\$489,655 02</b>	<b>\$385,811 35</b>	<b>\$65,485 01</b>	<b>\$297,014 03</b>	<b>\$70,135 50</b>	<b>\$7,891,638 54</b>

U. S. BRANCHES OF COMPANIES OF FOREIGN COUNTRIES.

Aachen and Munich....	-	-	-	\$2,280,673 08	\$144,536 02	\$193,783 76	\$26,097 17	\$9,758 34	\$265,959 77	\$2,388,888 60
Atlas.....	\$83,878 81	-	-	2,433,423 41	178,639 39	341,205 72	26,225 97	4,809 67	300,115 31	2,768,067 66
British America.....	-	-	-	1,382,891 38	237,794 10	180,150 96	21,051 39	-	329,927 68	1,491,960 15
Caledonian.....	439,510 50	-	-	1,348,632 67	141,162 90	258,309 43	8,892 87	88,790 71	181,816 13	2,103,483 03
Commercial Union.....	698,163 62	58,000 00	-	5,105,125 71	598,125 76	1,113,716 68	80,841 59	189,916 23	1,278,027 74	6,565,861 85
Frankona.....	-	-	-	529,495 63	44,040 93	7,604 63	7,520 83	-	27,882 28	560,779 74
Hamburg Bremen.....	-	-	-	1,634,038 80	84,079 61	227,803 67	23,037 72	-	84,137 12	1,884,822 68
Liverpool & London & Globe.....	1,241,257 70	3,281,364 00	\$100 00	6,467,172 12	901,541 06	2,029,048 57	113,499 19	162,792 20	729,096 93	13,467,677 91
London Assurance.....	-	-	-	3,217,140 09	183,433 56	553,385 16	38,369 97	29,827 75	222,549 03	3,799,607 50
London and Lancashire.....	300,000 00	-	-	3,093,772 34	476,060 46	552,557 98	47,211 25	264,084 23	945,798 61	3,787,887 65
Mannheim.....	-	-	-	671,418 89	22,202 21	360,196 35	7,616 67	9,832 00	81,510 78	989,755 34
North British and Mercantile.....	-	-	-	8,400,194 67	291,822 70	851,105 92	92,738 74	6,993 78	935,765 16	8,707,090 65
Northern Assurance.....	115,000 00	-	-	4,456,474 06	254,917 67	554,565 51	50,025 48	133,642 60	527,520 88	5,037,104 44
Northern Insurance.....	-	-	-	680,200 32	70,926 34	38,255 60	10,060 83	-	190,592 97	608,850 12
Norwich Union.....	-	-	-	2,091,487 17	377,314 49	308,240 18	21,880 83	2,196 55	39,579 74	2,761,539 48
Palatine.....	-	-	-	2,722,605 27	204,369 17	399,764 89	31,634 00	-	516,665 96	2,841,707 37
Phoenix Assurance.....	-	-	-	3,002,016 00	310,824 04	517,785 11	42,662 10	19,204 24	160,813 19	3,731,678 30
Royal.....	4,348,500 00	258,100 00	-	5,505,785 43	810,534 15	1,357,658 95	83,556 78	61,199 60	355,411 72	12,069,923 19
Royal Exchange.....	-	-	-	2,278,851 76	221,509 15	369,318 72	28,426 86	-	423,182 56	2,474,923 93
Scottish Union.....	143,023 18	187,900 00	-	4,678,228 05	124,644 13	435,651 21	74,711 15	-	158,117 79	5,486,039 93
State.....	-	-	-	446,176 15	40,004 68	24,447 01	4,204 16	-	68,007 09	446,824 91
Sun.....	178,175 04	25,000 00	-	3,458,709 77	428,208 27	477,429 00	43,422 01	64,509 74	278,308 83	4,397,145 00
Union and Phenix.....	-	-	-	1,010,523 96	54,864 84	37,735 38	14,445 79	-	70,865 33	1,046,704 64
Union Marine.....	-	-	-	571,956 97	39,099 43	283,756 77	5,920 00	445 35	81,490 21	819,688 31
Warsaw.....	-	-	-	848,222 47	36,190 76	68,192 24	9,279 13	-	154,096 72	807,787 88
Western Assurance.....	-	-	-	1,897,696 80	369,077 37	205,530 43	20,668 37	8,324 13	322,789 19	2,178,507 91
Total.....	\$7,547,508 93	\$3,810,364 00	\$100 00	\$70,212,912 97	\$6,645,923 19	\$11,747,199 83	\$934,000 85	\$1,056,327 12	\$8,730,028 72	\$93,224,308 17
Aggregate.....	\$22,594,464 81	\$27,691,827 53	\$2,681,753 85	\$367,952,122 02	\$30,450,788 85	\$45,030,696 34	\$3,935,886 99	\$8,688,172 84	\$14,349,567 33	\$494,676,145 90

INSURANCE COMMISSIONER'S REPORT.

TABLE No. 6.  
Liabilities December 31, 1912.

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 Union.....	\$24,376 00	\$58,096 32	\$2,432 44	\$84,904 76	\$100,000 00	\$148,595 44	\$248,595 44
Union.....	23,965 45	78,422 11	1,950 00	104,337 56	200,000 00	226,676 02	426,676 02
Total.....	\$48,341 45	\$136,518 43	\$4,382 44	\$189,242 32	\$300,000 00	\$375,271 46	\$675,271 46
STOCK COMPANIES OF OTHER STATES.							
Etna.....	\$711,143 59	\$8,364,196 73	\$737,798 54	\$9,813,138 86	\$5,000,000 00	\$8,238,392 50	\$13,238,392 50
Agricultural.....	126,412 00	1,833,031 45	250,168 48	2,209,611 93	500,000 00	1,480,005 25	1,980,005 25
Alliance.....	160,100 00	653,177 27	47,425 78	860,703 05	750,000 00	624,531 30	1,374,531 30
American Central.....	292,330 32	2,702,040 05	144,633 69	3,139,004 06	2,000,000 00	410,275 13	2,410,275 13
American Druggists.....	7,035 08	48,461 97	4,235 11	59,732 16	200,000 00	73,396 66	273,396 66
American (N. J.).....	394,449 29	4,780,327 23	556,295 53	5,731,072 05	1,000,000 00	3,135,102 52	4,135,102 52
American Union.....	80,297 55	547,708 94	7,120 00	635,126 49	500,000 00	67,371 96	567,371 96
Boston.....	391,052 65	2,109,872 03	144,323 17	2,645,247 85	1,000,000 00	3,050,390 05	4,050,390 05
Caledonian-American.....	1,593 43	12,616 52	4,865 51	19,075 46	200,000 00	38,104 24	238,104 24
Central National.....	51,725 84	323,662 20	16,777 27	392,165 31	200,000 00	112,963 96	312,963 96
Citizens.....	61,631 83	437,217 04	6,100 00	504,948 87	200,000 00	157,159 00	357,159 00
Columbia.....	28,087 83	172,604 28	17,000 00	217,692 11	400,000 00	327,296 39	727,296 39
Commerce.....	25,451 84	238,744 86	14,106 10	278,302 80	200,000 00	268,836 46	468,836 46
Commercial Union.....	37,628 00	391,210 84	48,579 96	477,418 80	200,000 00	350,671 22	550,671 22
Commonwealth.....	84,739 32	803,945 63	31,500 00	920,184 95	500,000 00	1,179,662 71	1,679,662 71
Connecticut.....	321,336 19	4,109,438 30	35,697 05	4,466,471 54	1,000,000 00	2,272,227 69	3,272,227 69
Continental.....	485,204 77	9,022,217 57	1,072,617 74	10,580,040 08	2,000,000 00	14,489,991 20	16,489,991 20
Detroit.....	56,224 81	571,154 70	17,599 07	644,978 58	500,000 00	1,049,532 75	1,549,532 75
Equitable.....	51,070 08	254,544 10	175,959 81	481,573 99	400,000 00	261,363 30	661,363 30
Federal.....	369,147 17	615,185 35	300,397 62	1,284,730 14	1,000,000 00	988,393 66	1,988,393 66

Fidelity-Phenix.....	535,623 40	6,834,792 28	675,000 00	8,045,415 68	2,500,000 00	4,599,670 01	7,099,670 01
Fire Association.....	355,145 28	3,776,210 51	1,619,522 02	5,750,877 81	750,000 00	2,590,263 30	3,340,263 30
Fireman's Fund.....	487,239 78	3,812,953 73	364,000 00	4,664,193 51	1,500,000 00	3,104,730 57	4,604,730 57
Firemen's.....	291,075 54	2,781,578 19	40,885 57	3,113,539 30	1,000,000 00	2,723,239 49	3,723,239 49
Franklin.....	154,868 93	1,294,697 93	771,395 80	2,220,962 66	500,000 00	641,852 74	1,141,852 74
German Alliance.....	102,244 19	466,074 14	55,970 00	624,288 33	400,000 00	842,263 56	1,242,263 56
German American.....	820,524 48	8,444,179 06	397,323 63	9,662,027 17	2,000,000 00	9,576,398 18	11,576,398 18
Germania.....	182,473 13	3,300,304 32	117,169 94	3,599,947 39	1,000,000 00	2,613,814 88	3,723,814 88
Glens Falls.....	207,461 00	2,326,240 10	191,041 26	2,724,742 36	500,000 00	2,486,705 57	2,986,705 57
Granite State.....	52,593 60	559,544 84	16,309 05	628,447 49	200,000 00	331,904 74	531,904 74
Hanover.....	259,922 41	2,701,091 59	113,052 91	3,074,066 91	1,000,000 00	911,592 08	1,911,592 08
Hartford.....	1,284,370 64	13,871,786 40	832,468 95	15,988,625 99	2,000,000 00	8,503,692 22	10,503,692 22
Home.....	1,263,997 33	12,341,420 00	2,449,261 99	16,054,679 32	3,000,000 00	14,351,755 28	17,351,755 28
Insurance Co. of North America.....	1,341,600 00	6,854,309 11	1,744,481 06	9,940,390 17	4,000,000 00	3,910,000 00	7,910,000 00
Insurance Co. of the State of Penn.....	268,581 66	1,775,460 30	455,655 41	2,499,697 37	800,000 00	403,492 20	1,203,492 20
Lumber (N. Y.).....	33,381 20	230,999 28	7,595 86	271,976 34	400,000 00	162,472 11	562,472 11
Massachusetts.....	55,283 08	399,283 56	10,081 94	464,648 58	500,000 00	373,208 36	873,208 36
Michigan.....	65,520 23	629,093 91	38,658 31	733,272 45	400,000 00	352,619 22	752,619 22
Nassau & Dutchess.....	87,285 04	580,516 17	11,948 70	679,749 91	400,000 00	402,593 47	802,593 47
National.....	586,296 03	7,862,926 70	636,245 44	9,085,468 17	2,000,000 00	3,897,204 74	5,897,204 74
National Union.....	183,916 94	2,346,994 28	137,589 21	2,668,500 43	1,000,000 00	545,227 16	1,545,227 16
Newark.....	78,910 86	575,259 80	35,721 70	689,892 36	500,000 00	728,849 81	1,228,849 81
New Hampshire.....	210,956 93	2,185,606 70	650,561 97	3,047,125 60	1,350,000 00	1,700,761 60	3,050,761 60
Niagara.....	241,190 27	2,969,429 70	106,376 88	3,316,996 85	1,000,000 00	2,664,392 31	3,664,392 31
North British and Mercantile.....	38,926 79	508,383 77	12,200 00	559,510 56	200,000 00	1,270,135 84	1,242,135 84
Old Colony.....	65,332 77	399,535 06	15,229 55	480,097 38	400,000 00	454,670 67	854,670 67
Orient.....	129,426 84	1,434,717 91	46,591 65	1,610,736 40	500,000 00	1,317,282 45	1,817,282 45
Pelican.....	24,600 00	260,772 42	22,803 65	308,176 07	200,000 00	245,561 48	445,561 48
Pennsylvania.....	320,117 55	3,386,246 73	1,066,549 71	4,772,913 99	750,000 00	2,332,697 30	3,082,697 30
Peoples National.....	76,767 24	576,465 39	121,311 44	774,544 07	1,000,000 00	242,836 90	1,242,836 90
Phoenix (Conn.).....	485,001 34	4,975,957 27	190,000 00	5,650,958 61	2,000,000 00	4,155,090 80	6,155,090 80
Providence Washington.....	367,023 45	2,302,819 37	57,000 00	2,726,842 82	1,000,000 00	1,049,058 58	2,049,058 58
Queen.....	411,817 33	4,382,872 80	238,613 90	5,033,304 03	1,000,000 00	3,961,145 98	4,961,145 98
Reliance.....	104,223 69	895,329 68	154,627 97	1,154,186 34	400,000 00	180,831 06	580,831 06
Security.....	188,523 94	1,951,936 99	37,819 31	2,178,280 24	1,000,000 00	896,216 68	1,896,216 68

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.....	\$469,233 77	\$5,001,291 22	\$320,113 96	\$5,790,638 95	\$2,000,000 00	\$3,266,053 71	\$5,266,053 71
Standard.....	25,630 40	332,988 50	20,130 38	378,749 28	500,000 00	316,614 10	816,614 10
St. Paul.....	459,842 04	4,854,764 89	127,173 77	5,441,780 70	500,000 00	2,843,538 15	3,343,538 15
Subscribers at U. S. "Lloyds".....	361,447 18	429,386 69	332,360 00	1,123,193 90	100,000 00	459,038 65	559,038 65
United Firemen's.....	39,822 64	323,162 15	850,927 50	1,213,912 29	400,000 00	187,733 27	587,733 27
Westchester.....	328,715 72	3,208,913 12	109,726 82	3,647,355 66	300,000 00	1,415,915 72	1,715,915 72
Western Insurance.....	54,104 76	540,676 26	10,518 29	605,299 31	300,000 00	60,704 20	330,704 20
Williamsburgh City.....	169,343 38	2,223,219 29	26,000 00	2,418,562 67	600,000 00	666,393 72	1,266,393 72
Total.....	\$17,007,029 37	\$164,901,549 17	\$18,871,215 96	\$200,779,794 50	\$59,600,000 00	\$132,315,890 91	\$191,915,890 91
MUTUAL COMPANIES OF OTHER STATES.							
Central Manufacturers.....	\$22,704 56	\$201,579 21	\$12,499 91	236,783 68	-	\$361,337 02	\$361,337 02
Holyoke.....	3,810 22	324,792 14	26,165 12	354,767 48	\$100,000 00	667,399 77	667,399 77
Indiana Lumbermen's.....	7,485 00	145,960 64	4,162 00	157,607 64	-	209,156 61	209,156 61
Lumber (Mass.).....	13,754 01	203,884 76	5,778 94	223,417 71	-	522,447 73	522,447 73
Lumbermen's (Ohio).....	19,085 00	195,051 69	9,471 67	223,608 36	-	367,656 13	367,656 13
Middlesex.....	7,873 71	340,491 53	5,925 74	354,290 98	-	270,177 11	270,177 11
Pennsylvania Lumbermen's.....	23,750 27	206,629 94	6,391 37	236,771 58	-	376,048 63	376,048 63
Providence.....	4,445 10	205,770 35	5,995 97	216,211 42	-	593,218 37	593,218 37
Quincy.....	5,000 00	283,128 46	2,416 84	290,545 30	-	541,564 16	541,564 16
Traders and Mechanics.....	8,762 56	321,935 50	30,549 28	361,247 34	-	211,834 22	211,834 22
Vermont.....	24,726 50	50,407 54	22,190 59	97,324 63	-	171,399 23	171,399 23
Worcester.....	4,355 74	265,208 24	5,392 24	274,956 22	-	571,867 22	571,867 22
Total.....	\$145,752 67	\$2,744,840 00	\$136,939 67	\$3,027,532 34	\$100,000 00	\$4,764,106 20	\$4,864,106 20
U. S. BRANCHES OF COMPANIES OF FOREIGN COUNTRIES.							
Aachen and Munich.....	\$115,099 94	\$1,156,449 57	\$29,879 69	\$1,301,429 20	\$200,000 00	\$887,459 40	\$1,087,459 40
Atlas.....	129,952 31	1,567,632 89	79,769 44	1,777,354 64	200,000 00	790,713 02	990,713 02
British America.....	107,601 84	916,854 60	20,624 45	1,045,080 89	200,000 00	246,879 26	446,879 26
Caledonian.....	122,567 95	1,397,007 96	68,639 43	1,588,215 34	200,000 00	515,267 69	515,267 69
Commercial Union.....	550,661 00	3,758,577 04	406,238 79	4,715,476 83	200,000 00	1,650,385 02	1,850,385 02



Frankona.....	17,774 15	163,205 40	30,000 00	210,979 55	200,000 00	149,800 19	349,800 19
Hamburg Bremen.....	151,650 00	1,216,421 25	39,853 34	1,407,924 59	200,000 00	276,898 09	476,898 09
Liverpool & London & Globe.....	852,730 68	8,102,568 31	767,947 06	9,723,246 05	200,000 00	3,544,431 86	3,744,431 86
London Assurance.....	364,788 74	2,113,204 85	153,369 53	2,631,363 12	200,000 00	968,244 38	1,168,244 38
London and Lancashire.....	172,476 02	2,696,332 12	67,037 27	2,935,845 41	200,000 00	652,042 24	852,042 24
Mannheim.....	187,713 04	339,936 47	100,314 70	627,964 21	200,000 00	161,791 13	361,791 13
North British and Mercantile.....	440,424 36	4,662,838 37	152,954 32	5,256,217 05	200,000 00	3,250,873 60	3,450,873 60
Northern Assurance.....	305,385 04	2,704,469 12	198,687 37	3,208,541 53	200,000 00	1,628,562 91	1,828,562 91
Northern Insurance.....	47,045 24	276,964 08	4,709 63	328,718 95	200,000 00	80,131 17	280,131 17
Norwich Union.....	121,299 81	1,609,503 48	104,048 36	1,834,851 65	200,000 00	726,687 83	926,687 83
Palatine.....	147,450 68	1,716,317 43	136,237 15	2,000,005 26	200,000 00	641,702 11	841,702 11
Phoenix Assurance.....	212,885 28	2,074,164 77	127,216 91	2,414,266 96	200,000 00	1,117,411 34	1,317,411 34
Royal.....	691,457 71	8,255,044 60	493,880 48	9,440,382 79	200,000 00	2,429,540 40	2,629,540 40
Royal Exchange.....	233,209 30	1,508,997 85	89,457 87	1,831,665 02	200,000 00	443,258 91	643,258 91
Scottish Union.....	155,379 80	2,080,339 08	40,000 00	2,275,718 88	200,000 00	3,010,321 05	3,210,321 05
State.....	6,850 55	108,674 97	4,000 00	119,525 52	200,000 00	127,299 39	327,299 39
Sun.....	316,066 00	2,917,937 43	145,983 58	3,379,987 01	200,000 00	817,157 99	1,017,157 99
Union and Phenix.....	100,473 34	688,401 34	15,342 17	804,216 85	200,000 00	42,487 79	242,487 79
Union Marine.....	175,893 03	167,777 70	135,156 03	478,826 76	200,000 00	140,861 55	340,861 55
Warsaw.....	118,359 38	518,921 50	9,109 30	646,390 18	200,000 00	-38,602 30	161,397 70
Western Assurance.....	178,830 83	1,238,264 06	29,148 53	1,446,243 42	200,000 00	532,264 49	732,264 49
Total.....	\$6,024,026 02	\$53,956,806 24	\$3,449,605 40	\$63,430,437 66	\$5,200,000 00	\$24,593,870 51	\$29,793,870 51
Aggregate.....	\$23,225,149 51	\$221,739,713 84	\$22,462,143 47	\$267,427,006 82	\$65,200,000 00	\$162,049,139 08	\$227,249,139 08

**TABLE No. 7.**  
**Risks and Premiums.**

COMPANIES.	IN FORCE DECEMBER 31, 1911.		WRITTEN.		TERMINATED.		REINSURED		IN FORCE DECEMBER 31, 1912.	
	Risks.	Premiums.	Risks.	Premiums.	Risks.	Premiums.	Risks.	Premiums.	Risks.	Premiums.
<b>MAINE STOCK COMPANIES.</b>										
Merchants' (Marine).....	\$849,334 00	\$48,225 57	\$14,312,654 00	\$132,883 96	\$14,157,696 00	\$123,013 21	-	-	\$1,004,292 00	\$58,096 32
Union (Marine).....	1,064,454 00	69,893 42	14,009,705 00	190,651 45	13,853,221 00	182,122 76	-	-	1,220,938 00	78,422 11
<b>Total.....</b>	<b>\$1,913,788 00</b>	<b>\$118,118 99</b>	<b>\$28,322,359 00</b>	<b>\$323,535 41</b>	<b>\$28,010,917 00</b>	<b>\$305,135 97</b>	<b>-</b>	<b>-</b>	<b>\$2,225,230 00</b>	<b>\$136,518 43</b>
<b>STOCK COMPANIES OF OTHER STATES.</b>										
Aetna { Fire.....	\$1,373,639,606 00	\$15,818,465 91	\$919,866,362 00	\$10,897,136 61	\$828,906,166 00	\$9,979,857 95	\$150,172,878 00	\$1,704,912 58	\$1,314,426,924 00	\$15,030,831 99
Marine.....	48,763,133 00	1,241,066 51	358,794,410 00	2,637,083 46	348,618,058 00	2,425,999 06	21,455,639 00	616,541 46	37,483,846 00	835,609 45
Agricultural.....	416,693,300 00	4,109,762 00	255,455,800 00	2,633,554 65	236,731,500 00	2,487,160 65	70,486,700 00	753,211 00	364,930,900 00	3,502,945 00
Alliance { Fire.....	99,277,068 00	1,171,914 67	86,898,501 00	1,019,441 28	79,593,819 00	960,549 31	16,746,918 00	204,061 30	89,834,832 00	1,026,745 34
Marine.....	10,227,966 00	236,446 80	64,351,963 00	458,859 64	53,348,527 00	466,666 07	772,315 00	20,492 64	20,459,087 00	208,147 73
American Central { Fire.....	507,088,214 00	5,582,075 12	405,344,478 00	4,719,757 75	319,722,321 00	4,011,106 15	99,486,312 00	1,117,504 91	493,224,059 00	5,173,221 81
Marine.....	-	-	5,896,317 00	11,199 64	5,829,181 00	8,986 35	-	-	67,136 00	2,213 29
American Druggists'.....	7,933,966 00	83,367 79	10,089,350 00	103,024 09	8,038,201 00	83,633 26	551,688 00	6,269 45	9,433,427 00	96,489 17
American (N. J.) { Fire.....	954,316,625 00	9,868,825 03	555,277,045 00	5,581,257 76	486,620,210 00	5,204,705 26	113,689,354 00	1,174,246 01	909,284,106 00	9,071,131 52
Marine.....	-	-	1,796,121 00	44,086 05	288,372 00	7,993 18	54,150 00	864 10	1,453,599 00	35,228 77
American Union.....	77,187,284 00	996,890 74	175,991,856 00	2,124,464 01	91,581,894 00	1,277,334 30	55,988,927 00	839,018 80	105,608,319 00	1,005,001 65
Boston { Fire.....	361,781,650 00	3,505,966 10	254,777,095 00	2,509,931 64	236,352,068 00	2,323,342 01	82,493,052 00	823,242 52	297,713,625 00	2,869,313 21
Marine.....	40,267,512 00	1,269,749 31	164,463,867 00	2,142,212 21	164,705,935 00	2,148,231 30	2,316,412 00	73,804 64	37,709,032 00	1,189,925 58
Caledonian-American.....	17,165,427 00	163,443 78	14,763,270 00	144,894 78	12,291,251 00	125,089 41	17,136,368 00	159,432 82	2,501,078 00	23,816 33
Central National.....	50,668,326 00	579,186 49	52,977,755 00	703,147 17	39,738,456 00	550,173 19	11,249,475 00	121,391 00	52,658,150 00	610,769 47
Citizens { Fire.....	223,938,103 00	2,819,411 47	173,720,368 00	2,085,333 01	147,872,447 00	2,024,216 59	175,189,413 00	2,053,771 67	74,596,611 00	826,756 22
Marine.....	-	-	458,070 00	10,313 64	158,765 00	2,074 75	-	-	299,505 00	8,238 89
Columbia (Marine).....	35,187,212 00	741,908 13	112,299,635 00	998,147 89	112,992,326 00	933,281 80	18,955,570 00	464,933 25	15,598,951 00	341,840 97
Commerce.....	48,713,644 00	488,542 45	35,547,465 00	359,117 46	21,443,980 00	323,703 06	16,609,434 00	71,347 00	46,207,695 00	452,609 85
Commercial Union.....	80,683,043 00	836,015 64	72,765,459 00	730,514 96	58,747,652 00	603,996 18	20,189,258 00	236,044 52	74,511,592 00	726,489 90
Commonwealth.....	221,688,320 00	2,076,748 51	171,539,211 00	1,440,066 26	172,404,234 00	1,555,706 95	41,731,256 00	368,713 10	179,092,041 00	1,592,394 72
Connecticut.....	801,258,351 00	8,822,052 79	452,471,336 00	4,994,012 44	415,381,177 00	4,784,047 92	85,429,593 00	991,876 53	752,918,917 00	8,040,140 78
Continental { Fire.....	1,673,369,274 00	17,452,172 04	1,030,611,173 00	10,356,023 54	928,642,764 00	9,181,617 06	157,435,104 00	1,585,766 56	1,622,802,579 00	17,040,811 96
Marine.....	1,266,857 00	36,202 13	8,185,138 00	285,937 16	1,521,877 00	94,897 36	3,117,414 00	90,421 85	4,812,704 00	136,820 08
Detroit { Fire.....	104,074,940 00	1,141,443 51	79,640,574 00	910,963 84	69,967,667 00	811,518 44	12,877,506 00	158,766 50	100,870,341 00	1,082,122 41
Marine.....	80,000 00	2,354 50	5,336,309 00	23,385 47	5,346,309 00	23,639 97	70,000 00	2,100 00	-	-
Equitable { Fire.....	134,266,295 00	1,486,213 23	95,192,519 00	1,054,317 97	102,676,521 00	1,199,771 24	80,947,218 00	862,691 44	45,835,075 00	478,078 52
Marine.....	466,211 00	26,159 14	955,844 00	33,836 78	927,806 00	30,747 93	17,250 00	837 50	47,969 00	28,410 49
Federal (Marine).....	191,325,369 00	1,663,598 22	1,433,943,337 00	3,726,474 82	1,423,436,167 00	3,605,856 02	83,043,480 00	618,989 55	118,789,059 00	1,165,227 47



TABLE No. 7—Concluded.

COMPANIES.	IN FORCE DECEMBER 31, 1911.		WRITTEN.		TERMINATED.		REINSURED.		IN FORCE DECEMBER 31, 1912.	
	Risks.	Premiums.	Risks.	Premiums.	Risks.	Premiums.	Risks.	Premiums.	Risks.	Premiums.
Queen Fire.....	\$767,821,253 00	\$3,608,986 49	\$532,871,425 00	\$6,055,268 36	\$197,620,277 00	\$5,795,610 41	\$72,205,211 00	\$809,983 90	\$730,867,190 00	\$8,058,660 54
Marine.....	9,692,506 00	223,262 93	135,072,888 00	689,184 37	127,719,894 00	481,410 19	216,380 00	3,345 54	16,829,120 00	427,691 57
Reliance.....	184,520,940 00	2,117,741 97	135,170,248 00	1,571,624 76	129,072,975 00	1,544,645 91	33,579,429 00	409,913 45	157,038,784 00	1,734,807 37
Security.....	358,486,451 00	3,918,789 30	283,998,924 00	3,152,193 50	222,831,745 00	2,601,017 75	71,412,353 00	804,418 50	348,241,277 00	3,665,546 55
Springfield.....	903,473,654 00	10,279,923 61	655,413,176 00	7,550,569 79	594,124,496 00	7,019,271 78	108,426,775 00	1,211,035 01	856,335,559 00	9,600,186 61
Standard.....	49,933,169 00	438,558 66	68,353,944 00	656,821 80	38,594,092 00	370,927 64	15,773,305 00	145,101 88	63,919,716 00	579,350 84
St. Paul Fire.....	675,799,818 00	8,969,490 75	438,850,543 00	5,845,468 43	391,496,761 00	5,424,747 68	49,266,345 00	634,847 55	673,887,255 00	8,755,364 00
Marine.....	23,652,651 00	715,661 68	409,638,860 00	2,389,219 14	409,429,578 00	2,267,555 59	2,969,562 00	120,892 83	20,892,371 00	716,432 40
Subscribers & U. S. "Lloyds" Fire.....	4,000 00	16 00	3,500 00	41 25	4,000 00	16 00	-	-	3,500 00	41 25
Marine.....	93,046,599 00	867,140 65	643,649,755 00	3,272,635 09	664,818,473 00	2,653,251 00	35,141,347 00	630,567 06	36,736,534 00	855,957 68
United Firemen's.....	58,223,816 00	556,876 50	47,528,767 00	543,967 08	38,801,520 00	428,450 13	7,819,618 00	96,343 57	59,131,445 00	576,049 88
Westchester.....	567,440,809 00	5,717,964 32	484,541,928 00	4,780,069 81	346,056,155 00	3,404,038 57	93,999,327 00	961,735 84	611,927,255 00	6,132,259 72
Western Insurance.....	107,876,597 00	1,167,171 50	76,676,047 00	873,579 62	67,395,400 00	826,715 51	14,094,112 00	171,280 27	103,063,132 00	1,042,755 34
Williamsburgh City.....	445,693,150 00	4,727,387 05	298,039,196 00	3,242,374 49	279,825,489 00	3,089,928 46	57,834,318 00	634,722 30	406,072,519 00	4,245,110 79
Total Fire.....	\$31,859,177,343 22	\$338,998,690 64	\$22,634,558,084 81	\$243,463,961 73	\$20,387,912,041 04	\$222,863,911 99	\$5,127,997,994 40	\$53,607,204 81	\$28,977,825,392 59	\$305,991,535 57
Marine.....	702,748,109 00	13,204,627 63	5,542,551,056 00	29,989,143 98	5,472,316,899 00	27,951,378 29	219,180,419 00	4,193,975 35	553,801,847 00	11,048,417 97
MUTUAL COMPANIES OF OTHER STATES.										
Central Manufacturers' Holyoke.....	\$25,099,586 00	\$367,993 67	\$32,000,247 00	\$454,940 56	\$29,537,222 00	\$428,753 24	-	-	\$27,562,611 00	\$394,180 99
Indiana Lumbermen's Lumber (Mass.).....	45,154,748 00	644,751 52	14,236,154 00	207,102 32	13,961,085 00	204,565 06	\$736,421 00	\$9,709 89	44,663,396 00	637,578 89
Lumbermen's (Ohio).....	11,488,966 00	254,003 15	15,742,129 00	341,726 20	13,593,898 00	303,808 06	-	-	37,367,197 00	291,921 29
Lumber (Mass.).....	16,639,492 00	377,884 95	21,146,234 00	485,946 26	19,597,814 00	456,061 70	-	-	18,187,912 00	407,769 51
Lumbermen's (Ohio).....	16,390,985 00	365,706 13	20,474,658 00	459,748 60	19,134,011 00	435,351 35	-	-	17,731,542 00	390,103 38
Middlesex.....	49,356,897 00	719,168 96	15,091,224 00	222,914 18	15,275,120 00	229,603 95	1,880,019 00	29,400 37	47,292,982 00	683,078 82
Pennsylvania Lumbermen's.....	16,351,604 00	360,962 65	21,232,381 00	471,125 18	18,659,874 00	418,827 95	-	-	18,924,111 00	413,259 88
Providence.....	35,168,333 00	390,535 08	9,658,752 00	105,188 23	8,269,255 00	91,107 39	375,705 00	4,114 23	36,182,125 00	400,501 69
Quincy.....	37,556,069 00	563,348 02	11,542,120 00	173,540 77	11,152,043 00	172,692 00	-	-	37,946,196 00	564,196 79
Traders and Mechanics.....	48,211,362 92	710,438 26	12,938,390 72	199,897 04	17,281,246 84	251,190 43	793,704 00	9,279 77	43,074,702 80	649,865 10
Vermont.....	95,194,681 00	107,654 86	30,722,688 00	62,890 44	27,679,763 00	69,730 22	2,849,356 00	3,512 99	95,388,250 00	97,302 09
Worcester.....	39,877,652 00	538,052 15	10,275,231 00	137,967 52	10,275,231 00	146,261 31	3,000 00	70 40	39,356,225 00	529,687 96
Total.....	\$436,490,285 92	\$5,400,499 40	\$215,030,208 72	\$3,322,987 30	\$204,935,089 84	\$3,207,952 66	\$6,638,205 00	\$56,087 65	\$439,947,199 80	\$5,459,446 39
U. S. BRANCHES OF COMPANIES OF FOREIGN COUNTRIES.										
Aachen and Munich.....	\$243,373,917 00	\$2,418,930 89	\$174,637,215 00	\$1,769,969 10	\$158,241,399 00	\$1,582,879 53	\$39,659,589 00	\$412,911 17	\$220,110,144 00	\$2,193,109 29
Atlas.....	316,563,672 00	3,340,572 56	246,170,270 00	2,590,216 57	220,724,667 00	2,349,374 90	61,950,997 00	604,964 80	280,058,278 00	2,976,449 43
British America.....	184,367,589 00	1,847,025 41	157,156,996 00	1,789,859 38	125,219,630 00	1,458,503 30	40,815,410 00	403,101 99	175,489,545 00	1,775,279 50
Caledonian.....	281,448,166 00	3,094,705 90	196,804,803 00	2,161,769 18	176,132,486 00	2,023,699 95	49,238,607 00	543,323 76	252,881,876 00	2,689,451 37



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

COMPANIES.	RISKS WRITTEN.		PREMIUMS RECEIVED.		LOSSES PAID.		LOSSES INCURRED.	
	1911.	1912.	1911.	1912.	1911.	1912.	1911.	1912.
MAINE STOCK COMPANIES.								
Merchants (Marine).....	\$12,201,950 00	\$14,312,654 00	\$78,706 22	\$96,829 04	\$61,675 53	\$51,259 67	\$69,571 24	\$51,259 67
Union (Marine).....	8,545,452 00	12,304,128 00	109,318 46	113,917 29	79,422 03	69,762 83	90,751 15	97,416 19
Total.....	\$20,747,402 00	\$26,616,782 00	\$188,024 68	\$210,746 33	\$141,097 56	\$121,022 50	\$160,322 39	\$148,675 86
STOCK COMPANIES OF OTHER STATES.								
Ætna { Fire.....	\$11,266,292 00	\$13,416,192 00	\$187,260 23	\$213,590 09	\$170,574 17	\$90,524 02	\$168,772 01	\$98,240 49
{ Marine.....	135,135 00	224,535 00	3,497 68	6,110 78	1,335 05	350 00	1,335 05	6,350 00
Agricultural.....	1,563,250 00	1,239,000 00	22,177 70	17,842 71	23,196 82	9,127 56	26,926 66	6,496 34
Alliance { Fire.....	986,487 00	1,043,969 00	16,919 32	17,750 59	17,848 34	13,828 89	16,460 32	14,664 10
{ Marine.....	75,250 00	79,800 00	5,601 28	6,232 47	1,540 42	2,867 05	2,340 42	2,367 05
American Central.....	1,561,984 00	2,121,265 00	24,059 26	30,765 48	66,824 41	8,141 58	64,707 90	11,987 00
American Druggists.....	46,800 00	50,500 00	836 21	847 10	140 13	261 40	140 13	261 40
American (N. J.).....	1,160,977 00	1,077,386 00	16,479 75	15,110 75	25,835 16	8,568 86	29,054 87	6,519 41
American Union.....	-	16,037 00	-	320 77	-	495 00	-	495 00
Boston { Fire.....	3,068,781 00	3,636,284 00	48,940 98	50,456 34	81,579 19	26,041 76	85,429 42	24,721 32
{ Marine.....	958,533 00	1,789,375 00	14,607 87	12,854 29	6,987 08	7,019 53	4,937 08	6,744 53
Caledonian-American.....	20,153 00	17,314 00	279 38	277 26	424 48	137 48	-	-
Capital.....	964,549 00	-	12,946 07	-	34,886 38	-	29,556 72	-
Central National.....	873,507 00	409,965 00	16,485 06	7,962 63	17,202 99	7,487 02	19,281 44	7,564 95
Citizens.....	713,974 00	733,728 00	11,901 30	13,240 56	10,258 70	5,629 77	11,018 08	6,684 18
City of New York.....	625,933 00	-	9,310 90	-	18,849 19	-	19,896 86	-
Columbia (Marine).....	119,095 00	178,976 00	2,528 64	3,688 66	514 22	967 80	514 22	967 80
Commerce.....	588,909 00	583,862 00	8,435 94	7,129 69	16,321 38	3,842 24	17,833 00	2,450 87
Commercial Union.....	285,428 00	254,847 00	2,612 53	2,311 55	7,649 01	1,051 44	7,079 01	1,028 68
Commonwealth.....	1,004,511 00	1,134,660 00	13,416 57	21,620 68	16,060 39	7,738 54	16,794 39	9,427 44
Connecticut.....	3,056,420 00	3,373,317 00	47,985 80	49,520 30	68,267 85	22,568 80	64,747 86	20,475 88
Continental { Fire.....	6,313,502 00	5,924,724 00	92,416 10	88,008 06	119,647 00	48,249 88	120,110 01	42,394 68
{ Marine.....	-	15,775 00	-	291 35	-	-	-	-
Delaware.....	678,035 00	-	11,417 86	-	11,547 29	-	12,428 00	-
Detroit.....	17,460 00	87,965 00	323 35	1,526 23	50 24	1,006 98	79 86	1,060 51
Dutchess Fire.....	434,685 00	421,722 00	9,713 02	7,925 62	14,437 53	5,832 41	15,670 03	5,494 41

Equitable	{ Fire	893,267 00	905,481 00	17,677 41	18,260 71	31,985 23	6,741 87	33,038 41	7,020 48
	{ Marine	13,200 00	7,900 00	753 75	740 85	46 23	548 00	46 23	548 00
Federal (Marine)		487,015 00	354,525 00	2,525 10	3,681 93	100 00	1,773 80	100 00	1,773 80
Fidelity-Phenix	{ Fire	4,855,691 00	4,348,239 00	61,564 13	65,691 57	99,085 78	40,829 66	100,150 59	38,381 59
	{ Marine	-	15,775 00	-	291 37	-	-	-	-
Fire Association		4,023,273 00	3,725,323 00	67,787 85	61,033 68	106,153 49	39,629 31	105,394 63	38,850 19
Fireman's Fund	{ Fire	3,969,473 39	3,694,747 77	48,253 11	45,115 08	53,695 01	16,747 85	49,076 64	21,036 77
	{ Marine	3,642,774 00	3,474,055 00	2,662 11	3,081 67	448 12	3,534 00	448 12	3,534 00
Firemen's		2,428,157 00	2,120,668 00	36,627 82	33,669 13	73,679 25	30,918 04	74,024 00	31,745 81
Franklin		1,590,233 55	1,482,857 49	24,809 27	23,508 19	41,971 54	19,189 44	43,616 33	17,371 64
German Alliance		325,079 00	373,408 00	4,551 75	5,410 81	4,954 54	5,434 69	5,316 54	1,438 69
German American		6,153,849 00	5,817,432 00	93,542 44	94,697 02	132,477 89	36,216 58	132,474 89	33,635 41
Germania		1,272,947 00	1,030,933 00	19,296 27	15,424 06	68,535 26	9,351 95	62,438 21	11,109 57
Glens Falls	{ Fire	853,586 96	890,109 00	11,594 42	13,117 27	14,566 49	5,228 24	12,922 49	8,324 08
	{ Marine	-	30,600 00	-	660 75	-	-	-	-
Granite State		5,555,966 00	5,828,839 00	99,397 17	95,512 04	77,154 12	48,368 33	71,953 33	54,014 68
Hanover		1,591,330 15	1,407,686 00	23,286 01	21,124 64	30,051 32	8,569 10	30,896 93	7,480 90
Hartford	{ Fire	12,448,006 00	12,919,498 00	174,910 03	185,454 28	202,025 68	91,046 90	199,572 54	86,753 63
	{ Marine	61,700 00	1,126,250 00	1,255 96	14,382 79	1,125 00	1,125 00	1,125 00	1,125 00
Home	{ Fire	14,402,333 00	16,031,514 00	169,437 87	189,543 16	205,891 80	93,087 97	240,978 86	88,354 35
	{ Marine	69,550 00	85,950 00	1,622 56	1,879 01	400 70	108 00	425 70	83 00
Insurance Co. of North America	{ Fire	7,614,821 00	7,596,394 00	136,608 14	134,380 33	118,626 28	85,875 02	113,987 15	89,178 40
	{ Marine	342,127 00	322,125 00	12,565 58	12,616 35	5,408 83	2,020 44	6,408 83	1,020 44
Insurance Co. of the State of Penn.	{ Fire	1,891,553 35	1,456,411 83	43,534 29	29,436 86	71,431 26	16,477 34	72,338 11	15,533 73
	{ Marine	-	700 00	-	15 75	-	-	-	-
Jefferson		-	89,520 00	-	1,084 27	-	-	-	-
Lumber (N. Y.)		-	44,061 00	-	2,774 53	-	-	-	-
Massachusetts	{ Fire	473,625 00	507,459 00	7,854 79	8,767 72	4,482 53	2,322 73	6,527 53	295 23
	{ Marine	-	22,690 00	-	516 00	-	-	-	-
Mercantile		676,436 00	110,045 00	9,775 04	1,738 31	20,420 10	2,560 03	22,636 51	729 59
Michigan		-	87,965 00	-	1,526 23	-	1,006 98	-	1,060 51
National		5,607,229 00	4,532,179 00	75,347 71	59,268 13	77,911 06	40,673 02	80,587 78	38,039 96
National Union		649,650 00	512,508 00	10,038 72	22,546 18	8,535 15	6,791 92	8,642 33	7,058 09
Newark		427,418 00	884,142 00	8,058 87	15,448 01	527 19	5,275 48	859 19	7,248 48
New Hampshire		3,444,364 00	2,892,843 00	54,921 34	48,731 79	75,083 14	27,578 40	76,190 87	29,906 71
Niagara		2,747,137 00	2,481,838 00	45,263 25	42,862 75	68,364 86	28,589 53	69,565 04	30,949 15
North British and Mercantile		729,414 00	733,887 00	7,626 79	9,603 38	10,770 31	1,428 88	9,114 31	1,464 78
Old Colony	{ Fire	947,336 00	808,929 00	13,436 82	12,455 07	17,430 95	10,282 33	20,481 76	7,398 41
	{ Marine	15,587 00	20,801 00	441 80	605 49	178 74	111 24	111 24	111 01
Orient	{ Fire	1,929,600 00	1,778,369 00	30,082 53	28,570 61	35,387 05	25,103 54	42,417 86	23,308 62
	{ Marine	27,050 00	76,580 00	700 73	1,333 88	-	560 00	-	760 00
Pelican		58,680 00	87,495 00	640 17	966 51	1,663 48	1,820 69	1,323 48	120 69
Pennsylvania		2,877,025 36	2,955,010 40	31,285 39	32,589 09	48,659 10	13,879 65	45,817 19	12,827 86
Peoples National		549,102 00	558,646 00	11,794 10	8,889 49	20,421 71	3,350 92	20,130 04	4,302 19
Phenix (Conn.)		8,113,974 00	5,181,277 00	108,679 97	87,448 89	131,975 26	69,991 42	136,303 53	71,105 11

TABLE No. 8—Concluded.

COMPANIES.	RISKS WRITTEN.		PREMIUMS RECEIVED.		LOSSES PAID.		LOSSES INCURRED.	
	1911.	1912.	1911.	1912.	1911.	1912.	1911.	1912.
Providence Washington { Fire.....	\$3,151,790 00	\$3,621,603 00	\$49,356 58	\$56,871 88	\$67,943 50	\$35,936 94	\$69,256 24	\$36,453 24
{ Marine.....	712,216 00	2,808,570 00	23,865 79	22,201 21	4,738 49	5,149 33	4,078 50	7,799 33
Queen { Fire.....	2,837,249 00	2,698,411 00	45,189 23	43,726 52	56,390 93	21,955 85	56,184 88	18,758 75
{ Marine.....	26,425 00	96,690 00	635 00	2,418 42	-	-	-	-
Reliance.....	311,698 00	156,210 00	5,391 72	3,096 45	8,624 94	2,495 54	8,636 33	3,184 78
Security.....	1,056,568 00	969,433 00	16,889 26	15,752 15	17,302 57	11,813 72	19,318 13	10,680 94
Springfield.....	3,611,711 00	3,596,899 00	56,495 53	56,351 86	93,455 80	35,422 77	96,433 22	33,787 00
Standard.....	670,050 00	550,807 00	10,423 16	9,298 65	9,871 13	7,028 01	11,403 83	6,501 42
St. Paul { Fire.....	1,255,703 00	1,139,169 00	20,926 00	19,879 72	36,764 39	20,260 88	36,824 11	22,881 84
{ Marine.....	621,513 00	902,862 00	6,720 85	11,867 61	1,478 48	3,781 08	637 12	4,710 46
Subscribers at U. S. "Lloyds" (Marine).....	524,762 00	459,536 00	10,056 03	5,493 29	2,872 55	2,140 68	2,967 55	3,144 29
United Firemen's.....	341,776 00	555,124 00	5,503 45	6,886 47	4,411 78	4,262 49	7,227 20	2,287 00
Westchester.....	1,886,466 00	1,897,837 00	27,139 71	29,739 79	48,049 96	17,232 14	48,933 31	15,493 80
Western Insurance.....	278,590 00	289,049 00	4,304 96	4,951 10	3,555 98	3,847 28	3,614 53	3,759 19
Williamsburgh City.....	801,212 00	724,219 00	10,332 00	9,721 80	17,291 26	6,706 19	19,871 95	4,112 09
Total { Fire.....	\$150,535,306 76	\$145,617,212 49	\$2,253,552 40	\$2,219,632 59	\$2,939,179 72	\$1,216,183 25	\$2,993,645 90	\$1,203,921 01
{ Marine.....	7,831,932 00	12,094,070 00	90,040 73	110,968 92	27,173 91	30,930 72	25,475 06	33,913 71
MUTUAL COMPANIES OF OTHER STATES.								
Central Manufacturers.....	\$34,500 00	\$305,601 00	\$1,335 95	\$9,081 94	\$1,687 73	\$3,147 98	\$1,687 73	\$3,147 98
Holyoke.....	1,713,733 00	1,677,833 00	25,482 87	24,246 51	41,608 45	3,078 68	39,148 05	3,933 31
Indiana Lumbermen's.....	-	52,700 00	-	2,091 11	-	6,469 56	-	6,469 56
Lumber (Mass.).....	623,125 50	635,261 74	23,384 26	23,430 08	9,534 55	14,774 33	9,534 55	14,774 33
Lumbermen's (Ohio).....	-	378,833 85	-	12,835 39	-	13,590 20	-	13,590 20
Middlesex.....	1,141,158 00	1,017,492 00	17,189 05	16,174 42	24,458 64	7,490 08	24,489 65	10,457 44
Pennsylvania Lumbermen's.....	428,550 00	440,500 00	14,638 72	14,866 73	4,437 82	15,216 36	4,437 82	15,216 36
Providence.....	345,975 00	358,825 00	3,998 85	4,015 59	8,445 00	209 36	8,345 00	209 36
Quincy.....	1,454,320 00	1,321,360 00	24,631 74	21,656 68	30,028 66	6,286 62	31,078 66	7,236 62
Traders & Mechanics.....	1,328,393 00	1,192,578 00	20,299 76	18,700 84	35,128 75	7,806 11	37,196 05	9,557 99
Vermont.....	583,839 00	610,943 00	33,764 78	36,672 94	58,311 63	25,362 80	59,891 63	25,762 80
Worcester.....	112,605 00	58,000 00	1,974 17	1,309 31	1,499 54	2,233 24	1,499 54	3,733 24
Total.....	\$7,766,198 50	\$8,049,927 59	\$166,700 15	\$185,081 54	\$215,140 77	\$105,664 32	\$217,308 68	\$114,088 19



U. S. BRANCHES OF  
COMPANIES OF FOREIGN COUNTRIES.

Aachen & Munich	\$336,362 00	\$398,076 00	\$5,802 73	\$5,750 46	\$1,087 21	\$1,236 07	\$1,380 79	\$999 49
Atlas	1,292,389 00	1,500,463 00	21,103 58	23,126 91	19,014 79	8,888 78	17,921 79	7,401 78
British America	765,368 00	750,309 00	12,304 02	13,750 48	12,473 59	6,085 39	13,474 59	3,034 33
Caledonian	1,340,012 00	1,434,164 00	20,196 07	21,814 43	24,764 99	10,248 75	28,055 86	12,232 75
Commercial Union	4,440,866 00	4,480,504 00	51,411 44	50,964 88	74,498 58	19,849 87	74,547 83	18,608 48
{ Fire								
{ Marine	2,013,342 00	2,480,316 00	432 05	425 46	-	-	-	-
Frankona	-	139,806 00	-	1,851 02	-	929 06	-	463 56
Hamburg Bremen	2,789,972 00	2,716,971 00	45,492 14	43,393 21	46,663 20	29,869 46	53,403 20	22,109 46
Liverpool & London & Globe	11,743,128 00	10,834,070 00	126,052 71	113,397 22	104,449 55	61,029 23	109,802 55	60,043 23
{ Fire								
{ Marine	13,000 00	7,800 00	290 00	247 55	-	-	-	-
London Assurance	2,227,805 00	1,710,418 00	33,260 09	29,963 17	90,698 42	32,157 03	93,670 42	26,765 03
London & Lancashire	2,909,165 00	2,151,775 00	42,053 72	36,393 00	33,594 48	21,793 64	36,150 48	18,181 64
{ Fire								
{ Marine	16,525 00	77,529 00	407 29	1,088 02	-	-	-	-
Mannheim (Marine)	425,582 00	789,323 00	11,519 59	11,662 26	582 15	12,564 73	1,453 99	12,564 73
North British & Mercantile	5,044,775 00	5,498,547 00	72,775 90	74,442 37	74,502 25	33,249 90	77,377 25	30,450 27
Northern Assurance	1,999,518 00	1,509,711 00	29,731 92	24,743 74	32,335 81	15,698 31	33,367 11	15,993 90
Northern Insurance	92,030 00	387,909 00	1,391 72	6,131 42	-	848 92	54 50	851 24
Norwich Union	1,702,415 00	1,803,962 00	26,624 88	23,182 36	33,527 00	16,361 23	35,770 58	15,314 68
Palatine	870,584 00	913,748 00	12,503 89	13,104 05	22,262 67	8,059 60	23,428 97	7,475 54
Phoenix Assurance	1,151,596 00	1,268,953 00	17,546 00	19,114 10	23,608 11	6,677 86	22,193 11	2,919 24
Prussian National	774,564 00	299,594 00	10,866 80	5,276 23	12,019 22	3,266 91	14,214 80	2,343 32
Royal	5,673,146 53	6,400,155 81	90,866 88	105,147 46	130,513 99	76,340 26	136,402 99	70,523 26
{ Fire								
{ Marine		120,980 00	-	3,147 91	-	334 70	-	334 70
Royal Exchange	1,217,665 00	1,166,634 00	19,452 55	19,229 07	27,547 78	13,236 32	28,502 78	13,616 32
{ Fire								
{ Marine		19,007 00	-	482 02	-	-	-	-
Scottish Union & National	1,712,288 00	1,764,806 00	26,717 83	28,148 17	63,704 32	16,329 76	68,932 14	11,516 69
State	72,997 00	68,422 00	1,463 08	950 06	4,979 31	508 42	5,488 31	20 00
Sun	1,898,028 00	1,502,518 00	28,031 97	23,330 95	57,354 76	12,934 46	54,039 27	11,200 46
Union & Phenix Espanol	-	538,431 00	-	8,592 05	-	3,616 97	-	3,617 63
Union Marine (Marine)	94,169 00	88,870 00	145 53	1,474 68	23 26	6,177 85	23 26	6,177 85
Warsaw	38,513 00	413,563 00	523 66	5,659 96	6 25	814 81	6 25	1,565 47
Western Assurance	1,796,880 00	1,901,700 00	19,183 99	23,186 56	35,111 94	11,163 52	37,338 45	9,699 02
{ Fire								
{ Marine	179,484 00	264,210 00	5,036 55	5,697 30	376 71	1,187 99	1,126 71	3,937 99
Total								
{ Fire	\$51,890,066 53	\$51,555,209 81	\$715,357 58	\$720,643 33	\$924,718 22	\$411,194 53	\$965,524 02	\$366,946 79
{ Marine	2,742,102 00	3,848,035 00	17,831 01	24,225 20	982 12	2,603 27	23,015 27	23,015 27
Aggregate								
{ Fire	\$210,191,571 79	\$205,222,349 89	\$3,135,610 13	\$3,125,357 46	\$4,079,038 71	\$1,733,042 10	\$4,176,478 60	\$1,684,955 99
{ Marine	31,321,436 00	42,558,887 00	295,896 42	345,940 45	169,253 59	172,218 49	188,401 41	205,604 84

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

COMPANIES.	UNDERWRITING.			INVESTMENTS.			*Miscellaneous gains.	Dividends to stockholders.	*Net gain in surplus during 1912.
	Premium income earned.	Losses and expenses.	*Gain in surplus.	Income earned.	Expenses and losses.	*Gain in surplus.			
MAINE STOCK COMPANIES.									
Merchants Union.....	\$102,753 76	\$98,771 76	\$3,982 00	\$13,500 62	\$683 87	\$12,816 75	-	\$12,000 00	\$4,798 75
	140,809 72	127,081 90	13,727 82	21,998 57	2,287 19	19,711 38	-	24,000 00	9,439 20
Total.....	\$243,563 48	\$225,853 66	\$17,709 82	\$35,499 19	\$2,971 06	\$32,528 13	-	\$36,000 00	\$14,237 95
STOCK COMPANIES OF OTHER STATES.									
Ætna.....	\$9,044,037 80	\$8,582,516 58	\$461,521 22	\$976,068 02	\$233,391 48	\$742,676 54	-	\$800,000 00	\$404,197 76
Agricultural.....	1,696,552 30	1,553,223 26	143,329 04	186,606 26	30,899 87	155,706 39	-\$50,000 00	75,000 00	174,035 43
Alliance.....	1,009,248 93	878,860 52	130,388 41	82,038 59	13,462 59	68,576 00	-	60,000 00	138,964 41
American Central.....	2,900,125 80	3,089,832 46	-189,706 66	235,968 24	252,216 43	-18,248 19	-	240,000 00	-447,954 85
American Druggists.....	86,981 34	82,547 69	4,433 65	13,562 06	1,606 73	11,955 33	-	18,000 00	-1,611 02
American (N. J.).....	3,668,485 41	3,528,098 62	140,386 79	409,386 88	97,681 45	311,705 43	-60 00	250,000 00	202,032 22
American Union.....	914,365 65	1,026,439 00	-112,073 35	32,616 53	14,576 01	18,040 52	10,610 00	-	-83,422 83
Boston.....	3,084,241 93	2,890,956 75	193,285 18	247,586 88	42,931 70	204,655 18	-	220,000 00	177,940 36
Caledonian-American.....	16,481 78	12,583 19	3,898 59	9,880 67	6,809 37	3,071 30	-	8,000 00	-1,030 11
Central National.....	435,495 64	608,776 54	-173,280 90	28,602 87	3,537 57	25,065 30	200,000 00	18,000 00	33,784 40
Citizens.....	529,623 86	527,640 60	1,983 26	31,150 16	10,589 44	20,560 72	-	24,000 00	-1,456 02
Columbia.....	393,196 17	365,318 34	27,877 83	32,788 37	12,456 45	20,331 92	-	-	48,209 75
Commerce.....	238,351 50	257,134 37	-18,782 87	55,787 96	11,203 81	44,584 15	-	20,000 00	5,801 26
Commercial Union.....	373,120 38	323,287 64	49,832 74	39,625 25	22,845 43	10,779 82	-	20,000 00	40,612 56
Commonwealth.....	993,074 72	838,761 47	154,313 25	125,514 67	59,550 22	65,964 45	-	50,000 00	170,277 70

Connecticut.....	3,678,968 50	3,578,617 71	100,350 79	299,810 11	91,039 22	208,770 89	-	-	160,000 00	149,121 68
Continental.....	7,651,418 40	7,066,187 67	585,230 73	1,906,382 62	501,454 28	1,404,928 34	-	-	1,500,000 00	490,150 07
Detroit.....	590,171 17	607,241 26	-17,070 09	95,008 29	16,315 73	78,692 56	-	-	60,000 00	1,622 47
Equitable.....	508,892 78	525,851 05	-16,958 27	85,399 18	46,261 44	39,137 74	-	-	-	22,179 47
Federal.....	1,419,871 66	1,332,654 96	87,216 70	111,172 30	30,995 77	80,176 53	-	-	100,000 00	67,393 23
Fidelity-Phenix.....	5,939,105 26	5,812,471 15	126,634 11	976,784 06	351,525 01	625,259 05	-4,978 66	-	375,000 00	371,914 50
Fire Association.....	4,135,490 58	4,070,143 62	65,346 96	394,075 69	71,584 90	323,300 79	-	-	300,000 00	88,737 75
Fireman's Fund.....	5,378,256 92	4,908,102 35	470,154 57	376,948 87	68,833 39	308,115 48	-15,000 00	-	240,000 00	523,270 05
Firemen's.....	2,540,274 98	2,728,866 67	-188,591 69	427,709 28	123,357 80	304,351 48	-	-	200,000 00	-84,240 21
Franklin.....	1,286,555 81	1,443,376 72	-156,820 91	128,343 18	36,617 50	91,725 68	-	-	60,000 00	-125,095 23
German Alliance.....	585,768 41	552,149 82	33,618 59	76,622 27	7,550 36	69,071 91	-	-	60,000 00	42,690 50
German American.....	8,311,480 43	7,811,987 22	499,493 21	1,256,427 79	381,935 73	874,492 06	-	-	600,000 00	773,985 27
Germania.....	2,873,484 68	2,652,531 89	220,952 79	431,707 03	130,776 83	300,930 15	2,300 00	-	200,000 00	324,182 94
Glens Falls.....	2,092,911 99	2,027,644 42	65,267 57	294,786 43	134,253 85	160,532 58	-250,000 00	-	210,000 00	-234,198 85
Granite State.....	569,907 63	550,926 16	18,981 47	44,621 90	23,602 40	21,019 50	-	-	20,000 00	20,000 97
Hanover.....	2,338,550 46	2,564,538 61	-225,988 15	215,652 28	100,483 93	115,168 35	-	-	160,000 00	-270,819 80
Hartford.....	15,721,308 52	14,282,164 64	1,459,143 88	1,086,248 62	621,300 58	464,948 04	-531,869 94	-	700,000 00	692,221 98
Home.....	12,404,101 12	11,760,657 72	643,443 40	1,443,455 80	500,584 63	942,871 17	-	-	1,050,000 00	536,314 57
Insurance Co. of North America	9,109,252 90	8,741,835 40	367,417 50	693,875 76	137,024 12	556,851 64	-534,269 14	-	480,000 00	-90,000 00
Insurance Co. of the State of Penn.	2,163,532 56	2,231,772 15	-68,239 59	146,387 97	47,841 18	98,546 79	-	-	64,000 00	-33,692 80
Lumber (N. Y.).....	461,170 77	344,087 06	117,083 71	28,847 88	23,007 16	5,840 72	-	-	40,000 00	82,924 03
Massachusetts.....	602,508 26	479,040 67	-76,532 41	42,429 72	4,686 35	37,743 37	-	-	-	-38,789 04
Michigan.....	645,233 22	673,576 33	-28,343 11	58,733 29	4,835 45	54,347 84	-	-	40,000 00	-13,995 27
Nassau & Dutchess.....	815,112 32	789,296 96	25,815 36	63,244 62	18,081 12	45,163 50	-	-	36,000 00	34,978 86
National.....	7,152,160 59	7,206,131 51	-53,970 92	600,249 88	248,908 16	351,341 72	1,225,000 00	-	255,442 12	1,266,928 68
National Union.....	1,989,717 52	2,043,739 75	-54,022 23	165,030 76	7,876 91	157,153 85	-	-	90,000 00	13,131 62
Newark.....	563,728 80	681,430 53	-117,701 73	71,957 55	32,889 51	39,068 04	255,937 00	-	52,397 80	124,905 51
New Hampshire.....	2,209,034 73	2,182,090 17	26,944 56	254,539 53	82,727 30	171,812 23	-25,000 00	-	127,500 00	46,256 79
Niagara.....	3,105,322 58	2,945,326 13	159,996 45	298,133 68	18,937 00	279,196 68	-	-	250,000 00	189,193 13
North British and Mercantile..	582,169 66	464,064 49	118,105 17	80,037 00	8,947 68	71,089 32	-	-	20,000 00	169,194 49
Old Colony.....	527,328 10	514,890 73	12,437 37	49,069 65	8,471 37	40,598 28	-	-	-	53,035 65
Orient.....	1,422,711 04	1,353,996 00	68,715 04	137,268 74	61,060 79	76,207 95	-	-	100,000 00	44,922 99
Pelican.....	288,472 17	261,244 89	27,227 28	26,576 49	10,541 31	16,035 18	-	-	20,000 00	23,262 46
Pennsylvania.....	3,390,340 65	3,287,087 80	103,252 85	320,047 85	105,081 64	214,966 21	-	-	225,000 00	95,219 06
Peoples National.....	919,756 66	1,035,042 11	-115,285 45	114,304 00	2,785 34	111,518 66	-	-	-	-3,766 79

\* Minus sign indicates loss.

TABLE No. 9—Concluded.

COMPANIES.	UNDERWRITING.			INVESTMENTS.			*Miscellaneous gains.	Dividends to stockholders.	*Net gain in surplus during 1912.
	Premium income earned.	Losses and expenses.	*Gain in surplus.	Income earned.	Expenses and losses.	*Gain in surplus.			
Phoenix (Conn.).....	\$5,093,539 42	\$4,640,454 61	\$453,084 81	\$521,019 77	\$140,598 74	\$380,421 03	\$-60,134 38	\$320,000 00	\$453,371 46
Providence Washington.....	3,166,645 98	3,114,672 47	51,973 51	327,315 51	110,685 96	216,629 55	-	75,000 00	193,603 06
Queen.....	4,815,550 69	4,511,504 20	304,046 49	389,979 10	171,678 50	218,300 60	-	300,000 00	222,347 09
Reliance.....	937,131 01	961,479 63	-24,348 62	65,531 70	14,719 28	50,812 42	-	40,000 00	-13,536 20
Security.....	1,810,920 22	1,861,968 54	-51,048 32	165,093 75	39,116 06	125,977 69	-	119,000 00	-44,070 63
Springfield.....	5,244,729 34	5,101,857 46	142,871 88	473,891 58	21,417 36	452,474 22	-	200,000 00	395,346 10
Standard.....	310,113 05	376,254 01	-66,140 96	42,964 68	10,985 62	31,979 06	-	30,000 00	-64,161 90
St. Paul.....	5,752,832 57	5,463,503 42	289,329 15	394,205 30	86,865 23	307,340 07	-	100,000 00	496,669 22
Subscribers at U. S. Lloyds.....	1,764,461 19	1,798,279 92	-33,788 73	41,917 85	15,485 12	26,432 73	-	50,000 00	-57,356 00
United Firemen's.....	379,891 69	377,955 60	-58,063 91	76,941 03	18,702 77	58,238 26	-	32,000 00	-31,825 65
Westchester.....	2,649,491 51	2,753,577 12	-104,085 61	229,165 06	107,163 56	122,001 50	-	120,000 00	-102,084 11
Western Insurance.....	584,880 84	592,667 81	-7,786 97	38,031 25	7,845 14	30,186 11	-	24,000 00	-1,600 86
Williamsburgh City.....	2,194,506 68	2,242,442 98	-57,936 30	259,185 80	118,651 13	140,534 67	50,000 00	370,000 00	-237,401 63
Total.....	\$173,792,179 23	\$167,853,361 12	\$5,938,818 11	\$18,327,215 86	\$5,739,398 81	\$12,587,817 05	\$272,534 88	\$11,378,339 92	\$7,420,830 12
U. S. BRANCHES OF COMPANIES OF FOREIGN COUNTRIES.									
Aachen and Munich.....	\$1,105,183 26	\$1,091,316 62	\$13,866 64	\$87,037 71	\$38,406 90	\$48,630 81	-\$67,259 85	-	-\$4,762 40
Atlas.....	1,656,782 36	1,562,458 30	94,324 06	92,676 22	42,092 30	50,583 92	84,477 00	-	229,384 98
British America.....	984,087 58	1,037,956 09	-53,868 51	59,670 79	15,354 52	44,316 27	-47,578 40	-	-57,130 64
Caledonian.....	1,425,295 35	1,404,114 88	21,180 47	105,744 49	44,786 11	60,958 38	-31,199 29	-	50,939 56
Commercial Union.....	4,689,401 63	4,204,033 88	485,367 75	290,793 94	146,532 79	144,261 15	-625,044 33	-	4,584 57
Frankona.....	191,979 62	161,547 53	30,432 09	21,623 34	5,977 05	15,646 29	-38,834 02	-	7,244 36
Hamburg Bremen.....	1,303,848 05	1,358,019 58	-54,171 53	74,487 66	39,029 03	35,458 63	-19,882 78	-	-38,595 68
Liverpool & London & Globe.....	8,468,591 37	8,073,564 18	395,027 19	597,996 72	157,659 22	440,337 50	-1,115,705 37	-	-280,340 68
London Assurance.....	2,634,098 01	2,339,903 84	294,194 17	169,243 26	50,240 98	119,002 28	-357,692 17	-	55,504 28
London and Lancashire.....	2,539,867 49	2,270,059 44	269,808 05	165,241 86	119,249 16	45,992 70	-231,989 69	-	83,811 06

Mannheim.....	1,400,849 11	1,273,436 99	127,412 12	22,504 17	5,465 12	17,039 05	-116,310 31	-	28,140 86
North British and Mercantile..	4,985,820 27	4,582,367 83	403,452 44	333,284 10	134,791 64	198,492 46	-446,298 48	-	155,646 42
Northern Assurance.....	2,904,028 83	2,623,596 00	280,432 83	191,765 45	53,120 84	138,644 61	-361,201 29	-	57,876 15
Northern Insurance.....	264,056 64	313,160 32	-49,103 68	25,436 30	8,761 88	16,674 42	-164,699 78	-	-197,129 04
Norwich Union.....	1,711,514 34	1,652,943 08	58,571 26	93,369 25	27,318 75	66,050 50	-60,859 59	-	63,762 17
Palatine.....	1,723,181 42	1,655,866 05	67,315 37	121,620 43	54,987 00	66,633 43	-340,476 58	-	-206,527 78
Phoenix Assurance.....	2,308,268 45	2,346,738 69	-38,470 24	126,273 03	55,308 93	70,964 10	-50,138 88	-	-17,645 02
Royal.....	7,917,412 83	7,535,516 93	381,895 90	859,060 52	345,960 23	513,100 29	-909,948 83	-	-14,952 64
Royal Exchange.....	1,731,940 95	1,738,559 30	-6,618 35	91,284 62	40,063 56	51,221 06	-257,512 72	-	-212,910 01
Scottish Union.....	2,035,290 51	1,924,867 55	110,422 96	219,794 82	81,687 81	138,107 01	87,215 16	-	335,745 13
State.....	108,908 28	101,177 77	7,730 51	16,057 96	11,087 13	4,970 83	12,999 73	-	25,701 07
Sun.....	2,666,696 13	2,660,391 93	6,304 20	184,024 12	69,573 48	114,450 64	-198,515 94	-	-77,761 10
Union and Phenix.....	840,254 48	832,991 32	7,263 16	37,829 25	13,615 18	24,214 07	-64,654 23	-	-33,177 00
Union Marine.....	854,576 35	805,676 90	48,899 45	22,578 70	8,694 84	13,883 86	-92,939 97	-	-30,156 66
Warsaw.....	491,478 89	602,389 82	-110,910 93	30,600 26	16,977 85	13,622 41	-219,006 13	-	-316,294 65
Western Assurance.....	1,468,920 18	1,501,872 51	-32,952 33	96,189 42	31,226 62	64,962 80	-92,185 56	-	-60,175 09
Total.....	\$58,412,332 38	\$55,654,527 33	\$2,757,805 05	\$4,136,188 39	\$1,617,968 92	\$2,518,219 47	-\$5,725,242 30	-	-\$449,217 78

\* Minus sign indicates loss.

TABLE No. 10.  
Maine Mutual Fire Insurance Companies.

COMPANIES.	Premium notes.	Other assets.	Total assets.	Liabilities.	Risks written.	Risks terminated.	Risks in force Dec. 31, 1912.	Cash premiums received.	Assessments received.	Losses paid.
Aroostook County Patrons.	\$176,624 01	\$850 48	\$177,474 49	\$9,590 00	\$1,275,407 00	\$840,947 00	\$5,307,116 00	\$3,238 84	\$25,522 40	\$8,940 97
Aroostook Mutual.....	19,438 24	1,901 57	21,339 81	2,441 25	45,130 00	94,008 00	215,465 00	483 63	6,072 14	3,215 00
Boothbay.....	10,753 81	587 18	11,340 99	-	21,950 00	19,000 00	140,910 00	89 15	-	175 00
Brunswick Farmers.....	14,827 76	241 62	15,069 38	-	71,975 00	61,700 00	255,735 00	139 07	1 44	37 50
Cape Elizabeth & Scarboro	9,148 85	305 77	9,454 62	-	28,300 00	27,400 00	101,500 00	202 90	-	-
Casco.....	5,771 00	-	5,771 00	12 90	7,150 00	6,225 00	56,420 00	-	-	-
Citizens.....	8,600 85	1,188 32	9,789 17	-	47,309 00	40,050 00	150,892 00	142 84	-	6 60
Cumberland.....	33,989 97	619 97	34,609 94	-	73,730 00	55,742 00	406,398 00	216 25	-	9 05
Danville.....	8,253 85	518 86	8,772 71	-	33,385 00	29,761 00	146,203 00	120 18	-	-
Dirigo.....	327,095 68	13,073 47	340,169 15	12,570 95	1,632,071 00	1,690,853 15	5,696,239 54	12,344 54	19,294 49	25,392 51
Dresden.....	7,605 38	319 37	7,924 75	-	65,685 00	66,975 00	167,290 00	164 27	-	8 35
Edgecomb.....	8,481 22	205 25	8,686 47	-	35,625 00	34,765 00	107,795 00	195 92	140 21	499 25
Eliot & Kittery.....	87,473 29	595 46	88,068 75	4,650 00	287,815 00	240,445 00	1,654,486 00	465 64	19 44	752 46
Falmouth.....	47,204 91	773 15	47,978 06	-	97,050 00	79,215 00	490,670 00	291 16	17 94	-
Farmington.....	22,878 36	517 32	23,395 68	-	75,625 00	61,550 00	242,065 00	309 30	495 25	1,027 00
Fayette.....	7,424 30	634 37	8,058 67	-	22,450 00	21,775 00	69,385 00	86 54	-	60 00
Freeport & Yarmouth.....	25,744 52	149 82	25,894 34	-	144,355 00	151,855 00	577,935 00	288 71	1,710 18	1,650 00
Fryeburg.....	25,070 04	440 38	25,510 42	-	98,750 00	87,050 00	545,600 00	-	4 10	34 50
Gardiner & Richmond.....	23,823 81	485 80	24,309 61	-	84,750 00	80,235 00	313,315 00	198 21	1,054 42	1,001 75
Gorham Farmers.....	14,723 50	231 25	14,954 75	-	55,925 00	34,630 00	218,160 00	-	12 50	16 53
Gray & New Gloucester...	38,941 80	601 39	39,543 19	-	90,661 00	79,750 00	397,596 00	284 46	-	500 00
Hampden.....	53,460 06	261 37	53,721 43	-	201,350 00	201,925 00	576,400 00	-	6,409 76	6,487 85
Litchfield.....	12,679 35	178 47	12,857 82	-	64,107 00	70,196 66	242,764 86	224 14	995 88	1,080 00
Harrison.....	55,501 81	1,329 65	56,831 46	-	249,232 00	178,320 00	1,128,837 00	1,487 09	5 75	1,240 00
Jay.....	10,223 97	55 00	10,278 97	4 02	43,850 00	54,950 00	228,575 00	137 94	1,363 98	1,400 00
Jefferson Farmers.....	5,970 00	2,058 39	8,028 39	-	69,950 00	70,250 00	128,288 00	353 33	-	762 50
Kennebunk Farmers.....	23,156 75	1,583 11	24,739 86	1,500 00	42,100 00	52,150 00	256,600 00	421 00	-	600 00
Litchfield.....	10,991 82	65 17	11,056 99	-	56,125 00	45,175 00	216,755 00	62 41	-	-
Lovell.....	5,912 98	101 53	6,014 51	-	15,275 00	12,675 00	94,605 00	18 85	-	-
Madawaska.....	4,173 19	12,586 78	16,759 97	9,164 23	89,850 00	936,165 00	-	319 85	5,803 06	2,910 50

Maine Farmers.....	250,440 33	6,687 53	257,127 86	16,282 06	773,145 00	625,030 51	2,935,687 92	2,749 15	12,673 70	15,584 39
Medomak.....	20,204 00	938 18	21,142 18	30 20	135,075 00	145,375 00	444,700 00	544 30	-	1,175 00
Mercantile & Manufacturers	120,488 92	19,256 44	139,745 36	3,228 61	1,205,518 21	1,493,400 66	1,054,475 66	*4,200 32	25,426 04	22,511 37
Mutual.....	15,844 04	151,709 46	167,553 50	7,922 02	421,995 00	322,525 00	1,372,815 00	5,239 67	-	3,144 67
Narragansett.....	45,119 26	2,586 77	47,706 03	1,756 48	286,266 00	270,382 00	912,473 70	3,318 11	1,809 69	4,254 98
Newburg.....	13,865 99	121 61	13,987 60	-	38,500 00	35,225 00	135,000 00	16 50	228 26	125 00
Newcastle.....	4,210 79	257 62	4,468 41	-	3,550 00	4,450 00	63,575 00	26 75	10 00	-
New Portland.....	20,377 00	550 79	20,927 79	26 00	64,325 00	45,275 00	207,925 00	128 65	-	-
North Yarmouth.....	18,979 56	301 84	19,281 40	-	79,478 68	69,079 00	370,151 68	182 39	-	4 00
Northern Maine Patrons...	25,775 31	112 28	25,887 59	2,682 28	349,215 00	50,262 00	559,313 00	906 24	1,569 84	1,502 45
Oxford County Patrons...	200,413 00	1,336 50	201,749 50	3,900 00	1,026,589 00	763,225 00	4,538,438 00	2,653 21	14,898 49	17,130 93
Patrons Androscoggin.....	341,692 66	4,464 44	346,157 10	7,719 50	2,121,998 00	1,882,201 00	8,612,430 00	5,565 57	16,299 04	19,531 70
Pine Tree State.....	16,078 86	3,831 32	19,910 18	2,443 69	39,475 00	216,175 00	183,950 00	364 24	3,887 66	3,720 56
Pittston & Whitefield.....	27,103 96	576 44	27,680 40	10 00	114,150 00	129,375 00	347,765 00	356 53	1,231 48	1,115 00
Sagadahoc.....	10,700 43	226 08	10,926 51	259 48	68,850 00	67,550 00	147,025 00	318 09	607 51	532 41
Union Farmers.....	9,181 05	555 94	9,736 99	-	26,250 00	21,100 00	94,650 00	78 75	-	4 00
Warren Farmers.....	11,672 81	3,730 85	15,403 66	-	67,545 00	69,043 00	245,775 00	*325 39	-	206 33
Wells.....	9,645 22	347 10	9,992 32	150 00	45,915 00	35,025 00	168,115 00	137 97	915 88	-
West Bangor & Hermon...	20,130 14	296 45	20,426 59	1,140 00	37,180 00	32,665 00	218,240 00	-	14 95	-
West Gardiner.....	6,418 44	136 22	6,554 66	500 00	34,436 00	28,790 00	154,961 00	33 38	421 36	400 00
Wilton.....	18,635 03	263 09	18,898 12	-	56,925 00	50,600 00	285,900 00	108 93	-	368 47
Windham.....	20,253 96	758 11	21,012 07	-	100,030 00	104,630 00	295,250 00	450 60	640 32	605 00
Woodwich.....	11,569 85	1,025 45	12,595 30	-	35,700 00	33,750 00	180,825 00	115 26	-	65 06
York County.....	240,994 72	2,167 84	243,162 56	3,480 50	868,110 00	965,232 00	2,910,480 00	2,593 39	9,611 83	9,100 55
Total.....	\$2,585,740 41	\$244,698 62	\$2,830,439 03	\$91,464 17	\$13,127,157 89	\$12,886,102 98	\$46,573,921 36	\$52,699 61	\$159,168 99	\$157,889 19

\* Includes policy fees.

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TABLE No. 11.

## Maine Mutual Fire Insurance Companies—Income and Expenditures.

COMPANIES.	Premiums.	Policy fees.	Assessments.	Income from all other sources.	Total income.	Losses.	Salaries.	All other expenditures.	Total expenditures.
Aroostook County Patrons.....	\$3,238 84	-	\$25,522 40	\$4,925 98	\$33,687 22	\$8,940 97	\$1,150 00	\$23,447 42	\$33,538 39
Aroostook Mutual.....	483 63	-	6,072 14	1,803 37	8,359 14	3,215 00	600 00	4,986 47	8,801 47
Boothbay.....	89 15	\$13 00	-	23 36	125 51	175 00	24 00	28 62	227 62
Brunswick Farmers.....	139 07	37 50	1 44	-	178 01	37 50	87 50	17 05	142 05
Cape Elizabeth & Scarborough.....	202 90	-	-	6 35	209 25	-	50 00	24 65	74 65
Casco.....	-	7 50	-	1 50	9 00	-	7 50	1 50	9 00
Citizens.....	142 84	66 00	-	39 87	248 71	6 60	66 00	14 93	87 53
Cumberland.....	216 25	78 00	-	16 03	310 28	9 05	54 00	14 12	77 17
Danville.....	120 18	28 00	-	17 83	166 01	-	10 00	16 01	26 01
Dirigo.....	12,344 54	555 00	19,294 49	10,651 93	42,845 96	25,392 51	4,908 01	14,591 82	44,892 34
Dresden.....	164 27	35 50	-	5 45	205 22	8 35	35 50	21 23	65 08
Edgecomb.....	195 92	23 50	140 21	7 50	367 13	499 25	23 50	7 92	530 67
Eliot & Kittery.....	465 64	-	19 44	1,242 81	1,727 89	752 46	600 00	357 90	1,710 36
Falmouth.....	291 16	91 50	17 94	8 62	409 22	-	77 50	51 21	128 71
Farmington.....	309 30	39 00	495 25	24 65	868 20	1,027 00	128 75	36 96	1,192 71
Fayette.....	86 54	13 50	-	22 30	122 34	60 00	19 00	24 64	103 64
Freeport & Yarmouth.....	288 71	60 50	1,710 18	-	2,059 39	1,650 00	175 50	192 02	2,017 52
Fryeburg.....	-	107 00	4 40	-	111 10	34 50	119 00	17 79	171 29
Gardiner & Richmond.....	198 21	98 00	1,054 42	63 61	1,414 24	1,001 75	49 20	136 76	1,187 71
Gorham Farmers.....	-	45 00	12 50	8 24	65 74	16 53	46 50	13 30	76 33
Gray & New Gloucester.....	284 46	45 50	-	13 06	343 02	500 00	64 70	80 27	644 97
Hampden.....	-	128 50	6,409 76	7 68	6,545 94	6,487 85	108 50	92 23	6,688 58
Harpwell.....	224 14	19 25	995 88	5 25	1,244 52	1,080 00	51 80	107 08	1,238 88
Harrison.....	1,487 09	24 00	5 75	57 58	1,774 42	1,240 00	628 91	115 20	1,984 11
Jay.....	137 94	43 00	1,363 98	2 75	1,547 67	1,400 00	70 00	99 10	1,569 10



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Jefferson Farmers.....	353 33	48 00	-	111 82	513 15	762 50	48 00	43 17	853 67
Kennebunk Farmers.....	421 00	15 00	-	57 94	403 04	600 00	50 00	34 75	684 75
Litchfield.....	62 41	35 50	-	-	97 01	-	84 55	7 47	92 02
Lovell.....	18 85	6 90	-	-	25 75	-	17 25	1 13	18 38
Madawaska.....	319 85	-	5,803 06	9,472 42	15,595 33	2,910 50	999 00	10,134 27	14,043 77
Maine Farmers.....	2,749 15	389 00	12,673 70	13,124 16	28,936 01	15,584 39	1,331 55	13,104 24	30,020 18
Medomak.....	544 30	80 50	-	-	624 80	175 00	114 54	25 15	314 69
Mercantile & Manufacturers.....	*4,200 32	-	25,426 04	334 36	29,960 72	22,511 37	2,217 60	5,425 33	30,152 30
Mutual.....	5,239 67	-	-	9,045 13	14,284 80	3,144 67	1,350 00	2,175 31	6,669 98
Narragansett.....	3,318 11	92 50	1,809 69	100 67	5,320 97	4,254 98	1,349 98	733 14	6,338 10
Newburg.....	16 50	27 00	228 26	-	271 76	125 00	56 00	21 75	202 75
Newcastle.....	26 75	4 00	10 00	8 40	49 15	-	4 00	2 50	6 50
New Portland.....	128 65	65 00	-	12 61	206 26	-	26 00	72 62	98 62
North Yarmouth.....	182 39	46 00	-	5 17	233 56	4 00	87 00	40 63	131 63
Northern Maine Patrons.....	906 24	-	1,569 84	1,308 75	3,784 83	1,502 45	250 00	2,294 69	4,047 14
Oxford County Patrons.....	2,653 21	-	14,898 49	10,506 19	28,057 89	17,130 93	1,263 75	9,984 42	28,379 10
Patrons Androscoggin.....	5,565 57	-	16,299 04	9,869 18	31,733 79	19,531 70	1,345 11	7,887 18	28,763 99
Pine Tree State.....	364 24	-	3,837 66	119 55	4,371 45	3,720 56	70 00	693 68	4,484 24
Pittston & Whitefield.....	356 53	-	1,231 48	1 75	1,589 76	1,115 00	31 50	46 89	1,193 39
Sagadahoc.....	318 09	104 00	607 51	39 85	1,069 45	532 41	41 40	388 38	962 19
Union Farmers.....	78 75	35 00	-	-	113 75	4 00	10 00	38 79	52 79
Warren Farmers.....	*325 39	-	-	133 63	459 02	206 33	122 00	22 28	350 61
Wells.....	137 97	27 00	915 88	-	1,080 85	-	215 00	925 55	1,140 55
West Bangor & Hermon.....	-	66 00	14 95	5 79	86 74	-	79 50	3 10	82 60
West Gardiner.....	33 38	25 00	421 36	5 36	485 10	400 00	45 00	38 39	483 39
Wilton.....	108 93	31 50	-	14 10	154 53	368 47	81 00	5 67	455 14
Windham.....	450 60	74 50	640 32	12 13	1,177 55	605 00	98 50	35 21	738 71
Woolwich.....	115 26	25 50	-	37 28	178 04	65 06	40 50	4 77	110 33
York County.....	2,593 39	413 50	9,611 83	8,905 72	21,524 44	9,100 55	1,760 00	10,377 27	21,237 82
<b>Total.....</b>	<b>\$52,699 61</b>	<b>\$3,370 15</b>	<b>\$159,168 99</b>	<b>\$82,187 68</b>	<b>\$297,426 43</b>	<b>\$157,889 19</b>	<b>\$22,344 10</b>	<b>\$109,061 93</b>	<b>\$289,295 22</b>

\* Includes policy fees.

**TABLE No. 12.**  
**Record of Fires During the Year 1912.**

	Population 1910.	Number of fires.	BUILDING.				CONTENTS.				
			Estimated value.	Damage.	Insurance upon.	Insurance paid.	Estimated value.	Damage.	Insurance upon.	Insurance paid.	
Abbot.....	705	1	\$1,000 00	\$17 00	\$500 00	\$17 00	-	-	-	-	-
Acton.....	603	-	-	-	-	-	-	-	-	-	-
Addison.....	985	-	-	-	-	-	-	-	-	-	-
Albany.....	410	1	4,100 00	4,100 00	3,500 00	2,525 00	\$958 00	\$958 00	\$500 00	\$500 00	\$500 00
Albion.....	922	5	3,810 00	3,810 00	650 00	650 00	6,669 00	4,369 00	2,000 00	1,225 00	1,225 00
Alexander.....	374	-	-	-	-	-	-	-	-	-	-
Alfred.....	890	2	3,600 00	3,060 00	2,800 00	2,410 00	1,000 00	800 00	900 00	400 00	400 00
Allagash Pl.....	245	-	-	-	-	-	-	-	-	-	-
Alna.....	457	-	-	-	-	-	-	-	-	-	-
Alton.....	259	-	-	-	-	-	-	-	-	-	-
Amherst.....	275	-	-	-	-	-	-	-	-	-	-
Amity.....	375	2	2,204 00	2,204 00	725 00	725 00	1,457 00	1,279 00	800 00	778 00	778 00
Andover.....	757	-	-	-	-	-	-	-	-	-	-
Anson.....	2,209	6	5,900 00	402 00	5,300 00	390 00	15,750 00	15,110 00	700 00	110 00	110 00
Appleton.....	842	-	-	-	-	-	-	-	-	-	-
Argyle.....	233	-	-	-	-	-	-	-	-	-	-
Arrowsic.....	147	-	-	-	-	-	-	-	-	-	-
Ashland.....	2,173	8	6,350 00	3,493 00	4,667 00	3,093 00	4,228 00	2,038 00	3,200 00	1,516 00	1,516 00
Athens.....	914	2	3,000 00	3,000 00	1,375 00	1,375 00	2,900 00	2,900 00	375 00	375 00	375 00
Atkinson.....	528	-	-	-	-	-	-	-	-	-	-
Auburn.....	15,064	83	*430,275 00	*31,596 00	*1380,949 00	*20,903 00	75,136 00	44,924 00	58,750 00	30,976 00	30,976 00
Augusta.....	13,211	56	*263,797 00	*109,073 00	*220,475 00	*79,553 00	87,044 00	32,731 00	67,775 00	23,601 00	23,601 00
Aurora.....	114	-	-	-	-	-	-	-	-	-	-
Avon.....	380	-	-	-	-	-	-	-	-	-	-
Baileyville.....	1,137	6	817,900 00	11,316 00	813,450 00	606 00	5,028 00	2,734 00	4,000 00	1,534 00	1,534 00

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Baldwin.....	791	-	-	-	-	-	-	-	-	-	-	-
Bancroft.....	344	-	-	-	-	-	-	-	-	-	-	-
Bangor.....	24,803	143	522,940 00	34,439 00	°398,775 00	27,592 00	297,288 00	83,840 00	236,531 00	71,625 00	-	-
Baring.....	228	-	-	-	-	-	-	-	-	-	-	-
Barnard Pl.....	101	-	-	-	-	-	-	-	-	-	-	-
Bath.....	9,396	42	97,578 00	8,709 00	81,000 00	8,444 00	60,146 00	7,276 00	44,060 00	6,440 00	-	-
Beddington.....	58	4	5,075 00	4,351 00	2,750 00	2,026 00	1,803 00	1,103 00	900 00	475 00	-	-
Belfast.....	4,618	21	43,213 00	9,223 00	29,050 00	3,458 00	20,782 00	9,303 00	13,019 00	6,937 00	-	-
Belgrade.....	1,037	2	2,950 00	50 00	2,500 00	50 00	300 00	12 00	200 00	12 00	-	-
Belmont.....	335	2	1,650 00	75 00	1,000 00	25 00	-	-	-	-	-	-
Benedicta.....	292	1	6,750 00	150 00	3,500 00	150 00	-	-	-	-	-	-
Benton.....	1,194	2	2,800 00	1,303 00	2,100 00	565 00	1,100 00	620 00	-	-	-	-
Berwick.....	2,098	7	11,862 00	2,789 00	9,200 00	1,327 00	2,462 00	2,165 00	800 00	400 00	-	-
Bethel.....	1,930	7	17,650 00	2,743 00	13,200 00	1,793 00	4,850 00	187 00	3,300 00	187 00	-	-
Biddeford.....	17,079	75	339,318 00	37,178 00	226,749 00	30,534 00	314,149 00	47,675 00	157,083 00	42,497 00	-	-
Bigelow Pl.....	54	-	-	-	-	-	-	-	-	-	-	-
Bingham.....	775	3	4,200 00	1,625 00	3,545 00	925 00	2,650 00	585 00	2,150 00	385 00	-	-
Blaine.....	1,013	3	28,435 00	18,076 00	13,830 00	7,821 00	35,955 00	30,259 00	21,050 00	16,605 00	-	-
Blanchard.....	175	-	-	-	-	-	-	-	-	-	-	-
Bluehill.....	1,462	5	4,401 00	1,917 00	3,616 00	1,262 00	813 00	418 00	342 00	142 00	-	-
Boothbay.....	1,700	4	6,000 00	802 00	5,150 00	452 00	5,200 00	182 00	2,500 00	82 00	-	-
Boothbay Harbor.....	2,021	11	27,066 00	15,252 00	19,900 00	10,048 00	29,125 00	18,010 00	12,300 00	7,436 00	-	-
Bowdoin.....	814	3	2,199 00	2,199 00	700 00	675 00	2,153 00	2,153 00	500 00	500 00	-	-
Bowdoinham.....	1,385	7	8,425 00	1,250 00	6,600 00	800 00	-	-	-	-	-	-
Bowerbank.....	76	1	*7,056 00	*5,306 00	*3,200 00	*3,200 00	-	-	-	-	-	-
Bradford.....	930	-	-	-	-	-	-	-	-	-	-	-
Bradley.....	634	-	-	-	-	-	-	-	-	-	-	-
Bremen.....	550	1	800 00	20 00	700 00	20 00	-	-	-	-	-	-
Brewer.....	5,667	28	*146,501 00	*11,716 00	*128,800 00	*10,971 00	21,986 00	8,473 00	16,900 00	4,943 00	-	-
Bridgewater.....	1,238	2	1,700 00	1,210 00	1,250 00	10 00	300 00	100 00	-	-	-	-
Bridgton.....	2,660	6	13,639 00	4,606 00	11,300 00	3,792 00	7,435 00	4,039 00	6,525 00	3,960 00	-	-
Brighton Pl.....	274	-	-	-	-	-	-	-	-	-	-	-
Bristol.....	2,415	5	4,350 00	393 00	3,100 00	141 00	850 00	73 00	500 00	73 00	-	-
Brooklin.....	936	3	1,575 00	425 00	1,000 00	50 00	600 00	268 00	200 00	18 00	-	-
Brooks.....	704	1	700 00	700 00	500 00	500 00	954 00	954 00	500 00	500 00	-	-

\* Includes contents.

† Includes blanket insurance.

° Total 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.
Brooksville.....	1,176	4	\$6,750 00	\$343 00	\$5,500 00	\$343 00	\$1,500 00	\$100 00	-	-
Brookton.....	237	-	-	-	-	-	-	-	-	-
Brownfield.....	933	1	1,000 00	1,000 00	800 00	800 00	400 00	350 00	\$200 00	\$200 00
Brownville.....	1,808	3	8,690 00	2,737 00	4,950 00	1,997 00	1,906 00	1,279 00	1,500 00	873 00
Brunswick.....	6,621	32	217,813 00	71,238 00	158,486 00	44,265 00	231,346 00	19,821 00	212,540 00	10,044 00
Buckfield.....	1,087	2	1,800 00	620 00	900 00	20 00	900 00	450 00	500 00	50 00
Buckport.....	2,216	6	8,566 00	1,744 00	6,850 00	1,228 00	10,635 00	960 00	8,950 00	720 00
Burlington.....	370	1	3,000 00	45 00	2,000 00	45 00	-	-	-	-
Burnham.....	733	2	2,500 00	2,500 00	1,675 00	975 00	1,350 00	913 00	213 00	213 00
Buxton.....	1,675	6	5,650 00	1,460 00	3,700 00	508 00	660 00	535 00	-	-
Byron.....	187	-	-	-	-	-	-	-	-	-
Calais.....	6,116	39	71,003 00	9,479 00	47,175 00	6,438 00	32,412 00	9,145 00	23,500 00	7,079 00
Cambridge.....	369	1	350 00	350 00	-	-	750 00	200 00	500 00	50 00
Camden.....	3,015	15	54,073 00	3,097 00	50,300 00	2,867 00	17,773 00	4,033 00	13,150 00	4,033 00
Canaan.....	874	-	-	-	-	-	-	-	-	-
Canton.....	1,013	5	6,020 00	2,015 00	3,120 00	615 00	3,850 00	3,028 00	350 00	28 00
Cape Elizabeth.....	1,857	3	17,100 00	299 00	12,000 00	99 00	-	-	-	-
Caratunk Pl.....	235	-	-	-	-	-	-	-	-	-
Caribou.....	5,377	10	21,250 00	9,357 00	*14,650 00	*7,557 00	8,657 00	4,764 00	2,850 00	828 00
Carmel.....	1,050	1	500 00	20 00	500 00	20 00	-	-	-	-
Carroll.....	472	-	-	-	-	-	-	-	-	-
Carthage.....	292	-	-	-	-	-	-	-	-	-
Cary Pl.....	340	-	-	-	-	-	-	-	-	-
Casco.....	688	1	100 00	100 00	-	-	300 00	300 00	-	-
Castine.....	933	3	19,750 00	104 00	11,000 00	104 00	2,000 00	20 00	1,000 00	20 00

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Castle Hill.....	532	-	-	-	-	-	-	-	-	-	-	-
Caswell Pl.....	529	-	-	-	-	-	-	-	-	-	-	-
Centerville.....	91	-	-	-	-	-	-	-	-	-	-	-
Chapman Pl.....	426	1	*450 00	*400 00	*361 00	*200 00	-	-	-	-	-	-
Charleston.....	864	3	7,700 00	3,100 00	3,300 00	1,300 00	1,800 00	1,000 00	100 00	-	75 00	-
Charlotte.....	290	-	-	-	-	-	-	-	-	-	-	-
Chelsea.....	3,216	3	2,106 00	1,386 00	1,800 00	1,030 00	700 00	434 00	500 00	234 00	-	-
Cherryfield.....	1,499	4	5,929 00	4,924 00	1,400 00	620 00	850 00	310 00	300 00	210 00	-	-
Chester.....	349	1	3,750 00	3,500 00	2,500 00	2,000 00	4,245 00	3,245 00	2,500 00	2,300 00	-	-
Chesterville.....	627	4	4,525 00	2,420 00	3,100 00	1,455 00	788 00	638 00	100 00	100 00	-	-
China.....	1,297	6	14,604 00	5,411 00	7,925 00	3,423 00	2,688 00	2,116 00	1,650 00	1,306 00	-	-
Clifton.....	217	-	-	-	-	-	-	-	-	-	-	-
Clinton.....	1,268	4	3,075 00	1,587 00	2,150 00	1,162 00	1,145 00	448 00	900 00	448 00	-	-
Codyville Pl.....	69	-	-	-	-	-	-	-	-	-	-	-
Columbia.....	564	1	950 00	55 00	600 00	55 00	-	-	-	-	-	-
Columbia Falls.....	663	4	5,150 00	1,885 00	3,650 00	1,135 00	5,950 00	218 00	4,400 00	118 00	-	-
Concord.....	256	1	400 00	6 00	275 00	6 00	-	-	-	-	-	-
Connor Pl.....	609	-	-	-	-	-	-	-	-	-	-	-
Cooper.....	190	-	-	-	-	-	-	-	-	-	-	-
Coplin Pl.....	81	-	-	-	-	-	-	-	-	-	-	-
Corinna.....	1,237	2	1,950 00	1,150 00	450 00	450 00	588 00	588 00	400 00	375 00	-	-
Corinth.....	1,034	1	2,200 00	2,200 00	1,000 00	1,000 00	200 00	125 00	-	-	-	-
Cornish.....	954	-	-	-	-	-	-	-	-	-	-	-
Cornville.....	720	2	2,100 00	2,100 00	600 00	600 00	600 00	176 00	300 00	126 00	-	-
Cranberry Isles.....	399	-	-	-	-	-	-	-	-	-	-	-
Crawford.....	114	-	-	-	-	-	-	-	-	-	-	-
Criehaven Pl.....	46	-	-	-	-	-	-	-	-	-	-	-
Crystal.....	502	1	2,300 00	815 00	1,000 00	15 00	6,308 00	6,308 00	4,000 00	3,990 00	-	-
Cumberland.....	1,403	1	2,500 00	56 00	2,500 00	56 00	-	-	-	-	-	-
Cushing.....	535	1	200 00	200 00	150 00	150 00	100 00	100 00	-	-	-	-
Cutler.....	585	2	3,100 00	1,112 00	1,000 00	12 00	2,500 00	2,317 00	1,500 00	1,500 00	-	-
Cyr Pl.....	531	-	-	-	-	-	-	-	-	-	-	-
Dallas Pl.....	166	-	-	-	-	-	-	-	-	-	-	-
Damariscotta.....	771	5	12,850 00	270 00	9,850 00	270 00	1,500 00	85 00	400 00	10 00	-	-
Danforth.....	1,295	2	2,700 00	65 00	2,200 00	65 00	-	-	-	-	-	-

\* Includes contents.

^ 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.
Dayton.....	395	1	\$500 00	\$500 00	-	-	\$100 00	\$100 00	-	-
Dead River Pl.....	94	-	-	-	-	-	-	-	-	-
Deblois.....	69	-	-	-	-	-	-	-	-	-
Dedham.....	353	2	1,864 00	1,864 00	\$1,325 00	\$1,325 00	1,324 00	1,209 00	\$300 00	\$300 00
Deer Isle.....	1,946	3	8,050 00	482 00	7,000 00	182 00	200 00	200 00	-	-
Denmark.....	596	1	800 00	15 00	400 00	15 00	-	-	-	-
Dennistown Pl.....	99	-	-	-	-	-	-	-	-	-
Dennysville.....	459	1	1,350 00	20 00	1,000 00	20 00	-	-	-	-
Detroit.....	461	2	1,700 00	1,015 00	1,300 00	615 00	500 00	500 00	400 00	400 00
Dexter.....	3,530	17	*34,282 00	*2,809 00	*†67,850 00	*2,227 00	3,450 00	1,513 00	1,500 00	927 00
Dixfield.....	1,056	2	3,000 00	6 00	2,500 00	6 00	2,750 00	65 00	2 000 00	65 00
Dixmont.....	757	-	-	-	-	-	-	-	-	-
Dover.....	2,091	1	2,600 00	225 00	1,500 00	225 00	100 00	100 00	-	-
Dresden.....	815	-	-	-	-	-	-	-	-	-
Drew Pl.....	247	-	-	-	-	-	-	-	-	-
Durham.....	1,625	5	4,751 00	3,492 00	3,800 00	2,741 00	600 00	499 00	200 00	126 00
Dyer Brook.....	281	2	800 00	475 00	200 00	75 00	-	-	-	-
Eagle Lake Pl.....	1,421	3	*9,535 00	*5,199 00	*6,300 00	*3,328 00	700 00	200 00	-	-
Eastbrook.....	213	-	-	-	-	-	-	-	-	-
East Livermore.....	2,641	5	7,450 00	1,920 00	5,600 00	1,072 00	3,800 00	1,672 00	1,550 00	414 00
East Machias.....	1,392	5	5,850 00	147 00	3,650 00	112 00	1,000 00	110 00	400 00	110 00
East Millinocket.....	923	3	1,246 00	1,246 00	1,100 00	1,079 00	*414 00	797 00	500 00	414 00
Easton.....	1,300	2	2,600 00	2,600 00	1,500 00	1,500 00	1,000 00	785 00	700 00	630 00
Eastport.....	4,961	19	40,585 00	4,318 00	37,200 00	2,934 00	57,347 00	10,020 00	47,000 00	8,401 00
Eddington.....	611	1	450 00	300 00	300 00	300 00	-	-	-	-

Eden	4,441	17	90,350 00	4,451 00	72,350 00	3,827 00	15,118 00	2,186 00	13,525 00	2,135 00
Edgecomb	513	-	-	-	-	-	-	-	-	-
Edinburg	45	-	-	-	-	-	-	-	-	-
Edmunds	616	1	4,225 00	1,770 00	2,200 00	645 00	1,632 00	1,482 00	400 00	400 00
Eliot	1,530	1	1,625 00	50 00	1,450 00	50 00	500 00	25 00	-	-
E Pl.	126	-	-	-	-	-	-	-	-	-
Elliottsville Pl.	120	-	-	-	-	-	-	-	-	-
Ellsworth	3,549	32	*63,627 00	*21,051 00	*51,650 00	*15,870 00	25,229 00	6,088 00	14,600 00	2,847 00
Embsen	529	1	2,500 00	2,500 00	1,600 00	-	750 00	750 00	-	-
Enfield	970	3	6,050 00	1,707 00	3,350 00	307 00	1,250 00	710 00	250 00	100 00
Etna	523	2	1,353 00	1,353 00	500 00	500 00	385 00	310 00	200 00	90 00
Eustis	508	1	1,263 00	1,263 00	145 00	145 00	-	-	-	-
Exeter	888	1	2,500 00	2,500 00	1,650 00	-	400 00	400 00	-	-
Fairfield	4,435	16	36,805 00	6,095 00	29,400 00	3,865 00	9,436 00	2,074 00	6,938 00	1,144 00
Falmouth	1,488	4	11,800 00	125 00	11,100 00	125 00	7,000 00	23 00	6,000 00	23 00
Farmingdale	823	4	28,400 00	10,074 00	9,500 00	74 00	2,300 00	12 00	1,600 00	12 00
Farmington	3,210	11	33,725 00	4,163 00	25,500 00	3,592 00	11,882 00	2,376 00	8,200 00	2,366 00
Fayette	533	2	3,200 00	218 00	2,500 00	218 00	-	-	-	-
Flagstaff Pl.	149	1	1,200 00	44 00	1,000 00	44 00	500 00	10 00	200 00	10 00
Forest City	79	-	-	-	-	-	-	-	-	-
Fort Fairfield	4,381	14	51,950 00	6,213 00	29,850 00	3,039 00	3,388 00	2,218 00	2,000 00	1,349 00
Fort Kent	3,710	6	12,860 00	5,841 00	7,500 00	2,431 00	4,945 00	800 00	3,600 00	593 00
Foxcroft	1,867	7	12,154 00	2,226 00	7,500 00	572 00	1,152 00	1,152 00	200 00	200 00
Frankfort	1,157	2	3,230 00	2,870 00	2,940 00	2,490 00	1,500 00	1,500 00	2,400 00	800 00
Franklin	1,161	2	1,875 00	630 00	1,500 00	350 00	500 00	250 00	-	-
Freedom	480	1	6,750 00	6,750 00	3,700 00	3,700 00	1,385 00	500 00	250 00	155 00
Freeman	334	1	-	-	-	-	2,677 00	1,477 00	900 00	500 00
Freeport	2,460	3	8,600 00	4,721 00	7,200 00	3,321 00	2,650 00	1,949 00	1,150 00	449 00
Frenchville	1,414	-	-	-	-	-	-	-	-	-
Friendship	776	2	6,700 00	57 00	4,800 00	57 00	9,000 00	62 00	6,200 00	62 00
Fryeburg	1,282	-	-	-	-	-	-	-	-	-
Gardiner	5,311	28	119,694 00	32,577 00	78,548 00	19,812 00	40,917 00	8,611 00	35,200 00	3,793 00
Garfield Pl.	121	1	1,600 00	1,600 00	950 00	950 00	100 00	10 00	50 00	10 00
Garland	817	3	14,832 00	6,673 00	8,300 00	3,923 00	5,700 00	2,200 00	3,100 00	739 00
Georgetown	742	3	*2,383 00	*1,374 00	*2,200 00	*1,191 00	525 00	500 00	400 00	350 00

\* Includes contents.

† Includes blanket insurance.

‡ Blanket insurance not obtainable.

§ Total not ascertained.

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	\$3,100 00	\$3,100 00	\$1,500 00	\$1,500 00	\$1,000 00	\$300 00	-	-
Glenburn . . . . .	457	2	1,250 00	1,250 00	1,050 00	250 00	450 00	450 00	\$100 00	-
Glenwood Pl. . . . .	128	-	-	-	-	-	-	-	-	-
Gorham . . . . .	2,822	13	40,424 00	3,376 00	20,500 00	1,665 00	5,200 00	2,103 00	1,950 00	\$793 00
Gouldsboro . . . . .	1,349	5	4,300 00	4,000 00	2,150 00	2,050 00	2,630 00	2,202 00	1,350 00	1,316 00
Grafton . . . . .	64	1	450 00	450 00	-	-	1,786 00	1,202 00	1,500 00	1,202 00
Grand Falls Pl. . . . .	50	-	-	-	-	-	-	-	-	-
Grand Isle . . . . .	1,317	-	-	-	-	-	-	-	-	-
Grand Lake Stream Pl. . . . .	290	2	1,567 00	1,115 00	600 00	398 00	704 00	554 00	300 00	200 00
Gray . . . . .	1,270	3	2,650 00	2,650 00	850 00	850 00	2,103 00	1,510 00	450 00	260 00
Greenbush . . . . .	485	-	-	-	-	-	-	-	-	-
Greene . . . . .	773	-	-	-	-	-	-	-	-	-
Greenfield . . . . .	195	-	-	-	-	-	-	-	-	-
Greeville . . . . .	1,474	7	48,512 00	38,044 00	30,700 00	21,915 00	21,162 00	20,064 00	8,250 00	6,802 00
Greenwood . . . . .	664	3	2,600 00	641 00	1,600 00	41 00	700 00	216 00	500 00	16 00
Guilford . . . . .	1,680	11	19,650 00	5,834 00	12,359 00	4,484 00	5,074 00	3,690 00	1,538 00	890 00
Hallowell . . . . .	2,864	11	45,625 00	2,410 00	30,395 00	2,390 00	25,346 00	2,096 00	17,250 00	2,084 00
Hamlin Pl. . . . .	657	-	-	-	-	-	-	-	-	-
Hammond Pl. . . . .	115	-	-	-	-	-	-	-	-	-
Hampden . . . . .	2,380	8	30,100 00	16,936 00	18,550 00	4,529 00	21,438 00	17,497 00	9,700 00	7,982 00
Hancock . . . . .	843	3	13,700 00	2,760 00	8,500 00	60 00	5,084 00	1,814 00	3,320 00	1,414 00
Hanover . . . . .	196	-	-	-	-	-	-	-	-	-
Harmony . . . . .	730	1	1,000 00	1,000 00	-	-	300 00	200 00	-	-
Harpswell . . . . .	1,650	6	10,320 00	6,817 00	6,200 00	2,272 00	4,950 00	2,232 00	2,800 00	382 00
Harrington . . . . .	1,020	2	3,650 00	694 00	2,200 00	544 00	350 00	350 00	-	-



Harrison	967	-	-	-	-	-	-	-	-	-	-	-	-
Hartford	592	1	1,500 00	24 00	1,000 00	24 00	-	-	-	-	-	-	-
Hartland	1,176	2	3,550 00	18 00	2,100 00	18 00	600 00	15 00	400 00	15 00	-	-	15 00
Haynesville	272	-	-	-	-	-	-	-	-	-	-	-	-
Hebron	603	3	33,700 00	851 00	27,100 00	583 00	5,550 00	75 00	2,900 00	75 00	-	-	-
Hermon	1,210	2	5,500 00	4,500 00	2,400 00	-	1,800 00	1,100 00	1,300 00	-	-	-	-
Hersey	186	-	-	-	-	-	-	-	-	-	-	-	-
Highland Pl.	68	1	400 00	400 00	300 00	-	150 00	150 00	-	-	-	-	-
Hiram	945	-	-	-	-	-	-	-	-	-	-	-	-
Hodgdon	1,153	-	-	-	-	-	-	-	-	-	-	-	-
Holden	609	3	2,050 00	1,195 00	1,100 00	545 00	1,300 00	1,300 00	-	-	-	-	-
Hollis	1,284	2	1,900 00	1,065 00	1,300 00	715 00	450 00	300 00	150 00	300 00	150 00	150 00	150 00
Hope	497	3	3,050 00	1,560 00	2,000 00	1,010 00	631 00	631 00	300 00	631 00	300 00	300 00	300 00
Houlton	5,845	23	57,928 00	5,480 00	45,150 00	4,229 00	12,617 00	3,433 00	9,300 00	3,433 00	9,300 00	2,070 00	2,070 00
Howland	494	-	-	-	-	-	-	-	-	-	-	-	-
Hudson	403	-	-	-	-	-	-	-	-	-	-	-	-
Hurricane Isle	256	1	-	-	-	-	1,150 00	7 00	900 00	7 00	-	-	7 00
Industry	465	2	1,550 00	27 00	1,250 00	27 00	-	-	-	-	-	-	-
Island Falls	1,686	1	981 00	981 00	1,000 00	950 00	246 00	246 00	200 00	246 00	200 00	200 00	200 00
Isle au Haut	160	-	-	-	-	-	-	-	-	-	-	-	-
Islesboro	877	-	-	-	-	-	-	-	-	-	-	-	-
Jackman Pl.	667	2	8,339 00	1,921 00	*8,250 00	1,737 00	929 00	603 00	500 00	929 00	603 00	382 00	382 00
Jackson	416	-	-	-	-	-	-	-	-	-	-	-	-
Jay	2,987	6	11,131 00	8,523 00	6,300 00	3,864 00	4,583 00	3,196 00	2,250 00	4,583 00	3,196 00	1,224 00	1,224 00
Jefferson	1,030	4	8,350 00	1,609 00	5,400 00	1,046 00	1,050 00	503 00	100 00	1,050 00	503 00	3 00	3 00
Jonesboro	519	1	-	-	-	-	1,250 00	119 00	1,000 00	119 00	1,000 00	119 00	119 00
Jonesport	2,074	2	1,025 00	541 00	450 00	41 00	1,000 00	5 00	1,000 00	1,000 00	5 00	5 00	5 00
Kenduskeag	481	-	-	-	-	-	-	-	-	-	-	-	-
Kennebunk	3,099	14	24,674 00	4,400 00	18,000 00	2,896 00	9,171 00	2,362 00	6,100 00	9,171 00	2,362 00	1,675 00	1,675 00
Kennebunkport	2,130	14	43,000 00	13,683 00	30,100 00	9,438 00	24,112 00	9,552 00	10,450 00	24,112 00	9,552 00	4,204 00	4,204 00
Kingfield	927	1	1,950 00	24 00	1,400 00	24 00	-	-	-	-	-	-	-
Kingman	741	1	-	-	-	-	20,000 00	214 00	11,500 00	214 00	11,500 00	195 00	195 00
Kingsbury Pl.	108	-	-	-	-	-	-	-	-	-	-	-	-
Kittery	3,533	7	15,000 00	2,155 00	10,100 00	1,805 00	4,300 00	468 00	3,700 00	4,300 00	468 00	443 00	443 00
Knox	511	3	5,896 00	1,425 00	2,500 00	929 00	869 00	544 00	200 00	929 00	544 00	200 00	200 00

\* Includes contents.

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.	
Kossuth Pl. ....	44	-	-	-	-	-	-	-	-	-	-
Lagrange. ....	590	-	-	-	-	-	-	-	-	-	-
Lake View Pl. ....	245	1	\$1,100 00	\$1,100 00	-	-	\$500 00	\$500 00	-	-	-
Lakeville Pl. ....	96	-	-	-	-	-	-	-	-	-	-
Lambert Lake Pl. ....	104	1	-	-	-	-	600 00	11 00	\$600 00	\$11 00	-
Lamoine. ....	482	1	1,723 00	1,723 00	\$1,400 00	\$1,200 00	913 00	913 00	600 00	600 00	-
Lang Pl. ....	62	-	-	-	-	-	-	-	-	-	-
Lebanon. ....	1,316	2	1,834 00	1,834 00	800 00	800 00	1,036 00	1,018 00	350 00	350 00	-
Lee. ....	748	2	1,350 00	275 00	600 00	175 00	50 00	50 00	-	-	-
Leeds. ....	990	2	4,600 00	2,525 00	3,250 00	788 00	1,000 00	150 00	50 00	-	-
Levant. ....	707	2	3,250 00	3,250 00	700 00	700 00	2,500 00	2,150 00	200 00	-	-
Lewiston. ....	26,247	151	*2,065,492 00	*24,162 00	*1,903,720 00	*21,066 00	*267,339 00	12,501 00	'205,065 00	-	8,837 00
Lexington Pl. ....	237	-	-	-	-	-	-	-	-	-	-
Liberty. ....	650	3	5,900 00	122 00	3,000 00	122 00	-	-	-	-	-
α Lily Bay. ....	23	1	-	-	-	-	15 00	15 00	-	-	15 00
Limerick. ....	965	2	3,150 00	2,025 00	300 00	25 00	3,500 00	3,500 00	-	-	-
Limestone. ....	1,293	9	34,533 00	12,811 00	24,750 00	7,955 00	29,560 00	20,833 00	23,723 00	-	18,315 00
Limington. ....	980	6	5,500 00	247 00	2,500 00	27 00	100 00	100 00	44 00	44 00	-
Lincoln. ....	1,988	6	112,297 00	7,318 00	†264,650 00	1,854 00	5,000 00	5,000 00	500 00	-	-
Lincoln Pl. ....	307	-	-	-	-	-	-	-	-	-	-
Lincolnton. ....	1,020	2	2,050 00	224 00	1,500 00	24 00	75 00	75 00	-	-	-
Linneus. ....	809	1	450 00	40 00	200 00	40 00	-	-	-	-	-
Lisbon. ....	4,116	9	42,125 00	12,525 00	34,971 00	9,971 00	21,090 00	6,448 00	17,350 00	-	5,552 00
Litchfield. ....	964	-	-	-	-	-	-	-	-	-	-
Littleton. ....	1,026	7	13,718 00	11,166 00	9,100 00	7,108 00	26,000 00	25,200 00	11,450 00	-	10,225 00

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Livermore.....	1,100	1	200 00	200 00	-	-	200 00	200 00	-	-
Long Island Pl.....	197	-	-	-	-	-	-	-	-	-
Lovell.....	668	-	-	-	-	-	-	-	-	-
Lowell.....	259	-	-	-	-	-	-	-	-	-
b Lowelltown.....	173	1	*14,476 00	*13,070 00	*12,000 00	*9,500 00	-	-	-	-
Lubec.....	3,363	5	9,750 00	1,940 00	7,500 00	790 00	2,200 00	918 00	100 00	18 00
Ludlow.....	412	1	1,000 00	1,000 00	-	-	1,250 00	1,250 00	-	-
Lyman.....	615	1	-	-	-	-	1,330 00	880 00	500 00	500 00
Machias.....	2,089	4	4,600 00	532 00	1,100 00	27 00	800 00	556 00	300 00	56 00
Machiasport.....	1,218	2	1,100 00	1,100 00	-	-	262 00	-	-	-
Macwahoc Pl.....	147	-	-	-	-	-	-	-	-	-
Madawaska.....	1,831	-	-	-	-	-	-	-	-	-
Madison.....	3,379	18	371,211 00	10,900 00	357,875 00	8,088 00	31,419 00	6,248 00	25,050 00	4,928 00
Madrid.....	264	2	1,766 00	1,766 00	1,050 00	933 00	1,962 00	1,169 00	700 00	700 00
Magalloway Pl.....	97	-	-	-	-	-	-	-	-	-
Manchester.....	601	8	14,540 00	8,059 00	9,575 00	5,354 00	2,588 00	1,698 00	1,500 00	912 00
Mapleton.....	1,120	4	12,650 00	3,758 00	7,879 00	1,481 00	1,450 00	408 00	621 00	221 00
Mariaville.....	171	1	500 00	400 00	500 00	400 00	500 00	311 00	500 00	311 00
Marion.....	114	-	-	-	-	-	-	-	-	-
Marshfield.....	178	-	-	-	-	-	-	-	-	-
Mars Hill.....	1,511	5	9,950 00	2,418 00	5,500 00	1,193 00	5,500 00	866 00	4,550 00	366 00
Masardis.....	650	1	1,750 00	13 00	1,500 00	13 00	-	-	-	-
Mason.....	60	1	1,125 00	500 00	500 00	500 00	400 00	300 00	-	-
Matinicus Isle Pl.....	179	-	-	-	-	-	-	-	-	-
Mattawamkeag.....	517	-	-	-	-	-	-	-	-	-
Maxfield.....	79	-	-	-	-	-	-	-	-	-
Mayfield Pl.....	67	-	-	-	-	-	-	-	-	-
Mechanic Falls.....	1,678	4	5,650 00	1,300 00	4,300 00	1,300 00	2,325 00	234 00	2,000 00	234 00
Meddybemps.....	124	1	600 00	600 00	700 00	600 00	167 00	167 00	100 00	100 00
Medford.....	262	1	1,200 00	1,200 00	600 00	600 00	400 00	100 00	-	-
Medway.....	489	1	450 00	450 00	275 00	275 00	100 00	100 00	50 00	50 00
Mercer.....	441	1	1,000 00	1,000 00	-	-	-	-	-	-
Merrill Pl.....	393	-	-	-	-	-	-	-	-	-
Mexico.....	2,065	7	15,900 00	4,165 00	14,100 00	4,165 00	2,453 00	592 00	1,900 00	506 00
Milbridge.....	1,550	1	725 00	725 00	500 00	500 00	200 00	75 00	100 00	75 00

\* Includes contents.

† Includes blanket insurance.

‡ Blanket insurance not obtainable.

§ Total not ascertained.

a Unorganized Piscataquis Co.

b Unorganized, Franklin 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.
Milford.....	967	1	\$1,400 00	\$27 00	\$900 00	\$27 00	-	-	-	-
Millinocket.....	3,368	30	91,348 00	35,231 00	73,625 00	25,173 00	\$41,275 00	\$9,998 00	\$31,675 00	\$7,012 00
Milo.....	2,556	7	15,324 00	3,322 00	11,200 00	1,877 00	8,737 00	6,847 00	2,000 00	2,000 00
Milton Pl.....	204	-	-	-	-	-	-	-	-	-
Minot.....	786	-	-	-	-	-	-	-	-	-
Monhegan Pl.....	120	-	-	-	-	-	-	-	-	-
Monmouth.....	1,386	6	85,861 00	24,999 00	†640,825 00	14,452 00	8,725 00	4,884 00	9,065 00	4,424 00
Monroe.....	872	1	500 00	500 00	-	-	500 00	500 00	-	-
Monson.....	1,243	5	5,803 00	1,824 00	4,050 00	1,271 00	4,050 00	566 00	1,900 00	366 00
Monticello.....	1,297	1	400 00	400 00	150 00	150 00	1,044 00	1,044 00	-	-
Montville.....	850	4	2,700 00	2,025 00	2,100 00	1,275 00	750 00	398 00	250 00	148 00
Moose River Pl.....	251	-	-	-	-	-	-	-	-	-
Moro Pl.....	215	-	-	-	-	-	-	-	-	-
Morrill.....	353	1	2,000 00	8 00	700 00	8 00	200 00	8 00	200 00	-
Moscow.....	518	2	2,400 00	1,125 00	1,450 00	375 00	4,900 00	3,160 00	3,350 00	1,910 00
Mt. Chase.....	227	-	-	-	-	-	-	-	-	-
Mt. Desert.....	1,569	4	2,625 00	1,439 00	1,400 00	39 00	1,500 00	420 00	1,000 00	20 00
Mt. Vernon.....	898	3	7,650 00	4,700 00	2,500 00	150 00	4,600 00	4,502 00	100 00	2 00
Muscle Ridge Pl.....	67	-	-	-	-	-	-	-	-	-
Naples.....	736	-	-	-	-	-	-	-	-	-
Nashville Pl.....	27	-	-	-	-	-	-	-	-	-
Newburgh.....	604	-	-	-	-	-	-	-	-	-
New Canada Pl.....	590	-	-	-	-	-	-	-	-	-
Newcastle.....	1,068	1	400 00	400 00	500 00	400 00	-	-	-	-
Newfield.....	620	2	825 00	825 00	150 00	150 00	492 00	492 00	150 00	150 00

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New Gloucester.....	1,228	3	3,875 00	3,875 00	3,000 00	2,850 00	3,050 00	2,400 00	1,000 00	1,000 00
New Limerick.....	481	3	1,200 00	1,200 00	600 00	600 00	886 00	886 00	850 00	767 00
Newport.....	1,747	7	87,600 00	240 00	†136,000 00	65 00	62,600 00	581 00	2,400 00	81 00
New Portland.....	882	3	12,346 00	7,647 00	7,000 00	2,751 00	12,586 00	11,161 00	8,850 00	8,368 00
Newry.....	271	-	-	-	-	-	-	-	-	-
New Sharon.....	955	-	-	-	-	-	-	-	-	-
New Sweden.....	905	1	2,500 00	25 00	2,500 00	25 00	-	-	-	-
New Vineyard.....	543	-	-	-	-	-	-	-	-	-
Nobleboro.....	775	-	-	-	-	-	-	-	-	-
Norridgewock.....	1,608	1	1,500 00	82 00	1,000 00	82 00	300 00	10 00	300 00	10 00
North Berwick.....	1,777	3	3,921 00	3,235 00	2,200 00	1,514 00	1,184 00	1,034 00	500 00	500 00
North East Carry.....	55	1	200 00	37 00	200 00	37 00	50 00	38 00	50 00	38 00
Northfield.....	81	-	-	-	-	-	-	-	-	-
North Haven.....	535	1	1,350 00	25 00	1,200 00	25 00	600 00	50 00	500 00	50 00
Northport.....	518	1	450 00	450 00	500 00	450 00	160 00	160 00	100 00	100 00
North Yarmouth.....	686	-	-	-	-	-	-	-	-	-
Norway.....	3,002	9	17,350 00	1,849 00	14,900 00	1,846 00	8,350 00	728 00	6,050 00	528 00
d No. 1, Range 7.....	40	1	741 00	741 00	900 00	741 00	181 00	31 00	100 00	31 00
No. 8 Pl.....	19	-	-	-	-	-	-	-	-	-
No. 14 Pl.....	82	-	-	-	-	-	-	-	-	-
No. 21 Pl (Hancock Co.).....	39	-	-	-	-	-	-	-	-	-
No. 21 Pl (Washington Co.).....	81	-	-	-	-	-	-	-	-	-
No. 33 Pl.....	54	1	400 00	400 00	400 00	400 00	-	-	-	-
Oakfield.....	928	-	-	-	-	-	-	-	-	-
Oakland.....	2,257	9	7,400 00	3,858 00	5,650 00	2,608 00	2,500 00	804 00	1,600 00	504 00
Old Orchard.....	961	15	36,783 00	7,936 00	19,550 00	3,948 00	9,804 00	3,381 00	8,200 00	1,117 00
Old Town.....	6,317	24	66,282 00	25,874 00	47,050 00	17,636 00	29,619 00	19,824 00	16,550 00	6,141 00
Orient.....	187	-	-	-	-	-	-	-	-	-
Orland.....	1,224	4	3,400 00	1,175 00	2,500 00	525 00	875 00	875 00	-	-
Orneville.....	350	-	-	-	-	-	-	-	-	-
Orono.....	3,555	11	21,788 00	1,927 00	†608,540 00	1,675 00	3,531 00	983 00	2,850 00	858 00
Orrington.....	1,219	4	5,162 00	2,481 00	3,700 00	1,469 00	1,550 00	1,159 00	200 00	9 00
Otis.....	115	1	700 00	60 00	700 00	60 00	-	-	-	-
Otisfield.....	632	2	3,500 00	925 00	1,900 00	825 00	1,475 00	1,250 00	1,300 00	1,050 00
Oxbow Pl.....	181	-	-	-	-	-	-	-	-	-

a Unorganized, Piscataquis Co.

d Unorganized, Penobscot Co.

† 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.
Oxford.....	1,221	1	\$705 00	\$705 00	\$500 00	\$500 00	\$300 00	\$300 00	\$300 00	\$300 00
Palermo.....	690	-	-	-	-	-	-	-	-	-
Palmyra.....	960	-	-	-	-	-	-	-	-	-
Paris.....	3,436	10	15,295 00	3,038 00	12,625 00	738 00	4,925 00	349 00	3,700 00	194 00
Parkman.....	646	2	2,350 00	2,350 00	1,025 00	625 00	3,150 00	3,063 00	1,275 00	236 00
Parsonfield.....	1,057	1	3,500 00	1,150 00	1,700 00	1,150 00	1,000 00	400 00	500 00	400 00
Passadumkeag.....	445	1	2,500 00	32 00	1,200 00	32 00	1,500 00	5 00	1,500 00	5 00
Patten.....	1,406	4	3,950 00	1,685 00	2,750 00	979 00	975 00	485 00	900 00	399 00
Pembroke.....	1,378	1	1,500 00	1,450 00	1,000 00	967 00	1,000 00	300 00	-	-
Penobscot.....	985	-	-	-	-	-	-	-	-	-
Perham.....	785	1	300 00	300 00	200 00	-	300 00	250 00	100 00	-
Perkins.....	39	-	-	-	-	-	-	-	-	-
Perkins Pl.....	67	-	-	-	-	-	-	-	-	-
Perry.....	1,153	2	1,257 00	1,257 00	540 00	540 00	976 00	976 00	260 00	260 00
Peru.....	746	1	2,520 00	2,520 00	1,800 00	1,800 00	452 00	452 00	200 00	200 00
Phillips.....	1,423	6	7,805 00	910 00	6,200 00	755 00	1,412 00	667 00	1,500 00	662 00
Phippsburg.....	1,079	1	550 00	4 00	300 00	4 00	-	-	-	-
Pittsfield.....	2,891	12	47,153 00	4,212 00	33,750 00	2,789 00	7,408 00	1,076 00	6,550 00	1,076 00
Pittston.....	92	-	-	-	-	-	-	-	-	-
Pleasant Ridge Pl.....	94	-	-	-	-	-	-	-	-	-
Plymouth.....	590	2	1,650 00	96 00	1,100 00	96 00	375 00	118 00	350 00	118 00
Poland.....	1,382	1	600 00	14 00	500 00	14 00	-	-	-	-
Portage Lake.....	500	-	-	-	-	-	-	-	-	-
Porter.....	864	-	-	-	-	-	-	-	-	-
Portland.....	58,571	278	*1,715,770 00	*141,949 00	*1,604,690 00	*104,941 00	784,137 00	112,493 00	679,932 00	100,660 00

Pownal.....	625	1	2,000 00	1,062 00	500 00	62 00	250 00	200 00	-	-
Prentiss.....	472	-	-	-	-	-	-	-	-	-
Presque Isle.....	5,179	25	85,807 00	30,090 00	60,313 00	19,223 00	48,528 00	34,980 00	42,908 00	28,104 00
Princeton.....	1,091	1	*4,622 00	*3,002 00	*4,500 00	*2,517 00	-	-	-	-
Prospect.....	597	-	-	-	-	-	-	-	-	-
Randolph.....	1,017	11	40,727 00	24,568 00	17,225 00	7,441 00	22,105 00	11,884 00	14,300 00	7,954 00
Rangeley.....	1,154	6	35,979 00	27,604 00	26,700 00	18,087 00	15,478 00	9,165 00	12,700 00	7,565 00
Rangeley Pl.....	190	1	1,125 00	1,125 00	800 00	800 00	807 00	807 00	500 00	475 00
Raymond.....	677	2	2,750 00	2,750 00	1,250 00	1,250 00	1,200 00	1,025 00	850 00	775 00
Readfield.....	996	3	8,281 00	2,332 00	4,400 00	451 00	2,225 00	1,167 00	1,300 00	442 00
b Redington.....	7	1	6,000 00	6,000 00	-	-	\$3,500 00	\$3,500 00	7,000 00	-
Reed Pl.....	537	3	2,300 00	1,175 00	2,000 00	1,175 00	450 00	339 00	200 00	39 00
Richmond.....	1,858	3	6,300 00	77 00	†356,100 00	74 00	400 00	27 00	400 00	27 00
Ripley.....	434	-	-	-	-	-	-	-	-	-
Robbinston.....	691	5	6,089 00	2,259 00	4,100 00	1,370 00	1,256 00	1,215 00	300 00	300 00
Rockland.....	8,174	55	119,425 00	19,297 00	96,850 00	14,155 00	85,757 00	19,258 00	68,035 00	14,383 00
Rockport.....	2,022	13	24,924 00	9,074 00	18,744 00	4,394 00	13,479 00	10,307 00	5,100 00	3,408 00
Rome.....	440	2	3,150 00	3,150 00	2,600 00	2,600 00	1,308 00	1,308 00	800 00	800 00
Roque Bluffs.....	105	-	-	-	-	-	-	-	-	-
Roxbury.....	311	1	50 00	50 00	-	-	50 00	50 00	-	-
Rumford.....	6,777	27	81,948 00	11,518 00	64,850 00	7,735 00	22,979 00	5,390 00	16,250 00	3,773 00
Saco.....	6,583	32	*187,021 00	*33,200 00	*159,290 00	*22,765 00	44,814 00	8,470 00	26,700 00	6,878 00
St. Agatha.....	1,533	-	-	-	-	-	-	-	-	-
St. Albans.....	1,027	3	2,342 00	2,342 00	1,350 00	1,350 00	1,077 00	448 00	434 00	434 00
St. Francis Pl.....	918	-	-	-	-	-	-	-	-	-
St. George.....	2,201	3	5,300 00	2,540 00	2,500 00	940 00	605 00	605 00	500 00	500 00
St. John Pl.....	571	1	1,800 00	57 00	1,000 00	57 00	-	-	-	-
Salem.....	181	-	-	-	-	-	-	-	-	-
Sandy River Pl.....	78	-	-	-	-	-	-	-	-	-
Sanford.....	9,049	15	26,700 00	1,506 00	19,300 00	1,206 00	18,360 00	1,568 00	13,650 00	944 00
Sangerville.....	1,319	4	13,531 00	8,319 00	7,600 00	2,838 00	4,793 00	3,429 00	1,700 00	740 00
Scarboro.....	1,945	14	31,713 00	11,904 00	20,793 00	6,024 00	8,616 00	3,403 00	3,525 00	1,295 00
Searsmout.....	828	1	3,150 00	3,150 00	900 00	900 00	1,227 00	735 00	700 00	575 00
Searsport.....	1,444	4	7,050 00	276 00	4,850 00	276 00	600 00	100 00	-	-
Sebago.....	536	2	3,300 00	34 00	1,250 00	34 00	2,200 00	103 00	1,700 00	103 00

b Unorganized, Franklin Co.

\* Includes contents.

† Includes blanket insurance.

§ Figures taken from investigator's report.

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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.
Sebec .....	549	1	\$425 00	\$375 00	\$400 00	\$375 00	-	-	-	-
Seboeis Pl. ....	86	-	-	-	-	-	-	-	-	-
Sedgwick .....	909	4	12,931 00	6,300 00	8,250 00	3,169 00	\$3,906 00	\$3,118 00	\$2,000 00	\$2,000 00
Shapleigh .....	691	3	1,800 00	618 00	1,000 00	18 00	350 00	275 00	300 00	275 00
Sherman .....	1,053	-	-	-	-	-	-	-	-	-
Shirley .....	334	-	-	-	-	-	-	-	-	-
Sidney .....	927	3	1,650 00	40 00	1,050 00	10 00	600 00	5 00	400 00	-
Silver Ridge Pl. ....	155	1	100 00	100 00	-	-	1,325 00	1,150 00	1,200 00	1,150 00
Skowhegan .....	5,341	18	35,025 00	6,915 00	24,400 00	1,113 00	11,100 00	2,612 00	7,000 00	62 00
Smithfield .....	427	1	200 00	200 00	-	-	1,200 00	1,200 00	-	-
Smyrna .....	411	-	-	-	-	-	-	-	-	-
Solon .....	1,034	2	2,607 00	814 00	1,450 00	257 00	290 00	290 00	100 00	100 00
Somerville .....	291	1	1,000 00	1,000 00	-	-	250 00	250 00	-	-
Sorrento .....	147	1	16,000 00	5,700 00	6,000 00	5,700 00	7,500 00	7,500 00	500 00	500 00
South Berwick .....	2,935	3	7,500 00	70 00	6,800 00	47 00	-	-	-	-
Southport .....	499	3	2,606 00	548 00	2,550 00	548 00	375 00	255 00	400 00	255 00
South Portland .....	7,471	14	*71,541 00	*8,883 00	*60,200 00	*6,153 00	14,418 00	4,680 00	12,500 00	2,713 00
South Thomaston .....	1,438	7	7,071 00	3,006 00	6,100 00	2,060 00	1,283 00	969 00	850 00	386 00
Southwest Harbor .....	888	4	8,800 00	519 00	6,450 00	369 00	580 00	530 00	400 00	400 00
Springfield .....	459	-	-	-	-	-	-	-	-	-
Stacyville Pl. ....	577	5	*31,582 00	*20,886 00	*22,900 00	*16,015 00	10,376 00	8,424 00	7,500 00	7,023 00
Standish .....	1,637	4	6,450 00	2,039 00	6,900 00	2,061 00	4,663 00	2,910 00	2,300 00	1,247 00
Starks .....	549	1	3,000 00	3,000 00	3,500 00	2,391 00	100 00	100 00	-	-
Stetson .....	480	2	1,975 00	1,078 00	500 00	78 00	500 00	400 00	-	-
Steuben .....	890	2	3,250 00	1,062 00	1,900 00	712 00	425 00	261 00	200 00	200 00



Stockholm.....	715	3	29,352 00	27,047 00	*44,700 00	*42,604 00	45,057 00	39,903 00	-	-
Stockton Springs.....	1,103	8	11,096 00	3,979 00	8,850 00	1,033 00	1,200 00	209 00	500 00	9 00
Stoneham.....	253	-	-	-	-	-	-	-	-	-
Stonington.....	2,033	3	4,800 00	1,829 00	3,733 00	1,032 00	2,400 00	1,875 00	250 00	25 00
Stow.....	224	-	-	-	-	-	-	-	-	-
Strong.....	720	1	2,000 00	2,000 00	800 00	800 00	600 00	575 00	200 00	200 00
Sullivan.....	1,132	2	3,000 00	59 00	2,100 00	59 00	1,000 00	25 00	-	-
Summer.....	762	3	3,150 00	1,495 00	2,000 00	1,095 00	2,800 00	1,790 00	600 00	90 00
Surry.....	734	3	4,500 00	3,900 00	3,250 00	3,250 00	1,653 00	1,541 00	850 00	850 00
Swan's Island.....	749	1	900 00	75 00	900 00	75 00	-	-	-	-
Swanville.....	467	2	2,100 00	275 00	1,000 00	175 00	25 00	25 00	-	-
Sweden.....	266	-	-	-	-	-	-	-	-	-
Talmage.....	100	-	-	-	-	-	-	-	-	-
Temple.....	403	1	800 00	15 00	500 00	15 00	-	-	-	-
The Forks Pl.....	169	-	-	-	-	-	-	-	-	-
Thomaston.....	2,205	15	45,483 00	8,911 00	28,750 00	5,380 00	16,509 00	1,551 00	8,800 00	447 00
Thorndike.....	525	3	3,050 00	3,050 00	2,350 00	-	2,136 00	606 00	458 00	206 00
Topsfield.....	259	-	-	-	-	-	-	-	-	-
Topsham.....	2,016	2	7,800 00	5,305 00	†22,100 00	3,578 00	21,000 00	20,030 00	1,000 00	30 00
d Township Long, A.....	75	1	*18,000 00	*18,000 00	*8,515 00	‡	-	-	-	-
c Township No. 1, Range 5.....	17	1	336 00	336 00	175 00	175 00	132 00	132 00	75 00	75 00
b Township No. 2, Range 6.....	12	1	360 00	150 00	150 00	-	-	-	-	-
d Township No. 2, Range 6.....	208	1	*3,000 00	*230 00	*3,000 00	\$209 00	-	-	-	-
f Township No. 10.....	13	1	200 00	200 00	-	-	50 00	50 00	-	-
e Township No. 10.....	48	1	375 00	375 00	-	-	-	-	-	-
Tremont.....	1,116	1	600 00	600 00	800 00	500 00	325 00	275 00	200 00	200 00
Trenton.....	354	2	4,720 00	4,017 00	2,600 00	517 00	688 00	348 00	500 00	198 00
Trescott.....	461	3	2,700 00	2,700 00	-	-	2,500 00	1,600 00	-	-
Troy.....	768	-	-	-	-	-	-	-	-	-
Turner.....	1,708	5	20,497 00	13,783 00	13,900 00	8,473 00	6,846 00	4,958 00	2,300 00	1,360 00
Union.....	1,233	6	13,400 00	9,582 00	8,000 00	5,582 00	5,219 00	3,076 00	1,400 00	594 00
Unity.....	899	5	17,250 00	5,115 00	7,300 00	1,311 00	8,325 00	5,844 00	1,500 00	824 00
Unity Pl.....	56	-	-	-	-	-	-	-	-	-
Upton.....	306	-	-	-	-	-	-	-	-	-
Van Buren.....	3,065	5	9,950 00	1,019 00	6,900 00	919 00	13,963 00	676 00	11,000 00	538 00

b Unorganized, Franklin Co.

c Unorganized, Aroostook Co.

d Unorganized, Penobscot Co.

e Unorganized, Washington Co.

f Unorganized, Hancock Co.

\* Includes contents.

† Includes blanket insurance.

‡ Insured with unauthorized companies, figures not obtainable.

TABLE No. 12—Concluded.

	Population 1910.	Number of fires.	BUILDING.				CONTENTS.			
			Estimated value.	Damage.	Insurance upon.	Insurance paid.	Estimated value.	Damage.	Insurance upon.	Insurance paid.
Vanceboro.....	623	3	\$13,323 00	\$7,618 00	\$9,765 00	\$5,060 00	\$12,879 00	\$10,578 00	\$10,135 00	\$8,499 00
Vassalboro.....	2,077	11	12,006 00	8,459 00	6,725 00	4,383 00	6,578 00	3,525 00	3,400 00	1,527 00
Veazie.....	557	2	4,500 00	1,875 00	2,372 00	598 00	750 00	26 00	300 00	26 00
Verona.....	229	2	2,271 00	2,271 00	1,395 00	1,314 00	825 00	156 00	325 00	156 00
Vienna.....	403	1	1,600 00	1,600 00	900 00	900 00	950 00	950 00	-	-
Vinalhaven.....	2,334	1	1,800 00	20 00	1,800 00	20 00	500 00	12 00	500 00	12 00
Wade Pl.....	318	-	-	-	-	-	-	-	-	-
Waite.....	162	-	-	-	-	-	-	-	-	-
Waldo.....	386	3	3,300 00	3,300 00	1,200 00	-	1,200 00	1,200 00	150 00	-
Waldoboro.....	2,656	3	*5,959 00	*2,852 00	*3,000 00	*1,030 00	-	-	-	-
Wales.....	499	3	4,700 00	4,700 00	2,200 00	-	4,800 00	3,800 00	2,000 00	-
Wallagrass Pl.....	1,004	-	-	-	-	-	-	-	-	-
Waltham.....	182	-	-	-	-	-	-	-	-	-
Warren.....	1,812	8	7,830 00	2,395 00	5,650 00	1,240 00	850 00	608 00	100 00	4 00
Washburn.....	1,582	4	6,250 00	235 00	3,750 00	105 00	850 00	70 00	200 00	3 00
Washington.....	814	5	9,313 00	4,161 00	7,738 00	3,161 00	11,700 00	2,172 00	5,575 00	672 00
Waterboro.....	997	2	4,125 00	4,125 00	3,300 00	3,300 00	6,575 00	6,530 00	2,700 00	2,700 00
Waterford.....	934	1	1,500 00	65 00	700 00	65 00	-	-	-	-
Waterville.....	11,458	63	436,061 00	24,219 00	367,718 00	21,479 00	141,379 00	36,750 00	125,886 00	32,581 00
Wayne.....	595	1	425 00	13 00	250 00	13 00	-	-	-	-
Webster.....	1,213	2	1,700 00	185 00	1,200 00	95 00	750 00	81 00	500 00	31 00
Webster Pl.....	103	-	-	-	-	-	-	-	-	-
Weid.....	574	2	2,247 00	1,672 00	2,100 00	1,550 00	755 00	550 00	400 00	400 00
Wellington.....	383	-	-	-	-	-	-	-	-	-
Wells.....	1,908	7	16,425 00	3,993 00	12,050 00	1,304 00	450 00	425 00	-	-

Wesley.....	172	1	800 00	50 00	-	-	400 00	100 00	-	-
West Bath.....	230	2	1,200 00	21 00	900 00	21 00	15,300 00	505 00	12,100 00	505 00
Westbrook.....	8,281	15	37,025 00	2,857 00	32,500 00	2,245 00	16,355 00	2,674 00	12,650 00	2,104 00
Westfield.....	689	3	10,550 00	5,983 00	9,449 00	4,573 00	16,804 00	13,986 00	13,100 00	8,707 00
West Forks Pl.....	138	-	-	-	-	-	-	-	-	-
West Gardiner.....	629	2	1,100 00	1,100 00	750 00	250 00	500 00	350 00	150 00	150 00
Westmanland Pl.....	104	-	-	-	-	-	-	-	-	-
Weston.....	390	-	-	-	-	-	-	-	-	-
Westport.....	284	1	300 00	300 00	-	-	200 00	200 00	-	-
Whitefield.....	1,056	1	2,000 00	2,000 00	1,100 00	-	400 00	400 00	-	-
Whiting.....	368	-	-	-	-	-	-	-	-	-
Whitneyville.....	258	-	-	-	-	-	-	-	-	-
Williamsburg.....	138	-	-	-	-	-	-	-	-	-
Willimantic.....	271	-	-	-	-	-	-	-	-	-
Wilton.....	2,143	3	2,450 00	1,083 00	1,500 00	383 00	800 00	415 00	-	-
Windham.....	1,954	2	250,000 00	50,000 00	50,000 00	-	70,000 00	62,084 00	50,000 00	-
Windsor.....	706	1	2,229 00	2,229 00	1,000 00	1,000 00	824 00	787 00	200 00	200 00
Winn.....	655	1	400 00	400 00	-	-	700 00	300 00	-	-
Winslow.....	2,709	5	7,475 00	2,426 00	5,450 00	1,176 00	1,840 00	646 00	550 00	268 00
Winter Harbor.....	590	2	10,800 00	900 00	9,050 00	650 00	343 00	343 00	150 00	150 00
Winterport.....	1,582	9	11,684 00	7,459 00	6,100 00	2,975 00	4,400 00	1,598 00	1,000 00	8 00
Winterville Pl.....	267	-	-	-	-	-	-	-	-	-
Winthrop.....	2,114	8	24,205 00	14,684 00	17,250 00	6,925 00	7,403 00	5,398 00	4,150 00	3,117 00
Wiscasset.....	1,287	1	2,150 00	200 00	1,500 00	200 00	1,350 00	216 00	800 00	216 00
Woodland.....	1,161	2	3,500 00	1,928 00	2,200 00	28 00	1,340 00	1,240 00	600 00	540 00
Woodstock.....	808	3	*3,725 00	*2,135 00	*1,700 00	*1,010 00	400 00	400 00	-	-
Woodville.....	125	-	-	-	-	-	-	-	-	-
Woolwich.....	868	2	350 00	10 00	200 00	10 00	10,400 00	4,200 00	11,000 00	4,200 00
Yarmouth.....	2,358	3	7,550 00	1,023 00	6,350 00	1,023 00	336 00	336 00	150 00	150 00
York.....	2,802	10	33,258 00	10,384 00	29,056 00	6,576 00	3,522 00	2,647 00	2,600 00	1,550 00
Total.....	-	2,544	\$11,654,965 00	\$1,780,891 00	\$11,361,256 00	\$1,073,053 00	\$4,047,072 00	\$1,225,507 00	\$2,846,100 00	\$688,206 00

\* Includes contents.

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

PROPERTY.	Number.	Construction.	CAUSES OF FIRES.
Almshouse.....	1	Brick	Rats and matches, 1.
Automobiles.....	15		Back fire, 9; explosion of gasoline, 2; unknown, 2; smoking, 1; exposure, 1.
Awnings.....	2		Unknown, 1; smoking, 1.
Bakeries.....	5	Wood	Explosion of gas, 1; caught from stove, 1; overheated oven, 1; caught from oven, 1; boiling over of kettle of fat, 1; exposure, 1.
Bakery and dwelling.....	1	Wood	Caught from chimney, 1.
Balloon.....	1		Hot air, 1.
Bank.....	1	Brick	Smoking, 1.
Banks and offices.....	2	Brick	Defective wiring, 1; exposure, 1.
Barber shops.....	8	Wood	Unknown, 2; smoking, 1; overheated stove, 1; explosion of gas, 1; electric wires, 1; overheated oil stove, 1; explosion of gasoline heater, 2; exposure, 1.
	2	Brick	
Barber shops and dwellings {	3	Wood	Smoking, 1; caught from chimney, 1; explosion of acetylene gas, 1; exposure, 1.
	1	Brick	
Barn and icehouse.....	1	Wood	Children playing with matches, 1.
Barns and stables.....	103	Wood	Unknown, 29; tramps, 2; sparks from locomotive, 1; overheated chimney, 1; explosion of lantern, 1; caught from stove, 1; children playing with matches, 3; grass fire, 1; electric wires, 1; caught from lantern, 2; defective electric wiring, 1; caught from chimney, 2; matches, 2; smoking, 3; incendiary, (suspected) 2; sparks, 1; sparks from chimney, 2; lightning, 32; sparks from engine, 2; fireworks, 1; overturned lantern, 1; exposures, 13.
	1	Wood	
Barrel and hoop manufactory.....	10	Wood	Smoking, 1.
Blacksmith shops.....	10	Wood	Unknown, 5; caught from forge, 1; caught from chimney, 1; caught from stove, 1; exposure, 2.
Blacksmith and carpenter shop.....	1	Wood	Sparks from chimney, 1.
Blacksmith shops and dwellings.....	2	Wood	Exposures, 2.
Blacksmith shop, dwelling and stable.....	1	Wood	Exposure, 1.
Blacksmith shop and storehouse.....	1	Wood	Exposure, 1.
Blacksmith and wood working shop.....	1	Wood	Unknown, 1.
Boarding houses.....	23	Wood	Unknown, 8; smoking, 4; spark from engine, 1; explosion of lamp, 2; explosion of oil stove, 1; incendiary, 1; overheated stove, 1; caught from stove funnel, 1; overturned lamp, 2; children playing with matches, 3; caught from chimney, 1; overheated stove funnel, 1; caught from stove, 1; exposure, 1.
	4	Brick	
	1	Wood and iron	
Boarding house and stable.	1	Wood	Explosion of lamp, 1.
Boats.....	4	Wood	Unknown, 1; explosion of lamp, 1; spark from gasoline engine, 1; caught from lamp, 1; exposure, 2.
	2	Unknown	
Boat house.....	1	Wood	Unknown, 1.
Boat shops.....	2	Wood	Sparks from chimney, 1; defective chimney, 1.

TABLE No. 13—Continued.

PROPERTY.	Number.	Construc- tion.	CAUSES OF FIRES.
Boiler house . . . . .	1	Wood	Caught from furnace, 1.
Bowling alley . . . . .	1	Brick	Smoking, 1.
Bowling alley and dwelling	1	Wood	Unknown, 1.
Box factories . . . . .	4	Wood	Sparks from locomotive, 1; rubbish fire, 1; unknown, 1; exposure, 1.
Brick yard . . . . .	1	Wood	Caught from kiln, 1.
Camps . . . . .	5	Wood	Unknown, 3; smoking, 1; overheated stove funnel, 1.
Canning factories . . . . .	2	Wood	Overheated stove, 1; caught from boiler, 1.
Carpenter shop . . . . .	1	Wood	Sparks from chimney, 1.
Carpenter shop and store- house . . . . .	2	Wood	Sparks from engine, 1; exposure, 1.
Carpet cleaning establish- ments and dwellings . . . . .	2	Wood	Unknown, 2.
Carriage houses . . . . .	3	Wood	Unknown, 1; ashes, 1; exposure, 1.
Carriage shops . . . . .	2	Wood	Unknown, 1; sparks from chimney, 1.
Carriage repository and blacksmith shop . . . . .	1	Wood	Unknown, 1.
Cars . . . . .	4	Wood	Defective stove, 1; caught from stove, 1; caught from heater, 3; unknown, 2.
Churches . . . . .	3	Unknown	Explosion of lamp, 1; caught from chim- ney, 1; overheated furnace, 1; caught from candle, 1; sparks from bonfire, 1; lightning, 5; unknown, 3; exposure, 4.
Cigar factory . . . . .	15	Wood	Sparks from stove, 1.
Cigar factory and photo studio . . . . .	1	Brick	
Clothespin factory . . . . .	1	Brick and wood	
Clothing stores . . . . .	1	Wood	Exposure, 1.
Club rooms . . . . .	1	Wood	Unknown, 1.
Coal office . . . . .	3	Wood	Sparks from chimneys, 1; smoking, 2; caught from stove, 1; exposure, 1.
Coal office and candy man- ufactory . . . . .	1	Brick	
Coal sheds . . . . .	1	Brick and wood	
Coal sheds and office . . . . .	1	Wood	Caught from stove, 1.
College and school buildings	1	Wood	Defective chimney, 1.
Confectionery stores . . . . .	1	Wood	Defective chimney, 1.
Convents . . . . .	9	Wood	Unknown, 1; spontaneous combustion, 3; sparks from locomotives, 3; sparks 1; caught from stove, 1.
Cooper shops . . . . .	1	Wood	Sparks from engine, 1.
Cotton mills . . . . .	15	Wood	Unknown, 8; sparks from chimney, 2; lightning, 3; ashes, 1; brush fire, 1; caught from furnace, 1; defective chimney, 1; caught from chimney, 1; overheated chimney, 1; defective fire- place, 1; fireworks, 1; defective flue, 1; exposure, 1.
Confectionery stores . . . . .	2	Wood	Fireworks, 1; exposure, 1.
Convents . . . . .	1	Wood	Unknown, 1; exposure, 1.
Cooper shops . . . . .	1	Brick	
Cotton mills . . . . .	4	Wood	Unknown, 1; caught from stove, 2; caught from boiler, 1.
Creameries . . . . .	6	Brick	Unknown, 3; spontaneous combustion, 1; sparks from locomotives, 1; fric- tion, 6; electric light, 1; electric motor, 1; caught in picker, 2.
Drug stores . . . . .	9	Unknown	Unknown, 1; sparks from chimney, 1.
Dry goods stores . . . . .	2	Wood	Overturned kettle of carbolic acid, 1; caught from oil stove, 1; electric heater, 1; exposures, 3.
Dwellings . . . . .	3	Brick	Unknown, 1; children playing with matches, 1.
Dwellings . . . . .	1512	Wood	Unknown, 181; defective chimney, 127; caught from chimney, 102; children playing with matches, 43; caught from stove, 61; burning out of chim- ney, 86; overheated stove, 43; over- heated chimney, 45; explosion of lamp,
Dwellings . . . . .	38	Brick	
Dwellings . . . . .	5	Unknown	
Dwellings . . . . .	5	Brick and wood	
Dwellings . . . . .	1	Concrete	

TABLE No. 13—Continued.

PROPERTY.	Number.	Construction.	CAUSES OF FIRES.
Dwellings—Concluded.			<p>38; sparks from chimney, 55; match, 61; lightning, 110; smoking, 49; explosion of oil stove, 11; caught from candle, 21; thawing pipes, 12; caught from alcohol lamp, 7; caught from gas jet, 19; overheated gas stove, 2; sparks from locomotive, 3; sparks from stove, 17; caught from lamp, 37; overturned lamp, 31; fireworks, 14; spontaneous combustion, 8; plumber's torch, 3; incendiary, 2; incendiary, (suspected) 3; sparks from engine, 3; sparks from match, 12; caught from stove funnel, 11; defective flue, 16; overturned alcohol lamp, 2; caught from furnace, 10; caught from fireplace, 14; overheated flatiron, 2; caught from gasolene, 3; caught from gas stove, 11; caught from fireplace, 6; caught from oil stove, 15; sparks from fireplace, 12; overheated stove funnel, 7; sparks, 2; explosion of lantern, 2; boiling over of kettle of fat, 9; Jack o' lantern, 3; boiling over of kettle of tar, 3; electric wires, 8; ashes, 19; defective wiring, 2; grass fire, 4; bonfire, 2; overturned candle, 2; rubbish fire, 2; electric iron, 3; caught from flue, 2; explosion of kerosene, 4; defective fireplace, 2; defective stove funnel, 2; tramps, 2; overheated oil stove, 2; boiling over of molasses, 1; brush fire, 1; children playing with candle, 1; rats and matches, 1; overheated heater, 1; overheated flue, 1; boys and matches, 1; electric light, 1; caught from electric lamp, 1; smoking hams, 1; caught from gas lamp, 1; explosion of gasolene stove, 1; defective oil stove, 1; overheated fireplace, 1; explosion of stove, 1; explosion of varnish, 1; explosion of stove polish, 1; explosion of water front in stove, 1; overturned stove, 1; burning moths from trees, 1; caught from oven, 1; overheated flatiron, 1; plumber's stove, 1; mice and matches, 1; explosion of gasolene, 1; overturned lantern, 1; caught from gas pipe, 1; explosion of alcohol lamp, 1; overheated soapstone, 1; overturned alcohol lamp, 1; carelessness in warming beds, 1; sun's rays on glass, 1; exposure, 133.</p>
Dwellings, barns and stables.....	141	Wood	<p>Unknown, 32; lightning, 19; matches, 1; sparks, 1; wind storm, 1; smoking, 1; caught from lamp, 3; caught from stove, 2; caught from stove funnel, 2; caught from alcohol lamp, 1; caught from heater, 1; caught from chimney, 8; caught from lantern, 1; thawing pipes, 2; ashes, 2; tramps, 2; brush fire, 2; sparks from chimney, 1; burning out of chimney, 4; grass fire, 2; defective chimney, 13; fireworks, 1; explosion of oilstove, 1; caught from</p>

TABLE No. 13—Continued.

PROPERTY.	Number.	Construction.	CAUSES OF FIRES.
Dwellings, barns and stables —Concluded.			fireplace, 1; defective flue, 4; over- turned lantern, 1; explosion of lamp, 1; explosion of lantern, 3; overheated stove, 3; sparks from match, 1; over- heated chimney, 4; child playing with matches, 3; electric wiring, 2; expos- ures, 15.
Dwelling and bottling works.....	1	Wood	Overheated oil stove, 1.
Dwellings and sheds.....	12	Wood	Ashes, 1; defective chimney, 3; caught from chimney, 1; lightning, 1; smok- ing, 1; unknown, 5.
Dwelling, shed and shop...	1	Wood	Unknown, 1.
Dyehouse and dwelling....	1	Wood	Unknown, 1.
Electric light station and sardine factory.....	1	Wood	Smoking, 1.
Electric power house.....	1	Wood	Unknown, 1.
Farm buildings.....	117	Wood	Overheated chimney, 1; overturned lan- tern, 2; smoking, 3; sparks from chimney, 3; tramps, 2; defective flue, 2; explosion of lamp, 1; burning out of chimney, 3; caught from gasolene engine, 1; caught from chimney, 12; explosion of lantern, 3; incendiary, 1; explosion of gasolene engine, 1; caught from incubator lamp, 1; match, 1; caught from lamp, 1; defective chim- ney, 12; caught from lantern, 1; ashes, 1; caught from stove, 3; overheated stove funnel, 1; children playing with matches, 3; boiling over of kettle of fat, 1; grass fire, 1; lightning, 24; un- known, 35.
	2	Brick and wood	
	1	Unknown	
Feld spar mill.....	1	Wood	Incendiary, 1.
Ferry house.....	1	Wood	Unknown, 1.
Fire stations and hosehouse	3	Wood	Lightning, 1; smoking, 1; incendiary, (suspected) 1.
Fish market.....	1	Wood	Unknown, 1.
Fruit store and laundry...	1	Wood	Rats and matches, 1.
Furniture store and stable.	1	Wood	Smoking, 1.
Garages.....	8	Wood	Unknown, 2; smoking, 1; overturned lantern, 1; overheated stove, 1; ex- plosion of gasolene, 1; explosion of gas, 1; electric light, 1; caught from pres- totite lamp, 1.
	1	Brick	
Garage and offices.....	1	Wood	Smoking, 1.
General store.....	1	Wood	Children playing with matches, 1.
General store and dwelling	1	Wood	Exposure, 1.
General store and hall.....	2	Wood	Defective chimney, 1; caught from stove, 1.
General store and office....	1	Wood	Unknown, 1.
Grain and grist mills.....	4	Wood	Sparks from locomotive, 1; unknown, 2; friction, 1.
Grain store.....	1	Brick	Spontaneous combustion, 1.
Greenhouse.....	1	Wood	Unknown, 1.
Grist mill and storehouse..	1	Wood	Unknown, 1.
Grocery stores.....	5	Wood	Overheated stove, 1; unknown, 1; sparks from chimney, 1; exposures, 3.
	1	Brick	
Grocery store and dwelling	1	Wood	Spontaneous combustion, 1.
Halls.....	8	Wood	Explosion of lamp, 2; unknown, 1; smoking, 1; defective chimney, 1; electric light, 1; exposures, 3.
	1	Brick	
Hall and stable.....	1	Wood	Defective chimney, 1.
Hammock factory.....	1	Wood	Spontaneous combustion, 1.
Hardware stores.....	2	Wood	Exposure, 2.

TABLE No. 13—Continued.

PROPERTY.	Number.	Construc- tion.	CAUSES OF FIRES
Harness shops and dwellings.....	3	Wood	Match, 1; sparks from chimney, 1; exposure, 1.
Harness stores.....	2	Wood	Caught from gas jet, 1; exposure, 2.
Hen house.....	1	Brick	Kerosene torch, 1.
Hog house.....	1	Wood	Sparks from chimney, 1.
Hosehouse.....	1	Wood	Exposure, 1.
Hospital.....	1	Brick	Electric wiring, 1.
Hotels.....	27	Wood	Unknown, 6; thawing pipes, 1; match, 2; overheated stove, 2; sparks from fireplace, 1; smoking, 9; defective fireplace, 1; caught from heater, 1; burning out of chimney, 1; lightning, 1; caught from lamp, 1; caught from stove, 1; defective chimney, 3; electric wires, 2; exposure, 4.
	9	Brick	Explosion of oil stove, 1; lightning, 1; fireworks, 1.
Hotels (summer).....	3	Wood	Smoking, 1.
Hotel and barber shop....	1	Brick	Match, 1.
Hotel and offices.....	1	Brick	Match, 1.
Hotels and stables.....	2	Wood	Unknown, 1; caught from chimney, 1.
Icehouses.....	3	Wood	Sparks from locomotive, 1; unknown, 2.
Iron foundry.....	1	Wood	Lightning, 1.
Junk shop.....	1	Wood	Caught from chimney, 1.
Laundries.....	3	Wood	Unknown, 2; overheated gas stove, 1.
Laundry and stable.....	1	Wood	Overheated stove, 1.
Laundry, wood working shop and hall.....	1	Wood	Spontaneous combustion, 1.
Libraries.....	3	Brick	Lightning, 2; caught from stove funnel, 1.
Lime kilns.....	4	Wood	Unknown, 1; slaking lime, 1; ashes, 1; caught from kiln, 1.
Logs.....	1	Wood	Dynamiting logs, 1.
Lumber.....	5	Wood	Unknown, 3; exposure, 2.
Lumber and planing mills. {	40	Wood	Caught from boiler, 5; unknown, 19; hot box, 2; sparks, 1; caught from smokestack, 1; hot bearing, 1; sparks from boiler, 2; defective chimney, 1; caught from stove, 1; friction, 1; overheated box, 1; sparks from smokestack, 1; exposure, 5.
	1	Unknown	
Machine shops and foundries.....	5	Wood	Unknown, 3; sparks from chimney, 2; matches, 1.
	1	Brick and wood	
	2	Wood	
Marble and granite works..	1	Brick and wood	Unknown, 1; exposure, 2.
Mattress factory.....	1	Concrete	Sparks from picker, 1.
Meat shop.....	1	Brick	Unknown, 1.
Millinery store.....	1	Wood	Caught from stove, 1.
Moulding shop.....	1	Wood	Sparks from molten iron, 1.
Offices.....	6	Wood	Smoking, 1; match, 1; exposure, 6.
	2	Brick	
	1	Brick	Caught from stove, 1.
Office and dwelling.....	1	Wood	Caught from chimney, 1.
Office, dwelling and storehouse.....	1	Brick	Explosion of oil, 1.
Oil cloth factory.....	1	Brick	Sparks from furnace, 1.
Orphan asylum.....	1	Brick	Unknown, 2.
Paint shops.....	2	Wood	Hot box, 2; friction, 1; sparks, 1;
	2	Brick	sparks from chimney, 1; spontaneous combustion, 1; unknown, 1; caught from boiler, 1.
Paper and pulp mills.....	4	Unknown	Unknown, 2; caught from stove funnel, 1; lightning, 2; overheated stove, 1; caught from stove, 2; sparks, 1; sparks from engine, 1; exposure, 4.
	2	Brick and concrete	
Potato houses.....	14	Wood	



TABLE No. 13—Continued.

PROPERTY.	Number.	Construction.	CAUSES OF FIRES.
Power houses . . . . .	2	Wood	Fireworks, 1; spontaneous combustion, 1.
Printing office and hall . . . . .	1	Wood	Exposure, 1.
Pumping station . . . . .	1	Wood	Sparks from smokestack, 1.
Railroad property . . . . .	14	Wood	Match, 1; explosion of lamp, 1; unknown, 8; overheated stove, 5.
	1	Brick	Smoking, 2; electric wires, 1; explosion of gasolene stove, 1; boiling over of kettle of fat, 2; ashes, 1; exposure, 2.
Restaurants . . . . .	2	Brick	
	1	Unknown	
Restaurants and barber shops . . . . .	2	Wood	Caught from oil stove, 1; unknown, 1.
Restaurants and dwellings . . . . .	4	Wood	Smoking, 1; unknown, 1; exposure, 2.
Sardine factory . . . . .	1	Wood	Unknown, 1.
Screen factory . . . . .	1	Brick	Spontaneous combustion, 1.
Sheds . . . . .	3	Wood	Unknown, 3.
	1	Brick	
Shoe factory . . . . .	1	Brick and wood.	Smoking, 1; sparks from boiler, 1.
Shoe factory and taxidermist shop . . . . .	1	Wood	Unknown, 1.
Shoe repair shop . . . . .	1	Wood	Exposure, 1.
Shoe repair shop and dwelling . . . . .	1	Wood	Match, 1.
Shoe store . . . . .	1	Wood	Smoking, 1.
Shops . . . . .	2	Wood	Defective chimney, 1; unknown, 1.
Shot works . . . . .	1	Wood	Caught from boiler, 1.
Skating rink and theatre . . . . .	1	Wood	Defective wiring, 1.
Sporting camps . . . . .	2	Wood	Incendiary, 1; overheated flue, 1.
Stoneware factory . . . . .	1	Wood	Unknown, 1.
	25	Wood	Overheated stove, 2; unknown, 6; lightning, 6; defective wiring, 2; grass fire, 1; overheated steam boiler, 1; caught from stove, 1; defective chimney, 1; smoking, 3; sparks from smokestack, 1; spontaneous combustion, 1; sparks from locomotive, 1; exposure, 4.
Storehouses . . . . .	1	Brick and wood	Match, 1; unknown, 1.
	1	Wood	Caught from boiler, 1.
Storehouses and dwellings . . . . .	2	Wood	
Storehouse and office . . . . .	1	Wood	Lightning, 1.
Storehouse and shoe counter manufactory . . . . .	1	Wood	Unknown, 1.
Storehouse and stable . . . . .	74	Wood	Caught from vulcanizer, 1; unknown, 11; defective stove funnel, 1; caught from furnace, 2; incendiary, 1; caught from chimney, 1; overheated furnace, 1; electric flatiron, 1; caught from stove, 4; burning out of chimney, 2; overheated boiler, 1; explosion of gasolene, 1; sparks from chimney, 4; caught from candle, 1; sparks from stove, 1; caught from heater, 1; ashes, 1; spontaneous combustion, 7; caught from oil stove, 1; overheated stove, 2; explosion of oil stove, 1; sun's rays on matches, 1; caught from stove funnel, 1; smoking, 10; electric wires, 1; defective wiring, 2; rats and matches, 1; overheated chimney, 1; lightning, 2; matches, 6; caught from gasolene, 1; exposure, 37.
Stores . . . . .	29	Brick	
	3	Brick and wood	
	1	Iron	Exposure, 1.
	1	Wood and steel	Sparks from oven, 1.
	1	Cement	Unknown, 1.
Store and bakery . . . . .	1	Wood	Unknown, 2.
Store, bakery and dwellings . . . . .	1	Wood	
Stores and bank . . . . .	1	Brick	
Stores, barber shops and dwellings . . . . .	2	Wood	
Stores, billiard room and barber shop . . . . .	1	Wood	Match, 1.

TABLE No. 13—Continued.

PROPERTY.	Number.	Construction.	CAUSES OF FIRES.
Stores and boarding houses	2	Wood	Mice and matches, 1; overheated stove, 1; exposure, 1.
	1	Brick	
	90	Wood	Unknown, 24; explosion of gas, 2; caught from stove funnel, 1; overheated stove pipe, 1; defective chimney, 3; overheated stove, 1; defective stove funnel, 2; overturned oil heater, 1; burning out of chimney, 5; caught from furnace, 1; overheated stove funnel, 1; caught from lamp, 3; caught from oil stove, 5; overheated chimney, 3; mice and matches, 1; matches, 3; caught from stove, 4; overheated oil-stove, 1; boiling over of kettle of fat, 1; smoking, 11; overheated electric stove, 1; overheated stove, 5; caught from chimney, 1; explosion of lamp, 3; caught from gas jet, 1; caught from gas stove, 1; caught from gas flatiron, 1; explosion of oil stove, 2; fireworks, 1; lightning, 1; child playing with matches, 1; explosion of gasolene, 2; exposure, 21; sparks from chimney, 1; sparks from engine, 1; sparks from stove, 1; thawing pipes, 1.
Stores and dwellings.....	4	Brick and wood	
	1	Brick and stone	Overturned lamp, 1.
			Overheated stove, 1; sparks from chimney, 1.
Stores, dwelling and hall..	1	Brick	Unknown, 1.
Stores, dwellings and hotels	1	Wood	Sparks from engines, 1; unknown, 1; exposure, 1.
	1	Brick	
Store, dwelling and icehouse	1	Wood	Unknown, 3; spontaneous combustion, 1; smoking, 1; overturned lamp, 1; match, 1; incendiary, 1; defective wiring, 1; caught from gas heater, 1; exposure, 1.
Stores, dwellings and stables.....	2	Wood	Unknown, 2.
	1	Brick and wood	Spontaneous combustion, 1.
	5	Wood	Unknown, 2; spontaneous combustion, 1; sparks from chimney, 1; smoking, 1; rats and matches, 1; overheated furnace, 1; fireworks, 1; match, 3; exposure, 7.
Stores and halls.....	5	Brick and wood	Caught from gas heater, 1; unknown, 2; exposure, 2.
	1	Brick and wood	Smoking, 1; exposure, 1.
Stores and hotels.....	1	Wood	Smoking, 1; exposure, 1.
	1	Brick	Exposure, 1.
Stores, hotel and restaurant	1	Wood	Smoking, 1.
Stores and laundry.....	1	Brick	Caught from chimney, 1.
Stores and offices.....	7	Wood	Unknown, 1.
	11	Brick	Exposure, 1; burning out of chimney, 1; exposure, 1.
			Unknown, 1.
Stores, offices and dwellings	3	Wood	Exposure, 1.
	1	Brick	Ashes, 1; burning out of chimney, 1; exposure, 1.
	1	Concrete	Unknown, 1.
Stores, offices and halls....	1	Wood	Smoking, 1; exposure, 1.
	1	Brick	
Store, office and stable....	1	Wood	Exposure, 1.
Stores, offices and theatre..	1	Wood and steel	Smoking, 1.
Store and paint shop.....	1	Wood	Caught from chimney, 1.
Store, pavilion and bowling alley.....	1	Wood	Unknown, 1.
Store and post-office.....	1	Wood	Exposure, 1.
Stores and restaurants.....	3	Wood	Ashes, 1; burning out of chimney, 1; exposure, 1.
Store and storehouse.....	1	Wood	Unknown, 1.
Stores and theatres.....	2	Brick	Smoking, 1; defective chimney, 1.

TABLE No. 13--Concluded.

PROPERTY.	Number.	Construction.	CAUSES OF FIRES.
Summer cottages.....	61	Wood	Unknown, 13; overheated stove, 1; smoking, 1; sparks from chimney, 1; matches, 1; caught from oven, 1; boiling over of kettle of fat, 1; caught from chimney, 2; ashes, 1; defective chimney, 3; children playing with matches, 1; caught from stove, 2; explosion of oil stove, 1; burning out of chimney, 2; caught from heater, 1; explosion of lamp, 1; caught from lamp, 3; sparks from stove, 1; caught from oil stove, 1; incendiary, (suspected) 2; caught from fireplace, 2; fireworks, 1; sparks from fireplace, 1; explosion of stove, 1; lightning, 9; exposure, 8.
	1	Unknown	
Summer cottages and stables.....	4	Wood	Defective chimneys, 2; exposure, 2.
	2	Wood	
Tanneries.....	1	Brick and wood	Spontaneous combustion, 1; unknown, 2
Taxidermist shops and dwellings.....	2	Wood	Unknown, 1; defective chimney, 1.
Telephone.....	1	Wood	
Theatres.....	6	Wood	Ignition of film, 2; smoking, 1; explosion of film, 1; exposure, 3.
	1	Brick	
Tin shop.....	1	Wood	Exposure, 1.
Undertaker's establishment and dwelling.....	1	Wood	Unknown, 1.
Varnish factory.....	1	Wood and iron	Defective wiring, 1.
Veneer plant.....	1	Wood	Caught from dryer, 1.
Wharf.....	1	Wood	Overheated motor, 1.
Wood working shops.....	3	Wood	Unknown, 2; sparks from smokestack, 1
Wood working shop and stable.....	1	Wood	
Wood working shop and storehouse.....	1	Wood	Sparks from smokestack, 1.
Wood sheds and yards.....	3	Wood	Unknown, 1; sparks from locomotives, 1; fireworks, 1.
Woolen mills.....	4	Wood	Spontaneous combustion, 2; caught in picker, 2; caught in dryer, 1; unknown, 2.
	1	Brick	
	2	Brick and wood	
Work shops.....	3	Wood	Unknown, 1; smoking, 1; explosion of gasoline, 1.
Yacht club and storehouse	1	Wood	Smoking, 1.

TABLE No. 14.  
Showing Classes, Value, Etc., of Property Destroyed During 1912.

PROPERTY.	BUILDING.					CONTENTS.						
	Total loss.	Partial loss.	Estimated value.	Damage.	Insurance upon.	Insurance paid.	Total loss.	Partial loss.	Estimated value.	Damage.	Insurance upon.	Insurance paid.
Almshouse.....	-	1	\$5,000 00	\$30 00	\$2,150 00	\$27 00	-	-	-	-	-	-
Automobiles.....	1	7	13,500 00	3,267 00	10,900 00	2,952 00	1	5	\$9,510 00	\$3,390 00	\$7,900 00	\$3,090 00
Exposure.....	-	-	-	-	-	-	-	-	1,200 00	102 00	1,200 00	102 00
Awnings.....	-	-	-	-	-	-	-	-	1,500 00	70 00	1,000 00	70 00
Bakeries.....	-	3	11,150 00	295 00	10,000 00	277 00	-	-	5,250 00	250 00	3,700 00	208 00
Exposure.....	1	-	960 00	960 00	600 00	600 00	1	-	1,683 00	1,683 00	1,500 00	1,500 00
Bakery and dwelling.....	-	1	1,500 00	1,293 00	1,200 00	1,200 00	-	1	1,210 00	810 00	1,050 00	810 00
Balloon.....	1	-	1,500 00	1,500 00	-	-	-	-	-	-	-	-
Bank.....	-	1	18,500 00	215 00	12,000 00	215 00	-	-	-	-	-	-
Banks and offices.....	-	-	-	-	-	-	-	-	8,500 00	116 00	2,000 00	116 00
Exposure.....	-	1	5,500 00	127 00	5,500 00	127 00	-	-	-	-	-	-
Barber shops.....	-	7	19,550 00	512 00	14,600 00	492 00	1	5	1,669 00	321 00	1,250 00	302 00
Exposure.....	-	-	420 00	420 00	300 00	300 00	1	-	100 00	100 00	-	-
Barber shops and dwellings.....	-	1	3,350 00	175 00	2,000 00	175 00	-	2	6,800 00	40 00	6,000 00	15 00
Exposure.....	-	1	2,000 00	83 00	1,000 00	183 00	-	-	-	-	-	-
Barn and icehouse.....	1	-	1,581 00	1,581 00	400 00	400 00	1	-	725 00	725 00	300 00	300 00
Barns and stables.....	48	42	102,424 00	45,270 00	62,100 00	23,034 00	33	23	48,799 00	28,232 00	21,000 00	9,429 00
Exposures.....	-	5	7,665 00	1,673 00	6,950 00	1,128 00	1	4	1,685 00	764 00	1,150 00	564 00
Barrel and hoop manufactory.....	-	1	850 00	10 00	500 00	10 00	-	-	-	-	-	-
Blacksmith shops.....	4	4	5,034 00	3,707 00	2,000 00	923 00	-	2	2,911 00	2,636 00	850 00	618 00
Exposures.....	-	2	1,200 00	75 00	1,040 00	75 00	-	-	-	-	-	-
Blacksmith and carpenter shop.....	1	-	200 00	200 00	175 00	175 00	-	1	324 00	309 00	300 00	300 00
Blacksmith shops and dwellings (exposures).....	-	2	3,900 00	226 00	2,800 00	226 00	-	-	-	-	-	-

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Blacksmith shop, dwelling and stable (exposure).....	-	1	1,582 00	475 00	1,000 00	475 00	-	1	550 00	350 00	-	-
Blacksmith shop and storehouse (exposure).....	1	-	600 00	600 00	500 00	500 00	-	1	400 00	300 00	-	-
Blacksmith and wood working shop.....	1	-	1,388 00	1,388 00	1,500 00	1,388 00	1	-	3,424 00	3,424 00	1,500 00	1,500 00
Boarding houses.....	2	17	115,115 00	12,173 00	96,922 00	9,256 00	2	16	20,838 00	2,228 00	15,950 00	1,458 00
Exposure.....	-	1	3,500 00	4 00	3,500 00	3 00	-	-	-	-	-	-
Boarding house and stable.....	1	-	1,897 00	1,897 00	1,200 00	1,200 00	1	-	1,000 00	1,000 00	-	-
Boats.....	-	2	2,058 00	1,608 00	700 00	675 00	2	-	250 00	250 00	-	-
Exposures.....	-	2	31,000 00	13,150 00	6,300 00	-	-	-	-	-	-	-
Boat house.....	1	-	300 00	300 00	250 00	250 00	1	-	700 00	700 00	550 00	550 00
Boat shops.....	-	2	3,800 00	276 00	3,600 00	276 00	-	1	5,000 00	82 00	2,500 00	82 00
Boiler house.....	-	1	250 00	125 00	150 00	50 00	-	1	657 00	186 00	550 00	150 00
Bowling alley.....	-	1	6,000 00	943 00	2,000 00	943 00	-	1	717 00	559 00	400 00	400 00
Bowling alley and dwelling.....	1	-	2,500 00	2,500 00	2,000 00	-	-	-	-	-	-	-
Box factories.....	2	1	9,350 00	5,392 00	6,375 00	3,417 00	2	1	18,800 00	8,957 00	12,875 00	3,032 00
Exposure.....	1	-	4,000 00	4,000 00	*7,500 00	*7,500 00	-	1	11,829 00	11,319 00	-	-
Brick yard.....	1	-	100 00	100 00	-	-	-	-	-	-	-	-
Camps.....	5	-	1,561 00	1,561 00	175 00	175 00	4	-	462 00	462 00	75 00	75 00
Canning factories.....	-	2	4,975 00	1,758 00	3,700 00	1,321 00	-	1	2,682 00	1,325 00	1,600 00	1,325 00
Carpenter shop.....	-	-	-	-	-	-	-	-	-	-	10 00	10 00
Carpenter shop and storehouse.....	-	1	800 00	278 00	800 00	278 00	-	1	1,200 00	200 00	1,200 00	-
Exposure.....	-	1	*19,500 00	*9,977 00	*123,600 00	*6,015 00	-	-	-	-	-	-
Carpet cleaning establishments and dwelling.....	-	2	7,400 00	3,586 00	5,740 00	3,243 00	-	1	10,501 00	4,913 00	8,260 00	4,496 00
Carriage houses.....	-	2	2,000 00	28 00	1,200 00	28 00	-	-	-	-	-	-
Exposure.....	-	1	400 00	10 00	100 00	10 00	-	-	-	-	-	-
Carriage shops.....	1	1	1,300 00	118 00	700 00	18 00	-	1	200 00	100 00	-	-
Carriage repository and blacksmith shop.....	-	1	*23,172 00	*6,700 00	*22,900 00	*6,700 00	-	-	-	-	-	-
Cars.....	-	7	*12,325 00	2,939 00	1,200 00	2,487 00	-	2	3,100 00	1,160 00	3,000 00	160 00
Churches.....	1	12	84,820 00	9,895 00	61,017 00	8,872 00	2	3	4,189 00	1,479 00	1,050 00	607 00
Exposures.....	1	3	59,875 00	34,602 00	37,650 00	19,088 00	1	1	11,500 00	10,668 00	6,500 00	6,168 00

\* Includes contents.

‡ Includes blanket insurance.

" Total not ascertained.

Blanket insurance not obtainable.

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.
Cigar factory.....	-	1	\$1,000 00	\$4 00	\$1,000 00	\$4 00	-	1	\$1,200 00	\$40 00	\$1,200 00	\$40 00
Cigar factory and photo studio (exposure).....	-	1	4,900 00	34 00	3,800 00	34 00	-	1	1,300 00	27 00	500 00	15 00
Clothespin factory.....	-	1	*3,000 00	*230 00	3,000 00	*209 00	-	-	-	-	-	-
Clothing stores.....	-	2	7,650 00	349 00	5,000 00	349 00	-	4	13,942 00	2,010 00	9,800 00	2,010 00
Exposure.....	-	-	-	-	-	-	-	1	326 00	302 00	500 00	302 00
Club rooms.....	-	1	1,126 00	81 00	1,126 00	81 00	-	-	-	-	-	-
Coal office.....	-	1	300 00	71 00	200 00	71 00	-	1	100 00	20 00	-	-
Coal office and candy manufactory.....	1	-	894 00	894 00	640 00	640 00	-	1	300 00	200 00	-	-
Coal sheds.....	1	8	*56,704 00	*1,120 00	*178,001 00	*811 00	-	2	12,000 00	900 00	5,800 00	-
Coal sheds and office.....	1	-	8,521 00	8,521 00	5,500 00	5,500 00	1	-	1,000 00	-	-	-
College and school buildings.....	5	17	426,363 00	41,719 00	1920,607 00	29,944 00	4	4	9,862 00	2,693 00	6,150 00	1,671 00
Exposure.....	1	-	800 00	800 00	-	-	-	-	-	-	-	-
Confectionery store.....	-	-	-	-	-	-	-	1	1,200 00	5 00	1,200 00	5 00
Exposure.....	-	-	-	-	-	-	-	1	800 00	69 00	500 00	69 00
Convent.....	-	1	10,500 00	793 00	6,500 00	793 00	-	1	3,000 00	290 00	1,000 00	290 00
Exposure.....	-	1	4,000 00	60 00	4,000 00	60 00	-	-	-	-	-	-
Cooper shops.....	3	-	1,900 00	1,800 00	-	900 00	3	-	900 00	900 00	-	-
Cotton mills.....	5	1	*1,420,000 00	772 00	*1,420,000 00	772 00	10	-	*401,818 00	3,923 00	*301,818 00	3,769 00
Creameries.....	-	2	900 00	70 00	350 00	20 00	-	-	-	-	-	-
Drug stores.....	-	-	-	-	-	-	-	3	16,000 00	137 00	13,500 00	122 00
Exposures.....	1	-	2,175 00	2,175 00	1,000 00	1,000 00	-	3	21,992 00	6,022 00	18,490 00	5,022 00
Dry goods stores.....	-	2	21,750 00	5,985 00	17,000 00	14,214 00	-	2	39,254 00	25,762 00	35,000 00	25,483 00
Dwellings.....	157	1052	2,640,487 00	350,410 00	1,979,716 00	225,106 00	82	763	797,180 00	135,184 00	545,871 00	79,339 00
Exposures.....	14	113	297,322 00	30,309 00	209,399 00	20,938 00	11	31	39,125 00	12,979 00	20,100 00	4,917 00
Dwellings barns and stables.....	42	82	267,999 00	120,527 00	187,802 00	74,720 00	21	68	92,530 00	50,624 00	51,733 00	26,439 00
Exposures.....	1	14	34,300 00	2,951 00	28,250 00	2,191 00	-	3	2,450 00	687 00	1,550 00	687 00

Dwelling and bottling works . . .	-	1	6,500 00	712 00	5,500 00	712 00	-	1	1,745 00	507 00	800 00	507 00
Dwellings and sheds . . . . .	6	6	20,791 00	4,384 00	16,175 00	1,863 00	3	3	5,250 00	905 00	3,350 00	90 00
Dwelling, shed and shop . . . . .	1	-	1,200 00	1,200 00	-	-	1	-	300 00	300 00	-	-
Dyehouse and dwelling . . . . .	-	1	1,800 00	1,513 00	1,400 00	1,400 00	-	1	1,980 00	1,580 00	1,500 00	1,500 00
Electric light station and s a r dine factory . . . . .	1	-	4,000 00	4,000 00	-	-	-	1	8,000 00	4,000 00	-	-
Electric power house . . . . .	-	-	-	-	-	-	-	1	†12,700 00	†2,217 00	†12,700 00	†2,217 00
Farm buildings . . . . .	81	39	225,117 00	160,818 00	140,580 00	75,433 00	41	45	74,788 00	52,124 00	33,369 00	22,203 00
Feld spar mill . . . . .	1	-	5,000 00	5,000 00	†20,000 00	3,273 00	1	-	20,000 00	20,000 00	-	-
Ferry house . . . . .	1	-	50 00	50 00	-	-	1	-	175 00	175 00	-	-
Fire stations and hose house . . .	-	3	5,800 00	1,053 00	3,000 00	1,003 00	-	2	9,800 00	55 00	-	-
Fish market . . . . .	-	1	1,500 00	125 00	1,200 00	-	1	-	69 00	69 00	400 00	-
Fruit store and laundry . . . . .	-	1	1,600 00	98 00	1,000 00	98 00	-	1	1,460 00	382 00	1,460 00	382 00
Furniture store and stable . . . .	-	1	9,000 00	826 00	7,200 00	826 00	-	1	9,750 00	1,153 00	7,800 00	1,153 00
Garages . . . . .	1	7	19,755 00	7,195 00	15,300 00	4,390 00	1	6	42,235 00	12,469 00	22,450 00	4,808 00
Garage and offices . . . . .	-	1	18,000 00	75 00	18,000 00	75 00	-	-	-	-	-	-
General store . . . . .	1	-	4,973 00	4,973 00	4,800 00	4,793 00	-	1	7,005 00	6,900 00	5,600 00	5,533 00
General store and dwelling (ex- posure) . . . . .	-	1	700 00	10 00	600 00	10 00	-	-	-	-	-	-
General stores and halls . . . . .	1	1	6,219 00	4,800 00	4,000 00	3,500 00	1	1	13,544 00	12,044 00	10,230 00	7,430 00
General store and office . . . . .	-	1	2,500 00	500 00	2,000 00	500 00	-	1	20,706 00	2,790 00	18,750 00	2,775 00
Grain and grist mills . . . . .	1	3	20,000 00	4,156 00	11,000 00	1,275 00	1	3	24,000 00	9,786 00	17,700 00	7,286 00
Grain store . . . . .	-	-	-	-	-	-	-	1	1,500 00	63 00	1,500 00	63 00
Green house . . . . .	1	-	400 00	400 00	-	-	1	-	600 00	600 00	-	-
Grist mill and storehouse . . . .	1	-	1,575 00	1,575 00	871 00	871 00	1	-	2,707 00	2,707 00	2,600 00	2,386 00
Grocery stores . . . . .	1	2	4,555 00	1,414 00	3,200 00	1,259 00	1	1	3,662 00	2,328 00	3,500 00	2,328 00
Exposures . . . . .	-	2	11,500 00	124 00	8,500 00	124 00	-	2	15,000 00	301 00	13,500 00	238 00
Grocery store and dwellings . . . .	-	1	5,500 00	570 00	4,500 00	570 00	-	1	3,215 00	602 00	4,100 00	602 00
Halls . . . . .	2	3	12,950 30	2,845 00	6,600 00	595 00	1	2	4,050 00	320 00	3,000 00	20 00
Exposures . . . . .	2	1	4,700 30	1,197 00	2,800 00	697 00	-	1	2,000 00	95 00	1,000 00	95 00
Hall and stable . . . . .	-	1	1,325 00	1,608 00	800 00	716 00	-	1	450 00	450 00	324 00	224 00
Hammock factory . . . . .	-	-	-	-	-	-	-	1	8,000 00	1,275 00	7,200 00	708 00
Hardware stores (exposures) . . . .	1	1	17,500 00	2,650 00	16,500 00	1,644 00	-	1	5,783 00	4,581 00	2,000 00	2,000 00
Harness shops and dwellings . . . .	-	3	5,500 00	368 00	4,550 00	353 00	-	1	400 00	60 00	400 00	60 00
Harness store . . . . .	-	-	-	-	-	-	-	1	10,000 00	20 00	6,500 00	20 00
Exposures . . . . .	-	1	2,000 00	17 00	1,200 00	11 00	-	1	400 00	35 00	250 00	35 00
Hen house . . . . .	1	-	50 00	50 00	-	-	-	-	-	-	-	-

\* Includes contents.

† Total not ascertained.

‡ Blanket insurance not obtainable.

§ Includes building.

¶ 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.
Hog house .....	1	-	\$1,400 00	\$1,400 00	\$1,000 00	\$1,000 00	-	-	-	-	-	-
Hose house (exposure) .....	1	-	200 00	200 00	100 00	100 00	-	-	-	-	-	-
Hospital.....	-	1	90,000 00	200 00	64,001 00	200 00	-	1	\$10,000 00	\$16 00	\$7,999 00	\$16 00
Hotels.....	4	21	260,773 00	46,971 00	205,966 00	22,263 00	2	26	88,936 00	19,918 00	68,800 00	7,896 00
Exposures.....	1	3	39,808 00	14,505 00	23,000 00	8,197 00	1	1	5,297 00	1,837 00	3,000 00	1,040 00
Summer.....	-	3	21,500 00	129 00	16,000 00	129 00	-	1	3,250 00	30 00	1,500 00	30 00
Hotel and barber shop.....	-	-	-	-	-	-	-	1	6,850 00	25 00	6,500 00	25 00
Hotel and offices.....	-	1	6,500 00	67 00	6,500 00	67 00	-	1	2,000 00	126 00	2,000 00	126 00
Hotel and stables.....	-	2	5,525 00	2,495 00	4,400 00	2,495 00	-	2	3,500 00	2,000 00	600 00	600 00
Ice houses.....	-	2	18,454 00	17,233 00	2,000 00	1,779 00	1	1	4,000 00	3,800 00	-	-
Iron foundry.....	-	1	31,000 00	49 00	28,500 00	46 00	-	-	-	-	-	-
Junk shop.....	-	1	200 00	135 00	-	-	-	1	500 00	200 00	-	-
Laundries.....	-	1	21,975 00	557 00	19,800 00	252 00	-	2	7,838 00	1,744 00	6,500 00	1,575 00
Laundry and stable.....	-	1	3,000 00	391 00	1,500 00	131 00	-	1	500 00	300 00	-	-
Laundry, wood working shop and hall.....	-	1	3,800 00	1,162 00	3,000 00	1,162 00	-	1	3,585 00	548 00	2,700 00	374 00
Libraries.....	-	3	32,986 00	400 00	17,971 00	100 00	-	-	-	-	-	-
Lime kilns.....	1	2	10,000 00	4,285 00	3,000 00	1,185 00	1	1	5,440 00	3,546 00	2,000 00	106 00
Logs.....	-	-	-	-	-	-	1	-	15,000 00	15,000 00	-	-
Lumber.....	-	-	-	-	-	-	1	2	26,400 00	5,700 00	23,000 00	4,700 00
Exposures.....	-	-	-	-	-	-	-	2	3,500 00	298 00	2,000 00	298 00
Lumber and planing mills.....	19	13	*255,644 00	*158,469 00	*180,815 00	*86,818 00	8	14	55,827 00	39,323 00	21,250 00	12,064 00
Exposures.....	2	-	3,500 00	3,500 00	-	-	1	-	3,000 00	3,000 00	-	-
Lumber sheds and yards.....	-	1	10,000 00	4,400 00	4,500 00	4,400 00	-	1	72,115 00	54,728 00	68,000 00	53,722 00
Exposure.....	-	1	18,000 00	631 00	15,000 00	631 00	-	1	56,000 00	1,351 00	15,000 00	1,351 00
Lunch cart.....	-	1	400 00	3 00	250 00	2 00	-	-	-	-	-	-
Machine shops and foundries.....	-	4	*23,200 00	*3,521 00	*20,800 00	*2,521 00	1	1	5,700 00	5,050 00	3,000 00	2,520 00
Marble and granite works.....	-	1	300 00	10 00	200 00	10 00	-	3	13,250 00	102 00	5,800 00	90 00



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Matress factory.....	-	1	3,500 00	26 00	3,500 00	26 00	-	1	1,400 00	47 00	1,000 00	47 00
Meat shop.....	-	1	3,500 00	25 00	3,200 00	22 00	-	-	-	-	-	-
Millinery store.....	-	-	-	-	-	-	-	1	950 00	63 00	800 00	63 00
Moulding shop.....	-	1	1,025 00	37 00	700 00	37 00	-	-	-	-	-	-
Offices.....	-	-	-	-	-	-	-	2	800 00	8 00	700 00	8 00
Exposures.....	-	3	3,000 00	92 00	2,900 00	92 00	-	3	6,610 00	2,263 00	5,850 00	2,263 00
Office and dwelling.....	-	1	20,000 00	63 00	18,000 00	63 00	-	1	2,500 00	80 00	1,500 00	80 00
Office, dwelling and storehouse.....	-	1	3,500 00	275 00	3,000 00	275 00	-	-	-	-	-	-
Oil cloth factory.....	1	-	200 00	200 00	-	-	-	1	350 00	350 00	-	-
Orphan asylum.....	-	1	26,500 00	190 00	18,000 00	190 00	-	-	-	-	-	-
Paint shops.....	-	2	2,650 00	113 00	1,600 00	113 00	-	1	750 00	100 00	-	-
Paper and pulp mills.....	-	5	1,150,000 00	50,955 00	1,110,000 00	955 00	-	4	770,000 00	62,762 00	50,000 00	295 00
Potato houses.....	6	4	17,150 00	12,821 00	8,300 00	6,963 00	3	4	34,207 00	30,125 00	17,450 00	13,432 00
Exposures.....	2	2	7,950 00	6,165 00	6,200 00	4,915 00	2	-	29,540 00	29,540 00	25,500 00	22,113 00
Power stations.....	1	1	5,063 00	128 00	4930,625 00	121 00	-	-	-	-	-	-
Printing office and hall (exposure).....	-	1	2,500 00	50 00	2,000 00	50 00	-	-	-	-	-	-
Pumping station.....	-	1	2,250 00	450 00	300 00	300 00	-	1	580 00	530 00	400 00	400 00
Railroad property.....	6	9	34,932 00	7,680 00	27,375 00	5,472 00	5	6	5,592 00	1,765 00	4,975 00	1,223 00
Restaurants.....	-	3	16,500 00	135 00	5,700 00	-	-	5	3,275 00	126 00	2,950 00	126 00
Exposures.....	1	1	12,500 00	2,170 00	7,933 00	903 00	1	1	5,225 00	730 00	4,825 00	330 00
Restaurant and barber shops.....	-	2	6,050 00	1,049 00	5,300 00	1,049 00	-	2	2,600 00	312 00	2,400 00	312 00
Restaurants and dwellings.....	-	-	-	-	-	-	-	2	3,105 00	1,849 00	2,400 00	1,578 00
Exposures.....	-	1	5,000 00	138 00	4,000 00	137 00	-	1	1,393 00	600 00	600 00	600 00
Sardine factory.....	-	1	9,562 00	7,249 00	9,000 00	7,249 00	-	1	11,985 00	11,348 00	6,000 00	6,000 00
Screen factory.....	-	1	*400,000 00	*16,083 00	*360,000 00	*13,179 00	-	-	-	-	-	-
Sheds.....	2	1	1,400 00	1,346 00	700 00	700 00	1	1	7,600 00	2,270 00	6,700 00	1,770 00
Shoe factories.....	-	2	*225,000 00	*534 00	*128,000 00	*534 00	-	-	-	-	-	-
Shoe factory and taxidermist shop.....	1	-	6,523 00	6,523 00	4,265 00	4,265 00	-	1	10,529 00	10,154 00	8,735 00	8,085 00
Shoe repair shop (exposure).....	1	-	200 00	200 00	-	-	-	1	865 00	650 00	700 00	640 00
Shoe repair shop and dwellings.....	-	1	2,200 00	112 00	2,000 00	112 00	-	1	950 00	125 00	800 00	125 00
Shoe store.....	-	1	900 00	259 00	700 00	202 00	-	1	5,688 00	2,197 00	5,250 00	2,197 00

\* Includes contents.

† Blanket insurance not obtainable.

" Total not ascertained.

‡ 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.
Shops.....	1	1	\$900 00	\$800 00	\$800 00	\$100 00	2	-	\$650 00	\$650 00	\$450 00	\$450 00
Shot works.....	-	1	4,658 00	2,840 00	1,200 00	1,200 00	1	-	1,827 00	1,827 00	1,400 00	1,400 00
Skating rink and theatre.....	-	1	7,200 00	324 00	6,400 00	324 00	-	-	-	-	-	-
Sporting camps.....	2	-	7,263 00	7,263 00	145 00	145 00	-	1	3,500 00	3,500 00	7,000 00	-
Stoneware factory.....	-	1	63,068 00	56,613 00	51,250 00	50,232 00	1	-	5,689 00	5,689 00	9,100 00	5,689 00
Storehouses.....	8	4	*82,880 00	*14,377 00	*1208,400 00	*8,521 00	6	9	50,388 00	21,728 00	36,444 00	11,888 00
Exposures.....	1	3	19,385 00	7,884 00	17,700 00	2,211 00	-	3	4,999 00	3,308 00	3,800 00	3,231 00
Storehouses and dwellings.....	-	2	1,800 00	474 00	1,300 00	474 00	-	1	2,153 00	555 00	1,700 00	555 00
Storehouse and office.....	-	1	4,500 00	100 00	2,000 00	100 00	-	-	-	-	-	-
Storehouse and shoe counter manufactory.....	-	1	1,000 00	500 00	-	-	-	1	2,121 00	1,521 00	1,000 00	1,000 00
Storehouse and stable.....	1	-	600 00	600 00	500 00	500 00	1	-	275 00	275 00	-	-
Stores.....	2	54	508,388 00	25,354 00	430,144 00	17,355 00	2	46	600,512 00	41,184 00	535,516 00	27,143 00
Exposures.....	6	21	102,268 00	31,623 00	85,200 00	21,725 00	2	22	90,669 00	50,089 00	58,365 00	32,169 00
Store and bakery (exposure).....	-	1	5,500 00	538 00	4,500 00	538 00	-	1	5,700 00	742 00	4,600 00	742 00
Store, bakery and dwellings.....	-	1	7,000 00	3,056 00	4,000 00	3,056 00	-	1	6,571 00	2,317 00	2,200 00	1,310 00
Stores and bank.....	-	1	18,000 00	80 00	14,000 00	80 00	-	1	9,500 00	560 00	6,850 00	560 00
Stores, barber shops and dwell- ings.....	-	2	11,600 00	1,631 00	11,000 00	1,281 00	-	2	2,606 00	1,507 00	2,375 00	1,507 00
Stores, billiard room and barber shop.....	-	1	10,000 00	170 00	8,300 00	170 00	-	1	11,450 00	126 00	11,450 00	126 00
Stores and boarding houses.....	-	2	9,500 00	345 00	5,500 00	345 00	-	2	2,000 00	340 00	300 00	40 00
Exposure.....	-	1	5,000 00	25 00	4,000 00	25 00	-	1	1,500 00	15 00	1,000 00	15 00
Stores and dwellings.....	9	74	318,296 00	44,727 00	238,312 00	28,331 00	4	59	148,894 00	75,117 00	116,676 00	52,286 00
Exposures.....	4	17	72,329 00	20,121 00	56,888 00	12,265 00	2	10	66,776 00	15,494 00	54,975 00	13,523 00
Stores, dwelling and hall.....	-	-	-	-	-	-	-	1	600 00	12 00	400 00	12 00
Stores, dwellings and hotels.....	1	2	10,000 00	142 00	7,000 00	142 00	-	-	-	-	-	-
Store, dwelling and icehouse....	1	-	3,000 00	3,000 00	1,700 00	1,700 00	1	-	6,000 00	6,000 00	2,000 00	2,000 00

Stores, dwellings and stables...	1	1	5,359 00	5,359 00	3,150 00	950 00	1	1	5,903 00	4,903 00	2,950 00	855 00
Exposure.....	-	1	1,000 00	62 00	500 00	62 00	-	-	-	-	-	-
Stores and halls.....	1	8	65,975 00	7,524 00	55,000 00	6,124 00	1	6	50,699 00	19,660 00	40,000 00	14,359 00
Exposure.....	-	1	6,500 00	100 00	5,500 00	100 00	-	1	600 00	75 00	600 00	75 00
Stores and hotels.....	1	1	15,228 00	7,643 00	11,000 00	4,915 00	-	2	46,577 00	6,792 00	42,800 00	6,057 00
Stores, hotel and restaurant....	-	1	7,000 00	10 00	7,000 00	10 00	-	1	700 00	15 00	500 00	15 00
Stores and laundry.....	-	1	17,042 00	1,276 00	14,000 00	1,276 00	-	1	62,950 00	47,136 00	60,100 00	47,019 00
Stores and offices.....	-	9	91,100 00	2,927 00	74,000 00	2,421 00	-	9	36,556 00	6,942 00	26,300 00	6,982 00
Exposures.....	2	3	62,644 00	6,711 00	28,600 00	5,067 00	-	6	34,302 00	21,701 00	30,050 00	17,755 00
Stores, offices and dwellings....	1	2	41,200 00	1,410 00	30,500 00	1,210 00	1	2	10,381 00	3,773 00	8,750 00	3,295 00
Exposures.....	-	2	7,200 00	3,735 00	6,700 00	3,735 00	-	2	7,617 00	3,646 00	5,900 00	3,530 00
Stores, offices and hall.....	-	-	-	-	-	-	-	1	20,000 00	214 00	11,500 00	195 00
Exposure.....	-	1	5,000 00	75 00	5,000 00	75 00	-	-	-	-	-	-
Stores, offices and theatre.....	1	-	12,000 00	12,000 00	5,000 00	4,993 00	-	1	3,894 00	3,708 00	2,800 00	1,800 00
Store, office and stable -ex- posure).....	1	-	3,000 00	3,000 00	850 00	850 00	-	1	7,500 00	6,900 00	3,000 00	3,000 00
Store and paint shop.....	-	1	1,000 00	29 00	800 00	-	-	-	-	-	-	-
Store, pavilion and bowling alley	1	-	3,000 00	3,000 00	1,000 00	1,000 00	1	-	1,416 00	1,416 00	500 00	500 00
Store and post-office (exposure)	1	-	500 00	500 00	300 00	-	1	1,600 00	1,000 00	500 00	-	-
Stores and restaurants.....	-	2	11,000 00	207 00	10,000 00	182 00	-	2	2,890 00	454 00	2,500 00	454 00
Exposures.....	-	-	-	-	-	-	-	1	120 00	17 00	100 00	17 00
Store and storehouse.....	1	-	943 00	943 00	600 00	600 00	1	-	800 00	800 00	500 00	500 00
Stores and theatres.....	-	2	32,000 00	347 00	24,302 00	213 00	-	2	6,000 00	75 00	5,200 00	65 00
Summer cottages.....	21	31	85,392 00	27,574 00	59,915 00	19,767 00	18	12	24,317 00	16,207 00	10,760 00	5,735 00
Exposures.....	-	7	6,225 00	195 00	5,300 00	195 00	-	1	300 00	10 00	300 00	10 00
Summer cottages and stables....	1	1	6,000 00	4,991 00	5,400 00	3,416 00	1	-	958 00	958 00	500 00	500 00
Exposures.....	2	-	1,000 00	1,000 00	800 00	-	2	300 00	300 00	-	-	-
Tanneries.....	1	2	*179,000 00	*4,125 00	*170,000 00	*67 00	1	-	1,500 00	1,500 00	-	-
Taxidermist shops and dwelling	-	2	12,504 00	7,956 00	8,000 00	5,039 00	1	1	5,867 00	4,258 00	3,900 00	2,958 00
Telephone.....	-	-	-	-	-	-	1	1	15 00	15 00	-	15 00
Theatres.....	-	3	14,050 00	306 00	12,300 00	306 00	-	2	4,500 00*	274 00	4,500 00	274 00
Exposures.....	1	1	9,820 00	6,910 00	7,500 00	5,040 00	1	-	655 00	655 00	500 00	500 00
Theatre and hall.....	1	-	25,000 00	25,000 00	16,500 00	16,500 00	-	1	3,160 00	3,095 00	2,250 00	2,250 00
Tin shop (exposure).....	1	-	250 00	250 00	150 00	150 00	1	-	350 00	350 00	150 00	150 00
Undertaker's shop and dwelling	-	1	3,272 00	2,602 00	2,400 00	2,400 00	-	1	3,103 00	2,467 00	2,000 00	2,000 00
Varnish factory.....	-	1	*32,595 00	*1,551 00	*30,200 00	*1,427 00	-	-	-	-	-	-
Veneer plant.....	1	-	23,002 00	23,002 00	*35,500 00	*35,059 00	-	1	33,228 00	28,584 00	-	-

\* Includes contents.

‡ Includes blanket insurance.

° Figures taken from investigator's report.

^ Blanket insurance not obtainable.

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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.
Wharf.....	-	-	-	-	-	-	-	1	\$700 00	\$125 00	\$700 00	\$125 00
Wood working shops.....	-	2	\$10,371 00	\$7,671 00	\$7,700 00	\$5,200 00	-	2	17,086 00	11,393 00	13,650 00	8,600 00
Wood working shop and stable.....	-	1	3,000 00	599 00	2,275 00	599 00	-	1	3,000 00	429 00	1,500 00	429 00
Wood working shop and storehouse.....	-	1	30,233 00	22,772 00	14,398 00	11,721 00	-	1	1,392 00	978 00	†6,100 00	978 00
Wood sheds and yards.....	-	2	*3,710 00	*872 00	*2,350 00	*690 00	-	1	150 00	30 00	150 00	30 00
Woolen mills.....	-	6	*471,729 00	*16,070 00	**548,500 00	*8,343 00	-	3	63,106 00	1,619 00	4,500 00	1,032 00
Work shop.....	-	1	1,463 00	179 00	825 00	79 00	-	1	100 00	100 00	-	-
Yacht club and storehouse.....	-	1	3,500 00	107 00	3,000 00	107 00	-	1	1,700 00	91 00	1,500 00	91 00
Total.....	449	1931	\$11,654,965 00	\$1,780,891 00	\$11,361,256 00	\$1,073,053 00	320	1405	\$4,047,072 00	\$1,225,507 00	\$2,846,100 00	\$688,296 00

\* Includes contents.

† Includes blanket insurance.

TABLE No. 15.

## Causes of Fires in Maine During the Year 1912.

CAUSES OF FIRES.	Number of fires.	Total loss.	Partial loss.	Estimated value of property.	Damage.
Ashes.....	30	1	29	\$110,186 00	\$16,326 00
Boiling over of kettles.....	19	-	19	52,775 00	2,858 00
Bonfires.....	6	1	5	24,600 00	1,356 00
Brush and grass fires.....	13	2	11	63,678 00	14,325 00
Burning out of chimneys.....	105	2	103	269,402 00	13,135 00
Carelessness in warming beds.....	2	-	2	1,450 00	15 00
Caught from alcohol lamps.....	11	-	11	23,950 00	264 00
Caught from boilers.....	15	3	12	198,649 00	37,009 00
Caught from candles.....	29	-	29	72,050 00	2,015 00
Caught from electric heater.....	1	-	1	9,000 00	50 00
Caught from gas jets.....	22	-	22	70,185 00	1,766 00
Caught from gas stoves and heaters.....	19	-	19	124,687 00	3,832 00
Caught from gasoline stoves, engines and heaters.....	17	1	16	44,640 00	17,170 00
Caught from heaters and furnaces.....	33	4	29	275,667 00	76,362 00
Caught from incubator lamp.....	1	-	1	3,900 00	675 00
Caught from kiln.....	4	1	3	72,659 00	67,304 00
Caught from lamps and lanterns.....	53	2	51	123,159 00	17,718 00
Caught from oil stoves and heater.....	31	-	31	110,003 00	6,689 00
Caught from ovens.....	5	-	5	39,471 00	5,930 00
Caught from stoves.....	97	6	91	332,503 00	71,336 00
Caught from stove funnels.....	35	4	31	128,078 00	31,645 00
Caught from vulcanizer.....	1	-	1	1,100 00	27 00
Caught in picker.....	5	-	5	510,007 00	16,107 00
Children playing with matches.....	61	5	56	189,689 00	33,691 00
Defective chimneys and flues.....	342	35	307	873,505 00	314,007 00
Electric irons.....	4	-	4	30,833 00	186 00
Electric motor.....	2	-	2	700 00	195 00
Electric wires.....	33	-	33	402,937 00	18,451 00
Explosion of acetylene gas.....	1	-	1	3,250 00	75 00
Explosion of dynamite.....	1	1	-	15,000 00	15,000 00
Explosion of gas.....	5	-	5	18,620 00	1,486 00
Explosion of gasoline.....	12	1	11	83,682 00	18,209 00
Explosion of lamps and lanterns.....	61	7	54	152,551 00	44,687 00
Explosion of oil.....	5	2	3	4,835 00	772 00
Explosion of oil stoves.....	18	-	18	57,219 00	5,851 00
Explosion of stoves.....	3	1	2	10,433 00	1,232 00
Explosion of stove polish.....	1	-	1	5,000 00	48 00
Explosion of varnish.....	1	-	1	3,500 00	22 00
Fireplace, caught from.....	42	-	42	449,169 00	5,756 00
Fireworks.....	24	-	24	111,445 00	5,061 00
Flatiron.....	3	-	3	13,250 00	237 00
Hot bearing, friction.....	15	-	15	874,658 00	21,657 00
Ignition of film.....	3	-	3	16,150 00	530 00
Incendiary.....	8	3	5	143,996 00	49,917 00
Incendiary (suspected).....	8	3	5	22,377 00	11,126 00
Kerosene torch.....	2	1	1	550 00	56 00
Lightning.....	218	29	189	499,571 00	87,485 00
Matches.....	90	2	88	367,704 00	12,320 00
Mice and matches.....	8	-	8	98,455 00	5,844 00
Overheated chimneys and flues.....	58	2	56	140,306 00	15,318 00
Overheated electric stove.....	1	-	1	1,944 00	11 00
Overheated stoves.....	72	10	62	239,704 00	54,411 00
Overturned kettle of carbolic acid.....	1	-	1	6,000 00	75 00
Overturned lamps and lanterns.....	41	3	38	98,362 00	21,958 00
Plumber's torch.....	4	-	4	12,200 00	69 00
Slaking lime.....	1	-	1	2,000 00	106 00
Smoking.....	127	3	124	756,204 00	81,770 00
Smoking hams.....	1	-	1	1,300 00	1,200 00
Sparks (unclassified).....	9	1	8	35,725 00	15,240 00
Sparks from chimneys and smokestacks.....	89	6	83	386,259 00	54,699 00
Sparks from forge.....	1	-	1	200 00	10 00

TABLE No. 15—Concluded.

CAUSES OF FIRES.	Number of fires.	Total loss.	Partial loss.	Estimated value of property.	Damage.
Sparks from locomotives and engines.....	25	2	23	\$241,388 00	\$103,867 00
Sparks from matches.....	13	-	13	38,150 00	202 00
Sparks from stoves.....	21	-	21	43,225 00	1,446 00
Spontaneous combustion.....	33	-	33	1,932,896 00	189,555 00
Sun's rays through glass.....	1	-	1	500 00	2 00
Thawing pipes.....	16	-	16	77,739 00	3,817 00
Tramps.....	8	3	5	12,935 00	5,834 00
Unknown.....	496	32	364	4,561,622 00	1,398,988 00
Wind storm.....	1	-	1	2,500 00	5 00
Total.....	2,544	179	2,265	\$15,702,037 00	\$3,006,398 00

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

NAME.	Location.	Date of License.	Risks Written.	Premiums.
†Boothby & Bartlett Co.....	Waterville.....	December 17, 1912.....	\$35,100.00	\$1,503 74
Jones, E. C. & Co.....	Portland.....	October 4, 1912.....	45,250.00	1,708 75
Plummer, Frank H.....	Portland.....	November 24, 1911.....	6,250.00	416 46
Total.....	.....	.....	\$86,600.00	\$3,623 95

†Formerly L. T. Boothby & Son Co.

**TABLE No. 17.**  
**Income, Disbursements, Assets, Liabilities and Surplus December 31, 1912.**

COMPANIES.	Ledger assets December 31, 1911.	Income.	Disbursements.	Admitted assets.	Liabilities.	Surplus to policy holders.
<b>MAINE COMPANY.</b>						
Union Mutual.....	\$17,489,515 83	\$3,229,552 17	\$2,457,484 77	\$18,454,165 47	\$16,881,823 70	\$1,572,341 77
<b>COMPANIES OF OTHER STATES.</b>						
Ætna.....	\$†101,308,382 44	\$16,788,687 93	\$13,617,386 25	\$†110,523,775 30	\$†100,197,443 45	\$†10,326,331 85
Columbian National.....	†7,374,984 65	2,242,300 30	1,531,007 07	†8,152,074 52	†6,813,076 71	†1,338,997 81
Connecticut General.....	†10,560,978 08	2,553,216 76	1,561,704 04	†12,100,822 09	†10,495,533 80	†1,605,288 29
Connecticut Mutual.....	67,525,444 67	10,538,928 58	9,643,376 62	69,388,478 21	66,308,342 59	3,080,135 62
Equitable.....	496,510,231 01	77,803,980 51	68,693,258 11	502,268,951 49	499,652,680 24	2,616,271 25
Fidelity Mutual.....	24,089,942 12	6,213,199 30	3,646,301 71	26,664,806 65	25,727,197 58	937,609 07
Home.....	25,982,130 55	5,359,332 75	4,013,950 15	27,363,656 54	25,725,027 99	1,638,628 55
John Hancock.....	79,843,270 18	27,780,726 02	17,463,079 29	92,463,921 96	84,977,263 06	7,486,658 90
Massachusetts Mutual.....	63,193,432 98	13,833,172 66	8,749,561 21	69,525,954 93	64,594,215 01	4,931,739 92
Metropolitan.....	343,802,304 59	106,786,073 52	63,393,989 42	391,979,737 42	363,070,471 06	28,909,266 36
Mutual Benefit.....	142,139,080 45	30,453,731 03	20,922,635 73	156,655,714 43	156,655,714 43	-
Mutual.....	569,480,216 23	86,446,513 74	71,672,098 91	590,789,094 16	590,789,094 16	-
National.....	51,672,739 74	9,439,402 78	6,850,521 99	56,036,150 79	53,575,189 83	2,460,960 96
New England Mutual.....	56,451,735 73	11,399,085 34	7,911,440 54	61,418,397 99	57,329,557 56	4,088,840 43
New York.....	677,705,435 80	119,243,366 58	77,048,326 50	719,657,050 01	719,657,050 01	-
Northwestern Mutual.....	281,195,793 28	58,407,548 53	45,430,460 08	297,764,037 89	291,800,468 55	5,963,569 34
Penn Mutual.....	122,882,056 56	27,657,843 12	19,420,579 34	134,375,486 36	134,375,486 36	-
Phoenix Mutual.....	31,450,838 76	7,254,764 82	5,270,366 59	34,296,116 21	33,156,914 19	1,139,202 02
Provident Life and Trust.....	71,727,621 64	13,722,211 62	10,769,550 34	78,909,070 82	74,320,558 77	4,588,512 05
Prudential.....	252,344,834 73	88,524,309 51	54,370,962 38	291,516,194 66	266,710,015 27	24,806,179 39
Security Mutual.....	5,977,931 46	1,931,845 59	1,631,269 44	6,408,121 81	6,253,635 56	154,486 25
Travelers.....	†77,452,485 22	12,308,342 44	7,356,577 68	†84,491,154 41	†72,075,617 76	†11,815,536 65
United Central.....	83,763,884 69	17,289,602 30	11,510,155 31	93,053,613 99	89,006,069 21	4,047,544 78
United States.....	8,286,320 94	1,434,211 19	1,661,042 92	8,037,246 94	7,751,762 71	285,484 23
Total.....	\$3,652,722,076 50	\$755,412,396 92	\$533,139,887 62	\$3,923,839,629 58	\$3,801,618,215 86	\$122,221,413 72
Aggregate.....	\$3,670,211,592 33	\$758,641,949 09	\$536,597,372 39	\$3,942,293,795 05	\$3,818,500,039 56	\$123,793,755 49

†Includes accident department.



**TABLE No. 118.**  
**Income During 1912.**

COMPANIES.	PREMIUMS.		Consideration for supplementary contracts.	Interest and rents.	All other.	Total income.
	New.	Renewal.				
<b>MAINE COMPANY.</b>						
Union Mutual.....	\$245,418 28	\$2,033,752 71	\$5,064 00	\$811,953 00	\$133,364 18	\$3,229,552 17
<b>COMPANIES OF OTHER STATES.</b>						
Aetna.....	\$1,519,343 62	\$9,695,909 56	\$108,672 51	\$4,671,776 17	\$792,986 07	\$16,788,687 93
Columbian National.....	343,437 86	1,525,253 19	5,091 17	358,019 00	10,499 08	2,242,300 30
Connecticut General.....	351,595 70	1,608,937 79	2,705 00	568,662 12	21,316 15	2,553,216 76
Connecticut Mutual.....	828,403 49	5,808,207 24	6,084 70	3,260,771 15	545,462 00	10,538,928 58
Equitable.....	7,485,385 50	47,345,893 31	240,584 39	22,099,966 01	632,150 40	77,803,980 51
Fidelity Mutual.....	484,020 73	4,352,168 37	35,342 33	1,312,298 13	29,369 74	6,213,199 30
Home.....	794,506 37	3,228,792 14	9,055 00	1,294,725 72	32,253 52	5,359,332 75
John Hancock.....	1,580,904 56	22,065,118 14	33,973 00	4,021,254 70	79,475 62	27,780,726 02
Massachusetts Mutual.....	1,345,181 14	8,907,945 75	179,569 92	3,123,799 13	276,676 72	13,833,172 66
Metropolitan.....	5,748,891 99	†83,365,789 60	12,709 44	17,272,843 87	385,838 62	106,786,073 52
Mutual Benefit.....	3,367,832 45	19,351,841 48	592,526 64	7,092,316 30	49,214 16	30,453,731 03
Mutual.....	9,376,239 18	47,370,792 81	431,514 08	26,655,749 25	2,612,218 42	86,446,513 74
National.....	1,283,345 13	5,514,167 06	36,994 65	2,582,660 13	22,235 81	9,439,402 78
New England Mutual.....	1,225,150 32	7,357,485 06	94,294 33	2,642,024 86	80,130 77	11,399,085 34
New York.....	9,786,533 27	76,155,250 78	202,262 08	31,770,107 14	1,329,213 31	119,243,366 58
Northwestern Mutual.....	6,426,619 71	37,172,522 03	797,495 14	13,947,253 14	63,658 51	58,407,548 53
Penn Mutual.....	3,437,759 55	17,438,609 60	408,553 52	6,271,432 80	101,487 65	27,657,843 12
Phoenix Mutual.....	1,021,392 24	4,398,944 15	23,839 00	1,670,663 04	139,926 39	7,254,764 82
Prudent Life and Trust.....	1,763,597 68	8,109,826 92	150,864 00	3,620,300 87	77,622 15	13,722,211 62
Prudential.....	4,841,689 16	†70,845,164 31	203,186 04	12,470,285 85	163,984 15	88,524,309 51
Security Mutual.....	187,629 22	1,456,085 35	-	283,528 63	†4,602 39	1,931,845 59
Travelers.....	1,542,570 34	7,049,983 34	554,400 61	3,077,436 13	83,952 02	12,308,342 44
Union Central.....	2,017,473 29	9,844,175 54	51,328 91	5,296,393 59	80,230 97	17,289,602 30
United States.....	90,874 13	727,941 88	23,862 00	424,511 29	167,021 89	1,434,211 19
Total.....	\$66,850,376 63	\$500,786,805 40	\$4,204,908 46	\$175,788,779 92	\$7,781,526 51	\$755,412,396 92
Aggregate.....	\$67,095,794 91	\$502,820,558 11	\$4,209,972 46	\$176,600,732 92	\$7,914,890 69	\$758,641,949 09

†Includes \$54,840,207.79 industrial income

Includes \$47,234,303.85 industrial premiums.

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**TABLE No. 19.**  
**Disbursements During 1912.**

COMPANIES.	Losses and matured endowments.	Annuities.	Surrender values.	Dividends to policy holders.	Commissions.	Salaries, medical examinations and inspections.	Taxes and fees.	All other.	Total disbursements.
<b>MAINE COMPANY.</b>									
Union Mutual.....	\$969,040 57	\$2,429 44	\$456,610 24	\$269,155 91	\$204,128 97	\$176,518 84	\$62,051 53	\$317,549 27	\$2,457,484 77
<b>COMPANIES OF OTHER STATES.</b>									
Aetna.....	\$6,604,823 05	\$41,378 04	\$2,516,868 82	\$1,275,903 08	\$1,051,868 23	\$684,912 91	\$490,853 71	\$950,772 41	\$13,617,386 25
Columbian National.....	460,242 52	954 56	231,214 58	45,019 64	182,845 26	308,794 28	30,098 20	271,838 03	1,531,007 07
Connecticut General.....	712,935 34	3,950 26	173,835 57	155,159 26	242,238 29	144,427 40	41,702 13	87,455 79	1,561,704 04
Connecticut Mutual.....	4,860,623 67	20,930 38	1,232,342 35	1,467,889 01	616,720 82	390,153 19	324,205 11	730,512 09	9,643,376 62
Equitable.....	29,539,773 37	1,271,774 10	11,887,967 96	13,146,762 38	5,056,385 05	3,556,943 55	1,060,595 71	3,173,055 99	68,693,258 11
Fidelity Mutual.....	1,661,365 88	16,019 92	635,070 30	230,790 17	372,545 41	334,762 90	146,106 57	249,640 56	3,646,301 71
Home.....	1,589,130 29	46,637 08	788,595 68	512,697 08	399,803 69	335,902 84	84,887 59	256,295 90	4,013,950 15
John Hancock.....	6,936,337 90	-	1,579,143 82	2,002,457 77	3,619,509 17	2,095,532 43	384,039 15	846,059 05	17,463,079 29
Massachusetts Mutual.....	3,423,962 55	-	1,127,842 28	1,844,690 32	1,025,421 34	522,080 96	224,728 39	580,835 37	8,749,561 21
Metropolitan.....	25,901,612 71	132,103 09	2,869,191 03	6,896,137 37	3,447,908 73	17,783,877 79	1,686,556 05	4,676,602 65	63,393,989 42
Mutual Benefit.....	9,163,634 04	167,385 09	3,380,086 68	3,667,877 48	2,390,737 55	686,376 42	587,441 73	879,096 74	20,922,635 73
Mutual.....	31,117,571 33	2,677,900 10	11,829,185 29	15,006,280 25	3,807,796 23	3,549,717 94	1,333,534 77	2,350,113 00	71,672,098 91
National.....	2,613,671 31	499,039 88	1,221,516 59	1,038,802 66	686,574 07	326,007 08	205,169 26	259,741 14	6,850,521 99
New England Mutual.....	3,731,123 14	-	796,047 93	1,547,850 85	876,940 88	483,213 35	198,749 44	277,514 95	7,911,440 54
New York.....	31,955,791 29	1,570,502 77	12,959,576 80	11,436,686 36	5,411,742 00	4,306,709 13	1,358,547 90	8,048,770 25	77,048,326 50
Northwestern Mutual.....	15,140,135 56	101,466 57	9,110,183 71	12,915,514 48	4,733,585 90	1,157,716 68	1,205,566 75	1,066,576 43	45,430,746 08
Penn Mutual.....	8,779,209 83	398,064 88	2,818,389 97	2,772,821 60	2,340,562 95	777,029 77	695,508 65	838,991 69	19,420,579 34
Phoenix Mutual.....	2,297,592 91	26,305 50	758,199 42	770,214 22	599,851 33	449,788 66	158,554 33	209,960 22	5,270,366 59
Provident Life and Trust.....	5,347,664 81	108,782 08	1,185,397 44	1,690,487 80	906,641 33	572,837 46	255,000 30	702,739 12	10,769,550 34
Prudential.....	20,836,247 69	123,280 58	5,273,275 34	5,019,717 09	11,002,929 05	7,368,876 56	1,681,633 85	3,065,002 22	54,370,962 38
Security Mutual.....	600,425 78	688 21	401,228 07	80,241 86	159,683 01	190,927 31	37,297 13	160,778 07	1,631,269 44
Travelers.....	3,489,665 39	47,343 23	865,731 26	55,258 58	875,368 72	608,239 80	260,079 92	1,154,890 88	7,356,577 68
Union Central.....	5,259,818 83	22,487 42	1,409,778 15	1,825,356 13	1,314,460 53	563,191 24	281,623 94	833,439 07	11,510,155 31
United States.....	700,170 63	16,624 90	377,212 68	76,810 02	51,880 70	120,137 10	17,317 09	300,889 80	1,061,042 92
<b>Total.....</b>	<b>\$222,723,529 72</b>	<b>\$7,293,618 64</b>	<b>\$75,427,881 72</b>	<b>\$85,481,425 46</b>	<b>\$51,174,000 24</b>	<b>\$47,318,156 75</b>	<b>\$12,749,697 67</b>	<b>\$31,971,577 42</b>	<b>\$534,139,887 62</b>
<b>Aggregate.....</b>	<b>\$223,692,570 29</b>	<b>\$7,296,048 08</b>	<b>\$75,884,491 96</b>	<b>\$85,750,581 37</b>	<b>\$51,378,129 21</b>	<b>\$47,494,675 59</b>	<b>\$12,811,749 20</b>	<b>\$32,289,126 69</b>	<b>\$536,597,372 39</b>

**TABLE No. 20.**  
**Assets December 31, 1912.**

COMPANIES.	Real estate.	Mortgages.	Collateral loans.	Loans on company's policies.	Premium notes.	Bonds and stocks.	Cash in office and banks.	All other ledger assets.
<b>MAINE COMPANY.</b>								
Union Mutual.....	\$958,653 88	\$1,542,885 08	\$804,215 00	\$2,093,405 44	\$102,210 10	\$12,571,687 92	\$187,007 29	\$1,518 72
<b>COMPANIES OF OTHER STATES.</b>								
Ætna.....	\$577,487 41	\$50,630,808 52	\$1,088,454 97	\$8,975,905 06	\$128,401 00	\$31,820,903 66	\$3,291,339 52	†\$8,779,220 37
Columbian National.....	637,497 74	1,759,894 33	-	1,014,570 68	122,835 49	4,175,266 06	247,624 58	†123,439 59
Connecticut General.....	251,100 00	6,548,108 95	-	1,323,281 81	71,198 04	3,257,345 00	83,933 50	†16,313 40
Connecticut Mutual.....	3,548,445 55	31,866,720 75	-	5,895,034 04	227,367 32	25,507,308 25	571,358 72	804,762 00
Equitable.....	29,008,032 44	98,885,046 94	100,000 00	77,890,952 55	-	291,037,555 00	6,820,288 53	1,879,077 95
Fidelity Mutual.....	1,340,268 81	9,265,999 64	201,292 86	7,260,373 01	442,061 42	7,355,381 45	361,045 67	430,416 85
Home.....	1,500,000 00	7,109,125 00	-	3,483,596 64	601,264 20	14,253,989 57	368,293 83	11,243 91
John Hancock.....	4,151,866 27	40,067,315 04	600,000 00	6,376,143 70	313,214 14	37,404,549 26	1,241,116 04	6,712 46
Massachusetts Mutual.....	963,000 00	26,146,764 00	-	9,617,916 10	978,025 94	29,958,405 71	612,932 68	-
Metropolitan.....	23,712,354 17	159,609,993 00	-	19,211,958 08	1,044,620 84	177,784,419 34	5,662,523 79	168,519 47
Mutual Benefit.....	2,757,168 77	75,901,444 58	2,000,000 00	21,633,644 43	5,950,430 14	42,172,340 71	1,227,016 73	28,130 39
Mutual.....	23,532,623 87	139,691,244 47	-	80,059,863 76	-	338,021,752 95	2,196,742 05	752,403 96
National.....	275,000 00	25,525,899 10	-	6,777,464 74	1,929,223 24	19,185,932 46	566,867 80	1,233 19
New England Mutual.....	1,897,526 13	13,224,050 00	300,000 50	7,975,594 69	774,057 62	35,243,776 14	524,375 80	-
New York.....	10,281,711 90	144,358,641 90	-	119,036,487 53	4,574,740 75	436,436,175 57	4,936,470 01	276,248 22
Northwestern Mutual.....	2,854,323 57	159,182,168 99	-	43,751,676 06	883,012 62	83,967,166 62	3,534,247 87	-
Penn Mutual.....	2,573,134 91	52,160,392 63	2,144,114 99	18,670,660 74	3,370,764 00	49,988,191 08	1,868,986 29	343,075 70
Phoenix Mutual.....	709,300 00	20,468,661 23	-	4,618,829 62	83,417 54	6,943,171 00	608,078 43	3,779 17
Provident Life and Trust.....	1,390,454 93	23,244,291 74	2,193,778 54	8,698,964 39	1,584 25	39,029,073 16	122,135 91	-
Prudential.....	18,193,970 02	73,424,091 65	2,766,500 00	20,747,952 87	-	162,936,635 01	8,427,528 27	1,504 04
Security Mutual.....	726,556 55	1,254,050 00	40,000 00	1,437,116 76	41,977 17	2,409,593 50	346,841 24	22,372 39
Travelers.....	1,637,550 00	25,879,665 16	-	8,674,159 42	-	27,952,684 83	1,444,123 83	†17,414,350 38
Union Central.....	1,773,547 10	70,694,166 13	-	14,075,084 11	2,198,762 27	25,000 00	776,772 07	-
United States.....	277,668 15	3,143,010 00	-	1,332,077 45	55,826 00	3,094,098 70	155,302 50	1,506 41
Total.....	\$134,570,588 35	\$1,260,041,553 95	\$11,434,141 36	\$498,539,308 24	\$23,792,783 99	\$1,869,960,715 03	\$45,995,945 75	\$31,064,309 85
Aggregate.....	\$135,529,242 03	\$1,261,584,439 03	\$12,238,356 36	\$500,632,713 68	\$23,894,994 09	\$1,882,532,402 95	\$46,182,953 04	\$31,065,828 57

†Includes accident department.

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TABLE No. 20—Concluded.

COMPANIES.	Interest and rents due and accrued.	Market value of real estate over book value.	Market value of bonds and stocks over book value.	Net uncollected and deferred premiums.	All other non ledger assets	Gross assets.	Less assets not admitted.	Admitted assets.
<b>MAINE COMPANY.</b>								
Union Mutual.....	\$235,130 55	-	-	\$263,209 00	-	\$18,759,922 78	\$305,757 81	\$18,454,165 47
<b>COMPANIES OF OTHER STATES.</b>								
Etna.....	\$1,992,079 22	-	\$2,429,378 43	\$1,043,836 33	\$†128,854 93	\$†110,886,669 42	\$†362,894 12	\$†110,523,775 30
Columbian National.....	74,363 63	-	-	255,109 83	-	†8,410,602 13	†258,527 61	†8,152,074 52
Connecticut General.....	210,709 94	-	41,620 90	302,643 29	-	†12,106,254 83	†5,432 74	†12,100,822 09
Connecticut Mutual.....	1,354,899 87	-	-	608,362 83	-	70,384,259 33	995,781 12	69,388,478 21
Equitable.....	4,877,410 56	-	-	4,876,416 73	-	515,374,780 70	13,105,829 21	502,268,951 49
Fidelity Mutual.....	383,954 48	\$356,294 69	-	430,366 70	-	27,527,455 58	862,648 93	26,664,806 65
Home.....	226,596 66	-	-	394,508 88	-	27,948,618 69	584,962 15	27,363,656 54
John Hancock.....	1,607,617 96	-	-	1,816,403 48	-	93,584,938 35	1,121,016 39	92,463,921 96
Massachusetts Mutual.....	1,033,111 19	-	-	1,238,466 02	-	70,548,621 64	1,022,666 71	69,525,954 93
Metropolitan.....	5,147,546 13	-	-	7,726,278 85	-	400,068,213 67	8,088,476 25	391,979,737 42
Mutual Benefit.....	3,190,663 98	-	-	1,958,561 22	-	156,819,400 95	163,686 52	156,655,714 43
Mutual.....	6,550,812 81	-	-	4,072,051 09	-	594,877,494 96	4,088,400 80	590,789,094 16
National.....	1,240,877 14	-	-	737,293 14	-	56,239,790 81	203,640 02	56,036,150 79
New England Mutual.....	777,403 20	3,737 00	196,778 86	501,098 40	-	61,418,397 99	-	61,418,397 99
New York.....	8,101,038 71	-	-	7,851,039 82	-	735,852,604 41	16,195,554 40	719,657,050 01
Northwestern Mutual.....	4,713,877 95	-	-	3,499,910 83	-	302,386,384 51	4,622,346 62	297,764,037 89
Penn Mutual.....	1,663,445 97	29,230 18	-	2,354,640 08	19,487 70	135,186,124 27	810,637 91	134,375,486 36
Phoenix Mutual.....	496,564 35	6,500 00	-	442,195 21	-	34,380,496 55	84,380 34	34,296,116 21
Provident Life and Trust.....	1,012,158 98	-	2,006,358 84	1,210,270 08	-	78,909,070 82	-	78,909,070 82
Prudential.....	3,591,249 15	-	-	5,688,211 20	69,186 44	295,846,828 65	4,330,633 99	291,516,194 66
Security Mutual.....	75,313 28	-	-	194,186 89	-	6,548,007 78	139,885 97	6,408,121 81
Travelers.....	936,642 98	-	-	1,163,865 86	†230,281 32	†85,333,323 78	†842,169 37	†84,491,154 41
Union Central.....	3,144,487 63	-	328 13	542,821 26	-	53,230,968 70	177,354 71	93,053,613 99
United States.....	89,259 13	4,831 85	-	53,164 48	-	8,206,744 67	169,497 73	8,037,246 94
Total.....	\$52,492,084 90	\$100,593 72	\$4,674,465 16	\$48,961,752 50	\$447,810 39	\$3,982,076,053 19	\$58,236,423 61	\$3,923,839,629 58
Aggregate.....	\$52,727,215 45	\$100,593 72	\$4,674,465 16	\$49,224,961 50	\$447,810 39	\$4,000,835,975 97	\$58,542,180 92	\$3,942,293,795 05

†Includes accident department.

**TABLE No. 21.**  
**Liabilities December 31, 1912.**

COMPANIES.	Net reserve.	Supple- mentary contracts.	POLICY CLAIMS.			Dividends due policy holders.	All other liabilities.	Cash capital.	Surplus.	Total liabilities.
			Due and unpaid.	Not due.	Resisted.					
<b>MAINE COMPANY.</b>										
Union Mutual.....	\$16,566,767 00	\$56,226 00	\$9,623 10	\$126,915 40	\$29,535 00	\$17,928 49	\$74,823 71	-	\$1,572,341 77	\$18,454,165 47
<b>COMPANIES OF OTHER STATES.</b>										
Aetna.....	\$86,831,758 00	\$430,528 00	\$46,329 61	\$349,161 00	\$24,644 47	\$3,523,237 99	\$8,991,784 38	\$2,000,000 00	\$8,326,331 85	\$110,523,775 30
Columbian National.....	6,514,523 00	16,057 00	-	44,292 82	5,000 00	5,982 94	\$227,220 95	\$1,000,000 00	\$338,997 81	\$8,152,074 52
Connecticut General.....	10,159,762 00	12,107 00	3,922 00	37,848 00	-	100,981 41	\$180,913 39	\$400,000 00	\$1,205,288 29	\$12,100,822 09
Connecticut Mutual.....	63,622,936 00	59,003 20	51,738 17	302,472 00	11,000 00	1,793,398 39	467,794 83	-	3,080,135 62	69,388,478 21
Equitable.....	418,864,932 00	2,400,777 00	560,551 76	1,987,685 94	182,928 00	71,608,956 50	4,046,849 04	100,000 00	2,516,271 25	502,268,951 49
Fidelity Mutual.....	23,014,323 00	400,209 32	-	216,644 10	28,282 10	1,808,310 93	259,428 13	-	937,609 07	26,664,806 65
Home.....	24,967,659 00	245,987 00	33,110 34	89,438 45	5,000 00	150,751 39	233,081 81	125,000 00	1,513,628 55	27,363,656 54
John Hancock.....	80,718,773 00	271,687 15	15,323 00	202,663 60	40,205 48	2,665,332 35	1,063,278 48	-	7,486,658 90	92,463,921 96
Massachusetts Mutual.....	61,268,599 00	618,594 24	1,864 00	294,611 00	6,490 14	2,131,031 69	273,024 94	-	4,931,739 92	69,525,954 93
Metropolitan.....	348,506,939 00	125,457 00	42,435 25	513,361 04	195,295 30	9,039,298 30	4,467,685 17	2,000,000 00	26,909,266 36	391,979,737 42
Mutual Benefit.....	141,867,246 00	2,170,337 69	44,498 00	551,335 63	22,500 00	5,397,853 53	6,601,943 58	-	-	156,655,714 43
Mutual.....	482,570,537 00	3,333,427 72	849,330 74	3,034,309 49	370,287 41	93,289,683 43	7,341,518 37	-	-	590,789,094 16
National.....	47,337,794 00	188,994 00	20,434 49	70,388 30	9,660 00	5,469,958 75	477,960 29	-	2,460,960 96	56,036,150 79
New England Mutual.....	53,979,430 81	338,609 06	72,877 05	168,215 48	-	2,212,459 33	557,995 83	-	4,088,810 43	61,413,397 99
New York.....	595,861,071 00	2,822,066 93	464,893 20	3,108,411 20	405,399 78	101,358,617 81	15,636,590 09	-	-	719,657,050 01
Northwestern Mutual.....	266,947,858 00	3,218,786 33	179,245 41	634,815 50	84,576 65	19,421,278 34	1,313,908 32	-	5,963,569 34	297,764,037 89
Penn Mutual.....	113,017,288 00	2,547,754 00	-	563,065 22	4,937 86	13,021,771 87	5,220,669 41	-	-	134,375,486 36
Phoenix Mutual.....	31,580,112 00	63,381 00	-	91,359 69	-	1,171,064 22	250,997 28	-	1,139,202 02	34,296,116 21
Provident Life and Trust.....	67,909,238 00	709,393 00	17,935 92	149,111 00	50,000 00	1,048,370 55	4,382,310 30	1,000,000 00	3,588,712 05	79,909,070 82
Prudential.....	227,144,777 00	949,959 13	17,912 20	1,124,435 35	81,409 19	32,370,136 95	5,021,385 45	2,000,000 00	\$2,806,179 39	281,516,194 66
Security Mutual.....	5,811,729 00	16,864 00	-	54,644 59	27,963 00	188,894 90	153,540 07	-	154,486 25	6,408,121 81
Travelers.....	57,162,898 00	3,969,540 00	1,772 20	195,637 58	9,000 00	216,521 87	\$11,120,248 31	\$2,500,000 00	\$9,315,536 65	\$84,491,154 41
Union Central.....	74,237,097 00	913,233 00	11,943 59	143,734 60	13,000 00	12,921,615 86	765,445 16	500,000 00	3,547,544 78	93,053,613 99
United States.....	7,454,677 00	84,072 00	3,304 00	59,608 33	9,309 85	74,723 86	66,067 67	264,000 00	21,484 23	8,037,246 94
<b>Total.....</b>	<b>\$3,297,351,956 81</b>	<b>\$25,906,824 77</b>	<b>\$2,493,420 73</b>	<b>\$13,987,249 91</b>	<b>\$1,586,889 23</b>	<b>\$380,990,233 16</b>	<b>\$79,301,641 25</b>	<b>\$11,889,000 00</b>	<b>\$110,332,413 72</b>	<b>\$3,923,839,629 58</b>
<b>Aggregate.....</b>	<b>\$3,313,918,723 81</b>	<b>\$25,963,050 77</b>	<b>\$2,503,043 83</b>	<b>\$14,114,165 31</b>	<b>\$1,616,424 23</b>	<b>\$381,008,161 65</b>	<b>\$79,376,469 96</b>	<b>\$11,889,000 00</b>	<b>\$111,904,755 49</b>	<b>\$3,942,293,795 05</b>

†Includes accident department.

\*Includes \$14,470,057.81 derived from deferred dividend policies.

**TABLE No. 22.**  
**Exhibit of Policies.**

COMPANIES.	POLICIES IN FORCE DEC. 31, 1911.		POLICIES ISSUED		POLICIES TERMINATED.		POLICIES IN FORCE DEC. 31, 1912.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
<b>MAINE COMPANY.</b>								
Union Mutual.....	43,229	\$62,104,245 00	3,581	\$6,357,691 00	3,184	\$4,970,083 00	43,626	\$63,491,853 00
<b>COMPANIES OF OTHER STATES.</b>								
Etna.....	172,973	318,604,631 07	26,967	45,131,354 50	21,049	28,809,632 66	178,891	334,926,352 91
Columbian National.....	15,121	50,639,837 90	5,667	13,785,689 00	3,163	8,009,641 30	20,625	56,415,885 60
Connecticut General.....	530,456	56,367,862 72	5,149	13,032,433 00	2,050	4,841,582 88	33,555	64,558,712 84
Connecticut Mutual.....	383,484	199,154,900 04	9,987	23,248,450 15	6,022	13,008,752 76	87,449	209,394,597 43
Equitable.....	535,318	1,375,441,460 00	64,906	153,576,879 00	36,541	99,806,491 00	563,683	1,429,211,848 00
Fidelity Mutual.....	61,521	128,290,057 00	6,525	14,611,433 00	5,567	12,129,811 00	62,479	130,771,679 00
Home.....	52,493	105,047,760 00	6,154	14,315,467 00	3,814	8,716,082 00	54,833	110,647,145 00
John Hancock.....	163,214	286,860,658 00	28,972	46,092,362 00	11,962	20,659,457 00	180,224	292,293,563 00
Massachusetts Mutual.....	124,776	283,660,270 00	15,867	40,471,450 00	6,457	17,536,414 00	134,186	306,595,306 00
Metropolitan.....	906,751	803,016,361 00	209,580	197,530,539 00	106,708	90,283,036 00	1,009,623	910,263,864 00
Mutual Benefit.....	244,047	584,376,714 00	32,194	80,182,747 00	14,390	35,058,314 00	261,851	629,501,147 00
Mutual.....	671,053	1,504,974,662 00	63,043	157,067,823 00	43,049	111,154,422 00	691,047	1,560,886,063 00
National.....	87,596	172,678,655 00	9,126	20,385,032 00	5,987	13,599,080 00	90,735	179,464,607 00
New England.....	95,644	232,817,732 00	13,054	34,683,093 00	4,601	13,251,242 00	104,097	254,249,583 00
New York.....	1,022,726	2,102,105,746 00	92,458	212,594,538 00	63,204	144,901,291 00	1,051,980	2,169,798,993 00
Northwestern Mutual.....	447,507	1,147,273,523 00	52,789	143,349,431 00	23,140	61,245,140 00	477,156	1,229,377,814 00
Penn Mutual.....	200,232	532,550,097 00	22,728	76,986,181 00	13,654	44,558,880 00	209,306	564,977,398 00
Phoenix Mutual.....	72,100	135,897,216 00	11,312	22,811,870 00	5,220	11,056,761 00	78,192	147,652,325 00
Provident Life and Trust.....	93,720	253,319,009 00	14,695	42,863,319 00	6,301	19,825,215 00	102,114	276,357,113 00
Prudential.....	666,135	778,755,960 00	119,980	154,327,670 00	60,952	72,100,567 00	725,163	860,983,063 00
Security Mutual.....	28,664	47,803,977 00	4,413	7,660,873 00	3,798	7,564,436 00	29,279	47,900,414 00
Travelers.....	99,491	249,729,584 00	17,937	49,013,537 00	6,848	18,592,729 00	110,580	280,150,392 00
Union Central.....	162,392	321,459,366 00	19,613	48,352,908 00	9,633	21,873,070 00	172,372	347,939,204 00
United States.....	15,353	28,023,991 00	1,007	1,764,694 00	1,308	2,820,229 00	15,052	26,968,456 00
Total.....	6,055,767	\$11,678,850,029 73	854,123	\$1,613,839,772 65	465,418	\$881,402,276 60	6,444,472	\$12,411,287,525 78
Aggregate.....	6,098,996	\$11,740,954,274 73	857,704	\$1,620,197,463 65	468,602	\$886,372,359 60	6,488,093	\$12,474,779,378 78
<b>INDUSTRIAL.</b>								
Columbian National.....	2,537	386,113 00	7	8,700 00	217	36,600 00	2,327	358,213 00
John Hancock.....	2,042,402	342,377,838 00	437,890	74,668,764 00	313,548	51,498,185 00	2,166,744	365,548,417 00
Metropolitan.....	11,100,387	1,596,861,726 00	1,847,099	290,636,815 00	1,120,067	192,796,303 00	11,827,419	1,694,702,238 00
Prudential.....	9,616,349	1,239,743,380 00	2,151,268	325,702,308 00	1,385,708	215,245,060 00	10,381,909	1,350,200,628 00
Total.....	22,761,675	\$3,179,369,057 00	4,436,264	\$691,016,587 00	2,819,540	\$459,576,148 00	24,378,399	\$3,410,809,496 00

**TABLE No. 23.**  
**Policies Issued During 1912.**

COMPANIES.	WHOLE LIFE.		ENDOWMENT.		ALL OTHER.		Additions by Dividends.	TOTAL ISSUED.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.		Amount.	Number.
MAINE COMPANY.									
Union Mutual.....	2,237	\$3,631,252 00	698	\$823,250 00	523	\$1,686,174 00	\$66,075 00	3,458	\$6,206,751 00
COMPANIES OF OTHER STATES.									
Etna.....	1,951	\$9,584,063 00	11,074	\$22,427,977 00	13,859	\$12,779,260 00	-	26,884	\$44,791,300 00
Columbian National.....	3,988	8,732,689 00	635	1,105,195 00	823	3,274,488 00	10,198 50	5,451	13,172,570 50
Connecticut General.....	2,359	5,154,417 00	1,298	1,790,721 00	1,427	5,922,392 00	41,492 00	5,084	12,879,022 00
Connecticut Mutual.....	4,234	10,264,646 32	5,385	11,887,415 40	323	868,000 00	10,143 43	9,922	23,030,205 15
Equitable.....	36,517	96,799,875 00	11,369	19,689,345 00	16,489	33,235,286 00	2,033,529 00	64,375	151,758,035 00
Fidelity Mutual.....	2,542	5,614,347 00	2,842	5,348,958 00	730	2,551,110 00	-	6,114	13,514,415 00
Home.....	4,048	8,555,196 00	843	1,455,133 00	904	2,737,834 00	357,975 00	5,795	13,106,138 00
John Hancock.....	21,807	33,113,805 00	4,891	4,693,420 00	1,272	5,678,000 00	-	27,970	43,485,225 00
Massachusetts Mutual.....	11,921	29,295,328 00	1,745	3,000,471 00	1,902	6,709,622 00	186,063 00	15,568	39,191,484 00
Metropolitan.....	86,738	94,774,611 00	88,495	70,474,220 00	2,019	6,305,243 00	189,885 00	177,252	171,743,959 00
Mutual Benefit.....	28,136	68,620,745 00	2,326	4,721,436 00	1,614	5,401,075 00	852,485 00	32,076	79,595,741 00
Mutual.....	45,553	105,343,202 00	8,350	14,054,514 00	8,482	30,444,816 00	3,633,280 00	62,355	153,475,812 00
National.....	5,085	10,869,295 00	1,515	2,326,741 00	2,325	6,704,724 00	75,706 00	8,925	19,976,466 00
New England Mutual.....	9,970	24,253,021 00	1,281	2,208,991 00	1,648	7,295,836 00	348,850 00	12,899	34,106,698 00
New York.....	63,422	150,681,800 00	25,893	43,596,400 00	1,111	4,103,200 00	2,042,636 00	90,426	200,424,036 00
Northwestern Mutual.....	41,040	104,542,323 00	5,224	9,966,040 00	5,955	24,187,520 00	3,223,107 00	52,219	141,918,990 00
Penn Mutual.....	15,996	50,735,171 00	2,254	4,759,036 00	3,649	17,601,313 00	-	21,899	73,095,520 00
Phoenix Mutual.....	112	526,819 00	9,473	16,561,484 00	1,645	5,308,631 00	172,822 00	11,230	22,569,756 00
Provident Life and Trust.....	2,048	5,937,846 00	8,616	18,456,291 00	3,630	16,689,896 00	435,840 00	14,294	41,519,873 00
Prudential.....	80,608	91,279,394 00	24,501	21,105,913 00	9,096	34,469,561 00	148,955 00	114,205	147,003,823 00
Security Mutual.....	2,718	4,009,046 00	573	786,000 00	446	1,510,500 00	-	3,737	6,305,546 00
Travelers.....	8,991	24,943,190 00	3,152	5,223,462 00	5,600	18,261,477 00	34,662 00	17,743	48,462,791 00
Union Central.....	15,475	36,968,023 00	2,247	3,494,425 00	1,596	6,414,880 00	741,158 00	19,318	47,618,486 00
United States.....	454	820,250 00	150	214,000 00	333	593,421 00	510 00	937	1,628,181 00
Total.....	495,713	\$981,469,102 32	224,112	\$289,317,588 40	86,883	\$259,048,085 00	\$14,539,296 93	806,708	\$1,544,374,072 65
Aggregate.....	497,950	\$985,100,354 32	224,810	\$290,140,838 40	87,406	\$260,734,259 00	\$14,905,371 93	810,166	\$1,550,580,823 65
INDUSTRIAL.									
John Hancock.....	378,509	\$67,379,250 00	28,060	\$1,786,988 00	-	-	-	406,569	\$69,166,238 00
Metropolitan.....	1,206,444	200,726,838 00	410,427	53,911,669 00	226	\$22,600 00	-	1,617,097	254,661,107 00
Prudential.....	1,624,142	234,897,099 00	264,976	33,907,626 00	-	-	-	1,889,118	268,804,725 00
Total.....	3,209,095	\$503,003,187 00	703,463	\$39,606,283 00	226	\$22,600 00	-	3,912,784	\$592,632,070 00

**TABLE No. 24.**  
**Old Policies Revived During 1912.**

COMPANIES.	WHOLE LIFE.		ENDOWMENT.		ALL OTHER.		Additions by Dividends.	TOTAL REVIVED.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.		Amount.	Number.
<b>MAINE COMPANY.</b>									
Union Mutual.....	48	\$74,000 00	13	\$16,802 00	8	\$8,500 00	\$1,343 00	69	\$100,645 00
<b>COMPANIES OF OTHER STATES.</b>									
Etna.....	13	\$73,508 00	46	\$125,975 00	24	\$96,600 00	-	83	\$296,083 00
Columbian National.....	174	398,910 00	22	28,500 00	20	81,680 00	-	216	509,090 00
Connecticut General.....	22	44,500 00	7	21,000 00	10	33,905 00	427 00	39	99,832 00
Connecticut Mutual.....	47	48,400 00	4	8,000 00	-	-	-	51	56,400 00
Equitable.....	390	940,029 00	109	202,400 00	32	83,750 00	-	531	1,226,179 00
Fidelity Mutual.....	164	367,690 00	149	257,843 00	80	197,178 00	-	393	822,711 00
Home.....	268	522,019 00	31	65,000 00	60	194,500 00	5 00	359	781,524 00
John Hancock.....	698	818,043 00	137	148,500 00	28	104,000 00	-	863	1,070,543 00
Massachusetts Mutual.....	221	534,869 00	29	44,500 00	49	170,465 00	-	299	749,834 00
Metropolitan.....	12,784	12,619,915 00	19,259	12,761,647 00	285	351,058 00	17,990 00	32,328	25,750,610 00
Mutual Benefit.....	63	258,000 00	2	4,500 00	10	28,557 00	614 00	75	291,671 00
Mutual.....	456	1,003,462 00	113	224,824 00	38	139,916 00	-	607	1,368,202 00
National.....	115	231,508 00	43	82,000 00	43	93,317 00	-	201	406,825 00
New England Mutual.....	129	358,894 00	12	35,400 00	14	35,500 00	-	155	429,794 00
New York.....	1,390	3,288,800 00	608	1,050,400 00	34	91,000 00	23,715 00	2,032	4,453,915 00
Northwestern Mutual.....	313	780,734 00	54	72,046 00	132	576,387 00	1,274 00	499	1,430,441 00
Penn Mutual.....	548	2,214,931 00	91	159,259 00	190	895,700 00	2,048 00	829	3,271,938 00
Phoenix Mutual.....	2	3,470 00	64	64,500 00	16	17,500 00	4,647 00	82	90,117 00
Prudential Life and Trust.....	50	104,315 00	194	382,447 00	105	434,999 00	731 00	349	922,492 00
Prudential.....	3,728	4,279,339 00	1,694	1,279,922 00	353	1,405,420 00	-	5,775	6,964,681 00
Security Mutual.....	304	547,155 00	66	76,492 00	306	624,443 00	-	676	1,248,090 00
Travelers.....	69	146,853 00	24	30,268 00	101	210,836 00	138 00	194	388,095 00
Union Central.....	227	541,000 00	35	65,000 00	33	88,097 00	4,759 00	295	698,856 00
United States.....	33	71,200 00	13	15,000 00	10	21,500 00	-	56	107,700 00
<b>Total.....</b>	<b>22,208</b>	<b>\$30,197,544 00</b>	<b>22,806</b>	<b>\$17,205,423 00</b>	<b>1,973</b>	<b>\$5,976,308 00</b>	<b>\$56,348 00</b>	<b>46,987</b>	<b>\$53,435,623 00</b>
<b>Aggregate.....</b>	<b>22,256</b>	<b>\$30,271,544 00</b>	<b>22,819</b>	<b>\$17,222,225 00</b>	<b>1,981</b>	<b>\$5,984,808 00</b>	<b>\$57,691 00</b>	<b>47,056</b>	<b>\$53,536,268 00</b>
<b>INDUSTRIAL.</b>									
Columbian National.....	7	\$1,043 00	-	-	-	-	-	7	\$1,043 00
John Hancock.....	31,103	5,295,242 00	218	207,284 00	-	-	-	31,321	5,502,526 00
Metropolitan.....	119,450	19,429,561 00	110,510	16,538,377 00	42	4,200 00	-	230,002	35,972,138 00
Prudential.....	243,337	35,949,735 00	18,813	2,423,884 00	-	-	5,841 00	262,150	38,379,460 00
<b>Total.....</b>	<b>393,897</b>	<b>\$60,675,581 00</b>	<b>129,541</b>	<b>\$19,169,545 00</b>	<b>42</b>	<b>\$4,200 00</b>	<b>\$5,841 00</b>	<b>523,480</b>	<b>\$79,855,167 00</b>



**TABLE NO. 25.**  
**Old Policies Increased During 1912.**

COMPANIES.	WHOLE LIFE.		ENDOWMENT.		ALL OTHER.		Additions by Dividends.	TOTAL INCREASED.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.		Amount.	Number.
<b>MAINE COMPANY.</b>									
Union Mutual.....	3	\$6,000 00	31	\$12,758 00	20	\$31,537 00	-	54	\$50,295 00
<b>COMPANIES OF OTHER STATES.</b>									
Aetna.....	-	5,679 00	-	\$7,731 00	-	\$12,500 00	\$18,061 50	-	\$43,971 50
Columbian National.....	-	81,350 50	-	18,088 00	-	4,590 00	-	-	104,028 50
Connecticut General.....	14	33,371 00	-	15,563 00	12	4,600 00	\$45 00	26	53,579 00
Connecticut Mutual.....	4	62,138 00	9	94,707 00	1	5,000 00	-	14	161,845 00
Equitable.....	-	491,765 00	-	85,683 00	-	15,217 00	-	-	592,665 00
Fidelity Mutual.....	1	17,993 00	9	10,468 00	8	209,531 00	36,315 00	18	274,307 00
Home.....	-	103,452 00	-	14,907 00	-	309,446 00	-	-	427,805 00
John Hancock.....	118	1,046,825 00	13	204,392 00	8	60,232 00	225,145 00	139	1,536,594 00
Massachusetts Mutual.....	-	453,961 00	-	37,263 00	-	38,908 00	-	-	530,132 00
Metropolitan.....	-	1,942 00	-	350 00	-	32,265 00	1,413 00	-	35,970 00
Mutual Benefit.....	42	154,819 00	-	68,697 00	1	38,383 00	33,436 00	43	295,335 00
Mutual.....	29	-	8	-	14	2,223,809 00	-	51	2,223,809 00
National.....	-	500 00	-	734 00	-	507 00	-	-	1,741 00
New England Mutual.....	-	128,364 00	-	15,684 00	-	2,553 00	-	-	146,601 00
New York.....	-	1,049,284 00	-	617,594 00	-	6,040,091 00	9,618 00	-	7,716,587 00
Northwestern Mutual.....	62	-	2	-	7	-	-	71	-
Penn Mutual.....	-	100,682 00	-	115,309 00	-	105,613 00	297,119 00	-	618,723 00
Phoenix Mutual.....	-	4,600 00	-	131,805 00	-	15,592 00	-	-	151,997 00
Provident Life and Trust.....	14	110,012 00	22	250,938 00	16	60,004 00	-	52	420,954 00
Prudential.....	-	-	-	308,570 00	-	50,596 00	-	-	359,166 00
Security Mutual.....	-	12,496 00	-	1,442 00	-	85,297 00	8,002 00	-	107,237 00
Travelers.....	-	85,106 00	-	23,151 00	-	54,394 00	-	-	162,651 00
Union Central.....	-	27,514 00	-	787 00	-	7,265 00	-	-	35,566 00
United States.....	2	5,593 00	4	9,000 00	8	14,220 00	-	14	28,813 00
<b>Total</b> .....	286	\$3,977,446 50	67	\$2,032,863 00	75	\$9,390,613 00	\$629,154 50	428	\$16,030,077 00
<b>Aggregate</b> .....	289	\$3,983,446 50	98	\$2,045,621 00	95	\$9,422,150 00	\$629,154 50	432	\$16,080,372 00
<b>INDUSTRIAL.</b>									
Columbian National.....	-	\$5,665 00	-	\$1,992 00	-	-	-	-	\$7,657 00
John Hancock.....	-	-	-	-	-	-	-	-	-
Metropolitan.....	-	3,570 00	-	-	-	-	-	-	3,570 00
Prudential.....	-	17,900,603 00	-	-	-	-	617,520 00	-	18,518,123 00
<b>Total</b> .....	-	\$17,909,838 00	-	\$1,992 00	-	-	\$617,520 00	-	\$18,529,350 00

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**TABLE No. 26.**  
**Policies Terminated During 1912.**

COMPANIES.	WHOLE LIFE.		ENDOWMENT.		ALL OTHER.		Additions by Dividends.	TOTAL TERMINATED.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.		Amount.	Number.
<b>MAINE COMPANY.</b>									
Union Mutual.....	1,650	\$2,581,487 00	630	\$778,473 00	904	\$1,568,267 00	\$41,866 00	3,184	\$4,970,083 00
<b>COMPANIES OF OTHER STATES.</b>									
Aetna.....	1,528	\$3,880,350 00	7,298	\$13,882,647 00	12,223	\$11,043,163 00	\$3,472 66	21,048	\$28,809,632 66
Columbian National.....	2,374	5,648,553 50	412	920,313 00	377	1,436,542 04	4,232 76	3,163	8,009,641 30
Connecticut General.....	669	1,411,805 00	629	843,383 00	752	2,577,108 88	9,286 00	2,050	4,841,582 88
Connecticut Mutual.....	4,141	8,509,949 00	1,468	3,339,101 00	413	1,157,996 00	1,706 76	6,022	13,008,752 76
Equitable.....	23,526	63,932,845 00	8,614	20,470,339 00	4,401	14,573,384 00	829,923 00	36,541	99,806,491 00
Fidelity Mutual.....	2,290	5,094,514 00	1,760	3,371,882 00	1,517	3,663,281 00	134 00	5,567	12,129,811 00
Home.....	2,430	5,352,274 00	604	991,701 00	730	2,134,332 00	237,775 00	3,814	8,716,082 00
John Hancock.....	9,188	14,647,065 00	2,027	2,747,979 00	747	3,157,090 00	107,323 00	11,962	20,659,457 00
Massachusetts Mutual.....	4,327	11,221,868 00	824	1,498,553 00	1,306	4,696,954 00	119,039 00	6,457	17,536,414 00
Metropolitan.....	43,852	42,425,859 00	59,150	41,066,957 00	3,706	6,709,948 00	80,272 00	106,708	90,283,036 00
Mutual Benefit.....	6,705	17,581,688 00	1,952	4,503,690 00	5,733	12,378,762 00	594,174 00	14,390	35,058,314 00
Mutual.....	29,218	68,711,588 00	8,414	17,780,456 00	5,417	22,153,950 00	2,528,428 00	43,049	111,154,422 00
National.....	2,354	5,471,360 00	1,293	2,389,618 00	2,340	5,728,232 00	9,870 00	5,987	13,599,080 00
New England Mutual.....	2,512	6,580,772 00	1,226	2,219,907 00	863	3,366,837 00	83,726 00	4,601	13,251,242 00
New York.....	36,769	84,633,346 00	18,334	35,448,801 00	8,101	23,784,418 00	1,034,726 00	63,204	144,901,291 00
Northwestern Mutual.....	13,915	34,747,675 00	5,775	13,264,579 00	3,450	11,440,881 00	1,792,005 00	23,140	61,245,140 00
Penn Mutual.....	5,395	16,266,396 00	2,497	6,010,125 00	5,762	22,089,349 00	193,010 00	13,654	44,558,880 00
Phoenix Mutual.....	619	1,359,552 00	3,188	6,082,470 00	1,413	3,496,551 00	118,188 00	5,220	11,056,761 00
Provident Life and Trust.....	553	1,822,119 00	4,084	10,253,119 00	1,664	7,498,865 00	246,112 00	6,301	19,825,215 00
Prudential.....	21,507	25,956,653 00	10,791	9,666,519 00	28,654	36,443,037 00	34,358 00	60,952	72,100,567 00
Security Mutual.....	2,216	3,951,272 00	530	761,982 00	1,052	2,850,971 00	211 00	3,798	7,564,436 00
Travelers.....	2,962	8,063,177 00	1,455	2,964,888 00	2,431	7,556,441 00	8,223 00	6,848	18,592,729 00
Union Central.....	6,359	13,989,900 00	1,299	2,214,449 00	1,975	5,421,609 00	247,112 00	9,633	21,873,070 00
United States.....	730	1,649,288 00	209	319,821 00	369	842,378 00	8,742 00	1,308	2,820,229 00
<b>Total.....</b>	<b>226,189</b>	<b>\$452,909,868 50</b>	<b>143,833</b>	<b>\$203,998,279 00</b>	<b>95,396</b>	<b>\$216,202,079 92</b>	<b>\$8,292,049 18</b>	<b>465,418</b>	<b>\$881,402,276 60</b>
<b>Aggregate.....</b>	<b>227,839</b>	<b>\$455,491,355 50</b>	<b>144,463</b>	<b>\$204,776,752 00</b>	<b>96,300</b>	<b>\$217,770,336 92</b>	<b>\$8,333,915 18</b>	<b>468,602</b>	<b>\$886,372,359 60</b>
<b>INDUSTRIAL.</b>									
Columbian National.....	200	\$35,286 00	17	\$1,314 00	-	-	-	217	\$36,600 00
John Hancock.....	306,074	49,555,152 00	7,282	1,894,873 00	192	48,160 00	-	313,548	51,498,185 00
Metropolitan.....	730,796	129,349,609 00	375,307	61,654,775 00	13,964	1,791,919 00	-	1,120,067	192,796,303 00
Prudential.....	1,215,022	192,299,533 00	167,884	22,754,539 00	2,802	150,613 00	40,375 00	1,385,708	215,245,060 00
<b>Total.....</b>	<b>2,252,092</b>	<b>\$371,239,580 00</b>	<b>550,490</b>	<b>\$86,305,501 00</b>	<b>16,958</b>	<b>\$1,990,692 00</b>	<b>\$40,375 00</b>	<b>2,819,540</b>	<b>\$459,576,148 00</b>

**TABLE No. 27.**  
**Policies, How Terminated During 1912.**

COMPANIES.	DEATH.		MATURITY.		EXPIRY.		SURRENDER.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
<b>MAINE COMPANY.</b>								
Union Mutual.....	499	\$319,105 00	183	\$216,041 00	720	\$1,033,220 00	743	\$1,129,494 00
<b>COMPANIES OF OTHER STATES.</b>								
Aetna.....	2,111	\$3,923,642 65	1,777	\$2,694,085 00	8,063	\$2,722,659 00	4,719	\$9,218,912 81
Columbian National.....	118	432,418 50	3	9,800 00	23	78,080 00	553	1,706,183 26
Connecticut General.....	269	487,861 00	224	258,023 00	188	403,091 00	388	729,552 00
Connecticut Mutual.....	2,054	4,521,532 55	187	388,021 04	45	169,657 96	2,128	3,797,596 21
Equitable.....	6,672	20,714,136 00	3,131	9,012,932 00	1,992	4,365,488 00	11,916	34,179,361 00
Fidelity Mutual.....	719	1,720,747 00	28	37,980 00	491	954,886 00	1,302	2,927,840 00
Home.....	531	1,065,474 00	167	525,823 00	86	226,025 00	1,511	3,307,560 00
John Hancock.....	1,167	2,179,422 00	205	338,424 00	94	221,463 00	3,228	3,352,436 00
Massachusetts Mutual.....	1,146	3,228,808 00	161	347,050 00	267	799,146 00	2,255	6,089,362 00
Metropolitan.....	7,541	6,399,511 00	2,081	1,401,520 00	993	1,146,010 00	36,339	27,736,685 00
Mutual Benefit.....	2,496	7,379,308 00	751	1,720,401 00	4,605	9,027,747 00	3,851	10,313,773 00
Mutual.....	8,206	25,181,803 00	3,379	8,304,430 00	759	4,156,173 00	15,841	39,077,507 00
National.....	779	1,917,519 00	394	711,430 00	860	1,751,895 00	1,614	3,749,048 00
New England Mutual.....	989	3,023,833 00	268	655,043 00	502	1,765,265 00	1,166	2,446,854 00
New York.....	10,238	25,930,771 00	3,306	6,285,886 00	6,770	18,046,980 00	17,618	37,412,483 00
Northwestern Mutual.....	3,870	11,910,072 00	1,406	3,370,086 00	603	2,399,700 00	10,219	23,066,475 00
Penn Mutual.....	2,019	6,373,787 00	1,015	2,680,241 00	2,081	5,316,923 00	3,859	12,653,773 00
Phoenix Mutual.....	854	1,785,172 00	333	544,521 00	626	867,434 00	1,005	2,512,278 00
Provident Life and Trust.....	691	2,517,368 00	1,058	2,930,316 00	-	-	1,788	4,938,888 00
Prudential.....	5,152	6,225,465 00	860	996,052 00	26,215	27,542,570 00	9,575	11,698,103 00
Security Mutual.....	287	597,364 00	6	6,000 00	133	256,045 00	519	913,038 00
Travelers.....	970	2,526,048 00	387	919,831 00	431	1,205,649 00	1,645	4,560,135 00
Union Central.....	1,356	3,076,213 00	1,411	2,269,626 00	1,197	2,312,184 00	2,337	5,760,504 00
United States.....	261	618,468 00	53	94,030 00	147	280,068 00	349	720,116 00
Total.....	60,496	\$141,736,743 70	22,591	\$46,501,551 04	58,071	\$86,021,140 96	135,525	\$252,898,468 28
Aggregate.....	60,995	\$142,555,848 70	22,774	\$46,717,592 04	58,791	\$87,054,360 96	136,268	\$253,997,962 28
<b>INDUSTRIAL.</b>								
Columbian National.....	61	\$9,665 00	-	-	-	-	100	\$17,608 00
John Hancock.....	28,870	4,528,356 00	41	\$3,799 00	186	\$46,500 00	38,772	7,470,625 00
Metropolitan.....	149,827	17,865,622 00	3,390	254,959 00	7,091	1,097,572 00	41,761	6,768,270 00
Prudential.....	120,164	13,612,869 00	320	24,502 00	953	59,781 00	60,631	6,728,815 00
Total.....	298,922	\$36,016,512 00	3,751	\$283,260 00	8,230	\$1,203,853 00	141,264	\$20,985,318 00

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TABLE No. 27—Concluded.

COMPANIES.	LAPSE.		DECREASE.		TOTAL TERMINATED.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.
MAINE COMPANY.						
Union Mutual.....	985	\$1,523,363 00	54	246,860 00	3,184	\$4,970,083 00
COMPANIES OF OTHER STATES.						
Atna.....	3,479	\$9,433,307 00	-	\$817,026 20	21,049	\$28,809,632 66
Columbian National.....	2,466	5,334,594 00	-	448,565 54	3,163	8,009,641 30
Connecticut General.....	980	2,679,700 00	1	283,355 88	2,050	4,841,582 88
Connecticut Mutual.....	1,608	3,260,550 00	-	871,395 00	6,022	13,008,752 76
Equitable.....	12,830	27,873,853 00	-	3,660,721 00	36,541	99,806,491 00
Fidelity Mutual.....	3,016	6,141,201 00	11	347,157 00	5,567	12,129,811 00
Home.....	1,519	3,282,836 00	-	308,363 00	3,814	8,716,082 00
John Hancock.....	7,133	10,239,605 00	135	4,328,107 00	11,962	20,659,457 00
Massachusetts Mutual.....	2,628	5,520,416 00	-	1,551,632 00	6,457	17,536,414 00
Metropolitan.....	59,754	52,778,970 00	-	820,340 00	106,708	90,288,036 00
Mutual Benefit.....	2,669	5,556,750 00	18	1,060,335 00	14,390	35,058,314 00
Mutual.....	14,864	34,906,077 00	-	1,528,432 00	43,049	111,154,422 00
National.....	1,685	3,536,410 00	655	1,932,778 00	5,987	13,599,080 00
New England Mutual.....	1,676	4,042,394 00	-	1,317,853 00	4,601	13,251,242 00
New York.....	19,423	39,500,737 00	5,849	†17,724,429 00	63,204	144,901,291 00
Northwestern Mutual.....	7,042	17,371,245 00	-	3,127,562 00	23,140	61,245,140 00
Penn Mutual.....	4,880	14,294,294 00	-	3,239,862 00	13,654	44,558,880 00
Phoenix Mutual.....	2,402	4,800,258 00	-	547,098 00	5,220	11,056,761 00
Provident Life and Trust.....	2,764	8,099,300 00	-	1,339,343 00	6,301	19,825,215 00
Prudential.....	19,150	24,014,343 00	-	1,624,034 00	60,952	72,100,567 00
Security Mutual.....	2,853	5,409,178 00	-	382,810 00	3,798	7,564,436 00
Travelers.....	3,415	9,381,066 00	-	-	6,848	18,592,729 00
Union Central.....	3,332	7,746,650 00	-	707,893 00	9,633	21,873,070 00
United States.....	498	958,150 00	-	143,397 00	1,308	2,820,229 00
Total.....	182,066	\$306,161,884 00	6,669	\$48,112,438 62	465,418	\$881,402,276 60
Aggregate.....	183,051	\$307,687,247 00	6,723	\$48,359,348 62	468,602	\$886,372,359 60
INDUSTRIAL.						
Columbian National.....	56	\$9,094 00	-	\$233 00	217	\$36,600 00
John Hancock.....	245,679	39,448,905 00	-	-	313,548	51,498,185 00
Metropolitan.....	917,998	153,383,509 00	-	13,426,371 00	1,120,067	192,796,303 00
Prudential.....	1,203,640	183,073,496 00	-	11,745,597 00	1,385,708	215,245,060 00
Total.....	2,367,373	\$375,915,004 00	-	\$25,172,201 00	2,819,540	\$459,576,148 00

\*Number of policies transferred to the Government of Italy.

†Includes \$10,854,811.00 amount of policies transferred to the Government of Italy.

**TABLE No. 28.**  
**Policies in Force December 31, 1912.**

COMPANIES.	WHOLE LIFE.		ENDOWMENT.		ALL OTHER.		Additions by Dividends.	TOTAL IN FORCE.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.		Amount.	Number.
<b>MAINE COMPANY.</b>									
Union Mutual.....	28,553	\$41,805,995 00	11,559	\$14,412,499 00	3,514	\$6,755,679 00	\$517,680 00	43,626	\$63,491,853 00
<b>COMPANIES OF OTHER STATES.</b>									
Ætna.....	28,374	\$64,117,540 00	118,449	\$212,566,893 00	32,068	\$58,205,513 00	36,406 91	178,891	\$334,926,352 91
Columbian National.....	15,259	41,077,445 50	3,749	8,077,138 50	1,617	7,212,188 60	49,113 00	20,625	56,415,885 60
Connecticut General.....	17,687	34,414,203 35	12,001	15,638,146 00	3,867	14,321,906 49	184,457 00	33,555	64,558,712 84
Connecticut Mutual.....	60,996	150,405,449 32	25,220	55,728,441 40	1,233	3,239,928 00	20,778 71	187,449	209,394,597 43
Equitable.....	383,976	1,010,987,327 00	144,596	317,505,206 00	35,111	91,063,587 00	9,655,728 00	563,683	1,429,211,848 00
Fidelity Mutual.....	33,521	68,468,570 00	18,212	34,789,231 00	10,746	27,393,802 00	120,076 00	62,479	130,771,679 00
Home.....	40,388	76,583,297 00	10,058	16,079,095 00	4,387	14,376,827 00	3,607,926 00	54,833	110,647,145 00
John Hancock.....	142,946	227,348,264 00	30,102	37,102,621 00	7,176	26,227,310 00	1,615,368 00	180,224	292,293,563 00
Massachusetts Mutual.....	111,433	254,396,551 00	15,413	25,960,072 00	7,340	24,443,340 00	1,795,343 00	134,186	306,595,306 00
Metropolitan.....	431,219	488,374,932 00	563,955	388,096,719 00	14,449	32,600,941 00	1,191,272 00	1,009,623	910,263,864 00
Mutual Benefit.....	217,076	524,178,400 00	32,428	68,049,940 00	12,347	28,563,592 00	8,709,215 00	261,851	629,501,147 00
Mutual.....	552,016	1,212,386,706 00	112,061	204,015,002 00	26,970	111,019,479 00	23,466,876 00	691,047	1,550,888,063 00
National.....	52,143	106,336,706 00	26,183	43,205,354 00	12,409	29,597,688 00	324,859 00	90,735	179,464,607 00
New England Mutual.....	68,880	164,036,090 00	28,036	60,576,082 00	7,181	27,416,138 00	2,221,273 00	104,097	254,249,583 00
New York.....	688,749	1,462,850,135 00	338,460	602,308,818 00	24,771	98,182,520 00	6,457,520 00	1,051,980	2,169,798,993 00
Northwestern Mutual.....	330,579	840,608,162 00	96,298	202,637,017 00	50,279	167,719,686 00	18,412,949 00	477,156	1,229,377,814 00
Penn Mutual.....	136,406	361,206,206 00	39,006	79,723,195 00	33,894	121,975,544 00	2,072,453 00	209,306	564,977,398 00
Phoenix Mutual.....	13,936	25,523,608 00	55,005	96,939,071 00	9,251	23,703,400 00	1,486,246 00	78,192	147,652,325 00
Provident Life and Trust.....	12,812	40,556,895 00	74,389	170,226,450 00	14,913	62,474,408 00	3,099,360 00	102,114	276,357,113 00
Prudential.....	503,249	611,374,444 00	175,917	160,448,364 00	45,997	88,080,040 00	1,080,215 00	725,163	860,983,063 00
Security Mutual.....	16,008	23,353,075 00	4,178	5,565,472 00	9,093	18,954,272 00	27,595 00	29,279	47,900,414 00
Travelers.....	65,537	175,022,322 00	23,598	46,374,241 00	21,445	58,538,909 00	214,920 00	110,580	280,150,392 00
Union Central.....	137,466	277,227,183 00	25,383	40,783,591 00	9,523	26,330,919 00	3,597,511 00	172,372	347,939,204 00
United States.....	9,566	17,475,389 00	2,415	3,548,186 00	3,071	5,879,543 00	65,338 00	15,052	26,968,456 00
Total.....	4,070,222	8,258,308,900 17	1,975,112	2,895,944,345 90	399,138	1,167,521,481 09	\$89,512,798 62	6,444,472	\$12,411,287,525 78
Aggregate.....	4,098,775	8,300,114,895 17	1,986,671	2,910,356,844 90	402,652	1,174,277,160 09	\$90,030,478 62	6,488,098	\$12,474,779,378 78
<b>INDUSTRIAL.</b>									
Columbian National.....	1,866	\$317,827 00	461	\$40,386 00	-	-	-	2,327	\$358,213 00
John Hancock.....	2,126,367	351,358,694 00	39,649	14,007,723 00	728	182,000 00	-	2,166,744	365,548,417 00
Metropolitan.....	5,956,994	908,507,415 00	5,521,092	760,455,742 00	349,333	25,739,081 00	-	11,827,419	1,694,702,238 00
Prudential.....	9,493,719	1,252,071,309 00	729,755	83,515,412 00	158,435	14,028,849 00	585,058 00	10,381,909	1,350,200,628 00
Total.....	17,578,946	2,512,255,245 00	6,290,957	\$858,019,263 00	508,496	\$39,949,930 00	585,058 00	24,378,399	\$3,410,809,496 00

INSURANCE COMMISSIONER'S REPORT.

**TABLE No. 29.**  
**Maine Business—Life Insurance Companies.**

COMPANIES.	POLICIES ISSUED.				POLICIES TERMINATED.			
	1911.		1912.		1911.		1912.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
<b>MAINE COMPANY.</b>								
Union Mutual.....	766	\$1,020,029 30	762	\$1,056,804 46	700	\$789,850 77	694	\$765,558 34
<b>COMPANIES OF OTHER STATES.</b>								
Ætna.....	169	\$278,012 00	135	\$185,583 00	173	\$226,384 00	166	\$261,472 00
Columbian National.....	45	72,110 00	56	72,719 00	33	95,873 00	27	66,086 00
Connecticut General.....	90	218,713 00	55	128,227 00	32	60,418 00	31	74,288 00
Connecticut Mutual.....	301	445,269 00	302	458,994 00	209	323,295 00	253	391,717 00
Equitable.....	419	613,252 00	408	657,832 00	339	804,680 00	449	797,252 00
Fidelity Mutual.....	200	263,875 00	177	232,600 00	71	120,932 00	99	134,600 00
Home.....	106	165,726 00	93	140,148 66	84	109,803 00	51	81,342 66
John Hancock.....	121	177,000 00	111	179,000 00	25	42,355 00	25	41,421 00
Massachusetts Mutual.....	127	265,279 00	146	309,083 00	90	201,010 00	93	152,448 00
Metropolitan.....	2,088	1,760,974 00	2,440	1,901,090 00	1,292	883,471 00	1,242	866,247 00
Mutual Benefit.....	288	610,985 00	330	708,062 00	248	417,136 00	221	423,234 00
Mutual.....	624	1,215,223 40	636	1,007,984 60	484	584,750 40	476	712,195 52
National.....	164	271,140 28	156	304,887 36	85	128,773 82	96	153,940 58
New England Mutual.....	362	607,321 00	468	737,508 00	189	304,135 00	214	346,760 00
New York.....	613	880,329 00	619	948,049 00	336	499,878 00	346	488,617 00
Northwestern Mutual.....	487	800,000 00	430	707,340 00	277	394,446 00	245	352,302 00
Penn Mutual.....	482	914,431 00	482	852,596 00	219	352,022 00	245	411,898 00
Phoenix Mutual.....	61	84,142 00	75	107,586 00	60	66,611 00	65	87,388 00
Provident Life & Trust.....	395	749,168 00	468	736,474 00	87	240,657 00	141	289,357 00
Prudential.....	1,160	1,412,372 00	953	1,161,972 00	496	572,154 00	568	837,885 00
Reliance.....	-	-	-	-	-	-	-	-
Security Mutual.....	36	45,902 00	21	31,711 00	16	17,640 00	23	34,709 00
Travelers.....	118	222,731 00	141	250,212 00	104	156,548 00	96	171,813 00
Union Central.....	3	10 00	2	12,000 00	17	55,129 00	20	45,203 00
United States.....	6	6,000 00	4	5,000 00	8	10,000 00	9	11,500 00
Total.....	8,465	\$12,079,964 68	8,708	\$11,836,658 62	4,974	\$6,668,091 22	5,201	\$7,233,675 76
Aggregate.....	9,231	13,099,993 98	9,470	12,893,463 08	5,674	7,457,941 99	5,895	7,990,234 10
<b>INDUSTRIAL.</b>								
Metropolitan.....	15,559	\$2,759,975 00	17,520	\$3,046,562 00	7,134	\$1,568,425 00	10,365	\$2,098,641 00
Prudential.....	11,155	1,734,677 00	12,328	1,998,975 00	8,247	1,272,978 00	7,455	1,189,682 00
Total.....	26,714	\$4,494,652 00	29,848	\$5,045,537 00	15,381	\$2,841,403 00	17,820	\$3,288,323 00

TABLE No. 29—Concluded.

COMPANIES.	POLICIES IN FORCE DECEMBER 31.				PREMIUMS RECEIVED.		LOSSES AND CLAIMS PAID.	
	1911.		1912.		1911.	1912.	1911.	1912.
	Number.	Amount.	Number.	Amount.				
<b>MAINE COMPANY.</b>								
Union Mutual.....	10,145	\$11,266,933 95	10,213	\$11,558,180 07	\$446,433 15	\$442,608 38	\$171,949 94	\$161,573 14
<b>COMPANIES OF OTHER STATES.</b>								
Ætna.....	1,586	\$2,234,380 00	1,555	\$2,158,491 00	\$60,127 33	\$66,967 05	\$64,203 00	\$50,229 00
Columbian National.....	163	355,638 00	192	362,271 00	12,079 20	12,240 50	2,000 00	-
Connecticut General.....	408	756,497 00	432	810,436 00	23,838 83	27,647 14	4,200 00	8,000 00
Connecticut Mutual.....	2,731	3,997,234 00	2,780	4,064,511 00	134,604 16	137,027 16	82,933 00	129,828 00
Equitable.....	7,650	11,280,519 00	7,650	11,141,099 00	396,793 64	407,852 10	122,499 15	91,675 43
Fidelity Mutual.....	568	774,201 00	646	872,201 00	30,738 86	30,354 79	4,000 00	4,000 00
Home.....	680	968,162 00	722	1,026,968 00	39,356 92	40,682 97	8,000 00	12,185 66
John Hancock.....	591	864,081 00	677	1,001,660 00	28,974 43	32,523 00	4,000 00	8,175 00
Massachusetts Mutual.....	2,064	3,430,645 00	2,117	3,587,280 00	124,783 05	127,428 95	69,508 00	50,738 00
Metropolitan.....	11,173	8,207,689 00	12,371	9,242,532 00	342,633 06	375,046 66	99,825 00	73,426 00
Mutual Benefit.....	4,165	6,595,513 00	4,274	6,880,341 00	231,645 21	236,962 84	170,342 00	116,672 00
Mutual.....	6,624	11,517,568 80	6,784	11,813,357 88	426,073 49	428,973 87	245,058 00	319,865 45
National.....	1,608	2,261,848 24	1,668	2,412,795 02	81,552 82	85,598 02	37,682 41	29,248 64
New England Mutual.....	2,686	4,453,350 00	2,940	4,844,098 00	145,128 46	161,960 25	68,166 00	76,687 00
New York.....	6,124	8,495,775 00	6,397	8,955,207 00	319,492 32	345,273 58	134,905 89	94,050 37
Northwestern Mutual.....	5,102	8,231,671 00	5,287	8,586,709 00	292,324 34	331,839 82	154,922 15	127,627 92
Penn Mutual.....	3,744	5,592,251 00	3,981	6,032,949 00	204,592 14	220,691 69	51,313 00	44,306 00
Phoenix Mutual.....	1,010	1,155,667 00	1,020	1,175,865 00	44,108 70	42,133 06	25,590 54	47,904 75
Prudential Life & Trust.....	1,615	2,772,798 00	1,942	3,219,915 00	131,718 78	117,987 70	5,419 00	11,167 00
Prudential.....	3,914	4,171,429 00	4,299	4,495,516 00	140,387 78	175,321 99	16,446 72	29,294 74
Reliance.....	6	6,000 00	-	-	239 23	-	-	-
Security Mutual.....	264	336,687 00	262	333,689 00	11,337 19	12,161 90	-	8,000 00
Travelers.....	1,630	2,422,291 00	1,675	2,500,690 00	76,644 45	82,580 18	55,572 20	47,387 47
Union Central.....	419	628,327 00	401	595,124 00	20,414 72	20,245 86	46,065 86	10,000 00
United States.....	58	63,522 00	53	57,022 00	1,826 51	1,570 73	3,000 00	3,500 00
Total.....	66,624	\$91,573,744 04	70,125	\$96,170,726 90	\$3,321,415 62	\$3,521,071 81	\$1,475,651 06	\$1,393,968 43
Aggregate.....	76,769	102,840,677 99	80,338	107,728,906 97	3,767,848 77	3,963,680 19	1,647,601 00	1,555,541 57
<b>INDUSTRIAL.</b>								
Metropolitan.....	88,524	\$14,024,386 00	95,679	\$14,972,307 00	\$443,548 23	\$484,482 46	\$113,784 30	\$130,721 24
Prudential.....	28,457	4,137,883 00	33,330	4,947,176 00	139,168 20	161,579 95	31,907 40	39,369 26
Total.....	116,981	\$18,162,269 00	129,009	\$19,919,483 00	\$582,716 43	\$646,062 41	\$145,691 70	\$170,090 50

TABLE No. 30.  
Summary of Gain and Loss Exhibit, 1912.

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.....	\$22,131 33	\$180,450 35	-\$645 49	46,352 58	\$175,411 93	-\$213,502 92	\$14,554 35	\$267,725 61	-\$42,973 48
COMPANIES OF OTHER STATES.									
Aetna.....	-\$326,506 65	\$1,177,178 48	\$10,339 76	\$230,018 18	\$1,796,772 75	\$70,202 64	-\$304,887 28	\$1,704,800 74	\$948,317 14
Columbian National.....	-256,360 15	189,477 36	-263 18	117,142 89	125,847 11	-62,907 80	-113,767 10	116,088 86	-116,919 73
Connecticut General.....	-122,774 37	258,192 65	-750 13	33,983 18	176,889 22	7,321 39	-24,147 93	196,264 20	132,448 81
Connecticut Mutual.....	-41,013 68	750,150 03	-7,391 54	84,919 30	734,271 49	-439,141 03	-8,604 66	1,344,750 34	-271,560 43
Equitable.....	2,654,972 27	2,870,638 19	-64,622 57	1,041,101 50	6,709,286 04	-4,374,798 42	-365,537 80	11,476,061 80	-3,005,022 59
Fidelity Mutual.....	121,122 90	204,626 17	-737 07	93,495 93	442,883 43	-76,633 49	-69,662 57	642,724 88	72,370 42
Home.....	-32,095 71	396,148 64	-11,061 08	118,385 01	285,911 16	-246,176 05	-7,568 90	639,323 50	-135,780 43
John Hancock.....	2,149,223 55	914,039 28	-	692,379 17	1,449,757 32	-559,340 44	-2,405,929 94	2,149,260 34	90,868 60
Massachusetts Mutual.....	430,700 32	1,013,884 49	3,567 00	90,095 71	765,511 80	-494,099 66	-2,438 10	1,896,483 31	-89,251 75
Metropolitan.....	2,900,217 51	1,852,880 36	-17,735 09	3,232,840 09	4,750,027 87	-2,823,244 89	-2,509,020 30	7,642,460 37	-256,494 82
Mutual Benefit.....	611,145 33	1,968,187 39	-36,228 80	184,159 15	2,292,736 32	-607,703 55	488,904 81	4,901,200 65	-
Mutual.....	2,806,237 52	4,427,643 04	-9,006 94	1,480,663 44	9,724,422 76	-4,878,724 55	2,982,051 32	16,533,286 59	-
National.....	-13,275 58	611,183 98	-53,139 00	63,813 51	857,359 26	-124,652 62	731 00	1,209,751 42	132,269 13
New England Mutual.....	267,297 19	893,846 16	-	71,679 19	531,110 64	-548,998 77	-1,713 61	1,705,717 35	-492,496 55
New York.....	6,019,493 56	5,185,889 84	-117,701 38	2,102,301 90	12,535,208 52	-8,597,662 20	763,057 60	17,890,587 84	-
Northwestern Mutual.....	1,975,778 70	5,058,598 85	-18,471 60	318,305 80	4,325,608 98	-1,135,745 73	10 00	10,482,255 94	41,829 06
Penn Mutual.....	308,933 97	1,020,431 44	-115,524 16	219,518 46	2,206,450 17	-532,114 84	-4,750,595 12	3,350,131 57	-4,993,031 65
Phoenix Mutual.....	-146,143 64	353,222 51	-76 61	104,908 82	487,438 54	-67,083 19	13,336 84	790,176 38	-44,573 11
Provident Life and Trust.....	-292,264 27	1,055,598 41	-31,798 80	158,606 67	1,061,118 42	-967,891 27	-3,659,612 68	1,805,057 24	-4,481,300 76
Prudential.....	3,295,563 10	4,177,836 58	-23,455 58	2,303,254 69	4,718,580 02	-2,704,242 44	2,510,892 50	7,608,628 89	6,669,799 98
Security Mutual.....	-99,111 56	129,267 62	-325 82	60,670 22	70,010 90	-46,120 00	-150,073 64	136,174 28	-171,856 56
Travelers.....	-1,074,209 33	909,251 57	6,199 77	301,377 14	857,460 97	-298,075 34	12,584 89	328,176 01	478,413 66
Union Central.....	16,200 24	1,248,117 38	-10,169 42	82,440 99	2,343,605 23	-120,366 65	-109,554 31	3,182,949 76	267,323 70
United States.....	-70,266 31	34,192 05	1,944 68	14,973 23	80,232 89	-59,042 76	4,042 66	158,266 76	-152,190 32
Total.....	\$21,104,996 24	\$36,970,942 82	-\$497,059 05	\$13,247,391 75	\$59,503,913 74	-\$29,900,744 58	-\$7,692,947 97	\$98,156,304 63	-\$5,419,811 68

† Minus sign indicates loss.



TABLE No. 31.

## 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 COMPANY.								
Augusta Mutual Plate Glass Insurance Co.	-	\$2,534 0	\$2,052 61	\$481 44	\$3,803 41	\$3,883 49	\$1,456 77	\$3,412 51
COMPANIES OF OTHER STATES AND COUNTRIES.								
Etna Accident and Liability Company.....	\$1,000,000 00	\$2,676,752 50	\$569,313 22	\$2,107,439 28	\$905,685 06	\$993,729 13	\$234,704 70	\$688,065 50
Etna Life Insurance Co. (Accident Dept.)	†2,000,000 00	†110,523,775 30	†100,197,443 45	†10,326,331 85	6,935,445 52	7,959,871 54	3,473,658 10	7,147,035 15
American Bonding Company.....	750,000 00	2,344,717 48	1,302,230 54	1,542,486 94	1,481,119 22	1,591,905 71	380,170 26	1,454,492 12
American Credit-Indemnity Company.....	350,000 00	1,227,085 46	686,656 79	540,428 67	747,842 29	799,827 91	571,996 99	922,023 11
American Surety Company.....	5,000,000 00	9,083,844 69	2,594,507 30	6,489,337 39	2,779,517 30	3,667,534 94	589,261 37	5,466,283 85
Atlantic Horse Insurance Company.....	110,000 00	162,697 06	47,254 40	115,442 66	69,213 88	79,400 26	28,251 53	74,696 49
Brotherhood Accident Company.....	100,000 00	197,665 86	66,401 37	131,264 49	217,345 97	243,834 93	133,125 67	234,903 26
Casualty Company of America.....	750,000 00	2,737,421 15	1,761,535 39	975,885 76	3,045,277 20	3,179,991 35	1,740,581 84	3,196,740 87
Columbian National Life Insurance Company (Accident Dept.).....	†1,000,000 00	†8,152,074 52	†6,813,076 71	†1,338,997 81	232,325 06	232,465 06	93,033 46	237,614 27
Connecticut General Life Insurance Company (Accident Dept.).....	†400,000 00	†12,100,822 09	†10,495,533 80	†1,605,288 29	34,802 84	34,879 90	1,549 75	36,090 00
Continental Casualty Company.....	300,000 00	2,077,628 33	1,315,038 16	762,590 17	3,270,021 76	3,476,612 59	1,379,346 42	3,421,901 92
Employers' Liability Assurance Corporation	350,000 00	7,465,531 92	5,220,988 09	2,244,543 23	6,446,755 96	6,648,569 72	2,419,930 91	5,151,510 12
Equitable Accident Company.....	100,000 00	181,442 36	21,273 39	160,168 97	87,110 37	114,921 15	39,845 65	123,227 49
Equitable Surety Company.....	1,000,000 00	1,510,705 06	350,818 97	1,159,886 09	490,006 63	553,910 31	78,919 84	383,801 82
Federal Casualty Company.....	200,000 00	380,161 23	47,421 51	332,739 72	345,410 83	398,053 19	144,392 99	356,016 34
Fidelity and Casualty Company.....	1,000,000 00	11,148,389 89	7,867,105 85	3,281,284 04	8,370,990 30	8,996,153 13	3,428,019 84	8,236,834 96
Fidelity and Deposit Company.....	2,000,000 00	8,155,009 64	3,928,252 87	4,226,756 77	4,591,420 57	5,076,895 63	1,369,126 91	4,621,756 91
Frankfort General Insurance Company.....	250,000 00	1,480,256 59	1,021,625 57	458,631 02	1,207,881 01	1,288,204 54	654,528 13	1,275,197 20
General Accident F. & L. Assurance Corp.	250,000 00	2,805,543 85	2,223,464 26	582,079 59	3,477,090 07	3,730,438 51	1,451,728 62	3,589,367 98
Globe Indemnity Company.....	750,000 00	2,807,218 73	1,522,501 13	1,284,717 60	2,125,740 06	2,687,307 15	360,356 16	1,215,955 17
Great Eastern Casualty Company.....	250,000 00	852,121 51	427,056 39	425,065 12	833,713 53	899,417 66	280,042 91	816,544 07
Hartford Steam Boiler Insp. and Ins. Co.	1,000,000 00	5,337,014 72	2,413,204 69	2,923,810 03	1,497,494 29	1,754,874 26	1,280,126 12	1,451,245 97
Inter-Ocean Life and Casualty Company...	200,000 00	235,944 81	26,533 81	209,411 00	256,637 65	275,891 27	98,512 85	276,599 38
Lloyds Plate Glass Insurance Company.....	250,000 00	939,082 07	404,085 30	534,996 77	581,750 44	633,271 59	228,947 35	619,934 47
London and Lancashire Guarantee and Accident Company.....	250,000 00	676,331 21	23,954 21	652,377 00	27,617 35	409,537 82	2,792 15	26,600 51

† Includes life department.

TABLE No. 31—Concluded.

COMPANIES.	Cash capital.	Admitted assets.	Liabilities except capital.	Surplus to policy holders.	Net premiums.	Total income.	Losses.	Total disbursements.
London Guarantee and Accident Company	500,000 00	3,887,019 26	2,936,992 15	950,027 11	3,785,712 64	4,267,053 17	1,851,165 42	3,683,039 37
Loyal Protective Insurance Company	100,000 00	387,810 74	181,014 83	206,795 91	510,807 97	569,255 71	297,353 02	531,664 40
Maryland Casualty Company	1,000,000 00	6,911,785 76	4,609,572 96	2,302,212 80	5,823,736 06	6,117,830 24	2,209,428 25	5,501,859 51
Masonic Protective Association	100,000 00	343,881 83	109,190 13	234,691 70	295,103 37	381,363 74	147,357 11	325,202 62
Massachusetts Accident Company	100,000 00	201,103 33	71,379 54	129,723 79	315,975 09	367,118 67	131,425 42	355,713 25
Massachusetts Bonding and Insurance Co.	1,000,000 00	2,746,214 46	1,372,822 43	1,373,392 03	2,099,866 22	2,188,263 61	413,108 24	1,563,002 47
Metropolitan Casualty Insurance Company	200,000 00	894,660 74	455,779 37	438,881 37	702,478 06	730,789 44	279,316 18	680,995 67
National Casualty Company	200,000 00	329,925 41	48,394 43	281,530 98	697,432 53	754,989 47	288,727 79	742,305 24
National Surety Company	2,000,000 00	7,090,161 68	3,638,573 83	3,451,587 85	3,727,725 97	4,083,417 36	902,129 68	3,098,742 55
New Amsterdam Casualty Company	400,000 00	1,283,461 20	775,550 48	507,910 72	987,400 18	1,066,181 01	488,808 16	1,060,997 52
New England Casualty Company	1,000,000 00	1,830,610 42	518,172 70	1,312,437 72	708,060 11	955,659 17	64,913 71	402,225 03
New Jersey Fidelity and P. G. Insurance Co.	300,000 00	762,693 19	337,321 05	425,372 14	488,801 68	516,831 29	186,530 34	458,799 20
New York Plate Glass Insurance Company	200,000 00	982,545 26	401,586 25	580,959 01	623,053 37	662,636 36	265,218 00	618,127 62
North American Accident Insurance Co.	200,000 00	745,629 41	230,707 22	464,922 19	1,067,722 26	1,307,879 88	417,567 67	1,280,601 57
Ocean Accident and Guarantee Corporation	350,000 00	4,776,085 18	3,479,951 43	1,296,133 75	4,032,899 01	4,204,231 65	1,977,143 76	3,928,519 56
Peerless Casualty Company	100,000 00	142,073 61	8,522 54	133,551 07	84,001 36	120,774 90	36,056 07	97,968 59
Preferred Accident Insurance Company	700,000 00	2,927,027 58	1,487,570 67	1,439,456 91	2,050,468 53	2,147,471 43	722,453 96	1,894,524 55
Ridgely Protective Association	100,000 00	407,289 54	32,323 13	324,966 41	521,438 26	379,389 74	180,567 87	333,000 00
Royal Indemnity Company	1,000,000 00	2,967,033 83	1,525,283 18	1,441,750 65	2,117,948 72	2,456,357 87	401,751 18	1,400,899 99
Standard Accident Insurance Company	500,000 00	4,377,438 74	2,405,526 54	1,971,912 20	3,019,389 64	3,209,226 23	1,265,293 49	2,884,871 97
Title Guaranty and Surety Company	1,000,000 00	2,173,505 18	884,185 29	1,289,319 89	1,025,136 59	1,111,128 79	323,882 55	1,085,161 58
Travelers Indemnity Company	1,000,000 00	2,118,487 06	705,387 62	1,413,099 44	873,975 76	955,358 87	219,525 43	671,076 71
Travelers Insurance Co. (Accident Dept.)	†2,500,000 00	†84,491,154 41	†72,675,617 76	†11,815,536 65	12,274,179 24	13,111,335 65	5,740,766 13	12,513,052 01
United States Casualty Company	500,000 00	2,753,157 45	1,442,918 93	1,310,238 52	1,860,505 53	2,000,493 35	870,383 66	1,863,388 24
United States Fidelity and Guaranty Co.	2,000,000 00	7,221,278 52	4,174,273 10	3,047,005 42	5,444,759 50	5,712,283 12	1,772,635 35	5,059,069 67
United States Health and Accident Ins. Co.	300,000 00	1,026,986 04	281,986 04	745,000 00	1,024,975 83	1,182,253 77	469,202 09	1,123,383 05
Total	\$36,960,000 00	\$339,538,257 86	\$256,237,881 37	\$83,300,376 49	106,021,768 64	116,267,073 74	\$41,235,321 95	104,182,129 97
Aggregate	\$36,960,000 00	\$339,540,791 91	\$256,239,933 98	\$83,300,857 93	106,025,572 05	116,270,957 23	\$41,236,778 72	104,185,542 48

†Includes life department.

**TABLE No. 32.**  
**Exhibit of Premiums—Miscellaneous Companies.**

COMPANIES.	In force December 31, 1911.	Written	Terminated.	Reinsured.	In force December 31, 1912.
MAINE COMPANY.					
Augusta Mutual Plate Glass, Plate Glass.....	\$3,202 62	\$3,980 12	\$3,491 53	-	\$3,691 21
COMPANIES OF OTHER STATES AND COUNTRIES.					
Ætna Accident and Liability {	-	\$101,430 68	\$26,195 30	\$75,235 38	-
Liability.....	\$327 50	32,417 85	4,601 14	400 00	27,744 21
Fidelity.....	1,067 14	124,012 15	26,971 97	1,925 01	96,182 31
Surety.....	88,228 48	149,510 31	124,541 92	73 34	113,123 53
Plate Glass.....	148,470 98	199,314 77	158,312 35	14,910 19	174,563 21
Burglary and Theft.....	11,803 27	55,995 37	17,850 78	8,554 47	41,393 39
Sprinkler.....	3,623 85	4,740 47	2,329 19	1,930 26	4,104 87
Fly Wheel.....	309,253 60	602,378 59	497,921 71	-	413,710 48
Automobile Property Damage.....					
Ætna Life {	1,550,703 58	2,342,193 08	2,175,400 18	7,808 01	1,709,688 47
Accident.....	417,905 25	653,714 44	590,890 46	2,315 00	478,414 23
Health.....	2,914,466 37	6,017,297 94	5,709,959 34	749 19	3,221,055 78
Liability.....	9,408 59	31,349 46	33,173 14	-	7,584 91
Workmen's Collective.....					
American Bonding {	329,412 55	395,180 73	380,584 43	22,638 84	321,370 01
Fidelity.....	1,025,322 74	1,196,491 86	1,129,732 57	127,269 39	964,812 64
Surety.....	288,326 23	281,032 13	279,096 44	30,330 32	259,931 60
Burglary and Theft.....	754,137 26	785,832 41	830,959 97	2,187 50	706,822 20
American Credit, Credit.....	1,032,729 69	1,383,667 76	1,175,481 63	11,722 02	1,229,193 80
American Surety {	1,845,092 35	2,170,660 32	1,970,943 73	53,573 35	1,991,235 59
Fidelity.....	55,843 19	96,466 50	80,437 02	-	71,872 67
Surety.....		2,179 95	2,180 56	-	545 38
Atlantic Horse, Live Stock.....					
Brotherhood Accident, Accident.....					
Casualty Company of America {	373,369 46	592,120 63	685,159 26	53,254 96	227,075 87
Accident.....	1,434,938 44	3,422,910 12	3,296,323 98	15,347 11	1,546,177 47
Liability.....	-	10,231 16	3,296 34	170 00	6,764 82
Fidelity.....	-	47,789 50	8,050 83	6,884 37	32,854 30
Surety.....	193,430 09	231,917 09	274,032 05	-	151,315 13
Plate Glass.....	271,028 89	86,069 37	257,531 29	99,566 97	-
Steam Boiler.....	20,881 61	100,557 51	35,747 40	15,223 16	70,468 56
Burglary and Theft.....	24,625 10	88,284 74	49,516 64	-	63,393 20
Automobile Property Damage.....	9,623 75	33,209 16	27,261 41	-	15,571 50
Workmen's Collective.....	26,045 96	4,147 56	29,052 36	1,141 16	-
Fly Wheel.....					

INSURANCE COMMISSIONER'S REPORT.

TABLE No. 32—Continued.

COMPANIES.		In force December 31, 1911.	Written	Terminated.	Reinsured.	In force December 31, 1912.
Columbian National Life	Accident . . . . .	105,404 54	203,178 08	184,623 56	4,275 63	119,683 43
	Health . . . . .	55,587 27	121,304 24	114,911 98	1,303 14	60,676 39
Connecticut General Life	Accident . . . . .	-	33,625 41	5,359 36	2,916 33	25,349 72
	Health . . . . .	-	8,175 55	1,589 57	862 07	5,723 91
Continental Casualty	Accident . . . . .	1,341,901 42	3,107,718 02	3,005,687 90	9,984 81	1,433,946 73
	Health . . . . .	103,110 61	807,680 96	721,641 90	-	189,149 67
Employers' Liability	Accident . . . . .	257,642 52	319,372 81	310,504 39	366 00	266,144 94
	Health . . . . .	77,706 68	101,587 97	107,955 99	35 00	71,303 65
	Liability . . . . .	3,448,919 74	6,427,843 84	5,254,273 57	1,142 48	4,621,347 53
	Fidelity . . . . .	81,281 62	91,740 80	105,837 36	387 50	66,797 56
	Plate Glass . . . . .	-	19,135 83	3,053 85	-	16,081 98
	Steam Boiler . . . . .	32,022 11	19,732 30	10,970 27	-	40,784 14
	Burglary and Theft . . . . .	143,079 81	130,210 82	109,373 51	1,535 13	162,381 99
	Workmen's Collective . . . . .	40,364 63	95,943 18	106,513 62	-	29,794 19
	Automobile Property Damage . . . . .	351,199 91	514,112 61	474,529 36	-	390,783 16
	Equitable Accident, Accident . . . . .	16,944 07	87,444 69	87,673 75	35 98	16,679 03
Equitable Surety	Fidelity . . . . .	97,414 19	248,289 65	129,694 49	20,933 56	195,075 79
	Surety . . . . .	132,806 06	342,078 19	158,194 73	29,843 38	286,846 14
Federal Casualty, Accident . . . . .	6,434 15	345,410 83	345,147 97	-	6,697 01	
Fidelity and Casualty	Accident . . . . .	2,104,125 99	2,778,116 44	2,786,359 59	8,046 52	2,087,836 35
	Health . . . . .	1,253,617 64	1,757,665 36	1,723,305 85	2,007 61	1,283,769 54
	Liability . . . . .	2,941,035 07	4,285,369 81	3,932,131 95	721 10	3,289,551 83
	Fidelity . . . . .	312,945 72	318,235 46	342,367 98	6,031 93	282,781 27
	Surety . . . . .	233,170 08	274,515 15	273,901 63	27,480 15	206,303 45
	Plate Glass . . . . .	474,283 08	614,589 96	620,956 30	641 72	467,275 02
	Steam Boiler . . . . .	827,572 61	603,668 31	563,918 16	150 00	867,172 76
	Burglary and Theft . . . . .	732,034 47	697,485 35	715,834 21	6,775 20	706,910 41
	Fly Wheel . . . . .	205,702 79	98,744 20	109,575 50	-	194,871 49
	Automobile Property Damage . . . . .	-	58,298 23	14,898 03	-	43,400 20
Workmen's Collective . . . . .	23,144 98	11,142 82	15,854 51	-	18,433 29	

Fidelity and Deposit	Accident	109,479 54	231,857 21	175,818 95	11,716 89	154,070 91
	Health	49,847 93	109,181 19	84,069 36	5,164 97	69,794 79
	Liability	670,705 18	2,001,935 52	1,375,493 25	8,739 65	1,288,407 80
	Fidelity	280,696 05	958,616 60	970,604 58	9,371 88	259,336 19
	Surety	2,419,346 23	1,837,985 93	1,831,488 92	129,274 88	2,296,568 36
	Plate Glass	213,117 48	293,630 70	275,028 86	513 38	231,205 94
	Automobile Property Damage	89,575 84	173,705 16	127,740 98	914 09	134,625 93
Frankfort General	Burglary and Theft	70,285 77	134,626 34	78,240 71	23,085 89	103,585 51
	Workmen's Collective	4,449 35	18,344 54	14,753 37	-	8,040 52
	Accident	59,544 60	160,048 43	157,831 00	10,654 45	51,107 58
	Liability	765,347 54	1,204,902 75	1,197,642 84	1,554 47	771,052 98
	Automobile Property Damage	-	14,300 26	2,555 27	-	11,744 99
	Burglary and Theft	45,830 34	45,305 77	48,308 98	8,297 58	34,529 55
	Workmen's Collective	30,301 80	45,906 11	52,232 31	-	23,975 60
General Accident, (Scotland)	Accident	452,847 50	1,265,233 66	1,301,474 64	18,260 03	398,346 49
	Health	151,348 43	412,105 77	428,006 46	6,051 03	129,396 71
	Liability	1,068,967 27	2,335,619 38	1,873,871 44	4,007 42	1,524,707 79
	Automobile Property Damage	204,513 53	189,058 00	217,222 08	9,690 40	166,659 05
Globe Indemnity	Burglary and Theft	365,743 10	386,670 87	496,488 31	-	255,925 66
	Accident	-	119,370 94	24,404 86	12,098 72	82,867 36
	Health	-	46,485 24	13,507 18	4,359 40	28,618 66
	Liability	48,767 16	2,194,225 30	869,217 08	18,932 94	1,354,842 44
	Fidelity	-	14,923 54	1,227 95	387 50	13,308 09
	Surety	-	31,847 11	2,804 57	1,583 20	27,459 43
	Plate Glass	4,919 05	99,242 56	27,029 50	47 30	77,084 81
	Steam Boiler	-	66,389 31	21,353 27	713 44	44,331 60
	Burglary and Theft	5,920 59	206,144 80	57,955 31	30,705 59	123,404 49
	Fly Wheel	-	4,422 75	944 82	162 92	3,315 01
Great Eastern	Automobile Property Damage	-	285,369 30	103,574 41	-	181,794 89
	Workmen's Collective	-	2,950 00	2,392 50	-	557 50
	Accident	265,018 07	615,036 99	535,409 74	19,294 14	325,351 18
	Health	91,451 78	240,208 68	207,996 40	255 00	123,409 06
	Plate Glass	43,163 17	92,195 85	71,374 77	966 20	63,018 05
	Workmen's Collective	-	2,265 10	2,265 10	-	-
	Burglary and Theft	82,863 54	146,114 46	99,188 06	14,087 54	115,702 40
Hartford Steam Boiler	Steam Boiler	3,833,072 13	1,649,339 64	1,329,353 51	641 00	4,152,417 26
	Fly Wheel	82,134 07	54,552 93	21,399 61	169 82	115,117 57
	Inter-Ocean Life and Casualty, Accident	18,593 25	259,101 75	262,324 38	-	15,370 62
Lloyds Plate Glass, Plate Glass	701,018 66	707,949 80	753,495 40	-	655,473 06	

TABLE No. 32—Continued.

COMPANIES.	In force December 31, 1911.	Written.	Terminated.	Reinsured.	In force December 31, 1912.	
London and Lancashire Guarantee.	Accident.....	197 00	10,084 33	1,162 98	423 17	8,695 18
	Health.....	126 00	2,195 75	544 50	119 50	1,657 75
	Plate Glass.....	47 23	19,269 11	2,749 68	-	16,566 66
London Guarantee and Accident	Accident.....	88,777 45	116,492 53	111,975 61	10,209 95	83,084 42
	Health.....	12,505 81	19,202 82	17,718 22	1,482 74	12,507 67
	Liability.....	1,692,165 65	3,581,943 51	3,226,928 57	14,199 57	2,032,981 02
	Steam Boiler.....	78,351 27	43,045 98	36,019 26	5,165 35	80,212 64
	Burglary and Theft.....	132,705 81	156,045 69	129,792 22	22,203 75	136,755 53
	Credit.....	326,765 67	367,333 34	399,660 67	2,750 00	291,688 34
	Automobile Property Damage Workmen's Collective.....	103,420 26	212,072 05	158,981 71	118 32	156,292 28
Loyal Protective, Accident.	28,284 08	86,976 54	90,659 16	2,413 50	22,187 96	
	133,457 50	512,632 65	506,849 15	-	139,241 00	
Maryland Casualty	Accident.....	725,533 01	964,075 97	949,369 48	42,248 48	697,991 02
	Health.....	279,713 66	383,409 21	369,066 37	12,595 14	281,461 36
	Liability.....	1,671,209 47	3,582,677 45	3,338,275 36	940 09	1,914,671 47
	Fidelity.....	113,230 39	289,257 18	176,250 36	32,348 68	203,888 53
	Surety.....	225,532 16	502,163 08	335,215 16	22,169 56	370,310 52
	Plate Glass.....	313,442 85	368,314 95	371,320 41	520 82	309,916 57
	Steam Boiler.....	536,043 95	364,476 54	298,526 63	-	601,993 86
	Burglary and Theft.....	437,037 75	393,271 75	385,761 86	7,245 20	437,302 44
	Physician's Defense.....	35,908 92	50,501 30	45,123 20	5 25	41,281 77
	Sprinkler.....	205,419 16	166,451 47	168,449 98	1,300 32	202,120 33
	Workmen's Collective.....	15,192 61	98,337 61	97,566 86	-	15,963 36
Fly Wheel.....	46,197 62	34,180 84	27,223 95	-	53,154 51	
Masonic Protective, Accident.	69,382 50	295,442 90	271,289 40	-	93,536 00	
Massachusetts Accident, Accident.	72,498 04	338,903 96	325,741 59	8,234 87	77,425 54	
Massachusetts Bonding.	Accident.....	171 00	359,112 58	234,683 47	5,627 58	118,972 53
	Liability.....	3,317 76	991,162 31	380,108 32	11,460 76	602,910 99
	Fidelity.....	249,750 40	321,918 86	267,734 71	23,292 60	280,641 95
	Surety.....	428,835 91	569,310 98	532,716 93	28,667 53	436,762 43
	Plate Glass.....	6 41	213,890 73	101,152 72	-	112,744 42
	Automobile Property Damage Burglary and Theft.....	-	28,961 27	6,423 17	-	22,538 10
	165,335 43	191,144 90	169,889 47	34,106 83	152,484 03	

Metropolitan Casualty	Accident	114,164 49	159,395 16	155,126 09	1,109 71	117,323 85
	Health	33,301 59	47,659 70	48,022 13	108 57	32,830 59
	Plate Glass	580,298 41	644,347 96	669,022 74	-	555,623 63
National Casualty	Accident	17,346 30	718,844 63	714,067 53	-	22,123 45
	Fidelity	1,138,611 00	1,683,466 09	1,544,073 02	28,933 89	1,249,070 18
National Surety	Surety	2,037,824 71	2,640,201 21	2,296,702 56	252,812 74	2,128,510 62
	Burglary and Theft	669,595 37	741,257 50	661,114 01	127,574 41	622,164 45
New Amsterdam	Accident	153,959 22	239,700 77	214,918 93	17,030 55	161,710 51
	Health	56,017 13	74,882 09	78,134 03	-	52,765 19
	Liability	453,742 52	766,524 44	788,425 27	23,680 49	408,161 20
	Plate Glass	131,489 51	171,108 09	180,005 37	180,005 37	121,163 69
	Burglary and Theft	204,149 88	212,839 25	209,470 97	27,249 94	180,268 22
	Workmen's Collective	1,946 39	1,432 30	3,378 69	-	-
New England Casualty	Accident	5,150 89	43,672 93	28,440 16	1,214 88	19,168 78
	Health	2,663 81	27,947 73	21,113 42	440 00	9,058 12
	Liability	95,229 64	465,424 13	230,415 25	4,607 95	325,630 57
	Fidelity	991 10	21,487 72	4,528 90	717 50	17,232 42
	Surety	1,721 41	201,563 72	27,369 06	10,721 71	165,194 36
	Plate Glass	-	12,419 45	5,302 91	-	7,116 54
	Automobile Property Damage	10,549 13	34,531 47	19,708 87	-	25,371 73
New Jersey Fidelity and Plate Glass	Workmen's Collective	-	742 00	683 50	-	58 50
	Burglary and Theft	11,196 49	91,997 20	28,199 13	7,172 77	67,821 79
	Accident	15,994 62	27,506 22	22,213 84	-	21,287 00
New York Plate Glass, Plate Glass	Health	2,156 88	2,461 45	2,478 88	-	2,139 45
	Plate Glass	400,540 63	470,739 00	472,992 17	-	398,287 46
	Burglary and Theft	93,995 43	110,285 62	100,644 74	-	103,636 31
North American Accident, Accident	666,618 37	783,763 17	793,265 52	-	657,116 02	
	343,226 32	1,127,466 39	1,179,897 87	6,543 10	284,251 74	
Ocean Accident	Accident	314,545 85	464,583 90	435,881 70	15,746 41	327,501 64
	Health	87,552 63	140,112 27	137,011 69	417 75	90,235 46
	Liability	1,368,872 89	3,275,946 57	3,227,141 61	3,349 99	1,414,327 86
	Fidelity	37,254 59	43,364 94	41,726 38	-	38,893 15
	Plate Glass	64,081 84	109,262 27	89,659 42	-	83,684 69
	Steam Boiler	146,364 21	112,583 37	92,818 39	379 73	165,749 46
	Burglary and Theft	322,892 06	304,803 15	302,585 43	49,745 28	275,364 50
	Credit	463,425 31	519,388 67	549,973 91	-	432,840 07
	Automobile Property Damage	175,231 82	263,823 81	264,097 33	-	174,958 30
	Workmen's Collective	9,084 07	37,216 52	37,211 19	-	9,089 40

TABLE No. 32—Concluded.

COMPANIES.	In force December 31, 1911.	Written	Terminated.	Reinsured.	In force December 31, 1912.
Peerless Casualty, Accident†	1,246 44	84,681 26	83,403 59	-	2,524 11
{ Accident	979,551 28	1,286,478 66	1,270,865 21	8,590 17	986,574 56
{ Health	290,551 69	362,108 71	355,793 35	1,969 16	294,927 89
{ Liability	82,473 11	626,558 24	360,790 50	2,608 02	345,632 83
Preferred Accident	-	18,558 37	5,475 12	-	13,083 25
{ Plate Glass	22,959 99	99,952 08	42,943 53	9,040 74	70,927 80
{ Burglary and Theft	50,776 22	304,391 38	168,617 39	-	186,550 21
{ Automobile Property Damage	88,080 25	321,960 19	317,794 69	-	92,245 75
Ridgely Protective, Accident†	33,317 45	198,160 88	78,140 56	26,714 49	126,623 28
{ Accident	13,061 78	72,346 12	31,724 89	4,797 08	48,885 93
{ Health	346,252 22	1,815,924 65	955,813 63	17,733 78	1,188,629 46
{ Liability	31,906 69	92,996 14	47,210 04	3,708 07	73,984 72
{ Fidelity	10,045 72	28,704 09	16,871 20	2,804 96	19,973 65
{ Surety	37,179 08	134,257 67	68,609 94	-	102,826 81
Royal Indemnity	16,062 45	61,523 80	19,511 76	3,746 67	54,327 82
{ Plate Glass	43,975 89	138,060 44	61,832 26	18,442 10	101,761 97
{ Steam Boiler	5,827 90	9,080 82	2,863 22	1,486 52	10,558 98
{ Burglary and Theft	66,299 74	289,825 92	154,455 76	13,192 27	188,477 63
{ Fly Wheel	1,433 36	11,530 96	7,041 39	-	5,922 03
{ Automobile Property Damage	782,056 18	1,461,783 47	1,428,210 13	21,600 90	794,028 62
{ Workmen's Collective	141,484 47	240,346 91	210,837 18	-	170,994 20
Standard Accident	1,082,356 82	1,822,858 05	1,680,735 17	5,933 82	1,218,545 88
{ Automobile Property Damage	109,930 54	160,908 66	150,058 77	-	120,780 43
{ Workmen's Collective	17,601 56	32,948 32	40,811 25	-	9,738 63
Title Guaranty and Surety	1,033,604 91	1,333,509 03	1,287,037 98	219,544 55	860,531 41
{ Surety	10,937 78	700 83	-	-	11,638 61
{ Title	31,547 46	44,731 20	36,791 66	-	39,487 00
Travelers Indemnity	2,810 52	37,532 75	8,904 63	-	31,438 64
{ Accident	57,731 90	161,125 84	108,430 26	-	110,427 48
{ Health	289,072 17	171,435 34	146,100 39	2,198 82	312,208 30
{ Liability	25,557 03	8,328 06	14,731 75	1,649 38	17,503 96
{ Steam Boiler	421,993 05	726,088 23	639,398 23	-	508,683 05
{ Fly Wheel					
{ Automobile Property Damage					



Travelers Insurance	Accident.....	3,369,901 24	4,926,711 53	4,646,238 09	58,267 75	3,592,106 93
	Health.....	499,883 96	726,740 41	697,574 86	7,472 06	521,577 45
	Liability.....	5,075 177 22	9,187,941 92	8,431,578 55	89,708 49	5,741,832 10
	Workmen's Collective.....	9,669 94	86,910 65	82,503 07	-	14,077 52
United States Casualty	Accident.....	484,422 96	668,177 90	683,151 39	8,678 16	460,771 31
	Health.....	196,011 75	294,642 02	299,682 14	2,898 89	188,072 74
	Liability.....	799,546 36	1,455,385 77	1,409,411 74	904 13	844,616 26
	Steam Boiler.....	79,433 57	68,195 94	62,275 55	278 63	85,075 33
	Burglary and Theft.....	87,505 45	96,112 63	86,587 50	6,670 32	90,360 26
	Sprinkler.....	26,978 48	44,543 37	38,716 78	4,379 44	28,425 63
	Automobile Property Damage.....	10,736 32	28,298 42	19,597 98	-	19,436 76
	Workmen's Collective.....	4,422 58	8,271 90	9,577 69	-	3,116 79
Plate Glass.....	-	6,211 43	1,249 40	20 47	4,941 56	
United States Fidelity and Guaranty	Accident.....	82,015 39	163,141 94	120,438 87	3,586 34	121,132 12
	Health.....	34,008 06	63,608 92	48,346 53	783 59	48,476 86
	Liability.....	736,983 86	1,657,509 96	1,313,252 95	17 50	1,081,223 37
	Fidelity.....	3,582,087 66	4,163,766 92	4,061,609 70	148,205 78	3,536,039 10
	Plate Glass.....	57,783 65	120,785 83	84,198 83	-	94,370 65
	Steam Boiler.....	18,551 67	26,552 77	11,371 23	33,733 21	-
	Burglary and Theft.....	373,407 99	338,082 55	315,057 05	20,274 93	376,158 56
	Automobile Property Damage.....	72,539 61	153,201 93	99,724 40	1,651 65	124,365 49
United States Health and Accident	Workmen's Collective.....	6,674 07	26,413 90	8,827 71	-	24,260 26
	Fly Wheel.....	2,178 01	3,478 23	2,412 30	3,243 94	-
	Accident.....	167,296 41	707,292 59	705,512 82	3,096 85	165,979 33
Health.....	48,063 45	431,655 24	437,311 61	430 40	41,976 68	
Aggregate.....	\$81,148,649 79	\$134,466,723 72	\$120,032,726 37	\$2,651,286 46	\$92,931,360 68	

†Includes Health.

\*Includes Surety.

**TABLE No. 33.**  
**Maine Business—Miscellaneous Companies.**

COMPANIES.	PREMIUMS RECEIVED.		LOSSES PAID.	
	1911.	1912.	1911.	1912.
<b>MAINE COMPANY.</b>				
Augusta Mutual Plate Glass, Plate Glass.....	\$3,391 37	\$3,803 41	\$1,133 60	\$1,457 61
<b>COMPANIES OF OTHER STATES AND COUNTRIES.</b>				
Ætna Accident & Liability { Surety.....	-	\$117 25	-	-
{ Plate Glass.....	\$149 35	326 31	\$79 81	\$90 90
{ Burglary and Theft.....	193 42	263 05	-	-
{ Automobile Property Damage.....	842 44	1,508 22	664 55	344 28
Ætna Life { Accident.....	4,220 24	5,022 21	1,289 75	1,442 14
{ Health.....	1,079 17	1,297 25	273 57	116 44
{ Liability.....	29,772 12	19,437 92	19,755 33	5,639 98
{ Workmen's Collective.....	4,357 79	6,177 81	1,829 30	5,190 30
American Bonding { Fidelity*.....	4,133 55	4,316 73	135 00	142 06
{ Burglary and Theft.....	290 91	159 30	-	-
American Credit, Credit.....	4,290 00	6,200 00	3,144 94	1,226 25
American Surety { Fidelity.....	2,668 05	2,890 87	-20 00	467 36
{ Surety.....	3,492 00	2,281 54	-	-123 78
Bankers Surety, Fidelity*.....	599 66	-	-	-
Atlantic Horse, Live tock.....	-	4,361 21	-	227 50
Brotherhood Accident { Accident.....	†857 00	†1,669 00	196 28	†677 67
{ Health.....	-	-	494 82	-
{ Accident.....	4,216 34	4,228 16	641 83	331 25
{ Health.....	-	-	-	242 85
{ Liability.....	32,766 69	34,874 02	27,914 13	26,730 12
{ Fidelity.....	-	22 80	-	-
{ Surety.....	-	285 50	-	-
Casualty Company of America { Plate Glass.....	612 21	441 28	28 32	33 39
{ Steam Boiler.....	5,676 26	1,406 83	-	26 17
{ Burglary and Theft.....	-	9 57	-	-
{ Industrial.....	38 35	20 00	25 00	-
{ Fly Wheel.....	-	961 63	-	-
{ Automobile Property Damage.....	530 72	1,018 94	77 35	111 68
{ Workmen's Collective.....	6,791 29	25,616 66	11,460 58	11,504 98
{ Vehicle Damage.....	-	4 00	-	-

Columbian National Life	Accident	28,534 53	45,776 17	7,582 51	15,510 89
	Health	18,241 52	32,895 63	5,007 69	17,392 86
Connecticut General Life	Accident	-	308 25	-	-
	Health	-	122 50	-	-
Continental Casualty	Accident	9,202 09	10,225 45	2,133 30	3,017 60
	Health	4,985 78	5,399 75	1,952 24	1,716 46
	Accident	67 78	-	-	-
	Health	10 50	-	-	-
Empire State	Liability	160 00	-	-	-
	Fidelity	373 59	339 96	-	-
	Surety	284 98	257 50	-	-
	Plate Glass	-	-	14 75	-
	Burglary and Theft	53 17	89 42	-	8 00
	Accident	5,699 49	7,487 05	1,435 09	2,113 38
	Health	2,496 86	3,767 39	1,628 15	1,726 00
Employers Liability	Liability	49,079 04	49,803 74	15,926 71	15,309 43
	Fidelity	2,668 27	2,842 16	-	126 48
	Plate Glass	-	630 43	-	30 00
	Steam boiler	411 4	1,989 44	-	-
	Burglary and Theft	1,067 53	1,494 58	36 00	187 23
	Automobile Property Damage	2,658 56	4,170 67	816 92	550 80
Equitable Accident	Accident†	9,752 35	8,402 95	3,091 85	4,373 58
Equitable Surety	Fidelity	-	16 38	-	-
	Surety	-	894 95	-	-
Federal Casualty	Accident†	3,439 05	2,144 66	1,443 98	630 10
	Health	7,312 06	7,550 91	4,357 13	1,790 58
	Liability	4,218 22	3,822 60	5,483 23	1,264 59
	Fidelity	21,781 29	21,188 22	7,755 33	2,398 06
	Surety	750 16	660 35	-	-
	Plate Glass	5 00	28 33	-	-
Fidelity and Casualty	Plate Glass	1,073 42	1,170 33	259 85	461 21
	Steam Boiler	8,274 25	5,335 58	17 31	123 23
	Burglary and Theft	2,058 71	2,104 62	-	229 00
	Fly Wheel	897 01	80 00	-	-
	Accident	-	58 44	200 67	-
	Liability	129 03	268 50	-	-
Fidelity and Deposit	Fidelity	8,217 26	1,734 49	103 69	-
	Surety	-	5,692 45	-	4,466 03
	Burglary and Theft	44 08	173 19	-	-
	Automobile Property Damage†	6 19	33 94	-	-
Frankfort General	Accident†	1,489 80	1,295 45	714 79	631 03
	Liability	2,555 05	1,450 14	251 07	104 62
	Burglary and Theft	87 77	80 83	-	-
	Automobile Property Damage†	-	13 63	-	-

\* Includes Surety.

† Includes Vehicle Insurance.

‡ Includes Health.

TABLE No. 33—Continued.

COMPANIES.		PREMIUMS RECEIVED.		LOSSES PAID.	
		1911.	1912.	1911.	1912.
General Accident	Accident.....	\$8,913 33	\$5,258 07	\$9,272 04	\$2,307 85
	Health.....	2,143 76	1,619 97	828 64	478 16
	Liability.....	5,150 73	1,274 15	3,088 25	834 86
	Burglary and Theft.....	202 17	57 50	-	5 54
German Commercial	Automobile Property Damage.....	825 52	304 05	462 25	91 46
	Accident {	30 00	-	15 00	-
	Health.....	33 75	-	-	-
Globe Indemnity	Liability.....	-	325 52	-	45 40
	Burglary and Theft.....	-	62 50	-	-
Great Eastern	Accident.....	3,466 90	3,032 27	1,453 80	1,073 90
	Health.....	2,287 10	1,758 20	934 08	523 08
	Plate Glass.....	13 82	-	-	-
Hartford Steam Boiler	Burglary and Theft.....	-	6 88	-	-
	Steam Boiler.....	8,572 75	15,097 47	548 91	43 77
Inter-Ocean	Fly Wheel.....	596 34	888 61	-	-
	Accident {	13,383 05	12,793 40	11,214 31	474 17
Lloyds Plate Glass	Health.....	-	-	-	400 58
	Plate Glass.....	2,406 56	2,376 32	780 03	812 15
London & Lancashire	Plate Glass.....	16 96	12 98	-	-
	Accident {	40 50	2 25	-	-
London Guarantee and Accident	Liability.....	1,274 28	3,346 82	24 15	381 17
	Burglary and Theft.....	112 50	52 14	-	-
	Credit.....	4,250 00	2,800 00	-	1,074 67
Loyal Protective, Accident	Automobile Property Damage.....	101 75	429 48	-	-
	Accident.....	54,492 71	52,575 44	35,723 43	32,430 28
Maryland Casualty	Health.....	3,338 20	3,507 41	1,200 12	761 55
	Liability.....	1,090 88	1,386 98	691 50	522 40
	Fidelity.....	15,310 95	16,735 22	5,215 32	5,549 72
	Surety.....	539 24	592 82	-	-
	Plate Glass.....	1,099 66	507 52	-	-
	Steam Boiler.....	1,625 61	1,354 96	486 85	589 60
	Burglary and Theft.....	33 13	1,363 93	-	1 35
	Sprinkler.....	1,568 10	1,161 20	34 82	450 67
	Fly Wheel.....	715 93	175 61	80 58	9 98
	Automobile Property Damage.....	54 16	33 75	-	-
Workmen's Collective	Workmen's Collective.....	989 39	1,541 44	62 30	503 14
	Physician's Defense.....	75 99	53 97	-	55 30
	Physician's Defense.....	1,371 29	1,687 00	618 30	122 47

Masonic Protective, Accident†	28 67	4,254 06	-	1,541 97
Massachusetts Accident, Accident†	20,520 62	21,943 30	8,894 25	11,746 74
Accident†	-	243 18	-	56 24
Liability	-	627 90	-	-
Massachusetts Bonding	2,125 97	2,858 36	-	-
Fidelity	2,273 04	2,234 87	-	-
Surety	-	31 46	-	-
Plate Glass	-	399 51	-	-
Burglary and Theft	92 45	31 00	-	-
Automobile Property Damage	-	130 00	-	-
Metropolitan Casualty	130 00	130 00	-	-
Accident	2,250 27	1,947 73	816 92	705 98
Plate Glass	2,765 20	1,737 28	771 61	554 52
National Casualty, Accident†	4,780 55	4,335 13	5,610 53	564 58
National Surety	4,978 04	2,566 58	-	-
Burglary and Theft	545 21	193 83	25 00	-
Accident	355 50	496 86	-8 01	306 50
Health	166 50	274 73	100 59	84 19
New Amsterdam	329 69	360 21	80 93	23 04
Liability	128 54	162 95	40 59	6 40
Plate Glass	-	5 00	-	-
Burglary and Theft	91 00	755 74	38 75	71 99
Accident	66 00	672 76	38 75	290 65
Health	82 75	1,231 30	-	-
Liability	-	96 00	-	-
New England Casualty	-	3,702 89	-	-
Fidelity	-	44 84	-	-
Surety	-	42 50	-	-
Plate Glass	73 13	110 32	-	-
Burglary and Theft	86 00	1,605 15	575 94	213 18
Automobile Property Damage	1,602 46	11 00	-	-
New Jersey Fidelity and Plate Glass	17 50	1,442 55	385 49	636 66
Plate Glass	1,352 10	2,524 27	701 99	1,034 60
Burglary and Theft	2,674 01	701 96	242 91	44 56
New York Plate Glass, Plate Glass	755 50	125 00	-	-
North American Accident, Accident	130 00	2,853 29	347 45	67 48
Accident	755 50	701 96	-	-
Health	130 00	125 00	-	-
Liability	2,853 29	3,531 42	347 45	67 48
Ocean Accident	174 16	21 33	-	-
Steam Boiler	152 03	194 46	-	4 00
Burglary and Theft	340 00	240 00	-	213 17
Credit	171 49	185 78	100 16	-
Automobile Property damage	21,773 10	35,616 68	9,385 93	16,196 74
Peerless Casualty, Accident†				

†Includes Health.

TABLE No. 33—Concluded.

COMPANIES.		PREMIUMS RECEIVED.		LOSSES PAID.	
		1911.	1912.	1911.	1912.
Preferred Accident	Accident.....	\$8,284 82	\$7,915 64	\$2,737 44	\$4,526 18
	Health.....	1,906 00	1,966 51	483 74	816 00
	Liability.....	-	226 07	-	-
	Plate Glass.....	-	38 00	-	-
	Burglary and Theft.....	-	94 25	-	55 00
Ridgely Protective.	Automobile Property Damage.....	-	127 20	-	-
Ridgely Protective.	Accident.....	8,921 30	12,804 19	5,201 81	7,414 61
	Health.....	25 25	1,963 61	-	185 49
	Liability.....	22 50	647 97	-	81 43
	Fidelity.....	516 47	8,368 33	17 52	2,060 37
	Surety.....	120 00	1,576 55	-	-
Royal Indemnity	Plate Glass.....	5 00	67 33	-	-
	Steam Boiler.....	107 74	320 70	-	26 55
	Burglary and Theft.....	197 50	236 60	-	-
	Automobile Property Damage.....	195 25	884 37	-	-
	Workmen's Collective.....	80 86	1,502 70	-	5 29
	Accident.....	-	60 00	-	-
	Health.....	11,964 20	12,823 87	5,111 97	4,853 38
Standard Accident	Liability.....	305 75	44 75	60 71	96 43
	Automobile Property Damage.....	2,423 97	2,295 38	160 85	2,165 75
	Surety, Fidelity*.....	218 84	547 89	44 25	83 13
Title Guaranty and	Accident.....	627 50	620 34	-	-
	Liability.....	170 50	136 25	-	-
Travelers Indemnity	Steam Boiler.....	79 65	74 06	-	-
	Fly Wheel.....	942 35	490 20	-	-
	Automobile Property Damage.....	14 75	-	-	-
	Accident.....	1,488 71	2,005 29	241 55	1,037 00
Travelers Insurance	Health.....	35,166 11	31,828 60	12,392 22	12,555 04
	Liability.....	5,243 53	4,605 58	2,749 87	1,366 41
	Workmen's Collective.....	39,084 35	29,969 86	8,332 10	9,912 58
	Accident.....	284 36	376 65	-	-

United States Casualty	Accident	2,751 86	2,652 09	8,090 31	563 86
	Health	965 37	1,097 39	6 85	525 55
	Liability	3,915 67	3,255 68	1,882 58	1,339 18
	Steam Boiler	749 34	457 81	-	-
	Burglary and Theft	79 79	98 37	-	-
Automobile Property Damage		197 37	165 22	-	166 45
United States Fidelity and Guaranty	Accident	-	225 00	-	-
	Health	-	123 00	-	-
	Liability	523 90	8,335 51	1,450 00	1,752 37
	Fidelity*	7,409 79	8,361 78	698 97	324 03
	Plate Glass	57 52	252 21	-	26 50
	Burglary and Theft	506 72	820 82	-	271 30
United States Health and Accident	Steam Boiler	10 00	-	-	-
	Automobile Property Damage	55 22	233 85	-	75 00
	Accident	9,070 47	8,314 43	†9,606 11	†7,415 84
	Health	7,126 80	6,532 77	-	-
Total	Accident	\$273,903 53	\$308,404 55	\$135,133 17	\$136,634 23
	Health	52,519 99	68,559 73	20,734 43	27,647 08
	Liability	207,788 92	206,979 97	92,201 70	74,314 13
	Fidelity	34,296 09	31,284 52	6,528 19	1,624 51
	Surety	12,765 22	18,636 71	-	4,342 25
	Plate Glass	14,785 93	15,961 91	4,602 15	5,090 13
	Steam Boiler	25,851 15	26,399 19	566 22	194 52
	Burglary and Theft	7,345 44	8,457 89	95 82	1,210 74
	Credit	8,850 00	9,240 00	3,144 94	2,514 09
	Sprinkler	715 93	175 61	80 58	9 98
	Fly Wheel	2,523 89	1,002 36	-	-
	Automobile Property Damage	8,233 06	14,199 62	2,469 33	2,968 23
	Workmen's Collective	11,509 43	32,285 09	13,289 88	16,750 58
	Physician's Defense	1,371 29	1,687 00	618 30	122 47
	Industrial	38 35	20 00	25 00	-
	Live Stock	-	4,361 21	-	227 50
	Vehicle Damage	-	4 00	-	-
Aggregate	\$662,528 22	\$747,659 36	\$279,489 71	\$273,650 44	

\* Includes Surety. † Includes Vehicle Insurance. ‡ Includes Health.

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**TABLE No. 34.**  
**Summary of Gain and Loss Exhibit—Miscellaneous Companies.**

COMPANIES.	UNDERWRITING.			INVESTMENTS.			†Miscellaneous gains.	Dividends to stock holders.	†Net gain in surplus during 1912.
	Premium income earned.	Losses and expenses.	†Gain in surplus.	Income earned.	Expenses and losses.	Gain in surplus.			
MAINE COMPANY. Augusta Mutual Plate Glass Ins. Co.	\$3,559 16	\$3,561 52	-\$2 36	\$80 08	-	\$80 08	-	-	\$77 72
COMPANIES OF OTHER STATES AND COUNTRIES.									
Ætna Accident and Liability Company	\$711,256 81	\$644,405 42	\$66,851 39	\$104,641 08	\$9,573 08	\$95,068 00	-	\$60,000 00	\$101,919 39
Ætna Life Insurance Company (Accident Dept.)	6,751,831 17	7,481,948 83	-730,117 66	224,674 38	32,758 26	191,916 12	752,329 15	100,000 00	114,127 61
American Bonding Company	1,282,224 61	1,282,849 54	130,375 07	106,331 35	55,554 38	50,776 97	-	120,000 00	61,152 04
American Credit-Indemnity Company	760,016 49	850,380 69	-90,364 20	56,804 47	30,244 37	26,560 10	-	-	-63,804 10
American Surety Company	2,549,423 22	2,289,360 27	260,062 95	859,110 84	316,413 87	542,696 97	-12,928 00	2,875,000 00	-2,085,168 08
Atlantic Horse Insurance Company	56,246 89	70,764 03	-14,517 14	10,531 23	6,944 93	3,586 30	-	-	-10,930 84
Brotherhood Accident Company	215,174 98	197,949 19	17,225 79	5,751 32	1,253 13	4,498 19	-	10,000 00	11,723 98
Casualty Company of America	3,147,132 04	3,126,914 43	20,217 61	97,923 60	20,003 28	77,893 32	-2,500 00	45,000 00	50,610 93
Columbian National Life Insurance Co. (Accident Dept.)	217,775 09	241,531 59	-23,756 50	-	-	-	-	-	-23,756 50
Connecticut General Life Insurance Co. (Accident Dept.)	16,358 43	41,392 77	-25,034 34	77 06	-	77 06	-	-	-24,957 28
Continental Casualty Company	3,118,798 22	3,169,125 55	-50,327 33	64,487 17	9,765 97	54,721 20	70,000 00	60,000 00	14,393 87
Employers' Liability Assurance Corporation	5,752,732 27	5,197,457 20	555,275 07	214,774 50	66,306 61	148,467 89	-217,467 31	-	486,275 65
Equitable Accident Company	87,500 98	95,817 98	-8,317 00	7,927 86	2,437 95	5,489 91	-	8,000 00	-10,827 09
Equitable Surety Company	348,446 52	432,513 66	-84,067 14	65,899 02	29,590 45	36,308 57	-	-	-47,753 57
Federal Casualty Company	345,478 23	294,338 98	51,139 25	18,134 28	7,984 32	10,199 96	-	20,000 00	41,339 21
Fidelity and Casualty Company	8,285,171 29	7,991,506 98	293,664 31	539,882 43	202,699 69	337,182 74	-75,000 00	200,000 00	355,847 05
Fidelity and Deposit Company	4,080,026 19	4,181,719 57	-101,693 38	470,930 01	118,890 15	352,038 86	-	320,000 00	-69,654 52
Frankfort General Insurance Company	1,191,644 13	1,228,374 82	-37,230 69	48,922 56	23,714 19	25,208 37	356 93	-	-11,665 39
General Accident F. & L. Assurance Corporation	3,249,726 19	3,396,759 37	-146,973 18	83,621 72	22,535 26	61,086 46	-79,158 77	-	-165,045 49
Globe Indemnity Company	1,138,420 74	1,510,701 08	-372,280 34	82,074 28	23,887 82	58,186 46	314,645 05	-	551 17



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Great Eastern Casualty Company . . . . .	753,506 05	761,521 18	-8,015 13	27,347 85	15,121 <sup>14</sup> 14	12,226 71	-	20,300 00	-15,788 42
Hartford Steam, Boiler Insp. & Ins. Co.	1,370,865 58	1,285,911 37	84,954 21	227,160 86	67,557 37	159,603 49	-549 21	120,000 00	124,008 49
Inter-Ocean Life and Casualty Co. . . . .	257,223 37	265,326 17	-8,102 80	11,792 66	451 47	11,341 19	291 35	6,000 00	-2,470 26
Lloyds Plate Glass Insurance Company . . . . .	607,615 47	543,302 97	64,312 50	65,232 96	34,976 62	39,256 34	-	50,000 00	44,568 84
London and Lancashire Guarantee and Accident Company . . . . .	13,172 67	34,051 39	-20,878 72	12,194 19	7,259 53	4,934 66	370,788 78	-	354,844 72
London Guarantee and Accident Co.	3,600,588 82	3,687,074 68	-86,485 86	104,822 74	41,758 76	63,063 98	324,837 55	-	301,415 67
Loyal Protective Insurance Company	505,724 46	485,928 58	19,795 88	12,523 52	6,405 55	6,118 97	116 10	10,000 00	16,030 95
Maryland Casualty Company . . . . .	5,482,394 99	5,484,553 37	-22,158 38	292,924 99	165,191 81	127,733 18	100,000 00	180,000 00	25,574 80
Masonic Protective Association . . . . .	280,024 90	255,205 50	24,819 40	12,296 21	5,741 25	6,554 96	194 90	5,000 00	26,590 20
Massachusetts Accident Company . . . . .	312,369 77	300,368 69	12,001 08	9,073 30	5,593 58	3,479 72	-	10,000 00	5,489 80
Massachusetts Bonding and Insurance Company . . . . .	1,594,711 63	1,794,531 30	-199,819 67	77,721 04	33,988 58	43,732 46	9,911 38	60,000 00	-206,175 83
Metropolitan Casualty Insurance Co.	708,082 95	662,116 57	45,966 38	28,958 57	4,824 87	24,133 70	-	20,000 00	50,100 08
National Casualty Company . . . . .	691,062 00	683,478 04	7,584 61	14,799 02	5,233 33	9,565 69	-	16,000 00	1,150 30
National Surety Company . . . . .	3,243,737 87	3,133,967 31	109,770 56	246,855 88	102,335 43	144,520 45	-	225,000 00	29,291 01
New Amsterdam Casualty Company . . . . .	985,258 62	1,060,865 58	-75,606 96	41,373 01	6,555 79	34,817 22	101,920 47	25,152 00	35,978 73
New England Casualty Company . . . . .	400,889 70	512,261 21	-111,371 51	48,387 45	21,301 24	27,086 21	200,000 00	-	115,714 70
New Jersey Fidelity and P. G. Insurance Company . . . . .	481,674 15	448,722 56	32,951 59	28,475 92	7,198 64	21,277 28	-	18,000 00	36,228 87
New York Plate Glass Insurance Co.	624,160 65	580,571 41	43,589 24	43,899 02	1,024 17	42,874 85	-	32,000 00	54,464 09
North American Accident Insurance Co	1,081,616 09	1,061,139 94	20,476 15	33,034 19	4,394 77	28,639 42	-	30,000 00	19,115 57
Ocean Accident and Guarantee Corp.	4,010,323 33	3,650,689 06	359,934 27	174,708 88	66,323 58	108,385 30	-457,956 67	-	10,362 90
Peerless Casualty Company . . . . .	82,653 03	82,101 39	551 64	9,670 90	730 66	8,940 24	16,000 00	4,250 00	21,241 88
Preferred Accident Insurance Company	1,828,527 77	1,784,929 99	43,597 78	101,056 85	47,954 22	53,102 63	-61,905 00	168,000 00	133,204 59
Ridgely Protective Association . . . . .	319,003 12	300,099 94	18,903 18	17,750 81	7,743 37	10,007 44	99 24	5,000 00	24,009 86
Royal Indemnity Company . . . . .	1,382,327 20	1,817,854 32	-435,527 12	77,691 62	30,123 87	47,567 75	250,000 00	-	-137,959 37
Standard Accident Insurance Company	2,905,264 95	2,914,466 31	-9,397 36	173,961 33	23,230 06	150,731 27	-	70,000 00	71,333 91
Title Guaranty and Surety Company . . . . .	943,520 39	1,013,821 97	-70,301 58	86,639 89	16,140 88	70,499 01	-	-	197 43
Travelers Indemnity Company . . . . .	782,020 71	663,540 65	118,480 06	85,050 98	33,285 89	51,765 09	-	60,000 00	110,245 15
Travelers Insurance Company (Accident Dept.) . . . . .	11,667,464 35	11,722,639 77	-55,225 42	837,372 80	291,515 45	545,857 35	-53,271 11	375,000 00	62,360 82
United States Casualty Company . . . . .	1,818,003 75	1,855,367 44	-37,363 69	116,063 04	32,183 04	83,880 00	13,722 21	50,000 00	10,238 52
United States Fidelity and Guaranty Company . . . . .	5,051,497 22	4,868,927 85	182,569 37	264,813 20	116,010 18	148,803 02	-7,009 48	200,000 00	124,362 91
United States Health and Accident Insurance Co. . . . .	1,022,507 42	986,199 59	36,307 83	48,343 98	9,039 37	39,304 61	-	36,000 00	39,612 44
Total . . . . .	\$98,228,097 23	\$98,431,655 57	-\$203,558 29	\$6,394,626 90	\$2,191,779 18	\$4,202,847 72	\$1,557,467 56	\$5,613,402 00	\$-56,645 01

† Minus sign indicates loss.

**TABLE No. 35.**  
**Income and Disbursements During 1912—Assessment Accident Companies.**

COMPANIES.	INCOME.				DISBURSEMENTS.					
	From members.	Interest.	All other sources.	Total income.	Losses and claims.	Commissions.	Salaries.	Taxes and fees.	All other disbursements.	Total disbursements.
<b>MAINE COMPANIES.</b>										
Fraternities Health and Accident Association .....	\$78,699 97	\$148 88	\$94 00	\$78,942 85	\$48,217 13	\$16,854 18	\$6,413 50	\$1,214 77	\$4,208 43	\$76,908 01
Prudential Health and Accident Insurance Company .....	8,633 80	14 26	-	8,648 06	2,947 95	3,341 62	610 00	134 81	620 99	7,655 37
Total .....	\$87,333 77	\$163 14	\$94 00	\$87,590 91	\$51,165 08	\$20,195 80	\$7,023 50	\$1,349 58	\$4,829 42	\$84,563 38
<b>COMPANIES OF OTHER STATES.</b>										
Eastern Casualty Company .....	\$22,005 00	\$614 17	\$15 00	\$22,634 87	\$7,831 69	\$4,249 22	\$691 50	\$463 02	\$1,908 82	\$15,144 25
Masonic Mutual Accident Company .....	65,306 35	904 90	-	66,211 25	24,635 22	20,810 89	9,510 05	1,190 23	7,090 24	63,236 63
Total .....	\$87,311 35	\$1,519 07	\$15 00	\$88,845 42	\$32,466 91	\$25,060 11	\$10,201 55	\$1,653 25	\$8,999 06	\$78,380 88
Aggregate .....	\$174,645 12	\$1,682 21	\$109 00	\$176,436 33	\$83,631 99	\$45,255 91	\$17,225 05	\$3,002 83	\$13,828 48	\$162,944 26

**TABLE No. 36.**  
**Assets and Liabilities December 31, 1912—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.								
Fraternal Health and Accident Association . . . . .	\$12,972 04	\$1,723 85	\$1,700 00	\$12,995 89	\$2,350 65	\$1,338 82	\$3,689 47	\$9,306 42
Prudential Health and Accident Insurance Company . . . . .	2,774 21	-	-	2,774 21	90 00	288 00	378 00	2,396 21
Total . . . . .	\$15,746 25	\$1,723 85	\$1,700 00	\$15,770 10	\$2,440 65	\$1,626 82	\$4,067 47	\$11,702 63
COMPANIES OF OTHER STATES.								
Eastern Casualty Company . . . . .	\$22,304 47	\$220 00	\$343 75	\$22,180 72	\$1,600 00	\$1,161 14	\$2,761 14	\$19,419 58
Masonic Mutual Accident Company . . . . .	27,754 85	1,554 60	2,458 98	26,850 47	3,021 51	3,396 56	6,418 07	20,432 40
Total . . . . .	\$50,059 32	\$1,774 60	\$2,802 73	\$49,031 19	\$4,621 51	\$4,557 70	\$9,179 21	\$39,851 98
Aggregate . . . . .	\$65,805 57	\$3,498 45	\$4,502 73	\$64,801 29	\$7,062 16	\$6,184 52	\$13,246 68	\$51,554 61

**TABLE No. 37.**  
**Exhibit of Policies—Assessment Accident Companies.**

COMPANIES.	IN FORCE DECEMBER 31, 1911		WRITTEN.		TERMINATED.		IN FORCE DECEMBER 31, 1912		Premiums or assess- ments received during 1912.	Losses and claims incurred during 1912.
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.		
<b>MAINE COMPANIES.</b>										
Fraternal Health and Accident Association.....	4,803	\$794,240	2,235	\$496,680	1,708	\$512,270	5,330	\$778,650	\$67,725 97	\$49,088 39
Prudential Health and Accident Insurance Company.....	710	158,906	811	170,000	846	169,200	675	159,700	6,200 80	2,927 65
Total.....	5,513	\$953,140	3,046	\$666,680	2,554	\$681,470	6,005	\$938,350	\$73,926 77	\$52,016 04
<b>COMPANIES OF OTHER STATES.</b>										
Eastern Casualty Company.....	1,397	\$851,900	540	\$501,875	657	\$497,275	1,280	\$556,500	\$12,005 00	\$10,514 86
Masonic Mutual Accident Company.....	4,616	1,482,062	3,836	1,624,050	3,215	1,152,812	5,237	1,953,300	7,050 50	24,178 69
Total.....	6,013	\$2,333,962	4,376	\$2,125,925	3,872	\$1,650,087	6,517	\$2,809,800	\$19,055 50	\$34,693 55
Aggregate.....	11,526	\$3,287,102	7,422	\$2,792,605	6,426	\$2,331,557	12,522	\$3,748,150	\$92,982 27	\$86,709 59

† Minus sign indicates loss.

TABLE No. 38.

Maine Business—Assessment Accident Companies.

COMPANIES.	POLICIES ISSUED.				POLICIES TERMINATED.			
	1911.		1912.		1911.		1912.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
MAINE COMPANIES.								
Fraternal Health & Accident Ass'n., Richmond.....	1,760	\$504,580 00	2,235	\$496,680 00	1,707	\$511,340 00	1,708	\$512,270 00
*Maine Casualty Company, Portland.....	-	203,800 00	-	170,000 00	847	179,400 00	-	169,200 00
Prudential Health & Accident Ins. Co., Bingham.....	919	605,964 00	811	-	847	698,507 00	846	-
*Sagamore Health & Accident Ass'n., Sanford.....	2,471	-	-	-	2,351	-	-	-
Total.....	5,150	\$1,314,344 00	3,046	\$666,680 00	4,905	\$1,389,247 00	2,554	\$681,470 00
COMPANIES OF OTHER STATES.								
Eastern Casualty Company, Boston.....	686	\$441,475 00	143	\$173,200 00	363	\$197,975 00	505	\$408,125 00
Masonic Mutual Accident Co., Springfield.....	391	88,725 00	307	78,475 00	340	66,125 00	375	83,925 00
Total.....	1,077	\$530,200 00	450	\$251,675 00	703	\$264,100 00	880	\$492,050 00
Aggregate.....	6,227	1,844,544 00	3,496	918,355 00	5,608	1,653,347 00	3,434	1,173,520 00

\* Reinsured or cancelled during 1912.

TABLE No. 38—Concluded.

COMPANIES.	POLICIES IN FORCE DEC. 31.				PREMIUMS AND ASSESSMENTS RECEIVED.		LOSSES AND CLAIMS PAID.	
	1911.		1912.		1911.	1912.	1911.	1912.
	Number.	Amount.	Number.	Amount.				
MAINE COMPANIES.								
Fraternities Health & Accident Ass'n., Richmond.....	4,803	\$794,240 00	5,330	\$778,650 00	\$62,980 64	\$67,725 97	\$42,472 02	\$48,487 04
*Maine Casualty Company, Portland.....	-	-	-	-	-	1,326 63	-	28 75
Prudential Health & Accident Ins. Co., Bingham.....	710	158,900 00	675	159,700 00	5,458 65	6,200 80	2,334 33	2,943 65
*Sagamore Health & Accident Ass'n., Sanford.....	2,888	586,237 00	-	-	31,910 05	28,395 39	15,952 34	14,746 24
Total.....	8,401	\$1,539,377 00	6,005	\$938,350 00	\$100,349 34	\$103,648 79	\$60,758 69	\$66,205 68
COMPANIES OF OTHER STATES.								
Eastern Casualty Company, Boston.....	954	\$596,400 00	592	\$361,475 00	\$9,800 75	\$12,005 00	\$4,012 52	\$6,371 98
Masonic Mutual Accident Co., Springfield.....	736	181,475 00	668	176,025 00	7,089 50	7,050 50	3,720 98	3,677 22
Total.....	1,690	\$777,875 00	1,260	\$537,500 00	\$16,890 25	\$19,055 50	\$7,733 50	\$10,049 20
Aggregate.....	10,091	2,317,252 00	7,265	1,475,850 00	117,239 59	122,704 29	68,492 19	76,254 88

\* Reinsured or cancelled during 1912.

**TABLE No. 39.**  
**Income and Disbursements During 1912—Fraternal Beneficiary Organizations.**

COMPANIES.	INCOME.				DISBURSEMENTS.					
	From members.	Interest and rents.	All other sources.	Total income.	Losses and claims.	Commissions.	Salaries.	Medical examiners fees.	All other disbursements.	Total disbursements.
<b>MAINE COMPANIES.</b>										
Ancient Order of United Workmen	\$137,833 96	\$6,283 54	\$7,40	\$144,124 90	\$125,765 28	\$462 96	\$3,258 60	-	\$4,857 90	\$134,344 74
Maine Central R. R. Relief Association	29,944 18	1,283 03	-	31,227 21	30,320 00	-	675 00	-	298 55	31,293 55
Maine State Relief Association	10,506 20	2,427 97	-	12,934 17	14,746 00	-	975 43	-	305 56	16,026 99
<b>Total</b> .....	<b>\$178,284 34</b>	<b>\$9,994 54</b>	<b>\$7 40</b>	<b>\$188,286 28</b>	<b>\$170,831 28</b>	<b>\$462 96</b>	<b>\$4,909 03</b>	<b>-</b>	<b>5,462 01</b>	<b>\$181,665 28</b>
<b>COMPANIES OF OTHER STATES.</b>										
American Benefit Society	\$79,181 12	\$2,056 19	\$287 40	\$81,524 71	\$69,750 00	\$1,866 50	\$3,368 83	\$1,000 00	\$4,319 05	\$80,304 38
Catholic Benevolent Legion	665,473 11	18,485 10	2,020 30	685,978 51	596,832 68	276 75	11,017 34	-	8,740 09	616,866 86
Catholic Order of Foresters	1,673,154 63	119,307 58	12,408 89	1,804,871 10	1,436,202 98	6,914 49	62,958 76	-	57,815 89	1,563,892 12
Fraternal Protective Ass'n.	100,364 52	1,616 56	10 44	101,991 52	69,671 56	7,267 28	9,359 28	-	10,549 22	96,847 34
Independent order of Foresters	4,602,399 33	926,041 84	42,979 84	5,571,421 01	3,348,978 35	41,306 46	374,308 09	-	130,108 37	3,894,701 27
Independent Workmen's Circle of America	16,464 19	244 74	764 31	17,473 24	7,491 00	-	1,905 00	498 10	3,903 43	13,797 53
Knights and Ladies of Honor	1,662,018 90	21,592 18	4,808 16	1,688,419 24	1,517,856 09	25,672 84	107,124 89	4,000 00	40,303 13	1,694,956 95
Knights of Columbus	1,293,484 11	157,808 12	30,861 76	1,482,153 99	676,198 87	-	50,791 46	6,851 50	192,567 84	926,409 67
Knights of Honor	1,345,760 30	22,671 12	998 77	1,369,430 19	1,203,875 00	5,941 22	32,848 49	908 33	19,676 08	1,263,249 12
Knights of Pythias	2,784,468 62	201,656 12	8,370 10	2,994,494 84	1,597,771 96	85,619 34	56,853 51	15,615 00	206,461 66	1,962,321 47
Knights of the Maccabees of the World	4,834,466 10	529,515 25	13,358 91	5,377,340 26	3,979,328 67	218,956 25	379,875 59	9,787 38	154,352 87	4,742,300 76
Ladies of the Maccabees of the World	1,791,408 18	266,288 18	2,031 58	2,059,727 94	896,866 42	47,357 20	175,133 40	368 00	130,174 89	1,249,899 91
L'Union St. Jean Baptiste d'Amerique	200,948 97	30,590 60	4,768 97	236,308 54	82,077 52	553 00	13,551 63	1,140 00	29,666 48	126,988 63
Modern Woodmen of America	15,386,926 27	409,657 31	151,564 91	15,948,148 49	12,359,055 33	-	722,304 06	28,104 74	1,057,415 08	14,166,879 81
New England Order of Protection	1,197,135 25	2,686 41	1,766 31	1,201,587 97	1,010,629 00	807 50	15,678 00	3,002 00	49,965 73	1,080,082 23
Polish National Alliance	829,784 79	63,242 71	26,915 47	919,942 97	459,896 52	1,467 55	20,423 01	16,052 20	153,004 69	650,843 97
Royal Arcanum	8,070,486 31	253,592 25	3,379 67	8,327,458 23	8,151,004 70	-	116,850 90	4,500 00	103,476 18	8,375,831 78
Royal Neighbors of America	2,003,344 45	27,107 71	37,938 92	2,068,391 08	1,224,761 61	50,618 78	63,477 69	143 00	116,261 46	1,455,262 54
Societe des Artisans	660,142 34	78,830 73	2,790 08	741,763 15	414,931 81	-	40,947 76	970 25	54,195 77	511,045 59
United Order of the Golden Cross	463,009 57	5,383 35	11,374 22	479,767 14	417,119 75	1,881 00	27,744 04	1,015 50	22,721 95	470,482 24
United Order of the Pilgrim Fathers	549,370 38	1,892 24	9,140 43	560,403 05	571,940 46	-	9,673 29	284 00	21,216 21	603,113 96
<b>Total</b> .....	<b>\$50,209,791 44</b>	<b>\$3,140,266 29</b>	<b>\$368,539 44</b>	<b>\$53,718,597 17</b>	<b>\$40,092,240 28</b>	<b>\$496,506 16</b>	<b>\$2,296,195 02</b>	<b>\$94,240 00</b>	<b>\$2,566,896 67</b>	<b>\$45,546,078 13</b>
<b>Aggregate</b> .....	<b>\$50,388,075 78</b>	<b>\$3,150,260 83</b>	<b>\$368,546 84</b>	<b>\$53,906,883 45</b>	<b>\$40,263,071 56</b>	<b>\$496,969 12</b>	<b>\$2,301,104 05</b>	<b>\$94,240 00</b>	<b>\$2,572,358 68</b>	<b>\$45,727,743 41</b>

INSURANCE COMMISSIONER'S REPORT.

**TABLE No. 40**  
**Assets and Liabilities December 31, 1912—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.
<b>MAINE COMPANIES.</b>								
Ancient Order of United Workmen .....	\$166,945 05	-	-	\$166,945 05	\$8,419 20	-	-	\$8,419 20
Maine Central R. R. Relief Association .....	25,753 96	-	-	25,753 96	13,400 00	-	-	13,400 00
Maine State Relief Association .....	53,275 40	\$40 00	\$40 00	53,275 40	1,705 95	-	-	1,705 95
<b>Total .....</b>	<b>\$245,974 41</b>	<b>\$40 00</b>	<b>\$40 00</b>	<b>\$245,974 41</b>	<b>\$23,525 15</b>	<b>-</b>	<b>-</b>	<b>\$23,525 15</b>
<b>COMPANIES OF OTHER STATES.</b>								
American Benefit Society .....	\$63,420 21	\$2,200 50	\$4,467 34	\$61,153 37	\$12,500 00	\$182 63	\$14 09	\$12,696 72
Catholic Benevolent Legion .....	519,977 37	349,029 15	326,582 73	542,423 79	40,500 00	-	-	40,500 00
Catholic Order of Foresters .....	3,006,593 48	72,844 55	77,143 37	3,002,294 66	182,941 91	-	385 46	183,327 37
Fraternal Protective Association .....	44,013 86	1,879 64	2,174 22	43,719 28	14,955 71	1,201 27	877 00	17,033 98
Independent Order of Foresters .....	20,345,689 50	508,171 24	31,792 35	20,822,068 39	1,068,898 58	4,462 06	180,284 35	1,253,644 99
Independent Workmen's Circle of America ..	11,292 46	1,325 36	970 50	11,647 32	470 00	253 01	807 40	1,530 41
Knights and Ladies of Honor .....	510,185 95	160,804 82	14,549 77	656,441 00	178,910 71	213 44	414 95	179,539 10
Knights of Columbus .....	4,296,650 85	80,576 52	282,301 85	4,094,925 52	99,250 00	3,617 75	-	102,867 75
Knights of Honor .....	475,747 52	125,989 26	2,753 36	598,983 42	625,013 46	114 80	-	625,128 26
Knights of Pythias .....	5,017,862 75	153,657 02	6,216 30	5,165,303 47	158,611 00	36,120 57	4,006,064 01	4,200,795 58
Knights of the Macabees of the World .....	11,266,061 07	581,228 48	142,681 43	11,704,608 12	952,391 27	17,527 10	-	969,918 37
Ladies of the Maccabees of the World .....	6,346,735 35	238,688 09	26,172 31	6,559,251 13	108,013 38	27,159 54	-	135,172 92
L'Union St. Jean Baptiste d'Amerique .....	560,699 18	33,768 79	36,535 24	557,932 73	10,605 94	1,772 27	1,056 43	13,434 64
Modern Workmen of America .....	12,077,770 88	1,550,227 00	399,180 52	13,228,817 36	1,095,748 55	72,149 27	334,500 00	1,502,397 82
New England Order of Protection .....	200,995 70	93,000 00	-	293,995 70	74,500 00	1,392 70	-	75,892 70
Polish National Alliance .....	1,473,132 11	68,364 98	42,544 70	1,498,952 39	163,198 97	-	-	163,198 97
Royal Arcanum .....	6,815,453 37	850,535 25	416,294 48	7,249,694 14	712,959 70	876 02	204 53	714,040 25
Royal Neighbors of America .....	1,389,577 72	149,881 22	622 12	1,538,836 82	263,166 67	16,000 00	400 00	279,566 67
Societe des Artisans .....	1,909,809 26	73,918 88	68,850 01	1,914,878 13	29,727 00	1,192 00	5,992 73	36,911 73
United Order of the Golden Cross .....	168,449 37	36,809 85	4,595 57	200,663 65	33,505 01	1,662 20	10,000 00	45,167 21
United Order of the Pilgrim Fathers .....	20,802 09	-	-	20,802 09	135,500 00	483 24	-	135,983 24
<b>Total .....</b>	<b>\$76,520,920 05</b>	<b>\$5,132,900 60</b>	<b>\$1,886,428 17</b>	<b>\$79,767,392 48</b>	<b>\$5,961,367 86</b>	<b>\$186,379 87</b>	<b>\$4,541,000 95</b>	<b>\$10,688,748 68</b>
<b>Aggregate .....</b>	<b>\$76,766,894 46</b>	<b>\$5,132,940 60</b>	<b>\$1,886,468 17</b>	<b>\$80,013,366 89</b>	<b>\$5,984,893 01</b>	<b>\$186,379 87</b>	<b>\$4,541,000 95</b>	<b>\$10,712,273 83</b>



**TABLE No. 41.**  
**Exhibit of Policies—Fraternal Beneficiary Organizations.**

COMPANIES.	IN FORCE DECEMBER 31, 1911.		WRITTEN.		TERMINATED.		IN FORCE DECEMBER 31, 1912.		Mortuary and disability assessments received during 1912.	Losses and claims incurred during 1912.
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.		
<b>MAINE COMPANIES.</b>										
Ancient Oder of United Workmen	3,462	\$5,365,385 00	23	\$16,750 00	297	\$477,224 00	3,188	\$4,904,911 00	\$131,066 21	\$126,439 30
Maine Central R.R. Relief Ass'n	1,525	-	152	-	80	-	1,597	-	28,918 00	39,389 00
Maine State Relief Association....	673	892,396 00	-	-	39	49,460 00	634	842,936 00	9,160 00	16,426 00
<b>Total.....</b>	<b>5,660</b>	<b>\$6,257,781 00</b>	<b>175</b>	<b>\$16,750 00</b>	<b>416</b>	<b>\$526,684 00</b>	<b>5,419</b>	<b>\$5,747,847 00</b>	<b>\$169,144 21</b>	<b>\$182,254 30</b>
<b>COMPANIES OF OTHER STATES.</b>										
American Benefit Society.....	6,379	\$5,705,000 00	505	\$375,000 00	350	\$246,250 00	6,534	\$5,833,750 00	\$68,675 43	\$74,250 00
Catholic Benevolent Legion.....	15,781	18,809,250 00	741	436,000 00	779	932,750 00	15,743	18,312,500 00	648,911 60	582,237 96
Catholic Order of Foresters.....	149,295	153,591,250 00	8,582	8,129,500 00	9,556	9,357,750 00	148,321	152,363,000 00	1,554,473 78	1,456,750 00
Fraternal Protective Association...	7,094	1,418,800 00	1,202	240,400 00	1,466	293,200 00	6,830	1,366,000 00	74,394 50	73,182 10
Independent Order of Foresters.....	241,571	242,093,787 00	31,696	25,293,412 00	30,214	25,977,070 00	243,053	241,410,129 00	4,159,528 89	3,426,506 64
Independent Workmen's Circle of America.....	2,362	584,250 00	816	189,850 00	570	131,900 00	2,608	642,200 00	10,891 63	7,552 00
Knights and Ladies of Honor.....	71,277	68,242,750 00	9,288	6,394,500 00	9,609	6,947,750 00	70,950	67,689,500 00	1,517,907 49	1,553,149 87
Knights of Columbus.....	86,257	90,283,000 00	11,593	12,571,000 00	4,556	4,786,100 00	93,294	98,067,900 00	1,077,987 67	701,115 52
Knights of Honor.....	17,949	27,957,300 00	1,759	1,662,000 00	2,500	3,141,175 00	17,208	26,478,125 00	1,321,969 10	1,291,875 00
Knights of Pythias.....	68,842	97,975,993 00	10,123	12,849,642 00	10,963	14,970,129 00	68,002	95,855,506 00	2,381,875 01	1,636,497 00
Knights of the Maccabees of the World.....	271,784	333,665,582 21	34,426	37,037,500 00	34,803	38,731,036 63	271,407	331,972,045 58	4,276,949 41	4,441,362 08
Ladies of the Maccabees of the World.....	142,145	109,696,054 68	15,267	11,318,500 00	10,635	7,598,854 51	146,777	113,415,700 17	1,462,266 90	914,177 38
L'Union St. Jean Baptiste d' Amerique.....	23,869	9,038,075 00	3,875	1,404,150 00	2,980	905,150 00	24,764	9,537,075 00	172,144 48	86,129 48
Modern Woodmen of America.....	1,183,733	1,863,194,000 00	33,144	42,225,000 00	253,911	359,660,000 00	962,966	1,545,759,000 00	14,010,099 50	12,222,500 00
New England Order of Protection.	56,283	72,572,000 00	2,146	1,610,000 00	4,631	4,866,500 00	53,798	69,315,500 00	1,133,892 00	998,500 00
Polish National Alliance.....	74,687	41,814,700 00	16,679	9,713,500 00	5,620	3,135,400 00	85,746	48,392,800 00	678,815 60	475,000 00
Royal Arcanum.....	248,888	487,992,345 80	16,189	20,670,000 00	14,763	26,145,542 36	250,314	482,516,803 44	7,861,856 38	8,170,559 59
Royal Neighbors of America.....	234,247	247,949,500 00	16,934	16,772,750 00	18,007	19,016,000 00	233,174	245,706,250 00	1,688,939 65	1,333,750 00
Societe des Artisans.....	39,282	32,938,700 00	5,090	3,804,150 00	4,152	4,104,937 00	40,220	32,637,913 00	586,726 09	427,408 71
United Order of the Golden Cross..	17,420	17,475,000 00	1,828	1,375,818 74	1,980	1,663,318 74	17,268	17,187,500 00	422,475 98	413,318 84
United Order of the Pilgrim Fathers	17,750	23,425,750 00	479	341,250 00	3,086	3,488,500 00	15,143	20,278,500 00	527,273 86	597,500 00
<b>Total.....</b>	<b>2,976,895</b>	<b>\$3,946,423,087 69</b>	<b>222,362</b>	<b>\$214,413,922 74</b>	<b>425,131</b>	<b>\$536,099,313 24</b>	<b>2,774,126</b>	<b>\$3,624,737,697 19</b>	<b>\$45,638,054 95</b>	<b>\$40,883,322 17</b>
<b>Aggregate.....</b>	<b>2,982,555</b>	<b>\$3,952,680,868 69</b>	<b>222,537</b>	<b>\$214,430,672 74</b>	<b>425,547</b>	<b>\$536,625,997 24</b>	<b>2,779,545</b>	<b>\$3,630,485,544 19</b>	<b>45,807,199 16</b>	<b>41,065,576 47</b>

**TABLE No. 42.**  
**Maine Business-Fraternal Beneficiary Organizations.**

COMPANIES.	POLICIES ISSUED.				POLICIES TERMINATED.			
	1911.		1912.		1911.		1912.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
<b>MAINE COMPANIES.</b>								
Ancient Order of United Workmen.....	28	\$31,000 00	23	\$16,750 00	388	\$592,132 00	297	\$477,224 00
Maine Central R. R. Relief Association.....	23	-	149	-	-	-	68	-
Maine State Relief Association.....	-	-	-	-	27	33,700 00	39	49,460 00
<b>Total.....</b>	<b>51</b>	<b>\$31,000 00</b>	<b>172</b>	<b>\$16,750 00</b>	<b>415</b>	<b>\$625,832 00</b>	<b>404</b>	<b>\$526,684 00</b>
<b>COMPANIES OF OTHER STATES.</b>								
American Benefit Society.....	153	\$99,500 00	65	\$53,000 00	55	\$43,000 00	78	\$62,500 00
Catholic Benevolent Legion.....	-	-	-	-	2	2,000 00	2	1,500 00
Catholic Order of Foresters.....	442	447,000 00	274	258,500 00	118	117,000 00	228	223,500 00
Fraternal Protective Association.....	41	8,200 00	201	40,200 00	2	400 00	83	16,600 00
Independent Order of Foresters.....	606	465,750 00	640	502,651 00	665	521,817 00	594	461,450 00
Independent Workmen's Circle of America.....	-	-	2	500 00	-	-	2	500 00
Knights and Ladies of Honor.....	28	10,500 00	-	-	68	31,500 00	-	-
Knights of Columbus.....	61	64,000 00	78	83,000 00	52	53,000 00	69	72,000 00
Knights of Honor.....	-	-	14	13,500 00	16	26,000 00	13	9,500 00
Knights of Pythias.....	94	96,258 00	60	50,293 00	71	97,320 00	73	71,532 00
Knights of the Maccabees of the World.....	804	697,500 00	528	435,500 00	738	571,750 00	645	429,000 00
Ladies of the Maccabees of the World.....	-	-	149	78,250 00	-	-	31	10,250 00
L'Union St. Jean Baptiste d'Amerique.....	274	112,600 00	966	310,450 00	423	139,150 00	297	93,500 00
Modern Woodmen of America.....	1,015	1,135,000 00	187	212,500 00	569	630,000 00	1,715	2,035,500 00
New England Order of Protection.....	281	296,000 00	434	324,500 00	1,296	1,413,000 00	487	500,000 00
Royal Arcanum.....	57	71,000 00	54	71,000 00	60	90,196 01	87	131,465 92
Royal Neighbors of America.....	201	263,000 00	200	172,500 00	54	60,500 00	181	155,250 00
Societe des Artisans.....	243	139,700 00	174	103,500 00	132	72,600 00	152	103,686 00
United Order of the Golden Cross.....	370	217,000 00	398	247,000 00	297	193,000 00	342	237,250 00
United Order of the Pilgrim Fathers.....	67	47,000 00	78	59,500 00	51	66,750 00	315	316,000 00
Workmen's Benefit Association.....	1	1,000 00	-	-	24	24,000 00	-	-
<b>Total.....</b>	<b>4,798</b>	<b>\$4,171,008 00</b>	<b>4,502</b>	<b>\$3,016,344 00</b>	<b>4,693</b>	<b>\$4,152,983 01</b>	<b>5,394</b>	<b>\$4,930,983 92</b>
<b>Aggregate.....</b>	<b>4,849</b>	<b>\$4,202,008 00</b>	<b>4,674</b>	<b>\$3,033,094 00</b>	<b>5,108</b>	<b>\$4,778,815 01</b>	<b>5,798</b>	<b>\$5,457,667 92</b>

TABLE No. 42 — Concluded.

COMPANIES.	POLICIES IN FORCE DECEMBER 31.				PREMIUMS AND ASSESSMENTS RECEIVED.		LOSSES AND CLAIMS PAID.	
	1911.		1912.		1911.	1912.	1911.	1912.
	Number.	Amount.	Number.	Amount.				
<b>MAINE COMPANIES.</b>								
Ancient Order of United Workmen.....	3,462	\$5,365,385 00	3,188	\$4,904,911 00	\$143,694 66	\$137,833 96	\$134,869 50	\$125,765 28
Maine Central R. R. Relief Association.....	1,428	-	1,509	-	28,970 75	28,301 99	27,648 50	28,923 00
Maine State Relief Association.....	673	892,396 00	634	842,936 00	12,237 20	10,506 20	12,170 00	14,746 00
Total.....	5,563	\$6,257,781 00	5,331	\$5,747,847 00	\$184,902 61	\$176,642 15	\$174,688 00	\$169,434 28
<b>COMPANIES OF OTHER STATES.</b>								
American Benefit Society.....	1,481	\$1,277,750 00	1,468	\$1,268,250 00	\$14,574 55	\$14,860 16	\$12,750 00	\$15,750 00
Catholic Benevolent Legion.....	8	9,000 00	6	7,500 00	463 88	105 42	-	-
Catholic Order of Foresters.....	3,035	3,038,000 00	3,081	3,073,000 00	27,465 23	29,708 65	17,500 00	22,500 00
Fraternal Protective Association.....	39	7,800 00	157	31,400 00	194 00	1,305 50	262 00	1,110 21
Independent Order of Foresters.....	5,577	4,589,156 00	5,623	4,630,357 00	95,043 90	5,555 67	53,711 02	59,652 44
Independent Workmen's Circle of America.....	1	250 00	1	250 00	-	9 11	-	-
Knights and Ladies of Honor.....	-	-	-	-	208 83	-	-	-
Knights of Columbus.....	910	930,000 00	919	941,000 00	11,023 24	12,091 83	10,000 00	13,000 00
Knights of Honor.....	63	85,000 00	64	89,000 00	8,303 87	6,715 76	10,000 00	7,000 00
Knights of Pythias.....	410	435,438 00	397	414,199 00	10,333 77	12,470 18	10,000 00	6,500 00
Knights of the Maccabees of the World.....	4,215	3,793,500 00	4,098	3,800,000 00	67,581 04	68,069 21	43,859 50	45,405 00
Ladies of the Maccabees of the World.....	-	-	118	68,000 00	-	925 60	-	-
L'Union St. Jean Baptiste d' Amerique.....	2,592	775,100 00	3,261	992,050 00	20,021 31	21,282 90	8,572 90	8,497 76
Modern Woodmen of America.....	8,006	10,213,500 00	6,478	8,290,500 00	89,102 82	88,737 40	51,000 00	56,000 00
New England Order of Protection.....	6,221	7,787,500 00	6,168	7,612,000 00	131,153 96	132,684 61	133,500 00	84,000 00
Royal Arcanum.....	1,003	1,695,834 51	970	1,635,368 59	30,523 38	30,021 45	32,130 70	37,820 57
Royal Neighbors of America.....	1,873	1,787,000 00	1,892	1,804,250 00	12,445 21	15,160 62	12,000 00	16,500 00
Societe des Artisans.....	1,544	1,030,900 00	1,566	1,030,714 00	19,681 84	22,783 66	10,485 11	13,353 93
United Order of the Golden Cross.....	2,792	2,294,000 00	2,848	2,303,750 00	61,322 67	61,718 10	50,250 00	50,750 00
United Order of the Pilgrim Fathers.....	1,327	1,706,750 00	1,090	1,450,250 00	37,316 53	40,690 10	46,500 00	53,000 00
Workmen's Benefit Association.....	131	131,000 00	-	-	4,445 36	-	4,000 00	-
Total.....	41,228	\$41,587,478 51	40,205	\$39,541,838 59	\$641,208 39	\$564,893 93	\$506,521 23	\$490,839 91
Aggregate.....	46,791	\$47,845,259 51	45,536	\$45,289,685 59	\$826,111 00	\$741,536 08	\$681,209 23	\$660,274 19

INSURANCE COMMISSIONER'S REPORT.

TABLE No. 43.

## Maine Fraternal Beneficiary Organizations which have not Filed Reports with the Insurance Commissioner Prior to 1911.

COMPANIES.	Assets December 31, 1911.	INCOME.				Losses and claims.	DISBURSEMENTS.			
		From members.	Interest and rents.	All other sources.	Total income.		Salaries and fees of officers and medical examiners.	Expense of invest- ments.	All other disburse- ments.	Total disburse- ments.
Institut Jacques Cartier.....	\$22,567 02	\$8,345 00	\$5,147 69	-	\$13,492 69	\$7,024 73	\$323 00	\$1,618 07	\$1,629 94	\$10,595 74
L'Institut Canadien-Francais.....	5,320 87	2,433 00	142 01	-	2,575 01	1,674 50	162 50	-	177 50	2,014 50
Saint John Baptiste Benevolent So- ciety.....	50,949 77	6,174 41	3,271 32	810 00	10,255 73	4,956 00	179 65	2,974 39	1,234 06	9,344 10
Societe de Christopher Colomb.....	1,290 84	806 13	55 08	-	861 21	312 00	23 00	188 32	7 75	531 07
Societe St. Jean Baptiste, Augusta.....	8,782 08	2,759 18	522 50	349 85	3,631 53	2,873 31	195 46	93 91	77 27	3,239 95
Societe St. Jean Baptiste, Brunswick.....	3,863 39	1,453 00	146 60	40 65	1,640 25	1,785 00	98 00	-	92 00	1,975 00
Societe St. Jean Baptiste, Fairfield.....	1,278 04	818 88	50 17	-	869 05	898 76	23 50	187 98	7 75	1,117 99
Societe St. John Baptiste, Westbrook.....	1,990 62	1,082 00	66 93	-	1,148 93	1,096 89	36 00	-	-	1,132 89
L'Union Lafayette.....	2,417 46	2,275 30	82 36	-	2,357 66	2,414 20	103 33	-	34 45	2,551 98
Union St. Joseph, Biddeford.....	3,028 65	861 45	323 44	132 75	1,317 64	812 23	174 95	-	277 20	1,264 38
L'Union St. Joseph, Westbrook.....	1,242 23	918 00	320 50	-	1,238 50	1,105 50	112 80	18 20	94 89	1,331 39
Total.....	\$102,739 97	\$27,926 35	\$10,128 60	\$1,333 25	\$39,388 20	\$24,953 12	\$1,432 19	\$5,080 87	\$3,632 81	\$35,098 99

TABLE No. 44.

Maine Fraternal Beneficiary Organizations which have not Filed Reports with the Insurance Commissioner Prior to 1911.

COMPANIES.	ASSETS.				LIABILITIES.				Number members Dec. 31, 1912.
	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	\$978 00	\$1,535 78	\$37,513 78	-	\$6,000 00	-	\$6,000 00	725
L'Institut Canadien Francais . . . . .	-	4,137 35	1,810 00	5,947 35	-	-	-	-	330
Saint John Baptiste Benevolent Society . . . . .	45,000 00	669 96	4,750 30	50,420 26	174 20	18,000 00	1,446 19	19,620 39	279
Societe de Christopher Colomb . . . . .	775 00	1,617 83	-	2,392 83	-	-	-	-	127
Societe St. Jean Baptiste, Augusta . . . . .	1,800 00	7,373 66	-	9,173 66	-	-	-	-	255
Societe St. Jean Baptiste, Brunswick . . . . .	-	3,631 64	-	3,631 64	-	-	-	-	208
Societe St. Jean Baptiste, Fairfield . . . . .	775 00	1,406 25	70	2,181 95	143 00	-	-	143 00	113
Societe St. John Baptiste, Westbrook . . . . .	-	1,257 67	-	1,257 67	-	-	-	-	112
L'Union Lafayette . . . . .	-	2,223 14	-	2,223 14	-	-	-	-	308
Union St. Joseph, Biddeford . . . . .	-	1,513 16	1,441 75	2,954 91	-	-	16 67	16 67	168
L'Union St. Joseph, Westbrook . . . . .	-	1,051 56	-	1,051 56	-	-	-	-	132
<b>Total . . . . .</b>	<b>\$83,350 00</b>	<b>\$25,860 22</b>	<b>\$9,538 53</b>	<b>\$118,748 75</b>	<b>\$317 20</b>	<b>\$24,000 00</b>	<b>\$1,462 86</b>	<b>\$25,780 06</b>	<b>2,757</b>

# Abstracts from Statements

OF

Maine Stock Marine Insurance Companies.

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MERCHANTS INSURANCE COMPANY,

BANGOR, MAINE.

---

INCORPORATED IN 1885. COMMENCED BUSINESS IN 1886.

WILLIAM B. SNOW, *President.*

C. D. PEARSON, *Secretary.*

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Cash Capital, \$100,000.

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## INCOME.

Net marine premiums.....		\$113,214 21
Interest on mortgage loans.....	\$1,275 00	
Interest on collateral loans.....	736 00	
Interest on bonds and dividends on stocks.....	10,359 00	
Interest on deposits.....	441 45	12,811 45
		<hr/>
Total income.....		\$126,025 66
Ledger assets Dec. 31, 1911.....		290,876 88
		<hr/>
Total.....		\$416,902 54

## DISBURSEMENTS.

Net amount paid for marine losses.....		\$63,538 09
Commissions or brokerage.....		16,008 51
Salaries, fees and other charges of officers and employees.....		5,200 00
Rents.....		400 00

Advertising, printing and stationery .....	\$134 81
Postage, telegrams, telephone and express .....	259 85
Legal expenses .....	50 00
Underwriters' boards and tariff associations .....	200 73
State taxes on premiums .....	1,180 59
Insurance department licenses and fees .....	35 72
All other licenses, fees and taxes .....	577 79
Interest or dividends to stockholders .....	11,400 00
Agents' balances charged off .....	714 17
Premiums on bonds purchased .....	372 32
Miscellaneous expenditures .....	512 37
	<hr/>
Total disbursements .....	\$100,584 95
	<hr/>
Balance .....	\$316,317 59

LEDGER ASSETS.

Mortgage loans on real estate .....	\$31,500 00
Loans secured by collateral .....	18,400 00
Book value of bonds and stocks, excluding interest .....	202,254 80
Cash in office .....	\$13 15
Cash in banks not on interest .....	3,334 40
Cash in banks on interest .....	35,062 94
	<hr/>
Agents' balances .....	10,112 17
Bills receivable taken for marine and inland risks .....	13,691 57
Accrued interest on collateral loans .....	1,948 56
	<hr/>
Total ledger assets .....	\$316,317 59

NON-LEDGER ASSETS.

Interest due and accrued on bonds .....	\$1,384 24
Market value of bonds and stocks over book value .....	16,419 20
	<hr/>
Gross assets .....	\$334,121 03

DEDUCT ASSETS NOT ADMITTED.

Bills receivable, past due, taken for marine and inland risks .....	\$620 83
	<hr/>
Total admitted assets .....	\$333,500 20

LIABILITIES.

Losses in process of adjustment, or in suspense .....	\$24,376 00
Unearned premiums on outstanding risks .....	58,096 32
Dividends remaining unpaid .....	880 00
Federal, state and other taxes due or accrued .....	1,552 44
	<hr/>
Total .....	\$84,904 76
Cash capital .....	\$100,000 00
Surplus over all liabilities .....	148,595 44
	<hr/>
Surplus to policy holders .....	248,595 44
	<hr/>
Total liabilities .....	\$333,500 20

## RISKS AND PREMIUMS.

	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1911.....	\$849,334	\$48,225 57
Written during the year.....	14,312,654	132,883 96
Total.....	\$15,161,988	\$181,109 53
Expired and terminated.....	14,157,696	123,013 21
In force at the end of the year.....	\$1,004,292	\$58,096 32

## BUSINESS IN MAINE.

	<i>Marine.</i>
Risks written.....	\$14,312,654 00
Premiums received.....	96,829 04
Losses paid.....	51,259 67
Losses incurred.....	51,259 67

## SCHEDULE OF BONDS OWNED BY THE COMPANY.

	<i>Book Value.</i>	<i>Par Value.</i>	<i>Market Value.</i>
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	10,400 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	5,250 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	5,000 00
Terminal Railroad Association, St. Louis, 1953, 4%.....	5,000 00	5,000 00	5,000 00
St. Louis, Iron Mountain & Southern Ry. Co., 1933, 4%.....	5,000 00	5,000 00	4,250 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	2,020 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	2,030 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., 1913, 5%..	3,000 00	3,000 00	3,000 00
Bangor Railway & Electric Co., 1935, 5%.....	3,000 00	3,000 00	3,000 00
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%.....	3,960 00	4,000 00	3,960 00
Eastern Pennsylvania Power Co., 1939, 5%....	1,920 00	2,000 00	1,930 00
Pacific Gas & Electric Co., 1942, 5%.....	2,775 00	3,000 00	2,775 00
Portland Railway & Light & Power Co., 1942, 5%.....	2,880 00	3,000 00	2,887 50
Consumers Power Co., 1929, 5%.....	2,760 00	3,000 00	2,760 00



Washington Power Co., 1939, 5% .....	\$5,175 00	\$5,000 00	\$5,200 00
Western Union Telegraph Co., 1950, 4½% .....	5,000 00	5,000 00	4,800 00
U. S. Steel Corporation, S. F. 2d Mtg., 1963, 5% .....	5,000 00	5,000 00	5,050 00
American Agricultural Chemical Co., 1928, 5% .....	5,050 00	5,000 00	5,100 00
Bangor Gas Light Co., 1941, 5% .....	5,000 00	5,000 00	5,000 00
Township of Wamego, Kansas, 1915, 6% .....	1,000 00	1,000 00	1,020 00
City of Brewer, Maine, 1914, 4% .....	2,000 00	2,000 00	2,000 00
City of Zanesville, Ohio, 1915, 4% .....	1,000 00	1,000 00	1,000 00
City of Galveston, Texas, 1928, 5% .....	5,000 00	5,000 00	5,000 00
City of Newark, Ohio, 1917, 5% .....	5,000 00	5,000 00	5,150 00
City of Bellingham, Wash., 1926, 5% .....	5,336 50	5,000 00	5,336 50
City of Kansas City, Kansas, 1939, 4½% .....	3,123 30	3,000 00	3,120 00
<b>Total</b> .....	<b>\$169,554 80</b>	<b>\$169,400 00</b>	<b>\$169,129 00</b>

SCHEDULE OF STOCKS OWNED BY THE COMPANY.

	<i>Book Value.</i>	<i>Par Value.</i>	<i>Market Value.</i>
European & North American Railway Co., 200 sh	\$20,000 00	\$20,000 00	\$26,000 00
Union Insurance Company, Bangor, 48 sh . . .	4,800 00	4,800 00	9,600 00
First National Bank, Bangor, 69 sh . . . . .	6,900 00	6,900 00	10,695 00
Eastern Trust and Banking Co., Bangor, 10 sh	1,000 00	1,000 00	3,250 00
<b>Total</b> .....	<b>\$32,700 00</b>	<b>\$32,700 00</b>	<b>\$49,545 00</b>

LOANS ON COLLATERALS.

	<i>Par Value.</i>	<i>Market Value.</i>	<i>Amount loaned. thereon</i>
Holyoke, Mass., bonds, 4% .....	\$1,000 00	\$1,040 00	\$500 0
European & North American Railway Co., stock	7,400 00	9,620 00	7,400 0 <sup>0</sup>
First National Bank, Bangor, stock .....	6,000 00	9,000 00	6,000 0 <sup>0</sup>
Eastern Trust & Banking Co., Bangor, stock . .	1,400 00	4,500 00	1,500 0 <sup>0</sup>
Camden & Rockland Water Co., stock .....	1,100 00	1,100 00	500 0 <sup>0</sup>
Beacon Trust Company, Boston, stock .....	1,000 00	1,750 00	1,000 0 <sup>0</sup>
Merchants National Bank, Bangor, stock .....	400 00	1,200 00	500 0 <sup>0</sup>
Merrill Trust Company, Bangor, stock .....	1,000 00	1,500 00	1,000 0 <sup>0</sup>
<b>Total</b> .....	<b>\$19,300 00</b>	<b>\$29,760 00</b>	<b>\$18,400 00</b>

## UNION INSURANCE COMPANY,

BANGOR, MAINE.

INCORPORATED IN 1862. COMMENCED BUSINESS IN 1862.

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

Cash Capital, \$200,000.

## INCOME.

Net marine premiums . . . . .		\$149,338 41
Interest on bonds and dividends on stocks . . . . .	\$18,650 29	
Interest on deposits . . . . .	941 54	
Interest from all other sources . . . . .	320 08	19,911 91
Total income . . . . .		\$169,250 32
Ledger assets Dec. 31, 1911 . . . . .		505,171 62
Total . . . . .		\$674,421 94

## DISBURSEMENTS.

Net amount paid for marine losses . . . . .		\$91,548 81
Commissions or brokerage . . . . .		15,182 96
Miscellaneous expenses of local agencies . . . . .		152 83
Salaries, fees and other charges of officers and employes . . . . .		8,737 37
Rents . . . . .		650 00
Advertising, printing and stationery . . . . .		145 01
Postage, telegrams, telephone and express . . . . .		692 78
Underwriters' boards and tariff associations . . . . .		155 00
State taxes on premiums . . . . .		1,639 79
Insurance department licenses and fees . . . . .		26 73
All other licenses, fees and taxes . . . . .		214 93
Interest or dividends to stockholders . . . . .		24,000 00
Loss on sale or maturity of ledger assets . . . . .		1,760 00
Profit and loss . . . . .		864 90
Miscellaneous expenditures . . . . .		1,730 60
Total disbursements . . . . .		\$147,501 71
Balance . . . . .		\$526,920 23

LEDGER ASSETS.

Book value of bonds and stocks, excluding interest.....		\$434,690 28
Cash in office.....	\$3,883 69	
Cash in banks on interest.....	27,035 05	30,918 74
		<hr/>
Bills receivable taken for marine and inland risks.....		25,828 86
Due from agents and others.....		35,482 35
		<hr/>
Total ledger assets.....		\$526,920 23

NON-LEDGER ASSETS.

Interest accrued on bonds.....		\$2,790 00
Market value of bonds and stocks over book value.....		1,753 35
		<hr/>
Gross assets.....		\$531,463 58

DEDUCT ASSETS NOT ADMITTED.

Doubtful accounts.....		\$450 00
		<hr/>
Total admitted assets.....		\$531,013 58

LIABILITIES.

Losses in process of adjustment, or in suspense.....		\$23,965 45
Unearned premiums on outstanding risks.....		78,422 11
Federal, state and other taxes due or accrued.....		1,950 00
		<hr/>
Total.....		\$104,337 56
Cash capital.....	\$200,000 00	
Surplus over all liabilities.....	226,676 02	
		<hr/>
Surplus to policy holders.....		426,676 02
		<hr/>
Total liabilities.....		\$531,013 58

RISKS AND PREMIUMS.

	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1911.....	\$1,064,454 00	\$69,893 42
Written during the year.....	14,009,705 00	190,651 45
		<hr/>
Total.....	\$15,074,159 00	\$260,544 87
Expired and terminated.....	13,853,221 00	182,122 76
		<hr/>
In force at end of the year.....	\$1,220,938 00	\$78,422 11

BUSINESS IN MAINE.

	<i>Marine.</i>
Risks written.....	\$12,304,128 00
Premiums received.....	113,917 29
Losses paid.....	69,762 83
Losses incurred.....	97,416 19

## SCHEDULE OF BONDS OWNED BY THE COMPANY.

	<i>Book Value.</i>	<i>Par Value.</i>	<i>Market Value.</i>
Trenton Street Railway Co., 1931, 6%.....	\$15,562 50	\$15,000 00	\$16,500 00
Stillwater, 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
Allegheny & Western R. R. Co., 1998, 4%.....	5,125 00	5,000 00	5,000 00
City of South Milwaukee, 1913, 5%.....	5,537 50	5,000 00	5,000 00
City of Duluth, 1923, 5% }.....		{ 2,000 00	2,000 00
City of Duluth, 1928, 4% }.....	11,597 50	{ 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
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
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 Company, 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
Indiana Railway Company, 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%.....	2,000 00	2,000 00	2,000 00
City of Racine, Wis., 1916, 5%.....	9,524 13	9,300 00	9,524 13
City of Portland, Oregon, 1941, 4%.....	4,789 00	5,000 00	4,789 00

Middlesex & Boston St. Ry. Co., 1932, 4½% . . .	\$4,912 50	\$5,000 00	\$4,912 50
Kansas Gas & Electric Co., 1922, 5% . . . . .	5,820 00	6,000 00	5,820 00
Indiana & Greenfield Rapid Transit Co., 1929, 5% . . . . .	1,040 00	1,000 00	1,040 00
City of Springfield, Mo., 1932, 5% . . . . .	10,319 00	10,000 00	10,319 00
Colorado Springs Light & Power Co., 1919, 5%	3,980 00	4,000 00	3,980 00
Portland & Cape Elizabeth Ry. Co., 1915, 5%	5,000 00	5,000 00	5,000 00
Canadian Northern Ry. Equipment, 1919, 5%	4,827 00	5,000 00	4,827 00
Total . . . . .	\$406,770 28	\$408,300 00	\$405,193 63

SCHEDULE OF STOCKS OWNED BY THE COMPANY.

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

# Abstracts from Statements

OF

## Stock Fire and Marine Companies of Other States.

ÆTNA INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1819. COMMENCED BUSINESS IN 1819.

WILLIAM B. CLARK, *President.*

E. J. SLOAN, *Secretary.*

Cash Capital, \$5,000,000.

INCOME.

Net fire premiums . . . . .	\$8,182,198 35	
Net marine premiums . . . . .	1,392,232 44	\$9,574,430 79
Deposit premiums on perpetual risks . . . . .		9,753 28

Interest on bonds and dividends on stocks.....	\$850,089 65	
Interest on deposits.....	25,556 37	
Interest from all other sources.....	2,491 07	
Rents—including company's own occupancy.....	25,300 00	\$903,437 09
<hr/>		
Increase in liabilities on account of reinsurance treaties.....		109 83
Agents' balances previously charged off.....		44 29
Profit on sale or maturity of ledger assets.....		65,946 68
Conscience fund.....		625 00
Tax on real estate recovered from State of Connecticut.....		10,119 50
<hr/>		
Total income.....	\$10,564,466 46	
Ledger assets Dec. 31, 1911.....	20,533,843 34	
<hr/>		
Total.....	\$31,098,309 80	

## DISBURSEMENTS.

Net amount paid for fire losses.....	\$4,224,241 65	
Net amount paid for marine losses.....	753,732 94	\$4,977,974 59
<hr/>		
Adjustment and settlement of losses.....		57,195 14
Commissions or brokerage.....		1,856,453 32
Salaries and expenses of special and general agents.....		332,243 75
Salaries, fees and other charges of officers and employes.....		398,236 87
Rents—including company's own occupancy.....		63,993 10
Advertising, printing and stationery.....		108,909 13
Postage, telegrams, telephone and express.....		58,032 74
Legal expenses.....		9,998 84
Furniture and fixtures.....		19,261 55
Maps, including corrections.....		17,967 03
Underwriters' boards and tariff associations.....		81,598 77
Fire department, patrol and salvage corps fees and taxes.....		19,646 30
Inspections and surveys.....		68,788 24
Repairs and expenses on real estate.....		3,713 90
Taxes on real estate.....		9,709 25
State taxes on premiums.....		152,734 74
Insurance department licenses and fees.....		29,057 41
All other licenses, fees and taxes.....		76,476 67
Deposit premiums returned.....		3,396 60
Interest or dividends to stockholders.....		800,000 00
Agents' balances charged off.....		2,287 64
Loss on sale or maturity of ledger assets.....		51,378 00
Decrease in book value of ledger assets.....		550 00
Stockholders' tax.....		145,000 00
Equipment of printing department.....		4,063 24
Munich Reinsurance Company, interest.....		19,076 50
Miscellaneous expenditures.....		29,944 70
<hr/>		
Total disbursements.....	\$9,397,688 02	
<hr/>		
Balance.....	\$21,700,621 78	

## LEDGER ASSETS.

Book value of real estate.....		\$592,207 93
Loans secured by collateral.....		100,000 00
Book value of bonds and stocks, excluding interest.....	17,662,503 34	
Cash in office.....	\$4,136 84	
Cash in banks on interest.....	35,574 98	
Cash in banks not on interest.....	1,678,394 70	1,718,106 52
Agents' balances.....		1,627,803 99
Total ledger assets.....		\$21,700,621 78

## NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$94,621 95	
Interest accrued on collateral loans.....	833 33	\$95,455 28
Market value of bonds and stocks over book value.....		1,480,373 80
Gross assets.....		\$23,276,450 86

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$7,671 57	
Overdue and accrued interest on bonds in default.....	40 00	
Book value of bonds and stocks over market value.....	217,207 93	224,919 50
Total admitted assets.....		\$23,051,531 36

## LIABILITIES.

Losses adjusted and unpaid.....	\$109,509 79	
Losses in process of adjustment, or in suspense.....	793,737 52	
Losses resisted.....	55,845 77	
Total claims for losses.....	\$959,093 08	
Deduct reinsurance.....	247,949 49	
Net amount of unpaid losses.....		\$711,143 59
Unearned premiums on outstanding risks.....		8,364,196 73
Reclaimable on perpetual fire policies.....		104,750 75
Salaries and other miscellaneous expenses due or accrued.....		1,000 00
Federal, state and other taxes due or accrued.....		150,000 00
Munich Reinsurance Co. under contract.....		482,047 79
Total.....		\$9,813,138 86
Cash capital.....	\$5,000 000 00	
Surplus over all liabilities.....	8,238,392 50	
Surplus to policy holders.....		13,238,392 50
Total liabilities.....		\$23,051,531 36

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1911	\$1,373,639,606	\$15,818,465 91	\$48,763,133	\$1,241,066 51
Written during the year	919,866,362	10,897,136 61	358,794,410	2,637,083 46
Total	\$2,293,505,968	\$26,715,602 52	\$407,557,543	\$3,878,149 97
Expired and terminated	828,906,166	9,979,857 95	348,618,058	2,425,999 06
In force at end of the year	\$1,464,599,802	\$16,735,744 57	\$58,939,485	\$1,452,150 91
Deduct amount reinsured	150,172,878	1,704,912 58	21,455,639	616,541 46
Net amount in force	\$1,314,426,924	\$15,030,831 99	\$37,483,846	\$835,609 45
Perpetual risks not included above, \$5,044,394.00: premiums on same, \$116,389.72				

## 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	\$229,241 30
North Carolina	25,000 00	90,781 46
Georgia	10,000 00	203,526 69
Virginia	53,000 00	96,897 98
Arizona	15,000 00	19,220 94
New Mexico	10,000 00	32,143 91

## BUSINESS IN MAINE.

	<i>Fire.</i>	<i>Marine.</i>
Risks written	\$13,416,192 00	\$224,535 00
Premiums received	213,590 09	6,110 78
Losses paid	90,524 02	350 00
Losses incurred	98,240 49	350 00



AGRICULTURAL INSURANCE COMPANY,

WATERTOWN, N. Y.

INCORPORATED IN 1863. COMMENCED BUSINESS IN 1853.

W. H. STEVENS, *President.*

J. Q. ADAMS, *Secretary.*

Cash Capital, \$500,000.

INCOME.

Net fire premiums.....		\$1,697,349 43
Interest on mortgage loans.....	\$35,717 21	
Interest on collateral loans.....	16,483 46	
Interest on bonds and dividends on stocks.....	111,023 03	
Interest on deposits.....	8,961 55	
Interest from all other sources.....	125 63	
Rents—including company's own occupancy.....	2,500 00	174,810 88
Agents' balances previously charged off.....		200 00
Profit on sale or maturity of ledger assets.....		6,932 80
Increase in book value of ledger assets.....		3,583 06
Total income.....		\$1,882,876 17
Ledger assets Dec. 31, 1911.....		3,996,144 31
Total.....		\$5,879,020 48

DISBURSEMENTS.

Net amount paid for fire losses.....	\$829,702 72
Adjustment and settlement of losses.....	30,668 49
Commissions or brokerage.....	366,202 83
Miscellaneous expenses of local agencies.....	3,511 48
Salaries and expenses of special and general agents.....	117,045 80
Salaries, fees and other charges of officers and employes.....	57,455 47
Rents—including company's own occupancy.....	3,540 32
Advertising, printing and stationery.....	20,617 85
Postage, telegrams, telephone and express.....	12,208 78
Legal expenses.....	342 78
Furniture and fixtures.....	2,876 29
Maps, including corrections.....	4,747 02
Underwriters' boards and tariff associations.....	32,381 10
Fire department, patrol and salvage corps fees and taxes.....	13,207 66
Inspections and surveys.....	8,012 14
Repairs and expenses on real estate.....	1,149 27
Taxes on real estate.....	617 12
State taxes on premiums.....	35,327 83

Insurance department licenses and fees . . . . .	\$9,990 81	
All other licenses, fees and taxes . . . . .	9,864 16	
Interest or dividends to stockholders . . . . .	75,000 00	
Decrease in liabilities on account of reinsurance treaties . . . . .	32,192 60	
Agents' balances charged off . . . . .	1,207 20	
Loss on sale or maturity of ledger assets . . . . .	17,209 03	
Decrease in book value of ledger assets . . . . .	694 80	
Miscellaneous expenditures . . . . .	3,815 07	
		<hr/>
Total disbursements . . . . .	\$1,689,588 62	
		<hr/>
Balance . . . . .	\$4,189,431 86	

## LEDGER ASSETS.

Book value of real estate . . . . .		\$35,927 93
Mortgage loans on real estate . . . . .		745,482 00
Loans secured by collateral . . . . .		132,600 00
Book value of bonds and stocks, excluding interest . . . . .		2,682,492 18
Cash in office . . . . .	\$4,183 89	
Cash in banks on interest . . . . .	279,354 08	283,537 97
		<hr/>
Agents' balances . . . . .		309,391 78
		<hr/>
Total ledger assets . . . . .		\$4,189,431 86

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages . . . . .	\$11,438 63	
Interest accrued on bonds . . . . .	27,913 98	
Interest due and accrued on collateral loans . . . . .	3,880 44	
Interest accrued on other assets . . . . .	457 40	\$43,690 45
		<hr/>
Due for reinsurance on losses paid . . . . .		3,818 31
		<hr/>
Gross assets . . . . .		\$4,236,940 62

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last . . . . .	\$6,667 27	
Book value of ledger assets over market value . . . . .	40,656 17	\$47,323 44
		<hr/>
Total admitted assets . . . . .		\$4,189,617 18

## LIABILITIES.

Losses adjusted and unpaid . . . . .	\$54,217 50	
Losses in process of adjustment, or in suspense . . . . .	106,448 25	
Losses resisted . . . . .	19,094 25	
		<hr/>
Total claims for losses . . . . .	\$179,760 00	
Deduct reinsurance . . . . .	53,348 00	
		<hr/>
Net amount of unpaid losses . . . . .		\$126,412 00
Unearned premiums on outstanding risks . . . . .		1,833,031 45

Salaries and other miscellaneous expenses due or accrued.....		\$6,334 01
Federal, state and other taxes due or accrued.....		35,000 00
Due for return premiums and reinsurance.....		8,834 47
Conflagration reserve.....		200,000 00
Total.....		\$2,209,611 93
Cash capital.....	\$500,000 00	
Surplus over all liabilities.....	1,480,005 25	
Surplus to policy holders.....		1,980,005 25
Total liabilities.....		\$4,189,617 18

RISKS AND PREMIUMS,

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1911.....	\$416,693,300	\$4,109,762 00
Written during the year.....	255,455,800	2,633,554 65
Total.....	\$672,149,100	\$6,743,316 65
Expired and terminated.....	236,731,500	2,487,160 65
In force at end of the year.....	\$435,417,600	\$4,256,156 00
Deduct amount reinsured.....	70,486,700	753,211 00
Net amount in force.....	\$364,930,900	\$3,502,945 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	\$26,950 25
North Carolina.....	10,000 00	11,852 51
Georgia.....	10,000 00	21,565 11
Florida.....	10,000 00	13,568 19

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,239,000 00
Premiums received.....	17,842 71
Losses paid.....	9,127 56
Losses incurred.....	6,496 34

## ALLIANCE INSURANCE COMPANY,

PHILADELPHIA, PENN.

INCORPORATED IN 1904. COMMENCED BUSINESS IN 1905.

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

Cash Capital, \$750,000.

## INCOME.

Net fire premiums.....	\$676,091 48	
Net marine premiums.....	360,352 25	\$1,036,443 73
Deposit premiums on perpetual risks.....		2,719 50
Interest on bonds and dividends on stocks.....	\$68,848 43	
Interest on deposits.....	1,973 36	
Interest from all other sources.....	62 97	70,884 76
Profit on sale or maturity of ledger assets.....		483 00
Perpetual department fees.....		38 37
Total income.....		\$1,110,569 36
Ledger assets Dec. 31, 1911.....		2,062,925 63
Total.....		\$3,173,494 99

## DISBURSEMENTS.

Net amount paid for fire losses.....	\$366,950 25	
Net amount paid for marine losses.....	121,126 47	\$488,076 72
Adjustment and settlement of losses.....		6,566 29
Commissions or brokerage.....		203,649 54
Miscellaneous expenses of local agencies.....		11,309 99
Salaries and expenses of special and general agents.....		23,046 71
Salaries, fees and other charges of officers and employes.....		22,965 14
Rents.....		4,912 46
Advertising, printing and stationery.....		7,224 73
Postage, telegrams, telephone and express.....		3,554 33
Legal expenses.....		2,178 82
Furniture and fixtures.....		254 41
Maps, including corrections.....		1,597 48
Underwriters' boards and tariff associations.....		9,065 15
Fire department, patrol and salvage corps fees and taxes.....		6,079 33

Inspections and surveys.....	\$923 48	
State taxes on premiums.....	14,693 73	
Insurance department licenses and fees.....	6,133 68	
All other licenses, fees and taxes.....	8,212 73	
Deposit premiums returned.....	603 50	
Interest or dividends to stockholders.....	60,000 00	
Loss on sale or maturity of ledger assets.....	385 00	
Registration of stock.....	50 00	
		<hr/>
Total disbursements.....	\$881,483 22	
		<hr/>
Balance.....	\$2,292,011 77	

LEDGER ASSETS.

Book value of bonds and stocks, excluding interest.....	\$1,987,975 50	
Cash in office.....	\$59 18	
Cash in banks not on interest.....	9,763 80	
Cash in banks on interest.....	145,281 12	155,104 10
		<hr/>
Agents' balances.....	147,785 92	
Bills receivable taken for marine and inland risks.....	1,146 25	
		<hr/>
Total ledger assets.....	\$2,292,011 77	

NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$21,010 38	
Salvage claims.....	1,165 00	
		<hr/>
Gross assets.....	\$2,314,187 15	

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$4,559 80	
Book value of bonds and stocks over market value.....	74,393 00	\$78,952 80
		<hr/>
Total admitted assets.....	\$2,235,234 35	

LIABILITIES.

Losses adjusted and unpaid.....	\$7,989 37	
Losses in process of adjustment, or in suspense.....	167,802 30	
Losses resisted.....	9,125 33	
		<hr/>
Total claims for losses.....	\$184,917 00	
Deduct reinsurance.....	24,817 00	
		<hr/>
Net amount of unpaid losses.....	\$160,100 00	
Unearned premiums on outstanding risks.....	653,177 27	
Reclaimable on perpetual fire policies.....	14,977 58	
Salaries and other miscellaneous expenses due or accrued.....	6,500 00	
Federal, state and other taxes due or accrued.....	7,000 00	
Commissions and other charges due agents and brokers.....	12,750 00	
Due for reinsurance.....	6,198 20	
		<hr/>
Total.....	\$860,703 05	

Cash capital.....	\$750,000 00	
Surplus over all liabilities.....	624,531 30	
		\$1,374,531 30
Surplus to policy holders.....		
Total liabilities.....		\$2,235,234 35

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1911	\$99,277,068	\$1,171,914 67	\$10,227,966	\$236,446 80
Written during the year..	86,898 501	1,019,441 28	64,351,963	458,859 64
Total.....	\$186,175,569	\$2,191,355 95	\$74,579,929	\$695,306 44
Expired and terminated..	79,593,819	960,549 31	53,348,527	466,666 07
In force at end of the year	\$106,581,750	\$1,230,806 64	\$21,231,402	\$228,640 37
Deduct amount reinsured	16,746,918	204,061 30	772,315	20,492 64
Net amount in force	\$89,834,832	\$1,026,745 34	\$20,459,087	\$208,147 73

Perpetual risks not included above, \$530,400; premiums on same, \$16,641.75.

## 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	\$10,914 63

## BUSINESS IN MAINE.

	<i>Fire.</i>	<i>Marine.</i>
Risks written.....	\$1,043,969 00	\$79,800 00
Premiums received.....	17,750 59	6,232 47
Losses paid.....	13,828 89	2,867 05
Losses incurred.....	14,664 10	2,367 05

## 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.....	\$3,230,041 71	
Net marine premiums.....	11,093 28	\$3,241,134 99
Interest on mortgage loans.....	\$1,794 00	
Interest on collateral loans.....	18,552 24	
Interest on bonds and dividends on stocks.....	206,687 50	
Interest on deposits.....	914 39	
Interest from all other sources.....	192 63	228,140 76
Profit on sale or maturity of ledger assets.....		6,292 50
Unclaimed dividends.....		30 00
Total income.....		\$3,475,598 25
Ledger assets Dec. 31, 1911.....		5,561,172 78
Total.....		\$9,036,771 03

## DISBURSEMENTS.

Net amount paid for fire losses.....	\$1,685,572 68	
Net amount paid for marine losses.....	1,032 09	\$1,686,604 77
Adjustment and settlement of losses.....		23,399 04
Commissions or brokerage.....		589,188 95
Miscellaneous expenses of local agencies.....		103,646 59
Salaries and expenses of special and general agents.....		184,002 97
Salaries, fees and other charges of officers and employes.....		101,406 75
Rents.....		15,346 79
Advertising, printing and stationery.....		41,333 27
Postage, telegrams, telephone and express.....		27,495 55
Legal expenses.....		12,251 62
Furniture and fixtures.....		4,807 23
Maps, including corrections.....		9,587 02

Underwriters' board and tariff associations .....	\$33,102 98	
Fire department, patrol and salvage corps fees and taxes.....	5,734 01	
Inspections and surveys.....	20,999 04	
State taxes on premiums.....	53,174 45	
Insurance department licenses and fees .....	23,714 91	
All other licenses, fees and taxes.....	49,892 08	
Interest or dividends to stockholders .....	240,000 00	
Loss on sale or maturity of ledger assets.....	15,182 35	
		<hr/>
Total disbursements.....	\$3,240,870 37	
		<hr/>
Balance.....	\$5,795,900 66	

## LEDGER ASSETS.

Mortgage loans on real estate.....		\$35,639 61
Loans secured by collateral.....		297,885 62
Book value of bonds and stocks, excluding interest.....		4,432,011 21
Certificates of deposits.....	\$25,000 00	
Cash in office.....	11,805 47	
Cash in banks not on interest.....	171,783 01	
Cash in banks on interest.....	119,907 12	328,495 60
		<hr/>
Agents' balances.....		701,439 50
Bills receivable taken for fire risks.....		429 12
		<hr/>
Total ledger assets.....		\$5,795,900 66

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$433 70	
Interest accrued on bonds.....	22,756 82	
Interest accrued on collateral loans.....	875 00	\$24,065 52
		<hr/>
Gross assets.....		\$5,819,966 18

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$13,007 62	
Book value of bonds and stocks over market value....	257,679 37	\$270,686 99
		<hr/>
Total admitted assets.....		\$5,549,279 19

## LIABILITIES.

Losses adjusted and unpaid.....	\$71,719 87	
Losses in process of adjustment, or in suspense.....	312,911 12	
Losses resisted.....	14,800 00	
		<hr/>
Total claims for losses.....	\$399,430 99	
Deduct reinsurance.....	107,100 67	
		<hr/>
Net amount of unpaid losses.....		\$292,330 32
Unearned premiums on outstanding risks.....		2,702,040 05
Dividends remaining unpaid.....		868 48
Salaries and other miscellaneous expenses due or accrued.....		3,549 29



Federal, state and other taxes due or accrued.....		\$35,000 00
Commissions and other charges due agents and brokers.....		105,215 92
		<hr/>
Total.....		\$3,139,004 06
Cash capital.....	\$2,000 000 00	
Surplus over all liabilities.....	410,275 13	
		<hr/>
Surplus to policy holders.....		2,410,275 13
		<hr/>
Total liabilities.....		\$5,549,279 19

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1911	\$507,088,214	\$5,582,075 12	-	-
Written during the year....	405,344,478	4,719,757 75	\$5,896,317	\$11,199 64
			<hr/>	
Total.....	\$912,432,692	\$10,301,832 87	\$5,896,317	\$11,199 64
Expired and terminated.....	319,722,321	4,011,106 15	5,829,181	8,986 35
			<hr/>	
In force at end of the year..	\$592,710,371	\$6,290,726 72	\$67,136	\$2,213 29
Deduct amount reinsured..	99,486,312	1,117,504 91	-	-
			<hr/>	
Net amount in force...	\$493,224,059	\$5,173,221 81	\$67,136	\$2,213 29

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	\$66,075 50
Canada.....	91,586 67	45,485 90
New Mexico.....	10,000 00	14,143 52
Virginia.....	50,000 00	22,481 47

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$2,121,265 00
Premiums received.....	30,765 48
Losses paid.....	8,141 58
Losses incurred.....	11,987 00

AMERICAN DRUGGISTS' FIRE INSURANCE  
COMPANY,

CINCINNATI, OHIO.

INCORPORATED IN 1906. COMMENCED BUSINESS IN 1907.

CHARLES H. AVERY, *President.*

FRANK H. FREERICKS, *Secretary.*

Cash Capital, \$200,000.

INCOME.

Net fire premiums.....		\$93,463 50
Interest on bonds.....	\$12,106 68	
Interest on deposits.....	319 85	12,426 53
Agents' balances previously charged off.....		4 12
Increase in book value of ledger assets.....		49 90
Transfer fees.....		11 50
		\$105,955 55
Total income.....		\$105,955 55
Ledger assets Dec. 31, 1911.....		319,635 49
		\$425,591 04
Total.....		\$425,591 04

DISBURSEMENTS.

Net amount paid for fire losses.....		\$41,027 43
Adjustment and settlement of losses.....		1,236 34
Commissions or brokerage.....		11,365 06
Salaries and expenses of special and general agents.....		1,514 90
Salaries, fees and other charges of officers and employes.....		10,657 70
Rents.....		480 00
Advertising, printing and stationery.....		3,647 13
Postage, telegrams, telephone and express.....		1,154 27
Legal expenses.....		25 00
Fire department, patrol and salvage corps fees and taxes.....		204 20
Inspections and surveys.....		302 50
State taxes on premiums.....		2,224 94
Insurance department licenses and fees.....		1,622 65
All other licenses, fees and taxes.....		615 32
Interest or dividends to stockholders.....		18,000 00
Decrease in book value of ledger assets.....		956 68
Depreciation in value of office furniture and fixtures.....		66 93
Miscellaneous expenditures.....		911 73
		\$96,012 78
Total disbursements.....		\$96,012 78
Balance.....		\$329,578 26

AMERICAN DRUGGISTS' FIRE INSURANCE COMPANY. 177

LEDGER ASSETS.

Book value of bonds, excluding interest.....		\$300,848 73
Cash in office.....	\$677 13	
Cash in banks on interest.....	13,807 59	14,484 72
Agents' balances.....		13,638 32
Furniture and fixtures.....		602 37
Reinsurance on losses paid.....		4 12
Total ledger assets.....		\$329,578 26

NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$4,544 75	
Interest accrued on other assets.....	69 78	\$4,614 53
Gross assets.....		\$334,192 79

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes.....	\$602 37	
Book value of bonds over market value.....	461 60	\$1,063 97
Total admitted assets.....		\$333,128 82

LIABILITIES.

Losses adjusted and unpaid.....	\$1,350 00	
Losses in process of adjustment, or in suspense.....	7,714 51	
Total claims for losses.....	\$9,064 51	
Deduct reinsurance.....	2,029 43	
Net amount of unpaid losses.....		\$7,035 08
Unearned premiums on outstanding risks.....		48,461 97
Salaries and other miscellaneous expenses due or accrued.....		633 48
Federal, state and other taxes due or accrued.....		1,926 52
Commissions and other charges due agents and brokers.....		1,675 11
Total.....		\$59,732 16
Cash capital.....	\$200,000 00	
Surplus over all liabilities.....	73,396 66	
Surplus to policy holders.....		273,396 66
Total liabilities.....		\$333,128 82

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1911.....	\$7,933,966	\$83,367 79
Written during the year.....	10,089,350	103,024 09
Total.....	\$18,023,316	\$186,391 88
Expired and terminated.....	8,038,201	83,633 26
In force at the end of the year.....	\$9,985,115	\$102,758 62
Deduct amount reinsured.....	551,688	6,269 45
Net amount in force.....	\$9,433,427	\$96,489 17

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$50,500 00
Premiums received.....	847 10
Losses paid.....	261 40
Losses incurred.....	261 40

## AMERICAN INSURANCE COMPANY.

NEWARK, N. J.

INCORPORATED IN 1846. COMMENCED BUSINESS IN 1846.

P. L. HOADLEY, *President.*C. W. BAILEY, *Secretary.*

Cash Capital, \$1,000,000.

## INCOME.

Net fire premiums.....	\$3,897,696 69	
Net marine premiums.....	36,365 00	\$3,934,061 <sup>69</sup>
Interest on mortgage loans.....	\$83,483 41	
Interest on bonds and dividends on stocks.....	281,427 03	
Interest on deposits.....	3,084 03	
Interest from all other sources.....	1,777 26	
Rents—including company's own occupancy.....	26,242 65	396,014 38
Agents' balances previously charged off.....		24 36
Profit on sale or maturity of ledger assets.....		4,993 13
Total income.....		\$4,335,093 56
Ledger assets Dec. 31, 1911.....		9,436,395 81
Total.....		\$13,771,489 37

## DISBURSEMENTS.

Net amount paid for fire losses.....	\$1,873,329 50	
Net amount paid for marine losses.....	5,592 68	\$1,878,922 18
Adjustment and settlement of losses.....		53,203 47
Commissions or brokerage.....		971,156 59

Salaries and expenses of special and general agents.....	\$115,179 35
Salaries, fees and other charges of officers and employes.....	170,388 51
Rents—including company's own occupancy.....	18,204 34
Advertising, printing and stationery.....	40,922 68
Postage, telegrams, telephone and express.....	29,545 65
Legal expenses.....	609 50
Furniture and fixtures.....	4,150 12
Maps, including corrections.....	7,550 86
Underwriters' boards and tariff associations.....	24,057 07
Fire department, patrol and salvage corps fees and taxes.....	31,526 50
Inspections and surveys.....	27,159 71
Repairs and expenses on real estate.....	1,882 98
Taxes on real estate.....	8,013 53
State taxes on premiums.....	64,921 31
Insurance department licenses and fees.....	21,345 79
All other licenses, fees and taxes.....	13,613 38
Interest or dividends to stockholders.....	240,000 00
Dividends to policyholders.....	54 00
Agents' balances charged off.....	777 27
Decrease in book value of ledger assets.....	28,596 64
Miscellaneous expenditures.....	23,924 77
	<hr/>
Total disbursements.....	\$3,775,706 20
Balance.....	\$9,995,783 17

## LEDGER ASSETS.

Book value of real estate.....	\$468,000 00
Mortgage loans on real estate.....	\$1,757,740 75
Book value of bonds and stocks, excluding interest.....	6,531,679 77
Cash in office.....	\$640 64
Cash in banks not on interest.....	25,000 00
Cash in banks on interest.....	296,940 42
	<hr/>
Agents' balances.....	544,883 01
Bills receivable taken for fire risks.....	370,898 58
	<hr/>
Total ledger assets.....	\$9,995,783 17

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$23,982 26
Interest accrued on bonds.....	60,908 51
Rents due on company's property.....	34 45
	<hr/>
Gross assets.....	\$10,080,708 39

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$1,471 45
Bills receivable, past due, taken for fire risks.....	44,550 93
Book value of bonds and stocks over market value.....	168,511 44
	<hr/>
Total admitted assets.....	\$9,866,174 57

## LIABILITIES.

Losses in process of adjustment, or in suspense.....	\$454,082 69	
Losses resisted.....	29,450 00	
		<hr/>
Total claims for losses.....	\$483,532 69	
Deduct reinsurance.....	89,083 40	
		<hr/>
Net amount of unpaid losses.....	\$394,449 29	
Unearned premiums on outstanding risks.....	4,780,327 23	
Dividends remaining unpaid.....	70,111 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.....	143,684 53	
Special reserve fund under laws of New Jersey.....	300,000 00	
		<hr/>
Total.....	\$5,731,072 05	
Cash capital.....	\$1,000,000 00	
Surplus over all liabilities.....	3,135,102 52	
		<hr/>
Surplus to policy holders.....	4,135,102 52	
		<hr/>
Total liabilities.....	\$9,866,174 57	

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1911	\$954,316,625	\$9,868,825 03	-	-
Written during the year..	555,277,045	5,581,257 76	\$1,796,121	\$44,086 05
				<hr/>
Total.....	\$1,509,593,670	\$15,450,082 79	\$1,796,121	\$44,086 05
Expired and terminated....	486,620,210	5,204,705 26	288,372	7,993 18
				<hr/>
In force at end of the year	\$1,022,973,460	\$10,245,377 53	\$1,507,749	\$36,092 87
Deduct amount reinsured	113,689,354	1,174,246 01	54,150	864 10
				<hr/>
Net amount in force	\$909,284,106	\$9,071,131 52	\$1,453,599	\$35,228 77

## 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.....	\$50,000 00	\$26,555 12
Georgia.....	10,000 00	29,800 37
Canada.....	55,966 66	7,153 97

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,077,386 00
Premiums received.....	15,110 75
Losses paid.....	8,568 86
Losses incurred.....	6,519 41

AMERICAN UNION FIRE INSURANCE COMPANY,  
PHILADELPHIA, PENNSYLVANIA.

INCORPORATED IN 1910. COMMENCED BUSINESS IN 1911.

JAMES F. STONE, *President.*

R. G. OELERS, JR., *Secretary.*

Cash Capital, \$500,000.

The following abstract is from the sworn statement of officers of this company, as received by this department; an examination made by representatives of the Pennsylvania and New York Insurance Departments early in March revealed such conditions that a receivership was applied for, resulting in the appointment of a receiver. This examination shows that the statement of December 31, from which this abstract is made, was incorrect. The items of cash in bank and agents' balances in ledger assets are incorrect; the liability for outstanding losses December 31 and the unearned premium reserve of that date were underestimated. The examination further shows that on March 31, 1913, there were liabilities in excess of admitted assets of \$616,818.55.

INCOME.

Net fire premiums.....		\$1,028,701 13
Interest on mortgage loans.....	\$10,578 06	
Interest on bonds.....	19,654 72	
Interest on deposits.....	3,238 06	
Interest from all other sources.....	3 15	
Rents.....	1,605 64	35,079 63
Profit on sale or maturity of ledger assets.....		133 80
Surplus paid in.....		10,610 00
Total income.....		\$1,074,524 56
Ledger assets Dec. 31, 1911.....		1,113,675 58
Total.....		\$2,188,200 14

DISBURSEMENTS.

Net amount paid for fire losses.....	\$573,492 42
Adjustment and settlement of losses.....	15,905 07
Commissions or brokerage.....	240,963 83
Salaries and expenses of special and general agents.....	54,774 92
Salaries, fees and other charges of officers and employes.....	42,473 55
Rents.....	2,461 53
Advertising, printing and stationery.....	13,970 00

Postage, telegrams, telephone and express.....	\$8,011 84
Legal expenses.....	2,546 59
Furniture and fixtures.....	539 70
Maps, including corrections.....	1,886 26
Underwriters' boards and tariff associations.....	5,074 26
Fire department, patrol and salvage corps fees and taxes.....	2,205 41
Inspections and surveys.....	1,896 14
Repairs and expenses on real estate.....	496 38
Taxes on real estate.....	497 57
State taxes on premiums.....	6,435 22
Insurance department licenses and fees.....	9,184 10
All other licenses, fees and taxes.....	2,705 00
Loss on sale or maturity of ledger assets.....	3,870 00
Traveling expense of officers.....	1,853 12
Exchange.....	271 19
Contingent commission.....	400 01
Monongahela Insurance Company.....	2,500 00
Mortgage expenses.....	1,976 00
Commissions on sale of securities.....	21 95
Miscellaneous expenditures.....	3,044 04
	<hr/>
Total disbursements.....	\$999,456 10
	<hr/>
Balance.....	\$1,188,744 04

## LEDGER ASSETS.

Book value of real estate.....	\$24,000 00
Mortgage loans on real estate.....	83,650 00
Book value of bonds, excluding interest.....	464,065 17
Cash in office.....	\$59,047 14
Cash in banks not on interest.....	8,671 89
Cash in banks on interest.....	206,462 99
	<hr/>
Agents' balances.....	342,399 42
Premium notes.....	347 43
Philadelphia Fire Underwriters' Association.....	100 00
	<hr/>
Total ledger assets.....	\$1,188,744 04

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$2,028 40	
Interest due and accrued on bonds.....	7,177 69	\$9,206 09
	<hr/>	
Trust funds.....		1,015 00
Due for reinsurance on losses paid.....		14,760 21
	<hr/>	
Gross assets.....		\$1,213,725 34

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$699 61	
Book value of bonds and stocks over market value....	4,807 67	
Premium notes.....	347 43	
Carnegie Trust Company.....	5,372 18	\$11,226 89
	<hr/>	
Total admitted assets.....		\$1,202,498 45



## LIABILITIES.

Losses adjusted and unpaid .....	\$59,448 32	
Losses in process of adjustment, or in suspense.....	68,343 84	
Losses resisted.....	7,987 50	
	<hr/>	
Total claims for losses .....	\$135,779 66	
Deduct reinsurance.....	55,482 11	
	<hr/>	
Net amount of unpaid losses.....		\$80,297 55
Unearned premiums on outstanding risks.....		547,708 94
Salaries and other miscellaneous expenses due or accrued.....		120 00
Federal, state and other taxes due or accrued.....		7,000 00
		<hr/>
Total.....		\$635,126 49
Cash capital.....	\$500,000 00	
Surplus over all liabilities.....	67,371 96	
	<hr/>	
Surplus to policy holders.....		567,371 96
		<hr/>
Total liabilities.....		\$1,202,498 45

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1911.....	\$77,187,284	\$996,890 74
Written during the year.....	175,991,856	2,124,464 01
	<hr/>	<hr/>
Total.....	\$253,179,140	\$3,121,354 75
Expired and terminated.....	91,581,894	1,277,334 30
	<hr/>	<hr/>
In force at end of the year.....	\$161,597,246	\$1,844,020 45
Deduct amount reinsured.....	55,988,927	839,018 80
	<hr/>	<hr/>
Net amount in force.....	\$105,608,319	\$1,005,001 65

## BUSINESS IN MAINE.

Risks written.....	<i>Fire.</i>
Premiums received.....	\$16,037 00
Losses paid.....	320 77
Losses incurred.....	495 00
	495 00

## 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.....	\$1,540,825 83	
Net marine premiums.....	1,615,500 70	\$3,156,326 53
Interest on mortgage loans.....	\$23,361 03	
Interest on collateral loans.....	3,146 18	
Interest on bonds and dividends on stocks.....	190,106 76	
Interest on deposits.....	5,835 39	
Interest from all other sources.....	1,218 65	
Rents.....	3,091 70	226,759 71
Agents' balances previously charged off.....		439 40
Profit from home office agency.....		20,395 17
Increase in book value of ledger assets.....		2,817 92
Dividends from banks in liquidation.....		1,925 00
Borrowed money.....		200,000 00
Total income.....		\$3,608,663 73
Ledger assets Dec. 31, 1911.....		6,252,899 69
Total.....		\$9,861,563 42

## DISBURSEMENTS.

Net amount paid for fire losses.....	\$898,379 03	
Net amount paid for marine losses.....	859,378 13	\$1,757,757 16
Adjustment and settlement of losses.....		30,634 23
Commissions or brokerage.....		685,879 54
Miscellaneous expenses of local agencies.....		2,761 80
Salaries and expenses of special and general agents.....		87,540 07
Salaries, fees and other charges of officers and employes.....		195,290 54
Rents.....		21,116 00
Advertising, printing and stationery.....		26,853 87
Postage, telegrams, telephone and express.....		13,317 23
Legal expenses.....		1,080 53
Furniture and fixtures.....		1,631 58

Maps, including corrections.....	\$4,839 79
Underwriters' boards and tariff associations.....	18,370 07
Fire department, patrol and salvage corps fees and taxes.....	11,649 21
Inspections and surveys.....	8,558 34
Repairs and expenses on real estate.....	3,135 45
Taxes on real estate.....	3,250 80
State taxes on premiums.....	38,886 90
Insurance department licenses and fees.....	9,145 91
All other licenses, fees and taxes.....	5,058 01
Interest or dividends to stockholders.....	210,000 00
Agents' balances charged off.....	5,300 53
Loss on sale or maturity of ledger assets.....	4,408 68
Investment expense.....	302 00
Interest on prepayment of marine premiums.....	1,611 00
Borrowed money repaid.....	200,000 00
Interest on borrowed money.....	566 87
Miscellaneous expenditures.....	13,422 04
	<hr/>
Total disbursements.....	\$3,362,367 95
	<hr/>
Balance.....	\$6,499,195 47

## LEDGER ASSETS.

Book value of real estate.....	\$294,000 00
Mortgage loans on real estate.....	485,800 00
Loans secured by collateral.....	27,600 00
Book value of bonds and stocks, excluding interest.....	4,677,147 45
Cash in office.....	\$4,657 80
Cash in banks not on interest.....	4,128 04
Cash in banks on interest.....	400,971 92
	<hr/>
Agents' balances.....	542,605 56
Bills receivable taken for marine and inland risks.....	58,349 49
Bills receivable taken for fire risks.....	2,560 00
Deposits with fire boards.....	700 00
Notes receivable.....	675 21
	<hr/>
Total ledger assets.....	\$6,499,195 47

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$5,614 66
Interest accrued on bonds.....	11,843 21
Interest due and accrued on collateral loans.....	57 67
	<hr/>
Market value of bonds and stocks over book value.....	211,676 55
Reinsurance return premiums.....	465 49
	<hr/>
Gross assets.....	\$6,728,853 05

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$22,990 36
Bills receivable, past due, taken for marine, inland and fire risks.....	5,849 58
Loans on personal security.....	2,000 00
Notes receivable.....	675 21
Deposited with fire boards.....	700 00
Mortgage loans in excess of appraisal.....	1,000 00
	<hr/>
Total admitted assets.....	\$6,695,637 90

## LIABILITIES.

Losses adjusted and unpaid .....	\$5,199 78
Losses in process of adjustment, or in suspense.....	470,246 41
Losses resisted.....	27,066 07
	<hr/>
Total claims for losses.....	\$502,512 26
Deduct reinsurance.....	111,459 61
	<hr/>
Net amount of unpaid losses.....	\$391,052 65
Unearned premiums on outstanding risks.....	2,109,872 03
Dividends remaining unpaid.....	60,000 00
Salaries and other miscellaneous expenses due or accrued.....	1,662 02
Federal, state and other taxes due or accrued.....	33,011 93
Commissions and other charges due agents and brokers.....	49,649 22
	<hr/>
Total.....	\$2,645,247 85
Cash capital.....	\$1,000,000 00
Surplus over all liabilities.....	3,050,390 05
	<hr/>
Surplus to policy holders.....	4,050,390 05
	<hr/>
Total liabilities.....	\$6,695,637 90

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1911	\$361,781,650	\$3,505,966	10 \$40,267,512	\$1,269,749 31
Written during the year..	254,777,095	2,509,931	64 164,463,867	2,142,212 21
	<hr/>	<hr/>	<hr/>	<hr/>
Total.....	\$616,558,745	\$6,015,897	74\$204,731,379	\$3,411,961 52
Expired and terminated..	236,352,068	2,323,342	01 164,705,935	2,148,231 30
	<hr/>	<hr/>	<hr/>	<hr/>
In force at end of the year	\$380,206,677	\$3,692,555	73 \$40,025,444	\$1,263,730 22
Deduct amount reinsured	82,493,052	823,242	52 2,316,412	73,804 64
	<hr/>	<hr/>	<hr/>	<hr/>
Net amount in force	\$297,713,625	\$2,869,313	21 \$37,709,032	\$1,189,925 58

## 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	\$2,719 09

## BUSINESS IN MAINE.

	<i>Fire.</i>	<i>Marine.</i>
Risks written.....	\$3,636,284 00	\$1,789,375 00
Premiums received.....	50,456 34	12,854 29
Losses paid.....	26,041 76	7,019 53
Losses incurred.....	24,721 32	6,744 53

CALEDONIAN-AMERICAN INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1897. COMMENCED BUSINESS IN 1898.

CHAS. H. POST, *President.*

MILWARD PRAIN, *Secretary.*

Cash Capital, \$200,000.

INCOME.

Net fire premiums.....		\$12,506 67
Interest on bonds and dividends on stocks.....	\$9,712 50	
Interest on deposits.....	168 17	9,880 67
Total income.....		\$22,387 34
Ledger assets Dec. 31, 1911.....		267,732 61
Total.....		\$290,119 95

DISBURSEMENTS.

Net amount paid for fire losses.....		\$8,884 26
Adjustment and settlement of losses.....		436 35
Commissions or brokerage.....		3,957 36
Salaries and expenses of special and general agents.....		66 15
Salaries, fees and other charges of officers and employes.....		483 90
Rents.....		24 47
Advertising, printing and stationery.....		221 95
Postage, telegrams, telephone and express.....		37 13
Legal expenses.....		5 99
Furniture and fixtures.....		1 97
Maps, including corrections.....		30 02
Underwriters' boards and tariff associations.....		202 30
Fire department, patrol and salvage corps fees and taxes.....		38 31
Inspections and surveys.....		30 01
State taxes on premiums.....		203 87
Insurance department licenses and fees.....		149 98
All other licenses, fees and taxes.....		44 51
Interest or dividends to stockholders.....		8,000 00
Miscellaneous expenditures.....		26 81
Total disbursements.....		\$22,845 34
Balance.....		\$267,274 61

## LEDGER ASSETS.

Book value of bonds and stocks, excluding interest.....		\$239,498 99
Cash in banks not on interest.....	\$928 44	
Cash in banks on interest.....	11,594 49	12,522 93
Agents' balances.....		15,216 38
Due for reinsurance on losses paid.....		36 31
Total ledger assets.....		\$267,274 61

## NON-LEDGER ASSETS.

Interest accrued on bonds.....		\$2,265 83
Gross assets.....		\$269,540 44

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$91 75	
Book value of bonds and stocks over market value.....	12,268 99	\$12,360 74
Total admitted assets.....		\$257,179 70

## LIABILITIES.

Losses adjusted and unpaid.....	\$1,197 65	
Losses in process of adjustment, or in suspense.....	6,386 50	
Losses resisted.....	1,952 13	
Total claims for losses.....	\$9,536 28	
Deduct reinsurance.....	7,942 85	
Net amount of unpaid losses.....		\$1,593 43
Unearned premiums on outstanding risks.....		12,616 52
Salaries and other miscellaneous expenses due or accrued.....		100 00
Federal, state and other taxes due or accrued.....		200 00
Due for reinsurance.....		4,065 51
Reserve for contingencies.....		500 00
Total.....		\$19,075 46
Cash capital.....	\$200,000 00	
Surplus over all liabilities.....	38,104 24	
Surplus to policy holders.....		238,104 24
Total liabilities.....		\$257,179 70

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1911.....	\$17,165,427	\$163,443 78
Written during the year.....	14,763,270	144,894 78
Total.....	\$31,928,697	\$308,338 56
Expired and terminated.....	12,291,251	125,089 41
In force at end of the year.....	\$19,637,446	\$183,249 15
Deduct amount reinsured.....	17,136,368	159,432 82
Net amount in force.....	\$2,501,078	\$23,816 33

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$17,314 00
Premiums received.....	277 26
Losses paid.....	137 48

CENTRAL NATIONAL FIRE INSURANCE COMPANY

CHICAGO, ILL.

INCORPORATED IN 1909. COMMENCED BUSINESS IN 1909.

JAMES B. HOBBS, *President.*

F. M. RICE, *Secretary.*

Cash Capital, \* \$200,000.

INCOME.

Net fire premiums.....		\$469,560 09
Interest on mortgage loans.....	\$6,926 99	
Interest on collateral loans.....	100 83	
Interest on bonds and dividends on stocks.....	18,766 80	
Interest on deposits.....	1,615 11	
Interest from all other sources.....	119 65	27,529 38
Profit on sale or maturity of ledger assets.....		900 40
Total income.....		\$497,989 87
Ledger assets Dec. 31, 1911.....		819,399*78
Total.....		\$1,317,389 65

DISBURSEMENTS.

Net amount paid for fire losses.....		\$321,648 85
Adjustment and settlement of losses.....		8,341 39
Commissions or brokerage.....		151,940 47
Salaries and expenses of special and general agents.....		22,571 11
Salaries, fees and other charges of officers and employes.....		48,453 20
Rents.....		5,471 68
Advertising, printing and stationery.....		6,642 06

\*Capital stock was reduced \$200,000 without reducing assets during 1912.

190 CENTRAL NATIONAL FIRE INSURANCE COMPANY.

Postage, telegrams, telephone and express.....	\$4,378 75
Legal expenses.....	1,877 98
Furniture and fixtures.....	2,360 46
Maps, including corrections.....	301 50
Underwriters' boards and tariff associations.....	3,132 08
Fire department, patrol and salvage corps fees and taxes.....	2,044 29
Inspections and surveys.....	530 01
State taxes on premiums.....	9,204 31
Insurance department licenses and fees.....	7,174 32
Interest or dividends to stockholders.....	18,000 00
Agents' balances charged off.....	93 20
Loss on sale or maturity of ledger assets.....	165 60
Miscellaneous expenditures.....	1,896 74
<b>Total disbursements.....</b>	<b>\$616,228 00</b>
<b>Balance.....</b>	<b>\$701,161 65</b>

LEDGER ASSETS.

Book value of real estate.....	\$100 00
Mortgage loans on real estate.....	86,910 00
Book value of bonds and stocks, excluding interest.....	445,857 64
Cash in office.....	\$4,784 82
Cash in banks not on interest.....	382 89
Cash in banks on interest.....	68,616 49
<b>Agents' balances.....</b>	<b>82,530 73</b>
<b>Bills receivable taken for fire risks.....</b>	<b>11,836 32</b>
<b>Premiums on mortgages.....</b>	<b>67 76</b>
<b>Advances to special agents.....</b>	<b>75 00</b>
<b>Total ledger assets.....</b>	<b>\$701,161 65</b>

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$2,237 56
Interest accrued on bonds.....	8,341 97
Interest accrued on other assets.....	36 91
<b>Furniture, fixtures and maps.....</b>	<b>10,553 86</b>
<b>Due from other companies on losses paid.....</b>	<b>1,803 77</b>
<b>Gross assets.....</b>	<b>\$724,135 72</b>

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes.....	\$10,553 86
Agents' balances, representing business written prior to Oct. 1, last.....	1,604 64
Bills receivable, past due, taken for fire risks.....	851 82
Book value of bonds and stocks over market value.....	5,996 13
<b>Total admitted assets.....</b>	<b>\$705,129 27</b>



LIABILITIES.

Losses adjusted and unpaid .....	\$15,336 97	
Losses in process of adjustment, or in suspense.....	40,577 35	
Losses resisted.....	4,450 00	
	<hr/>	
Total claims for losses.....	\$60,364 32	
Deduct reinsurance.....	8,368 48	
	<hr/>	
Net amount of unpaid losses.....		\$51,725 84
Unearned premiums on outstanding risks.....		323,662 20
Salaries and other miscellaneous expenses due or accrued.....		262 41
Federal, state and other taxes due or accrued.....		5,000 00
Due for reinsurance.....		11,514 86
		<hr/>
Total.....		\$392,165 31
Cash capital.....	\$200,000 00	
Surplus over all liabilities.....	112,963 96	
	<hr/>	
Surplus to policy holders.....		312,963 96
		<hr/>
Total liabilities.....		\$705 129 27

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1911.....	\$50,668,326	\$579,186 49
Written during the year.....	52,977,755	703,147 17
	<hr/>	<hr/>
Total.....	\$103,646,081	\$1,282,333 66
Expired and terminated.....	39,738,456	550,173 19
	<hr/>	<hr/>
In force at end of the year.....	\$63,907,625	\$732,160 47
Deduct amount reinsured.....	11,249,475	121,391 00
	<hr/>	<hr/>
Net amount in force.....	\$52,658,150	\$610,769 47

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$409,965 00
Premiums received.....	7,962 63
Losses paid.....	7,487 02
Losses incurred.....	7,564 95

CITIZENS INSURANCE COMPANY,  
ST. LOUIS, MO.

INCORPORATED IN 1837. COMMENCED BUSINESS IN 1837.

CHARLES E. CHASE, *President.*

P. O. CROCKER, *Secretary.*

Cash Capital, \$200,000.

INCOME.

Net fire premiums.....	\$502,234 99	
Net marine premiums.....	9,079 96	\$511,314 95
Interest on mortgage loans.....	\$4,860 00	
Interest on bonds and dividends on stocks.....	24,214 50	
Interest on deposits.....	1,454 00	30,528 50
Conscience money.....		32 69
Total income.....		\$541,876 14
Ledger assets Dec. 31, 1911.....		876,583 14
Total.....		\$1,418,459 28

DISBURSEMENTS.

Net amount paid for fire losses.....	\$336,943 99
Adjustment and settlement of losses.....	6,798 72
Commissions or brokerage.....	92,723 66
Salaries and expenses of special and general agents.....	29,413 18
Salaries, fees and other charges of officers and employes.....	7,207 86
Rents.....	1,845 27
Advertising, printing and stationery.....	4,722 77
Postage, telegrams, telephone and express.....	4,127 29
Legal expenses.....	423 84
Furniture and fixtures.....	358 17
Maps, including corrections.....	319 63
Underwriters' boards and tariff associations.....	9,346 14
Fire department, patrol and salvage corps fees and taxes.....	2,413 23
Inspections and surveys.....	333 70
State taxes on premiums.....	10,421 85
Insurance department licenses and fees.....	4,484 36
All other licenses, fees and taxes.....	5,532 93
Interest or dividends to stockholders.....	24,000 00

Agents' balances charged off.....		\$103 41
Miscellaneous expenditures.....		258 73
Total disbursements.....		<u>\$541,778 73</u>
Balance.....		\$876,680 55

## LEDGER ASSETS.

Mortgage loans on real estate.....		\$97,200 00
Book value of bonds and stocks, excluding interest.....		570,493 75
Cash in banks not on interest.....	\$26,743 07	
Cash in banks on interest.....	112,059 56	138,802 63
Agents' balances.....		<u>70,184 17</u>
Total ledger assets.....		\$876,680 55

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$1,168 16	
Interest accrued on bonds.....	9,519 80	\$10,687 96
Gross assets.....		<u>\$887,368 51</u>

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$2,596 89	
Book value of bonds and stocks over market value....	22,663 75	\$25,260 64
Total admitted assets.....		<u>\$862,107 87</u>

## LIABILITIES.

Losses adjusted and unpaid.....	\$87,700 62	
Losses in process of adjustment, or in suspense.....	107,186 02	
Losses resisted.....	24,342 49	
Total claims for losses.....	<u>\$219,229 13</u>	
Deduct reinsurance.....	157,597 30	
Net amount of unpaid losses.....		\$61,631 83
Unearned premiums on outstanding risks.....		437,217 04
Salaries and other miscellaneous expenses due or accrued.....		1,425 00
Federal, state and other taxes due or accrued.....		4,675 00
Total.....		<u>\$504,948 87</u>
Cash capital.....	\$200,000 00	
Surplus over all liabilities.....	157,159 00	
Surplus to policy holders.....		<u>357,159 00</u>
Total liabilities.....		\$862,107 87

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1911	\$223,938,103	\$2,819,411 47	-	-
Written during the year..	173,720,368	2,085,333 01	458,070 00	10,313 64
<b>Total.....</b>	<b>\$397,658,471</b>	<b>\$4,904,744 48</b>	<b>\$458,070 00</b>	<b>\$10,313 64</b>
Expired and terminated...	147,872,447	2,024,216 59	158,765 00	2,074 75
In force at end of the year..	\$249,786,024	\$2,880,527 89	\$299,305 00	\$8,238 89
Deduct amount reinsured..	175,189,413	2,053,771 67	-	-
<b>Net amount in force</b>	<b>\$74,596,611</b>	<b>\$26,756 22</b>	<b>\$299,305 00</b>	<b>\$8,238 89</b>

## 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	\$24,975 83
Virginia.....	11,500 00	12,768 03

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$733,728 00
Premiums received.....	13,240 56
Losses paid.....	5,629 77
Losses incurred.....	6,684 18

## COLUMBIA INSURANCE COMPANY,

JERSEY CITY, N. J.

INCORPORATED IN 1901. COMMENCED BUSINESS IN 1901.

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

Cash Capital, \$400,000.

## INCOME.

Net marine premiums.....		\$401,006 65
Interest on bonds.....	\$29,848 08	
Interest on deposits.....	1,114 88	
Interest from all other sources.....	300 00	31,262 96
Total income.....		\$432,269 61
Ledger assets Dec. 31, 1911.....		904,056 72
Total.....		\$1,336,326 33

## DISBURSEMENTS.

Net amount paid for marine losses.....		\$180,941 17
Commissions or brokerage.....		125,837 58
Miscellaneous expenses of local agencies.....		1,053 00
Salaries and expenses of special and general agents.....		3,166 36
Salaries, fees and other charges of officers and employes.....		6,799 50
Advertising, printing and stationery.....		2,978 00
Postage, telegrams, telephone and express.....		690 00
Legal expenses.....		376 00
Underwriters' boards and tariff associations.....		792 00
Fire department, patrol and salvage corps fees and taxes.....		184 98
Inspections and surveys.....		260 00
State taxes on premiums.....		9,272 49
Insurance department licenses and fees.....		1,524 00
All other licenses, fees and taxes.....		474 43
Agents' balances charged off.....		563 30
Decrease in book value of ledger assets.....		897 92
Investment expense.....		82 50
Total disbursements.....		\$335,893 23
Balance.....		\$1,000,433 10

## LEDGER ASSETS.

Book value of bonds, excluding interest.....		\$883,660 42
Cash in banks on interest.....		37,159 28
Agents' balances.....		69,613 40
Cash deposit in Ontario.....		10,000 00
Total ledger assets.....		<u>\$1,000,433 10</u>

## NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$10,143 32	
Interest accrued on other assets.....	62 50	\$10,205 82
Gross assets.....		<u>\$1,010,638 92</u>

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$14,950 00	
Book value of bonds over market value.....	50,700 42	\$65,650 42
Total admitted assets.....		<u>\$944,988 50</u>

## LIABILITIES.

Losses in process of adjustment, or in suspense.....	\$70,236 28	
Losses resisted.....	1,104 65	
Total claims for losses.....	\$71,340 93	
Deduct reinsurance.....	43,253 10	
Net amount of unpaid losses.....		\$28,087 83
Unearned premiums on outstanding risks.....		172,604 28
Salaries and other miscellaneous expenses due or accrued.....		8,000 00
Federal, state and other taxes due or accrued.....		9,000 00
Total.....		<u>\$217,692 11</u>
Cash capital.....	\$400,000 00	
Surplus over all liabilities.....	327,296 39	
Surplus to policy holders.....		<u>727,296 39</u>
Total liabilities.....		<u>\$944,988 50</u>

## RISKS AND PREMIUMS.

	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1911.....	\$35,187,212	\$741,908 13
Written during the year.....	112,299,635	998,147 89
Total.....	<u>\$147,486,847</u>	<u>\$1,740,056 02</u>
Expired and terminated.....	112,932,326	933,281 80
In force at end of the year.....	\$34,554,521	\$806,774 22
Deduct amount reinsured.....	18,955,570	464,933 25
Net amount in force.....	<u>\$15,598,951</u>	<u>\$341,840 97</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>
Province of Ontario .....	\$30,000 00	\$33,414 72

BUSINESS IN MAINE.

	<i>Marine.</i>
Risks written .....	\$178,976 00
Premiums received .....	3,688 66
Losses paid .....	967 80
Losses incurred .....	967 80

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COMMERCE INSURANCE COMPANY,

ALBANY, N. Y.

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INCORPORATED IN 1859. COMMENCED BUSINESS IN 1859.

E. DARWIN JENISON, *President.*

A. J. HINMAN, *Secretary*

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Cash Capital, \$200,000.

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INCOME.

Net fire premiums .....		\$256,336 63
Interest on mortgage loans .....	\$1,733 76	
Interest on bonds and dividends on stocks .....	22,927 71	
Interest on deposits .....	376 70	
Rents—including company's own occupancy .....	11,774 27	36,812 44
Profit on sale or maturity of ledger assets .....		4,390 00
Borrowed money .....		10,000 00
Total income .....		\$307,539 07
Ledger assets Dec. 31, 1911 .....		717,160 56
Total .....		\$1,024,699 63

## DISBURSEMENTS.

Net amount paid for fire losses.....	\$153,052 18
Adjustment and settlement of losses.....	2,792 82
Commissions or brokerage.....	60,893 69
Salaries and expenses of special and general agents.....	4,967 40
Salaries, fees and other charges of officers and employes.....	18,866 36
Rents—including company's own occupancy.....	2,000 00
Advertising, printing and stationery.....	3,928 60
Postage, telegrams, telephone and express.....	2,478 46
Legal expenses.....	198 84
Maps, including corrections.....	1,098 03
Underwriters' boards and tariff associations.....	2,632 19
Fire department, patrol and salvage corps fees and taxes.....	1,736 86
Inspections and surveys.....	816 97
Repairs and expenses on real estate.....	3,213 76
Taxes on real estate.....	2,313 18
State taxes on premiums.....	4,239 14
Insurance department licenses and fees.....	2,642 67
All other licenses, fees and taxes.....	79 43
Interest or dividends to stockholders.....	20,000 00
Loss on sale or maturity of ledger assets.....	4,687 50
Borrowed money repaid.....	10,000 00
Interest on borrowed money.....	52 10
<b>Total disbursements.....</b>	<b>\$302,690 18</b>
<b>Balance.....</b>	<b>\$722,009 45</b>

## LEDGER ASSETS.

Book value of real estate.....	\$75,000 00
Mortgage loans on real estate.....	31,000 00
Book value of bonds and stocks, excluding interest.....	556,848 25
Cash in office.....	\$1,010 04
Cash in banks on interest.....	17,414 96
<b>Agents' balances.....</b>	<b>40,736 20</b>
<b>Total ledger assets.....</b>	<b>\$722,009 45</b>

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$282 50
Interest accrued on bonds.....	4,023 32
Rents accrued on company's property.....	292 50
<b>Market value of real estate over book value.....</b>	<b>25,000 00</b>
Commissions due other companies.....	1,920 88
Reinsurance on losses paid.....	1,405 73
<b>Gross assets.....</b>	<b>\$754,934 38</b>

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$867 37
Book value of bonds and stocks over market value.....	6,927 75
<b>Total admitted assets.....</b>	<b>\$747,139 26</b>



LIABILITIES.

Losses adjusted and unpaid.....	\$4,070 39	
Losses in process of adjustment, or in suspense.....	22,580 00	
Losses resisted.....	4,153 45	
	<hr/>	
Total claims for losses.....	\$30,803 84	
Deduct reinsurance.....	5,352 00	
	<hr/>	
Net amount of unpaid losses.....		\$25,451 84
Unearned premiums on outstanding risks.....		238,744 86
Salaries and other miscellaneous expenses due or accrued.....		2,200 00
Federal, state and other taxes due or accrued.....		4,500 00
Commissions and other charges due agents and brokers.....		350 00
Due for reinsurance.....		7,056 10
		<hr/>
Total.....		\$278,302 80
Cash capital.....	\$200,000 00	
Surplus over all liabilities.....	268,836 46	
	<hr/>	
Surplus to policy holders.....		468,836 46
		<hr/>
Total liabilities.....		\$747,139 26

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1911.....	\$48,713,644	\$488,542 45
Excess of original premiums over reinsurance.....	-	407 15
Written during the year.....	35,547,465	358,710 31
	<hr/>	<hr/>
Total.....	\$84,261,109	\$847,659 91
Expired and terminated.....	21,443,980	323,703 06
	<hr/>	<hr/>
In force at end of the year.....	\$62,817,129	\$523,956 85
Deduct amount reinsured.....	16,609,434	71,347 00
	<hr/>	<hr/>
Net amount in force.....	\$46,207,695	\$452,609 85

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$583,862 00
Premiums received.....	7,129 69
Losses paid.....	3,842 24
Losses incurred.....	2,450 87

## COMMERCIAL UNION FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1890. COMMENCED BUSINESS IN 1891.

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

Cash Capital, \$200,000.

## INCOME.

Net fire premiums.....		\$424,787 25
Interest on bonds and dividends on stocks.....	\$30,907 77	
Interest on deposits.....	654 48	31,562 25
Profit on sale or maturity of ledger assets.....		47 00
Total income.....		\$456,396 50
Ledger assets Dec. 31, 1911.....		933,781 42
Total.....		\$1,390,177 92

## DISBURSEMENTS.

Net amount paid for fire losses.....		\$173,345 24
Adjustment and settlement of losses.....		4,503 06
Commissions or brokerage.....		97,778 48
Salaries and expenses of special and general agents.....		5,947 58
Salaries, fees and other charges of officers and employes.....		6,054 93
Advertising, printing and stationery.....		3,417 97
Postage, telegrams, telephone and express.....		1,398 40
Maps, including corrections.....		786 77
Underwriters' boards and tariff associations.....		3,890 25
Fire department, patrol and salvage corps fees and taxes.....		4,470 80
Inspections and surveys.....		2,362 11
State taxes on premiums.....		5,472 99
Insurance department licenses and fees.....		2,826 90
All other licenses, fees and taxes.....		2,601 24
Interest or dividends to stockholders.....		20,000 00
Decrease in book value of ledger assets.....		460 50
Exchange.....		378 25
Total disbursements.....		\$335,695 47
Balance.....		\$1,054,482 45

LEDGER ASSETS.

Book value of bonds and stocks, excluding interest.....		\$887,220 22
Cash in office.....	\$15 73	
Cash in banks on interest.....	31,702 80	31,718 53
Agents' balances.....		135,543 70
Total ledger assets.....		\$1,054,482 45

NON-LEDGER ASSETS.

Interest accrued on bonds.....		\$8,341 00
Gross assets.....		\$1,062,823 45

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$3,797 21	
Book value of bonds and stocks over market value....	30,936 22	\$34,733 43
Total admitted assets.....		\$1,028,090 02

LIABILITIES.

Losses adjusted and unpaid.....	\$7,701 00	
Losses in process of adjustment, or in suspense.....	44,320 00	
Losses resisted.....	2,850 00	
Total claims for losses.....	\$54,871 00	
Deduct reinsurance.....	17,243 00	
Net amount of unpaid losses.....		\$37,628 00
Unearned premiums on outstanding risks.....		391,210 84
Salaries and other miscellaneous expenses due or accrued.....		8,121 00
Federal, state and other taxes due or accrued.....		7,095 00
Commissions and other charges due agents and brokers.....		10,876 00
Due for return premiums and reinsurance.....		22,487 96
Total.....		\$477,418 80
Cash capital.....	\$200,000 00	
Surplus over all liabilities.....	350,671 22	
Surplus to policy holders.....		550,671 22
Total liabilities.....		\$1,028,090 02

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1911.....	\$80,683,043	\$836,015 64
Written during the year.....	72,765,459	730,514 96
Total.....	\$153,448,502	\$1,566,530 60
Expired and terminated.....	58,747,652	603,996 18
In force at end of the year.....	\$94,700 850	\$962,534 42
Deduct amount reinsured.....	20,189,258	236,044 52
Net amount in force.....	\$74,511,592	\$726,489 90

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$254,847 00
Premiums received.....	2,811 55
Losses paid.....	1,051 44
Losses incurred.....	1,028 68

## COMMONWEALTH INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1886. COMMENCED BUSINESS IN 1886.

E. G. RICHARDS, *President.*ROBERT NEWBOULT, *Secretary*

Cash Capital, \$500,000.

## INCOME.

Net fire premiums.....		\$858,922 39
Interest on mortgage loans.....	\$16,766 52	
Interest on bonds and dividends on stocks.....	86,069 73	
Interest on deposits.....	1,267 04	
Interest from all other sources.....	43 72	104,147 01
Agents' balances previously charged off.....		21 14
Profit on sale or maturity of ledger assets.....		19,173 13
Total income.....		\$982,263 67
Ledger assets Dec. 31, 1911.....		2,557,075 36
Total.....		\$3,539,339 03

## DISBURSEMENTS.

Net amount paid for fire losses.....		\$521,945 81
Adjustment and settlement of losses.....		10,281 70
Commissions or brokerage.....		178,996 38
Miscellaneous expenses of local agencies.....		2,927 22
Salaries and expenses of special and general agents.....		44,649 65
Salaries, fees and other charges of officers and employes.....		25,703 97
Rents.....		7,509 56

Advertising, printing and stationery.....	\$16,731 79	
Postage, telegrams, telephone and express.....	6,925 79	
Legal expenses.....	565 52	
Furniture and fixtures.....	2,225 71	
Maps, including corrections.....	745 02	
Underwriters' boards and tariff associations.....	6,838 75	
Fire department, patrol and salvage corps fees and taxes.....	7,015 51	
Inspections and surveys.....	5,343 68	
State taxes on premiums.....	13,138 15	
Insurance department licenses and fees.....	7,587 26	
All other licenses, fees and taxes.....	6,483 18	
Interest or dividends to stockholders.....	50,000 00	
Agents' balances charged off.....	177 36	
Loss on sale or maturity of ledger assets.....	2,450 00	
		<hr/>
Total disbursements.....	\$918,242 01	
		<hr/>
Balance.....	\$2,621,097 02	

## LEDGER ASSETS.

Mortgage loans on real estate.....		\$309,000 00
Book value of bonds and stocks, excluding interest.....		2,078,765 23
Cash in office.....	\$200 00	
Cash in banks on interest.....	87,767 87	87,967 87
		<hr/>
Agents' balances.....		143,636 47
Western Adjustment & Appraisal Company.....		200 00
Adjustment expense recoverable.....		1,427 45
Sprinkler Leakage Account.....		100 00
		<hr/>
Total ledger assets.....		\$2,621,097 02

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$3,081 96	
Interest accrued on bonds.....	13,719 98	\$16,801 94
		<hr/>
Gross assets.....		\$2,637,898 96

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$3,906 07	
Book value of bonds and stocks over market value....	34,045 23	
Sprinkler Leakage Account.....	100 00	\$38,051 30
		<hr/>
Total admitted assets.....		\$2,599,847 66

## LIABILITIES.

Losses adjusted and unpaid.....	\$15,508 00	
Losses in process of adjustment, or in suspense.....	84,857 06	
Losses resisted.....	8,935 26	
		<hr/>
Total claims for losses.....	\$109,300 32	
Deduct reinsurance.....	24,561 00	
		<hr/>
Net amount of unpaid losses.....		\$84,739 32
Unearned premiums on outstanding risks.....		803,945 63

Salaries and other miscellaneous expenses due or accrued.....		\$1,500 00
Federal, state and other taxes due or accrued.....		30,000 00
Total.....		\$920,184 05
Cash capital.....	\$500,000 00	
Surplus over all liabilities.....	1,179,662 71	
Surplus to policy holders.....		1,679,662 71
Total liabilities.....		\$2,599,847 66

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1911.....	\$221,688,320	\$2,076,748 51
Written during the year.....	171,539,211	1,440,066 26
Total.....	\$393,227,531	\$3,516,814 77
Expired and terminated.....	172,404,234	1,555,706 95
In force at end of the year.....	\$220,823,297	\$1,961,107 82
Deduct amount reinsured.....	41,731,256	368,713 10
Net amount in force.....	\$179,092,041	\$1,592,394 72

## 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	\$4,919 60
Georgia.....	10,000 00	7,246 68

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,134,660 00
Premiums received.....	21,620 68
Losses paid.....	7,738 54
Losses incurred.....	9,427 44

## 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.....		\$3,739,990 56
Interest on mortgage loans.....	\$44,940 90	
Interest on collateral loans.....	2,689 37	
Interest on bonds and dividends on stocks.....	233,959 51	
Interests on deposits.....	4,083 91	
Interest from all other sources.....	1,840 88	
Rents—including company's own occupancy.....	10,828 00	298,342 57
Agents' balances previously charged off.....		42 00
Profit on sale or maturity of ledger assets.....		777 50
Total income.....		\$4,039,152 63
Ledger assets Dec. 31, 1911.....		7,626,357 60
Total.....		\$11,665,510 23

## DISBURSEMENTS.

Net amount paid for fire losses.....	\$2,063,754 64
Adjustment and settlement of losses.....	34,168 85
Commissions or brokerage.....	805,319 08
Miscellaneous expenses of local agencies.....	15,073 75
Salaries and expenses of special and general agents.....	148,213 84
Salaries, fees and other charges of officers and employes.....	208,058 34
Rents—including company's own occupancy.....	29,562 04
Advertising, printing and stationery.....	51,268 40
Postage, telegrams, telephone and express.....	21,676 81
Legal expenses.....	6,879 73
Furniture and fixtures.....	3,231 01
Maps, including corrections.....	11,409 47
Underwriters' boards and tariff associations.....	24,637 20
Fire department and salvage corps fees and taxes.....	26,052 63
Inspections and surveys.....	26,858 85
Repairs and expenses on real estate.....	486 58

Taxes on real estate .....	\$2,028 36
State taxes on premiums .....	62,321 36
Insurance department licenses and fees .....	22,044 13
All other licenses, fees and taxes .....	8,876 00
Interest or dividends to stockholders .....	160,000 00
Agents' balances charged off .....	1,619 01
Loss on sale or maturity of ledger assets .....	1,485 00
Paid stockholders for dividends .....	30,890 50
<b>Total disbursements .....</b>	<b>\$3,765,915 58</b>
<b>Balance .....</b>	<b>\$7,899,594 65</b>

## LEDGER ASSETS.

Book value of real estate .....	\$189,200 00
Mortgage loans on real estate .....	1,014,350 00
Loans secured by collateral .....	54,000 00
Book value of bonds and stocks, excluding interest .....	5,741,946 93
Cash in office .....	\$477 90
Cash in banks not on interest .....	20,055 39
Cash in banks on interest .....	472,851 82
<b>Agents' balances .....</b>	<b>364,976 81</b>
<b>Bills receivable taken for fire risks .....</b>	<b>41,735 80</b>
<b>Total ledger assets .....</b>	<b>\$7,899,594 65</b>

## NON-LEDGER ASSETS.

Interest accrued on mortgages .....	\$11,039 80
Interest accrued on bonds .....	30,369 78
Interest accrued on collateral loans .....	464 30
<b>Gross assets .....</b>	<b>\$7,941,468 53</b>

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last .....	\$8,661 23
Bills receivable, past due, taken for fire risks .....	24,011 14
Book value of bonds and stocks over market value .....	170,096 93
<b>Total admitted assets .....</b>	<b>\$7,738,699 23</b>

## LIABILITIES.

Losses adjusted and unpaid .....	\$81,656 36
Losses in process of adjustment, or in suspense .....	282,395 95
Losses resisted .....	41,987 76
<b>Total claims for losses .....</b>	<b>\$406,040 07</b>
<b>Deduct reinsurance .....</b>	<b>84,703 88</b>
<b>Net amount of unpaid losses .....</b>	<b>\$321,336 19</b>
<b>Unearned premiums on outstanding risks .....</b>	<b>4,109,438 30</b>



Salaries and other miscellaneous expenses due or accrued.....		\$897 05
Federal, state and other taxes due or accrued.....		35,000 00
Total.....		<u>\$4,466,471 54</u>
Cash capital.....	\$1,000,000 00	
Surplus over all liabilities.....	2,272,227 69	
Surplus to policy holders.....		<u>3,272,227 69</u>
Total liabilities.....		<u>\$7,738,699 23</u>

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1911.....	\$801,258,351	\$8,822,052 79
Excess of original premiums over reinsurance.....	-	3,745 35
Written during the year.....	452,471,336	4,990,267 09
Total.....	<u>\$1,253,729,687</u>	<u>\$13,816,065 23</u>
Expired and terminated.....	415,381,177	4,784,047 92
In force at end of the year.....	\$838,348,510	\$9,032,017 31
Deduct amount reinsured.....	85,429,593	991,876 53
Net amount in force.....	<u>\$752,918,917</u>	<u>\$8,040,140 78</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.....	\$125,000 00	\$100,215 13
Georgia.....	10,000 00	21,019 89
New Mexico.....	10,000 00	14,186 76
Virginia.....	50,000 00	22,165 94

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$3,373,317 00
Premiums received.....	49,520 30
Losses paid.....	22,568 80
Losses incurred.....	20,475 88

## 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,	
ERNEST STURM,	

Cash Capital, \$2,000,000.

## INCOME.

Net fire premiums.....	\$7,989,372 52	
Net marine premiums.....	129,536 07	\$8,118,908 59
Interest on mortgage loans.....	\$135 00	
Interest on collateral loans.....	2,402 78	
Interest on bonds and dividends on stocks.....	924,384 40	
Interest on deposits.....	104,819 47	
Interest from all other sources.....	4,594 62	
Rents—including company's own occupancy.....	72,104 64	1,108,440 91
Agents' balances previously charged off.....		1,896 82
Profit on sale or maturity of ledger assets.....		126,844 00
Increase in book value of ledger assets.....		630,318 00
Profit from syndicates.....		5,310 53
Total income.....		\$9,991,718 85
Ledger assets Dec. 31, 1911.....		25,503,123 44
Total.....		\$35,494,842 29

## DISBURSEMENTS.

Net amount paid for fire losses.....	\$3,851,017 51	
Net amount paid for marine losses.....	59,631 77	\$3,910,649 28
Adjustment and settlement of losses.....		119,107 25
Commissions or brokerage.....		1,657,681 05
Miscellaneous expenses of local agencies.....		1,247 71
Salaries and expenses of special and general agents.....		260,930 10
Salaries, fees and other charges of officers and employes.....		436,068 24
Rents—including company's own occupancy.....		70,034 93
Advertising, printing and stationery.....		75,509 07
Postage, telegrams, telephone and express.....		67,629 92
Legal expenses.....		952 82

## CONTINENTAL INSURANCE COMPANY.

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Furniture and fixtures.....	\$31,549 54	
Maps, including corrections.....	20,150 91	
Underwriters' boards and tariff associations.....	85,539 20	
Fire department, patrol and salvage corps fees and taxes.....	31,026 47	
Inspections and surveys.....	7,300 44	
Repairs and expenses on real estate.....	31,691 60	
Taxes on real estate.....	24,871 74	
State taxes on premiums.....	155,877 66	
Insurance department licenses and fees.....	31,732 69	
All other licenses, fees and taxes.....	58,070 54	
Interest or dividends to stockholders.....	1,000,000 00	
Cash paid for redemption of scrip.....	43 00	
Interest paid scripholders.....	60	
Agents' balances charged off.....	1,890 02	
Loss on sale or maturity of ledger assets.....	174 00	
Decrease in book value of ledger assets.....	412,823 00	
First Bulgarian Insurance Company reserve.....	25,379 62	
First Bulgarian Insurance Company interest.....	1,021 56	
Miscellaneous expenditures.....	35,239 55	
		<hr/>
Total disbursements.....	\$8,554,192 51	
		<hr/>
Balance.....	\$6,940,649 78	

## LEDGER ASSETS.

Book value of real estate.....	\$1,175,000 00	
Mortgage loans on real estate.....	2,700 00	
Loans secured by collateral.....	500,000 00	
Book value of bonds and stocks, excluding interest.....	22,282,237 00	
Cash in office.....	\$3,073 16	
Cash in banks not on interest.....	93 62	
Cash in banks on interest.....	1,703,963 14	1,707,129 92
		<hr/>
Agents' balances.....	1,044,880 83	
Bills receivable taken for fire risks.....	228,702 03	
		<hr/>
Total ledger assets.....	\$26,940,649 78	

## NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	\$74,131 44	
Interest accrued on other assets.....	83 71	
Declared dividends on stocks.....	135,259 75	\$209,474 90
		<hr/>
Gross assets.....		\$27,150,124 68

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$3,467 47	
Bills receivable, past due, taken for fire risks.....	76,625 93	\$80,093 40
		<hr/>
Total admitted assets.....		\$27,070,031 28

## LIABILITIES.

Losses in process of adjustment, or in suspense.....	\$517,331 70	
Losses resisted.....	43,332 50	
		<hr/>
Total claims for losses.....	\$560,664 20	
Deduct reinsurance.....	75,459 43	
		<hr/>
Net amount of unpaid losses.....		\$485,204 77
Unearned premiums on outstanding risks.....		9,022,217 57
Principal unpaid on scrip.....		26,657 00
Interest due or accrued on scrip.....		6,063 30
Dividends remaining unpaid.....		500,000 00
Salaries and other miscellaneous expenses due or accrued.....		27,500 00
Federal, state and other taxes due or accrued.....		162,000 00
Commissions and other charges due agents and brokers.....		75,386 16
Due for reinsurance.....		24,894 68
Rents paid in advance.....		116 60
Reserve for contingencies.....		250,000 00
		<hr/>
Total.....		\$10,580,040 08
Cash capital.....	\$2,000 000 00	
Surplus over all liabilities.....	14,489,991 20	
		<hr/>
Surplus to policyholders.....		\$16,489,991 20
		<hr/>
Total liabilities.....		\$27,070,031 28

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1911	\$1,678,369,274	\$17,452,172 04	\$1,266,857	\$36,202 13
Written during the year..	1,030,611,173	10,356,023 54	8,185,138	285,937 16
		<hr/>		
Total.....	\$2,708,980,447	\$27,808,195 58	\$9,451,995	\$322,139 29
Expired and terminated..	928,642,764	9,181,617 06	1,521,877	94,897 36
		<hr/>		
In force at end of the year	\$1,780,337,683	\$18,626,578 52	\$7,930,118	\$227,241 93
Deduct amount reinsured	157,435,104	1,585,766 56	3,117,414	90,421 85
		<hr/>		
Net amount in force	\$1,622,902,579	\$17,040,811 96	\$4,812,704	\$136,820 08

## 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.....	\$253,000 00	\$207,176 74
Georgia.....	10,000 00	184,805 76
New Mexico.....	10,000 00	9,408 54
Virginia.....	52,000 00	117,552 42

## BUSINESS IN MAINE.

	<i>Fire.</i>	<i>Marine.</i>
Risks written.....	\$5,924,724 00	\$15,775 00
Premiums received.....	88,008 06	291 35
Losses paid.....	48,249 88	-
Losses incurred.....	42,394 68	-

DETROIT FIRE AND MARINE INSURANCE  
COMPANY,

DETROIT, MICH.

INCORPORATED IN 1866. COMMENCED BUSINESS IN 1866.

E. H. BUTLER, *President.*

A. H. McDONELL, *Secretary.*

Cash Capital, \$500,000.

INCOME.

Net fire premiums.....	\$641,592 05	
Net marine premiums.....	16,480 21	\$658,072 26
Interest on mortgage loans.....	\$45,003 88	
Interest on collateral loans.....	1,386 60	
Interest on bonds.....	43,180 39	
Interest on deposits.....	1,528 25	
Interest from all other sources.....	6,503 66	
Rents—including company's own occupancy.....	805 00	98,407 78
Profit on sale or maturity of ledger assets.....		260 20
Total income.....		\$756,740 24
Ledger assets Dec. 31, 1911.....		2,113,834 62
Total.....		\$2,870,574 86

DISBURSEMENTS.

Net amount paid for fire losses.....	\$334,532 82	
Net amount paid for marine losses.....	4,518 83	\$339,051 65
Adjustment and settlement of losses.....		5,974 00
Commissions or brokerage.....		142,170 74
Salaries and expenses of special and general agents.....		19,799 68
Salaries, fees and other charges of officers and employes.....		45,769 41
Rents—including company's own occupancy.....		5,502 64
Advertising, printing and stationery.....		7,275 67
Postage, telegrams, telephone and express.....		4,664 51
Legal expenses.....		1,192 89
Furniture and fixtures.....		8,592 43
Maps, including corrections.....		1,989 37

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Underwriters' boards and tariff associations.....	\$8,098 74
Fire department, patrol and salvage corps fees and taxes.....	7,625 76
Inspections and surveys.....	465 50
Repairs and expenses on real estate.....	159 19
State taxes on premiums.....	9,116 07
Insurance department licenses and fees.....	3,243 00
All other licenses, fees and taxes.....	2,407 89
Interest or dividends to stockholders.....	60,000 00
Agents' balances charged off.....	94 23
Loss on sale or maturity of ledger assets.....	2,212 90
Decrease in book value of ledger assets.....	1,276 37
Miscellaneous expenditures.....	1,987 20

Total disbursements.....	\$678,669 84
Balance.....	\$2,191,905 02

LEDGER ASSETS.

Book value of real estate.....	248,254 37
Mortgage loans on real estate.....	754,618 17
Loans secured by collateral.....	18,000 00
Book value of bonds, excluding interest.....	985,283 20
Cash in office.....	\$1,039 75
Cash in banks on interest.....	66,752 63
Agents' balances.....	117,496 77
Due for reinsurance on losses paid.....	460 13
Total ledger assets.....	\$2,191,905 02

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$5,889 56
Interest accrued on bonds.....	15,090 35
Interest accrued on collateral loans.....	42 52
Interest accrued on other assets.....	1,236 50
Market value of bonds over book value.....	190 00
Gross assets.....	\$2,214,353 93

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$19,842 62
Total admitted assets.....	\$2,194,511 33

LIABILITIES.

Losses adjusted and unpaid.....	\$272 89
Losses in process of adjustment, or in suspense.....	67,464 84
Losses resisted.....	7,004 00
Total claims for losses.....	\$74,741 73
Deduct reinsurance.....	18,516 92
Net amount of unpaid losses.....	\$56,224 81

DETROIT FIRE AND MARINE INSURANCE COMPANY. 213

Unearned premiums on outstanding risks.....		\$571,154 70
Salaries and other miscellaneous expenses due or accrued.....		1,000 00
Federal, state and other taxes due or accrued.....		15,150 00
Commissions and other charges due agents and brokers.....		1,196 88
Salvage held in trust.....		252 19
		\$644,978 58
Total.....		
Cash capital.....	\$500,000 00	
Surplus over all liabilities.....	1,049,532 75	
		1,549,532.75
Surplus to policy holders.....		
Total liabilities.....		\$2,194,511 33

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1911	\$104,074,940	\$1,141,443 51	\$80,000 00	\$2,354 50
Excess of original premiums over reinsurance.....	-	827 92	-	-
Written during the year....	79,640,574	910,135 92	5,336,309	23,385 47
				\$25,739 97
Total.....	\$183,715,514	\$2,052,407 35	\$5,416,309	
Expired and terminated....	69,967,667	811,518 44	5,346,309	23,639 97
				\$2,100 00
In force at end of the year..	\$113,747,847	\$1,240,888 91	\$70,000	\$2,100 00
Deduct amount reinsured...	12,877,506	158,766 50	70,000	2,100 00
				-
Net amount in force..	\$100,870,341	\$1,082,122 41	-	-

BUSINESS IN MAINE.

Risks written.....	<i>Fire.</i>
Premiums received.....	\$87,965 00
Losses paid.....	1,526 23
Losses incurred.....	1,006 98
	1,060 51

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.....	\$433,051 72	
Net marine premiums.....	30,709 62	\$463,761 34
<hr/>		
Interest on mortgage loans.....	\$5,947 46	
Interest on bonds and dividends on stocks.....	31,833 46	
Interest on deposits.....	283 16	
Interest from all other sources.....	7 25	
Rents—including company's own occupancy.....	9,564 40	47,635 73
<hr/>		
Increase in liabilities on account of reinsurance treaties.....		154,538 71
Agents' balances previously charged off.....		12 99
Profit on sale or maturity of ledger assets.....		39,140 00
Increase in book value of ledger assets.....		452 50
Conscience money.....		50 00
Borrowed money.....		10,000 00
<hr/>		
Total income.....		\$715,591 27
Ledger assets Dec. 31, 1911.....		1,176,832 42
<hr/>		
Total.....		\$1,892,423 69

DISBURSEMENTS.

Net amount paid for fire losses.....	\$288,716 63	
Net amount paid for marine losses.....	30,859 62	\$319,576 25
<hr/>		
Adjustment and settlement of losses.....		8,609 10
Commissions or brokerage.....		44,116 44
Miscellaneous expenses of local agencies.....		792 94
Salaries and expenses of special and general agents.....		52,541 66
Salaries, fees and other charges of officers and employes.....		32,040 60
Rents—including company's own occupancy.....		7,959 40



EQUITABLE FIRE AND MARINE INSURANCE COMPANY. 215

Advertising, printing and stationery.....	\$10,578 62
Postage, telegrams, telephone and express.....	5,298 14
Legal expenses.....	611 85
Furniture and fixtures.....	1,082 96
Maps, including corrections.....	2,761 37
Underwriters' boards and tariff associations.....	8,307 13
Fire department, patrol and salvage corps fees and taxes.....	6,669 82
Inspections and surveys.....	1,775 02
Repairs and expenses on real estate.....	2,933 62
Taxes on real estate.....	1,967 13
State taxes on premiums.....	13,370 98
Insurance department licenses and fees.....	6,393 87
All other licenses, fees and taxes.....	1,573 08
Decrease in liabilities on account of reinsurance treaties.....	232,516 96
Agents' balances charged off.....	135 15
Loss on sale or maturity of ledger assets.....	6,900 00
Decrease in book value of ledger assets.....	160 00
Borrowed money.....	40,000 00
Interest on borrowed money.....	731 85
Miscellaneous expenditures.....	2,587 14
	<hr/>
Total disbursements.....	\$811,991 08
	<hr/>
Balance.....	\$1,080,432 61

LEDGER ASSETS.

Book value of real estate.....	\$101,180 00
Mortgage loans on real estate.....	122,550 00
Book value of bonds and stocks, excluding interest.....	649,550 00
Cash in office.....	\$319 09
Cash in banks not on interest.....	5,294 13
Cash in banks on interest.....	58,083 85
	<hr/>
Agents' balances.....	141,782 29
Bills receivable taken for marine and inland risks.....	1,198 25
Deposits with underwriters boards.....	475 00
	<hr/>
Total ledger assets.....	\$1,080,432 61

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$214 63
Interest accrued on bonds.....	6,894 44
Rents due and accrued on company's property.....	625 00
	<hr/>
Market value of bonds and stocks over book value.....	58,171 50
	<hr/>
Gross assets.....	\$1,146,338 18

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$2,925 89
Deposits with Underwriter's Boards.....	475 00
	<hr/>
Total admitted assets.....	\$1,142,937 29

## LIABILITIES.

Losses adjusted and unpaid .....	\$26,228 06	
Losses in process of adjustment, or in suspense.....	53,173 93	
Losses resisted.....	11,674 21	
	<hr/>	
Total claims for losses.....	\$91,076 20	
Deduct reinsurance.....	40,006 12	
	<hr/>	
Net amount of unpaid losses.....		\$51,070 08
Unearned premiums on outstanding risks.....		254,544 10
Salaries and other miscellaneous expenses due or accrued.....		1,000 00
Federal, state and other taxes due or accrued.....		15,000 00
Commissions and other charges due agents and brokers.....		5,000 00
Interest on mortgages collected in advance.....		421 10
Held under reinsurance treaties.....		154,538 71
	<hr/>	
Total.....		\$481,573 99
Cash capital.....	\$400,000 00	
Surplus over all liabilities.....	261,363 30	
	<hr/>	
Surplus to policy holders.....		661,363 30
	<hr/>	
Total liabilities.....		\$1,142,937 29

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1911..	\$134,266,295	\$1,486,213 23	\$466,211	\$26,159 14
Excess of original premiums over reinsurance.....	-	3,042 79	-	-
Written during the year.....	95,192,519	1,051,275 '18	955,844	33,836 78
	<hr/>			
Total.....	\$229,458,814	\$2,540,531 20	\$1,422,055	\$59,995 92
Expired and terminated.....	102,676,521	1,199,761 24	927,806	30,747 93
	<hr/>			
In force at end of the year....	\$126,782,293	\$1,340,769 96	\$494,249	\$29,247 99
Deduct amount reinsured....	80,947,218	862,691 44	17,250	837 50
	<hr/>			
Net amount in force..	\$45,835,075	\$478,078 52	\$476,999	\$28,410 49

## BUSINESS IN MAINE.

	<i>Fire.</i>	<i>Marine.</i>
Risks written.....	\$905,481 00	\$7,900 00
Premiums received.....	18,260 71	740 85
Losses paid.....	6,741 87	548 00
Losses incurred.....	7,020 48	548 00

## 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 .....		\$1,467,970 83
Interest on mortgage loans .....	\$1,350 00	
Interest on bonds and dividends on stocks.....	101,243 15	
Interest on deposits .....	3,789 80	
Interest from all other sources .....	770 53	107,153 48
Profit on sale or maturity of ledger assets .....		109 85
Increase in book value of ledger assets .....		1,736 06
Profit on bank exchange .....		61 29
Total income .....		\$1,577,031 51
Ledger assets Dec. 31, 1911.....		3,147,045 77
Total .....		\$4,724,077 28

## DISBURSEMENTS.

Net amount paid for marine losses .....	\$672,096 02
Adjustment and settlement of losses .....	16,446 72
Commissions or brokerage .....	549,462 53
Salaries and expenses of special and general agents .....	5,592 29
Salaries, fees and other charges of officers and employes.....	3,500 00
Advertising, printing and stationery .....	4,308 51
Postage, telegrams, telephone and express .....	3,006 44
Legal expenses .....	2,895 22
Underwriters' boards and tariff associations .....	900 54
Fire department, patrol and salvage corps fees and taxes.....	346 42
Inspections and surveys .....	2,645 70
State taxes on premiums .....	34,387 13
Insurance department licenses and fees .....	3,909 84
All other licenses, fees and taxes .....	4,703 80
Interest or dividends to stockholders .....	100,000 00
Agents' balances charged off .....	2,770 02
Loss or sale or maturity of ledger assets.....	12 12

Decrease in book value of ledger assets.....		\$5,223 86
Miscellaneous expenditures.....		3,874 41
Total disbursements.....		<u>\$1,416,081 57</u>
Balance.....		\$3,307,995 71

## LEDGER ASSETS.

Mortgage loans on real estate.....		\$30,000 00
Book value of bonds and stocks, excluding interest.....		2,379,194 20
Cash in office.....	\$486 30	
Cash in banks not on interest.....	112,555 64	
Cash in banks on interest.....	327,095 97	440,137 91
Agents' balances.....		458,613 60
Bills receivable taken for marine and inland risks.....		50 00
Total ledger assets.....		<u>\$3,307,995 71</u>

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$112 50	
Interest accrued on bonds.....	28,860 83	\$28,973 33
Due for reinsurance on losses paid.....		67,567 93
Gross assets.....		<u>\$3,404,536 97</u>

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$37,498 97	
Bills receivable, past due, taken for marine and inland risks.....	50 00	
Book value of bonds and stocks over market value.....	93,864 20	\$131,413 17
Total admitted assets.....		<u>\$3,273,123 80</u>

## LIABILITIES.

Losses adjusted and unpaid.....	\$24,147 17	
Losses in process of adjustment, or in suspense.....	672,253 00	
Total claims for losses.....	\$696,400 17	
Deduct reinsurance.....	327,253 00	
Net amount of unpaid losses.....		\$369,147 17
Unearned premiums on outstanding risks.....		615,185 35
Dividends remaining unpaid.....		50,000 00
Salaries and other miscellaneous expenses due or accrued.....		3,070 20
Federal, state and other taxes due or accrued.....		43,000 00
Commissions and other charges due agents and brokers.....		82,785 23
Due for return premiums and reinsurance.....		121,542 19
Total.....		<u>\$1,284,730 14</u>
Cash capital.....	\$1,000,000 00	
Surplus over all liabilities.....	988,393 66	
Surplus to policy holders.....		<u>1,988,393 66</u>
Total liabilities.....		<u>\$3,273,123 80</u>

RISKS AND PREMIUMS.

	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1911.....	\$191,325,369	\$1,663,598 22
Written during the year.....	1,433,943,337	3,726,474 82
<b>Total.....</b>	<b>\$1,625,268,706</b>	<b>\$5,390,073 04</b>
Expired and terminated.....	1,423,436,167	3,605,856 02
<b>In force at end of the year.....</b>	<b>\$201,832,539</b>	<b>\$1,784,217 02</b>
Deduct amount reinsured.....	83,043,480	618,989 55
<b>Net amount in force.....</b>	<b>\$118,789,059</b>	<b>\$1,165,227 47</b>

BUSINESS IN MAINE.

	<i>Marine.</i>
Risks written.....	\$354,525 00
Premiums received.....	3,681 93
Losses paid.....	1,773 80
Losses incurred.....	1,773 80

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, } *Secretaries.*  
 F. R. MILLARD,  
 ERNEST STURM,

Cash Capital, \$2,500,000.

INCOME.

Net fire premiums.....	\$6,050,689 70	
Net marine premiums.....	135,301 72	\$6,185,991 42
Interest on mortgage loans.....	\$11,384 94	
Interest on bonds and dividends on stocks.....	448,765 87	
Interest on deposits.....	56,302 40	
Interest from all other sources.....	2,369 43	
Rents—including company's own occupancy.....	29,054 12	547,876 76
Agents' balances previously charged off.....		372 45
Profit on sale or maturity of ledger assets.....		42,602 00
Increase in book value of ledger assets.....		395,330 00
Recovered from transactions of former officer.....		74,634 20
<b>Total income.....</b>		<b>\$7,246,806 83</b>
Ledger assets Dec. 31, 1911.....		14,333,309 91
<b>Total.....</b>		<b>\$21,580,116 74</b>

## DISBURSEMENTS.

Net amount paid for fire losses.....	\$3,147,060 61	
Net amount paid for marine losses.....	48,345 79	\$3,195,406 40
Adjustment and settlement of losses.....		99,796 19
Commissions or brokerage.....	1,277,517 57	
Miscellaneous expenses of local agencies.....		894 17
Salaries and expenses of special and general agents.....	264,768 11	
Salaries, fees and other charges of officers and employes.....	419,721 71	
Rents—including company's own occupancy.....	70,718 90	
Advertising, printing and stationery.....	62,740 38	
Postage, telegrams, telephone and express.....	46,779 50	
Legal expenses.....	6,450 24	
Furniture and fixtures.....	18,711 71	
Maps, including corrections.....	21,048 65	
Underwriters' boards and tariff associations.....	71,704 93	
Fire department, patrol and salvage corps fees and taxes.....	28,728 38	
Inspections and surveys.....	11,494,34	
Repairs and expenses on real estate.....	6,402 01	
Taxes on real estate.....	7,452 57	
State taxes on premiums.....	116,097 78	
Insurance department licenses and fees.....	35,349 07	
All other licenses, fees and taxes.....	32,287 10	
Interest or dividends to stockholders.....	250,000 00	
Interest on reinsurance treaties.....	1,990 39	
Decrease in liabilities on account of reinsurance treaties.....	47,887 43	
Agents' balances charged off.....	21,422 30	
Loss on sale or maturity of ledger assets.....	250 00	
Decrease in book value of ledger assets.....	320,182 97	
Miscellaneous expenditures.....	31,027 67	
Total disbursements.....		\$6,466,830 47
Balance.....		\$15,113,286 27

## LEDGER ASSETS.

Book value of real estate.....		\$572,500 00
Mortgage loans on real estate.....		29,500 00
Book value of bonds and stocks, excluding interest.....	12,185,736 00	
Cash in office.....	\$1,364 73	
Cash in banks on interest.....	1,136,260 54	1,137,625 27
Agents' balances.....		805,395 59
Bills receivable taken for fire risks.....		371,279 41
Bills receivable taken for real estate sold.....		11,250 00
Total ledger assets.....		\$15,113,286 27

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$450 01	
Interest accrued on bonds.....	33,300 02	
Interest due and accrued on other assets.....	361 60	
Declared dividends on stocks.....	60,490 25	
Rents accrued on company's property.....	250 00	\$94,851 88
Gross assets.....		\$15,208,138 15

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$3,617 32	
Bills receivable, past due, taken for fire risks.....	59,435 14	\$63,052 46
<b>Total admitted assets.....</b>		<b>\$15,145,085 69</b>

LIABILITIES.

Losses in process of adjustment, or in suspense.....	\$606,552 15	
Losses resisted.....	48,752 00	
<b>Total claims for losses.....</b>	<b>\$655,304 15</b>	
Deduct reinsurance.....	119,680 75	
<b>Net amount of unpaid losses.....</b>		<b>\$535,623 40</b>
Unearned premiums on outstanding risks.....		6,834,792 28
Dividends remaining unpaid.....		125,000 00
Salaries and other miscellaneous expenses due or accrued.....		25,000 00
Federal, state and other taxes due or accrued.....		141,000 00
Commissions and other charges due agents and brokers.....		29,000 00
Due for reinsurance.....		5,000 00
Reserve for contested liabilities (not losses).....		250,000 00
Reserve for contingencies.....		100,000 00
<b>Total.....</b>		<b>\$8,045,415 68</b>
Cash capital.....	\$2,500,000 00	
Surplus over all liabilities.....	4,599,670 01	
<b>Surplus to policy holders.....</b>		<b>7,099,670 01</b>
<b>Total liabilities.....</b>		<b>\$15,145,085 69</b>

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1911	\$1,278,475,912	\$14,058,471 52	\$976,557	\$27,319 25
Written during the year....	777,670,521	8,324,178 97	8,036,239	229,557 00
<b>Total.....</b>	<b>\$2,056,146,433</b>	<b>\$22,382,650 49</b>	<b>\$9,012,796</b>	<b>\$256,876 25</b>
Expired and terminated....	744,355,633	8,112,560 95	2,549,201	74,090 96
In force at end of the year..	\$1,311,790,800	\$14,270,089 54	\$6,463,595	\$182,785 29
Deduct amount reinsured..	132,387,175	1,450,545 73	1,635,840	45,902 74
<b>Net amount in force</b>	<b>\$1,179,403,625</b>	<b>\$12,819,543 81</b>	<b>\$4,827,755</b>	<b>\$136,882 55</b>

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.....	\$325,300 00	\$252,815 29
Georgia.....	30,000 00	104,012 12
New Mexico.....	10,000 00	8,827 17
Virginia.....	57,000 00	66,462 98

BUSINESS IN MAINE.

	<i>Fire.</i>	<i>Marine.*</i>
Risks written.....	\$4,348,239 00	\$15,775 00
Premiums received.....	65,691 57	291 37
Losses paid.....	40,829 66	-
Losses incurred.....	38,381 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.....		\$4,170,778 13
Deposit premiums on perpetual risks.....		29,983 70
Interest on mortgage loans.....	\$118,684 31	
Interest on collateral loans.....	5,630 92	
Interest on bonds and dividends on stocks.....	230,402 22	
Interest on deposits.....	7,043 84	
Interest from all other sources.....	21 30	
Rents—including company's own occupancy.....	22,039 72	383,822 31
Agents' balances previously charged off.....		1,187 52
Profit on sale or maturity of ledger assets.....		11,049 35
Earned deposits.....		5,164 64
Profit and loss, conscience money.....		300 00
Total income.....		\$4,602,285 65
Ledger assets Dec. 31, 1911.....		8,876,407 46
Total.....		\$13,478,693 11

## DISBURSEMENTS.

Net amount paid for fire losses.....	\$2,362,183 64
Adjustment and settlement of losses.....	39,075 21
Commissions or brokerage.....	818,281 15
Miscellaneous expenses of local agencies.....	10,656 56
Salaries and expenses of special and general agents.....	302,249 59
Salaries, fees and other charges of officers and employes.....	171,420 46
Rents—including company's own occupancy.....	17,783 86
Advertising, printing and stationery.....	33,410 69
Postage, telegrams, telephone and express.....	29,309 12
Legal expenses.....	2,606 43
Furniture and fixtures.....	27,609 98
Maps, including corrections.....	15,614 13
Underwriters' boards and tariff associations.....	58,867 66
Fire department, patrol and salvage corps fees and taxes.....	12,696 56



Inspections and surveys.....	\$18,885 60
Repairs and expenses on real estate.....	6,176 77
Taxes on real estate.....	6,619 68
State taxes on premiums.....	96,063 92
Insurance department licenses and fees.....	36,299 41
All other licenses, fees and taxes.....	23,832 56
Deposit premiums returned.....	62,451 71
Interest or dividends to stockholders.....	300,000 00
Agents' balances charged off.....	1,210 92
Loss on sale or maturity of ledger assets.....	9,653 71
Commissions on purchase and sale of securities.....	706 25
Total disbursements.....	<u>\$4,463,865 57</u>
Balance.....	\$9,015,027 54

## LEDGER ASSETS.

Book value of real estate.....	\$767,484 21
Mortgage loans on real estate.....	1,987,931 66
Loans secured by collateral.....	193,951 12
Book value of bonds and stocks, excluding interest.....	4,961,871 53
Cash in office.....	\$29,901 99
Cash in banks not on interest.....	94,027 33
Cash in banks on interest.....	359,397 62
Agents balances.....	<u>620,462 08</u>
Total ledger assets.....	\$9,015,027 54

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$39,487 73
Interest accrued on bonds.....	71,569 10
Interest due and accrued on collateral loans.....	601 71
Interest accrued on other assets.....	1,143 12
Rents due and accrued on company's property.....	2,167 65
Gross assets.....	<u>\$9,129,996 85</u>

## DEDUCT ASSETS NOT ADMITTED.

Company's stock owned.....	\$10,850 00
Agents' balances, representing business written prior to Oct. 1, last.....	643 17
Book value of ledger assets over market value.....	27,362 57
Total admitted assets.....	<u>\$9,091,141 11</u>

## LIABILITIES.

Losses adjusted and unpaid.....	\$104,256 80
Losses in process of adjustment, or in suspense.....	267,950 16
Losses resisted.....	42,554 57
Total claims for losses.....	<u>\$414,761 53</u>
Deduct reinsurance.....	59,616 25
Net amount of unpaid losses.....	\$355,145 28
Unearned premiums on outstanding risks.....	3,776,210 51

## FIRE ASSOCIATION.

Reclaimable on perpetual fire policies.....		\$1,574,187 52
Salaries and other miscellaneous expenses due or accrued.....		3,130 54
Federal, state and other taxes due or accrued.....		30,000 00
Due for reinsurance.....		12,203 96
Total.....		\$5,750,877 81
Cash capital.....	\$750,000 00	
Surplus over all liabilities.....	2,590,263 30	
Surplus to policy holders.....		3,340,263 30
Total liabilities.....		\$9,091,141 11

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1911.....	\$846,450,532	\$7,898,224 10
Written during the year.....	512,631,157	5,878,230 00
Total.....	\$1,359,081,689	\$13,776,454 10
Expired and terminated.....	596,436,676	5,735,173 02
In force at end of the year.....	\$762,645,013	\$8,041,281 08
Deduct amount reinsured.....	65,221,799	749,354 24
Net amount in force.....	\$697,423,214	\$7,291,926 84

Perpetual risks not included above, \$75,966,421; premiums on same, \$1,722,894.16.

## 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.....	\$38,900 00	\$50,123 53
Georgia.....	10,000 00	73,199 65
New Mexico.....	21,000 00	11,328 12

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$3,725,323 00
Premiums received.....	61,033 68
Losses paid.....	39,629 31
Losses incurred.....	38,859 19

## FIREMAN'S FUND INSURANCE COMPANY,

SAN FRANCISCO, CAL.

INCORPORATED IN 1863. COMMENCED BUSINESS IN 1863

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

Cash Capital, \$1,500,000.

## INCOME.

Net fire premiums.....	\$3,458,214 94	
Net marine premiums.....	2,014,551 49	\$5,472,766 43
Interest on mortgage loans.....	\$55,986 37	
Interest on collateral loans.....	13,407 45	
Interest on bonds and dividends on stocks.....	247,720 48	
Interest on deposits.....	11,190 18	
Interest from all other sources.....	1,554 04	
Rents—including company's own occupancy.....	19,333 00	349,191 52
Agents' balances previously charged off.....		410 28
Profit on sale or maturity of ledger assets.....		27,715 00
Income on unlisted assets.....		250 00
Total income.....	\$5,850,333 23	
Ledger assets Dec. 31, 1911.....		8,612,788 39
Total.....	\$14,463,121 62	

## DISBURSEMENTS.

Net amount paid for fire losses.....	\$1,971,094 97	
Net amount paid for marine losses.....	932,170 69	\$2,903,265 66
Adjustment and settlement of losses.....		54,646 88
Commissions or brokerage.....		963,013 33
Miscellaneous expenses of local agencies.....		21,548 41
Salaries and expenses of special and general agents.....		346,553 16
Salaries, fees and other charges of officers and employes.....		218,215 63
Rents—including company's own occupancy.....		32,281 54
Advertising, printing and stationery.....		81,992 75
Postage, telegrams, telephone and express.....		40,325 15
Legal expenses.....		7,624 62
Furniture and fixtures.....		6,099 46
Maps, including corrections.....		10,909 73

Underwriters' boards and tariff associations .....	\$58,747 94
Fire department, patrol and salvage corps fees and taxes.....	12,068 26
Inspections and surveys.....	21,765 66
Repairs and expenses on real estate.....	2,846 15
Taxes on real estate.....	6,237 00
State taxes on premiums.....	114,802 29
Insurance department licenses and fees.....	30,122 87
All other licenses, fees and taxes.....	8,587 44
Interest or dividends to stockholders.....	240,000 00
Agents' balances charged off.....	2,648 46
Loss on sale or maturity of ledger assets.....	11,663 10
Miscellaneous expenditures.....	1,047 00
	<hr/>
Total disbursements.....	\$5,197,012 49
	<hr/>
Balance.....	\$9,266,109 13

## LEDGER ASSETS.

Book value of real estate.....	\$473,442 39
Mortgage loans on real estate.....	1,004,083 33
Loans secured by collateral.....	430,850 00
Book value of bonds and stocks, excluding interest.....	5,457,385 67
Cash in office.....	\$7,815 67
Cash in banks not on interest.....	83,831 75
Cash in banks on interest.....	593,984 03
	<hr/>
Agents' balances.....	1,188,837 54
Bills receivable taken for marine and inland risks.....	22,860 30
County and school district warrants.....	3,018 45
	<hr/>
Total ledger assets.....	\$9,266,109 13

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$4,918 22
Interest accrued on bonds.....	79,474 66
Interest accrued on collateral loans.....	512 11
	<hr/>
Gross assets.....	\$9,351,014 12

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$43,883 09
Book value of ledger assets over market value.....	38,206 95
	<hr/>
Total admitted assets.....	\$9,268,924 08

## LIABILITIES.

Losses adjusted and unpaid.....	\$59,203 92
Losses in process of adjustment, or in suspense.....	753,552 88
Losses resisted.....	90,491 89
	<hr/>
Total claims for losses.....	\$903,248 69
Deduct reinsurance.....	416,008 91
	<hr/>
Net amount of unpaid losses.....	\$487,239 78
Unearned premiums on outstanding risks.....	3,812,953 73

Salaries and other miscellaneous expenses due or accrued.....		\$5,000 00
Federal, state and other taxes due or accrued.....		112,000 00
Commissions and other charges due agents and brokers.....		187,000 00
Reserve for dividends to stockholders.....		60,000 00
Total.....		<u>\$4,664,193 51</u>
Cash capital.....	\$1,500,000 00	
Surplus over all liabilities.....	3,104,730 57	
Surplus to policy holders.....		<u>4,604,730 57</u>
Total liabilities.....		<u>\$9,268,924 08</u>

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force Dec. 31, 1911	\$596,126,057	\$7,046,485 25	\$77,879,127	\$1,975,369 33
Written during the year	414,237,973	5,088,956 79	697,051,213	3,900,154 09
Total.....	<u>\$1,010,364,030</u>	<u>\$12,135,442 04</u>	<u>\$774,930,340</u>	<u>\$5,875,523 42</u>
Expired and terminated	401,184,369	4,900,641 41	697,835,301	3,820,027 11
In force at end of the year.....	\$609,179,661	\$7,234,800 63	\$77,095,039	\$2,055,496 31
Deduct amount re-insured.....	83,082,443	994,928 24	27,123,812	885,279 98
Net amount in force..	<u>\$526,097,218</u>	<u>\$6,239,872 39</u>	<u>\$49,971,227</u>	<u>\$1,170,216 33</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>
Virginia.....	\$50,000 00	\$73,177 57
Georgia.....	10,000 00	75,216 11
New Mexico.....	10,000 00	31,414 32

BUSINESS IN MAINE.

	<i>Fire.</i>	<i>Marine.</i>
Risks written.....	\$3,694,747 77	\$3,474,055 00
Premiums received.....	45,115 08	3,081 67
Losses paid.....	16,747 85	3,534 00
Losses incurred.....	21,036 77	3,534 00

## 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.....		\$3,019,478 24
Interest on mortgage loans.....	\$125,645 97	
Interest on bonds and dividends on stocks.....	115,359 62	
Interest on deposits.....	920 51	
Rents—including company's own occupancy.....	92,828 70	334,754 80
Agents' balances previously charged off.....		7 35
Check issued on which payment has been stopped.....		49 74
Total income.....		\$3,354,290 13
Ledger assets Dec. 31, 1911.....		5,549,803 65
Total.....		\$8,904,093 78

## DISBURSEMENTS.

Net amount paid for fire losses.....	\$1,429,662 99
Adjustment and settlement of losses.....	33,687 27
Commissions or brokerage.....	814,391 78
Miscellaneous expenses of local agencies.....	8,860 04
Salaries and expenses of special and general agents.....	69,560 25
Salaries, fees and other charges of officers and employes.....	115,271 52
Rents—including company's own occupancy.....	19,555 04
Advertising, printing and stationery.....	22,514 80
Postage, telegrams, telephone and express.....	17,988 71
Legal expenses.....	1,558 90
Furniture and fixtures.....	3,031 63
Maps, including corrections.....	9,875 38
Underwriters' boards and tariff associations.....	30,601 01
Fire department, patrol and salvage corps fees and taxes.....	12,773 51
Inspections and surveys.....	4,260 83
Repairs and expenses on real estate.....	35,512 66
Taxes on real estate.....	21,226 00
State taxes on premiums.....	49,257 02
Insurance department licenses and fees.....	20,264 78

All other licenses, fees and taxes . . . . .	\$6,074 97	
Interest or dividends to stockholders . . . . .	200,000 00	
Agents' balances charged off . . . . .	344 86	
Premiums on bonds and stocks purchased . . . . .	56,764 43	
		<hr/>
Total disbursements . . . . .	\$2,982,838 38	
		<hr/>
Balance . . . . .	\$5,921,255 40	

## LEDGER ASSETS.

Book value of real estate . . . . .	\$1,036,526 26	
Mortgage loans on real estate . . . . .	2,626,150 00	
Book value of bonds and stocks, excluding interest . . . . .	1,768,823 33	
Cash in office . . . . .	\$7,615 80	
Cash in banks on interest . . . . .	54,212 70	61,828 50
		<hr/>
Agents' balances . . . . .		427,927 31
		<hr/>
Total ledger assets . . . . .	\$5,921,255 40	

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages . . . . .	\$36,990 32	
Interest due and accrued on bonds . . . . .	13,812 07	
Rents due and accrued on company's property . . . . .	162 52	\$50,964 91
		<hr/>
Market value of bonds and stocks over book value . . . . .		868,136 87
		<hr/>
Gross assets . . . . .	\$6,840,357 18	

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last . . . . .	\$3,578 39	
		<hr/>
Total admitted assets . . . . .	\$6,836,778 79	

## LIABILITIES.

Losses adjusted and unpaid . . . . .	\$159,047 09	
Losses in process of adjustment, or in suspense . . . . .	185,565 83	
Losses resisted . . . . .	20,891 02	
		<hr/>
Total claims for losses . . . . .	\$365,503 94	
Deduct reinsurance . . . . .	74,428 40	
		<hr/>
Net amount of unpaid losses . . . . .	\$291,075 54	
Unearned premiums on outstanding risks . . . . .	2,781,578 19	
Unpaid scrip . . . . .	2,332 84	
Salaries and other miscellaneous expenses due or accrued . . . . .	1,500 00	
Federal, state and other taxes due or accrued . . . . .	27,052 73	
Commissions and other charges due agents and brokers . . . . .	10,000 00	
		<hr/>
Total . . . . .	\$3,113,539 30	
Cash capital . . . . .	\$1,000,000 00	
Surplus over all liabilities . . . . .	2,723,239 49	
		<hr/>
Surplus to policy holders . . . . .	3,723,239 49	
		<hr/>
Total liabilities . . . . .	\$6,836,778 79	

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1911.....	\$463,788,446	\$4,788,356 34
Excess of original premiums over reinsurance.....	-	407,373 41
Written during the year.....	258,929,621	4,276,908 44
<b>Total.....</b>	<b>\$722,718,067</b>	<b>\$9,472,638 19</b>
Expired and terminated.....	142,757,640	3,449,539 64
In force at end of the year.....	\$579,960,427	\$6,023,098 55
Deduct amount reinsured.....	62,590,588	727,355 28
<b>Net amount in force.....</b>	<b>\$517,369,839</b>	<b>\$5,295,743 27</b>

## 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	\$22,959 10
Canada.....	54,733 33	34,988 72

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$2,120,668 00
Premiums received.....	33,669 13
Losses paid.....	30,918 04
Losses incurred.....	31,745 81



## 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.....		\$1,384,884 06
Deposit premiums on perpetual risks.....		11,081 56
Interest on mortgage loans.....	\$2,231 19	
Interest on collateral loans.....	73 33	
Interest on bonds and dividends on stocks.....	109,539 96	
Interest on deposits.....	1,548 85	
Rents—including company's own occupancy.....	8,174 00	121,567 33
Profit on sale or maturity of ledger assets.....		1,152 28
Transfer fees on perpetual risks.....		693 00
Total income.....		\$1,519,378 23
Ledger assets Dec. 31, 1911.....		3,399,288 48
Total.....		\$4,918,666 71

## DISBURSEMENTS.

Net amount paid for fire losses.....	\$871,557 39
Adjustment and settlement of losses.....	16,498 68
Commissions or brokerage.....	291,143 42
Miscellaneous expenses of local agencies.....	4,906 57
Salaries and expenses of special and general agents.....	71,954 19
Salaries, fees and other charges of officers and employes.....	78,156 88
Rents—including company's own occupancy.....	9,793 05
Advertising, printing and stationery.....	13,558 63
Postage, telegrams, telephone and express.....	11,293 22
Legal expenses.....	344 80
Furniture and fixtures.....	530 90
Maps, including corrections.....	6,706 22
Underwriters' boards and tariff associations.....	19,557 92
Fire department, patrol and salvage corps fees and taxes.....	2,658 08
Inspections and surveys.....	5,850 77
Repairs and expenses on real estate.....	975 37
Taxes on real estate.....	1,937 93

State taxes on premiums . . . . .	\$30,893 61	
Insurance department licenses and fees . . . . .	13,493 77	
All other licenses, fees and taxes . . . . .	4,613 27	
Deposit premiums returned . . . . .	34,429 44	
Interest or dividends to stockholders . . . . .	59,997 00	
Agents' balances charged off . . . . .	163 76	
Loss on sale or maturity of ledger assets . . . . .	2,479 67	
Miscellaneous expenditures . . . . .	4,827 37	
<b>Total expenditures . . . . .</b>	<b>\$1,558,321 41</b>	
<b>Balance . . . . .</b>	<b>\$3,360,345 30</b>	

## LEDGER ASSETS.

Book value of real estate . . . . .		\$146,444 53
Mortgage loans on real estate . . . . .		36,535 00
Book value of bonds and stocks, excluding interest . . . . .		2,753,807 61
Cash in office . . . . .	\$1,824 07	
Cash in banks on interest . . . . .	122,873 89	124,697 96
<b>Agents' balances . . . . .</b>		<b>298,860 20</b>
<b>Total ledger assets . . . . .</b>		<b>\$3,360,345 30</b>

## NON-LEDGER ASSETS.

Interest accrued on mortgages . . . . .	\$548 02	
Interest accrued on bonds . . . . .	35,609 88	\$36,157 90
<b>Market value of real estate over book value . . . . .</b>		<b>16,555 47</b>
<b>Gross assets . . . . .</b>		<b>\$3,413,058 67</b>

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last . . . . .	\$5,210 66	
Book value of bonds over market value . . . . .	45,032 61	\$50,243 27
<b>Total admitted assets . . . . .</b>		<b>\$3,362,815 40</b>

## LIABILITIES.

Losses adjusted and unpaid . . . . .	\$33,535 15	
Losses in process of adjustment, or in suspense . . . . .	141,734 82	
Losses resisted . . . . .	9,414 81	
<b>Total claims for losses . . . . .</b>	<b>\$184,684 78</b>	
Deduct reinsurance . . . . .	29,815 25	
<b>Net amount of unpaid losses . . . . .</b>		<b>\$154,868 93</b>
Unearned premiums on outstanding risks . . . . .		1,294,697 93
Reclaimable on perpetual fire losses . . . . .		691,192 33
Dividends remaining unpaid . . . . .		6 00
Salaries and other miscellaneous expenses due or accrued . . . . .		1,512 00
Federal, state and other taxes due or accrued . . . . .		20,740 03

Commissions and other charges due agents and brokers.....		\$30,068 66
Due for return premiums and reinsurance.....		27,876 78
Total.....		\$2,220,962 66
Cash capital.....	\$500,000 00	
Surplus over all liabilities.....	641,852 74	
Surplus to policy holders.....		1,141,852 74
Total liabilities.....		\$3,362,815 40

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1911.....	\$240,573,109	\$2,448,443 31
Written during the year.....	174,168,106	1,879,343 99
Total.....	\$414,741,215	\$4,327,787 30
Expired and terminated.....	169,187,167	1,659,055 43
In force at end of the year.....	\$245,554,048	\$2,668,731 87
Deduct amount reinsured.....	18,479,760	213,595 96
Net amount in force.....	\$227,074,288	\$2,455,135 91

Perpetual risks not included above, \$34,997,386.20; premiums on same, \$756,184.90.

## 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.....	\$20,000 00	\$18,591 83
Georgia.....	10,000 00	13,841 46

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,482,857 49
Premiums received.....	23,508 19
Losses paid.....	19,189 44
Losses incurred.....	17,371 64

## 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 .....		\$613,319 24
Interest on mortgage loans .....	\$2,049 00	
Interest on bonds and dividends on stocks.....	73,263 53	
Interest on deposits .....	495 49	
Interest from all other sources.....	212 00	76,020 02
Total income.....		\$689,339 26
Ledger assets Dec. 31, 1911.....		1,849,840 95
Total.....		\$2,539,180 21

## DISBURSEMENTS.

Net amount paid for fire losses.....		\$356,389 61
Adjustment and settlement of losses.....		5,852 58
Commissions or brokerage.....		165,981 91
Salaries, fees and other charges of officers and employes.....		2,700 00
Postage, telegrams, telephone and express.....		441 40
Fire department, patrol and salvage corps fees and taxes.....		3,226 02
State taxes on premiums.....		10,171 40
Insurance department licenses and fees.....		2,250 62
All other licenses, fees and taxes.....		2,489 79
Interest or dividends to stockholders.....		60,000 00
Loss on sale or maturity of ledger assets.....		200 00
Miscellaneous expenditures.....		280 50
Total disbursements.....		\$609,983 83
Balance.....		\$1,929,196 38

## LEDGER ASSETS.

Mortgage loans on real estate.....	\$55,000 00
Book value of bonds and stocks, excluding interest.....	1,699,963 24

Cash in office.....	\$280 00	
Cash in banks on interest.....	21,615 28	\$21,895 28
Agents' balances.....		152,337 86
Total ledger assets.....		\$1,929,196 38

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$756 25	
Interest accrued on bonds.....	7,388 50	\$8,144 75
Gross assets.....		\$1,937,341 13

DEDUCT ASSETS NOT ADMITTED.

Book value of bonds and stocks over market value.....		\$70,789 24
Total admitted assets.....		\$1,866,551 89

LIABILITIES.

Losses adjusted and unpaid.....	\$44,623 19	
Losses in process of adjustment, or in suspense.....	256,797 00	
Losses resisted.....	35,168 00	
Total claims for losses.....	\$336,588 19	
Deduct reinsurance.....	234,344 00	
Net amount of unpaid losses.....		\$102,244 19
Unearned premiums on outstanding risks.....		466,074 14
Federal, state and other taxes due or accrued.....		10,000 00
Commissions and other charges due agents and brokers.....		45,970 00
Total.....		\$624,288 33
Cash capital.....	\$400,000 00	
Surplus over all liabilities.....	842,263 56	
Surplus to policy holders.....		1,242,263 56
Total liabilities.....		\$1,866,551 89

RISKS AND PREMIUMS.

	Fire.	Premiums.
In force December 31, 1911.....	\$448,748,831	\$4,161,115 40
Written during the year.....	318,117,512	3,321,584 52
Total.....	\$766,866,343	\$7,482,699 92
Expired and terminated.....	327,335,490	3,020,679 46
In force at end of the year.....	\$439,530,853	\$4,462,020 46
Deduct amount reinsured.....	351,449,102	3,577,121 29
Net amount in force.....	\$88,081,751	\$884,899 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	\$29,642 27
Virginia.....	20,000 00	41,552 37

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$373,408 00
Premiums received.....	5,410 81
Losses paid.....	1,454 69
Losses incurred.....	1,438 69

## 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.....		\$8,470,179 68
Interest on mortgage loans.....	\$10,189 81	
Interest on bonds and dividends on stocks.....	758,490 12	
Interest on deposits.....	10,483 15	
Interest from all other sources.....	4,290 95	
Rents—including company's own occupancy.....	228,851 03	1,012,305 06
Agents' balances previously charged off.....		1,849 70
Profit on sale or maturity of ledger assets.....		223,961 89
Premiums on business placed with other companies.....		6,790 58
Borrowed money.....		1,500,000 00
Recovered on fire loss on company's office.....		3,761 71
Total income.....		\$11,218,848 62
Ledger assets Dec. 31, 1911.....		20,794,977 69
Total.....		\$32,013,826 31

DISBURSEMENTS.

Net amount paid for fire losses.....	\$4,676,485 53
Adjustment and settlement of losses.....	115,066 57
Commissions or brokerage.....	1,560,933 77
Miscellaneous expenses of local agencies.....	1,401 13
Salaries and expenses of special and general agents.....	496,360 14
Salaries, fees and other charges of officers and employes.....	316,704 15
Rents—including company's own occupancy.....	77,475 34
Advertising, printing and stationery.....	86,561 42
Postage, telegrams, telephone and express.....	70,161 20
Legal expenses.....	7,857 95
Furniture and fixtures.....	15,063 22
Maps, including corrections.....	23,632 08
Underwriters' boards and tariff associations.....	101,937 20
Fire department, patrol and salvage corps fees and taxes.....	45,999 18
Inspections and surveys.....	66,639 37
Repairs and expenses on real estate.....	90,292 71
Taxes on real estate.....	31,551 46
State taxes on premiums.....	138,429 93
Insurance department licenses and fees.....	36,571 17
All other licenses, fees and taxes.....	32,125 89
Interest or dividends to stockholders.....	600,000 00
Agents' balances charged off.....	802 71
Loss on sale or maturity of ledger assets.....	7,471 90
Borrowed money repaid.....	1,500,000 00
Interest on borrowed money.....	8,346 27
Premiums on business placed with other companies.....	7,875 47
Loss on company's building.....	3,761 71
Agency and other reports.....	10,067 79
Miscellaneous expenditures.....	3,847 16
	<hr/>
Total disbursements.....	\$10,133,422 42
	<hr/>
Balance.....	\$21,880,403 89

LEDGER ASSETS.

Book value of real estate.....	\$2,675,166 73
Mortgage loans on real estate.....	108,800 00
Book value of bonds and stocks, excluding interest.....	16,706,860 24
Cash in office.....	\$1,257 14
Cash in banks not on interest.....	129,490 53
Cash in banks on interest.....	455,617 88
	<hr/>
Agents' balances.....	1,788,211 37
Furniture, fixtures and safes.....	15,000 00
	<hr/>
Total ledger assets.....	\$21,880,403 89

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$2,505 00
Interest accrued on bonds.....	133,986 16
Interest accrued on other assets.....	2,760 98
Rents due on company's property.....	3,384 85
	<hr/>
Gross assets.....	\$22,023,040 88

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes.....	\$15,000 00	
Agents' balances, representing business written prior to Oct. 1, last.....	32,039 56	
Book value of ledger assets over market value.....	737,575 97	\$784,615 53
Total admitted assets.....		\$21,238,425 35

## LIABILITIES.

Losses adjusted and unpaid.....	\$112,855 00	
Losses in process of adjustment, or in suspense.....	1,037,707 00	
Losses resisted.....	101,986 00	
Total claims for losses.....	\$1,252,548 00	
Deduct reinsurance.....	432,023 52	
Net amount of unpaid losses.....		\$820,524 48
Unearned premiums on outstanding risks.....		8,444,179 06
Salaries and other miscellaneous expenses due or accrued.....		22,858 59
Federal, state and other taxes due or accrued.....		140,000 00
Commissions and other charges due agents and brokers.....		41,447 00
Due for return premiums and reinsurance.....		173,438 38
Premiums on business placed with other companies.....		6,790 58
Real estate taxes accrued.....		12,000 00
All other liabilities.....		789 08
Total.....		\$9,662,027 17
Cash capital.....	\$2,000,000 00	
Surplus over all liabilities.....	9,576,398 18	
Surplus to policy holders.....		11,576,398 18
Total liabilities.....		\$21,238,425 35

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1911.....	\$2,064,953,845	\$19,800,996 23
Excess of original premiums over reinsurance.....	-	167,147 74
Written during the year.....	1,419,993,059	14,096,453 94
Total.....	\$3,484,946,904	\$34,064,597 91
Expired and terminated.....	1,338,242,021	13,398,866 87
In force at end of the year.....	\$2,146,704,883	\$20,665,731 04
Deduct amount reinsured.....	450,926,342	4,121,925 89
Net amount in force.....	\$1,695,778,541	\$16,543,805 15

## 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	\$160,459 57
Virginia.....	45,000 00	105,862 31
New Mexico.....	10,000 00	17,374 38
Canada.....	293,340 00	295,466 40

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$5,817,432 00
Premiums received.....	94,697 02
Losses paid.....	36,216 58
Losses incurred.....	33,635 41

## 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.....		\$2,911,243 83
Interest on mortgage loans.....	\$23,135 28	
Interest on bonds and dividends on stocks.....	224,406 54	
Interest on deposits.....	8,540 93	
Interest from all other sources.....	305 52	
Rents—including company's own occupancy.....	48,485 00	304,873 27
Agents' balances previously charged off.....		700 00
Profit on sale or maturity of ledger assets.....		125,724 59
Conscience money.....		2,300 00
Total income.....		\$3,344,841 69
Ledger assets Dec. 31, 1911.....		6,999,103 02
Total.....		\$10,343,944 71

## DISBURSEMENTS.

Net amount paid for fire losses .....	\$1,319,703 10
Adjustment and settlement of losses .....	74,546 87
Commissions or brokerage .....	630,248 03
Miscellaneous expenses of local agencies .....	94,094 92
Salaries and expenses of special and general agents .....	126,726 66
Salaries, fees and other charges of officers and employes .....	144,045 36
Rents—including company's own occupancy .....	31,396 08
Advertising, printing and stationery .....	19,121 37
Postage, telegrams, telephone and express .....	21,343 63
Legal expenses .....	1,422 50
Furniture and fixtures .....	3,937 67
Maps, including corrections .....	9,901 58
Underwriters' boards and tariff associations .....	6,585 92
Fire department, patrol and salvage corps fees and taxes .....	23,488 70
Inspections and surveys .....	38,980 06
Repairs and expenses on real estate .....	20,138 39
Taxes on real estate .....	12,261 00
State taxes on premiums .....	54,438 22
Insurance department licenses and fees .....	16,456 23
All other licenses, fees and taxes .....	18,352 73
Interest or dividends to stockholders .....	200,000 00
Agents' balances charged off .....	6,233 14
Loss on sale or maturity of ledger assets .....	2,887 33
Appraisal of mortgaged property and other expenses in connection with investments .....	509 14
Miscellaneous expenditures .....	11,092 14
	<hr/>
Total disbursements .....	\$2,887,910 77
	<hr/>
Balance .....	\$7,456,033 94

## LEDGER ASSETS.

Book value of real estate .....	\$750,000 00
Mortgage loans on real estate .....	430,000 00
Book value of bonds and stocks, excluding interest .....	5,249,050 02
Cash in office .....	\$7,431 92
Cash in banks not on interest .....	32,040 42
Cash in banks on interest .....	483,207 65
	<hr/>
Agents' balances .....	504,303 93
	<hr/>
Total ledger assets .....	\$7,456,033 94

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages .....	\$5,905 00
Interest due and accrued on bonds .....	33,427 34
Rents due and accrued on company's property .....	231 66
	<hr/>
Gross assets .....	\$7,495,597 94

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last .....	\$6,604 78
Book value of bonds and stocks over market value .....	269,202 02
Cash in hands of branch office managers .....	6,028 87
	<hr/>
Total admitted assets .....	\$7,213,762 27

## LIABILITIES.

Losses adjusted and unpaid .....	\$113,326 92	
Losses in process of adjustment, or in suspense.....	87,202 06	
Losses resisted.....	37,457 38	
	<hr/>	
Total claims for losses .....	\$237,986 36	
Deduct reinsurance.....	55,513 23	
	<hr/>	
Net amount of unpaid losses.....		\$182,473 13
Unearned premiums on outstanding risks.....		3,300,304 32
Salaries and other miscellaneous expenses due or accrued.....		26,063 92
Federal, state and other taxes due or accrued.....		50,000 00
Commissions and other charges due agents and brokers.....		6,606 20
Due for return premiums and reinsurance.....		34,499 82
		<hr/>
Total .....		\$3,599,947 39
Cash capital.....	\$1,000,000 00	
Surplus over all liabilities.....	2,613,814 88	
	<hr/>	
Surplus to policy holders.....		3,613,814 88
		<hr/>
Total liabilities.....		\$7,213,762 27

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1911.....	\$740,920,103	\$7,140,534 72
Written during the year.....	397,542,317	3,942,524 17
	<hr/>	
Total.....	\$1,138,462,420	\$11,083,058 89
Expired and terminated.....	377,643,689	3,816,066 38
	<hr/>	
In force at end of the year.....	\$760,818,731	\$7,266,992 51
Deduct amount reinsured.....	74,936,958	821,892 54
	<hr/>	
Net amount in force.....	\$685,881,773	\$6,445,099 97

## 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	\$68,074 76
Virginia.....	52,100 00	60,731 22
New Mexico.....	10,000 00	13,468 28
Canada.....	50,000 00	6,990 17

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,030,933 00
Premiums received.....	15,424 06
Losses paid.....	9,351 95
Losses incurred.....	11,109 57

## 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, \*\$500,000.

## INCOME.

Net fire premiums.....	\$2,094,851 56	
Net marine premiums.....	68,413 40	\$2,163,264 96
Interest on mortgage loans.....	\$96,270 89	
Interest on bonds and dividends on stocks.....	138,948 13	
Interest on deposits.....	20,345 36	
Interest from all other sources.....	241 17	
Rents—including company's own occupancy.....	1,160 31	256,965 86
Profit on sale or maturity of ledger assets.....		1,250 00
Increase in book value of ledger assets.....		21,493 75
Final dividend on stock in liquidation.....		448 00
Total income.....		\$2,443,422 57
Ledger assets Dec. 31, 1911.....		5,571,203 27
Total.....		\$8,014,625 84

## DISBURSEMENTS.

Net amount paid for fire losses.....	\$1,106,413 83	
Net amount paid for marine losses.....	16,166 86	\$1,122,580 69
Adjustment and settlement of losses.....		43,844 27
Commissions or brokerage.....		453,957 06
Miscellaneous expenses of local agencies.....		990 00
Salaries and expenses of special and general agents.....		150,917 01
Salaries, fees and other charges of officers and employes.....		74,397 28
Rents—including company's own occupancy.....		11,189 51
Advertising, printing and stationery.....		24,707 00
Postage, telegrams, telephone and express.....		18,540 33
Legal expenses.....		659 67

\*Cash Capital increased during 1912 by stock dividend of \$300,000.

Furniture and fixtures . . . . .	\$607 89
Maps, including corrections . . . . .	6,043 79
Underwriters' boards and tariff associations . . . . .	24,935 97
Fire department, patrol and salvage corps fees and taxes . . . . .	7,966 39
Inspections and surveys . . . . .	12,017 68
Repairs and expenses on real estate . . . . .	66 31
Taxes on real estate . . . . .	1,899 61
State taxes on premiums . . . . .	33,152 10
Insurance department licenses and fees . . . . .	10,955 00
All other licenses, fees and taxes . . . . .	11,340 77
Interest or dividends to stockholders . . . . .	210,000 00
Decrease in liabilities on account of reinsurance treaties . . . . .	770 13
Agents' balances charged off . . . . .	864 91
Decrease in book value of ledger assets . . . . .	114,702 00
Miscellaneous expenditures . . . . .	9,340 80
<b>Total disbursements . . . . .</b>	<b>\$2,346,446 17</b>
<b>Balance . . . . .</b>	<b>\$5,668,179 67</b>

LEDGER ASSETS.

Book value of real estate . . . . .	\$117,613 02
Mortgage loans on real estate . . . . .	1,922,860 00
Book value of bonds and stocks, excluding interest . . . . .	2,664,872 51
Cash in office . . . . .	\$6,065 86
Cash in banks on interest . . . . .	613,910 63
<b>Agents' balances . . . . .</b>	<b>342,757 65</b>
Deposit Philadelphia Underwriters Association . . . . .	100 00
<b>Total ledger assets . . . . .</b>	<b>\$5,668,179 67</b>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages . . . . .	\$13,298 93
Interest accrued on bonds . . . . .	37,299 75
Interest accrued on other assets . . . . .	1,393 53
Rents due on company's property . . . . .	196 00
<b>Gross assets . . . . .</b>	<b>\$5,720,367 88</b>

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last . . . . .	\$8,919 85
<b>Total admitted assets . . . . .</b>	<b>\$5,711,448 03</b>

LIABILITIES.

Losses adjusted and unpaid . . . . .	\$37,638 19
Losses in process of adjustment, or in suspense . . . . .	196,380 90
Losses resisted . . . . .	26,750 00
<b>Total claims for losses . . . . .</b>	<b>\$260,769 09</b>
Deduct reinsurance . . . . .	53,308 09
<b>Net amount of unpaid losses . . . . .</b>	<b>\$207,461 00</b>

Unearned premiums on outstanding risks.....		\$2,326,240	10
Dividends remaining unpaid.....		125,000	00
Salaries and other miscellaneous expenses due or accrued.....		2,000	00
Federal, state and other taxes due or accrued.....		32,000	00
Held under reinsurance treaties.....		12,041	26
Contingent mortgage loan reserve.....		20,000	00
Total.....		\$2,724,742	36
Cash capital.....	\$500,000	00	
Surplus over all liabilities.....	2,486,705	67	
Surplus to policy holders.....		2,986,705	67
Total liabilities.....		\$5,711,448	03

## RISKS AND PREMIUMS

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1911	\$463,601,060	\$4,879,658 41	-	-
Written during the year....	275,709,008	2,866,019 38	3,612,074	\$87,450 00
Total.....	\$739,310,068	\$7,745,677 79	\$3,612,074	\$87,450 00
Expired and terminated....	246,037,996	2,751,692 43	548,480	12,959 45
In force at end of the year..	\$493,272,072	\$4,993,985 36	\$3,063,594	\$174,490 55
Deduct amount reinsured...	51,779,266	556,639 55	277,197	6,077 15
Net amount in force..	\$441,492,806	\$4,437,345 81	\$2,786,397	\$68,413 40

## SPECIAL DEPOSITS.

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

	<i>Deposits.</i>
Georgia.....	\$25,000 00
Virginia.....	11,000 00
Oregon.....	25,000 00

## BUSINESS IN MAINE.

	<i>Fire.</i>	<i>Marine.</i>
Risks written.....	\$890,109 00	\$30,600 00
Premiums received.....	13,117 27	660 75
Losses paid.....	5,228 24	-
Losses incurred.....	8,324 08	-

## GRANITE STATE 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.....		\$568,152 58
Interest on mortgage loans.....	\$505 00	
Interest on bonds and dividends on stocks.....	31,228 45	
Interest on deposits.....	626 37	
Rents—including company's own occupancy.....	5,430 00	37,789 82
Agents' balances previously charged off.....		7 20
Increase in book value of ledger assets.....		965 00
Total income.....		\$606,914 60
Ledger assets Dec. 31, 1911.....		1,168,183 97
Total.....		\$1,775,098 57

## DISBURSEMENTS.

Net amount paid for fire losses.....	\$330,128 09
Adjustment and settlement of losses.....	8,612 26
Commissions or brokerage.....	118,389 09
Miscellaneous expenses of local agencies.....	2,572 50
Salaries and expenses of special and general agents.....	11,435 02
Salaries, fees and other charges of officers and employes.....	23,628 37
Rents—including company's own occupancy.....	2,770 16
Advertising, printing and stationery.....	5,591 92
Postage, telegrams, telephone and express.....	3,382 09
Legal expenses.....	624 09
Furniture and fixtures.....	266 66
Maps, including corrections.....	2,290 80
Underwriters' boards and tariff associations.....	6,585 10
Fire department, patrol and salvage fees and taxes.....	3,577 70
Inspections and surveys.....	8,848 56
Repairs and expenses on real estate.....	664 79
Taxes on real estate.....	1,051 78
State taxes on premiums.....	9,457 65
Insurance department licenses and fees.....	3,576 78

All other licenses, fees and taxes.....		\$3,376 29
Interest or dividends to stockholders.....		20,000 00
Agents' balances charged off.....		23 75
Loss on sale or maturity of ledger assets.....		759 00
Decrease in book value of ledger assets.....		112 50
Miscellaneous expenditures.....		2,468 71
		<hr/>
Total disbursements.....		\$570,193 66
		<hr/>
Balance.....		\$1,204,904 91

## 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.....		988,982 10
Cash in office.....	\$2,936 96	
Cash in banks on interest.....	58,014 55	60,951 51
		<hr/>
Agents' balances.....		97,917 02
		<hr/>
Total ledger assets.....		\$1,204,904 91

## NON-LEDGER ASSETS.

interest accrued on mortgages.....	\$143 00	
Interest accrued on bonds.....	10,705 34	
Rents due and accrued on company's property.....	355 00	\$11,203 34
		<hr/>
Gross assets.....		\$1,216,108 25

## DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last.....	\$115 14	
Book value of ledger assets over market value.....	55,640 88	\$55,756 02
		<hr/>
Total admitted assets.....		\$1,160,352 23

## LIABILITIES.

Losses adjusted and unpaid.....	\$12,776 00	
Losses in process of adjustment, or in suspense.....	49,989 04	
Losses resisted.....	6,100 00	
		<hr/>
Total claims for losses.....	\$68,865 04	
Deduct reinsurance.....	16,271 44	
		<hr/>
Net amount of unpaid losses.....		\$52,593 60
Unearned premiums on outstanding risks.....		559,544 84
Salaries and other miscellaneous expenses due or accrued.....		1,340 38
Federal, state and other taxes due or accrued.....		7,970 00
Due for reinsurance.....		6,998 67
		<hr/>
Total.....		\$628,447 49
Cash capital.....	\$200,000 00	
Surplus over all liabilities.....	331,904 74	
		<hr/>
Surplus to policy holders.....		531,904 74
		<hr/>
Total liabilities.....		\$1,160,352 23



RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1911.....	\$103,217,347	\$1,288,023 92
Written during the year.....	66,480,672	848,023 27
	<hr/>	<hr/>
Total.....	\$169,698,019	\$2,136,047 19
Expired and terminated.....	61,547,670	811,166 83
	<hr/>	<hr/>
In force at end of the year.....	\$108,150,349	\$1,324,880 36
Deduct amount reinsured.....	18,620,452	243,492 41
	<hr/>	<hr/>
Net amount in force.....	\$89,529,897	\$1,081,387 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>
Virginia.....	\$10,000 00	\$6,596 13

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$5,828,839 00
Premiums received.....	95,512 04
Losses paid.....	48,368 33
Losses incurred.....	54,014 68

## 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.....		\$2,772,861 51
Interest on mortgage loans.....	\$175 00	
Interest on bonds and dividends on stocks.....	139,292 04	
Interest on deposits.....	1,131 77	
Interest from all other sources.....	147 12	
Rents—including company's own occupancy.....	72,663 62	213,409 55
Agents' balances previously charged off.....		209 76
Profit on sale or maturity of ledger assets.....		3,875 00
Total income.....		\$2,990,355 82
Ledger assets Dec. 31, 1911.....		4,570,085 75
Total.....		\$7,560,441 57

## DISBURSEMENTS.

Net amount paid for fire losses.....	\$1,290,720 59
Adjustment and settlement of losses.....	103,375 37
Commissions or brokerage.....	685,716 61
Salaries and expenses of special and general agents.....	119,627 12
Salaries, fees and other charges of officers and employes.....	119,009 81
Rents—including company's own occupancy.....	25,335 77
Advertising, printing and stationery.....	30,181 18
Postage, telegrams, telephone and express.....	23,170 02
Legal expenses.....	775 95
Furniture and fixtures.....	7,648 28
Maps, including corrections.....	11,008 07
Underwriters' boards and tariff associations.....	14,665 54
Fire department, patrol and salvage corps fees and taxes.....	21,063 98
Inspections and surveys.....	34,606 23
Repairs and expenses on real estate.....	24,316 83
Taxes on real estate.....	15,476 20
State taxes on premiums.....	45,105 00
Insurance department licenses and fees.....	15,894 14

All other licenses, fees and taxes.....	\$10,286 81	
Interest or dividends to stockholders.....	160,000 00	
Agents' balances charged off.....	677 14	
Loss on sale or maturity of ledger assets.....	3,224 50	
Miscellaneous expenditures.....	9,146 31	
		<hr/>
Total disbursements.....	\$2,771,031 45	
		<hr/>
Balance.....	\$4,789,410 12	

## 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.....		3,211,932 98
Cash in office.....	\$4,288 50	
Cash in banks not on interest.....	18,503 73	
Cash in banks on interest.....	214,478 07	237,270 30
		<hr/>
Agents' balances.....		430,125 78
		<hr/>
Total ledger assets.....		\$4,789,410 12

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$14 58	
Interest accrued on bonds.....	27,732 45	
Rents due on company's property.....	587 50	\$28,334 53
		<hr/>
Market value of real estate over book value.....		222,891 94
Due for reinsurance on losses paid.....		8,888 39
		<hr/>
Gross assets.....		\$5,049,524 98

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$1,951 01	
Book value of bonds and stocks over market value.....	61,914 98	\$63,865 99
		<hr/>
Total admitted assets.....		\$4,985,658 99

## LIABILITIES.

Losses adjusted and unpaid.....	\$74,551 55	
Losses in process of adjustment, or in suspense.....	245,758 72	
Losses resisted.....	18,490 32	
		<hr/>
Total claims for losses.....	\$338,800 59	
Deduct reinsurance.....	78,878 18	
		<hr/>
Net amount of unpaid losses.....		\$259,922 41
Unearned premiums on outstanding risks.....		2,701,091 59
Salaries and other miscellaneous expenses due or accrued.....		9,251 43
Federal, state and other taxes due or accrued.....		45,000 00
Commissions and other charges due agents and brokers.....		6,880 77

Due for return premiums and reinsurance .....		\$48,916 58
Rents paid in advance .....		3,004 13
Total .....		\$3,074,066 91
Cash capital .....	\$1,000 000 00	
Surplus over all liabilities .....	911,592 08	
Surplus to policyholders .....		1,911,592 08
Total liabilities .....		\$4,985,658 99

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1911 .....	\$497,285,122 83	\$5,108,278 24
Excess of original premiums over reinsurance .....	-	440,004 76
Written during the year .....	406,380,259 00	3,857,378 24
Total .....	\$903,665,381 83	\$9,405,661 24
Expired and terminated .....	312,637,752 50	3,315,263 72
In force at end of the year .....	\$591,027,629 33	\$6,090,397 52
Deduct amount reinsured .....	83,750,911 72	821,500 33
Net amount in force .....	\$507,276,717 61	\$5,268,897 19

## 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	\$28,234 30
Virginia .....	50,000 00	34,871 87

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written .....	\$1,407,686 00
Premiums received .....	21,124 64
Losses paid .....	8,569 10
Losses incurred .....	7,480 90

## HARTFORD FIRE INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1810. COMMENCED BUSINESS IN 1810.

CHARLES E. CHASE, *President.*FREDERICK SAMSON, *Secretary.*

Cash Capital, \$2,000,000.

## INCOME.

Net fire premiums.....	\$14,693,568 32	
Net marine premiums.....	749,572 20	15,443,140 52
Interest on mortgage loans.....	\$24,284 02	
Interest on collateral loans.....	384 74	
Interest on bonds and dividends on stocks.....	927,896 46	
Interest on deposits.....	17,008 50	
Interest from all other sources.....	176 41	
Rents—including company's own occupancy.....	52,254 58	1,022,004 71
Increase in liabilities on account of reinsurance treaties.....		25,599 01
Agents' balances previously charged off.....		590 79
Profit on sale or maturity of ledger assets.....		46,818 60
Borrowed money.....		100,000 00
From other sources.....		1,885 72
Total income.....	\$16,640,039 35	
Ledger assets Dec. 31, 1911.....		24,756,809 82
Total.....	\$41,396,849 14	

## DISBURSEMENTS.

Net amount paid for fire losses.....	\$8,192,132 00	
Net amount paid for marine losses.....	319,393 66	\$8,511,525 66
Adjustment and settlement of losses.....		169,247 96
Commissions or brokerage.....		2,866,603 86
Salaries and expenses of special and general agents.....		760,835 46
Salaries, fees and other charges of officers and employes.....		649,532 30
Rents—including company's own occupancy.....		120,092 71
Advertising, printing and stationery.....		187,232 89
Postage, telegrams, telephone and express.....		112,682 97
Legal expenses.....		13,224 88

Furniture and fixtures .....	\$18,735 40
Maps, including corrections .....	34,636 51
Underwriters' boards and tariff associations .....	217,673 48
Fire department, patrol and salvage corps fees and taxes .....	79,433 96
Inspections and surveys .....	69,216 30
Repairs and expenses on real estate .....	20,522 01
Taxes on real estate .....	10,855 07
State taxes on premiums .....	261,995 74
Insurance department licenses and fees .....	51,278 35
All other licenses, fees and taxes .....	194,496 98
Interest or dividends to stockholders .....	700,000 00
Agents' balances charged off .....	4,417 99
Loss on sale or maturity of ledger assets .....	7,234 30
Decrease in book value of ledger assets .....	6,968 20
Borrowed money repaid .....	100,000 00
Interest on borrowed money .....	572 21
Interest on reserve held under reinsurance treaties .....	20,017 16
Miscellaneous expenditures .....	19,296 78
	<hr/>
Total disbursements .....	\$15,208,329 13
	<hr/>
Balance .....	\$26,188,520 04

## LEDGER ASSETS.

Book value of real estate .....	\$754,887 61
Mortgage loans on real estate .....	618,666 67
Loans secured by collateral .....	6,000 00
Book value of bonds and stocks, excluding interest .....	21,077,883 03
Cash in office .....	\$5,579 36
Cash in banks not on interest .....	111,409 28
Cash in banks on interest .....	1,252,527 12
	<hr/>
Agents' balances .....	2,361,566 97
	<hr/>
Total ledger assets .....	\$26,188,520 04

## NON-LEDGER ASSETS.

Interest accrued on mortgages .....	\$4,678 80
Interest accrued on bonds .....	262,533 23
Interest accrued on collateral loans .....	157 21
Rents accrued on company's property .....	1,320 99
	<hr/>
Market value of bonds and stocks over book value .....	99,951 56
	<hr/>
Gross assets .....	\$26,557,161 83

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last .....	\$62,556 01	
Book value of real estate over market value .....	2,287 61	\$64,843 62
	<hr/>	
Total admitted assets .....		\$26,492,318 21

## LIABILITIES.

Losses adjusted and unpaid.....	\$500,545 74
Losses in process of adjustment, or in suspense.....	881,311 76
Losses resisted.....	101,933 77
<b>Total claims for losses.....</b>	<b>\$1,483,791 27</b>
Deduct reinsurance.....	199,420 63
<b>Net amount of unpaid losses.....</b>	<b>\$1,284,370 64</b>
Unearned premiums on outstanding risks.....	13,871,786 04
Salaries and other miscellaneous expenses due or accrued.....	75,000 00
Federal, state and other taxes due or accrued.....	200,000 00
Held under reinsurance treaties.....	382,468 95
Special reserve.....	175,000 00
<b>Total.....</b>	<b>\$15,988,625 99</b>
Cash capital.....	\$2,000,000 00
Surplus over all liabilities.....	8,503,692 22
<b>Surplus to policy holders.....</b>	<b>10,503,692 22</b>
<b>Total liabilities.....</b>	<b>\$26,492,318 21</b>

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force Dec. 31, 1911..	\$2,485,152,598	\$27,505,550 38	\$24,672,096	\$638,326 95
Excess of original premiums over reinsurance.	-	12,938 53	-	-
Written during the year.	1,774,917,946	19,593,630 85	53,353,704	1,157,973 07
<b>Total.....</b>	<b>\$4,260,070,544</b>	<b>\$47,112,119 76</b>	<b>\$78,025,800</b>	<b>\$1,796,300 02</b>
Expired and terminated	1,654,362,510	18,701,805 72	46,347,195	977,788 17
<b>In force at end of the year</b>	<b>\$2,605,708,034</b>	<b>\$28,410,314 04</b>	<b>\$31,678,605</b>	<b>\$818,511 85</b>
Deduct amount reinsured	266,127,790	2,266,417 89	5,068,888	153,168 10
<b>Net amount in force</b>	<b>\$2,339,580,244</b>	<b>\$26,143,896 15</b>	<b>\$26,609,717</b>	<b>\$665,343 75</b>

## 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.....	\$640,073 31	\$599,097 18
Georgia.....	10,000 00	307,890 20
New Mexico.....	10,000 00	45,060 35
Virginia.....	52,500 00	194,082 25

## BUSINESS IN MAINE.

	<i>Fire.</i>	<i>Marine.</i>
Risks written.....	\$12,919,498 00	\$1,126,250 00
Premiums received.....	185,454 28	14,382 79
Losses paid.....	91,046 90	-
Losses incurred.....	86,753 63	-

## HOME INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

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

Cash Capital, \$3,000,000.

## INCOME.

Net fire premiums.....	\$12,411,470 51	
Net marine premiums.....	612,700 80	\$13,024,171 31
Interest on mortgage loans.....	\$1,885 30	
Interest on bonds and dividends on stocks.....	1,284,861 57	
Interest on deposits.....	29,741 91	
Interest from all other sources.....	2,210 77	1,318,699 55
Agents' balances previously charged off.....		37 50
Profit on sale or maturity of ledger assets.....		111,568 19
Dividends unlisted assets.....		283 34
Conscience money.....		391 72
Total income.....	\$14,455,151 61	
Ledger assets Dec. 31, 1911.....		32,070,752 78
Total.....	\$46,525,904 39	

## DISBURSEMENTS.

Net amount paid for fire losses.....	\$6,588,823 57	
Net amount paid for marine losses.....	291,223 17	\$6,880,046 74
Adjustment and settlement of losses.....		155,138 35
Commissions or brokerage.....		2,518,280 61
Miscellaneous expenses of local agencies.....		2,890 48
Salaries and expenses of special and general agents.....		425,518 67
Salaries, fees and other charges of officers and employes.....		496,327 04
Rents.....		130,489 58
Advertising, printing and stationery.....		237,160 59
Postage, telegrams, telephone and express.....		101,770 93
Legal expenses.....		1,850 11
Furniture and fixtures.....		11,183 66



Maps, including corrections.....	\$20,253 49
Underwriters' boards and tariff associations.....	108,290 00
Fire department, patrol and salvage corps fees and taxes.....	45,913 94
Inspections and surveys.....	103,705 27
State taxes on premiums.....	292,797 56
Insurance department licenses and fees.....	48,681 51
All other licenses, fees and taxes.....	20,973 82
Interest or dividends to stockholders.....	1,050,000 00
Agents' balances charged off.....	1,258 98
Loss on sale or maturity of ledger assets.....	26,160 00
Decrease in book value of ledger assets.....	11,595 00
Miscellaneous expenditures.....	62,090 17
<b>Total disbursements.....</b>	<b>\$12,752,376 50</b>
<b>Balance.....</b>	<b>\$33,773,527 89</b>

## LEDGER ASSETS.

Mortgage loans on real estate.....	\$21,300 00
Book value of bonds and stocks, excluding interest.....	29,469,965 93
Cash in banks not on interest.....	\$43,790 62
Cash in banks on interest.....	1,715,704 09
<b>Agents' balances.....</b>	<b>2,437,159 18</b>
<b>Bills receivable taken for fire risks.....</b>	<b>85,608 07</b>
<b>Total ledger assets.....</b>	<b>\$33,773,527 89</b>

## NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$226,566 00
<b>Gross assets.....</b>	<b>\$34,000,093 89</b>

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$109,411 29
Bills receivable, past due, taken for fire risks.....	85,608 07
Book value of bonds and stocks over market value....	398,639 93
<b>Total admitted assets.....</b>	<b>\$33,406,434 60</b>

## LIABILITIES.

Losses adjusted and unpaid.....	\$279,685 71
Losses in process of adjustment, or in suspense.....	1,533,496 15
Losses resisted.....	119,500 67
<b>Total claims for losses.....</b>	<b>\$1,932,682 53</b>
<b>Deduct reinsurance.....</b>	<b>668,685 20</b>
<b>Net amount of unpaid losses.....</b>	<b>\$1,263,997 33</b>
Unearned premiums on outstanding risks.....	12,341,420 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.....		\$91,201 86
Due for reinsurance.....		258,060 13
Conflagration reserve.....		1,800,000 00
Total.....		<u>\$16,054,679 32</u>
Cash capital.....	\$3,000,000 00	
Surplus over all liabilities.....	14,351,755 28	
Surplus to policy holders.....		<u>17,351,755 28</u>
Total liabilities.....		<u>\$33,406,434 60</u>

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force Dec. 31, 1911..	\$2,531,045,376	\$25,101,353 00	\$34,341,626	\$904,963 00
Excess of original premiums over reinsurance.....	-	3,185 00	-	-
Written during the year	2,027,945,515	18,527,889 71	312,302,908	1,154,882 14
Total.....	<u>\$4,558,990,891</u>	<u>\$43,632,427 71</u>	<u>\$346,644,534</u>	<u>\$2,059,845 14</u>
Expired and terminated	1,857,217,499	17,137,292 71	314,777,727	1,189,792 14
In force at end of the year.....	\$2,701,773,392	\$26,495,135 00	\$31,866,807	\$870,053 00
Deduct amount re-insured.....	389,897,395	3,530,696 00	6,077,411	157,518 00
Net amount in force	<u>\$2,311,875,997</u>	<u>\$22,964,439 00</u>	<u>\$25,789,396</u>	<u>\$712,535 00</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.....	\$389,333 33	\$389,507 55
Cuba.....	75,000 00	134,900 34
Florida.....	10,000 00	94,880 48
Georgia.....	10,000 00	216,337 72
Mexico.....	25,000 00	54,706 80
New Mexico.....	10,000 00	16,120 67
North Carolina.....	25,000 00	131,358 92
Oregon.....	25,000 00	79,903 87
South Carolina.....	10,000 00	142,462 03
Virginia.....	50,000 00	172,123 68

## BUSINESS IN MAINE.

	<i>Fire.</i>	<i>Marine.</i>
Risks written.....	\$16,031,514 00	\$85,950 00
Premiums received.....	189,543 16	1,879 01
Losses paid.....	93,087 97	108 00
Losses incurred.....	88,354 35	83 00

## 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.....	\$6,264,919 44	
Net marine premiums.....	3,036,530 69	\$9,301,450 13
Deposit premiums on perpetual risks.....		12,911 81
Interest on mortgage loans.....	\$13,648 17	
Interest on bonds and dividends on stocks.....	599,688 89	
Interest on deposits.....	21,241 49	
Interest from all other sources.....	349 14	
Rents—including company's own occupancy.....	19,190 41	654,118 10
Agents' balances previously charged off.....		656 54
Profit on sale or maturity of ledger assets.....		19,141 87
Perpetual permits, transfer fees and earned deposits.....		3,028 73
Total income.....		\$9,991,307 18
Ledger assets Dec. 31, 1911.....		16,740,126 98
Total.....		\$26,731,434 16

## DISBURSEMENTS.

Net amount paid for fire losses.....	\$3,603,938 97	
Net amount paid for marine losses.....	1,403,671 84	\$5,007,610 81
Adjustment and settlement of losses.....		98,110 22
Commissions or brokerage.....		1,756,094 33
Miscellaneous expenses of local agencies.....		214,287 70
Salaries and expenses of special and general agents.....		482,248 49
Salaries, fees and other charges of officers and employes.....		185,803 24
Rents—including company's own occupancy.....		53,518 32
Advertising, printing and stationery.....		96,711 22
Postage, telegrams, telephone and express.....		54,629 30
Legal expenses.....		12,688 34
Furniture and fixtures.....		12,162 04
Maps, including corrections.....		18,885 40
Underwriters' boards and tariff associations.....		67,594 57

Fire department, patrol and salvage corps fees and taxes.....	\$39,920 63
Inspections and surveys.....	44,660 96
Repairs and expenses on real estate.....	5,098 51
Taxes on real estate.....	4,643 22
State taxes on premiums.....	174,674 50
Insurance department licenses and fees.....	36,683 07
All other licenses, fees and taxes.....	61,580 29
Deposit premiums returned.....	25,594 66
Interest or dividends to stockholders.....	480,000 00
Agents' balances charged off.....	2,253 81
Loss on sale or maturity of ledger assets.....	3,362 08
Decrease in book value of ledger assets.....	939 43
Miscellaneous expenditures.....	13,654 74
	<hr/>
Total disbursements.....	\$8,953,409 88
	<hr/>
Balance.....	\$17,778,024 28

## LEDGER ASSETS.

Book value of real estate.....	\$293,875 00
Mortgage loans on real estate.....	238,935 00
Book value of bonds and stocks, excluding interest.....	14,284,757 68
Cash in office.....	\$187 61
Cash in banks not on interest.....	25,000 00
Cash in banks on interest.....	1,273,004 84
	<hr/>
Agents' balances.....	1,635,307 75
Bills receivable taken for marine and inland risks.....	16,224 99
Bills receivable taken for fire risks.....	10,731 41
	<hr/>
Total ledger assets.....	\$17,778,024 28

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$2,646 38
Interest due and accrued on bonds.....	95,815 99
	<hr/>
Due for reinsurance on losses paid.....	28,930 52
Salvage claims.....	52,400 00
	<hr/>
Gross assets.....	\$17,957,817 17

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$18,054 40
Bills receivable, past due, taken for marine, inland and fire risks.....	144 00
Overdue and accrued interest on bonds in default.....	963 00
Book value of bonds and stocks over market value....	88,265 60
	<hr/>
Total admitted assets.....	\$17,850,390 17

## LIABILITIES.

Losses adjusted and unpaid.....	\$112,424 61
Losses in process of adjustment, or in suspense.....	1,264,218 01
Losses resisted.....	33,229 38
	<hr/>
Total claims for losses.....	\$1,409,872 00
Deduct reinsurance.....	68,272 00

Net amount of unpaid losses.....		\$1,341,600 00
Unearned premiums on outstanding risks.....	6,854,309 11	
Reclaimable on perpetual fire policies.....	728,939 48	
Salaries and other miscellaneous expenses due or accrued.....	90,000 00	
Federal, state and other taxes due or accrued.....	90,000 00	
Commissions and other charges due agents and brokers.....	80,000 00	
Due for reinsurance.....	18,868 03	
Contingent fund.....	736,673 55	
Total.....	\$9,940,390 17	
Cash capital.....	\$4,000,000 00	
Surplus over all liabilities.....	3,910,000 00	
Surplus to policy holders.....	7,910,000 00	
Total liabilities.....	\$17,850,390 17	

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force Dec. 31, 1911	\$1,088,629,145	\$12,556,166 55	\$80,580,363	\$1,709,546 17
Written during the year	739,372,379	8,542,684 81	841,054,421	4,626,389 01
Total.....	\$1,828,001,524	\$21,098,851 36	\$921,634,784	\$6,335,935 18
Expired and terminated	667,189,316	7,956,981 02	816,285,020	4,829,324 42
In force at end of the year.....	\$1,160,812,208	\$13,141,870 34	\$105,349,764	\$1,506,610 76
Deduct amount reinsured.....	128,314,284	1,362,653 94	4,777,179	126,178 60
Net amount in force..	\$1,032,497,924	\$11,779,216 40	\$100,572,585	\$1,380,432 16

Perpetual risks not included above, \$31,036,923.03; premiums on same, \$804,290.83.

## 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	\$66,441 82
New Mexico.....	20,000 00	19,771 93
Virginia.....	53,000 00	55,454 55
Canada.....	335,080 00	224,800 32

## BUSINESS IN MAINE.

	<i>Fire.</i>	<i>Marine.</i>
Risks written.....	\$7,596,394 00	\$322,125 00
Premiums received.....	134,380 33	12,616 35
Losses paid.....	85,875 02	2,020 44
Losses incurred.....	89,178 40	1,020 44

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.....	\$2,176,818 26	
Net marine premiums.....	41,396 85	\$2,218,215 11
	—————	
Deposit premiums on perpetual risks.....		9,500 18
Interest on mortgage loans.....	\$2,997 71	
Interest on bonds and dividends on stocks.....	130,442 49	
Interest on deposits.....	864 32	
Interest from all other sources.....	6 43	
Rents.....	15,308 90	149,619 85
	—————	
Profit on sale or maturity of ledger assets.....		1,591 64
Unclaimed dividends Union Insurance Company.....		931 13
		—————
Total income.....	\$2,379,857 91	
Ledger assets Dec. 31, 1911.....		3,732,733 41
		—————
Total.....		\$6,112,591 32

DISBURSEMENTS.

Net amount paid for fire losses.....	\$1,369,571 06	
Net amount paid for marine losses.....	1,540 21	\$1,371,111 27
	—————	
Adjustment and settlement of losses.....		28,060 08
Commissions or brokerage.....		461,159 55
Miscellaneous expenses of local agencies.....		7,402 51
Salaries and expenses of special and general agents.....		87,801 89
Salaries, fees and other charges of officers and employes.....		106,687 46
Rents.....		5,390 00
Advertising, printing and stationery.....		22,810 84
Postage, telegrams, telephone and express.....		7,899 22
Legal expenses.....		9,728 36

INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA. 261

Furniture and fixtures.....	\$446 15
Maps, including corrections.....	8,383 67
Underwriters' boards and tariff associations.....	14,446 53
Fire department, patrol and salvage corps fees and taxes.....	16,975 32
Inspections and surveys.....	15,568 78
Repairs and expenses on real estate.....	9,710 61
Taxes on real estate.....	3,237 72
State taxes on premiums.....	60,692 18
Insurance department licenses and fees.....	16,039 69
All other licenses, fees and taxes.....	916 62
Deposit premiums returned.....	23,720 25
Interest or dividends to stockholders.....	63,794 20
Agents' balances charged off.....	3,785 83
Loss on sale or maturity of ledger assets.....	4,851 18
Miscellaneous expenditures.....	6,106 53
Total disbursements.....	<u>\$2,356,726 44</u>
Balance.....	\$3,755,864 88

LEDGER ASSETS.

Book value of real estate.....	\$252,497 85
Mortgage loans on real estate.....	60,800 00
Book value of bonds and stocks, excluding interest.....	2,863,867 42
Cash in office.....	\$8,404 55
Cash in banks on interest.....	132,137 72
Agents' balances.....	<u>438,157 34</u>
Total ledger assets.....	\$3,755,864 88

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$597 49
Interest accrued on bonds.....	24,720 20
Rents accrued on company's property.....	243 50
Due for reinsurance on losses paid.....	<u>1,479 84</u>
Gross assets.....	\$3,782,905 91

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$2,910 67
Book value of ledger assets over market value.....	76,805 67
Total admitted assets.....	<u>\$3,703,189 57</u>

LIABILITIES.

Losses adjusted and unpaid.....	\$63,004 25
Losses in process of adjustment, or in suspense.....	283,101 62
Losses resisted.....	40,532 18
Total claims for losses.....	<u>\$386,638 05</u>
Deduct reinsurance.....	118,056 39
Net amount of unpaid losses.....	\$268,581 66
Unearned premiums on outstanding risks.....	1,775,460 30

262 INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA.

Reclaimable on perpetual fire policies.....		\$416,784 94
Dividends remaining unpaid.....		1,136 93
Salaries and other miscellaneous expenses due or accrued.....		2,733 54
Federal, state and other taxes due or accrued.....		35,000 00
Total.....		\$2,499,697 37
Cash capital.....	\$800,000 00	
Surplus over all liabilities.....	403,492 20	
Surplus to policy holders.....		1,203,492 20
Total liabilities.....		\$3,703,189 57

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1911	\$329,025,514 39	\$3,992,693 07	-	-
Written during the year....	325,117,330 81	4,104,995 28	1,621,609	\$51,840 52
Total.....	\$654,142,845 20	\$8,097,688 35	\$1,621,609	\$51,840 52
Expired and terminated....	270,883,432 54	3,538,435 83	225,872	10,041 26
In force at end of the year..	\$383,259,412 66	\$4,559,252 52	\$1,395,737	\$41,799 26
Deduct amount reinsured..	91,557,391 68	1,163,388 07	111,550	1,418 68
Net amount in force	\$291,702,020 98	\$3,395,864 45	\$1,284,187	\$40,380 58

Perpetual risks not included above, \$18,510,339.40; premiums on same, \$458,436.26.

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.....	\$54,100 00	\$96,164 59
Georgia.....	10,000 00	19,026 25
Virginia.....	44,000 00	19,093 10

BUSINESS IN MAINE.

	<i>Fire.</i>	<i>Marine.</i>
Risks written.....	\$1,456,411 83	\$700 00
Premiums received.....	29,436 86	15 75
Losses paid.....	16,477 34	-
Losses incurred.....	15,533 73	-



## LUMBER INSURANCE COMPANY OF NEW YORK,

NEW YORK, N. Y.

INCORPORATED IN 1904. COMMENCED BUSINESS IN 1904.

G. A. MITCHELL, *President.*R. H. McKELVEY, *Secretary.*

Cash Capital, \$400,000.

## INCOME.

Net fire premiums.....		\$407,101 81
Interest on bonds and dividends on stocks.....	\$27,911 99	
Interest on deposits.....	1,584 66	29,496 65
Agents' balances previously charged off.....		1,956 19
Increase in book value of ledger assets.....		294 58
Total income.....		\$438,849 23
Ledger assets Dec. 31, 1911.....		928,326 14
Total.....		\$1,367,175 37

## DISBURSEMENTS.

Net amount paid for fire losses.....	\$225,755 75
Adjustment and settlement of losses.....	4,046 88
Commissions or brokerage.....	156,071 04
Salaries, fees and other charges of officers and employes.....	13,002 00
Rents.....	1,060 73
Advertising, printing and stationery.....	80 78
Legal expenses.....	3,093 49
Underwriters' boards and tariff associations.....	3,373 07
Fire department, patrol and salvage corps fees and taxes.....	316 60
State taxes on premiums.....	8,234 89
Insurance department licenses and fees.....	4,365 24
Interest or dividends to stockholders.....	40,000 00
Agents' balances charged off.....	1,982 74
Loss on sale or maturity of ledger assets.....	3,203 43
Decrease in book value of ledger assets.....	414 90
Miscellaneous expenditures.....	2,197 73
Total disbursements.....	\$467,199 27
Balance.....	\$899,976 10

## LEDGER ASSETS.

Book value of bonds, excluding interest.....	\$659,000 73
Cash in banks on interest.....	76,099 76
Agents' balances.....	164,875 61
<b>Total ledger assets.....</b>	<b>\$899,976 10</b>

## NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$6,547 48
<b>Gross assets.....</b>	<b>\$906,523 58</b>

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$4,514 40	
Book value of bonds over market value.....	67,560 73	\$72,075 13
<b>Total admitted assets.....</b>		<b>\$834,448 45</b>

## LIABILITIES.

Losses adjusted and unpaid.....	\$2,472 36	
Losses in process of adjustment, or in suspense.....	40,127 13	
<b>Total claims for losses.....</b>	<b>\$42,599 49</b>	
Deduct reinsurance.....	9,218 29	
<b>Net amount of unpaid losses.....</b>		<b>\$33,381 20</b>
Unearned premiums on outstanding risks.....		230,999 28
Salaries and other miscellaneous expenses due or accrued.....		95 86
Federal, state and other taxes due or accrued.....		7,500 00
<b>Total.....</b>		<b>\$271,976 34</b>
Cash capital.....	\$400,000 00	
Surplus over all liabilities.....	162,472 11	
<b>Surplus to policy holders.....</b>		<b>562,472 11</b>
<b>Total liabilities.....</b>		<b>\$834,448 45</b>

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1911.....	\$49,231,277	\$692,516 04
Written during the year.....	56,135,210	744,966 34
<b>Total.....</b>	<b>\$105,366,487</b>	<b>\$1,437,482 38</b>
Expired and terminated.....	57,179,393	820,005 74
<b>In force at end of the year.....</b>	<b>\$48,187,094</b>	<b>\$617,476 64</b>
Deduct amount reinsured.....	9,555,506	163,074 90
<b>Net amount in force.....</b>	<b>\$38,631,588</b>	<b>\$454,401 74</b>

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 .....	\$107,000 00	\$22,724 05
South Carolina .....	10,000 00	1,894 01
Virginia.....	20,000 00	1,575 25

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$44,061 00
Premiums received.....	2,774 53

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MASSACHUSETTS FIRE AND MARINE INSURANCE  
COMPANY,

BOSTON, MASS.

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INCORPORATED IN 1910. COMMENCED BUSINESS IN 1910.

EVERETT C. BENTON, *President.*

WALTER ADLARD, *Secretary.*

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Cash Capital, \$500,000.

INCOME.

Net fire premiums.....	\$407,170 91	
Net marine premiums.....	124,339 47	\$531,510 38
Interest on bonds and dividends on stocks.....	\$37,806 30	
Interest on deposits.....	1,832 02	
Interest from all other sources.....	6 30	39,644 62
Profit on sale or maturity of ledger assets.....		863 73
Increase in book value of ledger assets.....		791 85
Total income.....		\$572,810 58
Ledger assets Dec. 31, 1911.....		1,190,950 52
Total.....		\$1,763,761 10

## DISBURSEMENTS.

Net amount paid for fire losses.....	\$195,451 36	
Net amount paid for marine losses.....	27,067 06	\$222,518 42
		<hr/>
Adjustment and settlement of losses.....		3,946 37
Commissions or brokerage.....		136,819 90
Miscellaneous expenses of local agencies.....		200 49
Salaries and expenses of special and general agents.....		16,305 79
Salaries, fees and other charges of officers and employes.....		30,042 59
Rents.....		6,498 84
Advertising, printing and stationery.....		9,230 31
Postage, telegrams, telephone and express.....		2,601 97
Furniture and fixtures.....		1,137 82
Maps, including corrections.....		1,509 58
Underwriters' boards and tariff associations.....		3,808 75
Fire department, patrol and salvage corps fees and taxes.....		4,992 46
Inspections and surveys.....		2,289 33
State taxes on premiums.....		4,639 01
Insurance department licenses and fees.....		1,979 00
All other licenses, fees and taxes.....		1,575 07
Decrease in book value of ledger assets.....		1,343 81
Miscellaneous expenditures.....		858 53
		<hr/>
Total disbursements.....		\$452,298 04
		<hr/>
Balance.....		\$1,311,463 06

## LEDGER ASSETS.

Loans secured by collateral.....		\$50,000 00
Book value of bonds and stocks, excluding interest.....		1,107,853 74
Cash in office.....	\$755 39	
Cash in banks on interest.....	58,011 81	58,767 20
		<hr/>
Agents' balances.....		94,842 12
		<hr/>
Total ledger assets.....		\$1,311,463 06

## NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$8,446 33	
Interest accrued on collateral loans.....	240 28	
Interest accrued on other assets.....	134 47	\$8,821 08
		<hr/>
Market value of bonds and stocks over book value.....		19,097 26
		<hr/>
Gross assets.....		\$1,339,381 40

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....		\$1,524 46
		<hr/>
Total admitted assets.....		\$1,337,856 94

LIABILITIES.

Losses adjusted and unpaid.....	\$15,234 78	
Losses in process of adjustment, or in suspense.....	43,551 00	
		<hr/>
Total claims for losses.....	\$58,785 78	
Deduct reinsurance.....	3,502 70	
		<hr/>
Net amount of unpaid losses.....		\$55,283 08
Unearned premiums on outstanding risks.....		399,283 56
Salaries and other miscellaneous expenses due or accrued.....		2,476 19
Federal, state and other taxes due or accrued.....		7,605 75
		<hr/>
Total.....		\$464,648 58
Cash capital.....	\$500,000 00	
Surplus over all liabilities.....	373,208 36	
		<hr/>
Surplus to policy holders.....		873,208 36
		<hr/>
Total liabilities.....		\$1,337,856 94

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1911.....	\$45,891,667	\$460,329 87	\$737,368	\$26,377 71
Written during the year.....	53,550,142	538,899 05	9,417,483	168,325 42
				<hr/>
Total.....	\$99,441,809	\$999,228 92	\$10,154,851	\$194,703 13
Expired and terminated.....	35,484,011	354,504,38	5,795,780	65,158 97
				<hr/>
In force at end of the year.....	\$63,957,798	\$644,724 54	\$4,359,071	\$129,544 16
Deduct amount reinsured.....	7,590,226	70,947 89	240,922	8,284 32
				<hr/>
Net amount in force.....	\$56,367,572	\$573,776 65	\$4,118,149	\$121,259 84

BUSINESS IN MAINE.

	<i>Fire.</i>	<i>Marine.</i>
Risks written.....	\$507,459 00	\$22,690 00
Premiums received.....	8,767 72	516 00
Losses paid.....	2,322 73	-
Losses incurred.....	295 23	-

MICHIGAN FIRE AND MARINE INSURANCE  
COMPANY,

DETROIT, MICH.

INCORPORATED IN 1880. COMMENCED BUSINESS IN 1881.

D. M. FERRY, JR., *President.*

H. E. EVERETT, *Secretary.*

Cash Capital, \$400,000.

INCOME.

Net fire premiums.....		\$691,921 68
Interest on mortgage loans.....	\$27,626 38	
Interest on collateral loans.....	267 37	
Interest on bonds and dividends on stocks.....	25,294 17	
Interest from all other sources.....	712 08	53,900 00
Agents' balances previously charged off.....		1 63
Total income.....		\$745,823 31
Ledger assets Dec. 31, 1911.....		1,427,039 11
Total.....		\$2,172,862 42

DISBURSEMENTS.

Net amount paid for fire losses.....	\$371,532 01
Adjustment and settlement of losses.....	7,323 58
Commissions or brokerage.....	178,515 21
Miscellaneous expenses of local agencies.....	1,368 99
Salaries and expenses of special and general agents.....	20,208 18
Salaries, fees and other charges of officers and employes.....	23,968 80
Rents.....	4,999 92
Advertising, printing and stationery.....	14,786 87
Postage, telegrams, telephone and express.....	4,174 65
Legal expenses.....	2,126 88
Furniture and fixtures.....	115 75
Maps, including corrections.....	3,062 35
Underwriters' boards and tariff associations.....	8,783 30
Fire department, patrol and salvage corps fees and taxes.....	7,349 25
Inspections and surveys.....	6,422 94
Repairs and expenses on real estate.....	257 50
Taxes on real estate.....	1,107 80

State taxes on premiums.....	\$17,085 12
Insurance department, licenses and fees.....	4,194 96
All other licenses, fees and taxes.....	2,095 15
Interest or dividends to stockholders.....	40,000 00
Agents' balances charged off.....	25 36
Decrease in book value of ledger assets.....	1,280 00
Miscellaneous expenditures.....	880 37
	<hr/>
Total disbursements.....	\$721,664 94
	<hr/>
Balance.....	\$1,451,197 48

LEDGER ASSETS.

Book value of real estate.....	\$48,356 21
Mortgage loans on real estate.....	499,390 42
Loans secured by collateral.....	10,000 00
Book value of bonds and stocks, excluding interest.....	664,250 00
Cash in office.....	\$10,446 80
Cash in banks not on interest.....	64,000 66
	<hr/>
Agents' balances.....	154,636 29
Royal Insurance Company.....	17 10
Philadelphia Underwriters Association.....	100 00
	<hr/>
Total ledger assets.....	\$1,451,197 48

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$7,835 62
Interest accrued on bonds.....	8,836 66
Interest accrued on collateral loans.....	25 97
Interest accrued on other assets.....	276 46
	<hr/>
Market value of real estate over book value.....	16,337 01
Market value of bonds and stocks over book value.....	4,990 00
	<hr/>
Gross assets.....	\$1,489,499 20

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last....	\$3,607 53
	<hr/>
Total admitted assets.....	\$1,485,891 67

LIABILITIES.

Losses adjusted and unpaid.....	\$26,315 33
Losses in process of adjustment, or in suspense.....	54,671 03
Losses resisted.....	6,784 15
	<hr/>
Total claims for losses.....	\$87,770 51
Deduct reinsurance.....	22,250 28
	<hr/>
Net amount of unpaid losses.....	\$65,520 23
Unearned premiums on outstanding risks.....	629,093 91
Dividends remaining unpaid.....	20,000 00

270 MICHIGAN FIRE AND MARINE INSURANCE COMPANY.

Salaries and other miscellaneous expenses due or accrued.....		\$752 51
Federal, state and other taxes due or accrued.....		9,000 00
Commissions and other charges due agents and brokers.....		3,650 55
Due for return premiums and reinsurance.....		5,255 25
		<hr/>
Total.....		\$733,272 45
Cash capital.....	\$400,000 00	
Surplus over all liabilities.....	352,619 22	
		<hr/>
Surplus to policy holders.....		752,619 22
		<hr/>
Total liabilities.....		\$1,485,891 67

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1911.....	\$115,673,753	\$1,255,332 86
Written during the year.....	95,201,426	1,070,512 59
	<hr/>	<hr/>
Total.....	\$210,875,179	\$2,325,845 45
Expired and terminated.....	81,869,114	953,343 53
	<hr/>	<hr/>
In force at end of the year.....	\$129,006,065	\$1,372,501 92
Deduct amount reinsured.....	17,390,343	184,350 95
	<hr/>	<hr/>
Net amount in force.....	\$111,615,722	\$1,188,150 97

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$87,965 00
Premiums received.....	1,526 23
Losses paid.....	1,006 98
Losses incurred.....	1,060 51



\*NASSAU AND DUTCHESS FIRE INSURANCE  
COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1852. COMMENCED BUSINESS IN 1852.

WM. HARKNESS, *President.*

F. L. GARDNER, *Secretary.*

Cash Capital, \$400,000.

INCOME.

Net fire premiums.....		\$766,022 99
Interest on mortgage loans.....	\$2,627 62	
Interest on bonds and dividends on stocks.....	56,249 16	
Interest on deposits.....	1,351 99	
Interest from all other sources.....	24 84	
Rents—including company's own occupancy.....	1,521 99	61,775 60
Agents' balances previously charged off.....		21 38
Profit on sale or maturity of ledger assets.....		1,984 68
Total income.....		\$829,804 65
Ledger assets Dec. 31, 1911.....		1,394,988 65
Total.....		\$2,224,793 30

DISBURSEMENTS.

Net amount paid for fire losses.....	\$483,506 42
Adjustment and settlement of losses.....	9,003 24
Commissions or brokerage.....	225,430 15
Salaries and expenses of special and general agents.....	9,053 13
Salaries, fees and other charges of officers and employes.....	28,020 10
Rents—including company's own occupancy.....	3,030 81
Advertising, printing and stationery.....	4,372 73
Postage, telegrams, telephone and express.....	3,156 47
Legal expenses.....	3,269 25
Furniture and fixtures.....	510 61
Maps, including corrections.....	1,188 51
Underwriters' boards and tariff associations.....	7,373 66

\* The Nassau Fire Insurance Company and the Dutchess Fire Insurance Company were consolidated during 1912.

272 NASSAU AND DUTCHESS FIRE INSURANCE COMPANY.

Fire department, patrol and salvage corps fees and taxes.....	\$2,811 61
Inspections and surveys.....	867 00
Repairs and expenses on real estate.....	19 25
Taxes on real estate.....	313 50
State taxes on premiums.....	10,131 61
Insurance department licenses and fees.....	3,790 95
All other licenses, fees and taxes.....	965 48
Interest or dividends to stockholders.....	36,000 00
Agents' balances charged off.....	39 54
Decrease in book value of ledger assets.....	372 77
Miscellaneous expenditures.....	1,112 21
<b>Total disbursements.....</b>	<b>\$834,339 00</b>
<b>Balance.....</b>	<b>\$1,390,454 30</b>

LEDGER ASSETS.

Book value of real estate.....	\$15,000 00
Mortgage loans on real estate.....	48,483 86
Book value of bonds and stocks, excluding interest.....	1,106,473 60
Cash in office.....	\$4,900 62
Cash in banks on interest.....	102,036 04
<b>Agents' balances.....</b>	<b>113,560 18</b>
<b>Total ledger assets.....</b>	<b>\$1,390,454 30</b>

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$427 77
Interest accrued on bonds.....	5,538 36
<b>Market value of bonds and stocks over book value.....</b>	<b>\$4,479 40</b>
<b>Due for reinsurance on losses paid.....</b>	<b>2,193 75</b>
<b>Gross assets.....</b>	<b>\$1,483,093 58</b>

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last....	\$750 20
<b>Total admitted assets.....</b>	<b>\$1,482,343 38</b>

LIABILITIES.

Losses adjusted and unpaid.....	\$13,644 67
Losses in process of adjustment, or in suspense.....	81,071 85
Losses resisted.....	5,875 00
<b>Total claims for losses.....</b>	<b>\$100,591 52</b>
<b>Deduct reinsurance.....</b>	<b>13,306 48</b>
<b>Net amount of unpaid losses.....</b>	<b>\$87,285 04</b>
<b>Unearned premiums on outstanding risks.....</b>	<b>580,516 17</b>
<b>Salaries and other miscellaneous expenses due or accrued.....</b>	<b>500 00</b>

NASSAU AND DUTCHESS FIRE INSURANCE COMPANY. 273

Federal, state and other taxes due or accrued.....		\$8,500 00
Due for reinsurance.....		2,948 70
		<hr/>
Total.....		\$679,749 91
Cash capital.....	\$400,000 00	
Surplus over all liabilities.....	402,503 47	
		<hr/>
Surplus to policy holders.....		802,593 47
		<hr/>
Total liabilities.....		\$1,482,343 38

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1911.....	\$134,307,198	\$1,452,332 68
Excess of original premiums over reinsurance.....	-	3,835 06
Written during the year.....	111,101,131	1,165,214 82
		<hr/>
Total.....	\$245,408,329	\$2,621,382 56
Expired and terminated.....	116,087,364	1,260,196 06
		<hr/>
In force at end of the year.....	\$129,320,965	\$1,361,186 50
Deduct amount reinsured.....	19,917,581	206,760 14
		<hr/>
Net amount in force.....	\$109,403,384	\$1,154,426 36

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$421,722 00
Premiums received.....	7,925 62
Losses paid.....	5,832 41
Losses incurred.....	5,494 41

## NATIONAL FIRE INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1869. COMMENCED BUSINESS IN 1871.

JAMES NICHOLS, *President*.C. H. TRVON, *Secretary*.

Cash Capital, \$2,000,000.

## INCOME.

Net fire premiums.....		\$7,809,925 42
Interest on mortgage loans.....	\$97,496 55	
Interest on bonds and dividends on stocks.....	373,662 68	
Interest on deposits.....	13,670 92	
Interest from all other sources.....	7,642 96	
Rents—including company's own occupancy.....	38,517 18	530,990 29
Increase in liabilities on account of reinsurance treaties.....		54,160 43
Agents' balances previously charged off.....		815 68
Profit on sale or maturity of ledger assets.....		37,179 03
Conscience fund.....		1,926 00
Profit from reorganization Toledo Traction Company.....		497 90
Premium on capital stock.....		1,250,000 00
Checks issued on previous years not presented at bank.....		54 85
Total income.....		\$9,685,549 60
Ledger assets Dec. 31, 1911.....	\$11,486,075 52	
Increase of capital during 1912.....	1,000,000 00	12,486,075 52
Total.....		\$22,171,625 12

## DISBURSEMENTS.

Net amount paid for fire losses.....		\$3,897,970 74
Adjustment and settlement of losses.....		49,134 27
Commissions or brokerage.....		1,352,466 43
Miscellaneous expenses of local agencies.....		2,066 08
Salaries and expenses of special and general agents.....		869,962 31
Salaries, fees and other charges of officers and employes.....		208,396 85
Rents—including company's own occupancy.....		46,240 44
Advertising, printing and stationery.....		92,010 17
Postage, telegrams, telephone and express.....		65,359 75
Legal expenses.....		9,064 26
Furniture and fixtures.....		33,168 30

Maps, including corrections.....	\$13,282 43	
Underwriters' boards and tariff associations.....	104,236 66	
Fire department, patrol and salvage corps fees and taxes.....	52,439 79	
Inspections and surveys.....	14,501 45	
Repairs and expenses on real estate.....	5,893 48	
Taxes on real estate.....	8,029 79	
State taxes on premiums.....	140,901 60	
Insurance department licenses and fees.....	31,309 67	
All other licenses, fees and taxes.....	60,394 54	
Interest or dividends to stockholders.....	255,442 12	
Agents' balances charged off.....	1,991 00	
Loss on sale or maturity of ledger assets.....	37,277 02	
Expense reinsurance Delaware and German Insurance Company.....	25,380 95	
Guaranty for subscription to new capital stock.....	25,000 00	
Interest paid reinsuring companies.....	1,724 96	
Miscellaneous expenditures.....	15,781 05	
		<hr/>
Total disbursements.....	\$7,419,426 11	
		<hr/>
Balance.....	\$14,752,199 01	

## LEDGER ASSETS.

Book value of real estate.....	\$622,978 56	
Mortgage loans on real estate.....	1,665,800 00	
Book value of bonds and stocks, excluding interest.....	9,961,232 57	
Cash in office.....	\$622 35	
Cash in banks not on interest.....	168,548 16	
Cash in banks on interest.....	1,168,762 28	1,337,932 79
		<hr/>
Agents' balances.....	926,068 35	
Bills receivable taken for fire risks.....	163,724 33	
Cash in branch offices.....	4,290 99	
Advances to special agents.....	14,263 19	
Due from other insurance companies.....	43,592 53	
Bills receivable taken for agents balances.....	3,315 70	
Loans on personal security.....	9,000 00	
		<hr/>
Total ledger assets.....	\$14,752,199 01	

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$31,451 73	
Interest accrued on bonds.....	125,820 06	\$157,271 79
		<hr/>
Market value of real estate over book value.....	6,538 93	
Market value of bonds and stocks over book value.....	152,247 34	
		<hr/>
Gross assets.....	\$15,068,257 07	

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$23,451 63	
Bills receivable, past due, taken for fire risks.....	35,553 64	
Loans on personal security and bills receivable taken for agents' balances.....	12,315 70	
Advances to special agents.....	14,263 19	\$85,584 16
		<hr/>
Total admitted assets.....	\$14,982,672 91	

## LIABILITIES.

Losses adjusted and unpaid . . . . .	\$106,037 22	
Losses in process of adjustment, or in suspense . . . . .	833,398 28	
Losses resisted . . . . .	62,041 31	
		<hr/>
Total claims for losses . . . . .	\$1,001,476 81	
Deduct reinsurance . . . . .	415,180 78	
		<hr/>
Net amount of unpaid losses . . . . .		\$586,296 03
Unearned premiums on outstanding risks . . . . .		7,862,926 70
Salaries and other miscellaneous expenses due or accrued . . . . .		50,000 00
Federal, state and other taxes due or accrued . . . . .		225,000 00
Commissions and other charges due agents and brokers . . . . .		7,085 01
Held for reinsuring companies . . . . .		54,160 43
Reserve for contingencies . . . . .		300,000 00
		<hr/>
Total . . . . .		\$9,085,468 17
Cash capital . . . . .	\$2,000,000 00	
Surplus over all liabilities . . . . .	3,897,204 74	
		<hr/>
Surplus to policy holders . . . . .		5,897,204 74
		<hr/>
Total liabilities . . . . .		\$14,982,672 91

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1911 . . . . .	\$1,578,314 247	\$17,186,292 18
Excess of original premiums over reinsurance . . . . .	-	487,966 83
Written during the year . . . . .	1,236,658,365	12,222,388 47
		<hr/>
Total . . . . .	\$2,814,972 612	\$29,896,647 48
Expired and terminated . . . . .	1,030,220 274	11,191,773 51
		<hr/>
In force at end of the year . . . . .	\$1,784,752 338	\$18,704,873 97
Deduct amount reinsured . . . . .	335,312 203	3,363,959 78
		<hr/>
Net amount in force . . . . .	\$1,449,440 135	\$15,340,914 19

## 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 . . . . .	\$275,000 00	\$304,680 92
Georgia . . . . .	10,000 00	53,187 84
New Mexico . . . . .	10,000 00	25,316 22
Virginia . . . . .	52,000 00	50,389 02

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written . . . . .	\$4,532,179 00
Premiums received . . . . .	59,268 13
Losses paid . . . . .	40,673 02
Losses incurred . . . . .	38,039 96

NATIONAL UNION FIRE INSURANCE COMPANY,

PITTSBURG, PENN.

INCORPORATED IN 1901. COMMENCED BUSINESS IN 1901.

E. E. COLE, *President*.

W. F. BRAUN, *Secretary*.

Cash Capital, \$1,000,000.

INCOME.

Net fire premiums.....		\$2,302,953 15
Interest on mortgage loans.....	\$36,654 18	
Interest on collateral loans.....	5,750 00	
Interest on bonds and dividends on stocks.....	106,692 25	
Interest on deposits.....	4,943 31	
Interest from all other sources.....	460 67	
Rents.....	400 00	154,900 41
Agents' balances previously charged off.....		489 76
Profit on sale or maturity of ledger assets.....		4,531 19
Total income.....		\$2,462,874 51
Ledger assets Dec. 31, 1911.....		3,885,896 63
Total.....		\$6,348,771 14

DISBURSEMENTS.

Net amount paid for fire losses.....	\$1,121,888 47
Adjustment and settlement of losses.....	32,848 85
Commissions or brokerage.....	406,891 17
Miscellaneous expenses of local agencies.....	11,064 48
Salaries and expenses of special and general agents.....	133,594 13
Salaries, fees and other charges of officers and employes.....	114,724 62
Rents.....	13,073 44
Advertising, printing and stationery.....	28,085 37
Postage, telegrams, telephone and express.....	13,872 75
Legal expenses.....	404 35
Furniture and fixtures.....	2,774 81
Maps, including corrections.....	10,194 76
Underwriters' boards and tariff associations.....	25,178 32
Fire department, patrol and salvage corps fees and taxes.....	8,392 77
Inspections and surveys.....	4,196 39
Repairs and expenses on real estate.....	84 24

Taxes on real estate.....	\$55 94
State taxes on premiums.....	60,118 59
Insurance department licenses and fees.....	17,480 30
All other licenses, fees and taxes.....	12,527 27
Interest or dividends to stockholders.....	90,000 00
Decrease in liabilities on account of reinsurance treaties.....	29,561 65
Agents' balances charged off.....	3,981 38
Loss on sale or maturity of ledger assets.....	56 25

Total disbursements.....	\$2,141,050 30
--------------------------	----------------

Balance.....	\$4,207,720 84
--------------	----------------

## LEDGER ASSETS.

Book value of real estate.....	\$7,965 66
Mortgage loans on real estate.....	623,700 00
Loans secured by collateral.....	115,000 00
Book value of bonds and stocks, excluding interest.....	2,501,473 29
Cash in office.....	\$9,575 29
Cash in banks not on interest.....	68,236 75
Cash in banks on interest.....	135,571 85

Agents' balances.....	564,645 97
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Bills receivable taken for fire risks.....	181,552 03
--------------------------------------------	------------

Total ledger assets.....	\$4,207,720 84
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## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$12,035 06
Interest accrued on bonds.....	31,916 54
Interest accrued on collateral loans.....	1,405 36

Market value of bonds and stocks over book value.....	5,955 04
-------------------------------------------------------	----------

Gross assets.....	\$4,259,032 84
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## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$5,675 37
Bills receivable, past due, taken for fire risks.....	39,629 88

Total admitted assets.....	\$4,213,727 59
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## LIABILITIES.

Losses adjusted and unpaid.....	\$31,547 39
Losses in process of adjustment or in suspense.....	202,203 04
Losses resisted.....	44,105 75

Total claims for losses.....	\$277,856 18
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Deduct reinsurance.....	93,939 24
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Net amount of unpaid losses.....	\$183,916 94
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Unearned premiums on outstanding risks.....	2,346,994 28
---------------------------------------------	--------------



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.....		77,089 21
Total.....		\$2,668,500 43
Cash capital.....	\$1,000,000 00	
Surplus over all liabilities.....	545,227 16	
Surplus to policy holders.....		1,545,227 16
Total liabilities.....		\$4,213,727 59

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1911.....	\$405,083,813	\$4,917,295 02
Excess of original premiums over reinsurance.....	-	15,390 43
Written during the year.....	344,281,970	4,169,209 14
Total.....	\$749,365,783	\$9,101,894 59
Expired and terminated.....	279,013,512	3,396,137 58
In force at end of the year.....	\$470,352,271	\$5,705,757 01
Deduct amount reinsured.....	115,697,224	1,431,511 35
Net amount in force.....	\$354,655,047	\$4,274,245 66

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.....	\$64,333 33	\$84,296 01
Georgia.....	10,000 00	34,222 50
Virginia.....	50,000 00	40,051 61

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$512,508 00
Premiums received.....	22,546 18
Losses paid.....	6,791 92
Losses incurred.....	7,058 09

## NEWARK FIRE INSURANCE COMPANY

NEWARK, N. J.

INCORPORATED IN 1811. COMMENCED BUSINESS IN 1810.

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

Cash Capital, \$500,000.

## INCOME.

Net fire premiums.....		\$722,420 86
Interest on mortgage loans.....	\$19,808 98	
Interest on bonds and dividends on stocks.....	41,585 05	
Interest on deposits.....	1,520 95	
Rents—including company's own occupancy.....	4,500 00	67,414 98
Agents' balances previously charged off.....		278 21
Premium on capital stock.....		255,937 00
Total income.....		\$1,046,051 05
Ledger assets Dec. 31, 1911.....	\$1,329,688 75	
Increase of capital during 1912.....	250,000 00	1,579,688 75
Total.....		\$2,625,739 80

## DISBURSEMENTS.

Net amount paid for fire losses.....		\$325,918 49
Adjustment and settlement of losses.....		6,801 81
Commissions or brokerage.....		150,101 19
Salaries and expenses of special and general agents.....		47,763 80
Salaries, fees and other charges of officers and employes.....		47,584 70
Rents—including company's own occupancy.....		5,214 30
Advertising, printing and stationery.....		19,456 46
Postage, telegrams, telephone and express.....		5,033 21
Legal expenses.....		1,781 28
Furniture and fixtures.....		13,876 54
Maps, including corrections.....		5,326 75
Underwriters' boards and tariff associations.....		5,386 22
Fire department, patrol and salvage corps fees and taxes.....		3,407 12
Inspections and surveys.....		4,222 37
Repairs and expenses on real estate.....		3,419 37
Taxes on real estate.....		2,119 86

State taxes on premiums .....	\$12,395 54	
All other licenses, fees and taxes .....	11,100 37	
Interest or dividends to stockholders .....	52,431 80	
Miscellaneous expenditures .....	4,762 92	
		<hr/>
Total disbursements .....	\$728,104 10	
		<hr/>
Balance .....	\$1,897,635 70	

## LEDGER ASSETS.

Book value of real estate .....	\$145,523 24	
Mortgage loans on real estate .....	495,850 00	
Book value of bonds and stocks, excluding interest .....	1,028,165 28	
Cash in office .....	\$300 00	
Cash in banks not on interest .....	931 67	
Cash in banks on interest .....	81,745 27	82,976 94
		<hr/>
Agents' balances .....	143,470 24	
Deposited with Philadelphia Underwriters Association .....	100 00	
Advanced to special agents .....	1,550 00	
		<hr/>
Total ledger assets .....	\$1,897,635 70	

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages .....	\$7,614 18	
Interest accrued on bonds .....	9,582 00	\$17,196 18
		<hr/>
Market value of real estate over book value .....	4,476 78	
Due for reinsurance on losses paid .....	7,573 72	
		<hr/>
Gross assets .....	\$1,926,882 36	

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last .....	\$3,817 91	
Book value of bonds and stocks over market value .....	4,322 28	\$8,140 19
		<hr/>
Total admitted assets .....	\$1,918,742 17	

## LIABILITIES.

Losses adjusted and unpaid .....	\$19,777 23	
Losses in process of adjustment, or in suspense .....	65,075 63	
Losses resisted .....	13,044 00	
		<hr/>
Total claims for losses .....	\$97,896 86	
Deduct reinsurance .....	18,986 00	
		<hr/>
Net amount of unpaid losses .....	\$78,910 86	
Unearned premiums on outstanding risks .....	575,259 80	
Dividends remaining unpaid .....	8,285 75	
Salaries and other miscellaneous expenses due or accrued .....	1,521 09	
Federal, state and other taxes due or accrued .....	15,000 00	
Due for reinsurance .....	10,914 86	
		<hr/>
Total .....	\$689,892 36	

Cash capital.....	\$500,000 00	
Surplus over all liabilities.....	728,849 81	
		1,228,849 81
Surplus to policy holders.....		1,228,849 81
Total liabilities.....		\$1,918,742 17

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1911.....	\$90,840,034	\$882,475 11
Written during the year.....	94,816,641	1,007,418 80
Total.....	\$185,656,675	\$1,889,893 91
Expired and terminated.....	63,720,791	670,340 71
In force at end of the year.....	\$121,935,884	\$1,219,553 20
Deduct amount reinsured.....	15,490,403	166,344 16
Net amount in force.....	\$106,445,481	\$1,053,209 04

## 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	\$15,372 86
Georgia.....	10,000 00	3,874 35

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$884,142 00
Premiums received.....	15,448 01
Losses paid.....	5,275 48
Losses incurred.....	7,248 48

## NEW HAMPSHIRE FIRE INSURANCE COMPANY,

MANCHESTER, N. H.

INCORPORATED IN 1869. COMMENCED BUSINESS IN 1870.

FRANK W. SARGEANT, <i>President</i> .	FRANK E. MARTIN, LEWIS W. CROCKETT, WILLIAM B. BURPEE, } <i>Secretaries.</i>
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Cash Capital, \$1,350,000.

## INCOME.

Net fire premiums.....		\$2,315,199 61
Interest on mortgage loans.....	\$6,663 71	
Interest on bonds and dividends on stocks.....	231,423 53	
Rents—including company's own occupancy.....	12,104 92	250,192 16
Agents' balances previously charged off.....		73 00
Profit on sale or maturity of ledger assets.....		250 00
<b>Total income.....</b>		<b>\$2,565,714 77</b>
Ledger assets Dec. 31, 1911.....	\$5,042,505 90	
Increase in capital during 1912.....	150,000 00	5,192,505 90
<b>Total.....</b>		<b>\$7,758,220 67</b>

## DISBURSEMENTS.

Net amount paid for fire losses.....	\$1,231,626 56
Adjustment and settlement of losses.....	14,035 61
Commissions or brokerage.....	512,888 63
Miscellaneous expenses of local agencies.....	25,773 58
Salaries and expenses of special and general agents.....	109,896 29
Salaries, fees and other charges of officers and employes.....	71,687 01
Rents—including company's own occupancy.....	1,500 00
Advertising, printing and stationery.....	23,185 88
Postage, telegrams, telephone and express.....	8,446 86
Legal expenses.....	1,972 40
Furniture and fixtures.....	905 63
Maps, including corrections.....	8,895 59
Underwriters' boards and tariff associations.....	26,850 80
Fire department, patrol and salvage corps fees and taxes.....	2,057 65
Inspections and surveys.....	15,189 97
Repairs and expenses on real estate.....	5,685 13

Taxes on real estate.....	\$2,554 93
State taxes on premiums.....	49,398 53
Insurance department licenses and fees.....	12,106 64
All other licenses, fees and taxes.....	19,912 65
Interest or dividends to stockholders.....	120,000 00
Agents' balances charged off.....	2,539 59
Decrease in book value of ledger assets.....	29,670 73
Miscellaneous expenditures.....	11,247 08
Total disbursements.....	<u>\$2,308,027 74</u>
Balance.....	\$5,450,192 93

## LEDGER ASSETS.

Book value of real estate.....	\$100,900 00
Mortgage loans on real estate.....	114,050 00
Book value of bonds and stocks, excluding interest.....	4,540,886 27
Cash in office.....	\$673 82
Cash in banks not on interest.....	322,998 74
Agents' balances.....	370,684 10
Total ledger assets.....	<u>\$5,450,192 93</u>

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$1,581 63
Interest accrued on bonds.....	47,870 04
Market value of real estate over book value.....	7,450 00
Market value of bonds and stocks over book value.....	590,792 60
Total admitted assets.....	<u>\$6,097,887 20</u>

## LIABILITIES.

Losses adjusted and unpaid.....	\$69,594 44
Losses in process of adjustment, or in suspense.....	228,572 87
Losses resisted.....	14,159 00
Total claims for losses.....	<u>\$312,326 31</u>
Deduct reinsurance.....	101,369 38
Net amount of unpaid losses.....	\$210,956 93
Unearned premiums on outstanding risks.....	2,185,606 70
Dividends remaining unpaid.....	67,500 00
Salaries and other miscellaneous expenses due or accrued.....	25,000 00
Federal, state and other taxes due or accrued.....	70,000 00
Due for return premiums and reinsurance.....	88,061 97
Reserve for contingent liabilities.....	250,000 00
Sinking fund for office building.....	150,000 00
Total.....	<u>\$3,047,125 60</u>
Cash capital.....	\$1,350,000 00
Surplus over all liabilities.....	1,700,761 60
Surplus to policy holders.....	<u>3,050,761 60</u>
Total liabilities.....	<u>\$6,097,887 20</u>

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1911. ....	\$404,441,354	\$4,431,424 45
Written during the year.....	275,661,470	3,113,292 99
	<hr/>	<hr/>
Total.....	\$680,102,824	\$7,544,717 44
Expired and terminated.....	234,164,043	2,735,897 12
	<hr/>	<hr/>
In force at end of the year.....	\$445,938,781	4,808,820 32
Deduct amount reinsured.....	55,167,203	582,875 73
	<hr/>	<hr/>
Net amount in force.....	\$390,771,578	\$4,225,944 59

## 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	\$28,832 49
Virginia.....	50,000 00	31,031 75

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$2,892,843 00
Premiums received.....	48,731 79
Losses paid.....	27,578 40
Losses incurred.....	29,906 71

## 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.....		\$3,174,563 96
Interest on mortgage loans.....	\$30,437 84	
Interest on bonds and dividends on stocks.....	206,691 08	
Interest on deposits.....	23,413 09	
Interest from all other sources.....	216 30	260,758 31
Agents' balances previously charged off.....		1,168 45
Profit on sale or maturity of ledger assets.....		35,686 39
Total income.....		\$3,472,177 11
Ledger assets Dec. 31, 1911.....		6,451,775 09
Total.....		\$9,923,952 20

## DISBURSEMENTS.

Net amount paid for fire losses.....	\$1,691,311 00
Adjustment and settlement of losses.....	40,733 08
Commissions or brokerage.....	596,102 45
Salaries and expenses of special and general agents.....	123,598 77
Salaries, fees and other charges of officers and employes.....	200,742 97
Rents.....	40,180 09
Advertising, printing and stationery.....	38,295 46
Postage, telegrams, telephone and express.....	24,206 84
Legal expenses.....	3,704 60
Furniture and fixtures.....	8,480 23
Maps, including corrections.....	9,530 11
Underwriters' boards and tariff associations.....	31,567 54
Fire department, patrol and salvage corps fees and taxes.....	12,795 65
Inspections and surveys.....	18,443 11
State taxes on premiums.....	79,948 25
Insurance department licenses and fees.....	15,246 97
All other licenses, fees and taxes.....	11,289 07
Interest or dividends to stockholders.....	250,000 00



Agents' balances charged off.....	\$413 01
Miscellaneous expenditures.....	18,453 70
	<hr/>
Total disbursements.....	\$3,215,042 90
	<hr/>
Balance.....	\$6,708,909 30

LEDGER ASSETS.

Mortgage loans on real estate.....	\$582,000 00
Book value of bonds and stocks, excluding interest.....	5,071,333 39
Cash in office.....	\$2,255 39
Cash in banks not on interest.....	142,814 72
Cash in banks on interest.....	340,130 29
	<hr/>
Agents' balances.....	570,375 51
	<hr/>
Total ledger assets.....	\$6,708,909 30

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$6,373 87
Interest accrued on bonds.....	22,010 57
Interest accrued on other assets.....	1,791 49
	<hr/>
Market value of bonds and stocks over book value.....	249,496 61
	<hr/>
Gross assets.....	\$6,988,581 84

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$7,192 68
	<hr/>
Total admitted assets.....	\$6,981,389 16

LIABILITIES.

Losses adjusted and unpaid.....	\$13,084 94
Losses in process of adjustment, or in suspense.....	271,049 41
Losses resisted.....	34,716 21*
	<hr/>
Total claims for losses.....	\$318,850 56
Deduct reinsurance.....	77,660 29
	<hr/>
Net amount of unpaid losses.....	\$241,190 27
Unearned premiums on outstanding risks.....	2,969,429 70
Salaries and other miscellaneous expenses due or accrued.....	10,770 60
Federal, state and other taxes due or accrued.....	50,000 00
Commissions and other charges due agents and brokers.....	3,000 00
Due for reinsurance.....	42,606 28
	<hr/>
Total.....	\$3,316,996 85
Cash capital.....	\$1,000,000 00
Surplus over all liabilities.....	2,664,392 31
	<hr/>
Surplus to policy holders.....	3,664,392 31
	<hr/>
Total liabilities.....	\$6,981,389 16

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1911.....	\$638,829,564	\$6,546,369 52
Written during the year.....	432,474,000	4,704,531 67
Total.....	\$1,071,303,564	\$11,250,901 19
Expired and terminated.....	399,741,860	4,432,849 45
In force at end of the year.....	\$671,561,704	\$6,818,051 74
Deduct amount reinsured.....	107,636,762	1,092,665 66
Net amount in force.....	\$563,924,942	\$5,725,386 08

## 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	\$25,440 80
Virginia.....	53,000 00	24,962 05
New Mexico.....	10,000 00	12,384 25
Canada.....	60,000 00	41,750 60

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$2,481,838 00
Premiums received.....	42,862 75
Losses paid.....	28,589 53
Losses incurred.....	30,949 15

NORTH BRITISH AND MERCANTILE INSURANCE  
COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1897. COMMENCED BUSINESS IN 1897.

E. G. RICHARDS, *President.*

J. F. HASTINGS, *Secretary.*

Cash Capital, \$200,000.

INCOME.

Net fire premiums.....		\$564,702 65
Interest on bonds and dividends on stocks.....	\$78,410 65	
Interest on deposits.....	519 89	
Interest from all other sources.....	46 30	78,976 84
Total income.....		\$643,679 49
Ledger assets Dec. 31, 1911.....		1,953,828 90
Total.....		\$2,597,508 39

DISBURSEMENTS.

Net amount paid for fire losses.....		\$275,152 00
Adjustment and settlement of losses.....		5,239 92
Commissions or brokerage.....		145,462 29
Miscellaneous expenses of local agencies.....		1,396 21
Salaries, fees and other charges of officers and employes.....		23,748 88
Rents.....		2,349 90
Advertising, printing and stationery.....		5,438 75
Postage, telegrams, telephone and express.....		3,103 06
Furniture and fixtures.....		1,857 55
Maps, including corrections.....		390 43
Underwriters' boards and tariff associations.....		9,834 02
Fire department, patrol and salvage corps fees and taxes.....		2,854 02
Inspections and surveys.....		313 55
State taxes on premiums.....		10,158 96
Insurance department licenses and fees.....		2,577 16
All other licenses, fees and taxes.....		2,047 10
Interest or dividends to stockholders.....		20,000 00
Agents' balances charged off.....		26 00
Decrease in book value of ledger assets.....		383 00
Total disbursements.....		\$512,332 80
Balance.....		\$2,085,175 59

## LEDGER ASSETS.

Book value of bonds and stocks, excluding interest.....	\$1,983,229 21	
Cash in banks on interest.....	21,181 89	
Agents' balances.....	80,258 00	
Due for reinsurance.....	6 49	
Philadelphia Underwriters Association.....	500 00	
		<hr/>
Total ledger assets.....	\$2,085,175 59	

## NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$18,271 66	
		<hr/>
Gross assets.....	\$2,103,447 25	

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$8,201 64	
Book value of bonds and stocks over market value....	65,599 21	\$73,800 85
		<hr/>
Total admitted assets.....	\$2,029,646 40	

## LIABILITIES.

Losses adjusted and unpaid.....	\$2,490 00	
Losses in process of adjustment, or in suspense.....	34,269 79	
Losses resisted.....	12,140 00	
		<hr/>
Total claims for losses.....	\$48,899 79	
Deduct reinsurance.....	9,973 00	
		<hr/>
Net amount of unpaid losses.....	\$38,926 79	
Unearned premiums on outstanding risks.....	508,383 77	
Salaries and other miscellaneous expenses due or accrued.....	900 00	
Federal, state and other taxes due or accrued.....	11,300 00	
		<hr/>
Total.....	\$559,510 56	
Cash capital.....	\$200,000 00	
Surplus over all liabilities.....	1,270,135 84	
		<hr/>
Surplus to policy holders.....	1,470,135 84	
		<hr/>
Total liabilities.....	\$2,029,646 40	

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1911.....	\$151,680,728	\$1,184,292 27
Written during the year.....	128,949,055	929,819 22
		<hr/>
Total.....	\$280,629,783	\$2,114,111 49
Expired and terminated.....	126,082,265	921,122 09
		<hr/>
In force at end of the year.....	\$154,547,518	\$1,192,989 40
Deduct amount reinsured.....	31,772,371	253,581 42
		<hr/>
Net amount in force.....	\$122,775,147	\$939,407 98

BUSINESS IN MAINE.

	<i>Fire.</i>	
Risks written.....	\$733,887 00	
Premiums received.....	9,603 38	
Losses paid.....	1,428 88	
Losses incurred.....	1,464 78	

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OLD COLONY INSURANCE COMPANY,

BOSTON, MASS.

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INCORPORATED IN 1906. COMMENCED BUSINESS IN 1906.

RANSOM B. FULLER, *President.*

CHARLES D. HODGES, *Secretary.*

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Cash Capital, \$400,000.

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INCOME.

Net fire premiums.....	\$432,582 98	
Net marine premiums.....	144,160 10	\$576,743 08
Interest on mortgage loans.....	\$2,895 00	
Interest on bonds and dividends on stocks.....	43,857 00	
Interest on deposits.....	1,355 81	
Interest from all other sources.....	32 34	48,140 15
Agents' balances previously charged off.....		11 25
Profit on sale or maturity of ledger assets.....		929 50
Total income.....		\$625,823 98
Ledger assets Dec. 31, 1911.....		1,236,031 16
Total.....		\$1,861,855 14

DISBURSEMENTS.

Net amount paid for fire losses.....	\$247,990 40	
Net amount paid for marine losses.....	67,724 13	\$315,714 53
Adjustment and settlement of losses.....		7,390 35
Commissions or brokerage.....		129,368 84
Miscellaneous expenses of local agencies.....		3,923 47
Salaries and expenses of special and general agents.....		10,368 37
Salaries, fees and other charges of officers and employes.....		18,137 69

Rents.....	\$500 04
Advertising, printing and stationery.....	3,623 40
Postage, telegrams, telephone and express.....	598 76
Legal expenses.....	356 13
Furniture and fixtures.....	125 82
Maps, including corrections.....	94 36
Underwriters' boards and tariff associations.....	4,133 49
Fire department, patrol and salvage corps fees and taxes.....	4,394 78
Inspections and surveys.....	2,415 48
State taxes on premiums.....	5,460 41
Insurance department licenses and fees.....	6,162 28
All other licenses, fees and taxes.....	944 90
Agents' balances previously charged off.....	225 62
Interest on advance payment of marine premiums.....	90 32
Miscellaneous expenditures.....	629 14
Total disbursements.....	<u>\$514,658 18</u>
Balance.....	\$1,347,196 96

## LEDGER ASSETS.

Mortgage loans on real estate.....	\$60,000 00
Book value of bonds and stocks, excluding interest.....	1,105,046 29
Cash in office.....	\$9,858 40
Cash in banks on interest.....	83,197 82
Agents' balances.....	88,504 45
Bills receivable taken for marine and inland risks.....	390 00
Deposits with fire boards.....	200 00
Total ledger assets.....	<u>\$1,347,196 96</u>

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$60 00
Interest accrued on bonds.....	3,075 00
Gross assets.....	<u>\$1,350,331 96</u>

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$817 62
Book value of bonds and stocks over market value....	14,546 29
Deposits with fire boards.....	200 00
Total admitted assets.....	<u>\$1,334,768 05</u>

## LIABILITIES.

Losses adjusted and unpaid.....	\$1,272 74
Losses in process of adjustment, or in suspense.....	92,504 08
Losses resisted.....	5,250 00
Total claims for losses.....	<u>\$99,026 82</u>
Deduct reinsurance.....	33,694 05
Net amount of unpaid losses.....	\$65,332 77
Unearned premiums on outstanding risks.....	399,535 06

Salaries and other miscellaneous expenses due or accrued.....		\$102 60
Federal, state and other taxes due or accrued.....		5,055 16
Commissions and other charges due agents and brokers.....		9,835 47
Due for reinsurance.....		236 32
		<hr/>
Total.....		\$480,097 38
Cash capital.....	\$400,000 00	
Surplus over all liabilities.....	454,670 67	
		<hr/>
Surplus to policy holders.....		854,670 67
		<hr/>
Total liabilities.....		\$1,334,768 05

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1911	\$76,804,498	\$818,077 69	\$5,090,946	\$151,789 79
Written during the year.....	70,540,806	724,758 38	12,080,438	282,736 13
	<hr/>	<hr/>	<hr/>	<hr/>
Total.....	\$147,345,304	\$1,542,836 07	\$17,171,384	\$434,525 92
Expired and terminated.....	62,300,153	662,043 68	10,573,775	242,239 40
	<hr/>	<hr/>	<hr/>	<hr/>
In force at end of the year..	\$85,045,151	\$880,792 39	\$6,597,609	\$192,286 52
Deduct amount reinsured...	20,868,876	250,986 42	2,491,559	68,674 90
	<hr/>	<hr/>	<hr/>	<hr/>
Net amount in force	\$64,176,275	\$629,805 97	\$4,106,050	\$123,611 62

BUSINESS IN MAINE.

	<i>Fire.</i>	<i>Marine.</i>
Risks written.....	\$808,929 00	\$20,801 00
Premiums received.....	12,455 07	605 49
Losses paid.....	10,282 33	111 01
Losses incurred.....	7,398 41	111 01

## 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.....	\$1,376,016 43	
Net marine premiums.....	73,018 83	\$1,449,035 26
Interest on bonds and dividends on stocks.....	\$112,298 49	
Interest on deposits.....	8,660 82	
Interest from all other sources.....	32 53	
Rents—including company's own occupancy.....	12,500 00	133,491 84
Profit on sale or maturity of ledger assets.....		251 90
Total income.....		\$1,582,779 00
Ledger assets Dec. 31, 1911.....		3,386,920 29
Total.....		\$4,969,699 29

## DISBURSEMENTS.

Net amount paid for fire losses.....	\$724,104 38	
Net amount paid for marine losses.....	28,867 43	\$752,971 81
Adjustment and settlement of losses.....		24,402 52
Commissions or brokerage.....		299,640 35
Miscellaneous expenses of local agencies.....		2,364 75
Salaries and expenses of special and general agents.....		56,170 49
Salaries, fees and other charges of officers and employes.....		63,614 35
Rents—including company's own occupancy.....		8,712 41
Advertising, printing and stationery.....		15,213 57
Postage, telegrams, telephone and express.....		10,143 19
Legal expenses.....		677 70
Furniture and fixtures.....		1,115 23
Maps, including corrections.....		3,505 33
Underwriters' boards and tariff associations.....		23,471 93
Fire department, patrol and salvage corps fees and taxes.....		17,549 08
Inspections and surveys.....		8,631 04
Repairs and expenses on real estate.....		3,008 49



Taxes on real estate . . . . .	\$3,693 50
State taxes on premiums . . . . .	27,632 34
Insurance department licenses and fees . . . . .	11,080 69
All other licenses, fees and taxes . . . . .	19,565 68
Interest or dividends to stockholders . . . . .	100,000 00
Miscellaneous expenditures . . . . .	5,656 98
	<hr/>
Total disbursements . . . . .	\$1,458,621 43
	<hr/>
Balance . . . . .	\$3,511,077 86

## LEDGER ASSETS.

Book value of real estate . . . . .	\$167,686 38
Book value of bonds and stocks, excluding interest . . . . .	2,848,286 04
Cash in office . . . . .	\$2,000 88
Cash in banks not on interest . . . . .	9,083 83
Cash in banks on interest . . . . .	209,098 02
	<hr/>
Agents balances . . . . .	274,665 06
Bills receivable taken for fire risks . . . . .	108 25
Due for reinsurance . . . . .	149 40
	<hr/>
Total ledger assets . . . . .	\$3,511,077 86

## NON-LEDGER ASSETS.

Interest due and accrued on bonds . . . . .	\$36,517 89
Due for reinsurance or losses paid . . . . .	9,780 15
Commissions on unpaid reinsurance . . . . .	5,722 82
	<hr/>
Gross assets . . . . .	\$3,563,098 72

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last . . . . .	\$6,923 81
Bills receivable, past due, taken for marine, inland and fire risks . . . . .	62 50
Book value of bonds and stocks over market value . . . . .	127,961 04
Due for reinsurance . . . . .	132 52
	<hr/>
Total admitted assets . . . . .	\$3,428,018 85

## LIABILITIES.

Losses adjusted and unpaid . . . . .	\$16,280 00
Losses in process of adjustment, or in suspense . . . . .	118,119 40
Losses resisted . . . . .	17,363 75
	<hr/>
Total claims for losses . . . . .	\$151,763 15
Deduct reinsurance . . . . .	22,336 31
	<hr/>
Net amount of unpaid losses . . . . .	\$129,426 84
Unearned premiums on outstanding risks . . . . .	1,434,717 91
Salaries and other miscellaneous expenses due or accrued . . . . .	370 00
Federal, state and other taxes due or accrued . . . . .	33,300 00

Due for return premiums and reinsurance .....		\$12,664 75
Due other companies .....		256 90
Total .....		<u>\$1,610,736 40</u>
Cash capital .....	\$500,000 00	
Surplus over all liabilities .....	1,317,282 45	
Surplus to policy holders .....		<u>1,817,282 45</u>
Total liabilities .....		<u>\$3,428,018 85</u>

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1911 . . .	\$300,105,644	\$3,170,489 04	\$2,292,391	\$47,177 77
Written during the year . . . . .	217,000.038	2,236,333 95	4,513,174	105,610 29
Total .....	<u>\$517,105,682</u>	<u>\$5,406,822 99</u>	<u>\$6,805,565</u>	<u>\$152,788 06</u>
Expired and terminated . . . . .	194,473,534	2,123,165 32	3,585,576	71,736 43
In force at end of the year . . . .	\$322,632,148	\$3,283,657 67	\$3,219,989	\$81,051 63
Deduct amount reinsured . . . . .	57,860,410	605,518 32	310,669	6,972 57
Net amount in force. . . . .	<u>\$264,771,738</u>	<u>\$2,678,139 35</u>	<u>\$2,909,320</u>	<u>\$74,079 06</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>
Virginia .....	\$25,000 00	\$11,327 00
New Mexico .....	10,000 00	5,980 00
Georgia .....	10,000 00	20,133 00

## BUSINESS IN MAINE.

	<i>Fire.</i>	<i>Marine.</i>
Risks written .....	\$1,778,369 00	\$76,580 00
Premiums received .....	28,570 61	1,338 88
Losses paid .....	25,103 54	560 00
Losses incurred .....	23,308 62	760 00

PELICAN ASSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1899. COMMENCED BUSINESS IN 1899.

L. P. BAYARD, *President.*

A. D. IRVING, JR., *Secretary.*

Cash Capital, \$200,000.

INCOME.

Net fire premiums.....		\$294,284 92
Interest on bonds.....	\$25,191 93	
Interest on deposits.....	914 77	26,106 70
Increase in book value of ledger assets.....		3 12
Total income.....		\$320,394 74
Ledger assets Dec. 31, 1911.....		721,982 21
Total.....		\$1,042,376 95

DISBURSEMENTS.

Net amount paid for fire losses.....		\$147,565 58
Adjustment and settlement of losses.....		3,770 58
Commissions or brokerage.....		69,782 19
Miscellaneous expenses of local agencies.....		752 44
Expenses of special and general agents.....		332 70
Salaries, fees and other charges of officers and employes.....		15,787 86
Rents.....		1,849 29
Advertising, printing and stationery.....		3,475 20
Postage, telegrams, telephone and express.....		812 12
Legal expenses.....		41 90
Furniture and fixtures.....		646 18
Maps, including corrections.....		898 46
Underwriters' boards and tariff associations.....		3,129 26
Fire department, patrol and salvage corps fees and taxes.....		2,764 96
Inspections and surveys.....		1,685 20
State taxes on premiums.....		5,932 72
Insurance department licenses and fees.....		2,116 35
All other licenses, fees and taxes.....		2,136 20
Interest or dividends to stockholders.....		20,000 00
Agents' balances charged off.....		894 00
Decrease in book value of ledger assets.....		9,679 75
Miscellaneous expenditures.....		344 62
Total disbursements.....		\$294,397 56
Balance.....		\$747,979 39

## LEDGER ASSETS.

Book value of bonds, excluding interest.....	\$650,856 00
Cash in banks on interest.....	37,753 13
Agents' balances.....	59,270 26
Philadelphia Underwriters deposit.....	100 00
	<hr/>
Total ledger assets.....	\$747,979 39

## NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	\$6,642 77
Due for reinsurance on losses paid.....	350 51
	<hr/>
Gross assets.....	\$754,972 67

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$1,235 12
	<hr/>
Total admitted assets.....	\$753,737 55

## LIABILITIES.

Losses adjusted and unpaid.....	\$3,783 00
Losses in process of adjustment, or in suspense.....	37,978 00
Losses resisted.....	200 00
	<hr/>
Total claims for losses.....	\$41,961 00
Deduct reinsurance.....	17,361 00
	<hr/>
Net amount of unpaid losses.....	\$24,600 00
Unearned premiums on outstanding risks.....	260,772 42
Salaries and other miscellaneous expenses due or accrued.....	3,500 00
Federal, state and other taxes due or accrued.....	7,000 00
Due for reinsurance.....	12,303 65
	<hr/>
Total.....	\$308,176 07
Cash capital.....	\$200,00 00
Surplus over all liabilities.....	245,561 48
	<hr/>
Surplus to policy holders.....	445,561 48
	<hr/>
Total liabilities.....	\$753,737 55

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1911.....	\$61,986,117	\$595,128 25
Excess of original premiums over reinsurance.....	-	2,610 08
Written during the year.....	52,477,500	477,539 38
	<hr/>	<hr/>
Total.....	\$114,463,617	\$1,075,277 71
Expired and terminated.....	45,967,836	449,603 51
	<hr/>	<hr/>
In force at end of the year.....	\$68,495,781	\$625,674 20
Deduct amount reinsured.....	11,663,115	136,284 98
	<hr/>	<hr/>
Net amount in force.....	\$56,832,666	\$489,389 22

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$87,495 00
Premiums received.....	966 51
Losses paid.....	120 69
Losses incurred.....	120 69

## 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.....	\$3,477,485 72	
Deposit premiums on perpetual risks.....		96,061 75
Interest on mortgage loans.....	\$9,509 95	
Interest on collateral loans.....	8,040 17	
Interest on bonds and dividends on stocks.....	279,193 47	
Interest on deposits.....	3,974 26	
Interest from all other sources.....	6 30	
Rents—including company's own occupancy.....	8,285 00	309,009 15
Profit on sale or maturity of ledger assets.....		10,537 38
Transfer fees.....		395 50
Conscience money.....		450 00
<b>Total income.....</b>		<b>\$3,893,939 50</b>
Ledger assets Dec. 31, 1911.....		7,743,621 15
<b>Total.....</b>		<b>\$11,637,560 65</b>

## DISBURSEMENTS.

Net amount paid fire losses.....	\$1,991,832 13
Adjustment and settlement of losses.....	54,335 87
Commissions or brokerage.....	770,575 05
Salaries and expenses of special and general agents.....	140,607 08
Salaries, fees and other charges of officers and employes.....	72,208 50
Rents—including company's own occupancy.....	22,366 18
Advertising, printing and stationery.....	29,208 37
Postage, telegrams, telephone and express.....	22,905 76

Legal expenses.....	\$1,397 35	
Furniture and fixtures.....	2,668 31	
Maps, including corrections.....	8,442 09	
Underwriters' boards and tariff associations.....	45,563 75	
Fire department, patrol and salvage corps fees and taxes.....	1,615 22	
Inspections and surveys.....	12,693 00	
Repairs and expenses on real estate.....	440 73	
Taxes on real estate.....	2,445 59	
State taxes on premiums.....	78,058 14	
Insurance department licenses and fees.....	15,568 34	
All other licenses, fees and taxes.....	18,472 25	
Deposit premiums returned.....	28,730 55	
Interest or dividends to stockholders.....	225,000 00	
Loss on sale or maturity of ledger assets.....	1,080 00	
Miscellaneous expenditures.....	23,559 20	
Total disbursements.....	<u>\$3,569,773 46</u>	
Balance.....	\$8,067,787 19	

## LEDGER ASSETS.

Book value of real estate.....		\$189,377 07
Mortgage loans on real estate.....		174,750 00
Loans secured by collateral.....		275,467 11
Book value of bonds and stocks, excluding interest.....		6,484,621 87
Cash in office.....	\$1,262 49	
Cash in banks on interest.....	181,825 79	183,088 28
Agents' balances.....		<u>760,482 86</u>
Total ledger assets.....		\$8,067,787 19

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$2,292 87	
Interest accrued on bonds.....	83,821 62	
Interest accrued on collateral loans.....	1,445 84	\$87,560 33
Gross assets.....		<u>\$8,155,347 52</u>

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances representing business written prior to Oct. 1, last.....	\$32,991 18	
Book value of ledger assets over market value.....	266,745 05	\$299,736 23
Total admitted assets.....		<u>\$7,855,611 29</u>

## LIABILITIES.

Losses adjusted and unpaid.....	\$21,313 94	
Losses in process of adjustment, or in suspense.....	296,696 96	
Losses resisted.....	26,344 46	
Total claims for losses.....	<u>\$344,355 36</u>	
Deduct reinsurance.....	24,237 81	
Net amount of unpaid losses.....		\$320,117 55
Unearned premiums on outstanding risks.....		3,386,246 73

Reclaimable on perpetual fire policies.....		\$966,874 31
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.....		22,175 40
Due for reinsurance.....		35,000 00
Total.....		<u>\$4,772,913 99</u>
Cash capital.....	\$750,000 00	
Surplus over all liabilities.....	2,332,697 30	
Surplus to policy holders.....		<u>3,082,697 30</u>
Total liabilities.....		<u>\$7,855,611 29</u>

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1911.....	\$677,287,983	\$7,079,162 98
Written during the year.....	453,795,333	4,644,627 36
Total.....	<u>\$1,131,083,316</u>	<u>\$11,723,790 34</u>
Expired and terminated.....	401,539,553	4,362,763 84
In force at end of the year.....	\$729,543,763	\$7,361,026 50
Deduct amount reinsured.....	72,252,599	701,100 71
Net amount in force.....	<u>\$657,291,164</u>	<u>\$6,659,925 79</u>

Perpetual risks not included above, \$42,802,493.00; premiums on same, \$1,066,838.11.

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>
Oregon.....	\$50,000 00	\$21,748 55
Virginia.....	38,500 00	47,454 94
Georgia.....	10,000 00	66,169 69

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$2,955,010 40
Premiums received.....	32,589 09
Losses paid.....	13,879 65
Losses incurred.....	12,827 86

## 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.....		\$859,886 96
Deposit premiums on perpetual risks.....		3,760 05
Interest on mortgage loans.....	\$32,698 01	
Interest on collateral loans.....	4,963 35	
Interest on bonds and dividends on stocks.....	50,755 04	
Interest on deposits.....	871 32	
Interest from all other sources.....	2,560 89	91,848 61
Agents' balances previously charged off.....		11 82
Profit on sale or maturity of ledger assets.....		5,388 05
Mortgage on company's buildings.....		100,000 00
Borrowed money.....		110,000 00
Earned on perpetual policies.....		32 19
Total income.....		\$1,170,927 68
Ledger assets Dec. 31, 1911.....		2,033,286 55
Total.....		\$3,204,214 23

## DISBURSEMENTS.

Net amount paid for fire losses.....		\$658,516 40
Adjustment and settlement of losses.....		18,694 08
Commissions or brokerage.....		276,042 22
Salaries and expenses of special and general agents.....		15,765 45
Salaries, fees and other charges of officers and employes.....		56,064 82
Rents.....		3,941 96
Advertising, printing and stationery.....		11,320 06
Postage, telegrams, telephone and express.....		5,965 05
Legal expenses.....		59 80
Furniture and fixtures.....		268 65
Maps, including corrections.....		4,084 23
Underwriters' boards and tariff associations.....		10,495 49
Fire department, patrol and salvage corps fees and taxes.....		2,259 01



Inspections and surveys.....	\$1,662 88
Repairs and expenses on real estate.....	260 17
State taxes on premiums.....	19,012 04
Insurance department licenses and fees.....	11,935 68
Deposit premiums returned.....	791 38
Loss on sale or maturity of ledger assets.....	313 72
Borrowed money repaid.....	110,000 00
Interest on borrowed money.....	1,482 48
Miscellaneous expenditures.....	14,281 51
	<hr/>
Total disbursements.....	\$1,223,217 08
	<hr/>
Balance.....	\$1,980,997 15

LEDGER ASSETS.

Book value of real estate.....	\$168,856 34
Mortgage loans on real estate.....	473,347 50
Loans secured by collateral.....	7,800 00
Book value of bonds and stocks, excluding interest.....	1,047,064 07
Cash in office.....	\$10,954 12
Cash in banks not on interest.....	500 00
Cash in banks on interest.....	156,094 19
	<hr/>
Agents' balances.....	116,380 93
	<hr/>
Total ledger assets.....	\$1,980,997 15

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$6,834 01
Interest accrued on bonds.....	13,822 87
Interest accrued on collateral loans.....	167 06
	<hr/>
Market value of real estate over book value.....	31,143 66
Other non-ledger assets.....	250 00
	<hr/>
Gross assets.....	\$2,033,214 75

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$2,199 93
Book value of bonds and stocks over market value.....	13,633 85
	<hr/>
Total admitted assets.....	\$15,833 78
	<hr/>
Total admitted assets.....	\$2,017,380 97

LIABILITIES.

Losses adjusted and unpaid.....	\$17,595 33
Losses in process of adjustment, or in suspense.....	87,077 67
Losses resisted.....	4,751 01
	<hr/>
Total claims for losses.....	\$109,424 01
Deduct reinsurance.....	32,656 77
	<hr/>
Net amount of unpaid losses.....	\$76,767 24
Unearned premiums on outstanding risks.....	576,465 39

Reclaimable on perpetual fire policies .....		\$11,176 23
Salaries and other miscellaneous expenses due or accrued.....		135 21
Federal, state and other taxes due or accrued.....		10,000 00
Mortgage on company's building.....		100,000 00
Total.....		\$774,544 07
Cash capital.....	\$1,000,000 00	
Surplus over all liabilities.....	242,836 90	
Surplus to policy holders.....		1,242,836 90
Total liabilities.....		\$2,017,380 97

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1911.....	\$191,316,972	\$2,131,931 56
Written during the year.....	91,601,892	1,348,466 66
Total.....	\$282,918,864	\$3,480,398 22
Expired and terminated.....	133,681,378	1,834,437 84
In force at end of the year.....	\$149,237,486	\$1,645,960 38
Deduct amount reinsured.....	51,116,457	550,645 26
Net amount in force.....	\$98,121,029	\$1,095,315 12

Perpetual risks not included above, \$398,200.00; premiums on same, \$12,418.03.

## 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	\$23,306 47
Virginia.....	50,000 00	13,359 83

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$558,646 00
Premiums received.....	8,889 49
Losses paid.....	3,350 92
Losses incurred.....	4,302 19

## 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.....		\$5,176,471 41
Interest on mortgage loans.....	\$2,909 59	
Interest on collateral loans.....	549 35	
Interest on bonds and dividends on stocks.....	428,370 23	
Interest on deposits.....	10,690 85	
Interest from all other sources.....	291 01	
Rents.....	14,089 68	456,900 71
Agents' balances previously charged off.....		592 16
Profit on sale or maturity of ledger assets.....		49,451 44
Assets previously charged off.....		900 00
Total income.....		\$5,684,315 72
Ledger assets Dec. 31, 1911.....		10,363,247 71
Total.....		\$16,047,563 43

## DISBURSEMENTS.

Net amount paid for fire losses.....	\$2,738,007 24
Adjustment and settlement of losses.....	36,970 57
Commissions or brokerage.....	1,065,210 01
Salaries and expenses of special and general agents.....	414,768 03
Salaries, fees and other charges of officers and employes.....	144,919 53
Rents.....	28,542 02
Advertising, printing and stationery.....	50,193 40
Postage, telegrams, telephone and express.....	35,879 47
Legal expenses.....	8,397 23
Furniture and fixtures.....	8,957 91
Maps, including corrections.....	11,252 93
Underwriters' boards and tariff associations.....	69,663 59
Fire department, patrol and salvage corps fees and taxes.....	16,472 95
Inspections and surveys.....	18,693 94

Repairs and expenses on real estate . . . . .	\$3,564 52
Taxes on real estate . . . . .	2,401 58
State taxes on premiums . . . . .	104,233 99
Insurance department licenses and fees . . . . .	20,453 56
All other licenses, fees and taxes . . . . .	83,536 21
Interest or dividends to stockholders . . . . .	320,000 00
Agents' balances charged off . . . . .	88 98
Loss on sale or maturity of ledger assets . . . . .	2,112 50
Miscellaneous expenditures . . . . .	688 91
<b>Total disbursements . . . . .</b>	<b>\$5,185,009 07</b>
<b>Balance . . . . .</b>	<b>\$10,852,554 36</b>

## LEDGER ASSETS.

Book value of real estate . . . . .	\$127,291 14
Mortgage loans on real estate . . . . .	27,700 00
Loans secured by collateral . . . . .	59,000 00
Book value of bonds and stocks, excluding interest . . . . .	8,870,092 00
Cash in office . . . . .	\$9,972 40
Cash in banks not on interest . . . . .	88,886 95
Cash in banks on interest . . . . .	659,983 59
<b>Agents' balances . . . . .</b>	<b>1,019,628 28</b>
<b>Total ledger assets . . . . .</b>	<b>\$10,862,554 36</b>

## NON-LEDGER ASSETS.

Interest accrued on mortgages . . . . .	\$576 75
Interest accrued on bonds . . . . .	82,709 96
Interest accrued on collateral loans . . . . .	637 06
Interest accrued on other assets . . . . .	5,000 00
Rents accrued on company's property . . . . .	1,168 24
<b>Gross assets . . . . .</b>	<b>\$90,092 01</b>
Market value of real estate over book value . . . . .	13,722 24
Market value of bonds and stocks over book value . . . . .	780,078 50
Due from bank in liquidation . . . . .	7,070 00
Premiums on foreign business . . . . .	52,364 60
Due for reinsurance on losses paid . . . . .	9,999 57
<b>Gross assets . . . . .</b>	<b>\$11,815,881 28</b>

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last . . . . .	\$9,831 87
<b>Total admitted assets . . . . .</b>	<b>\$11,806,049 41</b>

## LIABILITIES.

Losses adjusted and unpaid . . . . .	\$246,766 19
Losses in process of adjustment, or in suspense . . . . .	277,575 37
Losses resisted . . . . .	31,226 41
<b>Total claims for losses . . . . .</b>	<b>\$555,567 97</b>
Deduct reinsurance . . . . .	70,566 63
<b>Net amount of unpaid losses . . . . .</b>	<b>\$485,001 34</b>
Unearned premiums on outstanding risks . . . . .	4,975,957 27

Salaries and other miscellaneous expenses due or accrued.....		\$30,000 00
Federal, state and other taxes due or accrued.....		160,000 00
Total.....		<u>\$5,650,958 61</u>
Cash capital.....	\$2,000,000 00	
Surplus over all liabilities.....	4,155,090 80	
Surplus to policy holders.....		<u>6,155,090 80</u>
Total liabilities.....		<u>\$11,806,049 41</u>

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1911.....	\$1,047,093,036	\$10,478,593 45
Excess of original premiums over reinsurance.....	-	157,693 99
Written during the year.....	819,894,990	7,288,083 68
Total.....	<u>\$1,866,988,026</u>	<u>\$17,924,371 12</u>
Expired and terminated.....	788,578,842	7,175,485 22
In force at end of the year.....	\$1,078,409,184	\$10,748,885 90
Deduct amount reinsured.....	110,585,088	1,168,003 20
Net amount in force.....	<u>\$967,824,096</u>	<u>\$9,580,882 70</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>
Georgia.....	\$10,000 00	\$76,800 45
Canada.....	294,000 00	232,528 39
Virginia.....	50,000 00	59,227 17

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$5,181,277 00
Premiums received.....	87,448 89
Losses paid.....	69,991 42
Losses incurred.....	71,105 11

PROVIDENCE WASHINGTON INSURANCE  
COMPANY,

PROVIDENCE, R. I.

INCORPORATED IN 1799. COMMENCED BUSINESS IN 1799

J. B. BRANCH, *President.*

A. G. BEALS, *Secretary.*

Cash Capital, \$1,000,000.

INCOME.

Net fire premiums.....	\$2,308,058 35	
Net marine premiums.....	953,858 07	\$3,261,916 42
Interest on bonds and dividends on stocks.....	\$131,770 53	
Interest on deposits.....	5,635 69	
Interest from all other sources.....	89 50	137,495 72
Profit on sale or maturity of ledger assets.....		141,075 60
Increase in book value of ledger assets.....		17,376 25
Stock dividends on investments.....		7,250 00
Total income.....		\$3,565,113 99
Ledger assets Dec. 31, 1911.....	\$3,047,314 76	
Increase of capital during the year.....	250,000 00	3,297,314 76
Total.....		\$6,862,428 75

DISBURSEMENTS.

Net amount paid for fire losses.....	\$1,265,985 01	
Net amount paid for marine losses.....	564,401 81	\$1,830,386 82
Adjustment and settlement of losses.....		30,427 72
Commissions or brokerage.....		686,309 15
Salaries and expenses of special and general agents.....		124,140 68
Salaries, fees and other charges of officers and employes.....		119,213 95
Rents.....		14,282 90
Advertising, printing and stationery.....		29,743 89
Postage, telegrams, telephone and express.....		22,616 13
Legal expenses.....		2,235 32
Furniture and fixtures.....		8,193 44
Maps, including corrections.....		6,291 16
Underwriters' boards and tariff associations.....		31,365 99

Fire department, patrol and salvage corps fees and taxes.....	\$20,929 04	
Inspections and surveys.....	12,680 09	
State taxes on premiums.....	58,843 88	
Insurance department licenses and fees.....	12,858 83	
All other licenses, fees and taxes.....	8,430 09	
Interest or dividends to stockholders.....	75,000 00	
Loss on sale or maturity of ledger assets.....	17,737 50	
Decrease in book value of ledger assets.....	58,323 63	
Miscellaneous expenditures.....	5,854 05	
		<hr/>
Total disbursements.....	\$3,175,864 26	
		<hr/>
Balance.....	\$3,686,564 49	

LEDGER ASSETS.

Book value of bonds and stocks, excluding interest.....		\$2,661,412 50
Cash in office.....	\$770 02	
Cash in banks not on interest.....	17,844 26	
Cash in banks on interest.....	430,863 28	449,477 56
		<hr/>
Agents' balances.....		551,997 21
Bills receivable taken for marine and inland risks.....		20,788 14
Bills receivable taken for fire risks.....		200 00
Due from other companies for reinsurance.....		2,689 08
		<hr/>
Total ledger assets.....		\$3,686,564 49

NONLEDGER ASSETS.

Interest accrued on bonds.....	\$11,880 91	
Interest due on other assets.....	18,953 25	\$30,834 16
		<hr/>
Market value of bonds and stocks over book value.....		1,059,113 50
		<hr/>
Gross assets.....		\$4,776,512 15

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$245 75	
Bills receivable, past due, taken for marine, inland and fire risks.....	365 00	\$610 75
		<hr/>
Total admitted assets.....		\$4,775,901 40

LIABILITIES.

Losses adjusted and unpaid.....	\$52,647 21	
Losses in process of adjustment, or in suspense.....	419,550 85	
Losses resisted.....	23,908 21	
		<hr/>
Total claims for losses.....	\$496,106 27	
Deduct reinsurance.....	129,082 82	
		<hr/>
Net amount of unpaid losses.....		\$367,023 45
Unearned premiums on outstanding risks.....		2,302,819 37

310 PROVIDENCE WASHINGTON INSURANCE COMPANY.

Salaries and other miscellaneous expenses due or accrued.....		\$5,000 00
Federal, state and other taxes due or accrued.....		52,000 00
Total.....		\$2,726,842 82
Cash capital.....	\$1,000,000 00	
Surplus over all liabilities.....	1,049,058 58	
Surplus to policy holders.....		2,049,058 58
Total liabilities.....		\$4,775,901 40

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1911	\$434,279,387	\$4,436,893 81	\$22,201,619	\$700,207 66
Excess of original premiums over reinsurance...	-	3,171 60	-	-
Written during the year...	346,827,425	3,588,841 28	254,665,279	1,501,650 95
Total.....	\$781,106,812	\$8,028,906 69	\$276,866,898	\$2,201,858 61
Expired and terminated..	308,254,019	3,222,132 23	254,711,704	1,507,629 41
In force at end of the year	\$472,852,793	\$4,806,774 46	\$22,155,194	\$694,229 20
Deduct amount reinsured	86,178,723	965,436 60	2,935,873	90,709 89
Net amount in force	\$386,674,070	\$3,841,337 86	\$19,219,321	\$603,519 31

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.....	\$106,000 00	\$33,394 41
Georgia.....	10,000 00	32,829 77
Virginia.....	40,000 00	30,787 01

BUSINESS IN MAINE.

	<i>Fire.</i>	<i>Marine.</i>
Risks written.....	\$3,621,603 00	\$2,808,570 00
Premiums received.....	56,871 88	22,201 21
Losses paid.....	35,936 94	5,149 33
Losses incurred.....	36,453 24	7,799 33



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.....	\$4,476,334 70	
Net marine premiums.....	532,691 39	\$5,009,026 09
Interest on mortgage loans.....	\$2,950 00	
Interest on bonds and dividends on stocks.....	338,498 48	
Interest on deposits.....	8,644 28	
Interest from all other sources.....	9 24	350,102 00
Agents' balances previously charged off.....		9 85
Profit on sale or maturity of ledger assets.....		29,609 89
Total income.....		\$5,388,747 83
Ledger assets Dec. 31, 1911.....		9,542,820 17
Total.....		\$14,931,568 00

DISBURSEMENTS.

Net amount paid for fire losses.....	\$2,319,702 58	
Net amount paid for marine losses.....	225,317 98	\$2,545,020 56
Adjustment and settlement of losses.....		64,730 27
Commissions or brokerage.....		951,067 53
Miscellaneous expenses of local agencies.....		21,011 42
Salaries and expenses of special and general agents.....		178,247 22
Salaries, fees and other charges of officers and employes.....		331,883 42
Rents.....		47,060 96
Advertising, printing and stationery.....		69,188 64
Postage, telegrams, telephone and express.....		30,750 64
Legal expenses.....		695 89
Furniture and fixtures.....		5,823 92
Maps, including corrections.....		14,240 99
Underwriters' boards and tariff associations.....		51,342 55
Fire department, patrol and salvage corps fees and taxes.....		29,724 58
Inspections and surveys.....		25,480 36
State taxes on premiums.....		78,508 32

Insurance department licenses and fees . . . . .	\$20,911 03	
All other licenses, fees and taxes . . . . .	21,840 57	
Interest or dividends to stockholders . . . . .	300,000 00	
Agents' balances charged off . . . . .	146 95	
Decrease in book value of ledger assets . . . . .	29,534 64	
Miscellaneous expenditures . . . . .	28,499 60	
		<hr/>
Total disbursements . . . . .	\$4,845,710 04	
		<hr/>
Balance . . . . .	\$10,085,857 96	

## LEDGER ASSETS.

Mortgage loans on real estate . . . . .	\$65,000 00	
Book value of bonds and stocks, excluding interest . . . . .	8,805,876 27	
Cash in offices . . . . .	\$7,869 97	
Cash in banks not on interest . . . . .	1,834 12	
Cash in banks on interest . . . . .	418,816 51	428,520 60
		<hr/>
Agents' balances . . . . .	786,167 60	
Bills receivable taken for fire risks . . . . .	293 49	
		<hr/>
Total ledger assets . . . . .	\$10,085,857 96	

## NON-LEDGER ASSETS.

Interest accrued on mortgages . . . . .	\$1,405 13	
Interest due and accrued on bonds . . . . .	82,805 04	
Interest accrued on other assets . . . . .	1,094 00	\$85,304 17
		<hr/>
Due for reinsurance on losses paid . . . . .	15,148 62	
Commission on unpaid reinsurance premiums . . . . .	13,668 44	
		<hr/>
Gross assets . . . . .	\$10,199,979 19	

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last . . . . .	\$7,135 15	
Book value of bonds and stocks over market value . . . . .	198,394 03	\$205,529 18
		<hr/>
Total admitted assets . . . . .	\$9,994,450 01	

## LIABILITIES.

Losses adjusted and unpaid . . . . .	\$136,038 66	
Losses in process of adjustment, or in suspense . . . . .	265,739 50	
Losses resisted . . . . .	59,961 00	
		<hr/>
Total claims for losses . . . . .	\$461,739 16	
Deduct reinsurance . . . . .	49,921 83	
		<hr/>
Net amount of unpaid losses . . . . .	\$411,817 33	
Unearned premiums on outstanding risks . . . . .	4,382,872 80	
Salaries and other miscellaneous expenses due or accrued . . . . .	27,218 08	
Federal, state and other taxes due or accrued . . . . .	96,004 24	
Commissions and other charges due agents and brokers . . . . .	13,664 29	

Due for return premiums and reinsurance.....		\$69,447 29
Pension obligations.....		32,280 00
Total.....		<u>\$5,033,304 03</u>
Cash capital.....	\$1,000,000 00	
Surplus over all liabilities.....	3,961,145 98	
Surplus to policy holders.....		<u>4,961,145 98</u>
Total liabilities.....		<u>\$9,994,450 01</u>

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force Dec. 31, 1911..	\$767,821,253	\$8,608,986 49	\$9,692,506	\$223,262 93
Written during the year..	532,871,425	6,055,268 36	135,072,888	689,184 37
Total.....	<u>\$1,300,692,678</u>	<u>\$14,664,254 85</u>	<u>\$144,765,394</u>	<u>\$912,447 30</u>
Expired and terminated	497,620,277	5,795,610 41	127,719,894	481,410 19
In force at end of the year	\$803,072,401	\$8,868,644 44	\$17,045,500	\$431,037 11
Deduct amount reinsured	72,205,211	809,983 90	216,380	3,345 54
Net amount in force	\$730,867,190	\$8,058,660 54	\$16,829,120	\$427,691 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>
Canada.....	\$590,064 98	\$458,672 28
Georgia.....	10,000 00	93,770 01
New Mexico.....	10,000 00	15,844 47
Virginia.....	52,000 00	35,223 95

BUSINESS IN MAINE.

	<i>Fire.</i>	<i>Marine.</i>
Risks written.....	\$2,698,411 00	\$96,690 00
Premiums received.....	43,726 52	2,418 42
Losses paid.....	21,955 85	-
Losses incurred.....	18,758 75	-

## 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.....		\$909,051 87
Deposit premiums on perpetual risks.....		3,537 50
Interest on mortgage loans.....	\$4,796 27	
Interest on bonds and dividends on stocks.....	52,630 22	
Interest on deposits.....	887 36	
Rents—including company's own occupancy.....	8,778 00	67,092 05
Profit on sale or maturity of ledger assets.....		180 00
Borrowed money.....		60,000 00
Transfer fees.....		481 34
Total income.....		\$1,040,342 76
Ledger assets Dec. 31, 1911.....		1,809,857 35
Total.....		\$2,850,200 11

## DISBURSEMENTS.

Net amount paid for fire losses.....	\$570,407 87
Adjustment and settlement of losses.....	12,179 28
Commissions or brokerage.....	201,105 17
Salaries and expenses of special and general agents.....	41,162 12
Salaries, fees and other charges of officers and employes.....	65,934 94
Rents—including company's own occupancy.....	8,702 56
Advertising, printing and stationery.....	12,481 93
Postage, telegrams, telephone and express.....	10,935 46
Legal expenses.....	340 87
Furniture and fixtures.....	1,596 93
Maps, including corrections.....	5,395 32
Underwriters' boards and tariff associations.....	10,282 37
Fire department, patrol and salvage corps fees and taxes.....	2,957 03
Inspections and surveys.....	1,872 80
Repairs and expenses on real estate.....	1,911 10
Taxes on real estate.....	1,719 00
State taxes on premiums.....	29,941 84
Insurance department licenses and fees.....	6,006 20

All other licenses, fees and taxes .....	\$5,336 25
Deposit premiums returned .....	4,812 00
Interest or dividends to stockholders .....	40,000 00
Agents' balances charged off .....	2,557 86
Decrease in book value of ledger assets .....	1,718 75
Borrowed money repaid .....	60,000 00
Interest on borrowed money .....	1,044 52
Miscellaneous expenditures .....	4,149 04
<b>Total disbursements .....</b>	<b>\$1,104,551 21</b>
<b>Balance .....</b>	<b>\$1,745,648 90</b>

LEDGER ASSETS.

Book value of real estate .....	\$129,327 04
Mortgage loans on real estate .....	50,500 00
Book value of bonds and stocks, excluding interest .....	1,256,385 00
Cash in office .....	\$3,462 11
Cash in banks on interest .....	75,729 23
<b>Agents' balances .....</b>	<b>79,191 34</b>
<b>Total ledger assets .....</b>	<b>\$1,745,648 90</b>

NON-LEDGER ASSETS.

Interest accrued on mortgages .....	\$214 73
Interest accrued on bonds .....	15,096 10
Rents accrued on company's property .....	527 38
<b>Premium on perpetual insurance .....</b>	<b>1,010 00</b>
<b>Gross assets .....</b>	<b>\$1,762,497 11</b>

DEDUCT ASSETS NOT ADMITTED.

Company's stock owned .....	\$2,025 00
Agents' balances, representing business written prior to Oct. 1, last .....	1,503 92
Book value of ledger assets over market value .....	23,950 79
<b>Total admitted assets .....</b>	<b>\$1,735,017 40</b>

LIABILITIES.

Losses adjusted and unpaid .....	\$25,980 85
Losses in process of adjustment, or in suspense .....	106,725 70
Losses resisted .....	3,464 93
<b>Total claims for losses .....</b>	<b>\$136,171 48</b>
Deduct reinsurance .....	31,942 79
<b>Net amount of unpaid losses .....</b>	<b>\$104,228 69</b>
Unearned premiums on outstanding risks .....	895,329 68
Reclaimable on perpetual fire policies .....	122,464 60
Salaries and other miscellaneous expenses due or accrued .....	608 81

Federal, state and other taxes due or accrued.....		\$14,525 00
Commissions and other charges due agents and brokers.....		17,029 56
		<hr/>
Total.....		\$1,154,186 34
Cash capital.....	\$400,000 00	
Surplus over all liabilities.....	180,831 06	
		<hr/>
Surplus to policy holders.....		580,831 06
		<hr/>
Total liabilities.....		\$1,735,017 40

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1911.....	\$184,520,940	\$2,117,741 97
Written during the year.....	135,170,248	1,571,624 76
	<hr/>	<hr/>
Total.....	\$319,691,188	\$3,689,366 73
Expired and terminated.....	129,072,975	1,544,645 91
	<hr/>	<hr/>
In force at end of the year.....	\$190,618,213	\$2,144,720 82
Deduct amount reinsured.....	33,579,429	409,913 45
	<hr/>	<hr/>
Net amount in force.....	\$157,038,784	\$1,734,807 37
Perpetual risks not included above, \$5,083,925.49; premiums on same, \$134,943.60.		

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$156,210 00
Premiums received.....	3,096 45
Losses paid.....	2,495 54
Losses incurred.....	3,184 78

## 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.....		\$2,021,794 11
Interest on mortgage loans.....	\$13,488 28	
Interest on collateral loans.....	5,253 55	
Interest on bonds and dividends on stocks.....	135,242 68	
Interest from all other sources.....	95 16	
Rents—including company's own occupancy.....	8,937 50	163,017 17
Agents' balances previously charged off.....		207 49
Profit on sale or maturity of ledger assets.....		568 75
Borrowed money.....		80,000 00
Old premium notes.....		12 00
Total income.....		\$2,265,599 52
Ledger assets Dec. 31, 1911.....		3,778,224 68
Total.....		\$6,043,824 20

## DISBURSEMENTS.

Net amount paid for fire losses.....	\$1,029,029 87
Adjustment and settlement of losses.....	24,118 58
Commissions or brokerage.....	423,191 56
Miscellaneous expenses of local agencies.....	16,870 11
Salaries and expenses of special and general agents.....	88,255 06
Salaries, fees and other charges of officers and employes.....	108,723 61
Rents—including company's own occupancy.....	11,927 23
Advertising, printing and stationery.....	20,041 00
Postage, telegrams, telephone and express.....	14,833 53
Legal expenses.....	2,375 20
Furniture and fixtures.....	4,789 05
Maps, including corrections.....	7,714 46
Underwriters' boards and tariff associations.....	18,314 30
Fire department, patrol and salvage corps fees and taxes.....	14,720 40
Inspections and surveys.....	13,271 82

Repairs and expenses on real estate.....	\$335 83
Taxes on real estate.....	2,120 39
State taxes on premiums.....	32,706 87
Insurance department licenses and fees.....	12,612 22
All other licenses, fees and taxes.....	23,079 52
Interest or dividends to stockholders.....	119,000 00
Agents' balances charged off.....	213 20
Borrowed money repaid.....	80,000 00
Interest on borrowed money.....	546 00
Interest on payment of new stock.....	5,732 75
Miscellaneous expenditures.....	14,426 64
<b>Total disbursements.....</b>	<b>\$2,088,954 20</b>
<b>Balance.....</b>	<b>\$3,954,870 00</b>

## LEDGER ASSETS.

Book value of real estate.....	\$239,218 25
Mortgage loans on real estate.....	300,300 00
Loans secured by collateral.....	94,000 00
Book value of bonds and stocks, excluding interest.....	2,842,340 41
Cash in office.....	\$10,228 32
Cash in banks not on interest.....	100,420 60
Agents' balances.....	351,249 04
Bills receivable taken for fire risks.....	16,751 70
Philadelphia Underwriters Association.....	100 00
Due for reinsurance on losses paid.....	261 68
<b>Total ledger assets.....</b>	<b>\$3,954,870 00</b>

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$2,894 70
Interest accrued on bonds.....	35,097 44
Interest accrued on collateral loans.....	683 15
Rents accrued on company's property.....	312 50
Market value of real estate over book value.....	25,781 75
Market value of bonds and stocks over book value.....	59,867 72
<b>Gross assets.....</b>	<b>\$4,079,507 26</b>

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$1,249 54
Bills receivable, past due, taken for marine, inland and fire risks.....	3,760 80
<b>Total admitted assets.....</b>	<b>\$4,074,496 92</b>

## LIABILITIES.

Losses adjusted and unpaid.....	\$53,896 36
Losses in process of adjustment, or in suspense.....	172,058 07



Losses resisted.....	\$23,623 10	
Total claims for losses.....	\$249,577 53	
Deduct reinsurance.....	61,053 59	
Net amount of unpaid losses.....		\$188,523 94
Unearned premiums on outstanding risks.....		1,951,936 99
Salaries and other miscellaneous expenses due or accrued.....		2,819 31
Federal, state and other taxes due or accrued.....		35,000 00
Total.....		\$2,178,280 24
Cash capital.....	\$1,000,000 00	
Surplus over all liabilities.....	896,216 68	
Surplus to policy holders.....		1,896,216 68
Total liabilities.....		\$4,074,496 92

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1911.....	\$358,486 451	\$3,918,789 30
Excess of original premiums, over reinsurance.....	—	10,397 22
Written during the year.....	283,998 924	3,141,796 28
Total.....	\$642,485 375	\$7,070,982 80
Expired and terminated.....	222,831 745	2,611,017 75
In force at end of the year.....	\$419,653 630	\$4,469,965 05
Deduct amount reinsured.....	71,412 353	804,418 50
Net amount in force.....	\$348,241 277	\$3,665,546 55

## 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	\$45,445 71
Virginia.....	53,000 00	25,363 07

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$969,433 00
Premiums received.....	15,752 15
Losses paid.....	11,813 72
Losses incurred.....	10,680 94

# 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.....		\$5,456,731 18
Interest on mortgage loans.....	\$67,025 96	
Interest on bonds and dividends on stocks.....	334,501 68	
Interest on deposits.....	4,085 31	
Interest from all other sources.....	456 60	
Rents—including company's own occupancy.....	18,000 00	424,069 55
Increase in liabilities on account of reinsurance treaties.....		25,262 25
Agents' balances previously charged off.....		228 57
Profit on sale or maturity of ledger assets.....		42,493 02
Recovered on real estate.....		3,834 58
Refund of taxes on Massachusetts bank stocks.....		9,359 83
<b>Total income.....</b>		<b>\$5,961,978 98</b>
Ledger assets Dec. 31, 1911.....		9,684,439 53
<b>Total.....</b>		<b>\$15,646,418 51</b>

## DISBURSEMENTS.

Net amount paid for fire losses.....		\$2,894,270 60
Adjustment and settlement of losses.....		40,293 12
Commissions or brokerage.....	1,055,260 54	
Miscellaneous expenses of local agencies.....	26,078 67	
Salaries and expenses of special and general agents.....	309,590 43	
Salaries, fees and other charges of officers and employes.....	320,983 34	
Rents—including company's own occupancy.....	35,161 74	
Advertising, printing and stationery.....	74,158 35	
Postage, telegrams, telephone and express.....	28,441 47	
Legal expenses.....	8,190 94	
Furniture and fixtures.....	8,411 05	
Maps, including corrections.....	17,695 29	

Underwriters' boards and tariff associations.....	\$59,387 93	
Fire department, patrol and salvage corps fees and taxes.....	34,146 81	
Inspections and surveys.....	37,533 07	
Repairs and expenses on real estate.....	636 55	
Taxes on real estate.....	4,549 25	
State taxes on premiums.....	88,573 86	
Insurance department licenses and fees.....	25,627 28	
All other licenses, fees and taxes.....	28,102 29	
Interest or dividends to stockholders.....	200,000 00	
Agents' balances charged off.....	2,191 99	
Loss on sale or maturity of ledger assets.....	643 50	
Decrease in book value of ledger assets.....	5,000 00	
Interest paid under reinsurance treaties.....	9,329 13	
Miscellaneous expenditures.....	12,407 20	
		<hr/>
Total disbursements.....	\$5,326,664 40	
		<hr/>
Balance.....	\$10,319,754 11	

LEDGER ASSETS.

Book value of real estate.....	\$300,000 00	
Mortgage loans on real estate.....	1,716,370 00	
Book value of bonds and stocks, excluding interest.....	6,639,489 19	
Cash in office.....	\$674 87	
Cash in banks not on interest.....	354,447 56	
Cash in banks on interest.....	304,241 71	659,364 14
		<hr/>
Agents' balances.....		1,004,530 78
		<hr/>
Total ledger assets.....	\$10,319,754 11	

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$38,482 44	
Interest accrued on bonds.....	14,157 45	\$52,639 89
		<hr/>
Market value of bonds and stocks over book value.....		691,306 81
		<hr/>
Gross assets.....		\$11,063,700 81

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$7,008 15	
		<hr/>
Total admitted assets.....	\$11,056,692 66	

LIABILITIES.

Losses adjusted and unpaid.....	\$94,053 58	
Losses in process of adjustment, or in suspense.....	405,367 89	
Losses resisted.....	45,185 47	
		<hr/>
Total claims for losses.....	\$544,606 94	
Deduct reinsurance.....	75,373 17	
		<hr/>
Net amount of unpaid losses.....	\$469,233 77	
Unearned premiums on outstanding risks.....	5,001,291 22	

Salaries and other miscellaneous expenses due or accrued.....		\$8,000 00
Federal, state and other taxes due or accrued.....		50,000 00
Held under reinsurance treaties.....		257,222 29
Interest accrued under reinsurance treaties.....		4,891 67
Total.....		<u>\$5,790,638 95</u>
Cash capital.....	\$2,000,000 00	
Surplus over all liabilities.....	3,266,053 71	
Surplus to policy holders.....		<u>5,266,053 71</u>
Total liabilities.....		<u>\$11,056,692 66</u>

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1911.....	\$903,473,654	\$10,279,923 61
Written during the year.....	655,413,176	7,550,569 79
Total.....	<u>\$1,558,886,830</u>	<u>\$17,830,493 40</u>
Expired and terminated.....	594,124,496	7,019,271 78
In force at end of the year.....	\$964,762,334	\$10,811,221 62
Deduct amount reinsured.....	108,426,775	1,211,035 01
Net amount in force.....	<u>\$856,335,559</u>	<u>\$9,600,186 61</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.....	\$247,000 00	\$195,637 85
Georgia.....	10,000 00	75,794 57
New Mexico.....	10,000 00	24,006 57
North Carolina.....	30,000 00	25,234 35
Virginia.....	55,000 00	96,342 50

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$3,596,899 00
Premiums received.....	56,351 86
Losses paid.....	35,422 77
Losses incurred.....	33,787 00

## 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.....		\$438,108 53
Interest on bonds and dividends on stocks.....	\$41,507 08	
Interest on deposits.....	899 27	42,406 35
Total income.....		\$480,514 88
Ledger assets Dec. 31, 1911.....		1,125,359 85
Total.....		\$1,605,874 73

## DISBURSEMENTS

Net amount paid for fire losses.....		\$168,414 33
Adjustment and settlement of losses.....		2,986 44
Commissions or brokerage.....		92,073 33
Miscellaneous expenses of local agencies.....		3,210 98
Salaries and expenses of special and general agents.....		37,528 36
Salaries, fees and other charges of officers and employes.....		21,016 42
Home office traveling expenses.....		1,457 77
Rents.....		1,893 11
Advertising, printing and stationery.....		6,359 00
Postage, telegrams, telephone and express.....		4,364 86
Legal expenses.....		326 00
Furniture and fixtures.....		914 40
Maps, including corrections.....		2,281 03
Underwriters' boards and tariff associations.....		3,196 68
Fire department, patrol and salvage corps fees and taxes.....		2,597 85
Inspections and surveys.....		4,405 57
State taxes on premiums.....		8,440 64
Insurance department licenses and fees.....		4,733 50
All other licenses, fees and taxes.....		8,044 00
Interest or dividends to stockholders.....		30,000 00
Miscellaneous expenditures.....		50 00
Total disbursements.....		\$404,294 27
Balance.....		\$1,201,580 46

## LEDGER ASSETS.

Book value of bonds and stocks, excluding interest.....		\$1,062,945	51
Cash in office.....	\$162	81	
Cash in banks on interest.....	50,659	83	50,822 64
Agents' balances.....			87,812 31
Total ledger assets.....		\$1,201,580	46

## NON-LEDGER ASSETS.

Interest accrued on bonds.....		\$11,439	29
Furniture, fixtures and maps.....			10,000 00
Gross assets.....		\$1,223,019	75

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and maps.....	\$10,000	00	
Agents' balances, representing business written prior to Oct. 1, last.....		175	86
Book value of bonds and stocks over market value....	17,480	51	\$27,656 37
Total admitted assets.....		\$1,195,363	38

## LIABILITIES.

Losses in process of adjustment, or in suspense.....	\$26,959	29	
Losses resisted.....		500	00
Total claims for losses.....	\$27,459	29	
Deduct reinsurance.....	1,828	89	
Net amount of unpaid losses.....		\$25,630	40
Unearned premiums on outstanding risks.....		332,988	50
Salaries and other miscellaneous expenses due or accrued.....		1,345	28
Federal, state and other taxes due or accrued.....		7,500	00
Due for reinsurance.....		11,285	10
Total.....		\$378,749	28
Cash capital.....	\$500,000	00	
Surplus over all liabilities.....	316,614	10	
Surplus to policy holders.....		816,614	10
Total liabilities.....		\$1,195,363	38

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1911.....	\$49,933,169	\$438,558 66
Written during the year.....	68,353,944	656,821 80
Total.....	\$118,287,113	\$1,095,380 46
Expired and terminated.....	38,594,092	370,927 64
In force at end of the year.....	\$79,693,021	\$724,452 82
Deduct amount reinsured.....	15,773,305	145,101 88
Net amount in force.....	\$63,919,716	\$579,350 94

BUSINESS IN MAINE.

	<i>Fire.</i>	
Risks written.....	\$550,807 00	
Premiums received.....	9,298 65	
Losses paid.....	7,028 01	
Losses incurred.....	6,501 42	

ST. PAUL FIRE & 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.....	\$4,494,795 98	
Net marine premiums.....	1,478,384 66	\$5,973,180 64
Interest on mortgage loans.....	\$32,349 07	
Interest on collateral loans.....	178 56	
Interest on bonds and dividends on stocks.....	275,959 76	
Interest on deposits.....	4,310 16	
Interest from all other sources.....	2,951 08	
Rents—including company's own occupancy.....	19,065 05	334,813 68
Agents' balances previously charged off.....		80 20
Profit on sale or maturity of ledger assets.....		46,034 00
Total income.....	\$6,354,108 52	
Ledger assets Dec. 31, 1911.....		8,097,736 10
Total.....		\$14,451,844 62

DISBURSEMENTS.

Net amount paid for fire losses.....	\$2,525,567 35	
Net amount paid for marine losses.....	765,713 82	\$3,291,281 17
Adjustment and settlement of losses.....		76,249 26
Commissions or brokerage.....		1,428,803 30
Miscellaneous expenses of local agencies.....		4,748 19
Salaries and expenses of special and general agents.....		182,225 44
Salaries, fees and other charges of officers and employes.....		102,166 85

Rents—including company's own occupancy.....	\$12,592 50	
Advertising, printing and stationery.....	49,466 37	
Postage, telegrams, telephone and express.....	30,300 45	
Legal expenses.....	14,422 72	
Furniture and fixtures.....	2,461 25	
Maps, including corrections.....	7,986 30	
Underwriters' boards and tariff associations.....	16,863 32	
Fire department, patrol and salvage corps fees and taxes.....	5,174 14	
Inspections and surveys.....	18,867 08	
Repairs and expenses on real estate.....	5,208 18	
Taxes on real estate.....	3,774 14	
State taxes on premiums.....	114,017 88	
Insurance department licenses and fees.....	18,464 35	
All other licenses, fees and taxes.....	18,109 80	
Interest or dividends to stockholders.....	100,000 00	
Decrease in liabilities on account of reinsurance treaties.....	1,925 36	
Agents' balances charged off.....	38,732 49	
Loss on sale or maturity of ledger assets.....	4,252 82	
Miscellaneous expenditures.....	9,969 91	
Total disbursements.....	\$5,558,063 27	
Balance.....	\$8,893,781 35	

## LEDGER ASSETS.

Book value of real estate.....	\$270,280 71	
Mortgage loans on real estate.....	567,705 00	
Loans secured by collateral.....	150,000 00	
Book value of bonds and stocks, excluding interest.....	6,724,339 81	
Cash in office.....	\$3,558 30	
Cash in banks on interest.....	350,033 95	353,592 25
Agents' balances.....		677,422 12
Bills receivable taken for marine and inland risks.....		4,305 16
Bills receivable taken for fire risks.....		102,935 64
Due from other companies.....		43,200 66
Total ledger assets.....		\$8,893,781 35

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$6,609 04	
Interest accrued on bonds.....	53,981 59	\$60,590 63
National German American bank stock.....		7,000 00
Gross assets.....		\$8,961,371 98

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$6,250 26	
Bills receivable, past due, taken for marine, inland and fire risks.....	9,353 89	
Loans on personal security.....	82 44	
Miscellaneous stocks.....	1,325 00	
Mortgages other than first.....	400 00	



Book value of ledger assets over market value.....	\$158,163 53	
Due from other companies, collection doubtful.....	478 01	\$176,053 13
<b>Total admitted assets.....</b>		<b>\$8,785,318 85</b>

LIABILITIES.

Losses adjusted and unpaid.....	\$90,659 49	
Losses in process of adjustment, or in suspense.....	539,171 36	
Losses resisted.....	29,105 00	
<b>Total claims for losses.....</b>	<b>\$658,935 85</b>	
Deduct reinsurance.....	199,093 81	
<b>Net amount of unpaid losses.....</b>		<b>\$459,842 04</b>
Unearned premiums on outstanding risks.....		4,854,764 89
Salaries and other miscellaneous expenses due or accrued.....		1,000 00
Federal, state and other taxes due or accrued.....		100,000 00
Commissions and other charges due agents and brokers.....		3,751 05
Funds held under reinsurance treaties.....		22,422 72
<b>Total.....</b>		<b>\$5,441,780 70</b>
Cash capital.....	\$500,000 00	
Surplus over all liabilities.....	2,843,538 15	
<b>Surplus to policy holders.....</b>		<b>3,343,538 15</b>
<b>Total liabilities.....</b>		<b>\$8,785,318 85</b>

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force Dec. 31, 1911.....	\$675,799,818	\$8,969,490 75	\$23,652,651	\$715,661 68
Excess of original premiums over reinsurance.....	-	12,165 05	-	-
Written during the year.....	438,850,543	5,833,303 43	409,638,860	2,389,219 14
<b>Total.....</b>	<b>\$1,114,650,361</b>	<b>\$14,814,959 23</b>	<b>\$433,291,511</b>	<b>\$3,104,880 82</b>
Expired and terminated.....	391,496,761	5,424,747 68	409,429,578	2,267,555 59
<b>In force at end of the year.....</b>	<b>\$723,153,600</b>	<b>\$9,390,211 55</b>	<b>\$23,861,933</b>	<b>\$837,325 23</b>
Deduct amount re-insured.....	49,266,345	634,847 55	2,969,562	120,892 83
<b>Net amount in force.....</b>	<b>\$673,887,255</b>	<b>\$8,755,364 00</b>	<b>\$20,892,371</b>	<b>\$716,432 40</b>

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.....	\$196,000 00	\$99,911 76
Georgia.....	10,000 00	58,450 27
New Mexico.....	10,000 00	14,339 39
Virginia.....	25,000 00	29,981 74
Mexico.....	5,000 00	-

328 SUBSCRIBERS "LLOYDS" MARINE INS. UNDERWRITERS.

BUSINESS IN MAINE.

	<i>Fire.</i>	<i>Marine.</i>
Risks written.....	\$1,139,169 00	\$902,862 00
Premiums received.....	19,879 72	11,867 61
Losses paid.....	20,260 88	3,781 08
Losses incurred.....	22,881 84	4,710 46

SUBSCRIBERS AT UNITED STATES "LLOYDS"  
MARINE INSURANCE UNDERWRITERS,

NEW YORK, N. Y.

ORGANIZED IN 1872. COMMENCED BUSINESS IN 1872.

HIGGINS & COX, *Attorneys.*

Deposit Capital, \$100,000.

INCOME.

Net fire premiums.....	\$41 25	
Net marine premiums.....	1,680,867 17	\$1,680,908 42
Interest on bonds.....	\$31,080 65	
Interest on deposits.....	5,995 88	
Interest from all other sources.....	1,496 22	38,572 75
Exchange.....		1,425 10
Total income.....		\$1,720,906 27
Ledger assets Dec. 31, 1911.....		1,750,757 55
Total.....		\$3,471,663 82

DISBURSEMENTS.

Net amount paid for fire losses.....	\$48 80	
Net amount paid for marine losses.....	1,065,931 70	\$1,065,980 50
Adjustment and settlement of losses.....		28,899 89
Commissions or brokerage.....		389,743 24
Miscellaneous expenses of local agencies.....		9,366 75
Salaries, fees and other charges of officers and employes.....		125,432 07

SUBSCRIBERS "LLOYDS" MARINE INS. UNDERWRITERS. 329

Rents.....	\$10,977 34
Advertising, printing and stationery.....	12,011 00
Postage, telegrams, telephone and express.....	5,080 11
Legal expenses.....	3,911 17
Furniture and fixtures.....	1,324 65
Underwriters' boards and tariff associations.....	1,690 00
Fire department, patrol and salvage corps fees and taxes.....	1,126 63
Inspections and surveys.....	558 43
State taxes on premiums.....	26,602 87
Insurance department licenses and fees.....	4,472 13
Interest or dividends to subscribers.....	50,000 00
Decrease in book value of ledger assets.....	11,050 29
Miscellaneous expenditures.....	10,114 89
Total disbursements.....	\$1,758,341 96
Balance.....	\$1,713,321 86

LEDGER ASSETS.

Book value of bonds, excluding interest.....	\$916,475 00
Cash in office.....	\$2,100 47
Cash in banks not on interest.....	45,984 15
Cash in banks on interest.....	211,784 93
Agents' balances.....	509,084 56
Cash held by foreign agents.....	27,892 75
Total ledger assets.....	\$1,713,321 86

NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	\$11,403 33
Market value of bonds over book value.....	875 00
Gross assets.....	\$1,725,600 19

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last....	\$43,367 64
Total admitted assets.....	\$1,682,232 55

LIABILITIES.

Losses in process of adjustment, or in suspense.....	\$722,300 00
Losses resisted.....	16,405 00
Total claims for losses.....	\$738,705 00
Deduct reinsurance.....	377,257 82
Net amount of unpaid losses.....	\$361,447 18
Unearned premiums on outstanding risks.....	429,386 69
Salaries and other miscellaneous expenses due or accrued.....	1,000 00
Federal, state and other taxes due or accrued.....	20,000 00

330 SUBSCRIBERS "LLOYDS" MARINE INS. UNDERWRITERS.

Commissions and other charges due agents and brokers.....		\$32,487 80
Due for return premiums and reinsurance.....		278,872 23
Total.....		\$1,123,193 90
Deposit capital.....	\$100,000 00	
Surplus over all liabilities.....	459,038 65	
Surplus to policy holders.....		559,038 65
Total liabilities.....		\$1,682,232 55

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1911...	\$4,000 00	\$16 00	\$93,046,599	\$867,140 65
Written during the year.....	3,500 00	41 25	643,649,755	3,272,635 09
Total.....	\$7,500 00	\$57 25	\$736,696,354	\$4,139,775 74
Expired and terminated.....	4,000 00	16 00	664,818,473	2,653,251 00
In force at end of the year...	\$3,500 00	\$41 25	\$71,877,881	\$1,486,524 74
Deduct amount reinsured....	-	-	35,141,347	630,567 06
Net amount in force.....	\$3,500 00	\$41 25	\$36,736,534	\$855,957 68

BUSINESS IN MAINE.

	<i>Marine.</i>
Risks written.....	\$459,536 00
Premiums received.....	5,493 29
Losses paid.....	2,140 68
Losses incurred.....	3,144 29

UNITED FIREMEN'S INSURANCE COMPANY,

PHILADELPHIA, PENN.

INCORPORATED IN 1860. COMMENCED BUSINESS IN 1861.

ROBERT B. BEATH, *President.*

HENRY A. KNABE, *Secretary.*

Cash Capital, \$400,000.

INCOME.

Net fire premiums.....		\$387,327 05
Deposit premiums on perpetual risks.....		11,497 45
Interest on mortgage loans and ground rents.....	\$11,262 02	
Interest on collateral loans.....	702 90	
Interest on bonds and dividends on stocks.....	61,674 07	
Interest on deposits.....	734 27	
Rents.....	238 35	74,611 61
Agents' balances previously charged off.....		97
Profit on sale or maturity of ledger assets.....		305 00
Transfers on perpetual policies.....		908 00
Bonus on securities.....		1,710 00
Total income.....		\$476,360 08
Ledger assets Dec. 31, 1911.....		1,795,467 91
Total.....		\$2,271,827 99

DISBURSEMENTS.

Net amount paid for fire losses.....	\$201,647 09
Adjustment and settlement of losses.....	3,831 20
Commissions or brokerage.....	106,078 93
Miscellaneous expenses of local agencies.....	1,567 74
Salaries, fees and other charges of officers and employes.....	28,969 02
Advertising, printing and stationery.....	4,191 99
Postage, telegrams, telephone and express.....	1,374 70
Legal expenses.....	973 85
Furniture and fixtures.....	51 25
Maps, including corrections.....	2,128 28
Underwriters' boards and tariff associations.....	4,343 13
Fire department, patrol and salvage corps fees and taxes.....	3,733 53
Inspections and surveys.....	144 76
Repairs and expenses on real estate.....	1,528 09

Taxes on real estate .....	\$1,450 28
State taxes on premiums .....	3,821 43
Insurance department licenses and fees .....	2,078 56
All other licenses, fees and taxes .....	2,783 85
Deposit premiums returned .....	29,526 09
Interest or dividends to stockholders .....	32,000 00
Agents' balances charged off .....	120 45
Loss on sale or maturity of ledger assets .....	4,572 12
Traveling expenses .....	2,217 95
Perpetual reinsurance .....	739 05
Miscellaneous expenditures .....	2,302 03
Total disbursements .....	<u>\$442,175 37</u>
Balance .....	\$1,829,652 62

## LEDGER ASSETS.

Book value of real estate .....	\$96,359 80
Mortgage loans on real estate and ground rents .....	183,820 00
Loans secured by collateral .....	10,800 00
Book value of bonds and stocks, excluding interest .....	1,403,980 00
Cash in office .....	\$400 53
Cash in banks on interest .....	68,977 53
Agents' balances .....	<u>65,314 76</u>
Total ledger assets .....	\$1,829,652 62

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages .....	\$2,437 46
Interest accrued on bonds .....	19,403 21
Interest accrued on collateral loans .....	47 29
Interest accrued on other assets .....	104 99
Gross assets .....	<u>\$21,992 95</u>
	\$1,851,645 57

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last .....	\$49 71
Book value of ledger assets over market value .....	49,950 30
Total admitted assets .....	<u>\$50,000 01</u>
	\$1,801,645 56

## LIABILITIES.

Losses adjusted and unpaid .....	\$18,908 08
Losses in process of adjustment, or in suspense .....	29,667 88
Losses resisted .....	300 00
Total claims for losses .....	<u>\$48,875 96</u>
Deduct reinsurance .....	9,053 32
Net amount of unpaid losses .....	\$39,822 64
Unearned premiums on outstanding risks .....	323,162 15

Reclaimable on perpetual fire policies.....		\$838,552 03
Salaries and other miscellaneous expenses due or accrued.....		464 00
Federal, state and other taxes due or accrued.....		6,500 00
Due for reinsurance.....		5,411 47
		<hr/>
Total.....		\$1,213,912 29
Cash capital.....	\$400,000 00	
Surplus over all liabilities.....	187,733 27	
		<hr/>
Surplus to policy holders.....		587,733 27
		<hr/>
Total liabilities.....		\$1,801,645 56

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1911.....	\$58,223,816	\$556,876 50
Written during the year.....	47,528,767	543,967 08
		<hr/>
Total.....	\$105,752,583	\$1,100,843 58
Expired and terminated.....	38,801,520	428,450 13
		<hr/>
In force at end of the year.....	\$66,951,063	\$672,393 45
Deduct amount reinsured.....	7,819,618	96,343 57
		<hr/>
Net amount in force.....	\$59,131,445	\$576,049 88

Perpetual risks not included above, \$40,999,424.00; premiums on same, \$929,386.63.

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	\$7,573 15

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$555,124 00
Premiums received.....	6,886 47
Losses paid.....	4,262 49
Losses incurred.....	2,287 00

## WESTCHESTER FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1837. COMMENCED BUSINESS IN 1870.

GEORGE R. CRAWFORD, *President.*OTTO E. SCHAEFER, *Secretary.*

Cash Capital, \$300,000.

## INCOME.

Net fire premiums.....		\$3,361,539 57
Interest on mortgage loans.....	\$8,101 38	
Interest on bonds and dividends on stocks.....	200,395 97	
Interest on deposits.....	2,870 17	
Rents.....	108 00	211,475 52
Increase in liabilities on account of reinsurance treaties.....		20,905 31
Agents' balances previously charged off.....		446 91
Profit on sale or maturity of ledger assets.....		13,091 32
From all other sources.....		1,545 00
Total income.....		\$3,609,003 63
Ledger assets Dec. 31, 1911.....		4,770,203 83
Total.....		\$8,379,207 46

## DISBURSEMENTS.

Net amount paid for fire losses.....	\$1,557,831 94
Adjustment and settlement of losses.....	29,881 53
Commissions or brokerage.....	573,750 40
Salaries and expenses of special and general agents.....	176,171 84
Salaries, fees and other charges of officers and employes.....	131,058 86
Rents.....	19,515 26
Advertising, printing and stationery.....	32,414 41
Postage, telegrams, telephone and express.....	19,180 39
Legal expenses.....	95 82
Furniture and fixtures.....	10,393 11
Maps, including corrections.....	11,080 72
Underwriters' boards and tariff associations.....	29,395 14
Fire department, patrol and salvage corps fees and taxes.....	12,930 31
Inspections and surveys.....	20,387 41
Taxes on real estate.....	442 48
State taxes on premiums.....	53,748 94



Insurance department licenses and fees . . . . .	\$13,605 30	
All other licenses, fees and taxes . . . . .	12,307 33	
Interest or dividends to stockholders . . . . .	120,000 00	
Agents' balances charged off . . . . .	432 01	
Loss on sale or maturity of ledger assets . . . . .	603 33	
Collection and exchange . . . . .	2,328 83	
		<hr/>
Total disbursements . . . . .	\$2,827,555 36	
		<hr/>
Balance . . . . .	\$5,551,652 10	

LEDGER ASSETS.

Book value of real estate . . . . .	\$5,876 00	
Mortgage loans on real estate . . . . .	149,361 00	
Book value of bonds and stocks, excluding interest . . . . .	4,642,456 11	
Cash in banks on interest . . . . .	293,810 04	
Agents' balances . . . . .	460,148 95	
		<hr/>
Total ledger assets . . . . .	\$5,551,652 10	

NON-LEDGER ASSETS.

Interest due and accrued on mortgages . . . . .	\$1,761 97	
Interest due and accrued on bonds . . . . .	9,507 49	\$11,269 46
		<hr/>
Gross assets . . . . .	\$5,562,921 56	

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last . . . . .	\$19,506 57	
Book value of bonds and stocks over market value . . . . .	180,143 61	\$199,650 18
		<hr/>
Total admitted assets . . . . .	\$5,363,271 38	

LIABILITIES.

Losses adjusted and unpaid . . . . .	\$96,807 39	
Losses in process of adjustment, or in suspense . . . . .	327,095 12	
Losses resisted . . . . .	24,692 11	
		<hr/>
Total claims for losses . . . . .	\$448,594 62	
Deduct reinsurance . . . . .	119,878 90	
		<hr/>
Net amount of unpaid losses . . . . .	\$328,715 72	
Unearned premiums on outstanding risks . . . . .	3,208,913 12	
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 . . . . .	28,129 98	
Reserve on account of reinsurance treaties . . . . .	31,596 84	
		<hr/>
Total . . . . .	\$3,647,355 66	
Cash capital . . . . .	\$300,000 00	
Surplus over all liabilities . . . . .	1,415,915 72	
		<hr/>
Surplus to policy holders . . . . .	1,715,915 72	
		<hr/>
Total liabilities . . . . .	\$5,363,271 38	

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1911.....	\$567,440,809	\$5,717,964 32
Written during the year.....	484,541,928	4,780,069 81
Total.....	<u>\$1,051,982,737</u>	<u>\$10,498,034 13</u>
Expired and terminated.....	346,056,155	3,404,038 57
In force at end of the year.....	\$705,926,582	\$7,093,995 56
Deduct amount reinsured.....	93,999,327	961,735 84
Net amount in force.....	<u>\$611,927,255</u>	<u>\$6,132,259 72</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>
Georgia.....	\$10,000 00	\$29,862 66
New Mexico.....	10,000 00	10,482 81
Virginia.....	16,000 00	27,297 65
Canada.....	60,000 00	47,330 32

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,897,837 00
Premiums received.....	29,739 79
Losses paid.....	17,232 14
Losses incurred.....	15,493 80

## 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.....		\$588,489 31
Interest on mortgage loans.....	\$6,868 75	
Interest on bonds and dividends on stocks.....	24,208 94	
Interest on deposits.....	324 97	
Rents.....	276 00	31,678 66
Profit on sale or maturity of ledger assets.....		337 50
Brokerage premiums.....		2,880 23
Total income.....		\$623,385 70
Ledger assets Dec. 31, 1911.....		978,066 02
Total.....		\$1,601,451 72

## DISBURSEMENTS.

Net amount paid for fire losses.....	\$323,434 44
Adjustment and settlement of losses.....	7,654 10
Commissions or brokerage.....	156,453 15
Miscellaneous expenses of local agencies.....	3,135 15
Salaries and expenses of special and general agents.....	24,697 64
Salaries, fees and other charges of officers and employes.....	33,809 77
Rents.....	7,351 86
Advertising, printing and stationery.....	6,147 39
Postage, telegrams, telephone and express.....	4,644 03
Furniture and fixtures.....	1,601 83
Maps, including corrections.....	2,599 44
Underwriters' boards and tariff associations.....	5,978 70
Fire department, patrol and salvage corps fees and taxes.....	5,491 64
Inspections and surveys.....	1,626 68
Repairs and expenses on real estate.....	81 20
Taxes on real estate.....	77 94
State taxes on premiums.....	9,035 07
Insurance department licenses and fees.....	3,482 17
All other licenses, fees and taxes.....	3,528 08
Interest or dividends to stockholders.....	24,000 00

Loss on sale or maturity of ledger assets .....	\$1,246 54	
Miscellaneous expenditures .....	2,425 75	
		<hr/>
Total disbursements .....	\$628,502 57	
		<hr/>
Balance .....	\$972,949 15	

## LEDGER ASSETS

Book value of real estate .....	\$2,032 42	
Mortgage loans on real estate .....	101,704 00	
Book value of bonds and stocks, excluding interest .....	699,767 64	
Cash in office .....	\$1,088 48	
Cash in banks on interest .....	64,330 68	65,419 16
		<hr/>
Agents' balances .....	101,721 99	
Bills receivable taken for marine and inland risks .....	1,803 94	
Western Sprinkler Risk Association deposit .....	500 00	
		<hr/>
Total ledger assets .....	\$972,949 15	

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages .....	\$1,590 00	
Interest due and accrued on bonds .....	11,431 47	\$13,021 47
		<hr/>
Market value of real estate over book value .....	1,717 58	
		<hr/>
Gross assets .....	\$987,688 20	

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last .....	\$1,152 61	
Bills receivable, past due, taken for marine, inland and fire risks .....	1,803 94	
Book value of bonds and stocks over market value .....	18,728 14	\$21,684 69
		<hr/>
Total admitted assets .....	\$966,003 51	

## LIABILITIES.

Losses adjusted and unpaid .....	\$22,572 60	
Losses in process of adjustment, or in suspense .....	33,242 90	
Losses resisted .....	9,719 69	
		<hr/>
Total claims for losses .....	\$65,535 19	
Deduct reinsurance .....	11,430 43	
		<hr/>
Net amount of unpaid losses .....	\$54,104 76	
Unearned premiums on outstanding risks .....	540,676 26	
Salaries and other miscellaneous expenses due or accrued .....	300 00	
Federal, state and other taxes due or accrued .....	4,700 00	
Brokerage premiums .....	5,518 29	
		<hr/>
Total .....	\$605,299 31	
Cash capital .....	\$300,000 00	
Surplus over all liabilities .....	60,704 20	
		<hr/>
Surplus to policy holders .....	360,704 20	
		<hr/>
Total liabilities .....	\$966,003 51	

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1911.....	\$107,876,597	\$1,167,171 50
Written during the year.....	76,676,047	873,579 62
<b>Total.....</b>	<b>\$184,552,644</b>	<b>\$2,040,751 12</b>
Expired and terminated.....	67,395,400	826,715 51
In force at end of the year.....	\$117,157,244	\$1,214,035 61
Deduct amount reinsured.....	14,094,112	171,280 27
<b>Net amount in force.....</b>	<b>\$103,063,132</b>	<b>\$1,042,755 34</b>

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$289,049 00
Premiums received.....	4,951 10
Losses paid.....	3,847 28
Losses incurred.....	3,759 19

\*WILLIAMSBURGH CITY FIRE INSURANCE

NEW YORK, N. Y.

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

GEORGE R. BRANSON, *President.*

DAVID J. BURTIS, *Secretary.*

Cash Capital, \$600,000.

INCOME.

Net fire premiums.....		\$2,195,043 85
Interest on mortgage loans.....	\$24,144 94	
Interest on collateral loans.....	250 00	
Interest on bonds and dividends on stocks.....	117,847 61	
Interest on deposits.....	7,096 22	
Interest from all other sources.....	535 34	
Rents—including company's own occupancy.....	3,714 15	153,588 26
Profit on sale or maturity of ledger assets.....		22,237 19
Sale of maps.....		3,340 72
<b>Total income.....</b>		<b>\$2,374,210 02</b>
Ledger assets Dec. 31, 1911.....		4,197,415 68
<b>Total.....</b>		<b>\$6,571,625 70</b>

\*The Empire City Fire Insurance Company was merged with the Williamsburgh City Fire Insurance Company during 1912

## DISBURSEMENTS.

Net amount paid for fire losses.....	\$1,272,090 80
Adjustment and settlement of losses.....	26,297 15
Commissions or brokerage.....	614,026 99
Miscellaneous expenses of local agencies.....	14,301 93
Salaries and expenses of special and general agents.....	72,546 30
Salaries, fees and other charges of officers and employes.....	115,056 69
Rents—including company's own occupancy.....	23,758 40
Advertising, printing and stationery.....	20,750 40
Postage, telegrams, telephone and express.....	15,770 26
Legal expenses.....	808 77
Furniture and fixtures.....	1,484 08
Underwriters' boards and tariff associations.....	25,899 01
Fire department, patrol and salvage corps fees and taxes.....	10,673 43
Inspections and surveys.....	3,234 07
Repairs and expenses on real estate.....	3,695 82
Taxes on real estate.....	862 18
State taxes on premiums.....	42,365 22
Insurance department licenses and fees.....	14,663 92
All other licenses, fees and taxes.....	9,195 49
Interest or dividends to stockholders.....	370,000 00
Agents' balances charged off.....	1,428 30
Loss on sale or maturity of ledger assets.....	109,955 73
Decrease in book value of ledger assets.....	90 00
Miscellaneous expenditures.....	825 94
<b>Total disbursements.....</b>	<b>\$2,769,780 88</b>
<b>Balance.....</b>	<b>\$3,801,844 82</b>

## LEDGER ASSETS.

Book value of real estate.....	\$75,000 00
Mortgage loans on real estate.....	538,400 00
Loans secured by collateral.....	5,000 00
Book value of bonds and stocks, excluding interest.....	2,472,398 53
Cash in office.....	\$359 96
Cash in banks on interest.....	395,589 02
<b>Agents' balances.....</b>	<b>288,487 85</b>
<b>Bills receivable taken for fire risks.....</b>	<b>20,524 49</b>
<b>Cash in branch office.....</b>	<b>6,084 97</b>
<b>Total ledger assets.....</b>	<b>\$3,801,844 82</b>

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$5,058 73
Interest accrued on bonds.....	15,400 25
Interest accrued on collateral loans.....	125 00
<b>Gross assets.....</b>	<b>\$3,822,428 80</b>

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$6,323 88	
Book value of bonds and stocks over market value.....	131,148 53	\$137,472 41
Total admitted assets.....		\$3,684,956 39

LIABILITIES.

Losses adjusted and unpaid.....	\$12,025 10	
Losses in process of adjustment or in suspense.....	183,485 29	
Losses resisted.....	16,320 00	
Total claims for losses.....	\$211,830 39	
Deduct reinsurance.....	42,487 01	
Net amount of unpaid losses.....		\$169,343 38
Unearned premiums on outstanding risks.....		2,223,219 29
Salaries and other miscellaneous expenses due or accrued.....		1,000 00
Federal, state and other taxes due or accrued.....		25,000 00
Total.....		\$2,418,562 67
Cash capital.....	\$600,000 00	
Surplus over all liabilities.....	666,393 72	
Surplus to policy holders.....		1,266,393 72
Total liabilities.....		\$3,684,956 39

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1911.....	\$445,693,130	\$4,727,387 05
Excess of original premiums over reinsurance.....	—	16,794 51
Written during the year.....	298,039,196	3,225,579 98
Total.....	\$743,732,326	\$7,969,761 54
Expired and terminated.....	279,825,489	3,089,928 45
In force at end of the year.....	\$463,906,837	\$4,879,833 09
Deduct amount reinsured.....	57,834,318	634,722 30
Net amount in force.....	\$406,072,519	\$4,245,110 79

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	\$31,136 31
Virginia.....	13,500 00	21,204 27

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$724,219 00
Premiums received.....	9,721 80
Losses paid.....	6,706 19
Losses incurred.....	4,112 09

# Abstracts from Statements

OF

## Mutual Fire Insurance Companies of Other States.

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### CENTRAL MANUFACTURERS' MUTUAL INSURANCE COMPANY,

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INCORPORATED IN 1876. COMMENCED BUSINESS IN 1876.

H. V. OLNEY, *President*

C. A. L. PURMORT, *Secretary*.

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#### INCOME.

Net fire premiums.....		\$388,549 67
Interest on mortgage loans.....	\$4,207 44	
Interest on bonds.....	13,559 00	
Rents—including company's own occupancy.....	3,051 00	20,817 44
		<hr/>
Total income.....		\$409,367 11
Ledger assets Dec. 31, 1911.....		541,558 17
		<hr/>
Total.....		\$950,925 28

#### DISBURSEMENTS.

Net amount paid for fire losses.....	\$191,054 20
Adjustment and settlement of losses.....	1,820 56
Commissions or brokerage.....	46,009 39
Salaries and expenses of special and general agents.....	5,752 05
Salaries, fees and other charges of officers and employes.....	16,744 00
Rents—including company's own occupancy.....	1,200 00
Advertising, printing and stationery.....	1,949 49
Postage, telegrams, telephone and express.....	1,213 60
Legal expenses.....	2,518 89
Furniture and fixtures.....	227 65
Maps, including corrections.....	467 20
Underwriters' boards and tariff associations.....	89 89
Fire department, patrol and salvage corps fees and taxes.....	231 40
Inspections and surveys.....	11,618 48



Repairs and expenses on real estate.....	\$241 27
Taxes on real estate.....	575 60
State taxes on premiums.....	4,541 68
Insurance department licenses and fees.....	878 41
All other licenses, fees and taxes.....	715 86
Dividends to policyholders.....	66,275 82
Agents' balances charged off.....	1,732 16
Miscellaneous expenditures.....	4,453 84
<b>Total disbursements.....</b>	<b>\$360,311 44</b>
<b>Balance.....</b>	<b>\$590,613 84</b>

LEDGER ASSETS.

Book value of real estate.....	\$40,000 00
Mortgage loans on real estate.....	82,875 00
Book value of bonds, excluding interest.....	398,400 00
Cash in office.....	\$5,092 65
Cash in banks not on interest.....	15,864 90
<b>Agents' balances.....</b>	<b>48,381 29</b>
<b>Total ledger assets.....</b>	<b>\$590,613 84</b>

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$1,329 32	
Interest accrued on bonds.....	3,757 54	\$5,086 86
<b>Market value of bonds over book value.....</b>	<b></b>	<b>2,420 00</b>
<b>Total admitted assets.....</b>	<b></b>	<b>\$598,120 70</b>

LIABILITIES.

Losses in process of adjustment, or in suspense.....	\$22,704 56
Unearned premiums on outstanding risks.....	201,579 21
Salaries and other miscellaneous expenses due or accrued.....	200 00
Federal, state and other taxes due or accrued.....	6,800 00
Commissions and other charges due agents and brokers.....	5,499 91
<b>Total.....</b>	<b>\$236,783 68</b>
<b>Surplus to policy holders.....</b>	<b>361,337 02</b>
<b>Total liabilities.....</b>	<b>\$598,120 70</b>

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1911.....	\$25,099,586	\$367,993 67
Written during the year.....	32,000,247	454,940 56
<b>Total.....</b>	<b>\$57,099,833</b>	<b>\$822,934 23</b>
Expired and terminated.....	29,537,222	428,753 24
<b>In force at end of the year.....</b>	<b>\$27,562,611</b>	<b>\$394,180 99</b>

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$305,601 00
Premiums received.....	9,081 94
Losses paid.....	3,147 98
Losses incurred.....	3,147 98

## 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.....		\$194,081 95
Interest on mortgage loans.....	\$1,172 50	
Interest on bonds and dividends on stocks.....	37,240 48	
Interest on deposits.....	400 98	
Rents—including company's own occupancy.....	5,666 56	44,480 52
Profit on sale or maturity of ledger assets.....		3,791 88
Increase in book value of ledger assets.....		88 75
Dividends on expired reinsurance.....		1,715 20
Total income.....		\$244,158 30
Ledger assets Dec. 31, 1911.....		949,455 85
Total.....		\$1,193,614 15

## DISBURSEMENTS.

Net amount paid for fire losses.....	\$70,380 28
Adjustment and settlement of losses.....	1,579 05
Commissions or brokerage.....	29,250 39
Miscellaneous expenses of local agencies.....	112 85
Salaries and expenses of special agents.....	1,447 68
Salaries, fees and other charges of officers and employes.....	22,709 91
Rents—including company's own occupancy.....	2,100 00
Advertising, printing and stationery.....	1,555 18
Postage, telegrams, telephone and express.....	1,168 85
Legal expenses.....	6 37
Furniture and fixtures.....	41 03
Maps, including corrections.....	1,304 69
Underwriters' boards and tariff associations.....	534 32
Fire department, patrol and salvage corps fees and taxes.....	231 29
Inspections and surveys.....	2,552 20
Repairs and expenses on real estate.....	1,992 22
Taxes on real estate.....	1,243 71
State taxes on premiums.....	1,190 16

Insurance department licenses and fees.....	\$604 00
All other licenses, fees and taxes.....	1,936 71
Dividends to policyholders.....	81,374 08
Interest paid to stockholders of guaranty capital.....	7,000 00
Decrease in book value of ledger assets.....	1,075 00
Miscellaneous expenditures.....	833 83
	<hr/>
Total disbursements.....	\$232,223 80
	<hr/>
Balance.....	\$961,390 35

## LEDGER ASSETS.

Book value of real estate.....	\$47,000 00
Mortgage loans on real estate.....	19,000 00
Book value of bonds and stocks, excluding interest.....	845,164 00
Cash in office.....	\$759 25
Cash in banks on interest.....	15,167 15
	<hr/>
Agents' balances.....	34,299 95
	<hr/>
Total ledger assets.....	\$961,390 35

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$218 06
Interest due and accrued on bonds.....	10,880 56
Interest accrued on other assets.....	31 86
Rents accrued on company's property.....	1,012 61
	<hr/>
Market value of real estate over book value.....	22,000 00
Market value of bonds and stocks over book value.....	26,694 86
Commissions on unpaid return premiums.....	190 11
Commissions on unpaid reinsurance.....	99 00
Dividends due on return premiums and reinsurance.....	49 84
	<hr/>
Gross assets.....	\$1,022,567 25

## DEDUCT ASSETS NOT ADMITTED.

Overdue and accrued interest on bonds in default.....	\$400 00
	<hr/>
Total admitted assets.....	\$1,022,167 25

## LIABILITIES.

Losses in process of adjustment, or in suspense.....	\$3,551 10
Losses resisted.....	300 00
	<hr/>
Total claims for losses.....	\$3,851 10
Deduct reinsurance.....	40 88
	<hr/>
Net amount of unpaid losses.....	\$3,810 22
Unearned premiums on outstanding risks.....	324,792 14
Dividends remaining unpaid to policyholders.....	16,161 11
Salaries and other miscellaneous expenses due or accrued.....	766 58
Federal, state and other taxes due or accrued.....	1,436 19

346 HOLYOKE MUTUAL FIRE INSURANCE COMPANY.

Commissions and other charges due agents and brokers .....		\$5,753 92
Due for return premiums and reinsurance .....		2,046 80
Commission on reinsurance return premiums .....		52
		<hr/>
Total .....		\$354,767 48
Guaranty capital .....	\$100,000 00	
Surplus over all liabilities .....	567,399 77	
		<hr/>
Surplus to policy holders .....		667,399 77
		<hr/>
Total liabilities .....		\$1,022,167 25

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1911 .....	\$45,154,745	\$644,751 52
Written during the year .....	14,206,154	207,102 32
		<hr/>
Total .....	\$59,360,902	\$851,853 84
Expired and terminated .....	13,961,085	204,565 06
		<hr/>
In force at end of the year .....	\$45,399,817	\$647,288 78
Deduct amount reinsured .....	736,421	9,709 89
		<hr/>
Net amount in force .....	\$44,663,396	\$637,578 89

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written .....	\$1,677,833 00
Premiums received .....	24,246 51
Losses paid .....	3,078 68
Losses incurred .....	3,933 31

INDIANA LUMBERMEN'S MUTUAL INSURANCE  
COMPANY,

INDIANAPOLIS, IND.

INCORPORATED IN 1897. COMMENCED BUSINESS IN 1897.

C. C. FOSTER, *President*.F. B. FOWLER, *Secretary*.

## INCOME.

Net fire premiums.....		\$296,991 79
Interest on mortgage loans.....	\$6,345 53	
Interest on bonds.....	5,801 34	
Interest on deposits.....	723 81	
Rents—including company's own occupancy.....	3,315 00	16,185 68
Total income.....		\$313,177 47
Ledger assets Dec. 31, 1911.....		291,456 98
Total.....		\$604,634 45

## DISBURSEMENTS.

Net amount paid for fire losses.....	\$104,805 01
Adjustment and settlement of losses.....	449 80
Salaries, fees and other charges of officers and employes.....	25,096 16
Rents—including company's own occupancy.....	1,200 00
Advertising, printing and stationery.....	2,173 64
Postage, telegrams, telephone and express.....	2,208 65
Legal expenses.....	116 83
Furniture and fixtures.....	539 02
Fire department, patrol and salvage corps fees and taxes.....	387 03
Inspections and surveys.....	7,563 71
Repairs and expenses on real estate.....	999 98
Taxes on real estate.....	467 62
State taxes on premiums.....	2,551 63
Insurance department licenses and fees.....	1,361 97
All other licenses, fees and taxes.....	578 26
Dividends to policyholders.....	90,404 40
Decrease in book value of ledger assets.....	729 10
Reinsurance.....	27 01
Traveling expenses.....	527 00
Miscellaneous expenditures.....	810 43
Total disbursements.....	\$242,997 25
Balance.....	\$361,637 20

## LEDGER ASSETS.

Book value of real estate.....		\$29,500 00
Mortgage loans on real estate.....		139,850 00
Book value of bonds and stocks, excluding interest.....		150,000 00
Cash in banks on interest.....		26,504 79
Agents' balances.....		15,782 41
		<hr/>
Total ledger assets.....		\$361,637 20

## NON-LEDGER ASSETS.

Interest due on mortgages.....	\$2,325 83	
Interest due on bonds.....	2,754 29	
Interest accrued on other assets.....	46 93	\$5,127 05
		<hr/>
Total admitted assets.....		\$366,764 25

## LIABILITIES.

Losses in process of adjustment, or in suspense.....		\$7,485 00
Unearned premiums on outstanding risks.....		145,960 64
Federal, state and other taxes due or accrued.....		3,685 00
Commissions and other charges due agents and brokers.....		477 00
		<hr/>
Total.....		\$157,607 64
Surplus to policy holders.....		209,156 61
		<hr/>
Total liabilities.....		\$366,764 25

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1911.....	\$11,488,966	\$254,003 15
Written during the year.....	15,742,129	341,726 20
		<hr/>
Total.....	\$27,231,095	\$595,729 35
Expired and terminated.....	13,593,898	303,808 06
		<hr/>
In force at end of the year.....	\$13,637,197	\$291,921 29

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$52,700 00
Premiums received.....	2,091 11
Losses paid.....	6,469 56
Losses incurred.....	6,469 56

## 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.....		\$424,104 96
Interest on bonds.....	\$24,750 82	
Interest on deposits.....	3,511 63	
Interest from all other sources.....	1 69	28,264 14
Agents' balances previously charged off.....		9 11
Profit on sale or maturity of ledger assets.....		150 88
Increase in book value of ledger assets.....		624 26
Gale and Stone agency.....		19,000 00
<b>Total income.....</b>		<b>\$472,153 35</b>
Ledger assets Dec. 31, 1911.....		675,087 31
<b>Total.....</b>		<b>\$1,147,240 66</b>

## DISBURSEMENTS.

Net amount paid for fire losses.....		\$145,797 90
Adjustment and settlement of losses.....		216 44
Commissions or brokerage.....	22,657 16	
Miscellaneous expenses of local agencies.....	2,326 70	
Salaries, fees and other charges of officers and employes.....	37,452 66	
Rents.....	3,631 32	
Advertising, printing and stationery.....	2,289 10	
Postage, telegrams, telephone and express.....	1,056 92	
Legal expenses.....	154 76	
Furniture and fixtures.....	580 27	
Fire department, patrol and salvage corps fees and taxes.....	237 23	
Inspections and surveys.....	5,575 86	
State taxes on premiums.....	6,729 24	
Insurance department licenses and fees.....	1,374 00	
All other licenses, fees and taxes.....	958 50	
Dividends to policyholders.....	157,600 45	
Agents' balances charged off.....	34 09	
Checks charged to suspense account.....	4 95	
Loss on sale or maturity of ledger assets.....	7 25	
Decrease in book value of ledger assets.....	428 03	
Miscellaneous expenditures.....	2,679 60	
<b>Total disbursements.....</b>		<b>\$391,792 43</b>
<b>Balance.....</b>		<b>\$755,448 23</b>

## LEDGER ASSETS.

Book value of bonds, excluding interest.....		\$634,230 07
Cash in office.....	\$854 88	
Cash in banks on interest.....	102,609 15	103,464 03
Agents' balances.....		17,754 13
Total ledger assets.....		\$755,448 23

## NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$4,632 40	
Interest accrued on other assets.....	175 00	\$4,807 40
Due from Gale and Stone agency.....		12,639 15
Cash in agents' hands.....		715 78
Gross assets.....		\$773,610 56

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$15 90	
Book value of bonds over market value.....	15,090 07	
Due from Gale and Stone agency.....	12,639 15	\$27,745 12
Total admitted assets.....		\$745,865 44

## LIABILITIES.

Losses in process of adjustment, or in suspense.....	\$12,754 01	
Losses resisted.....	1,000 00	
Net amount of unpaid losses.....		\$13,754 01
Unearned premiums on outstanding risks.....		203,884 76
Salaries and other miscellaneous expenses due or accrued.....		91 89
Federal, state and other taxes due or accrued.....		5,687 05
Total.....		\$223,417 71
Sirplus to policy holders.....		522,447 73
Total liabilities.....		\$745,865 44

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1911.....	\$16,639,492	\$377,884 95
Written during the year.....	21,146,234	485,946 26
Total.....	\$37,785,726	\$863,831 21
Expired and terminated.....	19,597,814	456,061 70
In force at end of the year.....	\$18,187,912	\$407,769 51



LUMBERMENS MUTUAL INSURANCE COMPANY. 351

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	\$4,385 86

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$635,261 74
Premiums received.....	23,430 08
Losses paid.....	14,774 33
Losses incurred.....	14,774 33

LUMBERMENS MUTUAL INSURANCE COMPANY,

MANSFIELD, OHIO.

INCORPORATED IN 1895. COMMENCED BUSINESS IN 1895.

E. S. NAIL, *President.*

W. H. G. KEGG, *Secretary.*

INCOME.

Net fire premiums.....		\$405,723 07
Interest on mortgage loans.....	\$2,985 84	
Interest on bonds and dividends on stocks.....	17,983 77	
Interest on deposits.....	318 82	
Interest from all other sources.....	20 15	21,308 58
Agents' balances previously charged off.....		28 23
Total income.....		\$427,059 88
Ledger assets Dec. 31, 1911.....		535,495 73
Total.....		\$962,555 61

DISBURSEMENTS.

Net amount paid for fire losses.....	\$142,317 85
Adjustment and settlement of losses.....	742 44
Commissions or brokerage.....	27,260 39
Salaries, fees and other charges of officers and employes.....	26,918 41
Advertising, printing and stationery.....	2,706 40
Postage, telegrams, telephone and express.....	1,112 12

352 LUMBERMENS MUTUAL INSURANCE COMPANY.

Legal expenses.....	\$869 95
Underwriters' boards and tariff associations.....	50 00
Fire department, patrol and salvage corps fees and taxes.....	\$27 15
Inspections and surveys.....	7,743 07
Repairs and expenses on real estate.....	823 39
Taxes on real estate.....	135 13
State taxes on premiums.....	4,191 12
Insurance department licenses and fees.....	1,627 11
All other licenses, fees and taxes.....	848 16
Dividends to policyholders.....	152,469 40
Loss on sale or maturity of ledger assets.....	350 80
Decrease in book value of ledger assets.....	3,087 40
Miscellaneous expenditures.....	6,061 85
	<hr/>
Total disbursements.....	\$380,142 14
	<hr/>
Balance.....	\$582,413 47

LEDGER ASSETS.

Book value of real estate.....	\$23,700 00
Mortgage loans on real estate.....	49,500 00
Book value of bonds and stocks, excluding interest.....	461,663 15
Cash in office.....	\$717 75
Cash in banks not on interest.....	9,233 44
Cash in banks on interest.....	15,070 17
	<hr/>
Agents' balances.....	22,528 96
	<hr/>
Total ledger assets.....	\$582,413 47

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$198 64
Interest accrued on bonds.....	4,922 92
	<hr/>
Market value of bonds and stocks over book value.....	3,796 51
	<hr/>
Gross assets.....	\$591,331 54

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$67 05
	<hr/>
Total admitted assets.....	\$591,264 49

LIABILITIES.

Losses adjusted and unpaid.....	\$19,085 00
Unearned premiums on outstanding risks.....	195,051 69
Dividends remaining unpaid to policyholders.....	2,509 51
Salaries and other miscellaneous expenses due or accrued.....	200 00
Federal, state and other taxes due or accrued.....	5,000 00

LUMBERMENS MUTUAL INSURANCE COMPANY. 353

Commissions and other charges due agents and brokers .....	\$1,178 04
Due for return premiums.....	584 12
	<hr/>
Total.....	\$223,608 36
Surplus to policyholders.....	367,656 13
	<hr/>
Total liabilities.....	\$591,264 49

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1911.....	\$16,390,895	\$365,706 13
Written during the year.....	20,474,658	459,748 60
	<hr/>	<hr/>
Total.....	\$36,865,553	\$825,454 73
Expired and terminated.....	19,134,011	435,351 35
	<hr/>	<hr/>
In force at end of the year.....	\$17,731,542	\$390,103 38

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	\$3,296 60

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$378,833 85
Premiums received.....	12,835 39
Losses paid.....	13,590 20
Losses incurred.....	13,590 20

## MIDDLESEX MUTUAL FIRE INSURANCE COMPANY,

CONCORD, MASS.

INCORPORATED IN 1826. COMMENCED BUSINESS IN 1826.

PRESCOTT KEYES, *President.*ADAMS TOLMAN, *Secretary.*

## INCOME.

Net fire premiums.....		\$201,179 58
Interest on mortgage loans.....	\$1,655 00	
Interest on bonds and dividends on stocks.....	22,516 25	
Interest on deposits.....	52 21	
Rents—including company's own occupancy.....	1,816 30	26,039 76
		<hr/>
Borrowed money.....		5,000 00
Reinsurance return premiums.....		2,795 91
		<hr/>
Total income.....		\$235,015 25
Ledger assets Dec. 31, 1911.....		620,446 02
		<hr/>
Total.....		\$855,461 27

## DISBURSEMENTS.

Net amount paid for fire losses.....		\$88,893 98
Adjustment and settlement of losses.....		1,375 26
Commissions or brokerage.....		29,664 40
Miscellaneous expenses of local agencies.....		236 42
Salaries, fees and other charges of officers and employes.....		14,133 38
Rents—including company's own occupancy.....		1,000 00
Advertising, printing and stationery.....		1,232 78
Postage, telegrams, telephone and express.....		790 12
Legal expenses.....		205 04
Furniture and fixtures.....		7 00
Maps, including corrections.....		1,153 33
Underwriters' boards and tariff associations.....		507 87
Fire department, patrol and salvage corps fees and taxes.....		197 41
Inspections and surveys.....		1,468 58
Repairs and expenses on real estate.....		696 32
Taxes on real estate.....		431 68
State taxes on premiums.....		2,300 78
Insurance department licenses and fees.....		348 00
All other licenses, fees and taxes.....		1,752 70
Dividends to policyholders.....		98,455 33
Loss on sale or maturity of ledger assets.....		596 14
Borrowed money repaid.....		5,000 00

Interest on borrowed money.....	\$56 25	
Miscellaneous expenditures.....	1,407 76	
		<hr/>
Total disbursements.....	\$251,910 53	
		<hr/>
Balance.....	\$603,550 74	

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.....		509,324 75
Cash in office.....	\$1,836 56	
Cash in banks not on interest.....	21,791 07	23,627 63
		<hr/>
Agents' balances.....		16,100 56
		<hr/>
Total ledger assets.....		\$603,550 74

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$530 19	
Interest accrued on bonds.....	5,497 52	
Rents due and accrued on company's property.....	432 50	\$6,460 21
		<hr/>
Market value of real estate over book value.....		16,602 20
		<hr/>
Gross assets.....		\$626,613 15

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$210 31	
Book value of bonds and stocks over market value.....	1,934 75	\$2,145 06
		<hr/>
Total admitted assets.....		\$624,468 09

LIABILITIES.

Losses adjusted and unpaid.....	\$923 06	
Losses in process of adjustment, or in suspense.....	7,953 15	
		<hr/>
Total claims for losses.....	\$8,876 21	
Deduct reinsurance.....	1,002 50	
		<hr/>
Net amount of unpaid losses.....		\$7,873 71
Unearned premiums on outstanding risks.....		340,491 53
Dividends remaining unpaid to policyholders.....		2,425 45
Salaries and other miscellaneous expenses due or accrued.....		170 15
Federal, state and other taxes due or accrued.....		1,818 25
Due for return premiums and reinsurance.....		1,511 89
		<hr/>
Total.....		\$354,290 98
Surplus to policy holders.....		270,177 11
		<hr/>
Total liabilities.....		\$624,468 09

356 PENNSYLVANIA LUMBERMEN'S MUTUAL FIRE INS. CO.

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1911.....	\$49,356,897	\$719,168 96
Written during the year.....	15,091,224	222,914 18
<b>Total</b> .....	<b>\$64,448,121</b>	<b>\$942,083 14</b>
Expired and terminated.....	15,275,120	229,603 95
<b>In force at end of the year</b> .....	<b>\$49,173,001</b>	<b>\$712,479 19</b>
Deduct amount reinsured.....	1,880,019	29,400 37
<b>Net amount in force</b> .....	<b>\$47,292,982</b>	<b>\$683,078 82</b>

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,017,492 00
Premiums received.....	16,174 42
Losses paid.....	7,490 08
Losses incurred.....	10,457 44

PENNSYLVANIA LUMBERMEN'S MUTUAL FIRE  
INSURANCE COMPANY,

PHILADELPHIA, PENN.

INCORPORATED IN 1895. COMMENCED BUSINESS IN 1895.

EDWARD F. HENSON, *President.*

HARRY HUMPHREYS, *Secretary.*

INCOME.

Net fire premiums.....	\$422,343 20
Interest on mortgage loans.....	\$189 00
Interest on bonds and dividends on stocks.....	20,153 95
Interest on deposits.....	1,778 23
Agents' balances previously charged off.....	6 02
Increase in book value of ledger assets.....	325 00
Agency profits.....	6,582 43
<b>Total income</b> .....	<b>\$451,377 83</b>
Ledger assets Dec. 31, 1911.....	535,346 92
<b>Total</b> .....	<b>\$986,724 75</b>

DISBURSEMENTS.

Net amount paid for fire losses.....		\$136,891 66
Adjustment and settlement of losses.....		1,021 95
Inspection charges.....		24,369 11
Salaries, fees and other charges of officers and employers.....		29,644 77
Rents.....		2,768 00
Advertising, printing and stationery.....		4,766 28
Postage, telegrams, telephone, express and incidentals.....		4,572 09
Legal expenses.....		432 66
Furniture and fixtures.....		471 81
Fire department, patrol and salvage corps fees and taxes.....		254 16
Inspections and surveys.....		8,392 73
State taxes on premiums.....		3,616 91
Insurance department licenses and fees.....		1,621 74
All other licenses, fees and taxes.....		332 46
Dividends to policy holders.....	147,841 64	
Agents' balances charged off.....		219 88
Loss on sale or maturity of ledger assets.....		60 00
Decrease in book value of ledger assets.....		4,879 63
Miscellaneous expenditures.....		4,509 06
Total disbursements.....		<u>\$376,666 54</u>
Balance.....		\$610,058 21

LEDGER ASSETS.

Mortgage loans on real estate.....		\$3,500 00
Book value of bonds and stocks, excluding interest.....		500,390,00
Cash in office.....	\$634 25	
Cash in banks on interest.....	73,560 96	74,195 21
Agents' balances.....		27,726 74
Furniture and fixtures.....		4,246 26
Total ledger assets.....		<u>\$610,058 21</u>

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$15 75	
Interest accrued on bonds.....	7,144 91	\$7,160 66
Gross assets.....		<u>\$617,218 87</u>

DEDUCT ASSETS NOT ADMITTED.

Furniture and fixtures.....	\$4,246 26	
Agents' balances' representing business written prior to Oct. 1, last.....	152 40	\$4,398 66
Total admitted assets.....		<u>\$612,820 21</u>

LIABILITIES.

Losses in process of adjustment, or in suspense.....		\$23,750 27
Unearned premiums on outstanding risks.....		206,629 94

358 PENNSYLVANIA LUMBERMEN'S MUTUAL FIRE INS. CO.

Salaries and other miscellaneous expenses due or accrued.....	\$85 63
Federal, state and other taxes due or accrued.....	4,691 13
Inspection charges due agents and brokers.....	1,614 61
<b>Total.....</b>	<b>\$236,771 58</b>
Surplus to policy holders.....	376,048 63
<b>Total liabilities.....</b>	<b>\$612,820 21</b>

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1911.....	\$16,351,604	\$360,962 65
Written during the year.....	21,232,381	471,125 18
<b>Total.....</b>	<b>\$37,583,985</b>	<b>\$832,087 83</b>
Expired and terminated.....	18,659,874	418,827 95
<b>In force at end of the year.....</b>	<b>\$18,924,111</b>	<b>\$413,259 88</b>

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	\$3,369 13

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$440,500 00
Premiums received.....	14,866 73
Losses paid.....	15,215 36
Losses incurred.....	15,215 36



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 .....		\$96,781 98
Interest on mortgage loans .....	\$4,104 04	
Interest on bonds and dividends on stocks .....	30,861 23	
Interest on deposits .....	1,729 02	36,694 28
Profit on sale or maturity of ledger assets .....		90 06
Total income .....		\$133,566 32
Ledger assets Dec. 31, 1911 .....		747,793 50
Total .....		\$881,359 82

DISBURSEMENTS.

Net amount paid for fire losses .....		\$39,172 95
Adjustment and settlement of losses .....		808 39
Commissions or brokerage .....		12,198 31
Salaries, fees and other charges of officers and employes .....		11,165 00
Rents .....		1,566 00
Advertising, printing and stationery .....		468 24
Postage, telegrams, telephone and express .....		664 53
Legal expenses .....		363 60
Furniture and fixtures .....		131 00
Maps, including corrections .....		307 96
Underwriters' boards and tariff associations .....		43 86
Fire department, patrol and salvage corps fees and taxes .....		196 62
State taxes on premiums .....		1,525 86
Insurance department, licenses and fees .....		906 85
All other licenses, fees and taxes .....		12,150 93
Dividends to policyholders .....		32,320 25
Loss on sale or maturity of ledger assets .....		1,025 00
Miscellaneous expenditures .....		290 40
Total disbursements .....		\$115,305 75
Balance .....		\$766,054 07

## LEDGER ASSETS.

Mortgage loans on real estate.....		\$70,850 00
Book value of bonds and stocks, excluding interest.....		636,103 23
Cash in office.....	\$494 55	
Cash in banks on interest.....	47,947 80	48,442 35
Agents' balances.....		10,658 49
Total ledger assets.....		\$766,054 07

## NON-LEDGER ASSETS.

Interest due on mortgages.....	\$15 00	
Interest accrued on bonds.....	1,333 30	
Interest due and accrued on other assets.....	475 44	\$1,823 74
Market value of bonds and stocks over book value.....		41,971 77
Gross assets.....		\$809,849 58

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances representing business written prior to Oct. 1. last.....	\$209 79	
Overdue and accrued interest on bonds in default.....	210 00	\$419 79
Total admitted assets.....		\$809,429 79

## LIABILITIES.

Losses in process of adjustment, or in suspense.....		\$4,445 10
Unearned premiums on outstanding risks.....		205,770 35
Dividends remaining unpaid to policyholders.....		4,490 81
Salaries and other miscellaneous expenses due or accrued.....		127 50
Federal, state and other taxes due or accrued.....		1,377 66
Total.....		\$216,211 42
Surplus to policy holders.....		593,218 37
Total liabilities.....		\$809,429 79

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1911.....	\$35,168,333	\$390,535 08
Written during the year.....	9,658,752	105,188 23
Total.....	\$44,827,085	\$495,723 31
Expired and terminated.....	8,269,255	91,107 39
In force at end of the year.....	\$36,557,830	\$404,615 92
Deduct amount reinsured.....	375,705	4,114 23
Net amount in force.....	\$36,182,125	\$400,501 69

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$358,825 00
Premiums received.....	4,015 59
Losses paid.....	209 36
Losses incurred.....	209 36

## 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.....		\$164,882 05
Interest on mortgage loans.....	\$3,957 37	
Interest on collateral loans.....	5,354 47	
Interest on bonds and dividends on stocks.....	23,612 21	
Interest on deposits.....	542 36	
Rents—including company's own occupancy.....	1,288 00	34,754 41
Profit on sale or maturity of ledger assets.....		3,257 12
Sundry items.....		182 70
Total income.....		\$203,076 28
Ledger assets Dec. 31, 1911.....		756,691 19
Total.....		\$959,767 47

## DISBURSEMENTS.

Net amount paid for fire losses.....		\$56,562 59
Adjustment and settlement of losses.....		1,321 02
Commissions or brokerage.....		24,862 98
Salaries, fees and other charges of officers and employes.....		16,190 98
Rents—including company's own occupancy.....		1,000 00
Advertising, printing and stationery.....		1,719 98
Postage, telegrams, telephone and express.....		1,039 06
Legal expenses.....		562 77
Furniture and fixtures.....		426 08
Maps, including corrections.....		1,148 76
Underwriters' boards and tariff associations.....		568 88
Fire department, patrol and salvage corps fees and taxes.....		281 86
Inspections and surveys.....		582 55
Repairs and expenses on real estate.....		339 32
Taxes on real estate.....		300 67
State taxes on premiums.....		2,138 25
Insurance department licenses and fees.....		482 00
All other licenses, fees and taxes.....		1,366 24
Dividends to policyholders.....		68,924 21
Agents' balances charged off.....		84 34
Loss on sale or maturity of ledger assets.....		25,000 00
Miscellaneous expenditures.....		655 44
Total disbursements.....		\$205,557 98
Balance.....		\$754,209 49

## LEDGER ASSETS.

Book value of real estate.....		\$9,256 00
Mortgage loans on real estate.....		79,028 96
Loans secured by collateral.....		108,000 00
Book value of bonds and stocks, excluding interest.....		520,069 98
Cash in office.....	\$721 16	
Cash in banks on interest.....	22,910 67	23,631 83
Agents' balances.....		14,224 72
Total ledger assets.....		\$754,209 49

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$719 29	
Interest accrued on bonds.....	4,221 36	
Interest accrued on collateral loans.....	428 87	
Interest due on other assets.....	49 95	
Rents due on company's property.....	160 00	\$5,579 47
Market value of real estate over book value.....		3,719 00
Market value of bonds and stocks over book value.....		70,176 52
Gross assets.....		\$833,684 48

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last....	\$1,575 02
Total admitted assets.....	\$832,109 46

## LIABILITIES.

Losses in process of adjustment, or in suspense.....	\$5,000 00
Unearned premiums on outstanding risks.....	283,128 46
Dividends remaining unpaid to policyholders.....	1,767 36
Salaries and other miscellaneous expenses due or accrued.....	162 00
Federal, state and other taxes due or accrued.....	487 48
Total.....	\$290,545 30
Surplus to policy holders.....	541,564 16
Total liabilities.....	\$832,109 46

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1911.....	\$37,556,069	\$563,348 02
Written during the year.....	11,542,120	173,540 77
Total.....	\$49,098,189	\$736,888 79
Expired and terminated.....	11,152,043	172,692 00
In force at end of the year.....	\$37,946,146	\$564,196 79

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,321,360 00
Premiums received.....	21,656 68
Losses paid.....	6,286 62
Losses incurred.....	7,236 62

TRADERS AND MECHANICS INSURANCE COMPANY,

LOWELL, MASS.

INCORPORATED IN 1848. COMMENCED BUSINESS IN 1848.

CHAS. C. HUTCHINSON, *President.*

EDWARD M. TUCKE, *Secretary.*

INCOME.

Net fire premiums.....		\$187,755 83
Interest on mortgage loans.....	\$2,071 48	
Interest on collateral loans.....	695 00	
Interest on bonds and dividends on stocks.....	19,881 00	
Interest on deposits.....	154 70	
Interest from all other sources.....	57 20	
Rents.....	1,628 32	24,487 70
<hr/>		
Borrowed money.....		15,000 00
Reinsurance dividends.....		2,039 06
Reinsurance commissions.....		710 91
Reinsurance return premiums.....		245 11
Massachusetts Electric Company, stock.....		3,500 00
<hr/>		
Total income.....		\$233,738 61
Ledger assets Dec. 31, 1911.....		492,741 52
<hr/>		
Total.....		\$726,480 13

DISBURSEMENTS.

Net amount paid for fire losses.....		\$77,360 84
Adjustment and settlement of losses.....		1,729 72
Commissions or brokerage.....		28,503 44
Salaries and expenses of special and general agents.....		6,000 00
Salaries, fees and other charges of officers and employes.....		15,041 76
Rents.....		1,720 00
Advertising, printing and stationery.....		1,397 44
Postage, telegrams, telephone and express.....		866 35
Legal expenses.....		107 00
Furniture and fixtures.....		558 00
Maps, including corrections.....		1,149 00
Underwriters' boards and tariff associations.....		563 28
Fire department, patrol and salvage corps fees and taxes.....		229 74
Repairs and expenses on real estate.....		489 28
Taxes on real estate.....		482 99
State taxes on premiums.....		2,377 30
Insurance department licenses and fees.....		427 00
All other licenses, fees and taxes.....		1,246 77

364 TRADERS AND MECHANICS INSURANCE COMPANY.

Dividends to policyholders .....	\$88,871	44
Agents' balances charged off.....	138	62
Loss on sale or maturity of ledger assets.....	500	00
Interest on borrowed money.....	731	25
Miscellaneous expenditures.....	928	73
	<hr/>	
Total disbursements.....	\$231,419	95
	<hr/>	
Balance.....	\$495,060	18

LEDGER ASSETS.

Book value of real estate.....	\$16,230	09
Mortgage loans on real estate.....	42,430	60
Loans secured by collateral.....	17,300	00
Book value of bonds and stocks, excluding interest.....	393,900	00
Cash in office.....	\$387	41
Cash in banks on interest.....	10,633	89
	<hr/>	
Agents' balances.....	13,840	37
Reinsurance dividends due.....	337	82
	<hr/>	
Total ledger assets.....	\$495,060	18

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$440	05
Interest accrued on bonds.....	779	18
Interest accrued on collateral loans.....	124	04
	<hr/>	
Market value of real estate over book value.....	769	91
Market value of bonds and stocks over book value.....	77,383	00
	<hr/>	
Gross assets.....	\$574,556	36

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last....	\$1,474	80
	<hr/>	
Total admitted assets.....	\$573,081	56

LIABILITIES.

Losses in process of adjustment, or in suspense.....	\$6,344	68
Losses resisted.....	2,417	88
	<hr/>	
Amount of unpaid losses.....	\$8,762	56
Unearned premiums on outstanding risks.....	321,935	50
Interest accrued on borrowed money.....	246	53
Dividends remaining unpaid to policyholders.....	3,674	81
Salaries and other miscellaneous expenses due or accrued.....	75	00
Federal, state and other taxes due or accrued.....	1,552	94
Due and to become due for borrowed money.....	25,000	00
	<hr/>	
Total.....	\$361,247	34
Surplus to policyholders.....	211,834	22
	<hr/>	
Total liabilities.....	\$573,081	56

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1911.....	\$48,211,362 92	\$710,438 26
Written during the year.....	12,938,390 72	199,897 04
<b>Total.....</b>	<b>\$81,149,753 64</b>	<b>\$910,335 30</b>
Expired and terminated.....	17,281,346 84	251,190 43
<b>In force at end of the year.....</b>	<b>\$43,868,406 80</b>	<b>\$659,144 87</b>
Deduct amount reinsured.....	793,704 00	9,279 77
<b>Net amount in force.....</b>	<b>\$43,074,702 80</b>	<b>\$649,865 10</b>

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,192,578 00
Premiums received.....	18,700 84
Losses paid.....	7,806 11
Losses incurred.....	9,557 99

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.....		\$33,379 41
Interest on bonds.....	\$450 00	
Interest on deposits.....	287 54	
Interest from all other sources.....	2,509 77	
Rents—including company's own occupancy.....	300 00	3,547 31
Assessments.....		341,121 41
Policy fees.....		63,742 71
Borrowed money.....		80,770 58
<b>Total income.....</b>		<b>\$522,561 42</b>
Ledger assets Dec. 31, 1911.....		297,732 44
<b>Total.....</b>		<b>\$820,293 86</b>

## DISBURSEMENTS.

Net amount paid for fire losses.....	\$389,114 24
Adjustment and settlement of losses.....	2,220 77
Commissions or brokerage.....	49,843 63
Salaries and expenses of special and general agents.....	4,284 12
Salaries, fees and other charges of officers and employes.....	23,444 69
Advertising, printing and stationery.....	5,340 60
Postage, telegrams, telephone and express.....	2,753 76
Legal expenses.....	417 79
Furniture and fixtures.....	738 61
Maps, including corrections.....	100 60
Underwriters' boards and tariff associations.....	100 00
Repairs and expenses on real estate.....	1,996 60
Taxes on real estate.....	588 80
State taxes on premiums.....	9,300 14
Insurance department licenses and fees.....	129 00
Borrowed money repaid.....	80,770 58
Miscellaneous expenditures.....	651 07
	<hr/>
Total disbursements.....	\$551,795 00
	<hr/>
Balance.....	\$268,498 86

## LEDGER ASSETS.

Book value of real estate.....	\$50,000 00
Book value of bonds and stocks, excluding interest.....	10,250 00
Cash in office.....	\$200 00
Cash in banks on interest.....	51,091 28
	<hr/>
Agents' balances.....	156,355 28
Commissions due on assessments.....	602 30
	<hr/>
Total ledger assets.....	\$268,498 86

## NON-LEDGER ASSETS.

Interest due on bonds.....	\$225 00
	<hr/>
Total admitted assets.....	\$268,723 86

## LIABILITIES.

Losses adjusted and unpaid.....	\$8,107 00
Losses in process of adjustment, or in suspense.....	16,619 50
	<hr/>
Amount of unpaid losses.....	\$24,726 50
Unearned premiums on outstanding risks.....	50,407 54
Salaries and other miscellaneous expenses due or accrued.....	902 05
Federal, state and other taxes due or accrued.....	9,259 00
Commissions and other charges due agents and brokers.....	12,029 54
	<hr/>
Total.....	\$97,324 63
Surplus to policy holders.....	171,399 23
	<hr/>
Total liabilities.....	\$268,723 86



RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1911.....	\$95,194,681	\$107,654 86
Written during the year.....	30,722,688	62,890 44
<b>Total.....</b>	<b>\$125,917,369</b>	<b>\$170,545 30</b>
Expired and terminated.....	27,679,763	69,730 22
In force at end of the year.....	\$98,237,606	\$100,815 08
Deduct amount reinsured.....	2,849,356	3,512 99
<b>Net amount in force.....</b>	<b>\$95,388,250</b>	<b>\$97,302 09</b>

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$610,943 00
Premiums received.....	36,672 94
Losses paid.....	25,362 80
Losses incurred.....	25,762 80

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.....	\$131,504 36
Interest on mortgage loans.....	\$9,935 81
Interest on bonds.....	19,697 50
Interest on deposits.....	1,472 85
Rents—including company's own occupancy.....	11,148 77
From all other sources.....	411 78
<b>Total income.....</b>	<b>\$174,171 07</b>
Ledger assets Dec. 31, 1911.....	845,582 87
<b>Total.....</b>	<b>\$1,019,753 94</b>

DISBURSEMENTS.

Net amount paid for fire losses.....	\$40,620 89
Adjustment and settlement of losses.....	801 56
Commissions or brokerage.....	19,037 37
Miscellaneous expenses of local agencies.....	41 35
Salaries, fees and other charges of officers and employes.....	17,226 22
Rents—including company's own occupancy.....	1,800 '00
Advertising, printing and stationery.....	2,008 00

Postage, telegrams, telephone and express .....	\$1,157 30
Furniture and fixtures .....	668 07
Maps, including corrections .....	442 12
Underwriters' boards and tariff associations .....	377 91
Fire department, patrol and salvage corps fees and taxes .....	309 03
Inspections and surveys .....	735 43
Repairs and expenses on real estate .....	1,899 47
Taxes on real estate .....	2,856 73
State taxes on premiums .....	1,369 54
Insurance department licenses and fees .....	137 00
All other licenses, fees and taxes .....	2,757 87
Dividends to policyholders .....	69,886 85
Miscellaneous expenditures .....	94 49
<b>Total disbursements .....</b>	<b>\$164,227 20</b>
<b>Balance .....</b>	<b>\$855,526 74</b>

LEDGER ASSETS.

Book value of real estate .....	\$100,000 00
Mortgage loans on real estate .....	181,797 00
Book value of bonds, excluding interest .....	500,000 00
Cash in office .....	\$958 35
Cash in banks on interest .....	64,612 94
<b>Agents' balances .....</b>	<b>8,158 45</b>
<b>Total ledger assets .....</b>	<b>\$855,526 74</b>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages .....	\$2,472 66
Interest accrued on bonds .....	7,046 18
Interest accrued on other assets .....	151 96
Rents accrued on company's property .....	935 90
<b>Market value of real estate over book value .....</b>	<b>12,600 00</b>
<b>Gross assets .....</b>	<b>\$878,733 44</b>

DEDUCT ASSETS NOT ADMITTED.

Book value of bonds and stocks over market value .....	\$31,910 00
<b>Total admitted assets .....</b>	<b>\$846,823 44</b>

LIABILITIES.

Losses adjusted and unpaid .....	\$4,355 74
Unearned premiums on outstanding risks .....	265,208 24
Dividends remaining unpaid to policyholders .....	1,922 60
Salaries and other miscellaneous expenses due or accrued .....	178 30
Federal, state and other taxes due or accrued .....	1,885 02
Due for return premiums .....	766 32
All other liabilities .....	640 00
<b>Total .....</b>	<b>\$274,956 22</b>
<b>Surplus to policy holders .....</b>	<b>571,867 22</b>
<b>Total liabilities .....</b>	<b>\$846,823 44</b>

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1911.....	\$39,877,652	\$538,052 15
Written during the year.....	10,275,231	137,967 52
	<hr/>	<hr/>
Total.....	\$50,152,883	\$676,019 67
Expired and terminated.....	10,793,658	146,261 31
	<hr/>	<hr/>
In force at end of the year.....	\$39,359,225	\$529,758 36
Deduct amount reinsured.....	3,000	70 40
	<hr/>	<hr/>
Net amount in force.....	\$39,356,225	\$529,687 96

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$58,000 00
Premiums received.....	1,309 31
Losses paid.....	2,233 24
Losses incurred.....	3,733 24

# Abstracts from Statements

OF

## United States Branches of Fire and Marine Companies of Foreign Countries.

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### AACHEN AND MUNICH FIRE INSURANCE COMPANY,

AIX-LA-CHAPELLE, GERMANY.

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INCORPORATED IN 1825. COMMENCED BUSINESS IN UNITED STATES IN 1895.

JOSEPH A. KELSEY, *Manager*, New York, N. Y.

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Statutory Deposit, \$200,000.

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#### INCOME.

Net fire premiums.....		\$1,199,458 92
Interest on bonds.....	\$82,705 82	
Interest on deposits.....	3,259 35	85,965 17
		<hr/>
Received from home office.....		10,682 63
		<hr/>
Total income.....		\$1,296,106 72
Ledger assets Dec. 31, 1911.....		2,525,185 01
		<hr/>
Total.....		\$3,821,291 73

#### DISBURSEMENTS.

Net amount paid for fire losses.....		\$581,651 09
Adjustment and settlement of losses.....		21,943 22
Commissions or brokerage.....		255,237 40
Miscellaneous expenses of local agencies.....		21 20
Salaries and expenses of special and general agents.....		41,449 63

AACHEN AND MUNICH FIRE INSURANCE COMPANY. 371

Salaries, fees and other charges of officers and employes.....	\$84,069 95
Rents.....	6,961 97
Advertising, printing and stationery.....	10,009 47
Postage, telegrams, telephone and express.....	10,380 73
Legal expenses.....	102 67
Furniture and fixtures.....	2,234 80
Maps, including corrections.....	4,700 05
Underwriters' boards and tariff associations.....	17,138 61
Fire department, patrol and salvage corps fees and taxes.....	14,122 45
Inspections and surveys.....	1,595 04
State taxes on premiums.....	20,041 11
Insurance department licenses and fees.....	8,359 11
All other licenses, fees and taxes.....	6,064 99
Agents' balances charged off.....	364 85
Remitted to home office.....	103,405 52
Miscellaneous expenditures.....	2,686 67
Total disbursements.....	<u>\$1,192,540 53</u>
Balance.....	\$2,628,751 20

LEDGER ASSETS.

Book value of bonds, excluding interest.....	\$2,280,673 08
Cash in office.....	\$139 47
Cash in banks not on interest.....	11,557 10
Cash in banks on interest.....	132,839 45
Agents' balances.....	193,099 73
Bills receivable taken for fire risks.....	684 03
Due for reinsurance on losses paid.....	9,758 34
Total ledger assets.....	<u>\$2,628,751 20</u>

NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$26,097 17
Gross assets.....	<u>\$2,654,848 37</u>

DEDUCT ASSETS NOT ADMITTED.

Cash and investments not in control of trustees.....	\$151,353 60
Agents' balances, representing business written prior to Oct. 1, last.....	1,104 36
Bills receivable, past due, taken for fire risks.....	684 03
Book value of bonds over market value.....	112,818 08
Total admitted assets.....	<u>\$265,959 77</u>
Total admitted assets.....	\$2,388,888 60

LIABILITIES.

Losses adjusted and unpaid.....	\$3,011 69
Losses in process of adjustment, or in suspense.....	127,064 83
Losses resisted.....	18,767 97
Total claims for losses.....	<u>\$148,844 49</u>
Deduct reinsurance.....	33,744 55
Net amount of unpaid losses.....	\$115,099 94
Unearned premiums on outstanding risks.....	1,156,449 57

372 AACHEN AND MUNICH FIRE INSURANCE COMPANY.

Salaries and other miscellaneous expenses due or accrued.....		\$6,722 35
Federal, state and other taxes due or accrued.....		13,600 00
Commissions and other charges due agents and brokers.....		281 60
Due for return premiums and reinsurance.....		9,275 74
Total.....		<u>\$1,301,429 20</u>
Statutory deposit.....	\$200,000 00	
Surplus over all liabilities.....	887,459 40	
Surplus to policy holders.....		<u>1,087,459 40</u>
Total liabilities.....		<u>\$2,388,888 60</u>

RISKS AND PREMIUMS.

	<i>Fire</i>	<i>Premiums.</i>
In force December 31, 1911.....	\$243,373,917	\$2,418,930 89
Written during the year.....	174,637,215	1,769,969 10
Total.....	<u>\$418,011,132</u>	<u>\$4,188,899 99</u>
Expired and terminated.....	158,241,399	1,582,879 53
In force at end of the year.....	\$259,769,733	\$2,606,020 46
Deduct amount reinsured.....	39,659,589	412,911 17
Net amount in force.....	<u>\$220,110,144</u>	<u>\$2,193,109 29</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>
Georgia.....	\$10,000 00	\$39,285 97
Virginia.....	22,500 00	29,117 70
New Mexico.....	10,000 00	3,282 72

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$398,076 00
Premiums received.....	5,750 46
Losses paid.....	1,236 07
Losses incurred.....	999 49

## ATLAS ASSURANCE COMPANY, LIMITED,

LONDON, ENGLAND.

INCORPORATED IN 1808. COMMENCED BUSINESS IN UNITED STATES IN 1886.

FRANK LOCKE, *Manager*, New York, N. Y.

Statutory Deposit, \$200,000.

## INCOME.

Net fire premiums.....		\$1,715,911 87
Interest on bonds and dividends on stocks.....	\$82,624 33	
Interest on deposits.....	1,863 25	
Rents—including company's own occupancy.....	3,748 81	88,236 39
Received from home office.....		243,078 47
Total income.....		\$2,047,226 73
Ledger assets Dec. 31, 1911.....		2,685,674 62
Total.....		\$4,732,901 35

## DISBURSEMENTS.

Net amount paid for fire losses.....	\$840,502 14
Adjustment and settlement of losses.....	27,133 47
Commissions or brokerage.....	318,562 92
Miscellaneous expenses of local agencies.....	4,779 52
Salaries and expenses of special and general agents.....	82,638 35
Salaries, fees and other charges of officers and employes.....	111,721 93
Rents—including company's own occupancy.....	17,387 76
Advertising, printing and stationery.....	15,509 78
Postage, telegrams, telephone and express.....	14,266 96
Legal expenses.....	75 04
Furniture and fixtures.....	2,033 94
Maps, including corrections.....	5,700 10
Underwriters' boards and tariff associations.....	23,755 37
Fire department, patrol and salvage corps fees and taxes.....	7,843 20
Inspections and surveys.....	10,771 48
Repairs and expenses on real estate.....	2,808 54
Taxes on real estate.....	737 88
State taxes on premiums.....	25,359 98
Insurance department licenses and fees.....	11,755 61
All other licenses, fees and taxes.....	11,736 38
Agents' balances charged off.....	41 70
Loss on sale or maturity of ledger assets.....	4,260 40
Remitted to home office.....	144,804 83
Miscellaneous expenditures.....	11,566 74
Total disbursements.....	\$1,695,754 02
Balance.....	\$3,037,147 33

## LEDGER ASSETS.

Book value of real estate.....		\$83,878 81
Book value of bonds and stocks, excluding interest.....		2,433,423 41
Cash in office.....	\$3,030 86	
Cash in banks on interest.....	175,608 53	178,639 39
Agents' balances.....		341,205 72
Total ledger assets.....		<u>\$3,037,147 33</u>

## NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$25,934 14	
Rents accrued on company's property.....	291 83	\$26,225 97
Due for reinsurance on losses paid.....		4,809 67
Gross assets.....		<u>\$3,068,182 97</u>

## DEDUCT ASSETS NOT ADMITTED.

Cash not in control of trustees.....	\$58,639 39	
Agents' balances, representing business written prior to Oct. 1, last.....	10,918 70	
Book value of ledger assets over market value.....	230,557 22	\$300,115 31
Total admitted assets.....		<u>\$2,768,067 66</u>

## LIABILITIES.

Losses adjusted and unpaid.....	\$1,812 75	
Losses in process of adjustment, or in suspense.....	132,375 27	
Losses resisted.....	23,073 97	
Total claims for losses.....	<u>\$157,261 99</u>	
Deduct reinsurance.....	27,309 68	
Net amount of unpaid losses.....		\$129,952 31
Unearned premiums on outstanding risks.....		1,567,632 89
Salaries and other miscellaneous expenses due or accrued.....		5,000 00
Federal, state and other taxes due or accrued.....		30,000 00
Commissions and other charges due agents and brokers.....		14,886 45
Due for reinsurance.....		29,882 99
Total.....		<u>\$1,777,354 64</u>
Statutory deposit.....	\$200,000 00	
Surplus over all liabilities.....	790,713 02	
Surplus to policy holders.....		<u>990,713 02</u>
Total liabilities.....		<u>\$2,768,067 66</u>



RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1911.....	\$316,563,672	\$3,340,572 56
Excess of original premiums over reinsurance.....	-	518 54
Written during the year.....	246,170,270	2,589,698 03
<b>Total.....</b>	<b>\$562,733,942</b>	<b>\$5,930,789 13</b>
Expired and terminated.....	220,724,667	2,349,374 90
<b>In force at end of the year.....</b>	<b>\$342,009,275</b>	<b>\$3,581,414 23</b>
Deduct amount reinsured.....	61,950,997	604,964 80
<b>Net amount in force.....</b>	<b>\$280,058,278</b>	<b>\$2,976,449 43</b>

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	\$46,160 98
New Mexico.....	10,000 00	10,629 46
Virginia.....	60,000 00	23,250 39

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,500,463 00
Premiums received.....	23,126 91
Losses paid.....	8,888 78
Losses incurred.....	7,401 78

## 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.....		\$1,094,455 66
Interest on bonds and dividends on stocks.....	\$53,280 96	
Interest on deposits.....	6,085 90	
Interest from all other sources.....	117 27	59,484 13
		<hr/>
Profit on sale or maturity of ledger assets.....		70 00
		<hr/>
Total income.....		\$1,154,009 79
Ledger assets Dec. 31, 1911.....		1,697,810 63
		<hr/>
Total.....		\$2,851,820 42

## DISBURSEMENTS.

Net amount paid for fire losses.....	\$575,233 83
Adjustment and settlement of losses.....	12,307 83
Commissions or brokerage.....	269,084 79
Salaries and expenses of special and general agents.....	49,344 67
Salaries, fees and other charges of officers and employes.....	48,785 41
Rents—including company's own occupancy.....	4,589 56
Advertising, printing and stationery.....	15,112 35
Postage, telegrams, telephone and express.....	5,953 15
Legal expenses.....	616 82
Furniture and fixtures.....	969 55
Maps, including corrections.....	3,527 41
Underwriters' boards and tariff associations.....	14,862 28
Fire department, patrol and salvage corps fees and taxes.....	3,394 38
Inspections and surveys.....	1,612 91
State taxes on premiums.....	11,573 00
Insurance department licenses and fees.....	10,506 71
All other licenses, fees and taxes.....	11,671 31
Remitted to home office.....	10,584 68
Miscellaneous expenditures.....	1,253 34
	<hr/>
Total disbursements.....	\$1,050,983 98
	<hr/>
Balance.....	\$1,800,836 44

## LEDGER ASSETS.

Book value of bonds and stocks, excluding interest.....		\$1,382,891 38
Cash in branch office.....	\$9,267 57	
Cash in banks on interest.....	228,526 53	237,794 10
Agents' balances.....		180,150 96
Total ledger assets.....		\$1,800,836 44

## NON-LEDGER ASSETS.

Interest accrued on bonds.....		\$21,051 39
Gross assets.....		\$1,821,887 83

## DEDUCT ASSETS NOT ADMITTED.

Cash and investments not in control of trustees.....	\$254,664 56	
Agents' balances, representing business written prior to Oct. 1, last.....	2,956 07	
Book value of bonds and stocks over market value.....	72,307 05	\$329,927 68
Total admitted assets.....		\$1,491,960 15

## LIABILITIES.

Losses in process of adjustment, or in suspense.....	\$111,929 84	
Losses resisted.....	20,700 00	
Total claims for losses.....	\$132,629 84	
Deduct reinsurance.....	25,028 00	
Net amount of unpaid losses.....		\$107,601 84
Unearned premiums on outstanding risks.....		916,854 60
Salaries and other miscellaneous expenses due or accrued.....		1,000 00
Federal, state and other taxes due or accrued.....		16,416 85
Commissions and other charges due agents and brokers.....		3,207 60
Total.....		\$1,045,080 89
Statutory deposit.....	\$200,000 00	
Surplus over all liabilities.....	246,879 26	
Surplus to policy holders.....		446,879 26
Total liabilities.....		\$1,491,960 15

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1911.....	\$184,367,580	\$1,847,025 41
Excess of original premiums over reinsurance.....	-	101,303 98
Written during the year.....	157,156,996	1,688,555 40
Total.....	\$341,524,585	\$3,636,884 79
Expired and terminated.....	125,219,630	1,458,503 30
In force at end of the year.....	\$216,304,955	\$2,178,381 49
Deduct amount reinsured.....	40,815,410	403,101 99
Net amount in force.....	\$175,489,545	\$1,775,279 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>
Georgia.....	\$10,000 00	\$21,020 60
New Mexico.....	10,000 00	6,305 66
Virginia.....	26,300 00	14,646 52
Porto Rico.....	10,000 00	7,740 86

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$750,309 00
Premiums received.....	13,750 48
Losses paid.....	6,085 39
Losses incurred.....	3,034 33

## 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.....		\$1,427,290 70
Interest on bonds and dividends on stocks.....	\$55,531 59	
Interest on deposits.....	1,937 18	
Rents—including company's own occupancy.....	45,316 62	102,785 39
Profit on sale or maturity of ledger assets.....		2,072 85
Total income.....		\$1,532,148 94
Ledger assets Dec. 31, 1911.....		2,132,022 61
Total.....		\$3,664,171 55

## DISBURSEMENTS.

Net amount paid for fire losses.....	\$835,066 11
Adjustment and settlement of losses.....	42,852 14
Commissions or brokerage.....	312,433 87
Salaries and expenses of special and general agents.....	34,032 91
Salaries, fees and other charges of officers and employes.....	92,522 29
Rents—including company's own occupancy.....	9,471 35
Advertising, printing and stationery.....	10,124 96
Postage, telegrams, telephone and express.....	11,396 25

Legal expenses.....	\$47 22	
Furniture and fixtures.....	762 00	
Maps, including corrections.....	4,792 60	
Underwriters' boards and tariff associations.....	17,515 41	
Fire department, patrol and salvage corps fees and taxes.....	9,249 62	
Inspections and surveys.....	4,344 21	
Repairs and expenses on real estate.....	16,817 39	
Taxes on real estate.....	7,777 50	
State taxes on premiums.....	22,544 13	
Insurance department licenses and fees.....	7,921 99	
All other licenses, fees and taxes.....	7,476 51	
Agents' balances charged off.....	3 09	
Loss on sale or maturity of ledger assets.....	202 00	
Remitted to home office.....	23,575 03	
Miscellaneous expenditures.....	2,326 10	
<b>Total disbursements.....</b>	<b>\$1,473,254 68</b>	
<b>Balance.....</b>	<b>\$2,190,916 87</b>	

LEDGER ASSETS.

Book value of real estate.....	\$439,510 58	
Book value of bonds and stocks, excluding interest.....	1,348,632 67	
Cash in office.....	\$346 29	
Cash in banks not on interest.....	5,745 78	
Cash in banks on interest.....	135,070 83	141,162 90
Agents' balances.....	258,309 43	
Due for reinsurance on losses paid.....	3,301 29	
<b>Total ledger assets.....</b>	<b>\$2,190,916 87</b>	

NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$8,892 87	
Market value of real estate over book value.....	85,489 42	
<b>Gross assets.....</b>	<b>\$2,285,299 16</b>	

DEDUCT ASSETS NOT ADMITTED.

Cash and investments not in control of trustees.....	\$103,745 88	
Agents' balances, representing business written prior to Oct. 1, last.....	5,257 58	
Book value of bonds and stocks over market value.....	72,812 67	\$181,816 13
<b>Total admitted assets.....</b>	<b>\$2,103,483 03</b>	

LIABILITIES.

Losses adjusted and unpaid.....	\$46,484 60	
Losses in process of adjustment, or in suspense.....	85,594 18	
Losses resisted.....	22,014 43	
<b>Total claims for losses.....</b>	<b>\$154,093 21</b>	
Deduct reinsurance.....	31,525 26	
<b>Net amount of unpaid losses.....</b>	<b>\$122,567 95</b>	
Unearned premiums on outstanding risks.....	1,397,007 96	

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.....		31,639 43
		<hr/>
Total.....		\$1,588,215 34
Statutory deposit.....	\$200,000 00	
Surplus over all liabilities.....	315,267 69	
		<hr/>
Surplus to policy holders.....		515,267 69
Total liabilities.....		\$2,103,483 03

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1911.....	\$281,448,166	\$3,094,705 90
Written during the year.....	196,804,803	2,161,769 18
	<hr/>	<hr/>
Total.....	\$478,252,969	\$5,256,475 08
Expired and terminated.....	176,132,486	2,023,699 95
	<hr/>	<hr/>
In force at end of the year.....	\$302,120,483	\$3,232,775 13
Deduct amount reinsured.....	49,238,607	543,323 76
	<hr/>	<hr/>
Net amount in force.....	\$252,881,876	\$2,689,451 37

## 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	\$11,982 54
Virginia.....	26,000 00	10,087 56

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,434,164 00
Premiums received.....	21,814 43
Losses paid.....	10,248 75
Losses incurred.....	12,232 75

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.....	\$3,773,172 11	
Net marine premiums.....	808,573 21	\$4,581,745 32
Deposit premiums on perpetual risks.....		1,172 72
Interest on mortgage loans.....	\$955 00	
Interest on bonds and dividends on stocks.....	213,841 98	
Interest on deposits.....	6,195 98	
Interest from all other sources.....	10 51	
Rents—including company's own occupancy.....	67,397 27	288,400 74
Agents' balances previously charged off.....		1,099 05
Received from home office.....		305,622 62
Total income.....		\$5,178,040 45
Ledger assets Dec. 31, 1911.....		7,478,138 49
Total.....		\$12,656,178 94

DISBURSEMENTS.

Net amount paid for fire losses.....	\$2,153,976 33	
Net amount paid for marine losses.....	394,610 24	\$2,548,586 57
Adjustment and settlement of losses.....		69,578 39
Commissions or brokerage.....		929,635 50
Miscellaneous expenses of local agencies.....		7,084 64
Salaries and expenses of special and general agents.....		95,534 33
Salaries, fees and other charges of officers and employes.....		172,012 04
Rents—including company's own occupancy.....		25,069 83
Advertising, printing and stationery.....		40,903 48
Postage, telegrams, telephone and express.....		22,178 74
Legal expenses.....		816 68
Furniture and fixtures.....		8,397 21
Maps, including corrections.....		4,332 42
Underwriters' boards and tariff associations.....		42,659 87
Fire department, patrol and salvage corps fees and taxes.....		33,547 14
Inspections and surveys.....		22,270 59

382 COMMERCIAL UNION ASSURANCE COMPANY, LIMITED.

Repairs and expenses on real estate . . . . .	\$30,071 89
Taxes on real estate . . . . .	17,539 50
State taxes on premiums . . . . .	92,384 11
Insurance department licenses and fees . . . . .	14,987 69
All other licenses, fees and taxes . . . . .	20,336 69
Deposit premiums returned . . . . .	4,178 94
Agents' balances charged off . . . . .	5,039 81
Loss on sale or maturity of ledger assets . . . . .	262 90
Decrease in book value of ledger assets . . . . .	36,839 93
Remitted to home office . . . . .	834,291 99
Exchange . . . . .	4,426 44
<b>Total disbursements . . . . .</b>	<b>\$5,082,967 32</b>
<b>Balance . . . . .</b>	<b>\$7,573,211 62</b>

LEDGER ASSETS.

Book value of real estate . . . . .	\$698,163 62
Mortgage loans on real estate . . . . .	58,000 00
Book value of bonds and stocks, excluding interest . . . . .	5,105,125 71
Cash in office . . . . .	\$335 70
Cash in banks not on interest . . . . .	172,423 53
Cash in banks on interest . . . . .	425,366 53
Agents' balances . . . . .	1,113,716 68
Bills receivable taken for fire risks . . . . .	79 85
<b>Total ledger assets . . . . .</b>	<b>\$7,573,211 62</b>

NON-LEDGER ASSETS.

Interest accrued on mortgages . . . . .	\$1,341 25
Interest accrued on bonds . . . . .	70,905 00
Rents due and accrued on company's property . . . . .	8,595 34
Market value of real estate over book value . . . . .	189,836 38
<b>Gross assets . . . . .</b>	<b>\$7,843,889 59</b>

DEDUCT ASSETS NOT ADMITTED.

Cash and investments not in control of trustees . . . . .	\$1,055,125 76
Agents' balances, representing business written prior to Oct. 1, last . . . . .	44,226 27
Book value of bonds and stocks over market value . . . . .	178,675 71
<b>Total admitted assets . . . . .</b>	<b>\$6,565,861 85</b>

LIABILITIES.

Losses adjusted and unpaid . . . . .	\$106,109 69
Losses in process of adjustment, or in suspense . . . . .	531,651 78
Losses resisted . . . . .	36,306 87
<b>Total claims for losses . . . . .</b>	<b>\$674,068 34</b>
Deduct reinsurance . . . . .	123,407 34
<b>Net amount of unpaid losses . . . . .</b>	<b>\$550,661 00</b>
<b>Unearned premiums on outstanding risks . . . . .</b>	<b>3,758,577 04</b>



COMMERCIAL UNION ASSURANCE COMPANY, LIMITED. 383

Reclaimable on perpetual fire policies .....		\$94,113 19
Salaries and other miscellaneous expenses due or accrued.....		21,725 00
Federal state and other taxes due or accrued.....		92,467 67
Commissions and other charges due agents and brokers.....		105,285 17
Due for return premiums and reinsurance.....		92,647 76
Total.....		\$4,715,476 83
Statutory deposit.....	\$200,000 00	
Surplus over all liabilities.....	1,650,385 02	
Surplus to policy holders.....		1,850,385 02
Total liabilities.....		\$6,565,861 85

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force Dec. 31, 1911	\$781,885,856	\$7,989,709 81	\$21,679,144	\$357,061 81
Written during the year	543,163,194	5,694,789 76	643,501,112	1,529,268 03
Total.....	\$1,325,049,050	\$13,684,499 57	\$665,180,256	\$1,886,329 84
Expired and terminated	548,085,494	5,727,495 77	650,000,670	1,706,204 16
In force at end of the year.....	\$776,963,556	\$7,957,003 80	\$15,179,586	\$180,125 68
Deduct amount reinsured.....	86,834,821	814,849 02	4,736,117	38,962 65
Net amount in force..	\$690,128,735	\$7,142,154 78	\$10,443,469	\$141,163 03

Perpetual risks not included above, \$4,642,810.00; see premiums on same, \$93,908.28.

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>
Virginia.....	\$52,000 00	\$66,839 52
Georgia.....	10,000 00	126,844 01
New Mexico.....	10,000 00	12,693 65

BUSINESS IN MAINE.

	<i>Fire.</i>	<i>Marine.</i>
Risks written.....	\$4,480,504 00	\$2,480,316 00
Premiums received.....	50,964 88	425 46
Losses paid.....	19,849 87	-
Losses incurred.....	18,608 48	-

## 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.....		\$235,519 07
Interest on bonds.....	\$20,006 07	
Interest on deposits.....	1,179 75	21,185 82
Received from home office.....		20,643 27
Total income.....		\$277,348 16
Ledger assets Dec. 31, 1911.....		521,824 69
Total.....		\$799,172 85

## DISBURSEMENTS.

Net amount paid for fire losses.....	\$98,639 38
Adjustment and settlement of losses.....	1,461 45
Commissions or brokerage.....	65,407 91
Salaries, fees and other charges of officers and employes.....	3,763 04
Rents.....	920 00
Printing and stationery.....	477 70
Postage, telegrams, telephone and express.....	134 44
Furniture and fixtures.....	17 45
Underwriters' boards and tariff associations.....	280 50
State taxes on premiums.....	70 70
Insurance department licenses and fees.....	1,245 39
Decrease in book value of ledger assets.....	240 00
Remitted to home office.....	45,185 70
Miscellaneous expenditures.....	188 00
Total disbursements.....	\$218,031 66
Balance.....	\$581,141 19

## LEDGER ASSETS.

Book value of bonds, excluding interest.....	\$529,495 63
Cash in banks on interest.....	44,040 93
Agents' balances.....	7,604 63
Total ledger assets.....	\$581,141 19

## NON-LEDGER ASSETS.

Interest accrued on bonds.....		\$7,520 83
Gross assets.....		\$588,682 02

## DEDUCT ASSETS NOT ADMITTED.

Cash not in control of trustees.....	\$22,886 65	
Book value of bonds over market value.....	4,995 63	\$27,882 28
Total admitted assets.....		\$560,779 74

## LIABILITIES.

Losses adjusted and unpaid.....		\$17,774 15
Unearned premiums on outstanding risks.....		163,205 40
Reserve for taxes and miscellaneous expenses.....		30,000 00
Total.....		\$210,979 55
Statutory deposit.....	\$200,000 00	
Surplus over all liabilities.....	149,800 19	
Surplus to policy holders.....		349,800 19
Total liabilities.....		\$560,779 74

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1911.....	\$20,936,081	\$243,470 17
Excess of original premiums over reinsurance.....	-	21,633 15
Written during the year.....	26,758,850	294,178 90
Total.....	\$47,694,931	\$559,282 22
Expired and terminated.....	21,435,693	247,581 67
In force at end of the year.....	\$26,259,238	\$311,700 55

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$139,806 00
Premiums received.....	1,851 02
Losses paid.....	929 06
Losses incurred.....	463 56

## 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.....		\$1,342,273 24
Interest on bonds.....	\$68,365 41	
Interest on deposits.....	498 30	
Interest from all other sources.....	150 20	69,013 91
Agents' balances previously charged off.....		19 04
Increase in book value of ledger assets.....		5,448 75
Borrowed money.....		65,000 00
Received from home office.....		25,709 33
Total income.....		\$1,507,464 27
Ledger assets Dec. 31, 1911.....		1,928,838 32
Total.....		\$3,436,302 59

## DISBURSEMENTS.

Net amount paid for fire losses.....	\$816,714 30
Adjustment and settlement of losses.....	24,288 47
Commissions or brokerage.....	236,809 00
Miscellaneous expenses of local agencies.....	1,006 36
Salaries and expenses of special and general agents.....	93,178 05
Salaries, fees and other charges of officers and employes.....	72,870 59
Rents.....	20,396 01
Advertising, printing and stationery.....	18,449 95
Postage, telegrams, telephone and express.....	14,107 02
Legal expenses.....	1,295 52
Furniture and fixtures.....	2,425 74
Maps, including corrections.....	4,913 30
Underwriters' boards and tariff associations.....	18,555 39
Fire department, patrol and salvage corps fees and taxes.....	14,581 89
Inspections and surveys.....	7,286 71
State taxes on premiums.....	27,894 54

HAMBURG BREMEN FIRE INSURANCE COMPANY. 387

Insurance department licenses and fees.....	\$7,353 20
All other licenses, fees and taxes.....	11,360 78
Loss on sale or maturity of ledger assets.....	50 25
Decrease in book value of ledger assets.....	9,410 00
Remitted to home office.....	17,974 10
Borrowed money repaid.....	65,000 00
Interest on borrowed money.....	1,219 49
Miscellaneous expenditures.....	3,239 85
Total disbursements.....	<u>\$1,490,380 51</u>
Balance.....	\$1,945,922 08

LEDGER ASSETS.

Book value of bonds, excluding interest.....	\$1,634,038 80
Cash in banks on interest.....	84,079 61
Agents' balances.....	227,803 67
Total ledger assets.....	<u>\$1,945,922 08</u>

NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$23,037 72
Gross assets.....	<u>\$1,968,959 80</u>

DEDUCT ASSETS NOT ADMITTED.

Cash not in control of trustees.....	\$79,079 61
Agents' balances, representing business written prior to Oct. 1, last.....	3,448 71
Book value of bonds over market value.....	1,608 80
Total admitted assets.....	<u>\$84,137 12</u>
Total admitted assets.....	\$1,884,822 68

LIABILITIES.

Losses in process of adjustment, or in suspense.....	\$187,015 00
Losses resisted.....	22,890 00
Total claims for losses.....	<u>\$209,905 00</u>
Deduct reinsurance.....	58,255 00
Net amount of unpaid losses.....	\$151,650 00
Unearned premiums on outstanding risks.....	1,216,421 25
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.....	1,399 81
Due for reinsurance.....	3,453 53
Total.....	<u>\$1,407,924 59</u>
Statutory deposit.....	\$200,000 00
Surplus over all liabilities.....	276,898 09
Surplus to policy holders.....	<u>476,898 09</u>
Total liabilities.....	\$1,884,822 68

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1911.....	\$251,495,848	\$2,948,480 37
Excess of original premiums over reinsurance.....	—	9,596 14
Written during the year.....	181,403,561	2,168,638 51
	<hr/>	<hr/>
Total.....	\$432,899,409	\$5,126,715 02
Expired and terminated.....	163,867,464	1,996,429 57
	<hr/>	<hr/>
In force at end of the year.....	\$269,031,945	\$3,130,285 45
Deduct amount reinsured.....	65,749,329	805,396 27
	<hr/>	<hr/>
Net amount in force.....	\$203,282,616	\$2,324,889 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	\$34,382 49
North Carolina.....	10,000 00	17,767 04
Virginia.....	31,000 00	66,240 49

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$2,716,971 00
Premiums received.....	43,393 21
Losses paid.....	29,869 46
Losses incurred.....	22,109 46

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.....	\$8,425,238 05	
Net marine premiums.....	460,819 23	\$8,886,107 28
Deposit premiums on perpetual risks.....		4,554 25
Interest on mortgage loans.....	\$152,658 34	
Interest on collateral loans.....	6 00	
Interest on bonds and dividends on stocks.....	235,792 36	
Interest on deposits.....	30,914 22	
Interest from all other sources.....	113 99	
Rents—including company's own occupancy.....	115,380 28	534,865 19
Profit on sale or maturity of ledger assets.....		114 37
Increase in book value of ledger assets.....		1,081 29
Received from home office.....		2,080 78
Premiums on life policies in force.....		269 63
Total income.....		\$9,429,072 79
Ledger assets Dec. 31, 1911.....		13,961,175 75
Total.....		\$23,390,248 54

DISBURSEMENTS.

Net amount paid for fire losses.....	\$4,531,182 51	
Net amount paid for marine losses.....	229,549 87	\$4,760,732 38
Adjustment and settlement of losses.....		98,820 48
Commissions or brokerage.....		1,943,394 01
Salaries and expenses of special and general agents.....		233,888 39
Salaries, fees and other charges of officers and employes.....		359,444 44
Rents—including company's own occupancy.....		64,930 77
Advertising, printing and stationery.....		95,452 96

Postage, telegrams, telephone and express.....	\$36,335 89
Legal expenses.....	3,980 04
Furniture and fixtures.....	17,062 60
Maps, including corrections.....	12,789 56
Underwriters' boards and tariff associations.....	109,736 89
Fire department, patrol and salvage corps fees and taxes.....	30,834 51
Inspections and surveys.....	42,647 54
Repairs and expenses on real estate.....	41,657 77
Taxes on real estate.....	27,110 79
State taxes on premiums.....	115,212 67
Insurance department licenses and fees.....	22,270 52
All other licenses, fees and taxes.....	68,835 15
Deposit premiums returned.....	7,808 66
Agents' balances charged off.....	271 51
Loss on sale or maturity of ledger assets.....	6,138 12
Decrease in book value of ledger assets.....	9,552 24
Remitted to home office.....	1,312,737 85
Life expenditures.....	5,000 00
Miscellaneous expenditures.....	41,027 52
	<hr/>
Total disbursements.....	\$9,467,673 26
	<hr/>
Balance.....	\$13,922,575 28

## LEDGER ASSETS.

Book value of real estate.....	\$1,241,257 70
Mortgage loans on real estate.....	3,281,364 00
Loans secured by collateral.....	100 00
Book value of bonds and stocks, excluding interest.....	6,467,172 12
Cash in office.....	\$2,453 98
Cash in banks not on interest.....	73,895 29
Cash in banks on interest.....	825,191 79
	<hr/>
Agents' balances.....	2,029,048 57
Farm notes.....	2,091 83
	<hr/>
Total ledger assets.....	\$13,922,575 28

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$42,649 05
Interest accrued on bonds.....	60,661 24
Interest accrued on other assets.....	188 90
Rents accrued on company's property.....	10,000 00
	<hr/>
Market value of real estate over book value.....	160,700 37
	<hr/>
Gross assets.....	\$14,196,774 84

## DEDUCT ASSETS NOT ADMITTED.

Cash not in control of trustees.....	\$271,541 06
Agents' balances, representing business written prior to Oct. 1, last.....	76,873 92
Farm notes.....	2,091 83
Mortgages over amounts allowed by law.....	36,668 00
Book value of bonds and stocks over market value.....	341,922 12
	<hr/>
Total admitted assets.....	\$13,467,677 91



## LIABILITIES.

Losses adjusted and unpaid.....	\$49,047 67	
Losses in process of adjustment, or in suspense.....	1,245,474 01	
Losses resisted.....	141,831 00	
	<hr/>	
Total claims for losses.....	\$1,436,352 68	
Deduct reinsurance.....	583,622 00	
	<hr/>	
Net amount of unpaid losses.....		\$852,730 68
Unearned premiums on outstanding risks.....		8,102,568 31
Reclaimable on perpetual fire policies.....		186,527 67
Net premium in reserve for life and other departments.....		4,578 77
Salaries and other miscellaneous expenses due or accrued.....		4,617 34
Federal, state and other taxes due or accrued.....		183,303 56
Commissions and other charges due agents and brokers.....		60,793 04
Due for return premiums and reinsurance.....		308,126 68
Reserve for contingencies.....		20,000 00
		<hr/>
Total.....		\$9,723,246 05
Statutory deposit.....	\$200,000 00	
Surplus over all liabilities.....	3,544,431 86	
	<hr/>	
Surplus to policy holders.....		3,744,431 86
		<hr/>
Total liabilities.....		\$13,467,677 91

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1911	\$1,923,087,022	\$19,617,654 03	\$8,847,808	\$237,429 28
Written during the year...	1,441,694,892	14,469,376 40	23,928,341	634,808 11
	<hr/>			
Total.....	\$3,364,781,914	\$34,087,030 43	\$32,776,149	\$872,237 39
Expired and terminated...	1,372,225,038	13,824,536 18	8,715,599	246,705 88
	<hr/>			
In force at end of the year	\$1,992,556,876	\$20,262,494 25	\$24,060,550	\$625,531 51
Deduct amount reinsured.	571,807,848	5,329,469 75	2,823,184	58,206 93
	<hr/>			
Net amount in force..	\$1,420,749,028	\$14,933,024 50	\$21,237,366	\$567,324 58
Perpetual risks not included above, \$7,019,488; premiums on same, \$196,344.92.				

## 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	\$117,576 60
Georgia.....	10,000 00	324,895 14
New Mexico.....	10,000 00	18,034 09

## BUSINESS IN MAINE.

	<i>Fire.</i>	<i>Marine.</i>
Risks written.....	\$10,834,070 00	\$7,800 00
Premiums received.....	113,397 22	247 55
Losses paid.....	61,029 23	-
Losses incurred.....	60,043 23	-

## LONDON ASSURANCE CORPORATION,

LONDON, ENGLAND.

INCORPORATED IN 1720. COMMENCED BUSINESS IN UNITED STATES IN 1872.

CHARLES L. CASE, *Manager*, New York, N. Y.

Statutory Deposit, \$200,000.

## INCOME.

Net fire premiums.....	\$2,083,076 06	
Net marine premiums.....	628,210 53	\$2,711,286 59
Interest on bonds and dividends on stocks.....	\$126,270 80	
Interest on deposits.....	4,391 04	
Interest from all other sources.....	211 45	130,873 29
Received from home office.....		102,754 39
Total income.....		\$2,944,914 27
Ledger assets Dec. 31, 1911.....		3,835,023 15
Total.....		\$6,779,937 42

## DISBURSEMENTS.

Net amount paid for fire losses.....	\$998,045 02	
Net amount paid for marine losses.....	311,777 43	\$1,309,822 45
Adjustment and settlement of losses.....		32,664 37
Commissions or brokerage.....		536,190 74
Salaries and expenses of special and general agents.....		67,099 82
Salaries, fees and other charges of officers and employes.....		136,528 15
Rents.....		22,960 81
Advertising, printing and stationery.....		27,783 28
Postage, telegrams, telephone and express.....		19,279 71
Legal expenses.....		1,161 54
Furniture and fixtures.....		5,210 02
Maps, including corrections.....		8,676 22
Underwriters' boards and tariff associations.....		28,770 66
Fire department, patrol and salvage corps fees and taxes.....		22,642 17
Inspections and surveys.....		9,664 83
State taxes on premiums.....		53,661 66

Insurance department licenses and fees.....		\$11,112 62
All other licenses, fees and taxes.....		9,901 41
Agents' balances charged off.....		1,885 24
Recovery on steamship.....		26,334 48
Remitted to home office.....		482,090 24
Miscellaneous expenditures.....		12,538 19
		<hr/>
Total disbursements.....		\$2,825,978 61
		<hr/>
Balance.....		\$3,953,958 81

## LEDGER ASSETS.

Book value of bonds and stocks, excluding interest.....		\$3,217,140 09
Cash in office.....	\$1,313 01	
Cash in banks not on interest.....	9,935 36	
Cash in banks on interest.....	172,185 19	183,433 56
		<hr/>
Agents' balances.....		553,385 16
		<hr/>
Total ledger assets.....		\$3,953,958 81

## NON-LEDGER ASSETS.

Interest accrued on bonds.....		\$38,369 97
Due for reinsurance on losses paid and expenses.....		29,827 75
		<hr/>
Gross assets.....		\$4,022,156 53

## DEDUCT ASSETS NOT ADMITTED.

Cash not in control of trustees.....	\$65,690 01	
Agents' balances, representing business written prior to Oct. 1, last.....	20,268 93	
Book value of bonds and stocks over market value....	136,590 09	\$222,549 03
		<hr/>
Total admitted assets.....		\$3,799,607 50

## LIABILITIES.

Losses adjusted and unpaid.....	\$32,290 74	
Losses in process of adjustment, or in suspense.....	428,835 00	
Losses resisted.....	19,026 00	
		<hr/>
Total claims for losses.....	\$480,151 74	
Deduct reinsurance.....	115,363 00	
		<hr/>
Net amount of unpaid losses.....		\$364,788 74
Unearned premiums on outstanding risks.....		2,113,204 85
Salaries and other miscellaneous expenses due or accrued.....		6,081 52
Federal, state and other taxes due or accrued.....		69,545 82
Commissions and other charges due agents and brokers.....		17,278 64
Due for return premiums and reinsurance.....		60,463 55
		<hr/>
Total.....		\$2,631,363 12
Statutory deposit.....	\$200,000 00	
Surplus over all liabilities.....	968,244 38	
		<hr/>
Surplus to policy holders.....		1,168,244 38
		<hr/>
Total liabilities.....		\$3,799,607 50

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1911	\$385,592,361	\$4,182,039 65	\$53,152,745	\$306,356 69
Written during the year..	285,734,800	3,135,334 11	353,948,716	1,291,433 08
Total . . . . .	\$671,327,161	\$7,317,373 76	\$407,101,461	\$1,597,789 77
Expired and terminated..	245,106,326	2,794,360 83	354,017,608	1,357,891 72
In force at end of the year	\$426,220,835	\$4,523,012 93	\$53,083,863	\$239,898 05
Deduct amount reinsured	65,568,632	744,235 43	8,460,425	38,512 22
Net amount in force	\$360,652,203	\$3,778,777 50	\$44,623,428	\$201,385 83

## 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	\$16,991 87
New Mexico . . . . .	10,000 00	7,513 31
Virginia . . . . .	55,000 00	30,192 44

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written . . . . .	\$1,710,418 00
Premiums received . . . . .	29,963 17
Losses paid . . . . .	32,157 03
Losses incurred . . . . .	26,765 03

LONDON AND LANCASHIRE FIRE INSURANCE,  
COMPANY, LIMITED,

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.....	\$2,547,701 00	
Net marine premiums.....	113,847 89	\$2,661,548 89
Interest on bonds and dividends on stocks.....	\$125,582 24	
Interest on deposits.....	14,423 46	
Interest from all other sources.....	60 50	
Rents—including company's own occupancy.....	23,116 64	163,182 84
Received from home office.....		252,761 44
Total income.....		\$3,077,493 17
Ledger assets Dec. 31, 1911.....		4,465,872 36
Total.....		\$7,543,365 53

## DISBURSEMENTS.

Net amount paid for fire losses.....	\$1,173,085 74	
Net amount paid for marine losses.....	28,903 84	\$1,201,989 58
Adjustment and settlement of losses.....		41,477 50
Commissions or brokerage.....		484,035 27
Miscellaneous expenses of local agencies.....		16,508 98
Salaries and expenses of special and general agents.....		106,559 23
Salaries, fees and other charges of officers and employes.....		141,307 98
Rents—including company's own occupancy.....		27,369 70
Advertising, printing and stationery.....		32,629 11
Postage, telegrams, telephone and express.....		19,604 40
Legal expenses.....		1,122 60
Furniture and fixtures.....		1,958 66
Maps, including corrections.....		8,299 97
Underwriters' boards and tariff associations.....		44,782 21
Fire department, patrol and salvage corps fees and taxes.....		24,617 17

Inspections and surveys.....		\$12,456 29
Repairs and expenses on real estate.....		10,793 41
Taxes on real estate.....		6,161 34
State taxes on premiums.....		62,315 56
Insurance department licenses and fees.....		14,621 37
All other licenses, fees and taxes.....		12,690 73
Remitted to home office.....		584,118 27
Miscellaneous expenditures.....		8,331 27
Total disbursements.....		<u>\$2,863,750 60</u>
Balance.....		\$4,679,614 93

## LEDGER ASSETS.

Book value of real estate.....		\$300,000 00
Book value of bonds and stocks, excluding interest.....		3,093,772 34
Cash in office.....	\$9,429 64	
Cash in banks not on interest.....	4,471 64	
Cash in banks on interest.....	462,159 18	476,060 46
Agents' balances.....		550,317 62
Bills receivable taken for fire risks.....		2,240 36
Cash in hands of United States trustees.....		252,946 42
Due for reinsurance on losses paid.....		4,185 74
Advances to special agents.....		91 99
Total ledger assets.....		<u>\$4,679,614 93</u>

## NON-LEDGER ASSETS.

Interest due and accrued on bonds.....		\$47,211 25
Due for reinsurance on losses paid.....		6,224 91
Commissions on unpaid reinsurance.....		635 17
Gross assets.....		<u>\$4,733,686 26</u>

## DEDUCT ASSETS NOT ADMITTED.

Cash and investments not in control of trustees.....	\$762,395 46	
Agents' balances, representing business written prior to Oct. 1, last.....	10,496 58	
Bills receivable, past due, taken for fire risks.....	941 44	
Overdue and accrued interest on bonds in default.....	3,000 00	
Book value of bonds and stocks over market value.....	168,867 34	
Due from other companies.....	5 80	
Due from special agents.....	91 99	\$945,798 61
Total admitted assets.....		<u>\$3,787,887 65</u>

## LIABILITIES.

Losses adjusted and unpaid.....	\$30,839 00	
Losses in process of adjustment, or in suspense.....	170,316 36	
Losses resisted.....	29,949 94	
Total claims for losses.....	<u>\$231,105 30</u>	
Deduct reinsurance.....	58,629 28	
Net amount of unpaid losses.....		\$172,476 02
Unearned premiums on outstanding risks.....		2,696,332 12

Salaries and other miscellaneous expenses due or accrued.....		\$680 00
Federal, state and other taxes due or accrued.....		57,600 00
Due for return premiums and reinsurance.....		8,757 27
Total.....		\$2,935,845 41
Statutory deposit.....	\$200,000 00	
Surplus over all liabilities.....	652,042 24	
Surplus to policy holders.....		852,042 24
Total liabilities.....		\$3,787,887 65

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1911	\$594,238,491	\$5,827,875 54	\$3,460,361	\$69,790 10
Written during the year....	422,699,847	4,123,163 29	7,095,860	162,034 87
Total.....	\$1,016,938,338	\$9,951,038 83	\$10,556,221	\$231,824 97
Expired and terminated...	387,831,810	3,772,126 99	5,600,382	110,895 40
In force at end of the year	\$629,106,528	\$6,178,911 84	\$4,955,839	\$120,929 57
Deduct amount reinsured..	117,655,560	1,190,670 68	378,176	7,070 66
Net amount in force	\$511,450,968	\$4,988,241 16	\$4,577,663	\$113,858 91

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.....	\$50,000 00	\$25,791 61
Georgia.....	10,000 00	42,313 94
New Mexico.....	10,000 00	7,490 00

BUSINESS IN MAINE.

	<i>Fire.</i>	<i>Marine.</i>
Risks written.....	\$2,151,775 00	\$77,529 00
Premiums received.....	36,393 00	1,088 02
Losses paid.....	21,793 64	-
Losses incurred.....	18,181 64	-

## 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.....		\$1,447,514 69
Interest on bonds.....	\$20,204 56	
Interest on deposits.....	1,091 27	21,295 83
Received from home office.....		12,406 30
Total income.....		\$1,481,216 82
Ledger assets Dec. 31, 1911.....		866,441 40
Total.....		\$2,347,658 22

## DISBURSEMENTS.

Net amount paid for marine losses.....		\$769,281 74
Commissions or brokerage.....		316,851 64
Miscellaneous expenses of local agencies.....		7,771 71
Expenses of special and general agents.....		9,078 77
Salaries, fees and other charges of officers and employes.....		5,246 11
Printing and stationery.....		10,394 47
Postage, telegrams, telephone and express.....		3,156 19
Legal expenses.....		1,720 15
Underwriters' boards and tariff associations.....		3,621 55
Fire department, patrol and salvage corps fees and taxes.....		163 75
Inspections and surveys.....		1,190 79
State taxes on premiums.....		33,652 43
Insurance department licenses and fees.....		6,968 66
All other licenses, fees and taxes.....		1,016 90
Agents' balances charged off.....		1,635 31
Remitted to home office.....		112,258 60
Total disbursements.....		\$1,284,008 77
Balance.....		\$1,063,649 45



## LEDGER ASSETS.

Book value of bonds, excluding interest .....	\$671,418 89	
Cash in banks on interest.....	22,202 21	
Agents' balances .....	357,037 79	
Bills receivable taken for marine and inland risks.....	3,158 56	
Cash deposit with Manitoba.....	9,832 00	
	<hr/>	
Total ledger assets.....	\$1,063,649 45	

## NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$7,550 00	
Interest accrued on other assets.....	66 67	\$7,616 67
	<hr/>	
Gross assets .....	\$1,071,266 12	

## DEDUCT ASSETS NOT ADMITTED.

Cash not in control of trustees.....	\$22,202 21	
Agents' balances, representing business written prior to Oct. 1, last.....	13,657 68	
Book value of bonds and stocks over market value....	45,650 89	\$81,510 78
	<hr/>	
Total admitted assets.....	\$989,755 34	

## LIABILITIES.

Losses in process of adjustment, or in suspense.....	\$301,839 26	
Losses resisted.....	16,348 13	
	<hr/>	
Total claims for losses.....	\$318,187 39	
Deduct reinsurance.....	130,474 35	
	<hr/>	
Net amount of unpaid losses.....	\$187,713 04	
Unearned premiums on outstanding risks.....	339,936 47	
Salaries and other miscellaneous expenses due or accrued.....	500 00	
Federal, state and other taxes due or accrued.....	30,000 00	
Commissions and other charges due agents and brokers.....	12,106 81	
Due for reinsurance.....	57,707 89	
	<hr/>	
Total.....	\$627,964 21	
Statutory deposit.....	\$200,000 00	
Surplus over all liabilities.....	161,791 13	
	<hr/>	
Surplus to policy holders.....	361,791 13	
	<hr/>	
Total liabilities.....	\$989,755 34	

## RISKS AND PREMIUMS.

	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1911.....	\$53,035,333	\$969,884 28
Written during the year.....	517,070,250	2,464,293 15
	<hr/>	<hr/>
Total.....	\$570,105,583	\$3,434,177 43
Expired and terminated.....	512,995,132	2,327,538 73
	<hr/>	<hr/>
In force at end of the year.....	\$57,110,451	\$1,106,638 70
Deduct amount reinsured.....	19,992,417	453,387 43
	<hr/>	<hr/>
Net amount in force.....	\$37,118,034	\$653,251 27

400 NORTH BRITISH AND MERCANTILE INSURANCE CO.

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>
Manitoba.....	\$10,000 00	\$6,493 00

BUSINESS IN MAINE.

	<i>Marine.</i>
Risks written.....	\$789,323 00
Premiums received.....	11,662 26
Losses paid.....	12,564 73
Losses incurred.....	12,564 73

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NORTH BRITISH AND MERCANTILE INSURANCE COMPANY,

LONDON, ENGLAND.

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INCORPORATED IN 1809. COMMENCED BUSINESS IN UNITED STATES IN 1866.

E. G. RICHARDS, *Manager*, New York, N. Y.

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Statutory Deposit, \$200,000.

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INCOME.

Net fire premiums.....	\$4,886,551 21
Deposit premiums on perpetual risks.....	3,194 91
Interest on bonds and dividends on stocks.....	\$326,517 72
Interest on deposits.....	2,948 14
Interest from all other sources.....	201 46
Agents' balances previously charged off.....	69 45
Profit on sale or maturity of ledger assets.....	2,199 10
Total income.....	\$5,221,681 99
Ledger assets December 31, 1911.....	9,558,161 88
Total.....	\$14,779,843 87

DISBURSEMENTS.

Net amount paid for fire losses.....	\$2,651,203 30	
Adjustment and settlement of losses.....	47,154 83	
Commissions or brokerage.....	1,031,903 33	
Miscellaneous expenses of local agencies.....	28,852 02	
Salaries and expenses of special and general agents.....	225,451 37	
Salaries, fees and other charges of officers and employes.....	290,910 08	
Rents.....	34,613 64	
Advertising, printing and stationery.....	43,900 79	
Postage, telegrams, telephone and express.....	32,943 40	
Legal expenses.....	4,230 38	
Furniture and fixtures.....	9,455 47	
Maps, including corrections.....	17,963 83	
Underwriters' boards and tariff associations.....	65,412 17	
Fire department, patrol and salvage corps fees and taxes.....	59,321 97	
Inspections and surveys.....	16,391 19	
State taxes on premiums.....	80,158 82	
Insurance department licenses and fees.....	19,587 64	
All other licenses, fees and taxes.....	16,676 96	
Deposit premiums returned.....	982 13	
Agents' balances charged off.....	494 31	
Remitted to home office.....	552,119 17	
		<hr/>
Total disbursements.....	\$5,229,726 80	
		<hr/>
Balance.....	\$9,550,117 07	

LEDGER ASSETS.

Book value of bonds and stocks, excluding interest.....	\$8,400,194 67	
Cash in office.....	500 00	
Cash in banks on interest.....	291,322 70	291,822 70
		<hr/>
Agents' balances.....	851,105 92	
Due from other companies on losses paid.....	3,912 78	
Deposits with underwriters' associations.....	3,081 00	
		<hr/>
Total ledger assets.....	\$9,550,117 07	

NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$92,738 74	
		<hr/>
Gross assets.....	\$9,642,855 81	

DEDUCT ASSETS NOT ADMITTED.

Cash not in control of trustees.....	\$291,822 70	
Agents' balances, representing business written prior to Oct. 1, last.....	25,737 79	
Book value of bonds and stocks over market value.....	618,104 67	
Sprinkler leakage conference.....	100 00	\$935,765 16
		<hr/>
Total admitted assets.....	\$8,707,090 65	

## LIABILITIES.

Losses adjusted and unpaid.....	\$83,320 78	
Losses in process of adjustment, or in suspense.....	384,885 16	
Losses resisted.....	74,933 30	
	<hr/>	
Total claims for losses.....	\$543,139 24	
Deduct reinsurance.....	102,714 88	
	<hr/>	
Net amount of unpaid losses.....	\$440,424 36	
Unearned premiums on outstanding risks.....	4,662,838 37	
Reclaimable on perpetual fire policies.....	37,954 32	
Salaries and other miscellaneous expenses due or accrued.....	20,000 00	
Federal, state and other taxes due or accrued.....	95,000 00	
	<hr/>	
Total.....	\$5,256,217 05	
Statutory deposit.....	\$200,000 00	
Surplus over all liabilities.....	3,250,873 60	
	<hr/>	
Surplus to policy holders.....	3,450,873 60	
	<hr/>	
Total liabilities.....	\$8,707,090 65	

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1911.....	\$1,172,318,508	\$10,594,596 04
Written during the year.....	874,888,864	7,401,427 71
	<hr/>	<hr/>
Total.....	\$2,047,207,372	\$17,996,023 75
Expired and terminated.....	885,555,669	7,483,863 97
	<hr/>	<hr/>
In force at end of the year.....	\$1,161,651,703	\$10,512,159 78
Deduct amount reinsured.....	212,963,485	1,482,522 04
	<hr/>	<hr/>
Net amount in force.....	\$948,688,218	\$9,029,637 74
Perpetual risks not included above, \$1,327,620.00; premiums on same, \$39,951.91.		

## 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.....	\$66,100 00	\$48,237 04
Georgia.....	10,000 00	63,585 28
New Mexico.....	10,000 00	11,618 74

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$5,498,547 00
Premiums received.....	74,442 37
Losses paid.....	33,249 90
Losses incurred.....	30,450 27

## 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.....		\$2,833,785 00
Interest on bonds and dividends on stocks.....	\$178,353 75	
Interest on deposits.....	5,452 71	
Rents.....	8,000 04	191,806 50
Agents' balances previously charged off.....		20 00
Received from home office.....		174,394 98
Total income.....		\$3,200,006 48
Ledger assets Dec. 31, 1911.....		5,380,417 36
Total.....		\$8,580,423 84

## DISBURSEMENTS.

Net amount paid for fire losses.....	\$1,513,213 84
Adjustment and settlement of losses.....	40,090 59
Commissions or brokerage.....	448,700 07
Salaries and expenses of special and general agents.....	127,649 15
Salaries, fees and other charges of officers and employes.....	220,239 99
Rents.....	27,075 24
Advertising, printing and stationery.....	37,042 28
Postage, telegrams telephone and express.....	20,987 04
Legal expenses.....	1,488 64
Furniture and fixtures.....	4,481 28
Maps, including corrections.....	9,371 20
Underwriters' boards and tariff associations.....	49,273 58
Fire department, patrol and salvage corps fees and taxes.....	29,919 02
Inspections and surveys.....	20,094 18
Repairs and expenses on real estate.....	429 00
State taxes on premiums.....	63,621 47
Insurance department licenses and fees.....	17,239 59
All other licenses, fees and taxes.....	17,794 63

Agents' balances charged off.....	\$5,520 85	
Loss on sale or maturity of ledger assets.....	1,042 85	
Remitted to home office.....	528,223 03	
Miscellaneous expenditures.....	15,293 04	
		<hr/>
Total disbursements.....	\$3,198,790 61	
		<hr/>
Balance.....	\$5,381,633 23	

## LEDGER ASSETS.

Book value of real estate.....		\$115,000 00
Book value of bonds and stocks, excluding interest.....		4,456,474 06
Cash in office.....	\$146 68	
Cash in banks not on interest.....	7,501 97	
Cash in banks on interest.....	247,269 02	254,917 67
		<hr/>
Agents' balances.....		545,810 61
Bills receivable taken for fire risks.....		8,754 90
Frankona Reinsurance Company.....		675 99
		<hr/>
Total ledger assets.....		\$5,381,633 23

## NON-LEDGER ASSETS.

Interest due and accrued on bonds.....		\$50,025 48
Market value of real estate over book value.....		75,000 00
Due for reinsurance on losses paid.....		23,023 39
Commissions on unpaid reinsurance premiums.....		26,943 22
Due under reinsurance treaties.....		8,000 00
		<hr/>
Gross assets.....		\$5,564,625 32

## DEDUCT ASSETS NOT ADMITTED.

Cash not in control of trustees.....	\$254,917 67	
Agents' balances, representing business written prior to Oct. 1, last.....	13,754 25	
Bills receivable, past due, taken for fire risks.....	8,754 90	
Book value of bonds and stocks over market value.....	250,094 06	\$527,520 88
		<hr/>
Total admitted assets.....		\$5,037,104 44

## LIABILITIES.

Losses adjusted and unpaid.....	\$22,412 46	
Losses in process of adjustment, or in suspense.....	348,868 96	
Losses resisted.....	110,567 50	
		<hr/>
Total claims for losses.....	\$481,848 92	
Deduct reinsurance.....	176,463 88	
		<hr/>
Net amount of unpaid losses.....		\$305,385 04
Unearned premiums on outstanding risks.....		2,704,469 12
Salaries and other miscellaneous expenses due or accrued.....		27,488 10

Federal, state and other taxes due or accrued.....		\$80,678 21
Due for reinsurance.....		90,521 06
Total.....		<u>\$3,208,541 53</u>
Statutory deposit.....	\$200,000 00	
Surplus over all liabilities.....	1,628,562 91	
Surplus to policy holders.....		1,828,562 91
Total liabilities.....		<u>\$5,037,104 44</u>

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1911.....	\$603,587,720	\$6,401,307 74
Excess of original premiums over reinsurance.....	-	1,088 42
Written during the year.....	441,592,234	4,630,875 28
Total.....	<u>\$1,045,179,954</u>	<u>\$11,033,271 44</u>
Expired and terminated.....	412,144,435	4,421,194 23
In force at end of the year.....	\$633,035,519	\$6,612,077 21
Deduct amount reinsured.....	132,137,635	1,366,188 14
Net amount in force.....	<u>\$500,897,884</u>	<u>\$5,245,889 07</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>
Georgia.....	\$10,000 00	\$54,900 74
New Mexico.....	10,000 00	15,924 29
Virginia.....	52,000 00	43,282 28

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,509,711 00
Premiums received.....	24,743 74
Losses paid.....	15,698 31
Losses incurred.....	15,993 90

## 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.....		\$460,163 04
Interest on bonds.....	\$22,015 17	
Interest on deposits.....	1,522 80	23,537 97
Total income.....		\$483,701 01
Ledger assets Dec. 31, 1911.....		579,554 60
Total.....		\$1,063,255 61

## DISBURSEMENTS.

Net amount paid for fire losses.....	\$135,895 74
Adjustment and settlement of losses.....	1,255 87
Commissions or brokerage.....	133,259 57
Salaries, fees and other charges of officers and employes.....	500 00
Advertising, printing and stationery.....	27 45
Legal expenses.....	349 82
State taxes on premiums.....	389 13
Insurance department licenses and fees.....	1,740 16
Miscellaneous expenditures.....	455 61
Total disbursements.....	\$273,873 35
Balance.....	\$789,382 26

## LEDGER ASSETS.

Book value of bonds, excluding interest.....	\$680,200 32
Cash in banks on interest.....	70,926 34
Agents' balances.....	38,255 60
Total ledger assets.....	\$789,382 26



## NON-LEDGER ASSETS.

Interest accrued on bonds.....		\$10,060 83
Gross assets.....		<u>\$799,443 09</u>

## DEDUCT ASSETS NOT ADMITTED.

Cash and investments not in control of trustees.....	\$182,479 22	
Book value of bonds over market value.....	8,113 75	\$190,592 97
Total admitted assets.....		<u>\$608,850 12</u>

## LIABILITIES.

Losses in process of adjustment, or in suspense.....		\$47,045 24
Unearned premiums on outstanding risks.....		276,964 08
Salaries and other miscellaneous expenses due or accrued.....		108 00
Federal, state and other taxes due or accrued.....		4,601 63
Total.....		<u>\$328,718 95</u>
Statutory deposit.....	\$200,000 00	
Surplus over all liabilities.....	80,131 17	
Surplus to policy holders.....		<u>280,131 17</u>
Total liabilities.....		<u>\$608,850 12</u>

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1911.....	\$11,771,001	\$144,316 81
Excess of original premiums over reinsurance.....	—	27,502 70
Written during the year.....	49,205,805	539,363 48
Total.....	<u>\$60,976,806</u>	<u>\$711,182 99</u>
Expired and terminated.....	19,379,076	230,916 46
In force at end of the year.....	\$41,597,730	\$480,266 53

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$387,909 00
Premiums received.....	6,131 42
Losses paid.....	848 92
Losses incurred.....	851 24

NORWICH UNION FIRE INSURANCE SOCIETY,  
LIMITED,

NORWICH, ENGLAND.

INCORPORATED IN 1797. COMMENCED BUSINESS IN UNITED STATES IN 1879.

J. MONTGOMERY HARE, *Manager*, New York, N. Y.

Statutory Deposit, \$200,000.

INCOME.

Net fire premiums.....		\$1,737,842 37
Interest on bonds and dividends on stocks.....	\$86,474 18	
Interest on deposits.....	3,576 32	
Interest from all other sources.....	100 00	90,150 50
<hr/>		
Agents' balances previously charged off.....		3 91
Profit on sale or maturity of ledger assets.....		2,562 50
Received from home office.....		10,000 00
Balance due, special agents.....		513 40
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Total income.....		\$1,841,072 68
Ledger assets Decl 31, 1911.....		2,709,196 63
<hr/>		
Total.....		\$4,550,269 31

DISBURSEMENTS.

Net amount paid for fire losses.....		\$906,614 19
Adjustment and settlement of losses.....		19,906 32
Commissions or brokerage.....		317,105 09
Miscellaneous expenses of local agencies.....		946 37
Salaries and expenses of special and general agents.....		101,119 21
Salaries, fees and other charges of officers and employes.....		136,642 39
Rents.....		15,636 56
Advertising, printing and stationery.....		21,447 59
Postage, telegrams, telephone and express.....		14,835 77
Legal expenses.....		1,416 63
Furniture and fixtures.....		1,449 86
Maps, including corrections.....		5,485 66
Underwriters' boards and tariff associations.....		28,454 24
Fire department, patrol and salvage corps fees and taxes.....		18,278 31
Inspections and surveys.....		6,294 27

NORWICH UNION FIRE INSURANCE SOCIETY, LIMITED. 409

State taxes on premiums.....	\$35,874 61
Insurance department licenses and fees.....	16,211 01
All other licenses, fees and taxes.....	8,383 69
Agents' balances charged off.....	1,041 97
Remitted to home office.....	104,629 83
Miscellaneous expenditures.....	11,453 90
	<hr/>
Total disbursements.....	\$1,773,227 47
	<hr/>
Balance.....	\$2,777,041 84

LEDGER ASSETS.

Book value of bonds and stocks, excluding interest.....	\$2,091,487 17
Cash in office.....	\$22 02
Cash in banks not on interest.....	3,870 40
Cash in banks on interest.....	373,422 07
	<hr/>
Agents' balances.....	306,318 75
Bills receivable taken for fire risks.....	1,921 43
	<hr/>
Total ledger assets.....	\$2,777,041 84

NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	\$21,880 83
Due for reinsurance on losses paid.....	2,196 55
	<hr/>
Gross assets.....	\$2,801,119 22

DEDUCT ASSETS NOT ADMITTED.

Cash and investments not in control of trustees.....	\$14,442 42
Agents' balances, representing business written prior to Oct. 1, last.....	5,682 72
Bills receivable, past due, taken for fire risks.....	1,921 43
Book value of bonds and stocks over market value.....	17,533 17
	<hr/>
Total admitted assets.....	\$2,761,539 48

LIABILITIES.

Losses adjusted and unpaid.....	\$38,859 31
Losses in process of adjustment, or in suspense.....	92,900 00
Losses resisted.....	27,404 00
	<hr/>
Total claims for losses.....	\$159,163 31
Deduct reinsurance.....	37,863 50
	<hr/>
Net amount of unpaid losses.....	\$121,299 81
Unearned premiums on outstanding risks.....	1,609,503 48
Salaries and other miscellaneous expenses due or accrued.....	1,992 62
Federal, state and other taxes due or accrued.....	35,656 84
Commissions and other charges due agents and brokers.....	18,390 39

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Due for return premiums and reinsurance.....		\$47,495 11
Balance due special agents.....		513 40
Total.....		<u>\$1,834,851 65</u>
Statutory deposit.....	\$200,000 00	
Surplus over all liabilities.....	726,687 83	
		<u>926,687 83</u>
Surplus to policy holders.....		926,687 83
Total liabilities.....		<u>\$2,761,539 48</u>

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1911.....	\$367,934,395	\$3,813,653 14
Excess of original premiums over reinsurance.....	—	22,802 32
Written during the year.....	258,887,922	2,662,425 26
Total.....	<u>\$626,822,317</u>	<u>\$6,498,880 72</u>
Expired and terminated.....	243,923,007	2,555,694 35
In force at end of the year.....	\$382,899,310	\$3,943,186 37
Deduct amount reinsured.....	82,415,345	809,702 15
Net amount in force.....	<u>\$300,483,965</u>	<u>\$3,133,484 22</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>
Georgia.....	\$10,000 00	\$18,533 09
Virginia.....	33,000 00	30,873 92
New Mexico.....	10,000 00	13,284 83

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,803,962 00
Premiums received.....	23,182 36
Losses paid.....	16,361 23
Losses incurred.....	15,314 68

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.....		\$1,814,547 26
Interest on bonds and dividends on stocks.....	\$116,285 83	
Interest on deposits.....	3,508 59	119,794 42
Profit on sale or maturity of ledger assets.....		2,493 01
Received from home office.....		2,628 21
<b>Total income.....</b>		<b>\$1,939,462 90</b>
Ledger assets Dec. 31, 1911.....		3,469,152 47
<b>Total.....</b>		<b>\$5,408,615 37</b>

DISBURSEMENTS.

Net amount paid for fire losses.....	\$947,431 87
Adjustment and settlement of losses.....	25,377 17
Commissions or brokerage.....	413,274 93
Miscellaneous expenses of local agencies.....	3,196 66
Salaries and expenses of special and general agents.....	48,776 57
Salaries, fees and other charges of officers and employes.....	76,718 10
Rents.....	11,497 89
Advertising, printing and stationery.....	15,545 27
Postage, telegrams, telephone and express.....	10,407 78
Legal expenses.....	712 10
Furniture and fixtures.....	3,577 84
Maps, including corrections.....	2,899 93
Underwriters' boards and tariff associations.....	19,743 12
Fire department, patrol and salvage corps fees and taxes.....	15,460 37
Inspections and surveys.....	11,712 80
State taxes on premiums.....	32,639 23
Insurance department licenses and fees.....	8,729 24
All other licenses, fees and taxes.....	9,352 44
Decrease in book value of ledger assets.....	12,868 35

Remitted to home office.....		\$410,205 24
Miscellaneous expenditures.....		1,749 14
Total disbursements.....		<u>\$2,081,876 04</u>
Balance.....		\$3,326,739 33

## LEDGER ASSETS.

Book value of bonds and stocks, excluding interest.....		\$2,722,605 27
Cash in banks not on interest.....	\$19,603 11	
Cash in banks on interest.....	184,766 06	204,369 17
Agents' balances.....		399,712 22
Bills receivable taken for fire risks.....		52 67
Total ledger assets.....		<u>\$3,326,739 33</u>

## NON-LEDGER ASSETS.

Interest accrued on bonds.....		\$31,634 00
Gross assets.....		<u>\$3,358,373 33</u>

## DEDUCT ASSETS NOT ADMITTED.

Cash and investments not in control of trustees.....	\$408,869 17	
Agents' balances, representing business written prior to Oct. 1, last.....	9,678 85	
Bills receivable, past due, taken for fire risks.....	52 67	
Book value of bonds and stocks over market value....	98,065 27	\$516,665 96
Total admitted assets.....		<u>\$2,841,707 37</u>

## LIABILITIES.

Losses adjusted and unpaid.....	\$24,238 00	
Losses in process of adjustment, or in suspense.....	134,499 00	
Losses resisted.....	23,683 00	
Total claims for losses.....	\$182,420 00	
Deduct reinsurance.....	34,969 32	
Net amount of unpaid losses.....		\$147,450 68
Unearned premiums on outstanding risks.....		1,716,317 43
Salaries and other miscellaneous expenses due or accrued.....		10,385 82
Federal, state and other taxes due or accrued.....		35,061 62
Commissions and other charges due agents and brokers.....		42,744 25
Due for return premiums and reinsurance.....		48,045 46
Total.....		<u>\$2,000,005 26</u>
Statutory deposit.....	\$200,000 00	
Surplus over all liabilities.....	641,702 11	
Surplus to policy holders.....		841,702 11
Total liabilities.....		<u>\$2,841,707 37</u>

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1911.....	\$324,742,726	\$3,639,245 61
Written during the year.....	250,528,193	2,756,044 07
Total.....	\$575,270,919	\$6,395,289 68
Expired and terminated.....	224,583,881	2,546,959 16
In force at end of the year.....	\$350,687,038	\$3,848,330 52
Deduct amount reinsured.....	52,884,037	575,690 37
Net amount in force.....	\$297,803 001	\$3,272,640 15

## 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.....	\$56,000 00	\$22,765 19
Georgia.....	10,000 00	66,643 40
New Mexico.....	10,000 00	12,691 45

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$913,748 00
Premiums received.....	13,104 05
Losses paid.....	8,059 60
Losses incurred.....	7,475 54

## 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.....	\$2,332,902 79	
Net marine premiums.....	36,269 97	\$2,369,172 76
Interest on bonds and dividends on stocks.....	\$122,642 01	
Interest on deposits.....	3,977 63	
Interest from all other sources.....	6 30	126,625 94
Profit on sale or maturity of ledger assets.....		63 75
Increase in book value of ledger assets.....		1,000 00
Received from home office.....		49,021 40
Total income.....		\$2,545,883 85
Ledger assets Dec. 31, 1911.....		3,727,759 46
Total.....		\$6,273,643 31

## DISBURSEMENTS.

Net amount paid for fire losses.....	\$1,318,691 90	
Net amount paid for marine losses.....	218 45	\$1,318,910 35
Adjustment and settlement of losses.....		47,743 40
Commissions or brokerage.....		446,683 98
Miscellaneous expenses of local agencies.....		8,567 58
Salaries and expenses of special and general agents.....		135,371 94
Salaries, fees and other charges of officers and employes.....		140,818 96
Rents.....		22,875 64
Advertising, printing and stationery.....		29,950 96
Postage, telegrams, telephone and express.....		28,696 45
Legal expenses.....		363 97
Furniture and fixtures.....		6,154 78
Maps, including corrections.....		6,356 85
Underwriters' boards and tariff associations.....		32,169 18



Fire department, patrol and salvage corps fees and taxes.....	\$33,284	34
Inspections and surveys.....	19,691	53
State taxes on premiums.....	50,833	72
Insurance department licenses and fees.....	10,597	25
All other licenses, fees and taxes.....	9,904	18
Agents' balances charged off.....	15	30
Loss on sale or maturity of ledger assets.....	546	87
Decrease in book value of ledger assets.....	38,097	50
Remitted to home office.....	39,971	89
Miscellaneous expenditures.....	2,318	66
Total disbursements.....	<u>\$2,429,925</u>	<u>28</u>
Balance.....	\$3,843,718	03

## LEDGER ASSETS.

Book value of bonds and stocks, excluding interest.....	\$3,002,016	00
Cash in office.....	\$256	06
Cash in banks not on interest.....	9,601	15
Cash in banks on interest.....	300,966	83
Agents' balances.....	517,785	11
Philadelphia Underwriters' deposit.....	200	00
Furniture, fixtures and safes.....	12,892	88
Total ledger assets.....	<u>\$3,843,718</u>	<u>03</u>

## NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	\$42,662	10
Due for reinsurance on losses paid.....	6,111	36
Gross assets.....	<u>\$3,892,491</u>	<u>49</u>

## DEDUCT ASSETS NOT ADMITTED.

Cash and investments not in control of trustees.....	\$141,110	61
Furniture, fixtures and safes.....	12,892	88
Agents' balances, representing business written prior to Oct. 1, last.....	6,809	70
Total admitted assets.....	<u>\$160,813</u>	<u>19</u>
Total admitted assets.....	<u>\$3,731,678</u>	<u>30</u>

## LIABILITIES.

Losses adjusted and unpaid.....	\$56,818	00
Losses in process of adjustment, or in suspense.....	222,155	28
Losses resisted.....	26,257	00
Total claims for losses.....	<u>\$305,230</u>	<u>28</u>
Deduct reinsurance.....	92,345	00
Net amount of unpaid losses.....	\$212,885	28
Unearned premiums on outstanding risks.....	2,074,164	77
Salaries and other miscellaneous expenses due or accrued.....	9,000	09

Federal, state and other taxes due or accrued.....	\$45,500 00
Due for reinsurance.....	72,716 82
Total.....	\$2,414,266 96
Statutory deposit.....	\$200,000 00
Surplus over all liabilities.....	1,117,411 34
Surplus to policy holders.....	1,317,411 34
Total liabilities.....	\$3,731,678 30

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1911..	\$511,763,531	\$5,078,658 68	-	-
Excess of original premiums over reinsurance.....	-	3,210 47	-	-
Written during the year.....	399,841,160	3,863,359 58	6,814,499	78,102 26
Total.....	\$911,604,691	\$8,945,228 73	\$6,814,499	\$78,102 26
Expired and terminated.....	375,384,504	3,692,204 10	4,379,944	16,469 37
In force at end of the year...	\$536,220,187	\$5,253,024 63	\$2,434,555	\$61,632 89
Deduct amount reinsured...	134,645,698	1,256,023 22	1,854,139	45,037 09
Net amount in force....	\$401,574,489	\$3,997,001 41	\$580,416	\$16,595 80

## 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	\$19,343 32
Virginia.....	21,000 00	35,955 15

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,268,953 00
Premiums received.....	19,114 10
Losses paid.....	6,677 86
Losses incurred.....	2,919 24

## 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.....	\$7,787,745 04	.
Net marine premiums.....	774,510 78	\$8,562,255 82
Interest on mortgage loans.....	\$16,556 70	
Interest on bonds and dividends on stocks.....	222,122 93	
Interest on deposits.....	12,772 54	
Interest from all other sources.....	442 51	
Rents—including company's own occupancy.....	398,955 14	650,849 82
Increase in book value of ledger assets.....		209,346 53
Received from home office.....		27,406 16
Total income.....		\$9,449,858 33
Ledger assets Dec. 31, 1911.....		11,810,549 92
Total.....		\$21,260,408 25

## DISBURSEMENTS.

Net amount paid for fire losses.....	\$3,824,650 87	
Net amount paid for marine losses.....	287,020 57	\$4,111,671 44
Adjustment and settlement of losses.....		98,531 14
Commissions or brokerage.....		1,698,012 98
Miscellaneous expenses of local agencies.....		23,045 89
Salaries and expenses of special and general agents.....		244,936 50
Salaries, fees and other charges of officers and employes.....		616,491 80
Rents—including company's own occupancy.....		86,801 91
Advertising, printing and stationery.....		113,367 64
Postage, telegrams, telephone and express.....		58,301 22
Legal expenses.....		3,448 22
Furniture and fixtures.....		11,502 83

Maps, including corrections.....	\$16,445 83
Underwriters' boards and tariff associations.....	95,625 03
Fire department, patrol and salvage corps fees and taxes.....	89,089 98
Inspections and surveys.....	61,218 46
Repairs and expenses on real estate.....	173,749 28
Taxes on real estate.....	56,550 76
State taxes on premiums.....	138,260 47
Insurance department licenses and fees.....	27,012 05
All other licenses, fees and taxes.....	27,530 08
Deposit premiums returned.....	3,621 40
Agents' balances charged off.....	492 23
Loss on sale or maturity of ledger assets.....	6,347 46
Decrease in book value of ledger assets.....	16,310 54
Remitted to home office.....	1,151,421 06
Traveling expenses.....	13,729 15
Miscellaneous expenditures.....	36,314 37
Total disbursements.....	<u>\$8,979,829 72</u>
Balance.....	\$12,280,578 53

## LEDGER ASSETS.

Book value of real estate.....	\$4,348,500 00
Mortgage loans on real estate.....	258,100 00
Book value of bonds and stocks, excluding interest.....	5,505,785 43
Cash in office.....	\$2,266 90
Cash in banks on interest.....	808,247 25
Agents' balances.....	<u>1,357,658 95</u>
Total ledger assets.....	\$12,280,578 53

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$3,778 67
Interest accrued on bonds.....	65,711 13
Rents accrued on company's property.....	14,066 98
Due for reinsurance on losses paid.....	<u>61,199 60</u>
Gross assets.....	\$12,425,334 91

## DEDUCT ASSETS NOT ADMITTED.

Cash and investments not in control of trustees.....	\$181,883 27
Agents' balances, representing business written prior to Oct. 1, last.....	20,268 77
Book value of bonds and stocks over market value.....	153,259 68
Total admitted assets.....	<u>\$355,411 72</u>
Total admitted assets.....	\$12,069,923 19

## LIABILITIES.

Losses adjusted and unpaid.....	\$110,870 02
Losses in process of adjustment, or in suspense.....	684,502 55
Losses resisted.....	97,813 10
Total claims for losses.....	<u>\$893,185 67</u>
Deduct reinsurance.....	201,727 96
Net amount of unpaid losses.....	\$691,457 71
Unearned premiums on outstanding risks.....	8,255,044 60

Reclaimable on perpetual fire policies.....		\$96,997 98
Interest due or accrued.....		87,611 66
Salaries and other miscellaneous expenses due or accrued.....		48,872 77
Federal, state and other taxes due or accrued.....		182,725 30
Commissions and other charges due agents and brokers.....		30,202 77
Due for return premiums and reinsurance.....		47,470 00
<b>Total.....</b>		<b>\$9,440,382 79</b>
Statutory deposit.....	\$200,000 00	
Surplus over all liabilities.....	2,429,540 40	
<b>Surplus to policy holders.....</b>		<b>2,629,540 40</b>
<b>Total liabilities.....</b>		<b>\$12,069,923 19</b>

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force Dec. 31, 1911.....	\$1,590,425,863	\$16,474,945 07	\$15,191,941	\$344,905 88
Excess of original premiums over reinsurance.....	-	535,828 22	-	-
Written during the year.....	1,132,350,097	11,675,210 45	252,669,798	1,002,203 97
<b>Total.....</b>	<b>\$2,722,775,960</b>	<b>\$28,685,983 74</b>	<b>\$267,861,739</b>	<b>\$1,347,109 85</b>
Expired and terminated.....	991,905,208	10,632,404 78	242,554,697	778,380 13
<b>In force at end of the year.....</b>	<b>\$1,730,870,752</b>	<b>\$18,053,578 96</b>	<b>\$25,307,042</b>	<b>\$568,729 72</b>
Deduct amount reinsured.....	239,050,594	2,676,485 73	418,702	4,427 62
<b>Net amount in force.....</b>	<b>\$1,491,820,158</b>	<b>\$15,377,093 23</b>	<b>\$24,888,340</b>	<b>\$564,302 10</b>
Perpetual risks not included above, \$4,704,515; premiums on same, \$102,103.14.				

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	\$101,162 33
Georgia.....	10,000 00	116,351 93
New Mexico.....	10,000 00	28,148 96

BUSINESS IN MAINE.

	<i>Fire.</i>	<i>Marine.</i>
Risks written.....	\$6,400,155 81	\$120,980 00
Premiums received.....	105,147 46	3,147 91
Losses paid.....	76,340 26	334 70
Losses incurred.....	70,523 26	334 70

ROYAL EXCHANGE ASSURANCE,  
LONDON, ENGLAND.

INCORPORATED IN 1720. COMMENCED BUSINESS IN UNITED STATES IN 1891.

R. D. HARVEY, *Manager*, New York, N. Y.

Statutory Deposit, \$200,000.

INCOME.

Net fire premiums.....	\$1,530,688 36	
Net marine premiums.....	385,972 00	\$1,916,660 36
Interest on bonds and dividends on stocks.....	\$90,353 50	
Interest on deposits.....	663 30	91,016 80
Agents' balances previously charged off.....		103 54
Received from home office.....		150,004 00
Conscience money.....		448 31
Total income.....		\$2,158,233 01
Ledger assets Dec. 31, 1911.....		2,685,328 54
Total.....		\$4,843,561 55

DISBURSEMENTS.

Net amount paid for fire losses.....	\$806,949 41	
Net amount paid for marine losses.....	123,340 31	\$930,289 72
Adjustment and settlement of losses.....		20,875 01
Commissions or brokerage.....		415,269 31
Miscellaneous expenses of local agencies.....		5,299 84
Salaries and expenses of special and general agents.....		76,180 96
Salaries, fees and other charges of officers and employes.....		95,066 53
Rents.....		12,235 41
Advertising, printing and stationery.....		14,094 73
Postage, telegrams, telephone and express.....		12,013 32
Legal expenses.....		282 56
Furniture and fixtures.....		575 66
Maps, including corrections.....		2,703 42
Underwriters' boards and tariff associations.....		18,788 32
Fire department, patrol and salvage corps fees and taxes.....		16,586 03
Inspections and surveys.....		5,438 73
State taxes on premiums.....		33,649 81

Insurance department licenses and fees . . . . .	\$10,734	85
All other licenses, fees and taxes . . . . .	9,240	21
Agents' balances charged off . . . . .	481	64
Remitted to home office . . . . .	290,701	62
Miscellaneous expenditures . . . . .	3,374	24
	<hr/>	
Total disbursements . . . . .	\$1,973,881	92
	<hr/>	
Balance . . . . .	\$2,869,679	63

## LEDGER ASSETS.

Book value of bonds and stocks, excluding interest . . . . .	\$2,278,851	76
Cash in office . . . . .	\$359	84
Cash in banks not on interest . . . . .	122,633	63
Cash in banks on interest . . . . .	98,515	68
	<hr/>	
Agents' balances . . . . .	369,318	72
	<hr/>	
Total ledger assets . . . . .	\$2,869,679	63

## NON-LEDGER ASSETS.

Interest accrued on bonds . . . . .	\$28,234	02
Interest due on other assets . . . . .	192	84
	<hr/>	
Gross assets . . . . .	\$2,898,106	49

## DEDUCT ASSETS NOT ADMITTED.

Cash and investments not in control of trustees . . . . .	\$271,509	15
Agents' balances, representing business written prior to Oct. 1, last . . . . .	9,162	90
Book value of bonds and stocks over market value . . . . .	142,510	51
	<hr/>	
Total admitted assets . . . . .	\$2,474,923	93

## LIABILITIES.

Losses adjusted and unpaid . . . . .	\$700	00
Losses in process of adjustment, or in suspense . . . . .	261,538	50
Losses resisted . . . . .	55,638	00
	<hr/>	
Total claims for losses . . . . .	\$317,876	50
Deduct reinsurance . . . . .	84,667	20
	<hr/>	
Net amount of unpaid losses . . . . .	\$233,209	30
Unearned premiums on outstanding risks . . . . .	1,508,997	85
Salaries and other miscellaneous expenses due or accrued . . . . .	2,434	94
Federal, state and other taxes due or accrued . . . . .	38,204	09
Commissions and other charges due agents and brokers . . . . .	6,052	50
Due for return premiums and reinsurance . . . . .	42,766	34
	<hr/>	
Total . . . . .	\$1,831,665	02
Statutory deposit . . . . .	\$200,000	00
Surplus over all liabilities . . . . .	443,258	91
	<hr/>	
Surplus to policy holders . . . . .	643,258	91
	<hr/>	
Total liabilities . . . . .	\$2,474,923	93

## ROYAL EXCHANGE ASSURANCE.

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1911	\$317,320,609	\$3,234,419 56	\$5,412,255	\$73,511 66
Written during the year.....	248,624,568	2,531,311 59	143,494,479	709,887 19
Total.....	\$565,945,177	\$5,765,731 15	\$148,906,734	\$783,398 85
Expired and terminated.....	223,800,862	2,358,049 95	134,492,387	457,400 95
In force at end of the year..	\$342,144,315	\$3,407,681 20	\$14,414,347	\$325,997 90
Deduct amount reinsured... .	77,470,671	725,128 04	4,267,719	122,427 33
Net amount in force..	\$264,673,644	\$2,682,553 16	\$10,146,628	\$203,570 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>
Virginia.....	\$54,000 00	\$37,701 73
Georgia.....	10,000 00	34,112 13

## BUSINESS IN MAINE.

	<i>Fire.</i>	<i>Marine.</i>
Risks written.....	\$1,166,634 00	\$19,007 00
Premiums received.....	19,229 07	482 02
Losses paid.....	13,236 32	-
Losses incurred.....	13,616 32	-



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.....		\$2,136,944 89
Interest on mortgage loans.....	\$11,889 56	
Interest on bonds and dividends on stocks.....	196,607 48	
Interest on deposits.....	3,011 05	
Rents.....	2,295 33	213,803 42
Profit on sale or maturity of ledger assets.....		700 00
Received from home office.....		18,140 65
Total income.....		\$2,369,588 96
Ledger assets Dec. 31, 1911.....		5,216,592 55
Total.....		\$7,586,181 51

## DISBURSEMENTS.

Net amount paid for fire losses.....	\$1,123,346 62
Adjustment and settlement of losses.....	24,056 37
Commissions or brokerage.....	467,181 82
Miscellaneous expenses of local agencies.....	7,574 52
Salaries and expenses of special and general agents.....	86,480 69
Salaries, fees and other charges of officers and employes.....	94,993 06
Rents.....	7,563 85
Advertising, printing and stationery.....	19,188 11
Postage, telegrams, telephone and express.....	14,362 13
Legal expenses.....	1,330 28
Furniture and fixtures.....	816 66
Maps, including corrections.....	6,492 37
Underwriters' boards and tariff associations.....	39,614 50
Fire department, patrol and salvage corps fees and taxes.....	29,207 19
Inspections and surveys.....	4,264 04
Repairs and expenses on real estate.....	1,065 05
Taxes on real estate.....	709 95

State taxes on premiums.....		\$41,584 48
Insurance department licenses and fees.....		11,243 39
All other licenses, fees and taxes.....		7,897 98
Agents' balances charged off.....		648 87
Loss on sale or maturity of ledger assets.....		660 00
Remitted to home office.....		21,359 31
Miscellaneous expenditures.....		5,093 70
Total disbursements.....		<u>\$2,016,734 94</u>
Balance.....		\$5,569,446 57

## LEDGER ASSETS.

Book value of real estate.....		\$143,023 18
Mortgage loans on real estate.....		187,900 00
Book value of bonds and stocks, excluding interest.....		4,678,228 05
Cash in banks not on interest.....	\$10,199 71	
Cash in banks on interest.....	114,444 42	124,644 13
Agents' balances.....		<u>435,651 21</u>
Total ledger assets.....		\$5,569,446 57

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$3,239 70	
Interest due and accrued on bonds.....	71,471 45	\$74,711 15
Gross assets.....		<u>\$5,644,157 72</u>

## DEDUCT ASSETS NOT ADMITTED.

Cash not in control of trustees.....	\$109,644 13	
Agents' balances, representing business written prior to Oct. 1, last.....	2,034 36	
Book value of bonds and stocks over market value....	46,439 30	\$158,117 79
Total admitted assets.....		<u>\$5,486,039 93</u>

## LIABILITIES.

Losses adjusted and unpaid.....	\$57,144 00	
Losses in process of adjustment, or in suspense.....	150,325 80	
Losses resisted.....	18,310 00	
Total claims for losses.....	\$225,779 80	
Deduct reinsurance.....	70,400 00	
Net amount of unpaid losses.....		\$155,379 80
Unearned premiums on outstanding risks.....		2,080,339 08
Salaries and other miscellaneous expenses due or accrued.....		10,000 00
Federal, state and other taxes due or accrued.....		30,000 00
Total.....		<u>\$2,275,718 88</u>
Statutory deposit.....	\$200,000 00	
Surplus over all liabilities.....	3,010,321 05	
Surplus to policy holders.....		<u>3,210,321 05</u>
Total liabilities.....		\$5,486,039 93

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1911.....	\$536,619,358	\$5,134,250 96
Written during the year.....	395,149,597	3,729,205 91
<b>Total.....</b>	<b>\$931,768,955</b>	<b>\$8,863,456 87</b>
Expired and terminated.....	355,604,372	3,469,549 48
<b>In force at end of the year.....</b>	<b>\$576,164,583</b>	<b>\$5,393,907 39</b>
Deduct amount reinsured.....	163,000,965	1,446,905 20
<b>Net amount in force.....</b>	<b>\$413,163,618</b>	<b>\$3,947,002 19</b>

## 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	\$41,133 60
New Mexico.....	10,000 00	17,764 59
Virginia.....	52,500 00	40,933 36

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,764,806 00
Premiums received.....	28,148 17
Losses paid.....	16,329 76
Losses incurred.....	11,516 69

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.....		\$111,630 06
Interest on bonds and dividends on stocks.....	\$15,437 50	
Interest on deposits.....	337 96	15,775 46
		<hr/>
Received from home office.....		31,255 00
		<hr/>
Total income.....		\$158,660 52
Ledger assets Dec. 31, 1911.....		475,572 60
		<hr/>
Total.....		\$634,233 12

DISBURSEMENTS.

Net amount paid for fire losses.....		\$64,249 41
Adjustment and settlement of losses.....		1,237 75
Commissions or brokerage.....		25,259 47
Miscellaneous expenses of local agencies.....		313 64
Salaries and expenses of special and general agents.....		904 71
Salaries, fees and other charges of officers and employes.....		4,605 19
Rents.....		373 26
Advertising, printing and stationery.....		1,250 43
Postage, telegrams, telephone and express.....		667 20
Underwriters' boards and tariff associations.....		2,393 19
Fire department, patrol and salvage corps fees and taxes.....		1,533 16
Inspections and surveys.....		65 64
State taxes on premiums.....		2,315 00
Insurance department licenses and fees.....		2,073 58
All other licenses, fees and taxes.....		429 09
Agents' balances charged off.....		15 48
Remitted to home office.....		15,694 93
Miscellaneous expenditures.....		224 15
		<hr/>
Total disbursements.....		\$123,605 28
		<hr/>
Balance.....		\$510,627 84

## LEDGER ASSETS.

Book value of bonds and stocks, excluding interest.....		\$446,176 15
Cash in banks not on interest.....	\$3,129 60	
Cash in banks on interest.....	36,875 08	40,004 68
Agents' balances.....		24,447 01
Total ledger assets.....		\$510,627 84

## NON-LEDGER ASSETS.

Interest due and accrued on bonds.....		\$4,204 16
Gross assets.....		\$514,832 00

## DEDUCT ASSETS NOT ADMITTED.

Cash not in control of trustees.....	\$10,952 13	
Agents' balances, representing business written prior to Oct. 1, last.....	3,729 06	
Book value of bonds and stocks over market value....	53,325 90	\$68,007 09
Total admitted assets.....		\$446,824 91

## LIABILITIES.

Losses adjusted and unpaid.....	\$6,145 00	
Losses in process of adjustment, or in suspense.....	3,965 00	
Losses resisted.....	2,450 00	
Total claims for losses.....	\$12,560 00	
Deduct reinsurance.....	5,709 45	
Net amount of unpaid losses.....		\$6,850 55
Unearned premiums on outstanding risks.....		108,674 97
Salaries and other miscellaneous expenses due or accrued.....		1,500 00
Federal, state and other taxes due or accrued.....		2,500 00
Total.....		\$119,525 52
Statutory deposit.....	\$200,000 00	
Surplus over all liabilities.....	127,299 39	
Surplus to policy holders.....		327,299 39
Total liabilities.....		\$446,824 91

## RISKS AND PREMIUMS.

	<i>Fire</i>	<i>Premiums.</i>
In force December 31, 1911.....	\$26,776,738	\$315,685 73
Written during the year.....	21,612,887	228,612 24
Total.....	\$48,389,625	\$544,297 97
Expired and terminated.....	19,487,911	220,053 39
In force at end of the year.....	\$28,901,714	\$324,244 58
Deduct amount reinsured.....	9,519,962	121,605 08
Net amount in force.....	\$19,381,752	\$202,639 50

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$68,422 00
Premiums received.....	950 06
Losses paid.....	508 42
Losses incurred.....	20 00

## 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.....		\$2,822,595 73
Interest on mortgage loans.....	\$1,250 00	
Interest on bonds and dividends on stocks.....	149,205 98	
Interest on deposits.....	5,424 66	
Rents—including company's own occupancy.....	22,665 41	178,546 05
Profit on sale or maturity of ledger assets.....		4,691 00
Received from home office.....		54,914 44
Total income.....		\$3,060,747 22
Ledger assets Dec. 31, 1911.....		4,477,419 24
Total.....		\$7,538,166 46

## DISBURSEMENTS.

Net amount paid for fire losses.....	\$1,456,217 98
Adjustment and settlement of losses.....	39,872 41
Commissions or brokerage.....	627,286 53
Miscellaneous expenses of local agencies.....	3,698 90
Salaries and expenses of special and general agents.....	89,640 88
Salaries, fees and other charges of officers and employes.....	154,608 60
Rents—including company's own occupancy.....	26,017 40
Advertising, printing and stationery.....	36,033 09
Postage, telegrams, telephone and express.....	17,272 91

Legal expenses.....	\$1,008 70	
Furniture and fixtures.....	2,749 12	
Maps, including corrections.....	8,066 12	
Underwriters' boards and tariff associations.....	53,147 66	
Fire department, patrol and salvage corps fees and taxes.....	21,323 79	
Inspections and surveys.....	16,588 61	
Repairs and expenses on real estate.....	8,721 70	
Taxes on real estate.....	5,163 04	
State taxes on premiums.....	53,534 14	
Insurance department licenses and fees.....	15,846 07	
All other licenses, fees and taxes.....	15,924 32	
Agents' balances charged off.....	485 55	
Loss on sale or maturity of ledger assets.....	37,416 27	
Decrease in book value of ledger assets.....	3,371 48	
Remitted to home office.....	276,849 11	
		<hr/>
Total disbursements.....	\$2,970,644 38	
		<hr/>
Balance.....	\$4,567,522 08	

## LEDGER ASSETS.

Book value of real estate.....	\$178,175 04	
Mortgage loans on real estate.....	25,000 00	
Book value of bonds and stocks, excluding interest.....	3,458,709 77	
Cash in office.....	\$926 18	
Cash in banks on interest.....	427,282 09	428,208 27
		<hr/>
Agents' balances.....		477,429 00
		<hr/>
Total ledger assets.....	\$4,567,522 08	

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$208 33	
Interest accrued on bonds.....	43,213 68	\$43,422 01
		<hr/>
Market value of real estate over book value.....		38,074 96
Due for reinsurance on losses paid.....		26,434 78
		<hr/>
Gross assets.....		\$4,675,453 83

## DEDUCT ASSETS NOT ADMITTED.

Cash and investments not in control of trustees.....	\$225,842 14	
Agents' balances, representing business written prior to Oct. 1, last.....	2,707 64	
Book value of bonds and stocks over market value.....	49,759 05	\$278,308 83
		<hr/>
Total admitted assets.....		\$4,397,145 00

## LIABILITIES.

Losses adjusted and unpaid.....	\$107,064 00	
Losses in process of adjustment, or in suspense.....	245,049 00	
Losses resisted.....	17,741 00	
		<hr/>
Total claims for losses.....	\$369,854 00	
Deduct reinsurance.....	53,788 00	
		<hr/>
Net amount of unpaid losses.....		\$316,066 00

Unearned premiums on outstanding risks.....		\$2,917,937 43
Salaries and other miscellaneous expenses due or accrued.....		7,243 14
Federal, state and other taxes due or accrued.....		67,554 98
Commissions and other charges due agents and brokers.....		18,588 16
Due for return premiums and reinsurance.....		52,597 30
<b>Total.....</b>		<b>\$3,379,987 01</b>
Statutory deposit.....	\$200,000 00	
Surplus over all liabilities.....	817,157 99	
<b>Surplus to policy holders.....</b>		<b>1,017,157 99</b>
<b>Total liabilities.....</b>		<b>\$4,397,145 00</b>

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1911.....	\$568,281,237	\$5,936,038 71
Written during the year.....	392,078,904	4,276,809 33
<b>Total.....</b>	<b>\$960,360,141</b>	<b>\$10,212,848 04</b>
Expired and terminated.....	362,587,393	3,925,689 16
<b>In force at end of the year.....</b>	<b>\$597,772,748</b>	<b>\$6,287,158 88</b>
Deduct amount reinsured.....	67,268,718	706,811 34
<b>Net amount in force.....</b>	<b>\$530,504,030</b>	<b>\$5,580,347 54</b>

## 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.....	\$10,000 00	\$22,908 68
Georgia.....	10,000 00	48,007 15

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,502,518 00
Premiums received.....	23,330 95
Losses paid.....	12,934 46
Losses incurred.....	11,200 46



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.....		\$1,012,811 55
Interest on bonds.....	\$34,420 17	
Interest on deposits.....	1,144 90	35,565 07
		<hr/>
Total income.....		\$1,048,376 62
Ledger assets Dec. 31, 1911.....		970,416 26
		<hr/>
Total.....		\$2,018,792 88

DISBURSEMENTS.

Net amount paid for fire losses.....	\$490,869 26
Adjustment and settlement of losses.....	6,567 52
Commissions or brokerage.....	306,289 12
Salaries, fees and other charges of officers and employes.....	501 50
Advertising, printing and stationery.....	81 96
Legal expenses.....	325 60
Fire department, patrol and salvage corps fees and taxes.....	3 00
State taxes on premiums.....	8,684 13
Insurance department licenses and fees.....	1,811 07
Loss on sale or maturity of ledger assets.....	107 98
Remitted to home office.....	100,000 00
Miscellaneous expenditures.....	427 56
	<hr/>
Total disbursements.....	\$915,668 70
	<hr/>
Balance.....	\$1,103,124 18

LEDGER ASSETS.

Book value of bonds, excluding interest.....	\$1,010,523 96	
Cash in banks on interest.....	54,864 84	
Agents' balances.....	37,735 38	
	<hr/>	
Total ledger assets.....	\$1,103,124 18	

NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$14,445 79	
	<hr/>	
Gross assets.....	\$1,117,569 97	

DEDUCT ASSETS NOT ADMITTED.

Cash not in control of trustees.....	\$54,191 37	
Book value of bonds over market value.....	16,673 96	\$70,865 33
	<hr/>	
Total admitted assets.....		\$1,046,704 64

LIABILITIES.

Losses in process of adjustment, or in suspense.....		\$100,473 34
Unearned premiums on outstanding risks.....		688,401 34
Salaries and other miscellaneous expenses due or accrued.....		150 00
Federal, state and other taxes due or accrued.....		15,192 17
		<hr/>
Total.....		\$804,216 85
Statutory deposit.....	\$200,000 00	
Surplus over all liabilities.....	42,487 79	
	<hr/>	
Surplus to policy holders.....		242,487 79
		<hr/>
Total liabilities.....		\$1,046,704 64

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1911.....	\$74,043 938	\$891,551 79
Excess of original premiums over reinsurance.....	-	80,327 96
Written during the year.....	116,868,309	1,256,545 91
	<hr/>	<hr/>
Total.....	\$190,912,247	\$2,228,425 66
Expired and terminated.....	84,822,666	996,663 56
	<hr/>	<hr/>
In force at end of the year.....	\$106,089,581	\$1,231,762 10

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$538,431 00
Premiums received.....	8,592 05
Losses paid.....	3,616 97
Losses incurred.....	3,617 63

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.....		\$916,127 98
Interest on bonds.....	\$21,402 50	
Interest on deposits.....	1,176 20	22,578 70
Agents' balances previously charged off.....		812 94
Received from home office.....		37,041 65
Total income.....		\$976,561 27
Ledger assets Dec. 31, 1911.....		776,057 23
Total.....		\$1,752,618 50

DISBURSEMENTS.

Net amount paid for marine losses.....		\$545,812 26
Commissions or brokerage.....		154,288 45
Miscellaneous expenses of local agencies.....		3,165 29
Salaries and expenses of special and general agents.....		6,556 42
Salaries, fees and other charges of officers and employes.....		4,986 71
Advertising, printing and stationery.....		7,612 85
Postage, telegrams, telephone and express.....		2,424 37
Legal expenses.....		1,129 13
Underwriters' boards and tariff associations.....		2,744 04
Fire department, patrol and salvage corps fees and taxes.....		73 87
Inspections and surveys.....		781 93
State taxes in premiums.....		23,457 71
Insurance department licenses and fees.....		5,032 25
All other licenses, fees and taxes.....		722 50
Remitted to home office.....		98,590 20
Total disbursements.....		\$857,359 98
Balance.....		\$895,258 52

## LEDGER ASSETS.

Book value of bonds, excluding interest.....		\$571,956 97
Cash in office.....	\$2,031 34	
Cash in banks on interest.....	37,068 09	39,099 43
Agents' balances.....		279,761 87
Bills receivable taken for marine and inland risks.....		3,994 90
Cash deposit, Treasurer of Massachusetts.....		445 35
Total ledger assets.....		\$895,258 52

## NON-LEDGER ASSETS.

Interest accrued on bonds.....		\$5,920 00
Gross assets.....		\$901,178 52

## DEDUCT ASSETS NOT ADMITTED.

Cash not in control of trustees.....	\$38,654 08	
Agents' balances, representing business written prior to Oce. 1, last.....	13,614 16	
Book value of bonds over market value.....	29,221 97	\$81,490 21
Total admitted assets.....		\$819,688 31

## LIABILITIES.

Losses in process of adjustment, or in suspense.....	\$274,147 62	
Losses resisted.....	32,012 99	
Total claims for losses.....	\$306,160 61	
Deduct reinsurance.....	130,267 58	
Net amount of unpaid losses.....		\$175,893 03
Unearned premiums on outstanding risks.....		167,777 70
Salaries and other miscellaneous expenses due or accrued.....		500 00
Federal, state and other taxes due or accrued.....		20,000 00
Commissions and other charges due agents and brokers.....		10,402 27
Due for reinsurance.....		104,253 76
Total.....		\$478,826 76
Statutory deposit.....	\$200,000 00	
Surplus over all liabilities.....	140,861 55	
Surplus to policy holders.....		340,861 55
Total liabilities.....		\$819,688 31

## RISKS AND PREMIUMS.

	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1911.....	\$32,451,310	\$611,650 87
Written during the year.....	436,094,567	2,090,381 34
Total.....	\$468,545,877	\$2,702,032 21
Expired and terminated.....	430,841,558	2,000,100 82
In force at end of the year.....	\$37,704,319	\$701,931 39
Deduct amount reinsured.....	16,560,121	388,103 83
Net amount in force.....	\$21,144,198	\$313,827 56

## BUSINESS IN MAINE.

	<i>Marine</i>
Risks written.....	\$88,870 00
Premiums received.....	1,474 68
Losses paid.....	6,177 85
Losses incurred.....	6,177 85

## 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.....		\$900,130 38
Interest on bonds.....	\$24,227 86	
Interest on deposits.....	1,614 08	25,841 94
Total income.....		\$925,972 32
Ledger assets Dec. 31, 1911.....		650,965 67
Total.....		\$1,576,937 99

## DISBURSEMENTS.

Net amount paid for fire losses.....		\$274,101 44
Adjustment and settlement of losses.....		3,447 42
Commissions or brokerage.....		244,487 97
Salaries, fees and other charges of officers and employes.....		500 00
Advertising, printing and stationery.....		42 25
Legal expenses.....		121 90
State taxes on premiums.....		426 93
Insurance department licenses and fees.....		1,848 94
Remitted to home office.....		99,000 00
Miscellaneous expenditures.....		355 67
Total disbursements.....		\$624,332 52
Balance.....		\$952,605 47

## LEDGER ASSETS.

Book value of bonds, excluding interest.....		\$848,222 47
Cash in banks on interest.....		36,190 76
Agents' balances.....		68,192 24
		<hr/>
Total ledger assets.....		\$952,605 47

## NON-LEDGER ASSETS.

Interest accrued on bonds.....		\$9,279 13
		<hr/>
Gross assets.....		\$961,884 60

## DEDUCT ASSETS NOT ADMITTED.

Cash and investments not in control of trustees.....	\$135,643 94	
Book value of bonds over market value.....	18,452 78	\$154,096 72
		<hr/>
Total admitted assets.....		\$807,787 88

## LIABILITIES.

Losses in process of adjustment, or in suspense.....		\$118,359 38
Unearned premiums on outstanding risks.....		518,921 50
Salaries and other miscellaneous expenses due or accrued.....		108 00
Federal, state and other taxes due or accrued.....		9,001 30
		<hr/>
Total.....		\$646,390 18
Statutory deposit.....	\$200,000 00	
Surplus to policy holders.....		*161,397 70
		<hr/>
Total liabilities.....		\$807,787 88

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1911.....	\$13,523,410	\$192,375 77
Excess of original premiums over reinsurance.....	-	55,579 35
Written during the year.....	89,586,916	1,107,238 54
	<hr/>	<hr/>
Total.....	\$103,110,326	\$1,355,193 66
Expired and terminated.....	32,177,704	437,685 25
	<hr/>	<hr/>
In force at end of the year.....	\$70,932,622	\$917,508 41

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$413,563 00
Premiums received.....	5,659 96
Losses paid.....	814 81
Losses incurred.....	1,565 47

\* Owing to the including with assets not admitted of investments not in control of trustees this item is reduced to less than the amount of statutory deposit. Since filing this statement such investments have been placed in the control of trustees.

## 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.....	\$1,326,112 14	
Net marine premiums.....	237,524 48	\$1,563,636 62
Interest on bonds and dividends on stocks.....	\$85,160 76	
Interest on deposits.....	6,548 91	
Interest from all other sources.....	141 36	91,851 03
Profit on sale or maturity of ledger assets.....		5,257 16
Total income.....		\$1,660,744 81
Ledger assets Dec. 31, 1911.....		2,400,486 89
Total.....		\$4,061,231 70

## DISBURSEMENTS.

Net amount paid for fire losses.....	\$702,833 11	
Net amount paid for marine losses.....	164,417 63	\$867,250 74
Adjustment and settlement of losses.....		12,734 40
Commissions or brokerage.....		364,309 66
Salaries and expenses of special and general agents.....		68,211 23
Salaries, fees and other charges of officers and employes.....		89,527 69
Rents.....		9,661 44
Advertising, printing and stationery.....		24,298 83
Postage, telegrams, telephone and express.....		9,389 77
Legal expenses.....		1,389 71
Furniture and fixtures.....		1,166 69
Maps, including corrections.....		5,049 70
Underwriters' boards and tariff associations.....		16,767 98
Fire department, patrol and salvage corps fees and taxes.....		4,635 44
Inspections and surveys.....		5,653 29
State taxes on premiums.....		22,604 02
Insurance department licenses and fees.....		11,272 12

All other licenses, fees and taxes .....	\$14,529 39	
Agents' balances charged off.....	3 88	
Loss on sale or maturity of ledger assets .....	19,660 67	
Remitted to home office.....	38,778 11	
Miscellaneous expenditures.....	2,032 34	
<b>Total disbursements.....</b>	<b>\$1,588,927 10</b>	
<b>Balance.....</b>	<b>\$2,472,304 60</b>	

## LEDGER ASSETS.

Book value of bonds and stocks, excluding interest.....	\$1,897,696 80	
Cash in office.....	\$10,143 54	
Cash in banks on interest.....	358,933 83	369,077 37
Agents' balances.....		204,740 10
Bills receivable taken for marine and inland risks.....		790 33
<b>Total ledger assets.....</b>	<b>\$2,472,304 60</b>	

## NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$20,668 37	
Due for reinsurance on losses paid.....	8,324 13	
<b>Gross assets.....</b>	<b>\$2,501,297 10</b>	

## DEDUCT ASSETS NOT ADMITTED.

Cash and investments not in control of trustees.....	\$286,054 14	
Agents' balances, representing business written prior to Oct. 1, last.....	8,356 73	
Book value of bonds and stocks over market value....	28,378 32	\$322,789 19
<b>Total admitted assets.....</b>	<b>\$2,178,507 91</b>	

## LIABILITIES.

Losses in process of adjustment, or in suspense.....	\$267,121 80	
Losses resisted.....	7,247 00	
<b>Total claims for losses.....</b>	<b>\$274,368 80</b>	
Deduct reinsurance.....	95,537 97	
<b>Net amount of unpaid losses.....</b>	<b>\$178,830 83</b>	
Unearned premiums on outstanding risks.....	1,238,264 06	
Salaries and other miscellaneous expenses due or accrued.....	1,200 00	
Federal, state and other taxes due or accrued.....	23,454 55	
Commissions and other charges due agents and brokers.....	4,493 98	
<b>Total.....</b>	<b>\$1,446,243 42</b>	
Statutory deposit.....	\$200,000 00	
Surplus over all liabilities.....	532,264 49	
<b>Surplus to policy holders.....</b>	<b>732,264 49</b>	
<b>Total liabilities.....</b>	<b>\$2,178,507 91</b>	



## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1911..	\$264,105,392	\$2,629,239 77	\$9,004,784	\$173,794 11
Excess of original premiums over reinsurance.....	-	138,744 87	-	-
Written during the year.....	250,166,010	2,282,493 16	61,953,932	393,749 00
<b>Total.....</b>	<b>\$514,271,402</b>	<b>\$5,050,477 80</b>	<b>\$70,958,716</b>	<b>\$567,543 11</b>
Expired and terminated.....	220,233,341	2,230,709 13	60,330,902	376,964 85
In force at end of the year..	\$294,038,061	\$2,819,768 67	\$10,627,814	\$190,578 26
Deduct amount reinsured....	67,368,582	514,225 21	2,364,940	70,377 61
<b>Net amount in force....</b>	<b>\$226,669,479</b>	<b>\$2,305,543 46</b>	<b>\$8,262,874</b>	<b>\$120,200 65</b>

## 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	\$26,228 86
Virginia.....	42,000 00	18,234 23
California.....	105,000 00	85,576 44
Porto Rico.....	10,000 00	4,078 60

## BUSINESS IN MAINE.

	<i>Fire.</i>	<i>Marine.</i>
Risks written.....	\$1,901,700 00	\$264,210 00
Premiums received.....	23,186 56	5,697 30
Losses paid.....	11,163 52	1,187 99
Losses incurred.....	9,699 02	3,937 99

# Abstracts from Statements

OF

## Maine Mutual Fire Insurance Companies.

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### AROOSTOOK COUNTY PATRONS MUTUAL FIRE INSURANCE COMPANY.

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INCORPORATED IN 1897. COMMENCED BUSINESS IN 1897.

DANIEL W. GILMAN, *President.* ERNEST T. McGLAUFLIN, *Secretary.*  
P. O. Address of Secretary, Presque Isle, Maine.

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#### ASSETS.

Cash deposited in bank . . . . .	\$148 83
Assessments on premium notes unpaid . . . . .	197 68
Due from agents . . . . .	25 29
Safes and office furniture . . . . .	478 68
	<hr/>
Gross assets, not including premium notes . . . . .	\$850 48
(Balance due on premium notes subject to assessment, \$176,624.01).	

#### LIABILITIES.

Losses adjusted and not paid . . . . .	\$4,140 00
Losses reported, not adjusted (estimated) . . . . .	2,000 00
Losses resisted . . . . .	950 00
Due for borrowed money and interest . . . . .	2,500 00
	<hr/>
Gross liabilities . . . . .	\$9,590 00

#### INCOME.

Cash premiums on policies written or renewed . . . . .	\$3,238 84
Assessments on premium notes . . . . .	25,522 40
Cash loaned to company to pay losses or expenses . . . . .	4,800 00

Vacancy permits.....	\$73 48
Automobile permits.....	52 50
	<hr/>
Total income.....	\$33,687 22

EXPENDITURES.

Losses paid during the year.....	\$8,940 97
Adjusting losses.....	46 90
Collecting assessments.....	5 10
Return premiums on policies cancelled.....	227 68
Salaries of officers and directors.....	1,150 00
Traveling expenses of officers, directors and employes.....	62 41
Making assessments.....	150 00
Borrowed money repaid.....	22,336 52
Interest.....	324 25
Rent \$2.50; taxes \$3.47; advertising \$12.08.....	18 05
Printing \$31.75; postage \$107.50; blank books \$3.50.....	142 75
Stationery.....	15 25
Attorneys' fees.....	2 00
Inspections of risks.....	50 33
Typewriter and telephone.....	66 18
	<hr/>
Gross cash expenditures.....	\$33,538 39
	<hr/>
Balance.....	\$148 83

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1911.....	\$4,872,656 00	\$246,032 65
Written and renewed during the year.....	1,275,407 00	64,775 35
	<hr/>	<hr/>
Total.....	\$6,148,063 00	\$310,808 00
Deduct amount terminated during the year.....	840,947 00	42,504 35
	<hr/>	<hr/>
Amount in force Dec. 31, 1912.....	\$5,307,116 00	\$268,303 65
Losses incurred during the year.....		\$13,180 00
Assessments, laid or ordered to be laid, on premium notes during the year.....		25,840 61
Date of last assessment February 15, 1912; amount collected.....		25,522 40
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. MCGLAUFLIN, *Secretary.*  
P. O. Address of Secretary, Presque Isle, Maine.

### ASSETS.

Cash deposited in bank.....	\$170 34
Assessments on premium notes unpaid.....	1,594 23
Furniture and supplies.....	137 00
	\$1,901 57
Gross assets, not including premium notes.....	
(Balance due on premium notes subject to assessment, \$19,438.24).	

### LIABILITIES.

Due for borrowed money and interest.....	\$2,341 25
Due officers for services.....	100 00
	\$2,441 25

### INCOME.

Cash premiums on policies written or renewed.....	\$483 63
Assessments on premium notes.....	6,072 14
Cash loaned to company to pay losses or expenses.....	1,800 00
Vacancy permits.....	3 37
	8,359 14
Gross cash income.....	8,359 14
Cash assets December 31st of previous year.....	613 17
	\$8,972 31

### EXPENDITURES.

Losses paid during the year.....	\$3,215 00
Adjusting losses.....	2 75
Collecting assessments.....	23 77
Return premiums on policies cancelled.....	210 39
Salaries of officers and directors.....	600 00
Traveling expenses of officers, directors and employes.....	7 08
Borrowed money repaid.....	3,000 00
Interest.....	188 50
Rent \$2.50; taxes \$114.76; advertising \$3.00;.....	120 26

Printing \$31.50; postage \$17.20; blank books \$7.50.....	\$56 20
Stationery \$5.00; express charges \$1.05.....	6 05
Tariff and telephone.....	27 83
Rebates.....	1,343 64
	<hr/>
Gross cash expenditures.....	\$8,801 47
	<hr/>
Balance.....	\$170 84

## GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1911.....	\$264,343 00	\$41,740 55
Written and renewed during the year.....	45,130 00	13,138 00
	<hr/>	<hr/>
Total.....	\$309,473 00	\$54,878 55
Deduct amount terminated during the year.....	94,008 00	22,854 80
	<hr/>	<hr/>
Amount in force Dec. 31, 1912.....	\$215,465 00	\$32,023 75
Losses incurred during the year.....		\$3,215 00
Assessments, laid or ordered to be laid, on premium notes during the year		7,234 14
Date of last assessment October 1, 1912; amount collected.....		6,036 09
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.....	\$9 74
Cash deposited in bank.....	577 44
	<hr/>
Total cash assets.....	\$587 18
(Balance due on premium notes subject to assessment, \$10,753.81).	

## INCOME.

Cash premiums on policies written or renewed.....	\$89 15
Policy fees.....	13 00
Interest from all other sources.....	23 36
	<hr/>
Gross cash income.....	\$125 51
Cash assets December 31st of previous year.....	689 29
	<hr/>
Total.....	\$814 80

EXPENDITURES.

Losses paid during the year .....	\$175 00
Adjusting losses .....	2 75
Return premiums on policies canceled .....	1 94
Salaries of officers and directors .....	24 00
Printing, \$20.25; postage \$2.20; taxes \$.48 .....	22 93
Justice fees .....	1 00
	<hr/>
Gross cash expenditures .....	\$227 62
	<hr/>
Balance .....	\$587 18

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1911 .....	\$137,960 00	\$10,929 80
Written and renewed during the year .....	21,950 00	1,783 00
	<hr/>	<hr/>
Total .....	\$159,910 00	\$12,712 80
Deduct amount terminated during the year .....	19,000 00	1,393 00
	<hr/>	<hr/>
Amount in force Dec. 31, 1912 .....	\$140,910 00	\$11,319 80
Losses incurred during the year .....		\$175 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 .....	\$221 99
Furniture .....	19 63
	<hr/>
Gross assets, not including premium notes .....	\$241 62
(Balance due on premium notes subject to assessment, \$14,827.76).	

INCOME.

Cash premiums on policies written or renewed .....	\$139 07
Policy fees .....	37 50

CAPE ELIZABETH & SCARBORO MUTUAL FIRE INS. CO. 445

Assessments on premium notes.....	\$1 44
Gross cash income.....	\$178 01
Cash assets December 31st of previous year.....	186 03
<b>Total</b> .....	<b>\$364 04</b>

EXPENDITURES.

Losses paid during the year.....	\$37 50
Return premiums on policies canceled.....	1 38
Salaries of officers and directors.....	87 50
Printing \$6.00; postage \$4.12.....	10 12
Advertising \$5.25; express charges \$.30.....	5 55
Gross cash expenditures.....	\$142 05
Balance.....	\$221 99

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1911.....	\$245,460 00	\$14,666 60
Written and renewed during the year.....	71,975 00	4,320 50
<b>Total</b> .....	<b>\$317,435 00</b>	<b>\$18,987 10</b>
Deduct amount terminated during the year.....	61,700 00	3,704 01
Amount in force Dec. 31, 1912.....	\$255,735 00	\$15,283 09
Losses incurred during the year.....		\$37 50
Date of last assessment April 8, 1911; amount collected.....		289 22
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.....	\$6 31
Cash deposited in bank.....	239 46
<b>Total cash assets</b> .....	<b>\$245 77</b>
Cash premiums unpaid.....	60 00
Gross assets, not including premium notes.....	\$305 77
(Balance due premium notes subject to assessment, \$9,148.85).	

## INCOME.

Cash premiums on policies written or renewed.....	\$202 90
Interest from all sources.....	3 35
Vacancy permits.....	3 00
	<hr/>
Gross cash income.....	\$209 25
Cash assets December 31st of previous year.....	111 17
	<hr/>
Total.....	\$320 42

## EXPENDITURES.

Return premiums on policies canceled.....	\$20 90
Salaries of officers and directors.....	50 00
Postage \$1.50; advertising \$2.00.....	3 50
Notary's fee.....	25
	<hr/>
Gross cash expenditures.....	\$74 65
	<hr/>
Balance.....	\$245 77

## GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1911.....	\$100,600 00	\$10,060 00
Written and renewed during the year.....	28,300 00	2,830 00
	<hr/>	<hr/>
Total.....	\$128,900 00	\$12,890 00
Deduct amount terminated during the year.....	27,400 00	2,740 00
	<hr/>	<hr/>
Amount in force Dec. 31, 1912.....	\$101,500 00	\$10,150 00
Date of last assessment July 16, 1904.....		
Largest sum insured in a single risk.....		\$2,500 00



## CASCO MUTUAL FIRE INSURANCE COMPANY.

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 INCORPORATED IN 1860. COMMENCED BUSINESS IN 1860.
S. O. HANCOCK, *President.*G. T. COOK, *Secretary.*

P. O. Address of Secretary, Casco, Maine.

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 ASSETS.

(Balance due on premium notes subject to assessment, \$5,771.00).

## LIABILITIES.

Due for borrowed money and interest.....	\$12 90
------------------------------------------	---------

## INCOME.

Policy fees.....	\$7 50
Cash loaned to company to pay losses or expenses.....	1 50
	<hr/>
Gross cash income.....	\$9 00

## EXPENDITURES.

Salaries of agents and employes.....	\$7 50
Printing.....	1 00
Justice fees.....	50
	<hr/>
Gross cash expenditures.....	\$9 00

## GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1911.....	\$55,495 00	\$5,692 50
Written and renewed during the year.....	7,150 00	715 00
	<hr/>	<hr/>
Total.....	\$62,645 00	\$6,407 50
Deduct amount terminated during the year.....	6,225 00	636 50
	<hr/>	<hr/>
Amount in force Dec. 31, 1912.....	\$56,420 00	\$5,771 00
Date of last assessment June 1, 1907; amount collected.....		\$582 01
Largest sum insured in a single risk.....		1,000 00

## CITIZENS MUTUAL FIRE INSURANCE COMPANY.

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 INCORPORATED IN 1893. COMMENCED BUSINESS IN 1893.
E. J. ERVINE, *President.*E. S. ELLIOTT, *Secretary.*

P. O. Address of Secretary, Pemaquid, Maine.

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 ASSETS.

Cash in office.....	\$4 55
Cash deposited in bank.....	1,158 77
Total cash assets.....	<u>\$1,163 32</u>
Safe.....	25 00
Gross assets, not including premium notes.....	<u>\$1,188 32</u>
(Balance due on premium notes subject to assessment, \$8,600.85).	

## INCOME.

Cash premiums on policies written or renewed.....	\$142 84
Policy fees.....	66 00
Interest from all sources.....	39 87
Gross cash income.....	<u>\$248 71</u>
Cash assets December 31st of previous year.....	1,002 14
Total.....	<u>\$1,250 85</u>

## EXPENDITURES.

Losses paid during the year.....	\$6 60
Return premiums on policies canceled.....	2 38
Salaries of officers and directors.....	66 00
Traveling expenses of officers, directors and employes.....	6 59
Printing \$2.50; postage \$3.00; taxes \$31.....	5 81
Freight.....	15
Gross cash expenditures.....	<u>\$87 53</u>
Balance.....	<u>\$1,163 32</u>

## GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1911.....	\$143,633 00	\$8,617 98
Written and renewed during the year.....	47,309 00	2,838 54
Total.....	<u>\$190,942 00</u>	<u>\$11,456 52</u>
Deduct amount terminated during the year.....	40,050 00	2,403 00
Amount in force Dec. 31, 1912.....	\$150,892 00	\$9,053 52
Losses incurred during the year.....		\$6 60
Largest sum insured in a single risk.....		\$1,000 00

CUMBERLAND MUTUAL FIRE INSURANCE  
COMPANY.

INCORPORATED IN 1848. COMMENCED BUSINESS IN 1849.

EDWARD B. OSGOOD, *President.*

HAZEL M. WILSON, *Secretary.*

P. O. Address of Secretary, Cumberland Center, Maine.

ASSETS.

Cash in office .....	\$33 81
Cash deposited in bank .....	586 16
Total cash assets .....	\$619 97
(Balance due on premium notes subject to assessment, \$33,989.97).	

INCOME.

Cash premiums on policies written or renewed .....	\$216 25
Policy fees .....	78 00
Interest from all other sources .....	16 03
Gross cash income .....	\$310 28
Cash assets December 31st of previous year .....	386 86
Total .....	\$697 14

EXPENDITURES.

Losses paid during the year .....	\$9 05
Return premiums on policies canceled .....	4 24
Salaries of officers and directors .....	54 00
Postage \$2.00; stationery \$1.00; advertising \$6.88 .....	9 88
Gross cash expenditures .....	\$77 17
Balance .....	\$619 97

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1911 .....	\$388,410 00	\$32,682 38
Written and renewed during the year .....	73,730 00	7,373 00
Total .....	\$462,140 00	\$40,055 38
Deduct amount terminated during the year .....	55,742 00	3,597 27
Amount in force Dec. 31, 1912 .....	\$406,398 00	\$36,458 11
Losses incurred during the year .....		\$9 05
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.

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INCORPORATED IN 1860. COMMENCED BUSINESS IN 1860.

RANDALL HARRIMAN, *President.*                      WILLIAM PLUMMER, *Secretary.*  
P. O. Address of Secretary, R. D. 2, Auburn, Maine.

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## ASSETS.

Cash in office.....	\$129 16
Cash deposited in bank.....	327 20
<hr/>	
Total cash assets.....	\$456 36
Safe.....	62 50
<hr/>	
Gross assets, not including premium notes.....	\$518 86
(Balance due on premium notes subject to assessment, \$8,253.85).	

## INCOME.

Cash premiums on policies written or renewed.....	\$120 18
Policy fees.....	28 00
Interest from all sources.....	10 83
Vacancy permits.....	7 00
<hr/>	
Gross cash income.....	\$166 01
Cash assets December 31st of previous year.....	316 36
<hr/>	
Total.....	\$482 37

## EXPENDITURES.

Commissions to agents.....	\$14 00
Salaries of officers and directors.....	10 00
Postage, \$1.46; taxes, \$.05.....	1 51
Justice fees.....	50
<hr/>	
Gross cash expenditures.....	\$26 01
<hr/>	
Balance.....	\$456 36

## GENERAL ITEMS.

	Amount.	Premium Notes.
Amount in force Dec. 31, 1911.....	\$142,579 00	\$8,562 74
Written and renewed during the year.....	33,385 00	2,003 10
<hr/>		
Total.....	\$175,964 00	\$10,565 84
Deduct amount terminated during the year.....	29,761 00	1,785 66
<hr/>		
Amount in force Dec. 31, 1912.....	\$146,203 00	\$8,780 18
Date of last assessment, June 26, 1906, amount collected.....		\$819 20
Largest sum insured in a single risk.....		2,000 00

## DIRIGO MUTUAL FIRE INSURANCE COMPANY.

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 INCORPORATED IN 1899. COMMENCED BUSINESS IN 1899.
DR. A. W. LINCOLN, *President.*T. F. MILLETT, *Secretary.*

P. O. Address of Secretary, Gorham, Maine.

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 ASSETS.

Cash in office.....	\$2,477 45
Cash deposited in bank.....	460 02
Mortgages.....	1,369 37
Real estate.....	75 80
<hr/>	
Total cash assets.....	\$4,382 44
Assessments on premium notes unpaid.....	6,799 77
Cash premiums unpaid.....	619 63
Interest due and accrued.....	236 63
Furniture and safes.....	1,035 00
<hr/>	
Gross assets, not including premium notes.....	\$13,073 47
(Balance due on premium notes subject to assessment, \$327,095.68).	

## LIABILITIES.

Losses adjusted and not paid.....	\$1,416 60
Losses reported, not adjusted (estimated).....	3,052 50
Due for borrowed money and interest.....	8,101 85
<hr/>	
Gross liabilities.....	\$12,570 95

## INCOME.

Cash premiums on policies written or renewed.....	\$12,344 54
Policy fees.....	555 00
Assessments on premium notes.....	19,294 49
Interest from all sources.....	216 87
Cash loaned to company to pay losses or expenses.....	9,248 00
Permits, \$566.81; transfers, \$20.25.....	587 06
Sale of land.....	600 00
<hr/>	
Gross cash income.....	\$42,845 96
Cash assets December 31st of previous year.....	6,428 82
<hr/>	
Total.....	\$49,274 78

## EXPENDITURES.

Losses paid during the year.....	\$25,392 51
Adjusting losses.....	1,209 30
Return premiums on policies canceled.....	584 25
Salaries of officers and directors.....	2,330 70
Salaries of agents and employees.....	2,577 31

Traveling expenses of officers, directors and employes.....	\$676 43
Borrowed money repaid.....	11,058 00
Interest.....	169 47
Rent, \$154.00; taxes, \$23.62; advertising, \$48.75.....	226 37
Printing, \$5.33; postage, \$253.25; blank books, \$2.00.....	260 58
Stationery, \$5.69; express charges, \$7.36.....	13 05
Telephone.....	50 60
Legal expense.....	143 32
Tariff.....	50 00
State tax on premiums.....	122 49
Examination of books.....	1 99
Miscellaneous.....	25 97
<b>Gross cash expenditures.....</b>	<b>\$44,892 34</b>
<b>Balance.....</b>	<b>\$4,382 44</b>

## GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1911.....	\$5,755,021 69	\$375,822 65
Written and renewed during the year.....	1,632,071 00	80,740 53
<b>Total.....</b>	<b>\$7,387,092 69</b>	<b>\$456,563 18</b>
Deduct amount terminated during the year.....	1,690,853 15	97,828 47
<b>Amount in force Dec. 31, 1912.....</b>	<b>\$5,696,239 54</b>	<b>\$358,734 71</b>
Losses incurred during the year.....		†\$24,414 11
Assessments, laid or ordered to be laid, on premium notes during the year		13,118 06
Date of last assessment, November, 1912, amount collected.....		8,200 16
Largest sum insured in a single risk.....		3,000 00

## DRESDEN MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1888. COMMENCED BUSINESS IN 1888.

FRANK H. CATE, *President.*JOSEPH F. HOUDLETTE, *Secretary.*

P. O. Address of Secretary, West Dresden, Maine.

## ASSETS.

Cash in office.....	\$236 05
Cash deposited in bank.....	52 32
<b>Total cash assets.....</b>	<b>\$288 37</b>
Safe.....	31 00
<b>Gross assets, not including premium notes.....</b>	<b>\$319 37</b>
(Balance due on premium notes subject to assessment, \$7,605.38).	

† Included in this amount is \$6,663.33 for losses incurred prior to 1912, and paid in 1912, and was not included in last statement.

INCOME.

Cash premiums on policies written or renewed .....	\$164 27
Policy fees .....	35 50
Vacancy permits .....	5 45
<hr/>	
Gross cash income .....	\$205 22
Cash assets December 31st of previous year .....	148 23
<hr/>	
Total .....	\$353 45

EXPENDITURES.

Losses paid during the year .....	\$8 35
Return premiums on policies canceled .....	98
Salaries of officers and directors .....	35 50
Traveling expenses of officers, directors and employes .....	5 00
Printing, \$12.50; postage, \$0.54; advertising, \$1.50 .....	14 54
Stationery, \$0.46; express charges, \$0.25 .....	71
<hr/>	
Gross cash expenditures .....	\$65 08
<hr/>	
Balance .....	\$288 37

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1911 .....	\$168,580 00	\$8,151 75
Written and renewed during the year .....	65,685 00	3,274 25
<hr/>		
Total .....	\$234,265 00	\$11,426 00
Deduct amount terminated during the year .....	66,975 00	3,342 25
<hr/>		
Amount in force Dec. 31, 1912 .....	\$167,290 00	\$8,083 75
Losses incurred during the year .....		\$8 35
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 .....	\$14 54
Cash deposited in bank .....	190 71
<hr/>	
Total cash assets .....	\$205 25
(Balance due on premium notes subject to assessment, \$8,481.22).	

## INCOME.

Cash premiums on policies written or renewed.....	\$195 92
Policy fees.....	23 50
Assessments on premium notes.....	140 21
Interest from all sources.....	6 05
Permits.....	1 45
	<hr/>
Gross cash income.....	\$367 13
Cash assets December 31st of previous year.....	368 79
	<hr/>
Total.....	\$735 92

## EXPENDITURES.

Losses paid during the year.....	\$499 25
Return premiums on policies canceled.....	1 65
Salaries of officers and directors.....	23 50
Traveling expenses of officers, directors and employes.....	1 00
Printing, \$1.50; stationery, \$3.27; blank books, \$0.50.....	5 27
	<hr/>
Gross cash expenditures.....	\$530 67
	<hr/>
Balance.....	\$205 25

## GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1911.....	\$106,935 00	\$9,252 40
Written and renewed during the year.....	35,625 00	3,165 00
	<hr/>	<hr/>
Total.....	\$142,580 00	\$12,417 40
Deduct amount terminated during the year.....	34,765 00	3,019 40
	<hr/>	<hr/>
Amount in force Dec. 31, 1912.....	\$107,795 00	\$9,398 00
Assessments, laid or ordered to be laid, on premium notes during the year.....		\$140 21
Date of last assessment, January 1, 1912, amount collected.....		140 21
Largest sum insured in a single risk.....		1,500 00



ELIOT AND KITTEERY MUTUAL FIRE INSURANCE  
COMPANY.

INCORPORATED IN 1844. COMMENCED BUSINESS IN 1844.

AARON B. COLE, *President*. MOSES E. GOODWIN, *Secretary*  
P. O. Address of Secretary, R. F. D., Kittery Depot, Maine.

ASSETS.

Cash deposited in bank .....	\$20 98
Due from agents .....	494 48
Office furniture and safe .....	80 00
Gross assets, not including premium notes .....	\$595 46
(Balance due on premium notes subject to assessment, \$87,473.29).	

LIABILITIES.

Due for borrowed money and interest .....	\$4,650 00
-------------------------------------------	------------

INCOME.

Cash premiums on policies written or renewed .....	\$465 64
Assessments on premium notes .....	19 44
Cash loaned to company to pay losses or expenses .....	1,232 50
Money refunded .....	10 31
Gross cash income .....	\$1,727 89
Cash assets December 31st of previous year .....	3 45
Total .....	\$1,731 34

EXPENDITURES.

Losses paid during the year .....	\$752 46
Adjusting losses .....	12 00
Salaries of officers and directors .....	600 00
Making assessments .....	20 00
Interest .....	265 25
Rent \$25.00; advertising \$9.00 .....	34 00
Printing \$7.00; postage \$12.00; stationery \$17.65 .....	26 65
Gross cash expenditures .....	\$1,710 36
Balance .....	\$20 98

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1911.....	\$1,607,116 00	\$96,426 96
Written and renewed during the year.....	287,815 00	17,268 90
	<hr/>	<hr/>
Total.....	\$1,894,931 00	\$113,695 86
Deduct amount terminated during the year.....	240,445 00	14,426 70
	<hr/>	<hr/>
Amount in force Dec. 31, 1912.....	\$1,654,486 00	\$99,269 16
Losses incurred during the year.....		\$752 46
Date of last assessment October 31, 1910.....		
Largest sum insured in a single risk.....		3,000 00

FALMOUTH MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

N. S. CLIFFORD, *President.* ARTHUR S. NOYES, *Secretary.*  
P. O. Address of Secretary, West Falmouth, Maine.

ASSETS.

Cash in office.....	\$174 27
Cash deposited in bank.....	493 38
	<hr/>
Total cash assets.....	\$667 65
Assessments on premium notes unpaid.....	65 50
Safes.....	40 00
	<hr/>
Gross assets, not including premium notes.....	\$773 15
(Balance due on premium notes subject to assessment, \$47,204.91).	

INCOME.

Cash premium on policies written or renewed.....	\$291 16
Policy fees.....	91 50
Assessments on premium notes.....	17 94
Interest from all sources.....	8 62
	<hr/>
Gross cash income.....	\$409 22
Cash assets December 31st of previous year.....	387 14
	<hr/>
Total.....	\$796 36

EXPENDITURES.

Return premiums on policies canceled.....	\$44 68
Salaries of officers and directors.....	77 50
Printing \$2.00; postage \$2.00; taxes \$2.53.....	6 53
	<hr/>
Gross cash expenditures.....	\$128 71
	<hr/>
Balance.....	\$667 65

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1911.....	\$472,835 00	\$47,283 50
Written and renewed during the year.....	97,050 00	9,705 00
	<hr/>	<hr/>
Total.....	\$569,885 00	\$56,988 50
Deduct amount terminated during the year.....	79,215 00	7,921 50
	<hr/>	<hr/>
Amount in force Dec. 31, 1912.....	\$490,670 00	\$49,067 00
Date of last assessment September 23, 1911; amount collected.....		\$2,284 26
Largest sum insured in a single risk.....		5,000 00

FARMINGTON MUTUAL FIRE INSURANCE

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.....	\$6 03
Cash deposited in bank.....	503 76
	<hr/>
Total cash assets.....	\$509 79
Interest due and accrued.....	7 53
	<hr/>
Gross assets, not including premium notes.....	517 32
(Balance due on premium notes subject to assessment, \$22,878.36).	

INCOME.

Cash premiums on policies written or renewed.....	\$309 30
Policy fees.....	39 00
Assessments on premium notes.....	495 25
Interest from all sources.....	17 65

Transfers.....	\$3 50
Vacancy permits.....	3 50
	<hr/>
Gross cash income.....	\$868 20
Cash assets December 31st of previous year.....	834 30
	<hr/>
Total.....	\$1,702 50

## EXPENDITURES.

Losses paid during the year.....	\$1,027 00
Return premiums on policies canceled.....	11 04
Salaries of officers and directors.....	28 75
Salaries of agents and employes.....	100 00
Rent \$0.50; advertising \$3.00.....	3 50
Printing \$10.90; postage \$5.31; stationery \$4.34.....	20 55
Expense of examination.....	1 87
	<hr/>
Gross cash expenditures.....	1,192 71
	<hr/>
Balance.....	\$509 79

## GENERAL ITEMS.

	<i>Amount</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1911.....	\$227,990 00	\$22,799 00
Written and renewed during the year.....	75,625 00	7,562 50
	<hr/>	<hr/>
Total.....	\$303,615 00	\$30,361 50
Deduct amount terminated during the year.....	61,550 00	6,155 00
	<hr/>	<hr/>
Amount in force Dec. 31, 1912.....	\$242,065 00	\$24,206 50
Losses incurred during the year.....		\$1,027 00
Assessments, laid or ordered to be laid, on premium notes during the year.....		495 25
Date of last assessment January 31, 1912, amount collected.....		495 25
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, Kents Hill, Maine.

## ASSETS.

Cash in office.....	\$32 88
Cash deposited in bank.....	574 49
	<hr/>
Total cash assets.....	\$607 37

Safe.....	\$27 00
Gross assets, not including premium notes.....	\$634 37
(Balance due on premium notes subject to assessment, \$7,424.30).	

INCOME.

Cash premiums on policies written or renewed.....	\$86 54
Policy fees.....	13 50
Interest from all sources.....	22 30
Gross cash income.....	\$122 34
Cash assets December 31st of previous year.....	588 67
Total.....	\$711 01

EXPENDITURES.

Losses paid during the year.....	\$60 00
Return premiums on policies canceled.....	2 79
Salaries of officers and directors.....	19 00
Printing \$11.25; postage \$0.40.....	11 65
Advertising \$2.80; express charges \$0.40.....	3 20
Justice fees.....	50
Calendars.....	6 50
Gross cash expenditures.....	\$103 64
Balance.....	\$607 37

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1911.....	\$68,710 00	\$7,682 90
Written and renewed during the year.....	22,450 00	2,163 50
Total.....	\$91,160 00	\$9,846 40
Deduct amount terminated during the year.....	21,775 00	2,112 75
Amount in force Dec. 31, 1912.....	\$69,385 00	\$7,733 65
Losses incurred during the year.....		\$60 00
Date of last assessment May 23, 1879.....		
Largest sum insured in a single risk.....		1,650 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 .....	\$92 72
Assessments on premium notes unpaid .....	2 10
Safe .....	55 00
	\$149 82
Gross assets, not including premium notes.....	
(Balance due on premium notes subject to assessment, \$25,744.52.)	

INCOME.

Cash premiums on policies written or renewed .....	\$288 71
Policy fees .....	60 50
Assessments on premium notes .....	1,710 18
	\$2,059 39
Gross cash income.....	50 85
Cash assets December 31st of previous year.....	
Total .....	\$2,110 24

EXPENDITURES.

Losses paid during the year.....	\$1,650 00
Adjusting losses.....	1 50
Collecting assessments .....	2 65
Commissions for collecting cash premiums.....	30 25
Return premiums on policies canceled.....	1 90
Salaries of officers and directors.....	175 50
Traveling expenses of officers, directors and employes.....	4 65
Making assessments .....	24 25
Borrowed money repaid.....	100 00
Interest.....	4 62
Taxes, \$0.06; advertising, \$2.00.....	2 06
Printing, \$1.25; postage, \$15.39; stationery, \$2.00.....	18 64
Justice and notary fees.....	1 50
	\$2,017 52
Gross cash expenditures.....	
Balance.....	\$92 72

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1911.....	\$585,435 00	\$29,271 75
Written and renewed during the year.....	144,355 00	7,217 75
	<hr/>	<hr/>
Total.....	\$729,790 00	\$36,489 50
Deduct amount terminated during the year.....	151,855 00	7,592 75
	<hr/>	<hr/>
Amount in force Dec. 31, 1912.....	\$577,935 00	\$28,896 75
Losses incurred during the year.....		\$1,650 00
Assessments, laid or ordered to be laid, on premium notes during the year.....		1,712 28
Date of last assessment, August 12, 1912, amount collected.....		1,710 18
Largest sum insured in a single risk.....		2,500 00

FRYEBURG MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1866. COMMENCED BUSINESS IN 1866.

A. WESLEY McKEEN, *President.*                      E. CHANDLER BUZZELL, *Secretary.*  
 P. O. Address of Secretary, Fryeburg, Maine.

ASSETS.

Cash deposited in bank.....	\$440 38
(Balance due on premium notes subject to assessment, \$25,070.04).	

INCOME.

Policy fees.....	\$107 00
Assessments on premium notes.....	4 10
	<hr/>
Gross cash income.....	\$111 10
Cash assets December 31st of previous year.....	500 57
	<hr/>
Total.....	\$611 67

EXPENDITURES.

Losses paid during the year.....	\$34 50
Adjusting losses.....	7 00
Salaries of officers and directors.....	12 00
Salaries of agents and employes.....	107 00
Stationery, \$4.75; express charges, \$0.40; postage, \$4.94.....	10 09
Assessments returned.....	70
	<hr/>
Gross cash expenditures.....	\$171 29
	<hr/>
Balance.....	\$440 38

## GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1911.....	\$533,900 00	\$26,695 00
Written and renewed during the year.....	98,750 00	4,937 50
<b>Total.....</b>	<b>\$632,650 00</b>	<b>\$31,632 50</b>
Deduct amount terminated during the year.....	87,050 00	4,352 50
Amount in force Dec. 31, 1912.....	\$545,600 00	\$27,280 00
Losses incurred during the year.....		\$9 00
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.....	\$94 45
Cash deposited in bank.....	316 19
<b>Total cash assets.....</b>	<b>\$410 64</b>
Assessments on premium notes unpaid.....	36 16
Safes and supplies.....	39 00
<b>Gross assets, not including premium notes.....</b>	<b>\$485 80</b>
(Balance due on premium notes subject to assessment, \$23,823.81).	

## INCOME.

Cash premiums on policies written or renewed.....	\$198 21
Policy fees.....	98 00
Assessments on premium notes.....	1,054 42
Interest from all sources.....	5 73
Vacancy permits.....	57 88
<b>Gross cash income.....</b>	<b>\$1,414 24</b>
Cash assets December 31st of previous year.....	184 11
<b>Total.....</b>	<b>\$1,598 35</b>



EXPENDITURES.

Losses paid during the year.....	\$1,001 75
Commissions to agents.....	71 80
Collecting assessments.....	12 00
Return premiums on policies canceled.....	76
Salaries of officers and directors.....	49 20
Traveling expenses of officers, directors and employes.....	2 00
Making assessments.....	15 00
Taxes, \$0.29; advertising, \$8.25.....	8 54
Stationery, \$8.44; postage, \$16.12; blank books, \$0.25.....	24 81
Justice fees.....	75
Telephone.....	1 10
	<hr/>
Gross cash expenditures.....	\$1,187 71
	<hr/>
Balance.....	\$410 64

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1911.....	\$308,800 00	\$25,323 60
Written and renewed during the year.....	84,750 00	6,603 00
	<hr/>	<hr/>
Total.....	\$393,550 00	\$31,931 60
Deduct amount terminated during the year.....	80,235 00	6,245 75
	<hr/>	<hr/>
Amount in force Dec. 31, 1912.....	\$313,315 00	\$25,685 85
Losses incurred during the year.....		\$1,001 75
Assessments, laid or ordered to be laid, on premium notes during the year		1,091 47
Date of last assessment, October 18, 1912, amount collected.....		1,054 42
Largest sum insured in a single risk.....		2,500 00

GORHAM FARMERS MUTUAL FIRE INSURANCE  
COMPANY.

INCORPORATED IN 1861. COMMENCED BUSINESS IN 1861.

CHAS. W. DEERING, *President.* MELVILLE JOHNSON, *Secretary.*  
P. O. Address of Secretary, R. D. 1, Gorham, Maine.

ASSETS.

Cash in office.....	\$8 42
Cash deposited in bank.....	128 08
	<hr/>
Total cash assets.....	\$136 50
Assessments on premium notes unpaid.....	94 75
	<hr/>
Gross assets, not including premium notes.....	\$231 25
(Balance due on premium notes subject to assessment, \$14,723.50).	

## INCOME.

Policy fees .....	\$45 00
Assessments on premium notes.....	12 50
Interest from all sources.....	5 74
Rent of hall.....	2 50
	<hr/>
Gross cash income.....	\$65 74
Cash assets December 31st of previous year.....	147 09
	<hr/>
Total.....	\$212 83

## EXPENDITURES.

Losses paid during the year.....	\$16 53
Adjusting losses.....	1 00
Salaries of officers and directors.....	45 00
Salaries of agents and employes.....	1 50
Postage and money order, \$2.30; advertising, \$5.50.....	7 80
Wood.....	2 50
Expense of examination.....	2 00
	<hr/>
Gross cash expenditures.....	\$76 33
	<hr/>
Balance.....	\$136 50

## GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1911.....	\$196,865 00	\$19,686 50
Written and renewed during the year.....	55,925 00	5,592 00
	<hr/>	<hr/>
Total.....	\$252,790 00	\$25,279 00
Deduct amount terminated during the year.....	34,630 00	3,463 00
	<hr/>	<hr/>
Amount in force Dec. 31, 1912.....	\$218,160 00	\$21,816 00
Losses incurred during the year.....		\$16 53
Date of last assessment, September, 1910.....		
Largest sum insured in a single risk.....		2,300 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.....	\$60 38
Cash deposited in bank.....	541 01
<b>Total cash assets.....</b>	<b>\$601 39</b>
(Balance due on premium notes subject to assessment, \$38,941.80).	

INCOME.

Cash premiums on policies written or renewed.....	\$284 46
Policy fees.....	45 50
Interest from all sources.....	10 31
Vacancy permits and transfers.....	2 75
<b>Gross cash income.....</b>	<b>\$343 02</b>
Cash assets December 31st of previous year.....	903 34
<b>Total.....</b>	<b>\$1,246 36</b>

EXPENDITURES.

Losses paid during the year.....	\$500 00
Return premiums on policies canceled.....	44 92
Salaries of agents and employes.....	64 70
Making and collecting assessments.....	15 00
Taxes \$0.37; advertising \$3.75.....	4 12
Printing \$1.75; postage \$4.08.....	5 83
Stationery \$0.25; express charges \$0.15.....	40
Bonds of officers.....	10 00
<b>Gross cash expenditures.....</b>	<b>\$644 97</b>
<b>Balance.....</b>	<b>\$601 39</b>

## GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1911.....	\$386,685 00	\$40,098 05
Written and renewed during the year.....	90,661 00	9,482 35
Total.....	\$477,346 00	\$49,580 40
Deduct amount terminated during the year.....	79,750 00	8,168 80
Amount in force Dec. 31, 1912.....	\$397,596 00	\$41,411 60
Losses incurred during the year.....		\$500 00
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.....	\$190 14
Assessments on premium notes unpaid.....	71 23
Gross assets, not including premium notes.....	\$261 37
(Balance due on premium notes subject to assessment, \$53,460.06).	

## INCOME.

Policy fees.....	\$128 50
Assessments on premium notes.....	6,409 76
Interest from all other sources.....	7 68
Gross cash income.....	\$6,545 94
Cash assets December 31st of previous year.....	332 78
Total.....	\$6,878 72

## EXPENDITURES.

Losses paid during the year.....	\$6,487 85
Collecting assessments.....	64 09
Salaries of agents and employes.....	108 50
Stationery \$2.00; taxes \$3.60; advertising \$2.00.....	7 60
Printing \$7.75; postage \$10.04; blank books \$2.75.....	20 54
Gross cash expenditures.....	\$6,688 58
Balance.....	\$190 14

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1911.....	\$576,975 00	\$60,317 50
Written and renewed during the year.....	201,350 00	21,080 00
	<hr/>	<hr/>
Total.....	\$778,325 00	\$81,397 50
Deduct amount terminated during the year.....	201,925 00	21,605 00
	<hr/>	<hr/>
Amount in force Dec. 31, 1912.....	\$576,400 00	\$59,792 50
Losses incurred during the year.....		\$6,487 85
Assessments, laid or ordered to be laid, on premium notes during the year		6,439 99
Date of last assessment June 1912; amount collected.....		6,368 76
Largest sum insured in a single risk.....		2,700 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.....	\$79 45
Cash deposited in bank.....	1 80
	<hr/>
Total cash assets.....	\$81 25
Assessments on premium notes unpaid.....	97 22
	<hr/>
Gross assets, not including premium notes.....	\$178 47
(Balance due on premium notes subject to assessment, \$12,679.35).	

INCOME.

Cash premiums on policies written or renewed.....	\$224 14
Policy fees.....	19 25
Assessments on premium notes.....	995 88
Interest from all sources.....	5 25
	<hr/>
Gross cash income.....	\$1,244 52
Cash assets December 31st of previous year.....	75 61
	<hr/>
Total.....	\$1,320 13

## EXPENDITURES.

Losses paid during the year.....	\$1,080 00
Collecting assessments.....	27 00
Return premiums on policies canceled.....	4 70
Salaries of officers and directors.....	32 55
Salaries of agents and employes.....	19 25
Making assessments.....	10 00
Interest.....	25 00
Printing \$26.25; postage \$13.05; taxes \$1.08.....	40 38
Gross cash expenditures.....	<u>\$1,238 88</u>
Balance.....	\$81 25

## GENERAL ITEMS.

	Amount.	Premium Notes.
Amount in force Dec. 31, 1911.....	\$248,854 52	\$14,937 54
Written and renewed during the year.....	64,107 00	3,876 42
Total.....	<u>\$312,961 52</u>	<u>\$18,813 96</u>
Deduct amount terminated during the year.....	70,196 66	4,224 79
Amount in force Dec. 31, 1912.....	\$242,764 86	\$14,589 17
Losses incurred during the year.....	\$1,080 00	
Assessments, laid or ordered to be laid, on premium notes during the year.....	1,093 10	
Date of last assessment April 12, 1912; amount collected.....	995 88	
Largest sum insured in a single risk.....	1,500 00	

## HARRISON MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1859. COMMENCED BUSINESS IN 1860.

GEORGE H. GREENE, *President.* JAMES P. BLAKE, *Secretary.*  
P. O. Address of Secretary, Harrison, Maine.

## ASSETS.

Cash in office.....	\$4 36
Cash deposited in bank.....	1,246 29
Total cash assets.....	<u>\$1,250 65</u>
Due from agents.....	8 20
Interest due and accrued.....	21 00
Safe and supplies.....	49 80
Gross assets, not including premium notes.....	<u>\$1,329 65</u>
(Balance due on premium notes subject to assessment, \$55,501.81).	

INCOME.

Cash premiums on policies written or renewed .....	\$1,487 09
Policy fees .....	224 00
Assessments on premium notes.....	5 75
Interest from all sources .....	56 58
Automobile permits .....	1 00
<hr/>	
Gross cash income.....	\$1,774 42
Cash assets December 31st of previous year.....	1,460 34
<hr/>	
Total.....	\$3,234 76

EXPENDITURES.

Losses paid during the year.....	\$1,240 00
Adjusting losses.....	4 00
Return premiums on policies canceled.....	47 94
Salaries of officers and directors.....	27 00
Salaries of agents and employes.....	601 91
Traveling expenses of officers, directors and employes.....	7 50
Rent \$1.00; taxes \$22.82 .....	23 82
Printing \$8.00; postage \$14.90 .....	22 90
Stationery \$3.53; express charges \$0.85 .....	4 38
Telephone.....	4 66
<hr/>	
Gross cash expenditures.....	\$1,984 11
<hr/>	
Balance.....	\$1,250 65

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1911.....	\$1,057,925 00	\$62,415 35
Written and renewed during the year.....	249,232 00	16,026 93
<hr/>		
Total.....	\$1,307,157 00	\$78,442 28
Leduct amount terminated during the year.....	178,320 00	12,025 10
<hr/>		
Amount in force Dec. 31, 1912.....	\$1,128,837 00	\$66,417 18
<hr/>		
Losses incurred during the year.....		\$1,240 00
Date of last assessment May 27, 1911 .....		
Largest sum insured in a single risk.....		3,600 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.

Safe and supplies.....	\$55 00
(Balance due on premium notes subject to assessment, \$10,223.97).	

### LIABILITIES.

Due officers for services.....	\$4 02
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### INCOME.

Cash premiums on policies written or renewed.....	\$137 94
Policy fees.....	43 00
Assessments on premium notes.....	1,363 98
Transfer of policies.....	2 75
<hr/>	
Gross cash income.....	\$1,547 67
Cash assets December 31st of previous year.....	21 43
<hr/>	
Total.....	\$1,569 10

### EXPENDITURES.

Losses paid during the year.....	\$1,400 00
Adjusting losses.....	9 00
Collecting assessments.....	10 00
Commissions for collecting cash premiums.....	47 42
Return premiums on policies canceled.....	5 77
Salaries of officers and directors.....	40 00
Salaries of agents and employes.....	30 00
Making assessments.....	10 00
Stationery \$0.40; taxes \$6.41.....	6 81
Printing \$4.50; postage \$3.48.....	7 98
Justice fees.....	25
Expenses of examination.....	1 87
<hr/>	
Gross cash expenditures.....	\$1,569 10



GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1911.....	\$239,675 00	\$14,782 40
Written and renewed during the year.....	43,850 00	2,758 50
	<hr/>	<hr/>
Total.....	\$283,525 00	\$17,540 90
Deduct amount terminated during the year.....	54,950 00	3,286 00
	<hr/>	<hr/>
Amount in force Dec. 31, 1912.....	\$228,575 00	\$14,254 90
Losses incurred during the year.....		\$1,400 00
Assessments, laid or ordered to be laid, on premium notes during the year.....		1,356 00
Date of last assessment July 3, 1912; amount collected.....		1,356 00
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.....	\$49 91
Cash deposited in bank.....	2,008 48
	<hr/>
Total cash assets.....	\$2,058 39
(Balance due on premium notes subject to assessment, \$5,970.00).	

INCOME.

Cash premiums on policies written or renewed.....	\$353 33
Policy fees.....	48 00
Interest from all sources.....	111 82
	<hr/>
Gross cash income.....	\$513 15
Cash assets December 31st of previous year.....	2,398 91
	<hr/>
Total.....	\$2,912 06

EXPENDITURES.

Losses paid during the year.....	\$762 50
Return premiums on policies canceled.....	39 47

472 KENNEBUNK FARMERS MUTUAL FIRE INSURANCE CO.

Salaries of officers and directors.....	\$48 00
Postage.....	3 20
Justice fees.....	50
	<hr/>
Gross cash expenditures.....	\$853 67
	<hr/>
Balance.....	\$2,058 39

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1911.....	\$128,588 00	\$6,675 87
Written and renewed during the year.....	69,950 00	3,636 24
	<hr/>	<hr/>
Total.....	\$198,538 00	\$10,312 11
Deduct amount terminated during the year.....	70,250 00	3,678 78
	<hr/>	<hr/>
Amount in force Dec. 31, 1912.....	\$128,288 00	\$6,633 33
Losses incurred during the year.....		\$762 50
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.*                      GEORGE A. PERKINS, *Secretary.*  
P. O. Address of Secretary, Biddeford, Maine.

ASSETS.

Cash in office.....	\$41 63
Cash deposited in bank.....	1,541 48
	<hr/>
Total cash assets.....	\$1,583 11
(Balance due on premium notes subject to assessment, \$23,156.75).	

LIABILITIES.

Losses reported, not adjusted (estimated).....	\$1,500 00
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INCOME.

Cash premiums on policies written or renewed.....	\$421 00
Policy fees.....	15 00

LITCHFIELD MUTUAL FIRE INSURANCE COMPANY. 473

Interest from all sources.....	\$57 94
Gross cash income.....	\$493 94
Cash assets December 31st of previous year.....	\$1,773 92
Total.....	\$2,267 86

EXPENDITURES.

Losses paid during the year.....	\$600 00
Return premiums on policies canceled.....	29 50
Salaries of agents and employes.....	50 00
Printing.....	5 25
Gross cash expenditures.....	\$684 75
Balance.....	\$1,583 11

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1911.....	\$266,650 00	\$26,665 00
Written or renewed during the year.....	42,100 00	4,210 00
Total.....	\$308,750 00	\$30,875 00
Deduct amount terminated during the year.....	52,150 00	5,215 00
Amount in force Dec. 31, 1912.....	\$256,600 00	\$25,660 00
Losses incurred during the year.....		\$2,100 00
Largest sum insured in a single risk.....		3,000 00

LITCHFIELD MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1873. COMMENCED BUSINESS IN 1874.

H. W. MAXWELL, *President.* J. E. CHASE, *Secretary.*  
P. O. Address of Secretary, Litchfield Corners, Maine.

ASSETS.

Cash in office.....	\$65 17
(Balance due on premium notes subject to assessment, \$10,991.82).	

INCOME.

Cash premiums on policies written or renewed.....	\$62 41
Policy fees.....	35 50
Gross cash income.....	\$97 91
Cash assets December 31st of previous year.....	59 28
Total.....	\$157 19

## EXPENDITURES.

Return premiums on policies canceled.....	\$0 50
Salaries of agents and employes.....	84 55
Taxes \$0.56; advertising \$5.40.....	5 96
Stationery \$0.73; postate \$0.28.....	1 01
	<hr/>
Gross cash expenditures.....	\$92 02
	<hr/>
Balance.....	\$65 17

## GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1911.....	\$205,805 00	\$11,111 87
Written and renewed during the year.....	56,125 00	3,023 35
	<hr/>	<hr/>
Total.....	\$261,930 00	\$14,135 22
Deduct amount terminated during the year.....	45,175 00	2,476 40
	<hr/>	<hr/>
Amount in force Dec. 31, 1912.....	\$216,755 00	\$11,658 82
Date of last assessment July, 1911.....		
Largest sum insured in a single risk.....		\$2,150 00

## LOVELL MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1865. COMMENCED BUSINESS IN 1865.

MELLEN EASTMAN, *President.*

E. T. STEARNS, *Secretary*

P. O. Address of Secretary, Center Lovell, Maine.

## ASSETS.

Cash in office.....	\$51 53
Safe.....	50 00
	<hr/>
Gross assets, not including premium notes.....	\$101 53
(Balance due on premium notes subject to assessment, \$5,912.98).	

## INCOME.

Cash premiums on policies written or renewed.....	\$18 85
Policy fees.....	6 90
	<hr/>
Gross cash income.....	\$25 75
Cash assets December 31st of previous year.....	44 16
	<hr/>
Total.....	\$69 91

EXPENDITURES.

Salaries of agents and employes.....	\$17 25
Postage, \$.75; taxes, \$.13.....	88
Justice fee.....	25
	<hr/>
Gross cash expenditures.....	\$18 38
	<hr/>
Balance.....	\$51 53

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1911.....	\$92,005 00	\$5,842 60
Written and renewed during the year.....	15,275 00	942 50
	<hr/>	<hr/>
Total.....	\$107,280 00	\$6,785 10
Deduct amount terminated during the year.....	12,675 00	786 50
	<hr/>	<hr/>
Amount in force Dec. 31, 1912.....	\$94,605 00	\$5,998 60
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.....	\$132 40
Cash deposited in bank.....	1,613 15
	<hr/>
Total cash assets.....	\$1,745 55
Assessments on premium notes unpaid.....	10,298 83
Cash premiums unpaid.....	372 40
Office furnishings and supplies.....	170 00
	<hr/>
Gross assets, not including premium notes.....	\$12,586 78
(Balance due on premium notes subject to assessment, \$4,173.19).	

LIABILITIES.

Losses adjusted and not paid.....	\$1,964 66
Losses resisted.....	2,208 53
Due for borrowed money and interest.....	4,500 00

476 MADAWASKA MUTUAL FIRE INSURANCE COMPANY.

Due officers for services.....	\$444 00
Rent.....	47 04
	<hr/>
Gross liabilities.....	\$9,164 23

INCOME.

Cash premiums on policies written or renewed.....	\$319 85
Assessments on premium notes.....	5,803 06
Cash loaned to company to pay losses or expenses.....	9,472 42
	<hr/>
Gross cash income.....	\$15,595 33
Cash assets December 31st of previous year.....	193 99
	<hr/>
Total.....	\$15,789 32

EXPENDITURES.

Losses paid during the year.....	\$2,910 50
Adjusting losses.....	149 68
Collecting assessments.....	2 25
Return premiums on policies canceled.....	4 80
Salaries of officers and directors.....	999 00
Traveling expenses of officers, directors and employes.....	54 07
Borrowed money repaid.....	9,000 00
Interest.....	230 00
Rent, \$109.89; taxes, \$1.12.....	111 01
Printing, \$55.60; postage, \$228.79; stationery, \$30.67.....	315 06
Legal expense.....	17 40
Comptometer.....	245 00
Worthless check.....	5 00
	<hr/>
Gross cash expenditures.....	\$14,043 77
	<hr/>
Balance.....	\$1,745 55

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1911.....	\$846,315 00	\$82,513 25
Written and renewed during the year.....	89,850 00	8,985 00
	<hr/>	<hr/>
Total.....	\$936,165 00	\$91,492 25
Deduct amount terminated during the year.....	936,165 00	91,498 25
	<hr/>	<hr/>
Losses incurred during the year.....		\$1,678 16
Assessments, laid or ordered to be laid, on premium notes during the year		8,561 52
Date of last assessment, August, 1912, amount collected.....		2,419 22
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 .....	\$213 74
Cash deposited in bank .....	2,502 75
<b>Total cash assets .....</b>	<b>\$2,716 49</b>
Assessments on premium notes unpaid .....	2,037 44
Due from agents .....	1,068 49
Sheriff's deed of real estate .....	865 11
<b>Gross assets, not including premium notes .....</b>	<b>\$6,687 53</b>
(Balance due on premium notes subject to assessment \$250,440.33).	

LIABILITIES

Losses adjusted and not paid .....	\$2,849 90
Losses resisted .....	1,500 00
Due for borrowed money and interest .....	9,850 00
Fifty per cent cash premiums on policies in force .....	2,082 16
<b>Gross liabilities .....</b>	<b>\$16,282 06</b>

INCOME.

Cash premiums on policies written or renewed .....	\$2,749 15
Policy fees .....	389 00
Assessments on premium notes .....	12,673 70
Interest from all sources .....	80 84
Cash loaned to company to pay losses or expenses .....	12,680 00
Sale of mortgage .....	267 83
Vacancy permits .....	95 49
<b>Gross cash income .....</b>	<b>\$28,936 01</b>
Cash assets December 31st of previous year .....	3,800 66
<b>Total .....</b>	<b>\$32,736 67</b>

EXPENDITURES.

Losses paid during the year .....	\$15,584 39
Adjusting losses .....	264 97
Collecting assessments .....	1 50
Return premiums on policies canceled .....	22 30
Dividends to policy holders .....	162 13

Salaries of officers and directors.....	\$630 55
Salaries of agents and employes.....	701 00
Borrowed money repaid.....	11,755 00
Interest.....	534 70
Rent, \$50.00; taxes, \$19.61.....	69 61
Printing, \$71.65; postage, \$198.38; blank books, \$9.00.....	279 03
Stationery, \$4.75; express charges, \$.45.....	5 20
Legal service.....	5 00
Annual examination.....	2 56
Telephone and justice fees.....	2 24
Gross cash expenditures.....	\$30,020 18
Balance.....	\$2,716 49

## GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1911.....	\$2,787,573 43	\$277,242 43
Written and renewed during the year.....	773,145 00	75,288 11
Total.....	\$3,560,718 43	\$352,530 54
Deduct amount terminated during the year.....	625,030 51	63,262 71
Amount in force Dec. 31, 1912.....	\$2,935,687 92	\$289,267 83
Losses incurred during the year.....		\$18,181 37
Assessments, laid or ordered to be laid, on premium notes during the year.....		13,250 00
Date of last assessment, June 22, 1912, amount collected.....		12,673 70
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. LEVENSALER, *Secretary.*

P. O. Address of Secretary, Waldoboro, Maine.

## ASSETS.

Cash in office.....	\$5 77
Cash deposited in bank.....	915 61
Total cash assets.....	\$921 38
Cash premiums unpaid.....	16 80
Gross assets, not including premium notes.....	\$938 18
(Balance due on premium notes subject to assessment, \$20,204.00).	



LIABILITIES.

Due officers for services..... \$30 20

INCOME.

Cash premiums on policies written or renewed .....	\$544 30
Policy fees .....	80 50
	<hr/>
Gross cash income.....	\$624 80
Cash assets December 31st of previous year.....	611 27
	<hr/>
Total.....	\$1,236 07

EXPENDITURES.

Losses paid during the year.....	\$175 00
Return premiums on policies canceled.....	11 30
Salaries of officers and directors.....	114 54
Printing, \$3.90; postage, \$4.20.....	8 10
Stationery, \$3.25; advertising, \$2.00.....	5 25
Justice fee.....	50
	<hr/>
Gross cash expenditures.....	\$314 69
	<hr/>
Balance.....	\$921 38

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1911.....	\$455,000 00	\$22,750 00
Written and renewed during the year.....	135,075 00	6,753 75
	<hr/>	<hr/>
Total.....	\$590,075 00	\$29,503 75
Deduct amount terminated during the year.....	145,375 00	7,268 75
	<hr/>	<hr/>
Amount in force Dec. 31, 1912.....	\$444,700 00	\$22,235 00
Losses incurred during the year.....		175 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, 121 Exchange St., Portland, Maine.

ASSETS.

Cash deposited in bank.....		\$11 76
Assessments on premium notes unpaid	}	
Cash premiums unpaid.....		18,444 68
Furniture and fixtures.....		800 00
		\$19,256 44
Gross assets, not including premium notes.....		
(Balance due on premium notes subject to assessment, \$120,488.92).		

LIABILITIES.

Losses adjusted and not paid.....		\$2,720 05
Due for borrowed money and interest.....		149 52
Fifty per cent cash premiums on policies in force.....		359 04
		\$3,228 61
Gross liabilities.....		

INCOME.

Cash premiums on policies written or renewed and policy fees.....		†\$4,200 32
Assessments on premium notes.....		125,426 04
Interest from all sources.....		38 50
Cash loaned to company to pay losses or expenses.....		149 52
Returned commission.....		146 34
		\$29,960 72
Gross cash income.....		
Cash assets December 31st of previous year.....		203 34
		\$30,164 06
Total.....		

EXPENDITURES.

Losses paid during the year.....		\$22,511 37
Adjusting losses.....		292 51

†\$1,159.78 reinsurance has been deducted.

'\$874.41 reinsurance has been deducted.

MUTUAL FIRE INSURANCE COMPANY.

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Commissions to agents.....	\$1,940 15
Return premiums on policies canceled.....	72 19
Dividend to policy holders.....	84 00
Salaries of officers and directors.....	1,325 00
Salaries of agents and employes.....	892 60
Traveling expenses of officers, directors and employes.....	232 50
Borrowed money repaid.....	833 91
Interest.....	278 27
Rent \$212.81; taxes \$886.50; advertising \$19.70.....	1,119 01
Printing \$112.14; postage \$297.00; express charges \$0.75.....	409 89
Telephone.....	60 00
Inspection.....	100 00
Gross cash expenditures.....	<u>\$30,152 30</u>
Balance.....	\$11 76

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1911.....	\$1,342,358 11	\$182,363 85
Written and renewed during the year.....	1,205,518 21	164,916 83
Total.....	<u>\$2,547,876 32</u>	<u>\$347,280 68</u>
Deduct amount terminated during the year.....	1,493,400 66	201,774 22
Amount in force Dec. 31, 1912.....	\$1,054,475 66	\$145,506 46
Losses incurred during the year.....		\$14,165 14
Assessments, laid or ordered to be laid, on premium notes during the year.....		25,017 54
Date of last assessment December 26, 1912; amount collected.....		8,524 02
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.....	\$579 12
Cash deposited in bank.....	5,350 26
Book value of bonds and stocks.....	141,083 67
Cash premiums unpaid.....	254 25
Due from agents.....	942 16
Real estate.....	3,500 00
Total ledger assets not including premium notes.....	<u>\$151,709 46</u>
(Balance due on premium notes subject to assessment, \$15,844.04).	

## LIABILITIES.

Fifty per cent cash premiums on policies in force.....	\$7,922 02
--------------------------------------------------------	------------

## INCOME.

Cash premiums on policies written or renewed.....	\$5,239 67
Interest from all sources.....	8,715 13
Rents.....	330 00
<hr/>	
Gross cash income.....	\$14,284 80
Cash assets December 31st of previous year.....	144,094 64
<hr/>	
Total.....	\$158,379 44

## EXPENDITURES.

Losses paid during the year.....	\$3,144 67
Adjusting losses.....	10 00
Commissions to agents.....	384 15
Return premiums on policies canceled.....	261 90
Salaries of officers and directors.....	1,350 00
Traveling expenses of officers, directors and employes.....	1 65
Rent \$180.00; taxes \$442.31; advertising \$2.00.....	624 31
Postage \$13.16; telephone \$31.49.....	44 65
Stationery \$16.68; water rent \$31.00.....	47 68
Repairs on real estate.....	19 03
Premiums paid.....	670 00
Miscellaneous expenditures.....	111 94
<hr/>	
Gross cash expenditures.....	\$6,669 98
Balance.....	\$151,709 46

## GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1911.....	\$1,273,345 00	\$14,427 30
Written and renewed during the year.....	421,995 00	5,239 67
<hr/>		
Total.....	\$1,695,340 00	\$19,666 97
Deduct amount terminated during the year.....	322,525 00	3,823 93
<hr/>		
Amount in force Dec. 31, 1912.....	\$1,372,815 00	\$15,844 04
<hr/>		
Losses incurred during the year.....		\$3,144 67
Date of last assessment 1842.....		
Largest sum insured in a single risk.....		5,000 00

## SCHEDULE OF BONDS OWNED BY THE COMPANY.

<i>Description.</i>	<i>Book 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
Northern Pacific & Great Northern 4%, 1921.....	5,100 00	10,000 00
Pontiac, Oxford & Northern 6%, 1916.....	1,000 00	1,000 00

SCHEDULE OF STOCKS OWNED BY THE COMPANY.

<i>Description.</i>	<i>Book and Market Value.</i>	<i>Par. Value.</i>
Atchison, Topeka & Ste. Fe. Ry.....	\$750 00	\$5,000 00
Atchison, Topeka & Ste. Fe. Ry., Pfd.....	250 00	500 00
Atlantic Coast Line.....	5,000 00	5,000 00
Boston & Maine.....	12,856 00	13,000 00
Boston & Chelsea.....	300 00	300 00
Louisville & Nashville.....	5,000 00	5,000 00
Maine Central.....	900 00	900 00
Massachusetts Electric, Pfd.....	2,050 25	3,000 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.....	16,200 00	18,700 00
Atlantic National Bank.....	1,600 00	1,600 00
Cumberland National Bank.....	200 00	200 00
Casco National Bank.....	700 00	700 00
Bath Supply Co.....	1,000 00	1,000 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.....	\$269 46
Cash deposited in bank.....	540 33
Cash value of notes, bonds or other securities.....	793 77
Total cash assets.....	\$1,603 56
Assessments on premium notes unpaid.....	482 62
Cash premiums unpaid.....	200 59
Supplies.....	300 00
Gross assets, not including premium notes.....	\$2,586 77
(Balance due on premium notes subject to assessment, \$45,119.26).	

## LIABILITIES.

Losses reported, not adjusted (estimated) .....	\$1,756 48
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## INCOME.

Cash premiums on policies written or renewed .....	\$3,318 11
Policy fees .....	92 50
Assessments on premium notes .....	1,809 69
Interest from all sources .....	21 58
Permits and transfers .....	79 09
	<hr/>
Gross cash income .....	\$5,320 97
Cash assets December 31st of previous year .....	2,620 69
	<hr/>
Total .....	\$7,941 66

## EXPENDITURES.

Losses paid during the year .....	\$4,254 98
Adjusting losses .....	115 16
Return premiums on policies canceled .....	168 18
Salaries of officers and directors .....	577 40
Salaries of agents and employes .....	772 58
Traveling expenses of officers, directors and employes .....	99 40
Rent \$64.50; taxes \$44.41; advertising \$48.75 .....	157 66
Postage \$55.56; express charges \$1.65 .....	57 21
Telephone .....	47 93
Tariff .....	50 00
Legal services .....	22 97
Examination of books .....	1 99
Miscellaneous .....	12 64
	<hr/>
Gross cash expenditures .....	\$6,338 10
	<hr/>
Balance .....	\$1,603 56

## GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1911 .....	\$896,589 70	\$50,531 60
Written and renewed during the year .....	286,266 00	14,322 80
	<hr/>	<hr/>
Total .....	\$1,182,855 70	\$64,854 40
Deduct amount terminated during the year .....	270,382 00	14,607 34
	<hr/>	<hr/>
Amount in force Dec. 31, 1912 .....	\$912,473 70	\$50,247 06
Losses incurred during the year .....		\$5,112 29
Assessments, laid or ordered to be laid, on premium notes during the year .....		1,834 40
Date of last assessment August 7, 1912; amount collected .....		1,356 46
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 .....	\$121 61
(Balance due on premium notes subject to assessment, \$13,865.99).	

INCOME.

Cash premiums on policies written or renewed .....	\$16 50
Policy fees .....	27 00
Assessments on premium notes.....	228 26
Gross cash income.....	\$271 76
Cash assets December 31st of previous year.....	52 60
Total .....	\$324 36

EXPENDITURES.

Losses paid during the year .....	\$125 00
Salaries of officers and directors.....	\$54 00
Salaries of agents and employes.....	2 00
Advertising \$2.50; stationery \$0.25.....	2 75
Printing \$17.50; postage \$1.50.....	19 00
Gross cash expenditures.....	\$202 75
Balance.....	\$121 61

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1911.....	\$131,735 00	\$13,626 75
Written and renewed during the year.....	38,500 00	4,060 00
Total .....	\$170,235 00	\$17,686 75
Deduct amount terminated during the year.....	35,225 00	3,592 50
Amount in force Dec. 31, 1912.....	\$135,000 00	\$14,094 25
Losses incurred during the year.....		\$125 00
Assessments, laid or ordered to be laid, on premium notes during the year.....		280 00
Date of last assessment 1912; 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 Edgcomb, Maine.

ASSETS.

Cash in office .....	\$30 87
Cash deposited in bank .....	226 75
Total cash assets .....	\$257 62
(Balance due on premium notes subject to assessment, \$4,210.79).	

INCOME.

Cash premiums on policies written or renewed .....	\$26 75
Policy fees .....	4 00
Assessments on premium notes .....	10 00
Interest from all sources .....	8 40
Gross cash income .....	\$49 15
Cash assets December 31st of previous year .....	214 97
Total .....	\$264 12

EXPENDITURES.

Salaries of officers and directors .....	\$4 00
Printing .....	2 50
Gross cash expenditures .....	\$6 50
Balance .....	\$257 62

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1911 .....	\$64,475 00	\$4,613 25
Written and renewed during the year .....	3,550 00	248 50
Total .....	\$68,025 00	\$4,861 75
Deduct amount terminated during the year .....	4,450 00	311 50
Amount in force Dec. 31, 1912 .....	\$63,575 00	\$4,550 25
Date of last assessment, October 1, 1909 .....		
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.*

ALBERT S. PARSONS, *Secretary.*

P. O. Address of Secretary, New Portland, Maine.

ASSETS.

Cash in office.....	\$32 41
Cash deposited in bank.....	486 38
<hr/>	
Total cash assets.....	\$518 79
Safe.....	32 00
<hr/>	
Gross assets, not including premium notes.....	\$550 79
(Balance due on premium notes subject to assessment, \$20,377.00).	

LIABILITIES.

Due officers for services.....	\$26 00
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INCOME.

Cash premiums on policies written or renewed.....	\$128 65
Policy fees.....	65 00
Interest from all sources.....	12 11
Transfer of policy.....	50
<hr/>	
Gross cash income.....	\$206 26
Cash assets December 31st of previous year.....	411 15
<hr/>	
Total.....	\$617 41

EXPENDITURES.

Return premiums on policies canceled.....	\$0 75
Salaries of officers and directors.....	26 00
Traveling expenses of officers, directors and employes.....	65 90
Advertising, \$3.00; postage, \$2.72.....	5 72
Justice fee.....	25
<hr/>	
Gross cash expenditures.....	\$98 62
<hr/>	
Balance.....	\$518 79

## GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1911.....	\$188,875 00	\$18,887 50
Written and renewed during the year.....	64,325 00	6,432 50
	<hr/>	
Total.....	\$253,200 00	\$25,320 00
Deduct amount terminated during the year.....	45,275 00	4,527 50
	<hr/>	
Amount in force Dec. 31, 1912.....	\$207,925 00	\$20,792 50
Date of last assessment, July 28, 1903.....		
Largest sum insured in a single risk.....		\$2,000 00

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NORTH YARMOUTH MUTUAL FIRE INSURANCE  
COMPANY.

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INCORPORATED IN 1852. COMMENCED BUSINESS IN 1852.

ALROY NOYES, *President.*

JAMES LAWRENCE, *Secretary.*

P. O. Address of Secretary, R. F. D. No. 1, North Yarmouth, Maine.

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## ASSETS.

Cash in office.....	\$0 74
Cash deposited in bank.....	252 85
	<hr/>
Total cash assets.....	\$253 59
Safe and supplies.....	48 25
	<hr/>
Gross assets, not including premium notes.....	\$301 84
(Balance due on premium notes subject to assessment, \$18,979.56).	

## INCOME.

Cash premiums on policies written or renewed.....	\$182 39
Policy fees.....	46 00
Interest from all sources.....	5 17
	<hr/>
Gross cash income.....	\$233 56
Cash assets December 31st of previous year.....	151 66
	<hr/>
Total.....	\$385 22

EXPENDITURES.

Losses paid during the year.....	\$4 00
Return premiums on policies canceled.....	10 23
Salaries of officers and directors.....	82 00
Salaries of agents and employes.....	5 00
Stationery and postage, \$13.00; express charges, \$.15; advertising, \$2.00	15 15
Printing, 3.00; blank books, \$10.75.....	13 75
Justice fees.....	1 50
	<hr/>
Gross cash expenditures.....	\$131 63
	<hr/>
Balance.....	\$253 59

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1911.....	\$359,742 00	\$20,258 27
Written and renewed during the year.....	79,478 68	4,559 89
	<hr/>	<hr/>
Total.....	\$439,220 68	\$24,818 16
Deduct amount terminated during the year.....	69,079 00	3,926 80
	<hr/>	<hr/>
Amount in force Dec. 31, 1912.....	\$370,151 68	\$20,891 36
Losses incurred during the year.....		\$4 00
Date of last assessment, May 10, 1911.....		
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.....	\$40 53
Furniture and supplies.....	71 75
	<hr/>
Gross assets, not including premium notes.....	\$112 28
(Balance due on premium notes subject to assessment, \$25,775.31).	

490 NORTHERN MAINE PATRONS MUTUAL FIRE INS. CO.

LIABILITIES.

Due for borrowed money and interest.....	\$2,500 00
Due officers for services, \$175.00; and expenses, \$7.28.....	182 28
Gross liabilities.....	<u>\$2,682 28</u>

INCOME.

Cash premiums on policies written or renewed.....	\$906 24
Assessments on premium notes.....	1,569 84
Cash loaned to company to pay losses or expenses.....	1,300 00
Automobile and vacancy permits.....	7 25
Rebate on printing bill.....	1 50
Gross cash income.....	<u>\$3,784 83</u>
Cash assets December 31st of previous year.....	302 84
Total.....	<u>\$4,087 67</u>

EXPENDITURES:

Losses paid during the year.....	\$1,502 45
Adjusting losses.....	8 40
Return premiums on policies canceled.....	99 30
Salaries of officers and directors.....	250 00
Traveling expenses of officers, directors and employes.....	28 05
Making assessments.....	25 00
Borrowed money repaid.....	1,900 00
Interest.....	168 03
Rent \$2.50; taxes, \$0.30; advertising, \$8.57.....	11 37
Printing, \$22.50; postage, \$25.10; express charges, \$2.00.....	49 60
Telephone and office supplies.....	4 94
Gross cash expenditures.....	<u>\$4,047 14</u>
Balance.....	<u>\$40 53</u>

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1911.....	\$260,360 00	\$13,333 00
Written and renewed during the year.....	349,215 00	18,124 15
Total.....	<u>\$609,575 00</u>	<u>\$31,457 15</u>
Deduct amount terminated during the year.....	50,262 00	2,539 10
Amount in force Dec. 31, 1912.....	\$559,313 00	\$28,918 05
Losses incurred during the year.....	\$1,502 45	
Assessments, laid or ordered to be laid, on premium notes during the year	1,569 84	
Date of last assessment, July 1, 1912, amount collected.....	1,569 84	
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.* L. A. BROOKS, *Secretary.*  
P. O. Address of Secretary, South Paris, Maine.

ASSETS.

Cash in office .....	\$154 52
Cash deposited in bank .....	39 67
<hr/>	
Total cash assets .....	\$194 19
Assessments on premium notes unpaid .....	\$1,065 31
Furniture and fixtures .....	77 00
<hr/>	
Gross assets, not including premium notes .....	\$1,336 50
(Balance due on premium notes subject to assessment, \$200,413.00) ..	

LIABILITIES.

Losses reported, not adjusted (estimated) .....	\$100 00
Due for borrowed money and interest .....	3,800 00
<hr/>	
Gross liabilities .....	\$3,900 00

INCOME.

Cash premiums on policies written or renewed .....	\$2,653 21
Assessments on premium notes .....	14,898 49
Cash loaned to company to pay losses or expenses .....	10,100 00
Vacancy permits .....	379 52
Discount on losses paid in advance .....	26 67
<hr/>	
Gross cash income .....	\$28,057 89
Cash assets December 31st of previous year .....	515 40
<hr/>	
Total .....	\$28,573 29

EXPENDITURES.

Losses paid during the year .....	\$17,130 93
Adjusting losses .....	85 45
Collecting assessments .....	13 57
Return premiums on policies canceled .....	35 37
Salaries of officers and directors .....	1,263 75
Borrowed money repaid .....	9,300 00
Interest .....	288 76
Taxes \$14.69; advertising \$3.50 .....	18 19

Printing \$53.57; postage \$139.86; blank books \$2.25.....	\$195 68
Furniture and fixtures.....	47 40
Gross cash expenditures.....	\$28,379 10
Balance.....	\$194 19

## GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1911.....	\$4,270,074 00	\$226,702 00
Written and renewed during the year.....	1,026,589 00	53,150 00
Total.....	\$5,296,663 00	\$279,852 00
Deduct amount terminated during the year.....	763,225 00	39,439 00
Amount in force Dec. 31, 1912.....	\$4,538,438 00	\$240,413 00
Losses incurred during the year.....		\$16,495 60
Assessments, laid or ordered to be laid, on premium notes during the year.....		14,857 79
Date of last assessment October 24, 1912; amount collected.....		13,792 48
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.....	\$4,079 44
Safe and office furniture.....	385 00
Gross assets, not including premium notes.....	\$4,464 44
(Balance due on premium notes subject to assessment, \$341,692.66).	

## LIABILITIES.

Losses adjusted and not paid.....	\$2,188 00
Losses reported, not adjusted (estimated).....	50 00
Losses resisted.....	1,000 00
Due for borrowed money and interest.....	4,481 50
Gross liabilities.....	\$7,719 50

INCOME.

Cash premiums on policies written or renewed.....	\$5,565 57
Assessments on premium notes.....	16,299 04
Cash loaned to company to pay losses or expenses.....	9,108 33
Vacancy permits.....	760 85
	<hr/>
Gross cash income.....	\$31,733 79
Cash assets December 31st of previous year.....	1,109 64
	<hr/>
Total.....	\$32,843 43

EXPENDITURES.

Losses paid during the year.....	\$19,531 70
Adjusting losses.....	28 50
Collecting assessments.....	309 50
Return premiums on policies canceled.....	187 38
Salaries of officers and directors.....	1,336 06
Salaries of agents and employes.....	9 05
Traveling expenses of officers, directors and employes.....	227 64
Borrowed money repaid.....	6,408 33
Interest.....	91 67
Rent \$1.00; taxes \$1.72; advertising \$4.00.....	6 72
Printing \$105.34; postage \$340.92;.....	446 26
Office supplies \$3.35; express charges \$5.95.....	9 30
Legal services.....	111 94
Over payments on money orders repaid.....	59 94
	<hr/>
Gross cash expenditures.....	\$28,763 99
	<hr/>
Balance.....	\$4,079 44

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1911.....	\$8,372,633 00	\$431,766 49
Written and renewed during the year.....	2,121,998 00	111,311 40
	<hr/>	<hr/>
Total.....	\$10,494,631 00	\$543,077 89
Deduct amount terminated during the year.....	1,882,201 00	96,887 38
	<hr/>	<hr/>
Amount in force Dec. 31, 1912.....	\$8,612,430 00	\$446,190 51
Losses incurred during the year.....		\$20,902 65
Assessments, laid or ordered to be laid, on premium notes during the year.....		16,232 35
Date of last assessment September 30, 1912; amount collected.....		16,232 35
Largest sum insured in a single risk.....		2,000 00

## PINE TREE STATE MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1906. COMMENCED BUSINESS IN 1906.

JAMES T. COLLINS, *President.*

WM. P. HASKELL, *Secretary.*

P. O. Address of Secretary, Hallowell, Maine.

### ASSETS.

Cash in office.....	\$20 21
Cash deposited in bank.....	821 82
Total cash assets.....	\$842 03
Assessments on premium notes unpaid.....	1,492 19
Cash premiums unpaid.....	1,395 70
Safe and typewriter.....	101 40
Gross assets, not including premium notes.....	\$3,831 32
(Balance due on premium notes subject to assessment, \$16,078.86).	

### LIABILITIES.

Losses adjusted and not paid.....	\$954 00
Losses reported, not adjusted (estimated).....	1,417 75
Due officers for services and expenses.....	56 00
Fifty per cent cash premiums on policies in force.....	15 94
Gross liabilities.....	\$2,443 69

### INCOME.

Cash premiums on policies written or renewed.....	\$364 24
Assessments on premium notes.....	3,887 66
Interest from all sources.....	12 50
Cash loaned to company to pay losses or expenses.....	100 00
Vacancy permits.....	7 05
Gross cash income.....	\$4,371 45
Cash assets December 31st of previous year.....	954 82
Total.....	\$5,326 27

### EXPENDITURES.

Losses paid during the year.....	\$3,720 56
Adjusting losses.....	131 82





496 PITTSTON AND WHITEFIELD MUTUAL, FIRE INS. CO.

LIABILITIES.

Due officers for services . . . . . \$10 00

INCOME.

Cash premiums on policies written or renewed . . . . .	\$356 53
Assessments on premium notes . . . . .	1,231 48
Vacancy permits . . . . .	1 75
Gross cash income . . . . .	\$1,589 76
Cash assets December 31st of previous year . . . . .	71 91
Total . . . . .	\$1,661 67

EXPENDITURES.

Losses paid during the year . . . . .	\$1,115 00
Collecting assessments . . . . .	12 00
Return premiums on policies canceled . . . . .	5 83
Salaries of officers and directors . . . . .	31 50
Traveling expenses of officers, directors and employes . . . . .	2 00
Taxes \$5.75; stationery \$1.50 . . . . .	7 25
Printing \$2.65; postage \$17.16 . . . . .	19 81
Gross cash expenditures . . . . .	\$1,193 39
Balance . . . . .	\$468 28

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1911 . . . . .	\$362,990 00	\$32,294 00
Written and renewed during the year . . . . .	114,150 00	10,204 00
Total . . . . .	\$477,140 00	\$42,498 00
Deduct amount terminated during the year . . . . .	129,375 00	12,085 00
Amount in force Dec. 31, 1912 . . . . .	\$347,765 00	\$30,413 00
Losses incurred during the year . . . . .		\$1,115 00
Assessments, laid or ordered to be laid, on premium notes during the year . . . . .		1,219 04
Date of last assessment July 15, 1912; amount collected . . . . .		1,189 24
Largest sum insured in a single risk . . . . .		2,000 00

## SAGADAHOC MUTUAL FIRE INSURANCE COMPANY.

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INCORPORATED IN 1904. COMMENCED BUSINESS IN 1904.

CHESTER M. MARSHALL, *President.* R. S. CARR, *Secretary.*  
P. O. Address of Secretary, Bowdoinham, Maine.

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### ASSETS.

Cash in office.....	\$19 77
Cash deposited in bank.....	157 95
Total cash assets.....	\$177 72
Assessments on premium notes unpaid.....	18 36
Safe and supplies.....	30 00
Gross assets, not including premium notes.....	\$226 08
(Balance due on premium notes subject to assessment, \$10,700.43).	

### LIABILITIES.

Due for borrowed money and interest.....	\$254 48
Due officers for services.....	5 00
Gross liabilities.....	\$259 48

### INCOME.

Cash premiums on policies written or renewed.....	\$318 09
Policy fees.....	104 00
Assessments on premium notes.....	607 51
Interest from all sources.....	3 44
Vacancy permits.....	36 41
Gross cash income.....	\$1,069 45
Cash assets December 31st of previous year.....	70 46
Total.....	\$1,139 91

### EXPENDITURES.

Losses paid during the year.....	\$532 41
Commissions to agents.....	68 10
Collecting assessments.....	3 00
Return premiums on policies canceled.....	6 22
Salaries of officers and directors.....	41 40

Borrowed money repaid.....	\$250 00
Interest.....	30 00
Printing, \$12.25; postage, \$16.26.....	28 51
Stationery, \$0.25; express charges, \$0.30.....	55
Refund of vacancy permit.....	1 50
Justice fee.....	50
	<hr/>
Gross cash expenditures.....	\$962 19
	<hr/>
Balance.....	\$177 72

## GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1911.....	\$145,725 00	\$11,659 25
Written and renewed during the year.....	68,850 00	5,397 50
	<hr/>	<hr/>
Total.....	\$214,575 00	\$17,056 75
Deduct amount terminated during the year.....	67,550 00	5,426 00
	<hr/>	<hr/>
Amount in force Dec. 31, 1912.....	\$147,025 00	\$11,630 75
Losses incurred during the year.....		\$532 41
Assessments, laid or ordered to be laid, on premium notes during the year.....		624 12
Date of last assessment, April 27, 1912, amount collected.....		607 51
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, R. D. No. 1, Union, Maine.

## ASSETS.

Cash in office.....	\$98 37
Cash value of notes, bonds or other securities.....	457 57
	<hr/>
Total cash assets.....	\$555 94
(Balance due on premium notes subject to assessment, \$9,181.05).	

## INCOME.

Cash premiums on policies written or renewed.....	\$78 75
Policy fees.....	35 00
	<hr/>

WARREN FARMERS MUTUAL FIRE INSURANCE CO. 499

Gross cash income.....	\$113 75
Cash assets December 31st of previous year.....	494 98
	-----
Total.....	\$608 73

EXPENDITURES.

Losses paid during the year.....	\$4 00
Commissions for collecting cash premiums.....	35 00
Return premiums on policies canceled.....	1 39
Salaries of officers and directors.....	10 00
Postage, \$0.90; advertising, \$1.00.....	1 90
Justice fees.....	50
	-----
Gross cash expenditures.....	\$52 79
	-----
Balance.....	\$555 94

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1911.....	\$89,500 00	\$8,950 00
Written and renewed during the year.....	26,250 00	2,625 00
	-----	-----
Total.....	\$115,750 00	\$11,575 00
Deduct amount terminated during the year.....	21,100 00	2,110 00
	-----	-----
Amount in force Dec. 31, 1912.....	\$94,650 00	\$9,465 00
Losses incurred during the year.....		\$4 00
Date of last assessment, August 25, 1903.....		
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. F. D. No. 1, Warren, Maine.

ASSETS.

Cash in office.....	\$2 58
Cash deposited in bank.....	3,728 27
	-----
Total cash assets.....	\$3,730 85
(Balance due on premium notes subject to assessment, \$11,672.81).	

## INCOME.

Cash premiums on policies written or renewed and policy fees.....	\$325 39
Interest from all sources.....	133 63
	<hr/>
Gross cash income.....	\$459 02
Cash assets December 31st of previous year.....	3,622 44
	<hr/>
Total.....	\$4,081 46

## EXPENDITURES.

Losses paid during the year.....	\$206 33
Adjusting losses.....	11 00
Return premiums on policies canceled.....	2 26
Salaries of officers and directors.....	122 00
Taxes, \$0.74; advertising, \$2.00.....	2 74
Printing, \$5.00; postage, \$0.98; express charges, \$0.30.....	6 28
	<hr/>
Gross cash expenditures.....	\$350 61
	<hr/>
Balance.....	\$3,730 85

## GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1911.....	\$247,273 00	\$12,363 65
Written and renewed during the year.....	67,545 00	3,377 25
	<hr/>	<hr/>
Total.....	\$314,818 00	\$15,740 90
Deduct amount terminated during the year.....	69,043 00	3,452 15
	<hr/>	<hr/>
Amount in force Dec. 31, 1912.....	\$245,775 00	\$12,288 75
Losses incurred during the year.....		\$206 33
Date of last assessment, September 16, 1876.....		
Largest sum insured in a single risk.....		1,500 00

## WELLS MUTUAL FIRE INSURANCE COMPANY.

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 INCORPORATED IN 1838. COMMENCED BUSINESS IN 1838.
JOSEPH H. LITTLEFIELD, *President.*WM. J. STORER, *Secretary.*

P. O. Address of Secretary, Wells, Maine.

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 ASSETS.

Cash in office .....	\$116 83
Assessments on premium notes unpaid .....	230 27
	<hr/>
Gross assets, not including premium notes .....	\$347 10
(Balance due on premium notes subject to assessment, \$9,645.22).	

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 LIABILITIES.

Due for borrowed money and interest .....	\$150 00
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 INCOME

Cash premiums on policies written or renewed .....	\$137 97
Policy fees .....	27 00
Assessments on premium notes .....	915 88
	<hr/>
Gross cash income .....	\$1,080 85
Cash assets December 31st of previous year .....	176 53
	<hr/>
Total .....	\$1,257 38

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 EXPENDITURES.

Commissions to agents .....	\$65 00
Collecting assessments .....	40 00
Salaries of officers and directors .....	203 00
Salaries of agents and employes .....	12 00
Traveling expenses of officers, directors and employes .....	6 00
Making assessments .....	40 00
Borrowed money repaid .....	723 87
Interest .....	12 00
Printing, \$14.75; postage, \$6.20; advertising, \$5.00 .....	25 95
Stationery, \$4.10; express charges, \$0.63; blank books, \$1.00 .....	5 73
Abatements .....	7 00
	<hr/>
Gross cash expenditures .....	\$1,140 55
	<hr/>
Balance .....	\$116 83

## GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1911.....	\$157,225 00	\$9,946 50
Written and renewed during the year.....	45,915 00	2,907 90
	<hr/>	<hr/>
Total.....	\$203,140 00	\$12,854 40
Deduct amount terminated during the year.....	35,025 00	2,336 50
	<hr/>	<hr/>
Amount in force Dec. 31, 1912.....	\$168,115 00	\$10,517 90
Date of last assessment, November 15, 1911, amount collected.....		\$1,054 45
Largest sum insured in a single risk.....		2,000 00

WEST BANGOR AND HERMON MUTUAL FIRE  
INSURANCE COMPANY.

INCORPORATED IN 1867. COMMENCED BUSINESS IN 1866.

WILMER F. HARDING, *President.*      HOWARD B. LEATHERS, *Secretary.*  
P. O. Address of Secretary, R. F. D. No. 3, Bangor, Maine.

## ASSETS.

Cash in office.....	\$126 21
Cash deposited in bank.....	170 24
	<hr/>
Total cash assets.....	\$296 45
(Balance due on premium notes subject to assessment, \$20,130.14).	

## LIABILITIES.

Losses reported, not adjusted (estimated).....	\$1,050 00
Due officers for services (estimated).....	90 00
	<hr/>
Gross liabilities.....	\$1,140 00

## INCOME.

Policy fees.....	\$66 00
Assessments on premium notes.....	14 95
Interest from all sources.....	5 79
	<hr/>
Gross cash income.....	\$86 74
Cash assets December 31st of previous year.....	292 31
	<hr/>
Total.....	\$379 05



EXPENDITURES.

Salaries of officers and directors.....	\$79 50
Stationery, \$0.30; postage, \$2.80.....	3 10
	<hr/>
Gross cash expenditures.....	\$82 60
	<hr/>
Balance.....	\$296 45

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1911.....	\$213,725 00	\$21,457 50
Written and renewed during the year.....	37,180 00	3,718 00
	<hr/>	<hr/>
Total.....	\$250,905 00	\$25,175 50
Deduct amount terminated during the year.....	32,665 00	3,266 50
	<hr/>	<hr/>
Amount in force Dec. 31, 1912.....	\$218,240 00	\$21,909 00
Losses incurred during the year.....		\$1,050 00
Assessments, laid or ordered to be laid, on premium notes during the year		1,094 87
Date of last assessment, December 23, 1912.....		
Largest sum insured in a single risk.....		1,800 00

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WEST GARDINER MUTUAL FIRE INSURANCE  
COMPANY.

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INCORPORATED IN 1894. COMMENCED BUSINESS IN 1894.

HUBBARD GOLDSMITH, *President.* F. G. WRIGHT, *Secretary.*  
P. O. Address of Secretary, R. F. D. No. 14, Gardiner, Maine.

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ASSETS.

Cash in office.....	\$136 22
(Balance due on premium notes subject to assessment, \$6,418.44).	

LIABILITIES.

Losses adjusted and not paid.....	\$500 00
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## INCOME.

Cash premiums on policies written or renewed .....	\$33 38
Policy fees .....	25 00
Assessments on premium notes .....	421 36
Interest from all sources .....	5 36
	<hr/>
Gross cash income .....	\$485 10
Cash assets December 31st of previous year .....	134 51
	<hr/>
Total .....	\$619 61

## EXPENDITURES.

Losses paid during the year .....	\$400 00
Collecting assessments .....	18 96
Return premiums on policies canceled .....	2 75
Salaries of officers and directors .....	20 00
Salaries of agents and employes .....	25 00
Making assessments .....	2 00
Taxes, \$0.33; advertising, \$3.00 .....	3 33
Printing, \$10.75; stationery, \$0.60 .....	11 35
	<hr/>
Gross cash expenditures .....	\$483 39
	<hr/>
Balance .....	\$136 22

## GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1911 .....	\$149,315 00	\$7,690 25
Written and renewed during the year .....	34,436 00	1,741 80
	<hr/>	<hr/>
Total .....	\$183,751 00	\$9,432 05
Deduct amount terminated during the year .....	28,790 00	1,394 50
	<hr/>	<hr/>
Amount in force Dec. 31, 1912 .....	\$154,961 00	\$8,037 55
Losses incurred during the year .....		\$900 00
Assessments, laid or ordered to be laid, on premium notes during the year		£07 53
Date of 1st assessment, November 16, 1912 .....		
Largest sum insured in a single risk .....		1,200 00

## WILTON MUTUAL FIRE INSURANCE COMPANY.

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 INCORPORATED IN 1859. COMMENCED BUSINESS IN 1859.
HERMAN SANBORN, *President.*J. E. HISCOCK, *Secretary.*

P. O. Address of Secretary, Wilton, Maine.

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 ASSETS.

Cash in office.....	\$263 09
(Balance due on premium notes subject to assessment, \$18,635.03).	

## INCOME.

Cash premiums on policies written or renewed.....	\$108 93
Policy fees.....	31 50
Interest from all sources.....	11 85
Transfers.....	2 25
<hr/>	
Gross cash income.....	\$154 53
Cash assets December 31st of previous year.....	563 70
<hr/>	
Total.....	\$718 23

## EXPENDITURES.

Losses paid during the year.....	\$368 47
Return premiums on policies canceled.....	25
Salaries of officers and directors.....	81 00
Postage, \$1.50; taxes, \$1.05; stationery, \$1.00.....	3 55
Expense of examination.....	1 87
<hr/>	
Gross cash expenditures.....	\$455 14
<hr/>	
Balance.....	\$263 09

## GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1911.....	\$279,575 00	\$18,777 00
Written and renewed during the year.....	56,925 00	3,618 50
<hr/>		
Total.....	\$336,500 00	\$22,395 50
Deduct amount terminated during the year.....	50,600 00	3,267 50
<hr/>		
Amount in force Dec. 31, 1912.....	\$285,900 00	\$19,128 00
<hr/>		
Losses incurred during the year.....		\$368 47
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.

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INCORPORATED IN 1859. COMMENCED BUSINESS IN 1859.

WILLARD LAMB, *President.*JOHN N. SWETT, *Secretary.*

P. O. Address of Secretary, R. F. D. No. 1, South Windham, Maine.

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ASSETS.

Cash in office .....	\$177 91
Cash deposited in bank .....	580 20
	<hr/>
Total cash assets .....	\$758 11
(Balance due on premium notes subject to assessment, \$20,253.96).	

INCOME.

Cash premiums on policies written or renewed .....	\$450 60
Policy fees .....	74 50
Assessments on premium notes .....	640 32
Interest from all sources .....	12 13
	<hr/>
Gross cash income .....	\$1,177 55
Cash assets December 31st of previous year .....	319 27
	<hr/>
Total .....	\$1,496 82

EXPENDITURES.

Losses paid during the year .....	\$605 00
Collecting assessments .....	13 10
Return premiums on policies canceled .....	9 89
Salaries of officers and directors .....	98 50
Making assessments .....	5 00
Taxes, \$0.08; advertising, \$2.00 .....	2 08
Postage, \$1.44; stationery, \$0.10 .....	1 54
Legal services and telephone .....	3 10
Justice fees .....	50
	<hr/>
Gross cash expenditures .....	\$738 71
	<hr/>
Balance .....	\$758 11

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1911.....	\$299,850 00	\$21,591 43
Written and renewed during the year.....	100,030 00	7,146 90
Total.....	\$399,880 00	\$28,738 33
Deduct amount terminated during the year.....	104,630 00	6,879 15
Amount in force Dec. 31, 1912.....	\$295,250 00	\$21,859 18
Losses incurred during the year.....		\$ 5 00
Date of last assessment, December 26, 1911, amount collected.....		640 32
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.....	\$39 02
Cash deposited in bank.....	986 43
Total cash assets.....	\$1,025 45
(Balance due on premium notes subject to assessment, \$11,569.85).	

INCOME.

Cash premiums on policies written or renewed.....	\$115 26
Policy fees.....	25 50
Interest from all sources.....	36 28
Returned director's fee.....	1 00
Gross cash income.....	\$178 04
Cash assets December 31st of previous year.....	957 74
Total.....	\$1,135 78

EXPENDITURES.

Losses paid during the year.....	\$65 06
Return premiums on policies canceled.....	2 60
Salaries of officers and directors.....	40 50

508 YORK COUNTY MUTUAL FIRE INSURANCE COMPANY.

Stationery \$0.30; postage \$0.85 .....	\$1 15
Expense of examination .....	1 02
<hr/>	
Gross cash expenditures .....	\$110 33
<hr/>	
Balance .....	\$1,025 45

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1911 .....	\$178,875 00	\$12,027 29
Written and renewed during the year .....	35,700 00	2,290 00
<hr/>		<hr/>
Total .....	\$214,575 00	\$14,317 29
Deduct amount terminated during the year .....	33,750 00	2,318 50
<hr/>		<hr/>
Amount in force Dec. 31, 1912 .....	\$180,825 00	\$12,178 79
Losses incurred during the year .....		\$15 06
Date of last assessment December 31, 1909 .....		
Largest sum insured in a single risk .....		2,000 00

YORK COUNTY MUTUAL FIRE INSURANCE  
COMPANY.

INCORPORATED IN 1894. COMMENCED BUSINESS IN 1895.

FRANK H. HARGRAVES, *President.* JOSEPH F. WARREN, *Secretary.*  
P. O. Address of Secretary, West Buxton, Maine.

ASSETS.

Cash in office .....	\$474 82
Cash deposited in bank .....	22 74
<hr/>	
Total cash assets .....	\$497 56
Assessments on premium notes unpaid .....	804 52
Office fixtures and supplies .....	865 76
<hr/>	
Gross assets, not including premium notes .....	\$2,167 84
(Balance due on premium notes subject to assessment, \$240,994.72).	

LIABILITIES.

Losses adjusted and not paid .....	\$450 00
Losses reported, not adjusted (estimated) .....	30 00
Losses resisted .....	900 00

YORK COUNTY MUTUAL FIRE INSURANCE COMPANY. 509

Due for borrowed money and interest.....	\$2,000 00
Commissions to agents.....	100 50
<hr/>	
Gross liabilities.....	\$3,480 50

INCOME.

Cash premiums on policies written or renewed.....	\$2,593 39
Policy fees.....	413 50
Assessments on premium notes.....	9,611 83
Interest from all sources.....	7 50
Cash loaned to company to pay losses or expenses.....	8,595 00
Vacancy permits.....	274 37
Incubator, brooder and automobile permits.....	28 85
<hr/>	
Gross cash income.....	\$21,524 44
Cash assets December 31st of previous year.....	210 94
<hr/>	
Total.....	\$21,735 38

EXPENDITURES.

Losses paid during the year.....	\$9,100 55
Adjusting losses.....	79 25
Commissions to agents.....	1,098 00
Collecting assessments.....	42 35
Return premiums on policies canceled.....	38 38
Salaries of officers and directors.....	1,743 00
Salaries of agents and employes.....	17 00
Traveling expenses of officers, directors and employes.....	6 00
Borrowed money repaid.....	7,592 00
Interest.....	305 80
Rent \$90.00; advertising \$224.63.....	314 63
Printing \$25.50; postage \$373.82; blank books \$4.90.....	404 22
Stationery \$29.50; express charges \$7.45.....	36 95
Assessments abated.....	275 94
Inspection.....	14 50
Legal expense.....	50 00
Office supplies and furniture.....	61 57
Miscellaneous.....	57 68
<hr/>	
Gross cash expenditures.....	\$21,237 82
Balance.....	\$497 56

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1911.....	\$3,007,602 00	\$300,760 20
Written and renewed during the year.....	868,110 00	86,811 00
<hr/>		
Total.....	\$3,875,712 00	\$387,571 20
Deduct amount terminated during the year.....	965,232 00	96,523 20
<hr/>		
Amount in force Dec. 31, 1912.....	\$2,910,480 00	\$291,048 00
Losses incurred during the year.....		\$6,823 05
Assessments, laid or ordered to be laid, on premium notes during the year.....		8,132 18
Date of last assessment August 1, 1912; amount collected.....		7,644 64
Largest sum insured in a single risk.....		2,000 00

# Abstract from Statement

OF

## Maine Life Insurance Company.

(NOTE. Details of the Policy Exhibit Appears in Statistical Tables 22-27.)

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UNION MUTUAL LIFE INSURANCE COMPANY,

PORTLAND, MAINE.

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INCORPORATED IN 1848. COMMENCED BUSINESS IN 1849.

FRED E. RICHARDS, *President.*

J. FRANK LANG, *Secretary.*

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### INCOME.

First year's premiums on original policies . . . . .	\$184,350 79	
Dividends applied to purchase paid-up additions and annuities . . . . .	42,209 82	
Surrender values applied to purchase paid-up insurance and annuities . . . . .	18,358 27	
Consideration for original annuities involving life contingencies . . . . .	500 00	
		<hr/>
Total new premiums . . . . .	\$245,418 28	
Renewal premiums . . . . .	1,956,235 57	
Dividends applied to pay renewal premiums . . . . .	72,787 18	
Surrender values applied to pay renewal premiums . . . . .	4,729 96	
		<hr/>
Total renewal premiums . . . . .	\$2,033,752 71	
Total premium income . . . . .		\$2,279,170 99
Consideration for supplementary contracts <i>not</i> involving life contingencies . . . . .		5,064 00
Dividends left with the company to accumulate at interest . . . . .		2,239 34



Interest on mortgage loans.....	\$77,118 72	
Interest on collateral loans.....	40,980 76	
Interest on bonds and dividends on stocks.....	544,604 28	
Interest on premium notes, policy loans or liens.....	\$96,011 18	
Interest on bank deposits.....	4,356 40	
Interest on other debts due the company.....	1,483 26	
Discount on claims paid in advance.....	95 21	
Rents—including company's own occupancy.....	47,303 19	\$811,953 00
<hr/>		
Borrowed money.....		100,000 00
Profit and loss.....		9,220 81
Agents' balances previously charged off.....		75 00
Profit on sale or maturity of ledger assets.....		21,829 03
<hr/>		
Total income.....		\$3,229,552 17
Ledger assets December 31, 1911.....		17,489,515 83
<hr/>		
Total.....		\$20,719,068 00

## DISBURSEMENTS.

Death claims and additions.....	\$769,288 56	
Matured and discounted endowments and additions....	199,752 01	\$969,040 57
<hr/>		
Annuities involving life contingencies.....	2,429 44	
Premium notes and liens voided by lapse.....	9,121 22	
Loans to policy holders signed as collateral.....	109,757 75	
Surrender values paid in cash or applied on loans or notes.....	433,522 01	
Surrender values applied to pay new and renewal premiums.....	4,729 96	
Surrender values applied to purchase paid-up insurance and annuities..	18,358 27	
Dividends paid policy holders in cash or applied on loans or notes....	151,919 57	
Dividends applied to pay renewal premiums.....	72,787 18	
Dividends applied to purchase paid-up additions and annuities.....	42,209 82	
Dividends left with the company to accumulate at interest.....	2,239 34	
Total paid policy holders... \$1,816,115 13		
Expense of adjustment of claims including legal expense.....	721 92	
Supplementary contracts <i>not</i> involving life contingencies.....	11,373 81	
Dividends and interest held on deposit surrendered during the year....	319 78	
Commissions to agents.....	204,128 97	
Compensation of managers and agents, except commission for new business.....	609 27	
Agency supervision, traveling and all other agency expenses.....	20,136 50	
Branch office expense including salaries of managers and clerks.....	43,830 56	
Medical examiners' fees.....	13,144 00	
Salaries and all other compensation of officers and home office employes	98,798 51	
Rents—including company's own occupancy.....	26,163 46	
Advertising, printing, stationery, postage, telephone, express and exchange.....	17,832 83	
Legal expenses.....	5,558 46	
Furniture, fixtures and safes.....	1,498 22	
Repairs and expenses on real estate.....	18,635 57	
Taxes on real estate.....	11,392 53	
State taxes on premiums.....	42,485 86	
Insurance department licenses and fees.....	3,689 34	
All other licenses, fees and taxes.....	4,483 80	
Loss on sale or maturity of ledger assets.....	11,201 27	
Borrowed money repaid.....	100,000 00	
Miscellaneous expenditures.....	5,364 98	
<hr/>		
Total disbursements.....		\$2,457,484 77
<hr/>		
Balance.....		\$18,261,583 23

## LEDGER ASSETS.

Book value of real estate.....		\$958,653 68	
Mortgage loans on real estate.....		1,542,885 08	
Loans secured on collateral.....		804,215 00	
Loans on company's policies assigned as collateral.....		2,093,405 44	
Premium notes on policies in force.....		102,210 10	
Book value of bonds and stocks—excluding interest.....		12,571,687 92	
Cash in office.....	\$746 60		
Deposits in trust companies and banks not on interest.....	22,096 49		
Deposits in trust companies and banks on interest.....	164,164 20		187,007 29
Bills receivable.....			102 00
Agents' balances.....			1,416 72
Total ledger assets.....			\$18,261,583 23

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$25,180 66		
Interest due and accrued on bonds.....	156,132 76		
Interest accrued on collateral loans.....	3,256 94		
Interest due and accrued on premium notes, loans or liens.....	46,961 62		
Rents due and accrued on company's property or lease.....	3,598 57		\$235,130 55
	<i>New</i>	<i>Renew.</i>	
	<i>Business.</i>	<i>alts.</i>	
Gross premiums due and unreported....	\$4,094 72	\$196,243 58	
Gross deferred premiums.....	13,345 02	121,188 18	
Total.....	\$17,439 74	\$317,431 76	
Deduct loading.....	3,732 10	67,930 40	
Net uncollected and deferred premiums	\$13,707 64	\$249,501 36	263,209 00
Gross assets.....			\$18,759,922 78

## DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances.....	\$1,515 05		
Bills receivable.....	102 00		
Premium notes and loans on policies and net premiums in excess of the net value of their policies.....	606 00		
Overdue and accrued interest on bonds in default.....	14,015 00		
Book value of bonds and stocks over market value....	289,519 26		\$305,757 31
Total admitted assets.....			\$18,454,165 47

## LIABILITIES, SURPLUS AND OTHER FUNDS.

Net present values 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.....	\$16,229,307 00		
Same for reversionary additions.....	327,218 00		
Same for annuities.....	18,403 00		
Total.....	\$16,574,928 00		
Deduct net value of risks re-insured.....	8,161 00		
Net reserve.....			\$16,566,767 00
Present value of supplementary contracts <i>not</i> involving life contingencies			66,226 00

Death losses in process of adjustment.....	\$46,600 09	
Death losses reported, no proofs received.....	80,315 31	
Matured endowments due and unpaid.....	9,623 10	
Death losses and other policy claims resisted.....	29,535 00	
<b>Total policy claims.....</b>		<b>\$166,073 50</b>
Dividends left with the company.....		5,055 64
Premiums paid in advance, including surrender values so applied.....		918 94
Unearned interest and rent paid in advance.....		10,259 77
Commissions due agents on premium notes, when paid.....		3,650 00
Commissions to agents, due or accrued.....		1,300 00
Cost of collection on uncollected and deferred premiums in excess of of loading.....		3,700 00
Salaries, rents, commissions and other accounts, due or accrued.....		5,000 00
Medical examiner's fees due or accrued.....		5,000 00
Federal, state, county and municipal taxes due or accrued.....		45,000 00
Dividends or other profits due policy holders.....		12,872 85
<b>Total.....</b>		<b>\$16,881,823 70</b>
Unassigned funds (surplus).....		1,572,341 77
<b>Total liabilities, surplus and other funds.....</b>		<b>\$18,454,165 47</b>

PREMIUM NOTE ACCOUNT.

On hand December 31, 1911.....	\$106,121 43	
Received during the year on old policies.....	189,978 91	
Restored by revival of policies.....	1,878 50	\$297,978 50
<b>Deductions during the year as follows:</b>		
Used in payment of losses and claims.....	\$2,709 28	
Used in purchase of surrendered policies.....	1,234 04	
Voided by lapse.....	10,999 72	
Used in payment of dividends to policyholders....	1,132 00	
Redeemed by maker in cash.....	179,693 70	
<b>Total reduction of premium note account.....</b>		<b>195,768 74</b>
<b>Balance, note assets at end of the year.....</b>		<b>\$102,210 10</b>

EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
In force December 31, 1911.....	43,229	\$62,104,245
Issued, revived and increased during the year.....	3,581	6,357,691
<b>Total.....</b>	<b>46,810</b>	<b>\$68,461,936</b>
Terminated during the year.....	3,184	4,970,083
<b>In force December 31, 1912.....</b>	<b>43,626</b>	<b>\$63,491,853</b>
Policies reinsured.....		\$85,000
Annuities in force Dec. 31, 1912.....	39	\$2,464

DEPOSIT HELD BY STATE TREASURER OF MAINE FOR THE PROTECTION OF ALL POLICY-HOLDERS.

<i>Bonds.</i>	<i>Par Value.</i>	
United States, 4%, 1925.....	\$50,000 00	
Commonwealth of Massachusetts, sewerage, 3%, 1930..	50,000 00	
American Realty Co. 1st mtge., 5%, 1941.....	2,000 00	\$102,000 00

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year...	10,145	\$11,266,933 95
Policies issued during the year.....	762	1,056,804 46
	<hr/>	<hr/>
Total.....	10,907	\$12,323,738 41
Deduct policies ceased to be in force.....	694	765,558 34
	<hr/>	<hr/>
Policies in force in Maine December 31, 1912....	10,213	\$11,558,180 07
Losses and claims unpaid December 31, of the previous year.....	13	\$9,801 00
Losses and claims incurred during the year.....	150	161,142 27
	<hr/>	<hr/>
Total.....	163	\$170,943 27
Losses and claims settled during the year.....	155	161,573 14
	<hr/>	<hr/>
Losses and claims unpaid Dec. 31, 1912.....	8	\$9,370 13
Premiums received.....		\$442,608 38

SECURITIES HELD AS COLLATERAL AND LOANS THEREON.

DESCRIPTION.	Par value.	Market value Dec. 31, 1912.	Amount loaned thereon.
Aroostook Trust & Banking Co., Me., 8 shares	\$800 00	\$1,600 00	\$750 00
Goodall Worsted Co., Me., 6 shares	600 00	720 00	500 00
Rockland & Rockport Lime Co., Me., Com., 16 shares	1,600 00	320 00	
Rockland & Rockport Lime Co., Me., Pfd., 16 shares	1,600 00	1,200 00	611 00
Rockland, Thomaston & Camden Street Ry., Me., 4%, 1921	3,000 00	2,850 00	2,238 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	2,400 00	
Portland Gas Light Co., Me., 50 shares	2,500 00	4,350 00	4,600 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., 1st Mtge., 5%, 1921	7,000 00	7,000 00	9,900 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	480 00	
Camden & Rockland Water Co., Me., 44 shares	4,400 00	2,200 00	2,500 00
Rockland Trust Co., 5 shares	500 00	515 66	
Oxford Paper Co., Me., 5%, 1921	1,000 00	1,000 00	250 00
Elizabeth, Plainfield & Central Jersey Ry., Co., 5%, 1950	17,000 00	16,490 00	
Lima Locomotive Corporation, Ohio, 6%, 1932	1,000 00	990 00	
Norfolk Southern R. R. Co., 5%, 1961	5,000 00	4,900 00	
Virginia & Southwestern Ry., Co., 5, 1958	3,000 00	2,872 50	25,000 00
Pocahontas Consolidated Collierias Co., 5%, 1957	5,000 00	4,350 00	
Buffalo City Gas Co., N. Y., 1st Mtge., 5%, 1947	3,000 00	1,650 00	
Portland National Bank, Me., 10 shares	1,000 00	1,800 00	
Goodall Worsted Co., Me., 7 shares	700 00	840 00	
Standard Oil Co., 3 shares	300 00	3,450 00	9,300 00
Torrington Co., Conn., Pfd., 20 shares	500 00	570 00	
Calumet & Arizona Mining Co., 214 shares	2,140 00	15,194 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	145,100 00
Pepperell Manufacturing Co., Me., 6 shares	600 00	1,758 00	1,400 00
Rumford Falls Power Co., Me., 1,500 shares	150,000 00	187,500 00	100,000 00
Limerick National Bank, Limerick, Me., 140 shares	14,000 00	31,500 00	29,000 00
Limerick Water & Electric Co., Me., 105 shares	10,500 00	10,500 00	
Springfield Water Co., Me., 5%, 1936	3,000 00	2,940 00	
York Light & Heat Co., Me., Cons., 5%, 1927	500 00	500 00	4,500 00
Biddeford & Saco Water Co., Me., 22 shares	2,200 00	2,200 00	
Casco Bay & Harpswell Lines, Me., 5%, 1927	1,000 00	900 00	
Portland & Rumford Falls Ry., Me., 200 shares	20,000 00	38,000 00	
Mortgage 3,000 acres timber land, situate Newry, Oxford County, Maine	-	20,000 00	20,000 00
Mortgage 650 acres timber land, situate Roxbury, Oxford County, Maine	-	15,000 00	
Westbrook Trust Co., Me., 16 shares	1,600 00	1,600 00	1,200 00
First National Bank, Houlton, Me., 50 shares	5,000 00	12,500 00	
Fort Fairfield National Bank, Me., 15 shares	1,500 00	3,900 00	15,000 00
Aroostook Trust & Banking Co., Me., 10 shares	1,000 00	2,000 00	
Fort Kent Trust Co., Me., 20 shares	2,000 00	2,000 00	
Westbrook Trust Co., Me., 10 shares	1,000 00	1,000 00	800 00
Fort Fairfield National Bank, Me., 20 shares	2,000 00	4,000 00	3,000 00
Fort Fairfield National Bank, Me., 10 shares	1,000 00	2,000 00	1,500 00
Fort Fairfield National Bank, Me., 3 shares	300 00	600 00	450 00
Fort Fairfield National Bank, Me., 3 shares	300 00	600 00	450 00
Fidelity Trust Co., Portland, Me., 4 shares	400 00	860 00	600 00
Fraternity Co., Portland, Me., 5 shares	5,000 00	10,000 00	5,000 00
Fraternity Co., Portland, Me., 25 shares	25,000 00	50,000 00	25,000 00
Buffalo & Lackawanna Traction Co., 5%, 1928	10,000 00	9,000 00	
Stonington Water Co., Me., 5%, 1930	3,000 00	2,850 00	
Mousam Water Co., Kennebunk, Me., 4%, 1921	1,000 00	960 00	
Mousam Water Co., Kennebunk, Me., 4%, 1936	500 00	470 00	14,850 00
Portland Railroad Co., Me., 4 shares	400 00	440 00	
Portland & Rumford Falls Ry., Me., 10 shares	1,000 00	1,900 00	
Cumberland County Power & Light Co., Me., Pfd., 40 shares	4,000 00	3,800 00	
Glencoe Lime & Cement Co., St. Louis Mo., Voting Trust Certificate Com., 483 shares	48,300 00	14,490 00	30,150 00
Glencoe Lime & Cement Co., St. Louis Mo., Voting Trust Certificate, Pfd., 259 shares	25,900 00	18,130 00	
Houlton Trust Co., Me., 144 shares	14,400 00	23,040 00	21,600 00
Emerson Lumber Co., Island Falls, Me., 140 shares	14,000 00	21,000 00	
Central Maine Power Co., Waterville, Me., Pfd., 100 shares	10,020 00	9,600 00	10,000 00
Central Maine Power Co., Waterville, Me., Com., 200 shares	20,000 00	5,200 00	
Fort Fairfield National Bank, Me., 20 shares	2,000 00	4,000 00	3,000 00

## SECURITIES HELD AS COLLATERAL AND LOANS THEREON—CONCLUDED.

DESCRIPTION.	Par value.	Market value Dec. 31, 1912.	Amount loaned thereon.
Portland Gas Light Co., Me., 150 shares . . . . .	\$7,500 00	\$13,050 00	\$11,500 00
Leadville Water Co., Colo., 4%, 1916 . . . . .	5,000 00	3,750 00	
Springfield Water Co., Mo., Com., 400 shares . . . . .	40,000 00	18,000 00	13,500 00
Leadville Water Co., Colo., 4%, 1916 . . . . .	1,000 00	750 00	
York Light & Heat Co., Me., 5%, 1927 . . . . .	500 00	500 00	1,000 00
Biddeford & Saco Water Co., Me., 20 shares . . . . .	2,000 00	2,000 00	
Biddeford National Bank, Me., 40 shares . . . . .	4,000 00	4,400 00	10,000 00
Union Safe Deposit & Trust Co., Portland, Me., 47 shares . . . . .	4,700 00	8,930 00	
Nowata, Okla., Street Improvement, Dist. No. 3, 6%, 1913-21 . . . . .	11,763 81	11,763 81	10,400 00
West Realty Co., Portland, Me., 60 shares . . . . .	5,000 00	5,000 00	
Knox Telephone & Telegraph Co., Me., Pfd., 28 shares . . . . .	2,800 00	2,450 00	9,500 00
Knox Telephone & Telegraph Co., Me., Com., 60 shares . . . . .	6,000 00	6,000 00	
Maine Telephone & Telegraph Co., Pfd., 487 shares . . . . .	4,870 00	4,748 25	450 00
Fidelity Trust Co., Portland, Me., 3 shares . . . . .	300 00	645 00	
Springfield Water Co., Mo., 5%, 1936 . . . . .	10,000 00	9,800 00	7,500 00
Springfield Water Co., Mo., 5%, 1936 . . . . .	10,000 00	9,800 00	
Springfield Water Co., Mo., 5%, 1936 . . . . .	10,000 00	9,800 00	8,000 00
York Power Co., Me., Pfd., 50 shares . . . . .	5,000 00	4,750 00	
Springfield Water Co., Mo., 5%, 1936 . . . . .	6,000 00	5,880 00	10,000 00
Rensselaer Water Co., N. Y., 4%, 1922 . . . . .	2,000 00	1,900 00	
First National Bank, Wiscasset, Me., 60 shares . . . . .	6,000 00	6,600 00	5,000 00
Fitzgerald Land & Lumber Co., Vt., 1,745 shares . . . . .	174,500 00	349,000 00	
Syracuse, Lake Shore & Northern R. R. Co., 5%, 1947 . . . . .	1,000 00	970 00	174,500 00
Illinois Valley Ry. Co., 5%, 1935 . . . . .	1,000 00	950 00	
Springfield Water Co., Mo., Pfd., 30 shares . . . . .	3,000 00	2,850 00	1,000 00
Mousam Water Co., Me., 275 shares . . . . .	27,500 00	16,500 00	
Limerick Mills, Limerick, Me., Com., 170 shares . . . . .	17,000 00	17,000 00	12,000 00
Totals . . . . .	\$1,016,773 81	\$1,388,176 56	\$804,215 00

UNION MUTUAL LIFE INSURANCE COMPANY.

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BONDS OWNED BY THE COMPANY.

	Book Value.	Par Value.	Market Value.
British Consols, 2 1/2	\$45,584 25	\$48,666 67	\$36,743 34
United States, Gold, 4, 1925		{ 5,000 00	{ 5,700 00 }
United States, Gold, Registered, 4, 1925	64,542 50	{ 50,000 00	{ 57,000 00 }

STATE, COUNTY AND MUNICIPAL BONDS.

Alger, County of, Mich., 5, 1913	10,100 00	10,000 00	10,000 00
Allegheny County, Pa., 4, 1925	5,283 50	5,000 00	4,900 00
Alpena, County of, Mich., 5, 1915-16	5,112 50	5,000 00	5,050 00
Ashland, Wis., 4, 1932	15,187 50	15,000 00	15,150 00
Astoria, Ore., 5, 1925	20,400 00	20,000 00	20,000 00
Augusta, Me., 4, 1916-18	10,181 00	10,000 00	9,900 00
Augusta, Me., Refunding, 4, 1914	8,000 00	8,000 00	7,960 00
Austin, Texas, Refunding, 4 to 1916, 5 to Mat., 1931	9,200 00	10,000 00	9,500 00
Austin, Texas, Sewer, 5, 1920	5,082 50	5,000 00	5,050 00
Baltimore, Md., Schoolhouse, 4, 1957	10,554 00	10,000 00	9,600 00
Baltimore, Md., 4, 1955	51,250 00	50,000 00	48,000 00
Bath, Me., Refunding, 4, 1916	4,000 00	4,000 00	3,970 00
Bay City, Mich., 5, 1913	40,900 00	40,000 00	40,000 00
Bay City, Mich., 5, 1916	10,525 00	10,000 00	10,162 50
Bayonne, N. J., Funding, 5, 1928	21,325 00	20,000 00	21,500 00
Belding, Mich., Water Works, 4, 1935	9,500 00	10,000 00	9,500 00
Bellingham, Wash., Funding, 5, 1926	37,100 00	35,000 00	36,050 00
Berlin, N. H., Funding, 4, 1917	7,306 25	7,000 00	6,930 00
Birmingham, Ala., Improvement, 8, 1920	52,551 00	45,000 00	50,681 25
Boston, Mass., City Loan, for schools, 3 1/2, 1945	10,150 00	10,000 00	9,075 00
Boston, Mass., City Loan, highways, 4, 1936	25,531 25	25,000 00	25,000 00
Boulder, Colo., Water Works, 4 1/2, 1921	6,912 50	7,000 00	6,895 00
Brunswick & Topsham Water District, Me., 4, 1936	31,200 00	30,000 00	30,450 00
Buffalo, N. Y., Grade Crossing, 3 1/2, 1917	9,716 00	10,000 00	9,700 00
Buffalo, N. Y., River Improvement, 4, 1939	10,632 00	10,000 00	9,750 00
Campbellton, N. B., Town of, Debentures, 4, 1951	19,600 00	20,000 00	19,100 00
Canon City, Colo., Local Public Improvement, 5, 1925	6,466 60	6,500 00	6,500 00
Carbon County, Utah, Court House, Series A, 5, 1929	29,725 00	29,000 00	29,652 50
Carleton County of, N. B., Court House, 4, 1920	990 00	1,000 00	965 00
Carleton, County of, N. B., Court House, 4 1922-28	9,861 20	10,000 00	9,400 00
Carthage, Mo., School District, 4, 1923	10,100 00	10,000 00	9,600 00
Carthage, Mo., Water Works, 5, 1928	25,875 00	25,000 00	25,625 00
Catholic School Commission of Montreal, 4, 1945	51,000 00	50,000 00	47,000 00
Cheboygan, Mich., Water Works, 5, 1914	18,846 00	18,000 00	18,090 00
Chicago, Ill., General Corporation Purposes, 4, 1916	10,050 00	10,000 00	9,900 00
Chicago, Ill., Permanent Improvement, 4, 1918	10,337 50	10,000 00	9,900 00
Colorado Springs, Colo., City Hall, 4, 1916	27,510 30	27,000 00	26,595 00
Colorado Springs, Colo., Gold Refunding, 4, 1924	4,872 00	5,000 00	4,775 00
Corvallis, Ore., Main Sewer System, 5, 1950	25,865 00	25,000 00	25,250 00
Cote St. Antoine, Canada, 4, 1934	48,773 50	45,000 00	42,300 00
Council Bluffs, Iowa, Water Works, 4 1/2, 1916	24,292 80	24,000 00	24,000 00
Council Bluffs, Iowa, Water Works, 4 1/2, 1922	10,250 00	10,000 00	10,000 00
Cranston, R. I., Town of, 40-year, 3 1/2, 1939	4,562 50	5,000 00	4,412 50
Cumberland, County of, Me., 3, 1922	48,100 00	50,000 00	48,000 00
Dallas, Texas, Permanent School Improvement, 4, 1918	4,915 00	5,000 00	4,875 00
Dallas, Texas, Permanent School Improvement, 4, 1919	4,904 00	5,000 00	4,862 50
Dallas, Texas, Water Works, Permanent Improvement, 4, 1935-36	24,000 00	24,000 00	22,440 00
Dallas, Texas, Sewerage Improvement, 5, 1920	2,095 00	2,000 00	2,070 00
Dallas, Texas, Water Supply, 5, 1920	8,345 00	8,000 00	8,280 00
Danbury, Conn., Water, 4, 1946	50,500 00	50,000 00	49,000 00
Delaware State, Hospital Improvement, 4, 1927	40,650 00	40,000 00	40,000 00
Denver, City and County of, Colo., Funding, 5, 1919	9,587 70	9,000 00	9,292 50
Denver, City and County of, Colo., Refunding, 5, 1919	5,298 50	5,000 00	5,162 50
Dubuque, Iowa, Refunding, 4, 1916	20,000 00	20,000 00	19,700 00
Dubuque, Iowa, School Building, 4, 1916	32,257 50	33,000 00	32,505 00
Duluth, Minn., Independent School District, 5, 1921	12,780 00	12,000 00	12,480 00
Duluth, Minn., Water and Light, 4, 1935	15,487 50	15,000 00	14,137 50
Duluth, Minn., Water and Light, 4, 1936	14,625 00	15,000 00	14,118 75
East St. Louis, Ill., East Side Levee and Sanitary District, 5, 1918-19	20,357 50	20,000 00	20,000 00
Eden, Me., Town of, Engine House, 4, 1914	2,526 75	2,500 00	2,506 25
Eden, Me., Town of, Engine House, 4, 1915	2,534 25	2,500 00	2,509 38
Fort Collins, Colo., Park, 5, 1923	25,000 00	25,000 00	25,250 00
Fort Collins, Colo., Water, 4 1/2, 1924	75,000 00	75,000 00	75,000 00
Fort Kent, Town of, Maine, 4, 1922	6,240 00	6,000 00	5,940 03
Fort William, P. Ont., Canada, Debenture, 4 1/2, 1926	19,953 33	19,953 33	19,055 40
Fort Worth, Texas, Fire Hall, Series 13, 4 1/2, 1949	15,525 00	15,000 00	14,737 50
Fort Worth, Texas, Improvement, Series 19, 4 1/2, 1950	10,100 00	10,000 00	9,825 00
Fort Worth, Texas, School, Series 10, 4 1/2, 1948	25,625 00	25,000 00	24,562 50
Fort Worth, Texas, School, Series 12, 4 1/2, 1949	20,500 00	20,000 00	19,650 00
Fort Worth, Texas, Second Series, Refunding, 4, 1941	5,700 00	6,000 00	5,430 00
Fort Worth, Texas, Street Improvement, Series 9, 4 1/2, 1948	5,050 00	5,000 00	4,912 50

## BONDS OWNED BY THE COMPANY—CONTINUED.

	Book Value.	Par Value.	Market Value.
Fort Worth, Texas, Water Works Extension and Improvement, Series 28, 5, 1951	\$10,450 00	\$10,000 00	\$10,500 00
Fredericton, N. B., Debenture, 4, 1926-42	5,284 50	5,500 00	5,115 00
Fredericton, N. B., Debenture, 4, 1946	18,622 50	19,500 00	17,940 00
Galveston, Texas, Sea Wall Improvement, 5, 1950	14,850 00	15,000 00	14,700 00
Greeley, Colo., Water, 4, 1921	28,250 00	28,000 00	28,000 00
Hallowell, Maine, 4, 1914	500 00	500 00	497 50
Harrison, N. Y., Highway Improvement, 4, 1913-14	10,104 00	10,000 00	10,000 00
Helena, Montana, Water, Gold, 5, 1931	10,150 00	10,000 00	10,100 00
Hochelga (Montreal), Canada, School, Debentures, 4, 1950	25,950 00	25,000 00	24,000 00
Houston, Texas, Refunding, 5, 1941	26,562 60	25,000 00	26,500 00
Huntington, Conn., Schoolhouse and Funding, 4, 1931	15,253 50	15,000 00	15,093 75
Huntington, Conn., Schoolhouse and Refunding, 4, 1928	10,000 00	10,000 00	9,900 00
Ishpeming, Mich., School District No. 1, 4, 1915	8,887 50	9,000 00	8,842 50
Jamestown, R. I., Town of, Ferry, 4, 1931	21,084 00	20,000 00	20,650 00
Jersey City, N. J., City Hall, 5, 1914	20,000 00	20,000 00	20,150 00
Kansas City, Kansas City Hall, Series F, 4, 1940	46,913 80	45,000 00	45,900 00
Kansas City, Kansas Internal Improvement, 5, 1913-14	17,198 90	17,000 00	17,000 00
Kansas City, Kansas School, 4, 1927	15,225 00	15,000 00	15,187 50
Kansas City, Kansas, Workhouse, Series E, 4, 1940	7,292 60	7,000 00	7,140 00
Kerrville, Texas, 5, 1941	9,180 00	9,000 00	9,180 00
King County, Wash., Funding, 5, 1928	25,800 00	25,000 00	26,250 00
King County, Wash., Harbor, Series A, 4, 1931	5,051 50	5,000 00	5,000 00
LaCrosse, Wis., Permanent Street Improvement, 4, 1925	10,245 00	10,000 00	9,725 00
Lafayette, Colo., Town of, Boulder County, Water, 5, 1923	9,925 00	10,000 00	9,900 00
LeGrande, Ore., Beaver Creek Pipe Line, 5, 1929	26,000 00	25,000 00	25,250 00
Lamar, Colo., Town of, Sewer, 6, 1927	10,100 00	10,000 00	10,000 00
Lewiston, Maine, Municipal Refunding Loan, 3, 1931	4,662 50	5,000 00	4,675 00
Logan, County of, Colo., North Sterling Irrigation District, Municipal Water, 6, 1921	24,750 00	25,000 00	18,750 00
Logan, County of, Colo., North Sterling Irrigation District, Municipal Water, 6, 1927	25,450 00	25,000 00	18,750 00
Logan Township, Blair County, Penn., Road, 5, 1938	23,509 20	22,000 00	23,100 00
Long Branch, N. J., Beach and Park, 4, 1937	20,140 00	19,000 00	19,380 00
Los Angeles, Cal., Water Works, 4, 1914	60,654 00	60,000 00	60,000 00
Louisville, Ky., 4, 1947	51,000 00	50,000 00	50,000 00
Lynchburg, Va., Public Improvement, 4, 1939	25,906 25	25,000 00	25,000 00
Maisonneuve (Montreal), Canada, 4, 1946	10,000 00	10,000 00	9,900 00
Maisonneuve (Montreal), Canada, 4, 1941	21,827 30	20,000 00	19,800 00
Manitoba, Province of, Debentures, Tel. & Tel. System, 4, 1947	14,700 00	15,000 00	14,625 00
Manitoba, Province of, 4, 1930	106,000 00	100,000 00	98,000 00
Manitoba, Province of, Land Drainage, District No. 14, 4, 1935	31,550 96	30,632 00	29,942 78
Marquette County, Wis., Chronic Insane Asylum, 4, 1913	2,000 00	2,000 00	1,995 00
Marquette, Wis., Dock and Wharf, 4, 1918	4,903 00	5,000 00	4,900 00
Marion County of, Oregon, School District No. 24, 5, 1931	15,712 50	15,000 00	15,300 00
Massachusetts, Commonwealth of, Metropolitan Sewerage Loan, 3, 1930	48,187 50	50,000 00	43,500 00
Massachusetts, Commonwealth of, State Highway, 3, 1932	176,968 75	175,000 00	162,750 00
Mecklenburg, County of, Va., Road Improvement, 5, 1913-17	5,082 50	5,000 00	5,025 00
Medford, Ore., Water Distributing System, 5, 1923-25	25,840 00	25,000 00	25,375 00
Milwaukee, Wis., Docking and Dredging, 4, 1914	4,945 50	5,000 00	4,975 00
Milwaukee, Wis., Viaduct, 4, 1914	4,945 50	5,000 00	4,975 00
Milwaukee, Wis., West Sewerage District, 4, 1914	989 10	1,000 00	995 00
Montreal, Canada, Commercial High School, 4, 1949	24,312 50	25,000 00	24,000 00
Montreal, Canada, St. Paul Ward, 4, 1950	15,868 50	15,000 00	15,675 00
Montreal, Canada, Town of St. Louis, 4, 1937	29,700 00	30,000 00	28,650 00
Montreal Harbor, P. Q., Canada, 4, 1917-21	35,382 50	35,000 00	34,431 25
Mount Vernon, N. Y., Assessment, Registered, 5, 1913	10,394 00	10,000 00	10,000 00
Mount Vernon, Texas, Independent School District, School House, 5, 1930	4,040 00	4,000 00	4,000 00
Nashua, N. H., 4, 1915	3,000 00	3,000 00	2,985 00
New Britain, Conn., Sewer Fund, 4, 1936	19,950 00	20,000 00	19,300 00
New Brunswick, Province of, 4, 1930-31	60,577 37	60,000 00	58,800 00
New Brunswick, Province of, Debentures, 3, 1933	19,065 00	20,500 00	18,655 00
New Madrid County, Mo., Drainage District No. 7, 6, 1918-21	13,070 00	13,000 00	13,390 00
New Rochelle, N. Y., School, 4, 1913	4,027 60	4,000 00	3,990 00
New York, N. Y., Assessment, 3, 1914	4,900 00	5,000 00	4,937 50
New York Corporate Stock of City of, 4, 1957	21,100 00	20,000 00	20,900 00
New York, Corporate Stock of City of, exempt, 4, 1957	53,300 00	50,000 00	52,250 00
New York, Corporate Stock of City of, Water, 4, 1957	5,275 00	5,000 00	5,225 00
Niagara Falls, N. Y., Sewer, Series C, 4, 1932	23,805 00	23,000 00	23,460 00
Norfolk, Va., Appropriation, 4, 1937	39,075 00	40,000 00	37,400 00
Norfolk, Va., Appropriation, Series B, 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	31,500 00
North Fort Worth, Texas, Waterworks, 4, 1945	9,000 00	10,000 00	9,100 00
Norton, Va., Town of, Sewer, 5, 1940	9,045 00	9,000 00	9,270 00
Norway, Mich., Schoolsite and Building, 4, 1914-18	10,150 00	10,000 00	10,000 00
Norwich, Conn., Municipal Gas and Electric plant, 4, 1931	25,000 00	25,000 00	24,625 00



BONDS OWNED BY THE COMPANY—CONTINUED.

	Book Value.	Par Value.	Market Value.
Notre Dame de Graces, P. Q., Canada, Town of, Debentures, 4 $\frac{1}{2}$ , 1948.	\$26,192 50	\$25,000 00	\$26,000 00
Oakland, Cal., Municipal Improvement, 4 $\frac{1}{2}$ , 1914.	5,025 00	5,000 00	5,000 00
Oakland, Cal., Municipal Improvement, 4 $\frac{1}{2}$ , 1915.	10,060 00	10,000 00	10,012 50
Oakland, Cal., Municipal Improvement, 4 $\frac{1}{2}$ , 1916.	5,037 50	5,000 00	5,012 50
Ogden City Corporation Warrants, Ogden, Utah, Sewer District, No. 10, any time, any amt.	3,298 00	3,400 00	3,400 00
Ogden City Corporation Warrants, Ogden, Utah, Sewer District, No. 10, 6, any time, any amt.	2,619 00	2,700 00	2,700 00
Ogden City Corporation Warrants, Ogden, Utah, Sewer District, No. 10, 6, any time, any amt.	6,111 00	6,300 00	6,300 00
Ogden City, Utah, Special Tax Warrants, Paving District No. 100, 6, 1915-18.	24,302 77	24,333 37	24,333 37
Ogden City, Utah, Special Tax Warrants, Paving District No. 102, 6, 1915-19.	15,805 74	15,965 40	15,965 40
Ogden City, Utah, Special Tax Warrants, Paving District No. 103, 6, 1913-21.	7,469 46	7,469 46	7,469 46
Omaha, Neb., Funding Renewal, 4, 1925.	24,375 00	25,000 00	24,125 00
Omaha, Neb., Paving Renewal, 4, 1933.	10,250 00	10,000 00	9,525 00
Omaha, Neb., Paving, Series 11, 5, 1913.	10,230 00	10,000 00	10,000 00
Omaha, Neb., Sewer, 4 $\frac{1}{2}$ , 1932.	5,200 00	5,000 00	5,087 50
Ontario, Province of, Annuities, 1913-25	242,290 08	242,290 08	244,274 58
Ontario, Province of, Annuities, 1913-32			
Ontario, Province of, 4, 1939.			
Ontario, Province of, 4, 1941.	10,175 00	10,000 00	10,100 00
Paducah, Ky., Refunding, 4 $\frac{1}{2}$ , 1926.	50,375 00	50,000 00	50,500 00
Paterson, N. J., Passaic County, Renewal, 4 $\frac{1}{2}$ , 1928.	10,650 00	10,000 00	10,000 00
Pawtucket, R. I., General Funding Loan, 4, 1944.	10,400 00	10,000 00	10,200 00
Perth Amboy, N. J., School, 4 $\frac{1}{2}$ , 1938.	15,768 75	15,000 00	14,325 00
Philadelphia, Pa., Registered, Loan, 3 $\frac{1}{2}$ , 1934.	10,506 00	10,000 00	10,200 00
Pocatello, Bannock County, Idaho, Improvement, 7, 1914-20	20,500 00	20,000 00	18,550 00
Polk County of, Minn., Drainage, 4 $\frac{1}{2}$ , 1913.	25,375 00	25,000 00	25,500 00
Pontiac, Mich., Water, \$5,000 each year, 5, 1913-17.	5,000 00	5,000 00	5,000 00
Portland, Me., Bridge District Loan, 3 $\frac{1}{2}$ , 1914-45.	25,375 00	25,000 00	25,250 00
Portland, Me., Funding, 4, 1913.	98,650 00	100,000 00	93,250 00
Portland, Me., Funding, 4, 1914.	3,001 25	3,000 00	2,992 50
Portland, Me., Funding, 3 $\frac{1}{2}$ , 1922.	2,020 00	2,000 00	1,990 00
Portland, Ore., Bridge, 4, 1939.	1,950 00	2,000 00	1,920 00
Portland, Ore., Park and Boulevard, 4, 1933.	8,640 00	9,000 00	8,505 00
Portland, Ore., Water, 4, 1936.	25,250 00	25,000 00	23,812 50
Providence, R. I., Sewer, 4, 1925.	24,042 50	25,000 00	23,750 00
Provo City, Utah, Special Tax Warrants, Paving Extension, No. 1, District No. 12, 6, 1913.	25,968 75	25,000 00	25,000 00
Provo City, Utah, Special Tax Warrants, Paving Extension No. 1, District No. 12, 6, 1914.	1,839 98	1,868 00	1,868 00
Provo City, Utah, Special Tax Warrants, Sewer District No. 11, 6, 1912-14.	1,842 38	1,870 44	1,870 44
Pueblo, Colo., Paving District, Series A and B, 4 $\frac{1}{2}$ , 1927.	13,080 80	13,280 00	13,280 00
Pueblo, Colo., Refunding Water, Series B, 4 $\frac{1}{2}$ , 1914.	53,760 00	56,000 00	55,440 00
Pueblo, Colo., Refunding Water, Series B, 4 $\frac{1}{2}$ , 1914.	10,067 00	10,000 00	10,000 00
Pueblo, Colo., Refunding Water, Series B, 4 $\frac{1}{2}$ , 1914.	1,000 00	1,000 00	1,000 00
Pueblo, Colo., Refunding Water, Series B, 4 $\frac{1}{2}$ , 1914.	5,028 00	5,000 00	5,000 00
Pueblo, Colo., Water Works, District, No. 2, 4 $\frac{1}{2}$ , 1931.	28,837 50	30,000 00	29,700 00
Richmond, Va., Currency, Registered, 4, 1926-1927.	10,609 23	11,000 00	10,725 00
Roanoke, Va., Street Improvement, Series A, 4 $\frac{1}{2}$ , 1940.	30,300 00	30,000 00	30,000 00
Rockland, Maine, 3 $\frac{1}{2}$ , 1916.	1,580 55	1,500 00	1,470 00
St. Gregoire le Thaumaturge, Montreal, Canada, School, 4 $\frac{1}{2}$ , 1950	75,750 00	75,000 00	71,250 00
St. Henri, P. Q., Canada, Debentures, 4, 1949.	82,662 36	76,000 00	72,200 00
St. John, N. B., Canada, 4, 1937.	110,653 59	100,000 00	94,500 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	16,960 00
Salt Lake City, Utah, 5, 1914.	5,043 75	5,000 00	5,012 50
Salt Lake City, Utah, Refunding, 4, 1921.	25,850 00	25,000 00	24,125 00
Salt Lake City, Utah, Sewer Warrants, 6, 1912-13.	3,510 00	3,600 00	3,600 00
Salt Lake City, Utah, Sewer Warrants, 6, 1912-13.	3,510 00	3,600 00	3,600 00
Salt Lake City, Utah, Special Tax Warrants, Paving Extension No. 30, 6, 1913-15.	4,312 00	4,400 00	4,400 00
Salt Lake City, Utah, Special Tax Warrants, Paving Extension No. 30, 6, 1916-19.	8,820 00	9,000 00	9,000 00
Salt Lake City, Utah, Special Tax Warrants, Paving Extension, No. 44, 6, 1913-19.	5,625 20	5,740 00	5,740 00
Salt Lake City, Utah, Special Tax Warrants, Paving Extension, No. 52, 6, 1915-19.	12,054 00	12,300 00	12,300 00
Salt Lake City, Utah, Special Tax Warrants, Paving Extension, No. No. 52, 6, 1915-19.	1,960 00	2,000 00	2,000 00
Salt Lake City, Utah, Special Tax Warrants, Paving Extension, No. 60, 6, 1916-20.	12,164 75	12,350 00	12,350 00
Salt Lake City, Utah, Special Tax Warrants, Paving Extension, No. 60, 6, 1915-20.	10,381 90	10,540 00	10,540 00

## BONDS OWNED BY THE COMPANY—CONTINUED.

	Book Value.	Par Value.	Market Value.
Salt Lake City, Utah, Special Tax Warrants, Paving Extension, No. 60, 6, 1915-20.....	\$31,027 50	\$31,500 00	\$31,500 00
Scott, County, Mo., Drainage, District No. 1, 6, 1916-20.....	16,144 19	15,448 99	15,912 46
Seattle, Wash., Park, 4, 1930.....	26,000 00	25,000 00	25,000 00
Seattle, Wash., Sewer, 5, 1913.....	2,120 00	2,000 00	2,000 00
Seattle, Wash., Sewer Tunnel, 5, 1913.....	6,347 50	6,000 00	6,000 00
Sheboygan, Wis., Refunding, 4, 1917-20.....	22,401 60	22,000 00	22,165 00
Sherbrooke, P. Q., R. C. School Commissioners, 5, 1942.....	25,995 00	25,000 00	25,875 00
Sheridan, Wyo., Water Works Extension, 5, 1938.....	25,250 00	25,000 00	25,250 00
Sioux City, Iowa, Funding, 4, 1925.....	22,880 00	22,000 00	22,330 00
Solvay, N. Y., Village of, Onondaga County, General Street Improvement, 4, 1914.....	6,135 00	6,000 00	6,000 00
Solvay, N. Y., Village of, Onondaga County, General Street Improvement, 4, 1915.....	6,156 00	6,000 00	6,007 50
Southbridge, Mass., Sewerage Loan, 4, 1913-27.....	20,655 00	20,500 00	20,346 25
South Omaha, Neb., General Street Improvement, 5, 1919.....	15,150 00	15,000 00	15,000 00
South Portland, Maine, 3, 1915.....	5,880 00	6,000 00	5,910 00
South Portland, Maine, 4, 1918.....	4,065 60	4,000 00	4,040 00
South Portland, Maine, 4, 1919.....	3,054 60	3,000 00	3,037 50
South Portland, Maine, 4, 1920.....	3,059 70	3,000 00	3,041 25
South Portland, Maine, 4, 1921.....	3,064 50	3,000 00	3,045 00
South Portland, Maine, 4, 1922.....	3,069 00	3,000 00	3,048 75
South Portland, Maine, 4, 1923.....	3,073 50	3,000 00	3,052 50
South Portland, Maine, 4, 1924.....	3,078 00	3,000 00	3,056 25
South Portland, Maine, 4, 1925.....	3,082 00	3,000 00	3,060 00
South Portland, Refunding, 3, 1926.....	13,530 00	14,000 00	13,230 00
Spokane, Wash., Bridge Construction and Repair, 4, 1933.....	36,887 50	35,000 00	35,175 00
Spokane, Wash., Water, 5, 1929.....	7,218 75	7,000 00	7,140 00
Sussex, County of, Va., Refunding, 4, 1934.....	20,486 00	20,000 00	20,000 00
Syracuse, N. Y., Fire Engine House, 4, 1913-17.....	15,180 00	15,000 00	15,056 25
Syracuse, N. Y., Local Improvement, 4, 1913-14.....	20,104 00	20,000 00	20,050 00
Tacoma, Wash., Bridge, 5, 1913.....	5,075 00	5,000 00	5,000 00
Tacoma, Wash., Surface Water Drainage, 4, 1929.....	38,712 50	35,000 00	35,000 00
Tacoma, Wash., Water and Light, 5, 1913.....	10,430 00	10,000 00	10,000 00
Tacoma, Wash., Water Warrants, Fund No. 1, 6, 1929.....	4,477 60	4,000 00	4,435 00
Tacoma, Wash., Water Warrants, Fund No. 1, 6, 1930.....	6,739 80	6,000 00	6,682 50
Todd County, Minn., Drainage Ditch, 5, 1918.....	26,250 00	25,000 00	25,250 00
Toronto, Canada, 3, 1913.....	43,555 50	45,000 00	44,325 00
Toronto, Canada, 3, 1943.....	9,781 41	9,733 33	8,273 33
Toronto, Canada, 3, 1945.....	75,433 33	75,433 33	72,793 16
Toronto, Canada, Local Improvement, 4, 1920.....	20,164 00	20,000 00	19,200 00
Troy, N. Y., Additional Water Works, 4, 1939.....	32,308 98	31,300 00	29,422 00
Vancouver, B. C., Canada, Local Improvement, 4, 1938.....	15,546 00	15,000 00	15,000 00
Vernon, B. C., Canada, 5, 1934.....	25,217 50	25,000 00	25,000 00
Waterloo, Iowa, Water Works, 4, 1915.....	25,700 00	25,000 00	25,000 00
Waterloo, Iowa, Water Works, 4, 1920.....			
Weld, County of, Colo., Greely-Poudre Irrigation District, 6, 1920-21.....	50,250 00	50,000 00	37,500 00
Westchester County, N. Y., Sanitary Sewer District, 4, 1975.....	10,607 96	10,000 00	9,600 00
West New York, N. J., Town of, Funding, 5, 1924.....	10,825 00	10,000 00	10,500 00
Wilmington, N. C., Water and Sewerage, 4, 1948.....	26,437 50	25,000 00	25,250 00
Winnipeg, Man., Canada, Waterworks, 4, 1936.....	40,090 38	40,393 33	37,969 73
Worcester, Mass., Funded City Loan, 4, 1925.....	28,325 00	27,500 00	27,500 00
Yonkers, N. Y., School, 4, 1913-28.....	20,678 00	20,000 00	20,300 00

## RAILROAD BONDS.

Atchison, Topeka & Santa Fe Ry., Co., Transc. Short Line, 4, 1958.....	47,125 00	50,000 00	45,625 00
Atlantic Shore Line Ry. Co., Me., 5, 1924.....	23,750 00	25,000 00	21,250 00
Augusta-Aiken Railway & Electric Corporation, Sinking Fund, 5, 1935.....	9,400 00	10,000 00	9,200 00
Bangor & Arrostook R. R. Co., Consolidated Refunding, 4, 1951.....	57,000 00	60,000 00	47,700 00
Berlin Street Ry., N. H., 5, 1922.....	4,750 00	5,000 00	4,750 00
Boston & Albany R. R. Co., Improvement, Bonds, 4, 1934.....	25,375 00	25,000 00	23,750 00
Boston & Albany R. R. Co., Refunding, 3, 1952.....	44,000 00	50,000 00	41,750 00
Boston & Albany R. R. Co., 4, 1913.....	20,325 00	20,000 00	19,850 00
Boston Elevated Ry. Co., 4, 1935.....	52,678 50	50,000 00	45,000 00
Boston & Maine Railroad, 4, 1926.....	23,750 00	25,000 00	23,562 50
Boston & Maine Railroad, 4, 1929.....	103,030 00	100,000 00	100,000 00
Boston & New York Air-Line R. R. Co., 4, 1955.....	24,218 75	25,000 00	24,375 00
Boston Suburban Electric Cos., 10-year Notes, 4, 1919.....	70,017 48	80,000 00	81,000 00
Bridgton & Saco River R. R. Co., Maine, 4, 1928.....	19,701 33	20,000 00	18,800 00
Buffalo & Susquehanna Ry. Co., 4, 1953.....	10,100 00	10,000 00	1,100 00
Canadian Northern Ry. Co., 4, 1930.....	225,570 00	220,460 00	216,050 80
Chicago, Burlington & Quincy R. R. Co., 5, 1913.....	3,065 53	3,000 00	3,000 00
Chicago, Burlington & Quincy R. R. Co., Ill. Div., 4, 1949.....	82,293 33	80,000 00	78,800 00
Chicago, Burlington & Quincy R. R. Co., Ill. Div., 3, 1949.....	19,350 00	20,000 00	17,200 00

BONDS OWNED BY THE COMPANY—CONTINUED.

	Book Value.	Par Value.	Market Value
Chicago & Eastern Illinois R. R. Co., Refunding and Improvement, 4, 1955.	\$14,325 00	\$15,000 00	\$11,625 00
Chicago, Milwaukee, & St. Paul, Ry. Co., 4, 1934.	38,670 00	41,000 00	37,310 00
Chicago & Northwestern Ry. Co., General Mtge., 3 $\frac{1}{2}$ , 1987.	46,875 00	50,000 00	42,000 00
Chicago & Northwestern Ry. Co., General Mtge., 4, 1987.	49,000 00	50,000 00	48,875 00
Chicago, Wisconsin & Minnesota R. R. Co., 6, 1916.	4,740 00	4,000 00	4,140 00
Cincinnati, Hamilton & Dayton Ry. Co., General Mtge., 4 $\frac{1}{2}$ , 1939	4,918 75	5,000 00	3,300 00
Current River Railroad Co., Mo., 5, 1927.	14,350 00	14,000 00	13,650 00
Delaware & Hudson Co., 1st and Refunding Mtge., 4, 1943.	24,968 75	25,000 00	24,500 00
Fitchburg, R. R. Co., 4 $\frac{1}{2}$ , 1928.	20,700 00	20,000 00	20,000 00
Florida East Coast Ry. Co., 1st Mtge., 4 $\frac{1}{2}$ , 1959.	15,375 00	15,000 00	14,475 00
Fort Dodge, Des Moines & Southern R. R. Co., 5, 1937.	5,090 00	8,000 00	3,600 00
Illinois Central R. R. Co., Coupons, 4, 1953.	10,100 00	10,000 00	9,600 00
Joliet, Ill., R. R. Co., 1st Consolidated Mtge., 5, 1918.	5,000 00	5,000 00	4,875 00
Lake Shore & Michigan Southern Ry. Co., 4, 1928.	49,531 25	50,000 00	46,250 00
Lexington & Boston Street Ry. Co., 4 $\frac{1}{2}$ , 1920.	15,430 00	16,000 00	15,440 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	33,075 00
Maine Central R. R. Co., Notes, 4, 1913.	50,000 00	50,000 00	49,750 00
Massachusetts Electric Cos., Collateral Trust Coupons Notes, 4 $\frac{1}{2}$ , 1913.	33,192 50	34,000 00	33,745 00
Milwaukee, Sparta & North Western Ry. Co., 4, 1947.	47,125 00	50,000 00	46,750 00
New York Central & Hudson River R. R. Co., 4, 1934.	32,716 25	33,000 00	30,112 50
New York Elevated R. R. Co., 5, 1916.	43,001 00	40,000 00	40,600 00
New York, New Haven & Hartford R. R. Co., 4, 1955.	75,875 00	75,000 00	66,750 00
New York, Ontario & Western Ry. Co., Refunding, 4, 1992.	52,000 00	50,000 00	46,500 00
Norway & Paris Street Ry., 1st Mtge., 4, 1916.	18,900 00	18,000 00	17,460 00
Omaha & Council Bluffs Ry. & Bridge Co., Iowa, 5, 1928.	24,625 00	25,000 00	24,750 00
Oregon-Washington Railroad & Navigation Co., 1st & Refunding Mtge., 4, 1961.	13,912 50	15,000 00	13,537 50
Pennsylvania Railroad Co., 3 $\frac{1}{2}$ , 1915.	155,650 00	160,000 00	154,800 00
Pere Marquette R. R. Co., Refunding, 4, 1955.	13,912 50	15,000 00	8,550 00
Pittsburg, Shawmut & Northern Railroad Co., Receiver's Certificate, 5, 1915.	24,187 50	25,000 00	24,500 00
Portland & Ogdensburg Ry., 1st Mtge., 4 $\frac{1}{2}$ , 1928.	52,375 00	50,000 00	50,000 00
Portland R. R. Co., Me., 1st Mtge., 3 $\frac{1}{2}$ , 1951.	48,750 00	50,000 00	41,750 00
Portland Ry. Co., Ore., 1st & Refunding Mtge., Sinking Fund, 5, 1930.	39,750 00	40,000 00	40,400 00
Portland Terminal Co., Me., 1st Mtge., 4, 1961.	45,875 00	50,000 00	45,750 00
Rockford & Freeport Elect. Ry. Co., Ill., 1st Mtge., Guaranteed by Rockford & Interurban Ry. Co., 5, 1923.	5,000 00	5,000 00	4,750 00
Rouland, Thomaston & Camden Street Ry., Me., 4, 1921.	60,975 00	61,000 00	57,950 00
Roseland Falls & Rangeley Lakes R. R., Me., Mtge., 4, 1923.	10,000 00	10,000 00	9,500 00
St. Joseph & Grand Island Ry. Co., 1st Mtge., 4, 1947.	9,800 00	10,000 00	8,850 00
St. Louis & San Francisco Railroad Co., Notes, 5, 1913.	9,900 00	10,000 00	9,925 00
Sanford & Cape Porpoise Ry. Co., Ma., 1st Mtge., 5, 1928.	3,800 00	4,000 00	3,800 00
Schnectady Ry. Co., N. Y., 1st Mtge., 4 $\frac{1}{2}$ , 1941.	25,270 00	24,000 00	24,720 00
Seaboard Air Line Ry., 1st Mtge., 4, 1950.	21,575 00	25,000 00	21,312 50
Somerset Ry. Co., Me., 1st Mtge. & Refunding, 4, 1955.	95,575 00	100,000 00	90,500 00
Southern Indiana Ry. Co., 1st Mtge., 4, 1951.	23,275 00	25,000 00	19,750 00
Southern Pacific Co., 20-year, Convertible, 4, 1929.	25,086 63	25,000 00	23,031 25
Syracuse, Lake Shore & Northern R. R. Co., 1st Mtge., 5, 1947	23,513 89	25,000 00	24,250 00
Toledo Terminal R. R. Co., 1st Mtge., 4 $\frac{1}{2}$ , 1957.	22,000 00	22,000 00	18,700 00
Torrington & Winchester Street Ry. Co., (Conn.) 1st Mtge., 5, 1917.	5,125 00	5,000 00	5,100 00
Toronto, Hamilton & Buffalo Ry. Co., 1st Mtge., 4, 1946.	45,000 00	45,000 00	40,275 00
Ulster & Delaware R. R. Co., 1st Refunding Mtge., 4, 1952.	9,250 00	10,000 00	8,500 00
Urbana & Champaign Ry., Gas & Electric Co., Ill., 1st Consolidated Mtge., 5, 1929.	1,000 00	1,000 00	950 00
Utica & Mohawk Valley Ry. Co., 4 $\frac{1}{2}$ , 1941.	10,150 00	10,000 00	9,550 00
Vermont Valley Railroad Co., 1st Mtge., 4 $\frac{1}{2}$ , 1940.	10,450 00	10,000 00	10,000 00
Wabash, Pittsburgh Terminal Ry. Co., 1st Mtge., 4, 1954.	24,637 50	27,000 00	7,425 00
West End Street Ry. Co., Mass., 4, 1915.	24,000 00	25,000 00	24,500 00
West End Street Ry. Co., Mass., 4 $\frac{1}{2}$ , 1930.	10,378 00	10,000 00	10,000 00
Worcester, Nashua & Rochester R. R. Co., 4, 1913.	19,775 00	20,000 00	20,000 00
Youngstown & Ohio River R. R. Co., 1st Mtge., 5, 1935.	9,800 00	10,000 00	9,900 00

MISCELLANEOUS BONDS.

Agamenticus Electric Light Co., York Me., 1st Mtge., 5, 1930	16,000 00	20,000 00	19,400 00
American Realty Co., Me., 1st Mtge., 5, 1941.	64,760 00	65,000 00	65,000 00
American Telephone & Telegraph Co., Collateral Trust, 4, 1929	9,137 50	10,000 00	8,887 50
American Telephone & Telegraph Co., Convertible, 4, 1936.	124,741 25	133,000 00	145,635 00
American Writing Paper Co., 1st Mtge., Sinking Fund, 5, 1919	21,754 60	23,000 00	20,355 00
Arkansas Water Co., Little Rock, Sinking Fund Mtge., 5, 1914	9,800 00	10,000 00	10,000 00
Bar Harbor Electric Light Co., Me., 1st Mtge., 4 $\frac{1}{2}$ , 1921.	7,301 60	7,500 00	7,312 50
Bath & Brunswick Light & Power Co., Me., 1st Mtge. and Refunding, 5, 1930.	9,800 00	10,000 00	9,900 00

## BONDS OWNED BY THE COMPANY—CONCLUDED.

	Book Value.	Par Value.	Market Value.
Berlin Water Co., N. H., 1st Mtge., 5, 1917	\$25,000 00	\$25,000 00	\$25,000 00
Bideford & Saco Water Co., Me., 1st Mtge., 4, 1924	24,375 00	25,000 00	23,125 00
Brattleboro Water Works Co., Vt., 1st Mtge., 25-year, Sinking Fund, 5, 1934	49,000 00	50,000 00	49,000 00
Camden & Rockland Water Co., Me., 5, 1922	21,500 00	21,500 00	21,500 00
Cascade Electric Light & Power Co., N. H., 1st Mtge., 5, 1921	7,840 00	8,000 00	8,000 00
Central Foundry Co., N. J., 1st Mtge., Sinking Fund, 6, 1931	1,000 00	1,000 00	950 00
Connecticut Ry. & Lighting Co., 1st and Refunding Mtge., 4, 1951	14,625 00	15,000 00	15,075 00
Council Bluffs Gas & Electric Co., 1st Mtge., 5, 1928	20,200 00	20,000 00	18,800 00
Dana Warp Mills, Westbrook Me., 1st Mtge., 5, 1922	21,000 00	21,000 00	21,000 00
Eastern Michigan Edison Co., N. Y., 1st Mtge., 5, 1931	19,500 00	20,000 00	19,900 00
Economy Light & Power Co., Joliet, Ill., 1st Mtge., 5, 1956	10,000 00	10,000 00	9,950 00
Ellicott Square Co., Buffalo, N. Y., 2nd Mtge., 5, 1935	20,000 00	20,000 00	20,000 00
Freeport Water Co., Me., 1st Mtge., 5, 1931	24,960 00	25,000 00	24,200 00
Grand Rapids Edison Co., N. J., 1st Mtge., Sinking Fund, 5, 1916	9,800 00	10,000 00	9,950 00
Hebron Water Co., Me., 1st Mtge., 4, 1922	4,000 00	4,000 00	3,800 00
Illinois Steel Co., Non-Convertible, 5, 1913	20,225 00	20,000 00	19,975 00
Kanawha & Hocking Coal & Coke Co., 1st Mtge., 5, 1951	5,225 00	5,000 00	4,925 00
Kennebec Light & Heat Co., Me., Consolidated 1st Mtge., 4, 1925	25,952 60	26,000 00	25,610 00
Kennebunk Electric Light Co., Me., 1st Mtge., 5, 1930	19,000 00	20,000 00	19,400 00
Lancaster & Jefferson Electric Co., Lancaster, N. H., 1st Mtge., 5, 1922	9,800 00	10,000 00	9,500 00
Leadville Water Co., Colo., Mtge., 4, 1916	20,000 00	20,000 00	15,000 00
Leviston & Auburn Electric Light Co., 1st Mtge., 5, 1939	50,350 00	50,000 00	50,000 00
Maine Water Co., Me., 1st Consolidated Mtge., 5, 1931	21,000 00	21,000 00	18,480 00
Marion Ry., Light & Power Co., 1st Mtge., 5, 1924	24,250 00	25,000 00	22,500 00
Massachusetts Gas Cos., 4, 1931	58,912 50	60,000 00	57,300 00
Massachusetts Gas Cos., 4, 1929	29,025 00	30,000 00	28,875 00
Milwaukee Gas Light Co., Wis., 1st Mtge., 4, 1927	23,187 50	25,000 00	22,500 00
Mousam Water Co., Kennebunk Me., 4, 1921	35,000 00	35,000 00	33,600 00
Mousam Water Co., Kennebunk Me., 1st Mtge., 5, 1915	6,500 00	6,500 00	6,500 00
Nassau Light & Power Co., N. Y., 1st Mtge., 5, 1927	25,500 00	25,000 00	25,250 00
New England Elevator Co., Me., 1st Mtge., 3, 1913-41	91,000 00	91,000 00	87,360 00
New York Telephone Co., 1st and General Mtge., Sinking Fund, 4, 1939	98,500 00	100,000 00	97,250 00
Norfolk Ry. & Light Co., 1st Mtge., 5, 1949	33,227 78	35,000 00	35,000 00
Old Orchard Water Co., Me., 1st Mtge., 4, 1922	26,475 00	27,000 00	25,650 00
Ontario Power Co. of Niagara Falls, 1st Mtge., Sinking Fund, 5, 1943	24,500 00	25,000 00	23,500 00
Pejepscot Paper Co., Me., 1st Mtge., 5, 1914	9,900 00	10,000 00	10,000 00
Portland Building Co., Portland, Ore., 1st Mtge., 6, 1918-20	50,000 00	50,000 00	50,000 00
Portland Elevator Co., Me., Mtge., 4, 1913, 15, 17, 19, 21-27-33-37	15,920 00	16,000 00	15,840 00
Portland Elevator Co., Me., Mtge., 4, 1928-32	10,000 00	10,000 00	9,900 00
Portland General Electric Co., Ore., 1st Mtge., 5, 1935	5,125 90	5,000 00	5,075 00
Public Service Corporation of New Jersey, Perpetual Interest-bearing Certificate, 6, Perpetual	26,875 00	25,000 00	27,125 00
Racine Water Co., Wis., 5, 1931	24,375 00	25,000 00	24,375 00
Rensselaer Water Co., N. Y., 1st Mtge., 4, 1922	9,500 00	10,000 00	9,500 00
Richmond Water & Light Co., Ky., Mtge., 5, 1921	5,500 00	5,500 00	5,500 00
Rockland & Rockport Lime Co., Me., 5, 1920	22,454 85	25,000 00	22,500 00
Rockport Water Works Co., Ind., 1st Mtge., 5, 1920	5,000 00	5,000 00	4,875 00
Rumford Falls Power Co., Me., 1st Mtge., 4, 1945	223,000 00	223,000 00	205,160 00
Rumford Falls Realty Co., Me., 1st Mtge., 5, 1922	92,625 00	95,000 00	95,000 00
Rutland Ry., Light & Power Co., Vt., 1st Mtge., 5, 1946	9,600 00	10,000 00	9,600 00
Sacramento Valley Irrigation Co., Calif., 6, 1915	9,950 00	10,000 00	10,000 00
Sagadahoc Light & Power Co., Me., 1st Mtge., 4, 1922	32,981 30	33,000 00	32,340 00
St. Croix Paper Co., Me., 1st Mtge., 5, 1918	24,687 50	25,000 00	24,750 00
Seituate Water Co., Mass., 1st Mtge., 5, 1921	1,050 00	1,000 00	1,000 00
Southern Bell Telep. & Teleg. Co., 1st Mtge., 5, 1941	23,875 00	25,000 00	24,687 50
Springfield Water Co., Mo., 1st Mtge., 5, 1936	28,250 00	30,000 00	29,400 00
Standish Water & Construction Co., Me., 1st Mtge., 4, 1929	112,700 00	107,000 00	105,930 00
Umbagog Paper Co., Me., Mtge., 5, 1918	1,000 00	1,000 00	1,000 00
Vinalhaven Water Co., Vinalhaven, Me., 1st Mtge., 5, 1930	23,750 00	25,000 00	24,250 00
Virginia Ry. & Power Co., Va., 1st and Refunding Mtge., 5, 1934	14,625 00	15,000 00	14,250 00
Wells Electric Light & Power Co., Wells, Me., 1st Mtge., 5, 1930	21,625 00	22,500 00	21,375 00
Western Union Telep. Co., Funding and Real Estate Mtge., 4, 1950	26,000 00	26,000 00	24,700 00
Winterport Water Co., Me., 1st Mtge., 4, 1922	9,363 00	10,000 00	9,250 00
York Light & Heat Co., Me., Consolidated Refunding, 5, 1927	35,000 00	35,000 00	35,000 00
York Shore Water Co., Me., 1st Mtge., 5, 1916	6,000 00	6,000 00	6,000 00
Totals	\$9,898,762 7889	879,027 73	9,529,942 41

## STOCKS OWNED BY THE COMPANY.

	Book Value.	Par Value.	Market Value.
RAILROAD STOCKS.			
1000 Boston Elevated Ry. Co.	\$134,904 24	\$100,000 00	\$113,000 00
500 Boston & Maine R. R. Co., Common	49,805 45	50,000 00	48,500 00
200 Hereford Ry. Co.	19,400 00	20,000 00	17,000 00
8049 Maine Central R. R. Co.	996,821 82	804,900 00	1,006,125 00
872 New York Central & Hudson River R. R. Co.	116,418 90	87,200 00	94,394 00
2879 New York, New Haven & Hartford R. R. Co.	462,326 68	287,900 00	368,512 00
1500 Pennsylvania Railroad Co.	100,100 00	75,000 00	91,406 25
850 Portland & Rumford Falls Ry.	107,500 00	85,000 00	161,500 00
100 Rumford Falls & Rangeley Lakes R. R. Co.	3,000 00	10,000 00	4,500 00

## BANK STOCK.

20 Biddeford National Bank, Biddeford, Me.	2,400 00	2,000 00	2,200 00
100 Bridgton National Bank, Bridgton, Me.	10,000 00	10,000 00	10,500 00
150 Canal National Bank, Portland, Me.	18,000 00	15,000 00	16,500 00
13 Casco National Bank, Portland, Me.	1,300 00	1,300 00	1,339 00
28 Cumberland National Bank, Portland, Me.	2,800 00	2,800 00	3,640 00
12 First National Bank, Bangor, Me.	1,560 00	1,200 00	1,500 00
50 First National Bank, Biddeford, Me.	7,000 00	5,000 00	7,000 00
78 First National Bank, Portland, Me.	8,078 00	7,800 00	9,360 00
74 First National Bank, Wiscasset, Me.	650 00	750 00	825 00
25 Hallowell Trust & Banking Co., Hallowell, Me.	3,125 00	2,500 00	3,125 00
5 Lubec Trust & Banking Co., Lubec, Me.	500 00	500 00	700 00
50 Manufacturers National Bank, Lewiston, Me.	5,000 00	5,000 00	5,150 00
286 National Shawmut Bank, Boston, Mass.	37,351 79	28,600 00	68,068 00
55 National Shoe & Leather Bank, Auburn, Me.	5,500 00	5,500 00	6,050 00
5 Norway National Bank, Norway, Me.	540 00	500 00	700 00
200 Old Colony Trust Co., Boston, Mass.	83,500 00	20,000 00	69,400 00
14 Portland National Bank, Portland, Me.	2,458 00	1,400 00	2,520 00
120 Rumford Falls Trust Co., Rumford Falls, Me.	15,700 00	12,000 00	24,000 00
20 Sioux Falls National Bank, Sioux Falls, S. Dak.	2,000 00	2,000 00	3,000 00
910 Union Safe Deposit & Trust Co., Portland, Me.	91,114 26	91,000 00	172,900 00
51 Van Buren Trust Co., Van Buren, Me.	5,100 00	5,100 00	5,406 00
82 Westbrook Trust Co., Westbrook, Me.	8,110 00	8,200 00	8,200 00

## MISCELLANEOUS STOCKS.

291 Biddeford & Saco Water Co., Me.	27,943 00	29,100 00	29,100 00
100 Camden & Rockland Water Co., Me.	5,000 00	10,000 00	5,000 00
355 Central Foundry Co., N. J., Pfd.	8,875 00	35,500 00	10,650 00
96 Central Foundry Co., N. J., Com.	576 00	9,600 00	1,056 00
133 Dixfield & Peru Bridge Co., Dixfield, Me.	13,300 00	13,300 00	13,300 00
150 Limerick Mills, Me., First Pfd.	15,000 00	15,000 00	15,000 00
1900 Massachusetts Gas Cos., Com.	123,087 50	190,000 00	172,900 00
1 Mechanic Falls Water & Elect. Light & Power Co., Me.	100 00	100 00	-
650 New England Cotton Yarn Co., Com.	49,481 50	65,000 00	59,150 00
250 Rockland and Rockport Lime Co., Me., Pfd.	18,750 00	25,000 00	18,750 00
250 Rockland & Rockport Lime Co., Me., Com.	8,750 00	25,000 00	5,000 00
1000 Union Mills Hudson, N. Y., Pfd.	95,000 00	100,000 00	90,000 00
50 Warren Water Supply Co., Warren, Me.	5,000 00	5,000 00	5,000 00
<b>Totals</b>	<b>\$2,872,925 14</b>	<b>2,270,750 00</b>	<b>2,752,226 25</b>

# Abstracts from Statements

OF

Life Insurance Companies of Other States.

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ÆTNA LIFE INSURANCE COMPANY.

HARTFORD, CONN.

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INCORPORATED IN 1820. COMMENCED BUSINESS IN 1850.

MORGAN G. BULKELEY, *President.*

C. E. GILBERT, *Secretary.*

Cash Capital, \$2,000,000.

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## INCOME.

First year's premiums on original policies . . . . .	\$1,324,549 47	
Surrender values applied to pay first year's premiums..	50,327 55	
		<hr/>
Total first year's premiums on original policies . . .	\$1,374,877 02	
Dividends applied to purchase paid-up additions and annuities . . . . .	8,988 80	
Surrender values applied to purchase paid-up insurance and annuities . . . . .	108,731 29	
Consideration for original annuities involving life contingencies . . . . .	25,490 51	
Consideration for supplementary contracts involving life contingencies . . . . .	1,256 00	
		<hr/>
Total new premiums . . . . .	\$1,519,343 62	
Renewal premiums . . . . .	9,188,756 73	
Dividends applied to pay renewal premiums . . . . .	503,797 94	
Surrender values applied to pay renewal premiums . . . .	1,262 33	
Renewal premiums for deferred annuities . . . . .	2,092 56	
		<hr/>
Total renewal premiums . . . . .	\$9,695,909 56	
Total premium income . . . . .		\$11,215,253 18

Consideration for supplementary contracts <i>not</i> involving life contingencies.....		\$108,672 51
Dividends left with the company to accumulate at interest.....		172,835 05
Interest on mortgage loans.....	\$2,528,108 60	
Interest on collateral loans.....	45,918 31	
Interest on bonds and dividends on stocks.....	1,399,273 89	
Interest on premium notes, policy loans or liens.....	574,250 49	
Interest on bank deposits.....	73,745 26	
Discount on claims paid in advance.....	1,528 95	
Rents—including company's own occupancy.....	48,950 67	4,671,776 17
Investment expense account.....		26,010 78
Reimbursement of expense on real estate.....		623 25
Forfeit on bond option.....		500 00
Agents' balances previously charged off.....		11 15
Profit on sale or maturity of ledger assets.....		342,008 46
Increase in book value of ledger assets.....		250,997 38
Income, life department.....	\$16,788,687 93	
Income, accident department.....	7,959,871 54	
Total income.....	\$24,748,559 47	
Ledger assets Dec. 31, 1911.....	\$99,711,982 44	
Advance payments for capital stock.....	1,596,400 00	101,308,382 44
Total.....	\$126,056,941 91	

DISBURSEMENTS.

Death claims and additions.....	\$3,901,702 05	
Matured endowments and additions.....	2,703,121 00	\$6,604,823 05
Annuities involving life contingencies.....		41,378 04
Surrender values paid in cash or applied on loans or notes.....		2,356,547 65
Surrender values applied to pay new and renewal premiums.....		51,589 88
Surrender values applied to purchase paid-up insurance and annuities.....		108,731 29
Dividends paid policy holders in cash or applied on loans or notes.....		580,281 29
Dividends applied to pay renewal premiums.....		503,797 94
Dividends applied to purchase paid-up additions and annuities.....		8,988 80
Dividends left with the company to accumulate at interest.....		172,835 05
Total paid policyholders.....	\$10,438,972.99.	
Expense of adjustment of claims including legal expense.....		4,634 28
Supplementary contracts <i>not</i> involving life contingencies.....		41,662 35
Dividends and interest held on deposit surrendered during the year.....		72,726 34
Dividends to stockholders.....		200,000 00
Commissions to agents.....		1,040,298 66
Commuted renewal commissions.....		11,569 57
Compensation of managers and agents, except commission for new business.....		585 00
Agency supervision, traveling and all other agency expenses.....		68,131 45
Branch office expense including salaries of managers and clerks.....		143,057 13
Medical examiners' fees and inspection of risks.....		95,327 31
Salaries and all other compensation of officers and home office employees.....		377,812 02
Rents—including company's own occupancy.....		84,030 49
Advertising, printing, stationery, postage, telephone, express and exchange.....		147,254 33
Legal expenses.....		5,590 88
Furniture, fixtures and safes.....		12,215 69
Repairs and expenses on real estate.....		34,430 97

Taxes on real estate .....	\$12,948 65
State taxes on premiums .....	133,567 85
Insurance department licenses and fees .....	10,587 47
All other licenses, fes and taxes .....	333,749 74
Loss on sale or maturity of ledger assets .....	21,619 01
Decrease in book value of ledger assets .....	280,108 45
Investment expense account .....	16,333 19
Bills receivable charged off .....	21,071 43
Miscellaneous expenditures .....	9,101 00
	<hr/>
Disbursements, life department .....	\$13,617,386 25
Disbursements, accident department .....	7,147,035 15
	<hr/>
Total disbursements .....	\$20,764,421 40
	<hr/>
Balance .....	\$105,292,520 51

## LEDGER ASSETS.

Book value of real estate .....	\$577,487 41
Mortgage loans on real estate .....	50,630,808 52
Loans secured by collateral .....	1,088,454 97
Loans on company's policies assigned as collateral .....	8,975,905 06
Premium notes on policies in force .....	128,401 00
Book value of bonds and stocks—excluding interest .....	31,820,903 66
Cash in office .....	\$9,355 62
Deposits in trust companies and banks not on interest .....	1,125,490 35
Deposits in trust companies and banks on interest .....	2,156,493 55
	<hr/>
Bills receivable .....	372 71
Agents' balances .....	32,011 49
Ledger assets, accident department .....	8,746,836 17
	<hr/>
Total ledger assets .....	\$105,292,520 51

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages .....	\$1,425,389 79		
Interest due and accrued on bonds .....	395,683 95		
Interest accrued on collateral loans .....	20,099 79		
Interest due on premium notes, loans and liens .....	149,043 00		
Interest accrued on other assets .....	1,612 69		
Rents accrued on company's property or lease .....	250 00		
	<hr/>		
Market value of bonds and stocks over book value .....	2,429,378 43		
Due from other companies for losses or claims on policies reinsured .....	523 00		
	<hr/>		
	<i>New</i>		
	<i>Business.</i>		
	<i>Renewals.</i>		
Gross premiums due and unreported .....	\$15,629 47	\$746,744 66	
Gross deferred premiums .....	60,171 40	431,894 50	
	<hr/>	<hr/>	
Total .....	\$75,800 87	\$1,178,639 16	
Deduct loading .....	11,588 35	199,015 35	
	<hr/>	<hr/>	
Net uncollected and deferred premiums .....	\$64,212 52	\$979,623 81	\$1,043,836 33
Non-ledger assets, accident department .....			128,331 93
	<hr/>	<hr/>	<hr/>
Gross assets .....			\$110,886,669 42



DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances.....	\$39,408 68	
Bills receivable.....	372 71	
Premium notes and loans on policies and net premiums in excess of the net value of their policies.....	232 96	
Assets not admitted, accident department.....	322,879 77	\$362,894 12
<hr/>		
Total admitted assets.....		\$110,523,775 30

LIABILITIES, SURPLUS AND OTHER FUNDS.

Net present value of all outstanding policies computed on the American Experience table of mortality with interest at 3 and 3½.....		
	\$86,298,122 00	
Same for reversionary additions.....	18,718 00	
Same for annuities.....	541,002 00	
<hr/>		
Total.....	\$86,857,842 00	
Deduct net value of risks reinsured.....	26,084 00	
<hr/>		
Net reserve.....		\$86,831,758 00
Reserve for disability benefits.....		110,902 00
Present value of supplementary contracts <i>not</i> involv- ing life contingencies.....		430,528 00
Surrender values claimable on policies canceled.....		9,826 80
Death losses in process of adjustment.....	\$164,599 00	
Death losses reported, no proofs received.....	184,562 00	
Matured endowments due and unpaid.....	46,251 00	
Death losses and other policy claims resisted.....	24,644 47	
Annuity claims, involving life contingencies, due a n d unpaid.....		78 61
<hr/>		
Total policy claims.....		420,135 08
Due and unpaid on supplementary contracts <i>not</i> involving life contin- gencies.....		150 00
Dividends left with the company.....		791,142 47
Premiums paid in advance, including surrender values so applied.....		43,069 71
Unearned interest and rent paid in advance.....		238,011 59
Commissions due agents on premium notes, when paid.....		2,447 50
Commissions to agents, due or accrued.....		1,345 01
Cost of collection on uncollected and deferred premiums in excess of loading.....		18,707 80
Salaries, rents, commissions and other accounts, due or accrued.....		3,164 43
Medical examiner's and legal fees due or accrued.....		11,303 00
Federal, state, county and municipal taxes due or accrued.....		432,944 39
Dividends or other profits due policy holders.....		88,471 40
Dividends apportioned to annual dividend policies, payable during 1913		788,119 00
Dividends apportioned to deferred dividend policies, payable during 1913		566,580 54
Held for deferred dividends, payable after 1913.....		1,288,924 58
Special reserve for renewable term policies.....		760,106 00
Liabilities, accident department.....		5,763,406 15
Advance payment for capital stock.....		1,596,400 00
<hr/>		
Total.....		\$100,197,443 45
Cash capital.....	\$2,000,000 00	
Unassigned funds (surplus).....	8,326,331 85	10,326,331 85
<hr/>		
Total liabilities, surplus and other funds.....		\$110,523,775 30

## PREMIUM NOTE ACCOUNT.

On hand December 31, 1911.....	\$147,045 00	
Received during the year on new policies.....	9,304 56	
Received during the year on old policies.....	3,289 70	\$159,639 26
<hr/>		
Deductions during the year as follows:		
Used in payment of losses and claims.....	\$13,533 44	
Used in purchase of surrendered policies.....	1,711 53	
Used in payment of dividends to policyholders...	3,374 44	
Redeemed by maker in cash.....	12,618 85	
<hr/>		
Total reduction of premium note account.....		31,238 26
<hr/>		
Balance, note assets at end of the year.....		\$128,401 00

## EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
In force December 31, 1911.....	172,973	\$318,604,631 07
Issued, revived and increased during the year.....	26,967	45,131,354 50
<hr/>		
Total.....	199,940	\$363,735,985 57
Terminated during the year.....	21,049	28,809,632 66
<hr/>		
In force December 31, 1912.....	178,891	\$334,926,352 91
Policies reinsured.....		445,292 00
Annuities in force Dec. 31, 1912.....		77,540 92

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	1,586	\$2,234,380 00
Policies issued during the year.....	135	185,583 00
<hr/>		
Total.....	1,721	\$2,419,963 00
Deduct policies ceased to be in force.....	166	261,472 00
<hr/>		
Policies in force in Maine, December 31, 1912.....	1,555	\$2,158,491 00
Losses and claims unpaid December 31, of the previous year.....	1	\$71 00
Losses and claims incurred during the year.....	42	50,229 00
<hr/>		
Total.....	43	\$50,300 00
Losses and claims settled during the year.....	42	50,229 00
<hr/>		
Losses and claims unpaid Dec. 31, 1912.....	1	\$71 00
Premiums received.....		\$66,967 05

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.....	\$317,577 35	
Surrender values applied to pay first year's premiums..	828 66	
		<hr/>
Total first year's premiums on original policies...	\$318,406 01	
Dividends applied to purchase paid-up additions and annuities.....	242 74	
Surrender values applied to purchase paid-up insurance and annuities.....	24,154 40	
Consideration for original annuities involving life contingencies.....	634 71	
		<hr/>
Total new premiums.....	\$343,437 86	
Renewal premiums.....	1,484,292 44	
Dividends applied to pay renewal premiums.....	37,049 48	
Surrender values applied to pay renewal premiums....	3,184 57	
Renewal premiums for deferred annuities.....	726 70	
		<hr/>
Total renewal premiums.....	\$1,525,253 19	
Total premium income.....		\$1,868,691 05
Consideration for supplementary contracts <i>not</i> involving life contingencies.....		5,091 17
Dividends left with the company to accumulate at interest.....		2,070 15
Ledger assets other than premiums received for reinsurance.....		1,103 17
Interest on mortgage loans.....	\$96,217 38	
Interest on bonds and dividends on stocks.....	181,736 99	
Interest on premium notes, policy loans or liens.....	57,277 64	
Interest on bank deposits.....	6,458 06	
Interest on other debts due the company.....	16,143 93	
Rents.....	185 00	358,019 00
		<hr/>
Sundry items.....		75 46

Profit on sale or maturity of ledger assets.....	\$6,997 61	
Increase in book value of ledger assets.....	252 69	
		<hr/>
Income, life department.....	\$2,242,300 30	
Income, accident department.....	232,465 06	
		<hr/>
Total income.....	\$2,474,765 36	
Ledger assets, Dec. 31, 1911.....	7,374,984 65	
		<hr/>
Total.....	\$9,849,750 01	

## DISBURSEMENTS.

Death claims and additions.....	\$444,942 52	
Matured endowments and additions.....	15,300 00	\$460,242 52
		<hr/>
Annuities involving life contingencies.....	954 56	
Premium notes and liens voided by lapse.....	28,250 23	
Surrender values paid in cash or applied on loans or notes.....	203,046 95	
Surrender values applied to pay new and renewal premiums.....	4,013 23	
Surrender values applied to purchase paid-up insurance and annuities..	24,154 40	
Dividends paid policy holders in cash or applied on loans or notes.....	5,657 27	
Dividends applied to pay renewal premiums.....	37,049 48	
Dividends applied to purchase paid-up additions and annuities.....	242 74	
Dividends left with the company to accumulate at interest.....	2,070 15	
Total paid policy holders.....	\$765,681.53.	
Expense of adjustment of claims including legal expense.....	2,874 88	
Supplementary contracts <i>not</i> involving life contingencies.....	1,000 00	
Dividends to stockholders.....	70,000 00	
Commissions to agents.....	182,395 26	
Commuted renewal commissions.....	450 00	
Agency supervision, traveling and all other agency expenses.....	15,015 63	
Branch office expense including salaries of managers and clerks.....	137,477 24	
Medical examiners' fees and inspection of risks.....	37,167 47	
Salaries and all other compensation of officers and home office employes	119,133 94	
Rents.....	35,940 55	
Advertising, printing, stationery, postage, telephone, express and ex- change.....	36,022 74	
Legal expenses.....	2,400 02	
Furniture, fixtures and safes.....	3,477 20	
Repairs and expenses on real estate.....	347 93	
State taxes on premiums.....	20,775 33	
Insurance department licenses and fees.....	6,277 63	
All other licenses, fees and taxes.....	3,045 24	
Agents' balances charged off.....	4,537 53	
Decrease in book value of ledger assets.....	8,124 41	
American Investment Securities Company.....	61,250 00	
Discount on premiums paid in advance.....	184 01	
Commission and expense account, Colorado National Consolidation....	2,607 91	
Miscellaneous expenditures.....	14,820 62	
		<hr/>
Disbursements, life department.....	\$1,531,007 07	
Disbursements, accident department.....	237,614 27	
		<hr/>
Total disbursements.....	\$1,768,621 34	
		<hr/>
Balance.....	\$8,081,128 67	

LEDGER ASSETS.

Book value of real estate.....		\$637,497 74	
Mortgage loans on real estate.....		1,759,894 53	
Loans on company's policies assigned as collateral.....		1,014,570 68	
Premium notes on policies in force.....		122,835 49	
Book value of bonds and stocks—excluding interest.....		4,175,266 06	
Cash in office.....	\$3,739 88		
Deposits in trust companies and banks not on interest.....	1,329 26		
Deposits in trust companies and banks on interest.....	242,555 44		247,624 58
Agents' balances.....			77,862 37
Contingent funds held by cashiers.....			2,081 19
Suspense account.....			8,523 34
Ledger assets, accident department.....			34,972 69
Total ledger assets.....			\$8,081,128 67

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$30,341 73		
Interest accrued on bonds.....	33,033 55		
Interest due and accrued on premium notes, loans or liens.....	9,808 87		
Interest due and accrued on other assets.....	1,179 48		\$74,363 63

	<i>New</i>		
	<i>Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported.....	\$79,754 78	\$134,135 32	
Gross deferred premiums.....	14,612 71	75,030 09	
Total.....	\$94,367 49	\$209,165 41	
Deduct loading.....	10,111 90	38,311 17	
Net uncollected and deferred premiums....	\$84,255 59	\$170,854 24	\$255,109 83
Gross assets.....			\$8,410,602 13

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances.....	\$79,736 32		
Contingent funds held by cashiers.....	2,081 19		
Suspense account.....	8,523 34		
Premium notes and loans on policies and net premiums in excess of the net value of their policies.....	25,878 46		
Book value of ledger assets over market value.....	139,535 97		
Assets not admitted, accident department.....	2,772 38		\$258,527 61
Total admitted assets.....			\$8,152,074 52

LIABILITIES, SURPLUS AND OTHER FUNDS.

Net present value of all outstanding policies computed on the American Experience table of mortality with interest at 3½ per cent.....	\$6,499,848 00
Same for reversionary additions.....	4,363 00
Same for annuities.....	21,137 00

532 COLUMBIAN NATIONAL LIFE INSURANCE COMPANY.

Total .....	\$6,525,348 00	
Deduct net value of risks reinsured.....	10,825 00	
<hr/>		
Net reserve.....		\$6,514,523 00
Present value of supplementary contracts <i>not</i> involving life contingencies.....		16,057 00
Surrender values claimable on policies cancelled.....		1,606 85
Death losses in process of adjustment.....	\$16,197 00	
Death losses reported, no proofs received.....	28,095 82	
Death losses and other policy claims resisted.....	5,000 00	
<hr/>		
Total policy claims.....		49,292 82
Dividends left with the company.....		2,749 58
Premiums paid in advance, including surrender values so applied.....		7,879 63
Unearned interest and rent paid in advance.....		18,422 08
Commissions to agents, due or accrued.....		129 43
Salaries, rents, commissions and other accounts, due or accrued.....		14,150 60
Medical examiner's and legal fees due or accrued.....		4,753 95
Federal, state, county and municipal taxes due or accrued.....		19,642 01
Dividends or other profits due policy holders.....		3,233 36
Reserve for unreported death losses.....		11,404 60
Balance from sale at foreclosure of mortgages.....		4,074 87
Liabilities, accident department.....		145,156 93
<hr/>		
Total.....		\$6,813,076 71
Cash capital.....	\$1,000,000 00	
Unassigned funds (surplus).....	338,997 81	1,338,997 81
<hr/>		
Total liabilities, surplus and other funds.....		\$8,152,074 52

PREMIUM NOTE ACCOUNT.

On hand December 31, 1911.....	\$133,147 99	
Received during the year on new policies.....	41,427 53	
Received during the year on old policies.....	215,170 20	
Restored by revival of policies.....	3,142 82	\$392,888 54
<hr/>		
Deductions during the year as follows:		
Used in payment of losses and claims.....	\$956 30	
Voided by lapse.....	31,393 05	
Used in payment of dividends to policyholders....	1,418 56	
Redeemed by maker in cash.....	236,285 14	
<hr/>		
Total reduction of premium note account.....		270,053 05
<hr/>		
Balance, note assets at end of the year.....		\$122,835 49

EXHIBIT OF ORDINARY POLICIES.

	Number.	Amount.
In force December 31, 1911.....	18,121	\$50,639,837 90
Issued, revived and increased during the year.....	5,667	13,785,689 00
<hr/>		
Total.....	23,788	\$64,425,526 90
Terminated during the year.....	3,163	8,009,641 30
<hr/>		
In force December 31, 1912.....	20,625	\$56,415,885 60
Annuities in force Dec. 31, 1912.....		\$4,339 56

EXHIBIT OF INDUSTRIAL POLICIES.

	<i>Number.</i>	<i>Amount.</i>
In force December 31, 1911.....	2,537	\$386,113 00
Revived and increased during the year.....	7	8,700 00
<b>Total.....</b>	<b>2,544</b>	<b>\$394,813 00</b>
Terminated during the year.....	217	36,600 00
<b>In force December 31, 1912.....</b>	<b>2,327</b>	<b>\$358,213 00</b>

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	163	\$355,638 00
Policies issued during the year.....	56	72,719 00
<b>Total.....</b>	<b>219</b>	<b>\$428,357 00</b>
Deduct policies ceased to be in force.....	27	66,086 00
<b>Policies in force in Maine, December 31, 1912.....</b>	<b>192</b>	<b>\$362,271 00</b>
<b>Premiums received.....</b>		<b>\$12,240 50</b>

CONNECTICUT GENERAL LIFE INSURANCE  
COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1865. COMMENCED BUSINESS IN 1865.

ROBERT W. HUNTINGTON, JR., *President.* GEO. E. BULKELEY, *Secretary.*

Cash Capital, \$400,000.

INCOME.

First year's premiums on original policies.....	\$310,921 96
Surrender values applied to pay first year's premiums..	829 48
<b>Total first year's premiums on original policies....</b>	<b>\$311,751 44</b>
Dividends applied to purchase paid-up additions and pure endowments.....	24,656 53
Surrender values applied to purchase paid-up insurance	6,939 98
Consideration for original annuities involving life con- tingencies.....	8,247 75
<b>Total new premiums.....</b>	<b>\$351,595 70</b>
<b>Renewal premiums.....</b>	<b>1,497,694 59</b>

534 CONNECTICUT GENERAL LIFE INSURANCE COMPANY.

Dividends applied to pay renewal premiums.....	\$109,474 96	
Dividends applied to shorten endowment or premium paying period.....	569 28	
Surrender values applied to pay renewal premiums....	1,198 96	
<hr/>		
Total renewal premiums.....	\$1,608,937 79	
Total premium income.....		\$1,960,533 49
Consideration for supplementary contracts <i>not</i> involving life contingencies.....		2,705 00
Dividends left with the company to accumulate at inter- est.....		10,548 83
Interest on mortgage loans.....	\$312,740 61	
Interest on bonds and dividends on stocks.....	150,160 15	
Interest on premium notes, policy loans or liens.....	76,724 29	
Interest on bank deposits.....	2,928 86	
Interest on other debts due the company.....	2,556 04	
Discount on claims paid in advance.....	174 77	
Rents—including company's own occupancy.....	23,377 40	568,662 12
<hr/>		
Unlisted assets.....		269 34
Profit on sale or maturity of ledger assets.....		7,221 29
Increase in book value of ledger assets.....		3,276 69
<hr/>		
Income, life department.....	\$2,553,216 76	
Income, accident department.....		34,879 90
<hr/>		
Total income.....		\$2,588,096 66
Ledger assets, Dec. 31, 1911.....	\$10,460,978 08	
Increase in capital stock during 1912.....	100,000 00	10,560,978 08
<hr/>		
Total.....		\$13,149,074 74

DISBURSEMENTS.

Death claims and additions.....	\$458,912 34	
Matured endowments and additions.....	254,023 00	\$712,935 34
<hr/>		
Annuities involving life contingencies.....		3,950 26
Premium notes and liens voided by lapse.....		70 71
Surrender values paid in cash or applied on loans or notes.....		164,867 15
Surrender values applied to pay new and renewal premiums.....		2,023 44
Surrender values applied to purchase paid-up insurance.....		6,939 98
Dividends paid policy holders in cash or applied on loans or notes.....		9,909 66
Dividends applied to pay renewal premiums.....		109,474 96
Dividends applied to shorten endowment or premium paying period...		569 28
Dividends applied to purchase paid-up additions and pure endowments		24,656 53
Dividends left with the company to accumulate at interest.....		10,548 83
Total paid policy holders.....	\$1,045,951.14	
Expense of adjustment of claims including legal expense.....		921 52
Supplementary contracts <i>not</i> involving life contingencies.....		747 64
Dividends and interest held on deposit surrendered during the year....		1,556 82
Dividends to stockholders.....		35,000 00
Commissions to agents.....		240,788 29
Commuted renewal commissions.....		1,450 00
Agency supervision, traveling and all other agency expenses.....		2,720 25
Branch office expense including salaries of managers and clerks.....		40,794 10
Medical examiners' fees and inspection of risks.....		22,377 33
Salaries and all other compensation of officers and home office employes		78,535 72
Rents—including company's own occupancy.....		6,000 00



CONNECTICUT GENERAL LIFE INSURANCE COMPANY. 535

Advertising, printing, stationery, postage, telephone, express and exchange.....	\$14,191 00
Legal expenses.....	1,369 80
Furniture, fixtures and safes.....	1,941 30
Repairs and expenses on real estate.....	10,187 16
Taxes on real estate.....	3,674 25
State taxes on premiums.....	15,304 49
Insurance department licenses and fees.....	1,655 25
All other licenses, fees and taxes.....	21,068 14
Agents' balances charged off.....	1,137 10
Loss on sale or maturity of ledger assets.....	242 65
Decrease in book value of ledger assets.....	6,731 60
Miscellaneous expenditures.....	7,358 49
<hr/>	
Disbursements, life department.....	\$1,561,704 04
Disbursements, accident department.....	36,090 00
<hr/>	
Total disbursements.....	\$1,597,794 04
<hr/>	
Balance.....	\$11,551,280 70

LEDGER ASSETS.

Book value of real estate.....	\$251,100 00
Mortgage loans on real estate.....	6,548,108 95
Loans on company's policies assigned as collateral.....	1,323,281 81
Premium notes on policies in force.....	71,198 04
Book value of bonds and stocks—excluding interest.....	3,257,345 00
Cash in office.....	\$4,335 72
Deposits in trust companies and banks on interest.....	79,597 78
<hr/>	
Agents' balances.....	23 50
Ledger assets, accident department.....	16,289 90
<hr/>	
Total ledger assets.....	\$11,551,280 70

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$146,595 97
Interest due and accrued on bonds.....	47,496 79
Interest due and accrued on premium notes, loans or liens.....	16,509 54
Rents due on company's property or lease.....	107 64
<hr/>	
Market value of bonds and stocks over book value.....	41,620 90

	<i>New</i>	<i>Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported.....	\$518 91	\$88,959 88		
Gross deferred premiums.....	42,769 51	233,382 39		
<hr/>				
Total.....	\$43,288 42	\$322,342 27		
Deduct loading.....	7,051 52	55,935 88		
<hr/>				
Net uncollected and deferred premiums....	\$36,236 90	\$266,406 39		\$302,643 29
<hr/>				
Gross assets.....				\$12,106,254 83

## DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances.....	\$420 79	
Premium notes and loans on policies and net premiums in excess of the net value of their policies.....	4,031 33	
Overdue and accrued interest on bonds in default.....	150 00	
Assets not admitted, accident department.....	830 62	\$5,432 74
		<hr/>
Total admitted assets.....		\$12,100,822 09

## 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.....	\$10,105,721 00	
Same for reversionary additions.....	124,160 00	
Same for annuities.....	47,912 00	
	<hr/>	
Total.....	\$10,277,793 00	
Deduct net value of risks reinsured.....	118,031 00	
	<hr/>	
Net reserve.....		\$10,159,762 00
Reserve for health and accident benefits.....		306 00
Present value of supplementary contracts <i>not</i> involving life contingencies.....		12,107 00
Surrender values claimable on policies canceled.....		3,374 07
Death losses reported, no proofs received.....	\$37,848 00	
Matured endowments due and unpaid.....	3,922 00	
	<hr/>	
Total policy claims.....		41,770 00
Dividends left with the company.....		28,300 23
Premiums paid in advance, including surrender values so applied.....		8,391 30
Unearned interest and rent paid in advance.....		14,587 98
Salaries, rents, commissions and other accounts, due or accrued.....		500 00
Medical examiner's fees due or accrued.....		2,674 00
Federal, state, county and municipal taxes due or accrued.....		51,340 93
Dividends to stockholders.....		20,000 00
Dividends or other profits due policy holders.....		20,264 12
Dividends apportioned to annual dividend policies, payable during 1913.....		17,000 00
Held for deferred dividends, payable after 1913.....		35,417 06
Surrender values claimable in excess of reserve.....		6,822 55
Special reserve for accident department.....		50,000 00
Liabilities, accident department.....		22,916 56
	<hr/>	
Total.....		\$10,495,533 80
Cash capital.....	\$400,000 00	
Unassigned funds (surplus).....	1,205,288 29	1,605,288 29
	<hr/>	
Total liabilities, surplus and other funds.....		\$12,100,822 09

## PREMIUM NOTE ACCOUNT.

On hand December 31, 1911.....	\$76,965 97	
Received during the year on old policies.....	24,116 75	\$101,082 72
	<hr/>	
Deductions during the year as follows:		
Used in purchase of surrendered policies.....	\$3,502 76	
Voided by lapse.....	70 71	

CONNECTICUT GENERAL LIFE INSURANCE COMPANY. 537

Used in payment of dividends to policyholders....	\$108 34
Redeemed by maker in cash.....	26,202 87
	<hr/>
Total reduction of premium note account.....	\$29,884 68
	<hr/>
Balance, note assets at end of the year.....	\$71,198 04

EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
In force December 31, 1911.....	30,456	\$56,367,862 72
Issued, revived and increased during the year.....	5,149	13,032,433 00
	<hr/>	<hr/>
Total.....	35,605	\$69,400,295 72
Terminated during the year.....	2,050	4,841,582 88
	<hr/>	<hr/>
In force December 31, 1912.....	33,555	\$64,558,712 84
Policies reinsured.....		\$4,074,057 00
Annuities in force Dec. 31, 1912.....		4,911 96

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year....	408	\$756,497 00
Policies issued during the year.....	55	128,227 00
	<hr/>	<hr/>
Total.....	463	\$884,724 00
Deduct policies ceased to be in force.....	31	74,288 00
	<hr/>	<hr/>
Policies in force in Maine December 31, 1912.....	432	\$810,436 00
Losses and claims unpaid Dec. 31, of the previous year...	1	\$300 00
Losses and claims incurred during the year.....	2	8,000 00
	<hr/>	<hr/>
Total.....	3	\$8,300 00
Losses and claims settled during the year.....	2	8,000 00
	<hr/>	<hr/>
Losses and claims unpaid Dec. 31, 1912.....	1	\$300 00
Premiums received.....		27,647 14

# 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 . . . . .	\$763,160 42	
Surrender values applied to pay first year's premiums . . . . .	346 05	
	\$763,506 47	
Total first year's premiums on original policies . . . . .	\$763,506 47	
Dividends applied to purchase paid-up additions and annuities . . . . .	5,170 84	
Surrender values applied to purchase paid-up insurance and annuities . . . . .	30,330 27	
Consideration for original annuities involving life contingencies . . . . .	26,688 68	
Consideration for supplementary contracts involving life contingencies . . . . .	2,707 23	
	\$828,403 49	
Total new premiums . . . . .	\$828,403 49	
Renewal premiums . . . . .	5,000,475 83	
Dividends applied to pay renewal premiums . . . . .	896,628 70	
Surrender values applied to pay renewal premiums . . . . .	1,102 71	
	\$5,898,207 24	
Total renewal premiums . . . . .	\$5,898,207 24	
Total premium income . . . . .		\$6,726,610 73
Consideration for supplementary contracts <i>not</i> involving life contingencies . . . . .		6,084 70
Dividends left with the company to accumulate at interest . . . . .		*373,554 85
Interest on mortgage loans . . . . .	\$1,582,859 22	
Interest on bonds and dividends on stocks . . . . .	1,079,189 52	
Interest on premium notes, policy loans or liens . . . . .	306,957 71	
Interest on bank deposits . . . . .	38,703 95	
Interest on other debts due the company . . . . .	46,564 33	
Discount on claims paid in advance . . . . .	261 85	
Rents—including company's own occupancy . . . . .	206,234 57	3,260,771 15
	21,355 00	
Suspense account . . . . .		21,355 00
Profit on sale or maturity of ledger assets . . . . .		143,316 56
Increase in book value of ledger assets . . . . .		7,235 59
	\$10,538,928 58	
Total income . . . . .		\$10,538,928 58
Ledger assets December 31, 1911 . . . . .		67,525,441 67
	\$78,064,373 25	
Total . . . . .		\$78,064,373 25

\*Includes \$125,766.74 for dividends left prior to 1908 and not previously included.

## DISBURSEMENTS.

Death claims and additions.....	\$4,459,122 63	
Matured endowments and additions.....	401,501 04	\$4,860,623 67
<hr/>		
Annuities involving life contingencies.....		20,930 38
Premium notes and liens voided by lapse.....		181 00
Surrender values paid in cash or applied on loans or notes.....		1,200,563 32
Surrender values applied to pay new and renewal premiums.....		1,448 76
Surrender values applied to purchase paid-up insurance and annuities..		30,330 27
Dividends paid policy holders in cash or applied on loans or notes.....		318,301 36
Dividends applied to pay renewal premiums.....		896,628 70
Dividends applied to purchase paid-up additions and annuities.....		5,170 84
Dividends left with the company to accumulate at interest.....		†247,788 11
Total paid policy holders.....	\$7,581,966.41	
Expense of adjustment of claims including legal expense.....		1,000 12
Supplementary contracts <i>not</i> involving life contingencies.....		9,818 71
Dividends and interest held on deposit surrendered during the year....		255,287 82
Commissions to agents.....		616,720 82
Compensation of managers and agents, except commission for new business.....		18,976 85
Agency supervision, traveling and all other agency expenses.....		12,702 49
Branch office expense including salaries of managers and clerks.....		54,891 80
Medical examiners' fees and inspection of risks.....		59,130 32
Salaries and all other compensation of officers and home office employes		244,451 73
Rents—including company's own occupancy.....		61,726 68
Advertising, printing, stationery, postage, telephone, express and exchange.....		65,384 07
Legal expenses.....		5,394 46
Furniture, fixtures and safes.....		6,229 22
Repairs and expenses on real estate.....		107,748 90
Taxes on real estate.....		74,917 24
State taxes on premiums.....		70,892 80
Insurance department licenses and fees.....		5,689 11
All other licenses, fees and taxes.....		172,705 96
Loss on sale or maturity of ledger assets.....		157,530 72
Decrease in book value of ledger assets.....		16,928 81
Suspense account of 1911.....		24,247 05
Traveling expense.....		17,421 38
Miscellaneous expenditures.....		1,613 15
<hr/>		
Total disbursements.....		\$9,643,376 62
<hr/>		
Balance.....		\$68,420,996 63

## LEDGER ASSETS.

Book value of real estate.....	\$3,548,445 55
Mortgage loans on real estate.....	31,866,720 75
Loans on company's policies assigned as collateral.....	5,895,034 04
Premium notes on policies in force.....	227,367 32
Book value of bonds and stocks—excluding interest.....	25,507,308 25
Deposits in trust companies and banks on interest.....	571,358 72
Bills receivable.....	725 00
Agents' balances.....	596 22
Real estate sold under contract.....	803,440 78
<hr/>	
Total ledger assets.....	\$68,420,996 63

† Includes \$125,766.74 for dividends left prior to 1908 and not previously included.

540 CONNECTICUT MUTUAL LIFE INSURANCE COMPANY.

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$911,720	35	
Interest due and accrued on bonds.....	255,502	96	
Interest due and accrued on premium notes, loans or liens.....	165,168	16	
Interest due and accrued on other assets.....	15,541	46	
Rents due and accrued on company's property or lease	6,966	94	\$1,354,899 87

	<i>New Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported.....	\$7,583 55	\$173,771 52	
Gross deferred premiums.....	90,312 45	488,786 02	
Total.....	\$97,896 00	\$662,557 54	
Deduct loading.....	19,579 20	132,511 51	
Net uncollected and deferred premiums....	\$78,316 80	\$530,046 03	\$608,362 83
Gross assets.....			\$70,384,259 33

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances.....	\$2,290 68	
Bills receivable.....	725 00	
Premium notes and loans on policies and net premiums in excess of the net value of their policies.....	2,280 00	
Overdue and accrued interest on bonds in default.....	3,006 00	
Book value of bonds and stocks over market value....	987,479 44	\$995,781 12
Total admitted assets.....		\$69,388,478 21

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.....	\$63,390,737 00	
Same for reversionary additions.....	10,778 00	
Same for annuities.....	221,421 00	
Total reserve.....	\$63,622,936 00	
Present value of supplementary contracts <i>not</i> involving life contingencies	59,003 20	
Surrender values claimable on policies canceled.....	100,374 23	
Death losses due and unpaid.....	\$42,474 02	
Death losses in process of adjustment.....	101,481 00	
Death losses reported, no proofs received.....	200,991 00	
Matured endowments due and unpaid.....	8,723 00	
Death losses and other policy claims resisted.....	11,000 00	
Annuity claims, involving life contingencies, due and unpaid.....	541 15	
Total policy claims.....	365,210 17	
Dividends left with the company.....	1,701,169 55	
Premiums paid in advance, including surrender values so applied.....	27,861 09	
Unearned interest and rent paid in advance.....	139,610 92	
Salaries, rents, commissions and other accounts, due or accrued.....	2,500 00	
Medical examiner's and legal fees due or accrued.....	14,928 84	

CONNECTICUT MUTUAL LIFE INSURANCE COMPANY. 541

Federal, state, county and municipal taxes due or accrued.....	\$80,000 00	
Dividends or other profits due policy holders.....	92,228 84	
Reserve for unreported death losses.....	75,000 00	
Surrender values credited with accrued interest.....	4,463 92	
Suspense account.....	21,355 00	
Supplementary agreements.....	1,700 83	
<b>Total.....</b>	<b>\$66,308,342 59</b>	
Unassigned funds (surplus).....	3,080,135 62	
<b>Total liabilities, surplus and other funds.....</b>	<b>\$69,388,478 21</b>	

PREMIUM NOTE ACCOUNT.

On hand December 31, 1911.....	\$253,058 85	
Restored by revival of policies.....	7 00	\$253,065 85
Deductions during the year as follows:		
Used in payment of losses and claims.....	\$9,133 11	
Used in purchase of surrendered policies.....	858 00	
Voided by lapse.....	188 00	
Used in payment of dividends to policy holders...	12,586 82	
Redeemed by maker in cash.....	2,932 60	
<b>Total reduction of premium note account.....</b>	<b>25,698 53</b>	
<b>Balance, note assets at end of the year.....</b>	<b>\$227,367 32</b>	

EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
In force December 31, 1911.....	83,484	\$199,154,900 04
Issued, revived and increased during the year.....	9,987	23,248,450 15
<b>Total.....</b>	<b>93,471</b>	<b>\$222,403,350 19</b>
Terminated during the year.....	6,022	13,008,752 76
<b>In force December 31, 1912.....</b>	<b>87,449</b>	<b>\$209,394,597 43</b>
Annuities in force Dec. 31, 1912.....	86	22,853 21

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year....	2,731	\$3,997,234 00
Policies issued during the year.....	302	458,994 00
<b>Total.....</b>	<b>3,033</b>	<b>\$4,456,228 00</b>
Deduct policies ceased to be in force.....	253	391,717 00
<b>Policies in force in Maine December 31, 1912.....</b>	<b>2,780</b>	<b>\$4,064,511 00</b>
Losses and claims unpaid Dec. 31, of the previous year...	2	\$315 00
Losses and claims incurred during the year.....	88	144,612 00
<b>Total.....</b>	<b>90</b>	<b>\$144,927 00</b>
Losses and claims settled during the year.....	85	129,828 00
<b>Losses and claims unpaid Dec. 31, 1912.....</b>	<b>5</b>	<b>\$15,099 00</b>
<b>Premiums received.....</b>		<b>137,027 16</b>

## 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 years' premiums on original policies . . . . .	\$5,029,671 74	
Surrender values applied to pay first year's premiums . . . . .	7,821 56	
		<hr/>
Total first year's premiums on original policies . . . . .	\$5,037,493 30	
Dividends applied to purchase paid-up additions and annuities . . . . .	1,152,093 90	
Consideration for original annuities involving life contingencies . . . . .	897,529 12	
Consideration for supplementary contracts involving life contingencies . . . . .	398,269 18	
		<hr/>
Total new premiums . . . . .	\$7,485,385 50	
Renewal premiums . . . . .	45,237,762 49	
Dividends applied to pay renewal premiums . . . . .	2,035,783 53	
Surrender values applied to pay renewal premiums . . . . .	36,329 20	
Renewal premiums for deferred annuities . . . . .	36,018 09	
		<hr/>
Total renewal premiums . . . . .	\$47,345,893 31	
Total premium income . . . . .		\$54,831,278 81
Consideration for supplementary contracts <i>not</i> involving life contingencies . . . . .		240,584 39
Dividends left with the company to accumulate at interest . . . . .		141,578 10
Interest on mortgage loans . . . . .	\$4,667,585 28	
Interest on collateral loans . . . . .	122 22	
Interest on bonds and dividends on stocks . . . . .	12,233,923 38	
Interest on premium notes, policy loans or liens . . . . .	3,686,253 21	
Interest on bank deposits . . . . .	304,386 10	
Interest on other debts due the company . . . . .	172,425 66	
Discount on claims paid in advance . . . . .	7,519 76	
Rents—including company's own occupancy . . . . .	1,027,751 30	22,099,966 91
		<hr/>
Rent deposits . . . . .		5,869 56
Deposits on account of insurance . . . . .		13,048 37
Fire insurance indemnity fund . . . . .		7,750 00
Sundry items . . . . .		4,843 90



Agents' balances previously charged off .....	\$8,029 51	
Profit on sale or maturity of ledger assets .....	261,332 96	
Increase in book value of ledger assets .....	189,698 00	
		<hr/>
Total income .....	\$77,802,980 51	
Ledger assets December 31, 1911 .....	496,510,231 01	
		<hr/>
Total .....	\$574,314,211 52	

## DISBURSEMENTS.

Death claims and additions .....	\$20,542,017 90	
Matured endowments and additions .....	8,997,755 47	\$29,539,773 37
		<hr/>
Annuities involving life contingencies .....	2,271,774 10	
Surrender values paid in cash or applied on loans or notes .....	11,843,817 20	
Surrender values applied to pay new or renewal premiums .....	44,150 76	
Dividends paid policy holders in cash or applied on loans or notes .....	9,817,306 85	
Dividends applied to pay renewal premiums .....	2,035,783 53	
Dividends applied to purchase paid-up additions and annuities .....	1,152,093 90	
Dividends left with the company to accumulate at interest .....	141,578 10	
Total paid policy holders .....	\$55,846,277 81.	
Expense of adjustment of claims including legal expense .....	14,291 07	
Supplementary contracts <i>not</i> involving life contingencies .....	261,807 54	
Dividends and interest held on deposit surrendered during the year .....	24,382 89	
Dividends to stockholders .....	7,000 00	
Commissions to agents .....	4,982,794 98	
Commuted renewal commissions .....	73,590 07	
Compensation of managers and agents, except commission for new business .....	127,692 39	
Agency supervision, traveling and all other agency expenses .....	335,226 23	
Branch office expenses including salaries of managers and clerks .....	1,298,524 85	
Medical examiners' fees and inspection of risks .....	371,097 87	
Salaries and all other compensation of officers and home office employes .....	1,424,402 21	
Rents—including company's own occupancy .....	177,698 83	
Advertising, printing, stationery, postage, telephone, express and exchange .....	255,773 85	
Legal expenses .....	63,899 48	
Furniture, fixtures and safes .....	88,823 32	
Repairs and expenses on real estate .....	283,863 11	
Taxes on real estate .....	161,976 78	
State taxes on premiums .....	570,208 58	
Insurance department licenses and fees .....	26,124 71	
All other licenses, fees and taxes .....	302,285 64	
Agents' balances charged off .....	276,585 16	
Loss on sale or maturity of ledger assets .....	3,457 00	
Decrease in book value of ledger assets .....	1,303,123 01	
Foreign exchange .....	19,118 02	
Interest on policy claims .....	10,394 74	
Fire insurance indemnity fund .....	120,603 07	
Disbursements on account of fire .....	36,381 59	
Losses on policy claims and rents .....	11,169 12	
Miscellaneous expenditures .....	194,684 19	
		<hr/>
Total disbursements .....	\$68,932,258 11	
		<hr/>
Balance .....	\$505,620,953 41	

## LEDGER ASSETS.

Book value of real estate .....	\$29,008,032 44
Mortgage loans on real estate .....	98,885,046 94

Loans secured by collateral.....		\$100,000 00	
Loans on company's policies assigned as collateral.....		77,890,952 55	
Book value of bonds and stocks—excluding interest.....		291,037,555 00	
Cash in office.....	\$59,648 79		
Deposits in trust companies and banks not on interest.....	298,875 18		
Deposits in trust companies and banks on interest.....	6,461,764 56	6,820,288 53	
Bills receivable.....		3,961 64	
Agents' and other balances.....		1,258,544 67	
Supplies.....		34,862 43	
Cash in transit.....		581,709 21	
Total ledger assets.....		\$505,620,953 41	

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$707,809 07		
Interest due and accrued on bonds.....	3,752,395 31		
Interest accrued on collateral loans.....	1,375 00		
Interest due and accrued on policy loans.....	252,839 40		
Interest due and accrued on other assets.....	29,526 04		
Rents due and accrued on company's property or lease.....	133,465 74	\$4,877,410 56	

	<i>New Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported....	\$10,980 98	\$3,492,005 86	
Gross deferred premiums.....	348,888 04	2,522,526 08	
Total.....	\$359,869 02	\$6,014,531 94	
Deduct loading.....	84,569 22	1,413,415 01	
Net uncollected and deferred premiums	\$275,299 80	\$4,601,116 93	\$4,876,416 73
Gross assets.....			\$515,374,780 70

## DEDUCT ASSETS NOT ADMITTED.

Supplies, printed matter and stationery.....	\$34,862 43		
Agents' and other debit balances.....	1,338,194 54		
Bills receivable.....	3,961 64		
Book value of bonds and stocks over market value....	11,728,810 60	\$13,105,829 21	
Total admitted assets.....		\$502,268,951 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 and 3½ per cent.....	\$401,718,604 00		
Same for reversionary additions.....	6,057,137 00		
Same for annuities.....	12,537,840 00		
Total.....	\$420,313,581 00		
Deduct net value of risks re-insured.....	1,448,649 00		
Net reserve.....		\$418,864,932 00	

Reserve for health and accident benefits .....	1,278 00	
Present value of supplementary contracts <i>not</i> involving life contingencies.....		2,400,777 00
Surrender values claimable on policies cancelled.....		69,922 29
Death losses due and unpaid.....	\$20,889 77	
Death losses in process of adjustment.....	126,139 94	
Death losses reported, no proofs received.....	1,861,546 00	
Matured endowments due and unpaid.....	509,041 59	
Death losses and other policy claims resisted.....	182,928 00	
Annuity claims, involving life contingencies, due and unpaid .....	30,620 40	
<b>Total policy claims .....</b>	<b>2,731,165 70</b>	
Due and unpaid on supplementary contracts <i>not</i> involving life contingencies.....		4,419 98
Dividends left with the company.....		334,883 34
Premiums paid in advance, including surrender values so applied.....		285,554 23
Unearned interest and rent paid in advance.....		1,742,889 72
Commissions to agents, due or accrued.....		124,066 54
Salaries, rents, commissions and other accounts, due or accrued.....		127,329 77
Medical examiner's and legal fees due or accrued.....		47,860 67
Federal, state, county and municipal taxes due or accrued.....		890,549 98
Dividends or other profits due policy holders.....		943,890 16
Dividends apportioned to annual dividend policies, payable during 1913.....		3,980,000 00
Dividends apportioned to deferred dividend policies, payable during 1913.....		9,689,600 00
Held for deferred dividends, payable after 1913.....		56,660,583 00
Reserve for unreported death claims.....		450,000 00
Fire insurance indemnity fund.....		33,323 12
Deposits on account of insurance.....		258,219 88
Fire relief fund.....		11,434 86
<b>Total.....</b>	<b>\$499,652,680 24</b>	
Cash capital.....	\$100,000 00	
Unassigned funds (surplus).....	2,516,271 25	2,616,271 25
<b>Total liabilities, surplus and other funds.....</b>	<b>\$502,268,951 49</b>	

## EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
In force December 31, 1911.....	535,318	\$1,375,441,460
Issued, revived and increased during the year.....	64,906	153,576,879
<b>Total.....</b>	<b>600,224</b>	<b>\$1,529,018,339</b>
Terminated during the year.....	36,541	99,806,491
<b>In force December 31, 1912.....</b>	<b>563,683</b>	<b>\$1,429,211,848</b>
Policies reinsured.....		\$15,876,597
Annuities in force Dec. 31, 1912.....	4,241	\$1,547,235 85

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	7,691	\$11,280,519 00
Policies issued during the year.....	408	657,832 00
<b>Total.....</b>	<b>8,099</b>	<b>\$11,938,351 00</b>
Deduct policies ceased to be in force.....	449	797,252 00
<b>Policies in force in Maine December 31, 1912.....</b>	<b>7,650</b>	<b>\$11,141,099 00</b>

546 FIDELITY MUTUAL LIFE INSURANCE COMPANY.

Losses and claims unpaid December 31, of the previous year	3	\$3,093 82
Losses and claims incurred during the year.....	63	102,667 43
<hr/>		
Total.....	66	\$105,761 25
Losses and claims settled during the year.....	62	91,675 43
<hr/>		
Losses and claims unpaid Dec. 31, 1912.....	4	\$14,085 82
Premiums received.....		407,852 10

FIDELITY MUTUAL LIFE INSURANCE COMPANY,

PHILADELPHIA, PENN.

INCORPORATED IN 1878. COMMENCED BUSINESS IN 1879.

L. G. FOUSE, *President.*

CHAS. G. HODGE, *Secretary*

INCOME.

First year's premiums on original policies.....	\$450,315 35	
Surrender values applied to pay first year's premiums.....	787 56	
<hr/>		
Total first year's premiums on original policies.....	\$451,102 91	
Dividends applied to purchase paid-up additions and annuities.....	30,750 66	
Surrender values applied to purchase paid-up insurance and annuities.....	1,501 34	
Consideration for supplementary contracts involving life contingencies.....	665 82	
<hr/>		
Total new premiums.....	\$484,020 73	
Renewal premiums.....	4,178,774 52	
Dividends applied to pay renewal premiums.....	159,255 77	
Dividends applied to shorten endowment or premium paying period.....	5,534 76	
Surrender values applied to pay renewal premiums.....	4,788 30	
Renewal premiums for deferred annuities.....	3,815 02	
<hr/>		
Total renewal premiums.....	\$4,352,168 37	
Total premium income.....		\$4,836,189 10
Consideration for supplementary contracts <i>not</i> involving life contingencies.....		35,342 33
Dividends left with the company to accumulate at interest.....		9,846 44
Interest on mortgage loans.....	\$443,786 17	
Interest on collateral loans.....	8,195 79	
Interest on bonds and dividends on stocks.....	352,645 31	
Interest on premium notes, policy loans or liens.....	383,867 77	
Interest on bank deposits.....	7,805 21	
Interest on other debts due the company.....	20,821 82	
Rents—including company's own occupancy.....	95,176 06	1,312,298 13

Policy fees.....		\$131 00
Profit on sale or maturity of ledger assets.....		12,403 88
Increase in book value of ledger assets.....		6,988 42
		<hr/>
Total income.....	\$6,213,199 30	
Ledger assets December 31, 1911.....	24,089,942 12	
	<hr/>	
Total.....	\$30,303,141 42	

DISBURSEMENTS.

Death claims and additions.....	\$1,623,479 74	
Matured endowments and additions.....	37,886 14	\$1,661,365 88
	<hr/>	
Annuities involving life contingencies.....		16,019 92
Surrender values paid in cash or applied on loans or notes.....		627,993 10
Surrender values applied to pay new and renewal premiums.....		5,575 86
Surrender values applied to purchase paid-up insurance and annuities.....		1,501 34
Dividends paid policy holders in cash or applied on loans or notes....		25,402 54
Dividends applied to pay renewal premiums.....		159,255 77
Dividends applied to shorten endowment or premium paying period..		5,534 76
Dividends applied to purchase paid-up additions and annuities.....		30,750 66
Dividends left with the company to accumulate at interest.....		9,846 44
Total paid policy holders... \$2,543,246.27.		
Expense of adjustment of claims including legal expense.....		3,619 70
Supplementary contracts <i>not</i> involving life contingencies.....		33,985 32
Dividends and interest held on deposit surrendered during the year.		2,548 65
Commissions to agents.....		372,545 41
Compensation of managers and agents, except commission for new business.....		3,700 00
Agency supervision, traveling and all other agency expenses.....		26,610 24
Branch office expense including salaries of managers and clerks.....		88,439 62
Medical examiners' fees and inspection of risks.....		43,036 36
Salaries and all other compensation of officers and home office employes		172,976 68
Rents—including company's own occupancy.....		68,558 44
Advertising, printing, stationery, postage, telephone, express and exchange.....		57,526 06
Legal expenses.....		11,457 74
Furniture, fixtures and safes.....		3,798 94
Repairs and expenses on real estate.....		53,984 36
Taxes on real estate.....		12,947 99
State taxes on premiums.....		73,207 11
Insurance department licenses and fees.....		6,720 17
All other licenses, fees and taxes.....		53,231 30
Loss on sale or maturity of ledger assets.....		43 89
Decrease in book value of ledger assets.....		3,338 14
Investigation by Pennsylvania Insurance Department.....		885 00
Investment expense.....		287 70
Miscellaneous expenditures.....		9,606 62
		<hr/>
Total disbursements.....	\$3,646,301 71	
	<hr/>	
Balance.....	\$26,656,839 71	

LEDGER ASSETS.

Book value of real estate.....	\$1,340,268 81
Mortgage loans on real estate.....	9,265,999 64
Loans secured by collateral.....	201,292 86

Loans on company's policies assigned as collateral.....	\$7,260,373	01
Premium notes on policies in force.....	442,061	42
Book value of bonds and stocks—excluding interest.....	7,355,381	45
Cash in office.....	\$567	14
Deposits in trust companies and banks on interest....	360,478	53
Bills receivable.....	27,775	87
Agents' balances.....	402,640	98
Total ledger assets.....	\$26,656,839	71

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$192,929	05
Interest accrued on bonds.....	115,268	89
Interest due and accrued on collateral loans.....	1,205	64
Interest due and accrued on premium notes, loans or liens.....	74,163	57
Rents due on company's property or lease.....	387	33
Market value of real estate over book value.....	56,294	69

	<i>New</i>		
	<i>Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported.....	\$1,477	\$228,464	89
Gross deferred premiums.....	10,263	296,488	22
Total.....	\$11,741	\$524,953	11
Deduct loading.....	6,533	99,793	59
Net uncollected and deferred premiums..	\$5,207,18	\$425,159	52
Gross assets.....			\$27,527,455 58

## DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances.....	\$410,482	35
Bills receivable.....	27,775	87
Premium notes and loans on policies and net premiums in excess of the net value of their policies.....	92,271	26
Book value of bonds and stocks over market value....	332,119	45
Total admitted assets.....	\$26,664,806	65

## 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 inter- est at 3 and 3½ per cent.....	\$22,804,806	00
Same for reversionary additions.....	59,948	00
Same for annuities.....	153,633	00
Total.....	\$23,018,387	00
Deduct net value of risks re-insured.....	4,064	00
Net reserve.....	\$23,014,323	00
Present value of supplementary contracts <i>not</i> involving life contingencies	400,209	32
Surrender values claimable on policies canceled.....	7,984	69
Death losses in process of adjustment.....	\$23,563	10
Death losses reported, no proofs received.....	193,081	00
Death losses and other policy claims resisted.....	28,282	10

Total policy claims.....	\$244,926 20
Due and unpaid on supplementary contracts <i>not</i> involving life contingencies.....	1,280 00
Dividends left with the company.....	26,601 11
Premiums paid in advance, including surrender values so applied.....	17,900 46
Unearned interest and rent paid in advance.....	131,785 00
Commissions due agents on premium notes, when paid.....	12,943 77
Salaries, rents, commissions and other accounts, due or accrued.....	4,099 80
Medical examiner's fees due or accrued.....	9,100 00
Federal, state, county and municipal taxes due or accrued.....	74,334 41
Dividends or other profits due policy holders.....	12,137 90
Dividends apportioned to annual dividend policies, payable during 1913.....	229,717 08
Dividends apportioned to deferred dividend policies, payable during 1913.....	16,560 86
Held for deferred dividends, payable after 1913.....	1,523,293 98
	<hr/>
Total.....	\$25,727,197 58
Unassigned funds (surplus).....	937,609 07
	<hr/>
Total liabilities, surplus and other funds.....	\$26,664,806 65

PREMIUM NOTE ACCOUNT.

On hand December 31, 1911.....	\$415,597 71	
Received during the year on new policies.....	130,965 73	
Received during the year on old policies.....	547,311 91	\$1,093,875 35
	<hr/>	
Deductions during the year as follows:		
Redeemed by maker in cash.....		651,813 93
		<hr/>
Balance, note assets at end of the year.....		\$442,061 42

EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
In force December 31, 1911.....	61,521	\$128,290,057
Issued, revived and increased during the year.....	6,525	14,611,433
	<hr/>	<hr/>
Total.....	68,046	\$142,901,490
Terminated during the year.....	5,567	12,129,811
	<hr/>	<hr/>
In force December 31, 1912.....	62,479	\$130,771,679
Policies reinsured.....		\$348,744
Annuities in force Dec. 31, 1912.....	65	\$11,069 89

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	568	\$774,201
Policies issued during the year.....	177	232,600
	<hr/>	<hr/>
Total.....	745	\$1,006,801
Deduct policies ceased to be in force.....	99	134,600
	<hr/>	<hr/>
Policies in force in Maine December 31, 1912.....	646	\$872,201
Losses and claims incurred during the year.....	3	\$4,000 00
Losses and claims settled during the year.....	3	4,000 00
Premiums received.....		\$30,354 79

## 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 . . . . .	\$449,932 25	
Dividends applied to purchase paid-up additions and annuities . . . . .	309,045 37	
Matured endowments applied to purchase paid-up additions . . . . .	4,481 56	
Consideration for original annuities involving life contingencies . . . . .	21,552 50	
Consideration for supplementary contracts involving life contingencies . . . . .	9,494 69	
<b>Total new premiums . . . . .</b>	<b>\$794,506 37</b>	
Renewal premiums . . . . .	3,049,189 76	
Dividends applied to pay renewal premiums . . . . .	162,515 55	
Surrender values applied to pay renewal premiums . . . . .	52 09	
Renewal premiums for deferred annuities . . . . .	17,034 74	
<b>Total renewal premiums . . . . .</b>	<b>\$3,228,792 14</b>	
<b>Total premium income . . . . .</b>		<b>\$4,023,298 51</b>
Consideration for supplementary contracts <i>not</i> involving life contingencies . . . . .		9,055 00
Dividends left with the company to accumulate at interest . . . . .		10,442 49
Interest on mortgage loans . . . . .	\$350,137 02	
Interest on bonds and dividends on stocks . . . . .	599,598 52	
Interest on premium notes, policy loans or liens . . . . .	239,379 98	
Interest on bank deposits . . . . .	4,646 07	
Interest on other debts due the company . . . . .	2,187 69	
Discount on claims paid in advance . . . . .	200 22	
Rents—including company's own occupancy . . . . .	98,576 22	1,294,725 72
Bank balances previously charged off . . . . .		47 10
Profit on sale or maturity of ledger assets . . . . .		13,909 62
Increase in book value of ledger assets . . . . .		7,854 31
<b>Total income . . . . .</b>	<b>\$5,359,332 75</b>	
Ledger assets December 31, 1911 . . . . .	25,982,130 55	
<b>Total . . . . .</b>		<b>\$31,341,463 20</b>



## DISBURSEMENTS.

Death claims and additions.....	\$1,063,307 13	
Matured endowments and additions.....	525,823 16	\$1,589,130 29
<hr/>		
Annuities involving life contingencies.....		46,637 08
Surrender values paid in cash or applied on loans or notes.....		788,543 59
Surrender values applied to pay new and renewal premiums.....		52 09
Dividends paid policy holders in cash or applied on loans or notes....		30,693 67
Dividends applied to pay renewal premiums.....		162,515 55
Dividends applied to purchase paid-up additions and annuities.....		309,045 37
Dividends left with the company to accumulate at interest.....		10,442 49
Total paid policy holders.....	\$2,937,060.13.	
Expense of adjustment of claims including legal expense.....		181 15
Supplementary contracts <i>not</i> involving life contingencies.....		22,598 29
Dividends and interest held on deposit surrendered during the year...		2,298 42
Dividends to stockholders.....		15,000 00
Commissions to agents.....		399,111 69
Commuted renewal commissions.....		692 00
Agency supervision, traveling and all other agency expenses.....		35,367 25
Branch office expense including salaries of managers and clerks.....		88,778 75
Medical examiners' fees and inspection of risks.....		29,300 08
Salaries and all other compensation of officers and home office employes		182,456 76
Rents—including company's own occupancy.....		30,000 00
Advertising, printing, stationery, postage, telephone, express and ex- change.....		36,113 37
Legal expenses.....		4,100 00
Furniture, fixtures and safes.....		5,824 94
Repairs and expenses on real estate.....		37,244 88
Taxes on real estate.....		18,199 20
State taxes on premiums.....		48,447 62
Insurance department licenses and fees.....		8,420 96
All other licenses fees and taxes.....		9,819 81
Loss on sale or maturity of ledger assets.....		18,987 75
Decrease in book value of ledger assets.....		73,076 79
Miscellaneous expenditures.....		10,870 31
<hr/>		
Total disbursements.....		\$4,013,950 15
<hr/>		
Balance.....		\$27,327,513 15

## LEDGER ASSETS.

Book value of real estate.....		\$1,500,000 00
Mortgage loans on real estate.....		7,109,125 00
Loans on company's policies assigned as collateral.....		3,483,596 64
Premium notes on policies in force.....		601,264 20
Book value of bonds and stocks—excluding interest.....		14,253,989 57
Deposits in trust companies and banks not on interest.....	\$67,879 45	
Deposits in trust companies and banks on interest....	300,414 38	368,293 83
<hr/>		
Agents' balances.....		11,243 91
<hr/>		
Total ledger assets.....		\$27,327,513 15

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$28,566 18	
Interest due and accrued on bonds.....	179,014 57	
Interest due and accrued on premium notes, loans or liens.....	13,950 08	



## PREMIUM NOTE ACCOUNT.

On hand December 31, 1911.....	\$596,865 17	
Received during the year on new policies.....	16,037 66	
Received during the year on old policies.....	107,483 46	
Restored by revival of policies.....	17,036 52	\$737,422 81
<hr/>		
Deductions during the year as follows:		
Used in payment of losses and claims.....	\$35,079 08	
Used in purchase of surrendered policies.....	40,869 91	
Used in payment of dividends to policyholders.....	14,681 12	
Redeemed by maker in cash.....	45,528 50	
<hr/>		
Total reduction of premium note account.....		136,158 61
Balance, note assets at end of the year.....		\$601,264 20

## EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
In force December 31, 1911.....	52,493	\$105,047,760
Issued, revived and increased during the year.....	6,154	14,315,467
<hr/>		
Total.....	58,647	\$119,363,227
Terminated during the year.....	3,814	8,716,082
<hr/>		
In force December 31, 1912.....	54,833	\$110,647,145
Policies reinsured.....		\$1,800,000
Annuities in force Dec. 31, 1912.....		\$67,555 79

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	680	\$968,162 00
Policies issued during the year.....	93	140,148 66
<hr/>		
Total.....	773	\$1,108,310 66
Deduct policies ceased to be in force.....	51	81,342 66
<hr/>		
Policies in force in Maine December 31, 1912.....	722	\$1,026,968 00
Losses and claims unpaid December 31, of the previous year.....	1	\$1,043 82
Losses and claims incurred during the year.....	8	12,141 84
<hr/>		
Total.....	9	\$13,185 66
Losses and claims settled during the year.....	8	12,185 66
<hr/>		
Losses and claims unpaid Dec. 31, 1912.....	1	\$1,000 00
Premiums received.....		40,682 97

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.....	\$1,357,119 32	
Surrender values applied to pay first year's premiums	88 37	
<hr/>		
Total first year's premiums on original policies	\$1,357,207 69	
Dividends applied to purchase paid-up additions and annuities .....	107,503 27	
Surrender values applied to purchase paid-up insurance and annuities.....	116,193 60	
<hr/>		
Total new premiums.....	\$1,580,904 56	
Renewal premiums.....	20,324,517 71	
Dividends applied to pay renewal premiums.....	1,739,708 67	
Surrender values applied to pay renewal premiums...	891 76	
<hr/>		
Total renewal premiums.....	\$22,065,118 14	
Total premium income.....		\$23,646 022 70
Consideration for supplementary contracts <i>not</i> involving life contingencies.....		33,973 00
Dividends left with the company to accumulate at interest.....		33,192 53
Interest on mortgage loans.....	\$1,853,168 15	
Interest on collateral loans.....	6,000 00	
Interest on bonds.....	1,483,054 99	
Interest on premium notes, policy loans or liens.....	294,452 05	
Interest on bank deposits.....	34,262 25	
Interest on other debts due the company.....	5,610 59	
Discount on claims paid in advance.....	1,644 25	
Rents—including company's own occupancy.....	343,062 42	4,021,254 70
<hr/>		
Accumulation fund.....		133 10
Miscellaneous items.....		100 00
Agents' balances previously charged off.....		2,454 64
Profit on sale or maturity of ledger assets.....		20,747 77
Increase in book value of ledger assets.....		22,847 58
<hr/>		
Total income.....		\$27,780,726 02
Ledger assets December 31, 1911.....		79,843,270 18
<hr/>		
Total.....		\$107,623,996 20

## DISBURSEMENTS.

Death claims and additions.....	\$6,584,316 90	
Matured endowments and additions.....	352,021 00	\$6,936,337 90
Premium notes and liens voided by lapse.....		9,508 29
Surrender values paid in cash or applied on loans or notes.....		1,461,970 09
Surrender values applied to pay new and renewal premiums.....		980 13
Surrender values applied to purchase paid-up insurance and annuities.....		116,193 60
Dividends paid policy holders in cash or applied on loans or notes....		122,053 30
Dividends applied to pay renewal premiums.....		1,739,708 67
Dividends applied to purchase paid-up additions and annuities.....		107,503 27
Dividends left with the company to accumulate at interest.....		33,192 53
Total paid policy holders.....	\$10,527,447.78.	
Expense of adjustment of claims including legal expense.....		42,576 75
Supplementary contracts <i>not</i> involving life contingencies.....		35,664 45
Dividends and interest held on deposit surrendered during the year...		10,300 03
Commissions to agents.....		3,619,509 17
Agency supervision, traveling and all other agency expenses.....		101,446 53
Branch office expense including salaries of managers and clerks.....		978,629 06
Medical examiners' fees and inspection of risks.....		352,866 10
Salaries and all other compensation of officers and home office employes		662,590 74
Rents—including company's own occupancy.....		242,602 90
Advertising, printing, stationery, postage, telephone, express and ex- change.....		248,234 22
Legal expenses.....		5,198 70
Furniture, fixtures and safes.....		28,698 10
Repairs and expenses on real estate.....		98,403 42
Taxes on real estate.....		68,030 48
State taxes on premiums.....		211,869 21
Insurance department licenses and fees.....		18,528 04
All other licenses, fees and taxes.....		85,611 42
Agents' balances charged off.....		3,124 20
Loss on sale or maturity of ledger assets.....		7,263 73
Decrease in book value of ledger assets.....		19,177 04
Investment expense.....		61,099 66
Repairs and alterations.....		4,316 83
Miscellaneous expenditures.....		29,890 73
Total disbursements.....		\$17,463,079 29
Balance.....		\$90,160,916 91

## LEDGER ASSETS.

Book value of real estate.....		\$4,151,866 27
Mortgage loans on real estate.....		40,067,315 04
Loans secured by collateral.....		600,000 00
Loans on company's policies assigned as collateral.....		6,376,143 70
Premium notes on policies in force.....		313,214 14
Book value of bonds—excluding interest.....		37,404,549 26
Cash in office.....	\$4,143 94	
Deposits in trust companies and banks not on interest.....	20,531 76	
Deposits in trust companies and banks on interest....	1,216,440 34	1,241,116 04
Agents' balances.....		6,712 46
Total ledger assets.....		\$90,160,916 91

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$938,007 22	
Interest accrued on bonds.....	526,700 51	
Interest accrued on collateral loans.....	3,200 00	
Interest due and accrued on premium notes, loans or liens.....	106,366 04	
Interest accrued on other assets.....	3,245 21	
Rents due and accrued on company's property or lease	30,098 98	\$1,607,617 96

	<i>New Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported....	\$119,030 93	\$656,762 81	
Gross deferred premiums.....	236,162 78	1,298,834 88	
Total.....	\$355,193 71	\$1,955,597 69	
Deduct loading.....	88,798 43	488,899 43	
Net uncollected and deferred premiums	\$266,395 28	\$1,466,698 26	1,733,093 54
Net uncollected industrial premiums, .....			83,309 94
Gross assets.....			\$93,584,938 35

DEDUCT ASSETS NOR ADMITTED.

Agents' debit balances.....	\$18,028 61	
Premium notes and loans on policies and net premi- ums in excess of the net value of their policies.....	510 00	
Book value of bonds over market value.....	1,102,477 78	\$1,121,016 39
Total admitted assets.....		\$92,463,921 96

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.....	\$51,896,703 00	
Same for reversionary additions.....	844,371 00	
Reserve for industrial policies.....	28,097,946 00	
Total.....	\$80,839,020 00	
Deduct net value of risks re-insured.....	120,247 00	
Net reserve.....		\$80,718,773 00
Present value of supplementary contracts <i>not</i> involving life contin- gencies.....		271,687 15
Surrender values claimable on policies cancelled.....		213,034 38
Death losses due and unpaid.....	\$13,909 00	
Death losses in process of adjustment.....	37,694 10	
Death losses reported, no proofs received.....	164,969 50	
Matured endowments due and unpaid.....	1,414 00	
Death losses and other policy claims resisted.....	40,205 48	
Total policy claims.....		258,192 08
Due and unpaid on supplementary contracts <i>not</i> involving life contin- gencies.....		506 60

JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY. 557

Dividends left with the company.....	\$74,944	55
Premiums paid in advance, including surrender values so applied.....	297,971	01
Unearned interest and rent paid in advance.....	71,191	50
Commissions to agents, due or accrued.....	64,988	24
Salaries, rents, commissions and other accounts, due or accrued.....	45,231	15
Medical examiner's and legal fees due or accrued.....	5,701	50
Federal, state county and municipal taxes due or accrued.....	332,121	62
Dividends or other profits due policy holders.....	106,720	85
Dividends apportioned to annual dividend policies, payable during 1913.....	2,131,066	25
Dividends apportioned to deferred dividend policies, payable during 1913.....	119,698	95
Held for deferred dividends, payable after 1913.....	232,901	75
Sinking fund.....	32,399	38
Accumulation fund.....	133	10
<b>Total.....</b>	<b>\$84,977,263</b>	<b>06</b>
Unassigned funds (surplus).....	7,486,658	90
<b>Total liabilities, surplus and other funds.....</b>	<b>\$92,463,921</b>	<b>96</b>

PREMIUM NOTE ACCOUNT.

On hand December 31, 1911.....	\$309,853	05	
Received during the year on old policies.....	100,980	40	
Restored by revival of policies.....	5,564	21	\$416,397 66
Deductions during the year as follows:			
Used in payment of losses and claims.....	\$7,714	75	
Used in purchase of surrendered policies.....	7,010	58	
Voided by lapse.....	15,072	50	
Used in payment of dividends to policyholders.....	30,558	98	
Redeemed by maker in cash.....	42,826	71	
<b>Total reduction of premium note account.....</b>	<b>103,183</b>	<b>52</b>	
<b>Balance, note assets at end of the year.....</b>	<b>\$313,214</b>	<b>14</b>	

EXHIBIT OF ORDINARY POLICIES.

	<i>Number.</i>	<i>Amount.</i>
In force December 31, 1911.....	163,214	\$266,860,658
Issued, revived and increased during the year.....	28,972	46,092,362
<b>Total.....</b>	<b>192,186</b>	<b>\$312,953,020</b>
Terminated during the year.....	11,962	20,659,457
<b>In force December 31, 1912.....</b>	<b>180,224</b>	<b>\$292,293,563</b>
Policies reinsured.....		\$446,689

EXHIBIT OF INDUSTRIAL POLICIES.

	<i>Number.</i>	<i>Amount.</i>
In force December 31, 1911.....	2,042,402	\$342,377,838
Issued and revived during the year.....	437,890	74,668,764
<b>Total.....</b>	<b>2,480,292</b>	<b>\$417,046,602</b>
Terminated during the year.....	313,548	51,498,185
<b>In force December 31, 1912.....</b>	<b>2,166,744</b>	<b>\$365,548,417</b>

## ORDINARY BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	591	\$864,081
Policies issued during the year.....	111	179,000
	<hr/>	<hr/>
Total.....	702	\$1,043,081
Deduct policies ceased to be in force.....	25	41,421
	<hr/>	<hr/>
Policies in force in Maine December 31, 1912.....	677	\$1,001,660
Losses and claims unpaid December 31, of the previous year.....	1	\$5,000
Losses and claims incurred during the year.....	4	5,675
	<hr/>	<hr/>
Total.....	5	\$10,675
Losses and claims settled during the year.....	4	8,175
	<hr/>	<hr/>
Losses and claims unpaid Dec. 31, 1912.....	1	\$2,500
Premiums received.....		\$32,523

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.....	\$1,229,016 37	
Dividends applied to purchase paid-up additions and annuities.....	101,617 73	
Consideration for supplementary contracts involving life contingencies.....	14,547 04	
	<hr/>	
Total new premiums.....	\$1,345,181 14	
Renewal premiums.....	7,671,894 69	
Dividends applied to pay renewal premiums.....	1,236,051 06	
	<hr/>	
Total renewal premiums.....	\$8,907,945 75	
Total premium income.....		\$10,253,126 89
Consideration for supplementary contracts <i>not</i> involving life contingencies.....		179,569 92
Dividends left with the company to accumulate at interest.....		252,944 16



Interest on mortgage loans.....	\$1,212,923 76	
Interest on bonds and dividends on stocks.....	1,238,384 04	
Interest on premium notes, policy loans or liens.....	574,840 62	
Interest on bank deposits.....	19,182 35	
Interest on other debts due the company.....	9,359 84	
Discount on claims paid in advance.....	50 37	
Rents—including company's own occupancy.....	69,058 15	\$3,123,799 13
<hr/>		
Sundry items.....		11,119 89
Increase in book value of ledger assets.....		12,612 87
<hr/>		
Total income.....		\$13,833,172 66
Ledger assets December 31, 1911.....		63,193,432 98
<hr/>		
Total.....		\$77,026,605 64

DISBURSEMENTS.

Death claims and additions.....	\$3,088,335 55	
Matured endowments and additions.....	335,627 00	\$3,423,962 55
<hr/>		
Premium notes and liens voided by lapse.....		24,737 01
Surrender values paid in cash or applied on loans or notes.....		1,127,842 28
Dividends paid policy holders in cash or applied on loans or notes.....		254,077 37
Dividends applied to pay renewal premiums.....		1,236,051 06
Dividends applied to purchase paid-up additions and annuities.....		101,617 73
Dividends left with the company to accumulate at interest.....		252,944 16
Total paid policy holders.....	\$6,421,232.16	
Expense of adjustment of claims including legal expense.....		1,875 41
Supplementary contracts <i>not</i> involving life contingencies.....		103,508 89
Dividends and interest held on deposit surrendered during the year.....		107,495 58
Commissions to agents.....		1,025,421 34
Compensation of managers and agents, except commission for new business.....		24,616 44
Agency supervision, traveling and all other agency expenses.....		3,644 71
Branch office expense including salaries of managers and clerks.....		115,360 80
Medical examiner's fees and inspection of risks.....		96,919 98
Salaries and all other compensation of officers and home office employes.....		281,539 03
Rents—including company's own occupancy.....		94,188 13
Advertising, printing, stationery, postage, telephone, express and exchange.....		119,039 44
Legal expenses.....		200 00
Furniture, fixtures and safes.....		12,120 85
Repairs and expenses on real estate.....		27,760 08
Taxes on real estate.....		17,880 68
State taxes on premiums.....		115,544 37
Insurance department licenses and fees.....		13,924 64
All other licenses, fees and taxes.....		77,378 70
Loss on sale or maturity of ledger assets.....		16,800 00
Decrease in book value of ledger assets.....		44,275 37
Miscellaneous expenditures.....		28,834 61
<hr/>		
Total disbursements.....		\$8,749,561 21
<hr/>		
Balance.....		\$68,277,044 43

LEDGER ASSETS.

Book value of real estate.....	\$963,000 00
Mortgage loans on real estate.....	26,146,764 00

Loans on company's policies assigned as collateral.....		\$9,617,916	10
Premium notes on policies in force.....		978,025	94
Book value of bonds and stocks—excluding interest.....		29,958,405	71
Cash in office.....	\$2,929	64	
Deposits in trust companies and banks not on interest..	172,936	96	
Deposits in trust companies and banks on interest.....	437,066	08	612,932 68
Total ledger assets.....		\$68,277,044	43

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$390,419	45	
Interest accrued on bonds.....	439,469	64	
Interest due and accrued on premium notes, loans or liens.....	202,753	91	
Interest accrued on other assets.....	417	77	
Rents accrued on company's property or lease.....	50	42	\$1,033,111 19

	<i>New</i>		
	<i>Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported.....	\$15,779	\$517,060	34
Gross deferred premiums.....	127,318	953,478	03
Total.....	\$143,098	\$1,470,538	37
Deduct loading.....	33,270	341,900	17
Net uncollected and deferred premiums..	\$109,827	\$1,128,638	20
Gross assets.....		\$70,548,621	64

## DEDUCT ASSETS NOT ADMITTED.

Book value of bonds and stocks over market value.....	\$1,022,666	71
Total admitted assets.....	\$69,525,954	93

## 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.....	\$61,013,767	00
Same for reversionary additions.....	1,003,492	00
Same for annuities.....	47,498	00
Total.....	\$62,064,757	00
Deduct net value of risks reinsured.....	796,158	00
Net reserve.....	\$61,268,599	00
Present value of supplementary contracts <i>not</i> involving life contingencies.....		618,594 24
Death losses in process of adjustment.....	\$19,072	00
Death losses reported, no proofs received.....	275,539	00
Matured endowments due and unpaid.....	1,864	00
Death losses and other policy claims resisted.....	6,490	14
Total policy claims.....		302,965 14

Dividends left with the company.....	\$1,197,231 95	
Premiums paid in advance, including surrender values so applied.....	57,749 00	
Unearned interest and rent paid in advance.....	1,065 35	
Salaries, rents, commissions and other accounts, due or accrued.....	5,966 64	
Medical examiner's and legal fees due or accrued.....	21,237 50	
Federal, state, county and municipal taxes due or accrued.....	187,006 45	
Dividends or other profits due policy holders.....	90,627 48	
Dividends apportioned to annual dividend policies, payable during 1913	843,172 26	
<b>Total.....</b>	<b>\$64,594,215 01</b>	
Unassigned funds (surplus).....	4,931,739 92	
<b>Total liabilities, surplus and other funds.....</b>	<b>\$69,525,954 93</b>	

PREMIUM NOTE ACCOUNT.

On hand December 31, 1911.....	\$904,956 69	
Received during the year on old policies.....	303,176 79	
Restored by revival of policies.....	21,408 87	\$1,229,542 35
Deductions during the year as follows:		
Used in payment of losses and claims.....	\$22,193 74	
Used in purchase of surrendered policies.....	43,909 23	
Voided by lapse.....	46,145 88	
Used in payment of dividends to policyholders.....	92,833 61	
Redeemed by maker in cash.....	46,433 95	
<b>Total reduction of premium note account.....</b>	<b>251,516 41</b>	
<b>Balance, note assets at end of the year.....</b>	<b>\$978,025 94</b>	

EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
In force December 31, 1911.....	124,776	\$283,660,270
Issued, revived and increased during the year.....	15,867	40,471,450
<b>Total.....</b>	<b>140,643</b>	<b>\$324,131,720</b>
Terminated during the year.....	6,457	17,536,414
<b>In force December 31, 1912.....</b>	<b>134,186</b>	<b>\$306,595,306</b>
Policies reinsured.....		2,296,016

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	2,064	\$3,430,645 00
Policies issued during the year.....	146	309,083 00
<b>Total.....</b>	<b>2,210</b>	<b>\$3,739,728 00</b>
Deduct policies ceased to be in force.....	93	152,448 00
<b>Policies in force in Maine December 31, 1912.....</b>	<b>2,117</b>	<b>\$3,587,280 00</b>
Losses and claims unpaid Dec. 31, of the previous year...	4	\$8,000 00
Losses and claims incurred during the year.....	32	45,138 00
<b>Total.....</b>	<b>36</b>	<b>\$53,138 00</b>
Losses and claims settled during the year.....	34	50,738 00
<b>Losses and claims unpaid Dec. 31, 1912.....</b>	<b>2</b>	<b>\$2,400 00</b>
<b>Premiums received.....</b>		<b>\$127,428 95</b>

50 100,000.00

50 000.00

50 500.00

METROPOLITAN LIFE INSURANCE COMPANY,

50 700.00

50 800.00

50 900.00

50 000.00

NEW YORK, N. Y.

50 100,000.00

50 000.00

INCORPORATED IN 1866. COMMENCED BUSINESS IN 1867.

50 JOHN R. HEGEMAN, *President.*50 JAMES S. ROBERTS, *Secretary.*

50 100,000.00

Cash Capital, \$2,000,000.

50 000.00

50 000.00

50 100,000.00

INCOME.

First year's premiums on original policies.....	\$5,339,961 31	
Surrender values applied to pay first year's premiums.....	58,058 88	
Total first year's premiums on original policies..	\$5,398,020 19	
Dividends applied to purchase paid-up additions and annuities.....	130,965 65	
Consideration for original annuities involving life contingencies.....	219,906 15	
Total new premiums (ordinary).....	\$5,748,891 99	
Renewal premiums.....	27,139,312 77	
Dividends applied to pay renewal premiums.....	1,367,388 90	
Surrender values applied to pay renewal premiums..	18,883 14	
Total renewal premiums (ordinary).....	\$28,525,584 81	
Total premium income (ordinary).....		\$34,274,476 80
Income industrial department.....		54,840,204 79
Consideration for supplementary contracts <i>not</i> involving life contingencies.....		12,709 44
Ledger assets other than premiums received for reinsurance.....		2,000 00
Interest on mortgage loans.....	\$7,873,750 16	
Interest on bonds and dividends on stocks.....	6,934,012 06	
Interest on premium notes, policy loans or liens.....	786,906 39	
Interest on bank deposits.....	160,782 83	
Interest on other debts due the company.....	4,833 47	
Discount on claims paid in advance.....	111 13	
Rents—including company's own occupancy.....	1,512,447 83	17,272,843 87
Agents' deposits.....		74,207 82
Fire insurance fund.....		25,673 83
Recovered from property previously sold.....		30 68
Deposit account bond and mortgage interest and rent.....		63,041 67
Sundry items.....		313 02
Profit on sale or maturity of ledger assets.....		91,916 32
Increase in book value of ledger assets.....		128,655 28
Total income.....		\$106,786,073 52
Ledger assets December 31, 1911.....		343,802,304 59
Total.....		\$450,588,378 11

DISBURSEMENTS (Ordinary).

Death claims and additions.....	\$6,379,511 31	
Matured endowments and additions.....	1,401,519 70	\$7,781,031 01
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Annuities involving life contingencies.....	132,103 09	
Surrender values paid in cash or applied on loans or notes.....	2,315,075 62	
Surrender values applied to pay new and renewal premiums.....	72,355 58	
Dividends paid policy holders in cash or applied on loans or notes....	89,287 92	
Dividends applied to pay renewal premiums.....	1,367,388 90	
Dividends applied to purchase paid-up additions and annuities.....	130,965 65	
Total paid policy holders.....	\$11,888,207.77	
Expense of adjustment of claims including legal expense.....	10,299 33	
Supplementary contracts <i>not</i> involving life contingencies.....	16,211 37	
Commissions to agents.....	3,447,808 73	
Commuted renewal commissions.....	100 00	
Compensation of managers and agents, except commission for new business.....	22,352 34	
Agency supervision, traveling and all other agency expenses.....	69,554 36	
Branch office expense including salaries of managers and clerks.....	50,459 59	
Medical examiner's fees and inspection of risks.....	504,982 64	
Salaries and all other compensation of officers and home office employes	1,328,687 81	
Rents—including company's own occupancy.....	278,219 81	
Advertising, printing, stationery, postage, telephone, express and exchange.....	295,175 31	
Legal expenses.....	12,627 50	
Furniture, fixtures and safes.....	13,397 92	
State taxes on premiums.....	440,679 07	
Insurance department licenses and fees.....	60 00	
All other licenses, fees and taxes.....	82,725 21	
Sick, disabled and inactive agents and clerks.....	7,955 69	
Metropolitan staff savings fund.....	21,752 12	
Miscellaneous expenditures.....	149,277 56	
<hr/>		
Disbursements (ordinary).....		\$18,640,534 13

DISBURSEMENTS (Industrial).

Death claims and additions.....	\$17,865,622 38	
Matured endowments and additions.....	25,495 93	\$18,120,581 70
<hr/>		
Premium notes and liens voided by lapse.....	20,395 84	
Surrender values paid in cash or applied on loans or notes.....	394,122 57	
Surrender values applied to pay new and renewal premiums.....	87,637 26	
Cash bonuses paid in non-participating policies.....	1,556,559 93	
Bonuses applied to pay renewal premiums on non-participating policies	3,751,653 52	
Bonuses applied to shorten endowment or premium-paying period on non-participating policies.....	281 45	
Sick benefits on assumed policies.....	204 00	
Total paid policy holders.....	\$23,931,436.27	
Expense of adjustment of claims including legal expense.....	18,324 56	
Dividends to stockholders.....	140,000 00	
Compensation of managers and agents, except commission for new business.....	12,152,123 23	
Compensation in industrial department to superintendents, assistants and agents.....	55,881 41	
Branch office expense including salaries of managers and clerks.....	881,708 22	
Medical examiner's fees and inspection of risks.....	582,582 18	

Salaries and all other compensation of officers and home office employes	\$2,135,546	01
Rents—including company's own occupancy.....	816,521	83
Advertising, printing, stationery, postage, telephone, express and exchange.....	205,563	00
Legal expenses.....	15,898	21
Furniture, fixtures and safes.....	49,883	04
State taxes on premiums.....	729,940	92
Insurance department licenses and fees.....	5,845	59
All other licenses, fees and taxes.....	150,318	12
Health and welfare work.....	816,844	49
Calendars for industrial policyholders.....	88,400	14
Company's publication.....	131,352	36
Miscellaneous expenditures.....	322,989	51
Disbursements (industrial).....	\$43,231,159	09
Agents' balances charged off.....	766	22
Loss on sale or maturity of ledger assets.....	31,321	23
Decrease in book value of ledger assets.....	669,060	49
Repairs and expenses on real estate.....	502,940	48
Taxes on real estate.....	275,194	30
Deposit account and miscellaneous interest.....	41,220	64
Personal property and mortgage taxes.....	1,792	84
Total disbursements.....	\$63,393,989	42
Balance.....	\$387,194,388	69

## LEDGER ASSETS.

Book value of real estate.....	\$23,712,354	17
Mortgage loans on real estate.....	159,609,993	00
Loans on company's policies assigned as collateral.....	19,211,958	08
Premium notes on policies in force.....	1,044,620	84
Book value of bonds and stocks—excluding interest.....	177,784,419	34
Cash in office.....	\$59,263	73
Deposits in trust companies and banks not on interest.....	72,187	96
Deposits in trust companies and banks on interest.....	5,531,072	10
Agents' balances.....	30,691	20
Cash in transit.....	100,958	37
Renting section inventory.....	28,699	90
Advanced to superintendents to pay death claims.....	7,050	00
Advanced fire premiums.....	1,120	00
Total ledger assets.....	\$387,194,388	69

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$2,078,104	89
Interest due and accrued on bonds.....	2,554,380	63
Interest due and accrued on premium notes, loans or liens.....	504,075	50
Rents due and accrued on company's property or lease.....	10,985	11
	\$5,147,546	13

	<i>New Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported . . .	\$113,605 39	\$1,601,218 83	
Gross deferred premiums . . . . .	954,524 35	5,568,990 42	
<b>Total . . . . .</b>	<b>\$1,068,129 74</b>	<b>\$7,170,209 25</b>	
Deduct loading . . . . .	213,625 95	1,434,041 85	
<b>Net uncollected and deferred premiums . . . . .</b>	<b>\$854,503 79</b>	<b>\$5,736,167 40</b>	<b>\$6,590,671 19</b>
<b>Net uncollected industrial premiums . . . . .</b>			<b>1,135,607 66</b>
<b>Gross assets . . . . .</b>			<b>\$400,068,213 67</b>

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances . . . . .	\$30,691 20	
Premium notes and loans on policies and net premiums in excess of the net value of their policies . . . . .	278,757 71	
Book value of bonds and stocks over market value . . . . .	7,750,327 44	
Renting section inventory . . . . .	28,699 90	\$8,088,476 25
<b>Total admitted assets . . . . .</b>		<b>\$391,979,737 42</b>

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 3 and 3½ per cent. . . . .	\$154,453,703 00	
Same for reversionary additions . . . . .	832,639 00	
Same for annuities . . . . .	1,081,888 00	
<b>Total . . . . .</b>	<b>\$156,368,230 00</b>	
Deduct net value of risks reinsured . . . . .	127,403 00	
<b>Net reserve . . . . .</b>		<b>\$156,240,827 00</b>
Present value of supplementary contracts <i>not</i> involving life contingencies . . . . .		125,457 00
Surrender values claimable on policies canceled . . . . .		114,527 93
Death losses in process of adjustment . . . . .	\$94,732 00	
Death losses reported, no proofs received . . . . .	279,972 70	
Matured endowments due and unpaid . . . . .	15,392 00	
Death losses and other policy claims resisted . . . . .	126,918 00	
<b>Total policy claims . . . . .</b>		<b>517,014 70</b>
Due and unpaid on supplementary contracts <i>not</i> involving life contingencies . . . . .		3,866 38
Premiums paid in advance, including surrender values so applied . . . . .	87,975 94	
Commissions to agents, due or accrued . . . . .	28,123 34	
Salaries, rents, commissions and other accounts, due or accrued . . . . .	12,690 79	
Medical examiner's and legal fees due or accrued . . . . .	84,667 65	
Federal, state, county and municipal taxes due or accrued . . . . .	586,621 65	
Dividends or other profits due policy holders . . . . .	134,903 29	
Dividends apportioned to annual dividend policies, payable during 1913 . . . . .	1,595,751 38	
Dividends apportioned to deferred dividend policies, payable during 1913 . . . . .		13,436 26
Held for deferred dividends, payable after 1913 . . . . .	405,716 37	
Reserve for unreported death claims . . . . .	69,078 44	
<b>(Liabilities, ordinary department, \$160,020,658.12)</b>		

## 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. ....			\$192,266,112 00
Death losses due and unpaid.....	\$13,405 10		
Death losses in process of adjustment.....	44,311 86		
Death losses reported, no proofs received.....	94,344 48		
Matured endowments due and unpaid.....	13,638 15		
Death losses and other policy claims resisted.....	68,377 30		
Total policy claims.....			234,076 89
Due and unpaid on supplementary contracts <i>not</i> involving life con- tingencies.....		20,244 95	
Premiums paid in advance, including surrender values so applied.....		1,377,896 54	
Salaries, rents, commissions and other accounts, due or accrued.....		102,750 18	
Medical examiner's and legal fees due or accrued.....		96,118 99	
Federal, state, county and municipal taxes due or accrued.....		938,378 35	
Bonuses or other profits due policy holders.....		607,920 00	
Bonuses apportioned non-participating policies payable in 1913.....		6,281,571 00	
Unreported death claims and other possible items.....		530,921 56	
(Liabilities, industrial department.....\$202,455,990.46)			
Fire insurance fund.....		93,582 03	
Unearned interest and rent paid in advance.....		46,347 49	
Mortgage loan account.....		13,438 70	
Agents' deposits in lieu of bonds.....		356,798 68	
Unclaimed checks and investment deposit account.....		83,655 58	
Total.....			\$363,070,471 06
Cash capital.....	\$2,000,000 00		
Unassigned funds (surplus).....	26,909,266 36	28,909,266 36	
Total liabilities, surplus and other funds.....			\$391,979,737 42

## PREMIUM NOTE ACCOUNT.

On hand December 31, 1911.....	\$1,019,591 54	
Received during the year on old policies.....	95,535 80	\$1,115,127 34
Deductions during the year as follows:		
Used in payment of losses and claims.....	\$23,178 86	
Used in purchase of surrendered policies.....	24,319 94	
Voided by lapse.....	20,395 84	
Used in payment of dividends to policyholders.....	664 15	
Redeemed by maker in cash.....	1,947 71	
Total reduction of premium note account.....		
		70,506 50
Balance, note assets at end of the year.....		
		\$1,044,620 84

## EXHIBIT OF ORDINARY POLICIES.

	Number.	Amount.
In force December 31, 1911.....	906,751	\$803,016,361
Issued, revived and increased during the year.....	209,580	197,530,539
Total.....		
	1,116,331	\$1,000,546,900
Terminated during the year.....	106,708	90,283,036
In force December 31, 1912.....		
	1,009,623	\$910,263,864
Policies reinsured.....		\$23,666,078



## EXHIBIT OF INDUSTRIAL POLICIES.

	<i>Number.</i>	<i>Amount.</i>
In force December 31, 1911.....	11,100,387	\$1,596,861,726
Issued, revived and increased during the year.....	1,847,099	290,636,815
<b>Total.....</b>	<b>12,947,486</b>	<b>\$1,887,498,541</b>
Terminated during the year.....	1,120,067	192,796,303
<b>In force December 31, 1912.....</b>	<b>11,827,419</b>	<b>\$1,694,702,238</b>
Annuitants in force Dec. 31, 1912.....	389	\$152,699

## ORDINARY BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	11,173	\$8,207,689 00
Policies issued during the year.....	2,440	1,901,090 00
<b>Total.....</b>	<b>13,613</b>	<b>\$10,108,779 00</b>
Deduct policies ceased to be in force.....	1,242	866,247 00
<b>Policies in force in Maine December 31, 1912.....</b>	<b>12,371</b>	<b>\$9,242,532 00</b>
Losses and claims unpaid Dec. 31, of the previous year...	10	\$6,575 00
Losses and claims incurred during the year.....	104	70,351 00
<b>Total.....</b>	<b>114</b>	<b>\$76,926 00</b>
Losses and claims settled during the year.....	111	73,426 00
<b>Losses and claims unpaid Dec. 31, 1912.....</b>	<b>3</b>	<b>\$3,500 00</b>
Premiums received.....		375,046 66

## INDUSTRIAL BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	88,524	\$14,024,386 00
Policies issued during the year.....	17,520	3,046,562 00
<b>Total.....</b>	<b>106,044</b>	<b>\$17,070,948 00</b>
Deduct policies ceased to be in force.....	10,365	2,098,641 00
<b>Policies in force in Maine December 31, 1912.....</b>	<b>95,679</b>	<b>\$14,972,307 00</b>
Losses and claims unpaid Dec. 31, of the previous year...	9	\$650 50
Losses and claims incurred during the year.....	1,136	130,349 74
<b>Total.....</b>	<b>1,145</b>	<b>\$131,000 24</b>
Losses and claims settled during the year.....	1,143	130,721 24
<b>Losses and claims unpaid Dec. 31, 1912.....</b>	<b>2</b>	<b>\$279 00</b>
Premiums received.....		484,482 46

## 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 . . . . .	\$2,772,354 74	
Surrender values applied to pay first year's premiums . . . . .	9,703 79	
<hr/>		
Total first year's premiums on original policies . . . . .	\$2,782,058 53	
Dividends applied to purchase paid-up additions and annuities . . . . .	517,250 13	
Consideration for original annuities involving life contingencies . . . . .	68,523 79	
<hr/>		
Total new premiums . . . . .	\$3,367,832 45	
Renewal premiums . . . . .	16,555,118 07	
Dividends applied to pay renewal premiums . . . . .	2,267,069 88	
Dividends applied to shorten endowment or premium paying period . . . . .	498,043 05	
Surrender values applied to pay renewal premiums . . . . .	15,143 70	
Renewal premiums for deferred annuities . . . . .	16,466 78	
<hr/>		
Total renewal premiums . . . . .	\$19,351,841 48	
Total premium income . . . . .		\$22,719,673 93
Consideration for supplementary contracts <i>not</i> involving life contingencies . . . . .		592,526 64
Interest on mortgage loans . . . . .	\$3,524,214 60	
Interest on collateral loans . . . . .	86,425 50	
Interest on bonds . . . . .	1,795,629 26	
Interest on premium notes, policy loans or liens . . . . .	1,561,081 52	
Interest on bank deposits . . . . .	32,423 41	
Interest on other debts due the company . . . . .	900 80	
Discount on claims paid in advance . . . . .	58 23	
Rents . . . . .	91,582 98	7,092,316 30
<hr/>		
Doubtful debts recovered . . . . .		800 00
Exchange of bonds . . . . .		350 00
Profit on sale or maturity of ledger assets . . . . .		19,973 54
Increase in book value of ledger assets . . . . .		28,090 62
<hr/>		
Total income . . . . .	\$30,453,731 03	
Ledger assets December 31, 1911 . . . . .	142,139,080 45	
<hr/>		
Total . . . . .	\$172,592,811 48	

## DISBURSEMENTS.

Death claims and additions.....	\$7,418,688 60	
Matured endowments and additions.....	1,744,945 44	\$9,163,634 04
<hr/>		
Annuities involving life contingencies.....		167,385 09
Premium notes and liens voided by lapse.....		1,983 57
Surrender values paid in cash or applied on loans or notes.....	3,355,239 19	
Surrender values applied to pay new and renewal premiums.....	24,847 49	
Dividends paid policy holders in cash or applied on loans or notes....	385,514 42	
Dividends applied to pay renewal premiums.....	2,267,069 88	
Dividends applied to shorten endowment or premium paying period..	498,043 05	
Dividends applied to purchase paid-up additions and annuities.....	517,250 13	
Total paid policy holders.....	\$16,380,966.86.	
Expense of adjustment of claims including legal expense.....		204 01
Supplementary contracts <i>not</i> involving life contingencies.....		312,265 61
Commissions to agents.....	2,381,937 55	
Commuted renewal commissions.....		8,800 00
Compensation of managers and agents, except commission for new business.....		680 19
Agency supervision, traveling and all other agency expenses.....	49,750 56	
Branch office expenses including salaries of managers and clerks.....	22,725 83	
Medical examiners' fees and inspection of risks.....	163,535 91	
Salaries and all other compensation of officers and home office employes	449,683 93	
Rents.....	79,876 44	
Advertising, printing, stationery, postage, telephone, express and ex- change.....	105,994 01	
Legal expenses.....	47,661 31	
Furniture, fixtures and safes.....	3,258 04	
Repairs and expenses on real estate.....	25,440 03	
Taxes on real estate.....	53,540 46	
State taxes on premiums.....	251,527 98	
Insurance department licenses and fees.....	18,768 00	
All other licenses, fees and taxes.....	263,605 29	
Agents' balances charged off.....	11,732 25	
Loss on sale or maturity of ledger assets.....	1,969 28	
Decrease in book value of ledger assets.....	170,656 25	
Mortgage loan expense.....	42,275 18	
Agents over-remittances.....	15,488 52	
Miscellaneous expenditures.....	60,292 24	
<hr/>		
Total disbursements.....		\$20,922,635 73
<hr/>		
Balance.....		\$151,670,175 75

## LEDGER ASSETS.

Book value of real estate.....		\$2,757,168 77
Mortgage loans on real estate.....		75,901,444 58
Loans secured by collateral.....		2,000,000 00
Loans on company's policies assigned as collateral.....		21,633,644 43
Premium notes on policies in force.....		5,950,430 14
Book value of bonds—excluding interest.....		42,172,340 71
Cash in office.....	\$8,330 18	
Deposits in trust companies and banks not on interest.....	108,373 72	
Deposits in trust companies and banks on interest..	1,110,312 83	1,227,016 73
<hr/>		
Agents' balances.....		28,130 39
<hr/>		
Total ledger assets.....		\$151,670,175 75

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$1,755,711	82	
Interest accrued on bonds.....	644,090	92	
Interest due and accrued on premium notes, loans or liens.....	790,861	24	\$3,190,663 98
			<hr/>
	<i>New</i>	<i>Business.</i>	<i>Renewals.</i>
Gross premiums due and unreported....	\$30,505	42	\$842,347 42
Gross deferred premiums.....	218,293	63	1,357,055 06
			<hr/>
Total.....	\$248,799	05	\$2,199,402 48
Deduct loading.....	49,759	81	439,880 50
			<hr/>
Net uncollected and deferred premiums.	\$199,039	24	\$1,759,521 98
			\$1,958,561 22
			<hr/>
Gross assets.....			\$156,819,400 95

## DEDUCT ASSETS NOT ADMITTED

Agents' debit balances.....	\$33,035	85	
Book value of bonds over market value.....	130,650	67	\$163,686 52
			<hr/>
Total admitted assets.....			\$156,655,714 43

## 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. ....	\$134,720	531 00	
Same for reversionary additions.....	5,150	026 00	
Same for annuities.....	1,996	689 00	
			<hr/>
Total reserve.....	\$141,867	246 00	
Present value of supplementary contracts <i>not</i> involving life contin- gencies.....			2,170,337 69
Death losses in process of adjustment.....	\$151,335	63	
Death losses reported, no proofs received.....	400,000	00	
Matured endowments due and unpaid.....	44,498	00	
Death losses and other policy claims resisted.....	22,500	00	
			<hr/>
Total policy claims.....			618,333 63
Premiums paid in advance, including surrender values so applied....	74,456	01	
Unearned interest and rent paid in advance.....	782	79	
Commissions to agents, due or accrued.....	10,223	75	
Cost of collection on uncollected and deferred premiums in excess of loading.....	54,462	11	
Salaries, rents, commissions and other accounts, due or accrued.....	50,000	00	
Medical examiner's and legal fees due or accrued.....	39,901	00	
Federal, state, county and municipal taxes due or accrued.....	580,000	00	
Dividends or other profits due policy holders.....	496,652	88	
Dividends apportioned to annual dividend policies, payable during 1913	4,601,200	65	
Reserve for suspended mortality fund.....	3,017,471	00	
Dividend equalization fund.....	333,174	04	
Investment, fluctuation and depreciation fund.....	2,441,472	88	
			<hr/>
Total liabilities, surplus and other funds.....	\$156,655,714	43	

## PREMIUM NOTE ACCOUNT.

On hand December 31, 1911.....	\$5,862,267 09	
Received during the year on new policies.....	6,410 10	
Received during the year on old policies.....	1,061,747 53	\$6,930,424 72
Deductions during the year as follows:		
Used in payment of losses and claims.....	\$254,082 44	
Used in purchase of surrendered policies.....	362,268 73	
Voided by lapse.....	1,983 57	
Used in payment of dividends to policyholders.....	30,939 14	
Redeemed by maker in cash.....	330,720 70	
Total reduction of premium note account.....		979,994 58
Balance, note assets at end of the year.....		\$5,950,430 14

## EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
In force December 31, 1911.....	244,047	\$584,376,714
Issued, revived and increased during the year.....	32,194	80,182,747
Total.....	276,241	\$664,559,461
Terminated during the year.....	14,390	35,058,314
In force December 31, 1912.....	261,851	\$629,501,147
Annuities in force Dec. 31, 1912.....	866	\$279,677 32

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	4,165	\$6,595,513
Policies issued during the year.....	330	708,062
Total.....	4,495	\$7,303,575
Deduct policies ceased to be in force.....	221	423,234
Policies in force in Maine December 21, 1912.....	4,274	\$6,880,341
Losses and claims unpaid December 31, of the previous year.....	7	\$4,151
Losses and claims incurred during the year.....	97	112,926
Total.....	104	\$117,077
Losses and claims settled during the year.....	101	116,672
Losses and claims unpaid Dec. 31, 1912.....	3	\$405
Premiums received.....		\$236,962 84

## MUTUAL LIFE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1842. COMMENCED BUSINESS IN 1843.

CHARLES A. PEABODY, <i>President.</i>	WILLIAM J. EATON,	} <i>Secretaries.</i>
	WILLIAM FREDERICK DIX,	

## INCOME.

First year's premiums on original policies . . . . .	\$5,416,416 57	
Surrender values applied to pay first year's premiums . . . . .	46,598 05	
<hr/>		
Total first year's premiums on original policies . . . . .	\$5,463,014 62	
Dividends applied to purchase paid-up additions and annuities . . . . .	2,002,987 68	
Consideration for original annuities involving life contingencies . . . . .	853,491 67	
Consideration for supplementary contracts involving life contingencies . . . . .	1,056,745 21	
<hr/>		
Total new premiums . . . . .	\$9,376,239 18	
Renewal premiums . . . . .	43,983,226 49	
Dividends applied to pay renewal premiums . . . . .	2,959,126 22	
Surrender values applied to pay renewal premiums . . . . .	417,425 52	
Renewal premiums for deferred annuities . . . . .	11,014 58	
<hr/>		
Total renewal premiums . . . . .	\$47,370,792 81	
Total premium income . . . . .		\$56,747,031 99
Consideration for supplementary contracts <i>not</i> involving life contingencies . . . . .		431,514 08
Dividends left with the company to accumulate at interest . . . . .		85,113 29
Interest on mortgage loans . . . . .	\$6,534,105 68	
Interest on bonds and dividends on stocks . . . . .	14,412,605 66	
Interest on premium notes, policy loans or liens . . . . .	3,905,306 59	
Interest on bank deposits . . . . .	132,700 85	
Interest on other debts due the company . . . . .	124,945 36	
Rents—including company's own occupancy . . . . .	1,546,085 11	26,655,749 25
<hr/>		
Collections or deposits in account with others . . . . .		83,676 72
Premium extension fees . . . . .		29,705 49
Miscellaneous income . . . . .		2,817 28
Agents' balances previously charged off . . . . .		12,802 08
Profit on sale or maturity of ledger assets . . . . .		2,110,559 65
Increase in book value of ledger assets . . . . .		287,543 91
<hr/>		
Total income . . . . .		\$86,446,513 74
Ledger assets December 31, 1911 . . . . .		569,480,216 23
<hr/>		
Total . . . . .		\$635,926,729 97

## DISBURSEMENTS.

Death claims and additions.....	\$22,650,967 94	
Matured endowments and additions.....	8,466,603 39	\$31,117,571 33
<hr/>		
Annuities involving life contingencies.....		2,677,900 10
Surrender values paid in cash or applied on loans or notes.....		11,365,161 72
Surrender values applied to pay new and renewal premiums.....		464,023 57
Dividends paid policy holders in cash or applied on loans or notes....		9,959,053 06
Dividends applied to pay renewal premiums.....		2,959,126 22
Dividends applied to purchase paid-up additions and annuities.....		2,002,987 68
Dividends left with the company to accumulate at interest.....		85,113 29
Total paid policy holders... \$60,630,936.97.		
Expense of adjustment of claims including legal expense.....		52,207 35
Supplementary contracts <i>not</i> involving life contingencies.....		316,393 10
Dividends and interest held on deposit surrendered during the year...		18,158 89
Commissions to agents.....		3,807,796 23
Compensation of managers and agents, except commission for new business.....		211,039 76
Agency supervision, traveling and all other agency expenses.....		760,866 89
Branch office expense including salaries of managers and clerks.....		805,458 56
Medical examiners' fees and inspection of risks.....		426,254 67
Salaries and all other compensation of officers and home office employes		1,346,098 06
Rents—including company's own occupancy.....		530,723 41
Advertising, printing, stationery, postage, telephone, express and exchange.....		456,326 45
Legal expenses.....		31,096 79
Furniture, fixtures and safes.....		48,334 98
Repairs and expenses on real estate.....		401,922 91
Taxes on real estate.....		371,607 20
State taxes on premiums.....		657,887 20
Insurance department licenses and fees.....		30,506 44
All other licenses, fees and taxes.....		273,533 93
Agents' balances charged off.....		40,713 27
Loss on sale or maturity of ledger assets.....		63,340 34
Decrease in book value of ledger assets.....		125,719 22
Investment expense.....		5,945 09
Traveling expense.....		96,014 88
Collection or deposits in account with others.....		52,790 79
Deposits on account of pending insurance.....		16,791 26
Miscellaneous expenditures.....		93,634 27
<hr/>		
Total disbursements.....		\$71,672,098 91
<hr/>		
Balance.....		\$584,254,631 06

## LEDGER ASSETS.

Book value of real estate.....		\$23,532,623 87
Mortgage loans on real estate.....		139,691,244 47
Loans on company's policies assigned as collateral.....		80,059,863 76
Book value of bonds and stocks—excluding interest.....		338,021,752 95
Cash in office.....	\$53,613 36	
Deposits in trust companies and banks not on interest.....	253,316 15	
Deposits in trust companies and banks on interest..	1,889,812 54	2,196,742 05
<hr/>		
Advanced to pay policy claims.....		613,566 93
Agents' balances.....		30,871 44
Accounts collectible.....		64,229 87

Supplies .....	\$30,556 77
Advanced to officers and employes .....	13,178 95
<b>Total ledger assets .....</b>	<b>\$584,254,631 06</b>

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages .....	\$1,818,944 12	
Interest due and accrued on bonds .....	4,467,839 42	
Interest accrued on premium notes, loans or liens....	96,558 17	
Interest accrued on other assets.....	9,971 22	
Rents due and accrued on company's property or lease.....	157,499 88	\$6,550,812 81

	<i>New Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported...	\$52,239 13	\$2,949,941 07	
Gross deferred premiums .....	295,947 37	2,204,644 15	
<b>Total .....</b>	<b>\$348,186 50</b>	<b>\$5,154,585 22</b>	
Deduct loading .....	90,528 49	1,340,192 14	
<b>Net uncollected and deferred premiums</b>	<b>\$257,658 01</b>	<b>\$3,814,398 08</b>	<b>4,072,051 09</b>
<b>Gross assets .....</b>			<b>\$594,877,494 96</b>

## DEDUCT ASSETS NOT ADMITTED.

Supplies, printed matter and stationery .....	\$30,556 77	
Agents' debit balances .....	30,871 44	
Cash advanced to or in hands of officers or agents...	13,178 95	
Book value of bonds and stocks over market value..	3,949,563 77	
Accounts collectible.....	64,229 87	\$4,088,400 80
<b>Total admitted assets .....</b>		<b>\$590,789,094 16</b>

## 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.....	\$437,816,353 00	
Same for reversionary additions .....	15,696,180 00	
Same for annuities .....	29,111,320 00	
<b>Total .....</b>	<b>\$482,623,853 00</b>	
Deduct net value of risks re-insured .....	53,316 00	
<b>Net reserve .....</b>		<b>\$482,570,537 00</b>
Present value of supplementary contracts <i>not</i> involving life contingencies.....		3,333,427 72
Surrender values claimable on policies canceled .....		75,311 09
Death losses due and unpaid.....	\$443,523 45	
Death losses in process of adjustment .....	758,248 07	
Death losses reported, no proofs received.....	2,276,061 42	
Matured endowments due and unpaid.....	254,228 44	
Death losses and other policy claims resisted.....	370,287 41	
Annuity claims, involving life contingencies, due and unpaid.....	151,578 85	
<b>Total policy claims .....</b>		<b>4,253,927 64</b>
<b>Due and unpaid on supplementary contracts <i>not</i> involving life contingencies.....</b>		<b>1,478 84</b>



Dividends left with the company.....	\$219,469 20
Premiums paid in advance, including surrender values so applied....	325,433 76
Unearned interest and rent paid in advance.....	1,533,961 36
Commissions to agents, due or accrued.....	28,479 44
Salaries, rents, commissions and other accounts, due or accrued.....	13,651 74
Taxes due and accrued.....	71,168 06
Medical examiner's and legal fees due or accrued.....	2,833 77
Federal, state, county and municipal taxes due or accrued.....	801,752 46
Dividends or other profits due policy holders.....	1,019,170 46
Dividends apportioned to annual dividend policies, payable during 1913	5,518,418 09
Dividends apportioned to deferred dividend policies, payable during 1913.....	11,849,628 84
Held for deferred dividends, payable after 1913.....	74,682,996 84
Deposits on account of pending insurance.....	80,335 99
Collection or deposits held in trust.....	196,401 94
Funds for depreciation of securities and general contingencies.....	4,210,709 92
Total liabilities, surplus and other funds.....	\$590,789,094 16

## EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
In force December 31, 1911.....	671,053	\$1,504,974,662
Issued, revived and increased during the year.....	63,043	157,067,823
Total.....	734,096	\$1,662,042,485
Terminated during the year.....	43,049	111,154,422
In force December 31, 1912.....	691,047	\$1,550,888,063
Policies reinsured.....		\$4,575,220
Annuities in force Dec. 31, 1912.....	10,549	\$2,809,562 68

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	6,624	\$11,517,568 80
Policies issued during the year.....	636	1,007,984 60
Total.....	7,260	\$12,525,553 40
Deduct policies ceased to be in force.....	476	712,195 52
Policies in force in Maine December 31, 1912.....	6,784	\$11,813,357 88
Losses and claims unpaid December 31, of the previous year.....	7	\$13,009 00
Losses and claims incurred during the year.....	165	316,119 45
Total.....	172	\$329,128 45
Losses and claims settled during the year.....	169	319,865 45
Losses and claims unpaid Dec. 31, 1912.....	3	\$9,263 00
Premiums received.....	-	\$428,973 87

## 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 . . . . .	\$624,014 18	
Surrender values applied to pay first year's premiums . . . . .	1,062 21	
Total first year's premiums on original policies . . . . .	\$825,076 39	
Dividends applied to purchase paid-up additions and annuities . . . . .	40,921 85	
Consideration for original annuities involving life contingencies . . . . .	615,063 56	
Consideration for supplementary contracts involving life contingencies . . . . .	2,283 33	
Total new premiums . . . . .	\$1,283,345 13	
Renewal premiums . . . . .	5,076,930 38	
Dividends applied to pay renewal premiums . . . . .	423,961 54	
Dividends applied to shorten endowment or premium paying period . . . . .	11,567 79	
Renewal premiums for deferred annuities . . . . .	1,707 35	
Total renewal premiums . . . . .	\$5,514,167 06	
Total premium income . . . . .		\$6,797,512 19
Consideration for supplementary contracts <i>not</i> involving life contingencies . . . . .		36,994 65
Dividends left with the company to accumulate at interest . . . . .		373 65
Interest on mortgage loans . . . . .	\$1,260,042 87	
Interest on bonds . . . . .	783,179 86	
Interest on premium notes, policy loans or liens . . . . .	485,211 79	
Interest on bank deposits . . . . .	20,834 51	
Interest on other debts due the company . . . . .	11,324 42	
Discount on claims paid in advance . . . . .	443 33	
Rents—including company's own occupancy . . . . .	21,623 35	2,582,660 13
Agents' balances previously charged off . . . . .		21,674 00
Profit on sale or maturity of ledger assets . . . . .		188 16
Total income . . . . .		\$9,439,402 78
Ledger assets December 31, 1911 . . . . .		51,672,739 74
Total . . . . .		\$61,112,142 52

## DISBURSEMENTS.

Death claims and additions.....	\$1,898,886 80	
Matured endowments and additions.....	714,784 51	\$2,613,671 31
<hr/>		
Annuities involving life contingencies.....		499,039 88
Surrender values paid in cash or applied on loans or notes.....		1,220,454 38
Surrender values applied to pay new premiums.....		1,062 21
Dividends paid policy holders in cash or applied on loans or notes....		561,977 83
Dividends applied to pay renewal premiums.....		423,961 54
Dividends applied to shorten endowment or premium paying period..		11,567 79
Dividends applied to purchase paid-up additions and annuities.....		40,921 85
Dividends left with the company to accumulate at interest.....		373 65
Total paid policy holders.....	\$5,373,030.44.	
Expense of adjustment of claims including legal expense.....		952 96
Supplementary contracts <i>not</i> involving life contingencies.....		22,662 04
Dividends and interest held on deposit surrendered during the year..		105 88
Commissions to agents.....		686,574 07
Compensation of managers and agents, except commission for new business.....		1,325 95
Agency supervision, traveling and all other agency expenses.....		13,900 77
Branch office expense including salaries of managers and clerks.....		84,227 12
Medical examiners fees and inspection of risks.....		51,622 66
Salaries and all other compensation of officers and home office employes		174,930 58
Rents—including company's own occupancy.....		54,236 62
Advertising, printing, stationery, postage, telephone, express and exchange.....		63,148 53
Legal expenses.....		152 06
Furniture, fixtures and safes.....		11,525 65
Repairs and expenses on real estate.....		8,637 31
Taxes on real estate.....		4,653 52
State taxes on premiums.....		110,258 17
Insurance department licenses and fees.....		6,239 36
All other licenses, fees and taxes.....		84,018 21
Agents' balances charged off.....		6,749 94
Loss on sale or maturity of ledger assets.....		205 58
Decrease in book value of ledger assets.....		28,359 28
Investment expense.....		45,396 99
Miscellaneous expenditures.....		17,608 80
<hr/>		
Total disbursements.....		\$6,850,521 99
<hr/>		
Balance.....		\$54,261,620 53

## LEDGER ASSETS.

Book value of real estate.....		\$275,000 00
Mortgage loans on real estate.....		25,525,899 10
Loans on company's policies assigned as collateral.....		6,777,464 74
Premium notes on policies in force.....		1,929,223 24
Book value of bonds—excluding interest.....		19,185,932 46
Cash in office.....	\$1,082 29	
Deposit in trust companies and banks not on interest.....	20,000 00	
Deposits in trust companies and banks on interest....	545,785 51	566,867 80
<hr/>		
Agents' balances.....		1,233 19
<hr/>		
Total ledger assets.....		\$54,261,620 53

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$661,658 28	
Interest due and accrued on bonds.....	290,119 82	
Interest due and accrued on premium notes, loans or liens.....	285,610 34	
Interest accrued on other assets.....	1,563 08	
Rents due and accrued on company's property or lease	1,925 62	\$1,240,877 14

	<i>New Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported....	\$11,201 63	\$406,975 71	
Gross deferred premiums.....	60,109 29	464,626 43	
Total.....	\$71,310 92	\$871,602 14	
Deduct loading.....	17,423 49	188,196 43	
Net uncollected and deferred premiums	\$53,887 43	\$683,405 71	737,293 14
Gross assets.....			\$56,239,790 81

## DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances.....	\$2,535 58	
Premium notes and loans on policies and net premiums in excess of the net value of their policies.....	181 44	
Book value of bonds over market value.....	200,923 00	\$203,640 02
Total admitted assets.....		\$56,036,150 79

## 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.....	\$42,202,856 00	
Same for reversionary additions.....	187,867 00	
Same for annuities.....	4,947,071 00	
Total reserve.....		\$47,337,794 00
Present value of supplementary contracts <i>not</i> involving life contingen- cies.....		188,994 00
Surrender values claimable on policies canceled.....		4,528 62
Death losses in process of adjustment.....	\$13,310 30	
Death losses reported, no proofs received.....	57,078 00	
Matured endowments due and unpaid.....	3,669 00	
Death losses and other policy claims resisted.....	9,660 00	
Annuity claims, involving life contingencies, due and unpaid.....	16,765 49	
Total policy claims.....		100,482 79
Dividends left with the company.....		570 06
Premiums paid in advance, including surrender values so applied....		10,550 23
Unearned interest and rent paid in advance.....		907 41
Commissions to agents, due or accrued.....		126 26
Cost of collection on uncollected and deferred premiums in excess of loading.....		14,162 49
Salaries, rents, commissions and other accounts, due or accrued.....		28,000 00
Medical examiner's and legal fees due or accrued.....		2,310 00
Federal, state, county and municipal taxes due or accrued.....		180,297 39

Dividends or other profits due policy holders .....	\$47,597 62	
Dividends apportioned to annual dividend policies, payable during 1913 .....	608,803 28	
Dividends apportioned to deferred dividend policies, payable during 1913 .....	401,773 60	
Held for deferred dividends, payable after 1913 .....	4,411,214 19	
Life rate endowment reserve .....	174,048 84	
Reserve for dividends at maturity of insurance .....	11,748 17	
Reserve for unreported death claims .....	50,000 00	
Taxes accrued on real estate .....	1,280 88	
<b>Total .....</b>	<b>\$53,575,189 83</b>	
Unassigned funds (surplus) .....	2,460,960 96	
<b>Total liabilities, surplus and other funds .....</b>	<b>\$56,036,150 79</b>	

PREMIUM NOTE ACCOUNT.

On hand December 31, 1911 .....	\$1,843,540 96	
Received during the year on old policies .....	382,994 72	\$2,226,535 68
Deductions during the year as follows:		
Used in payment of losses and claims .....	\$36,873 80	
Used in purchase of surrendered policies .....	140,605 69	
Used in payment of dividends to policyholders .....	2,594 00	
Redeemed by maker in cash .....	117,238 95	
<b>Total reduction of premium note account .....</b>	<b>297,312 44</b>	
<b>Balance, note assets at end of the year .....</b>	<b>\$1,929,223 24</b>	

EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
In force December 31, 1911 .....	87,596	\$172,678,655
Issued, revived and increased during the year .....	9,126	20,385,032
<b>Total .....</b>	<b>96,722</b>	<b>\$193,063,687</b>
Terminated during the year .....	5,987	13,599,080
<b>In force December 31, 1912 .....</b>	<b>90,735</b>	<b>\$179,464,607</b>
<b>Annuities in force Dec. 31, 1912 .....</b>	<b>1,599</b>	<b>\$521,855 96</b>

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year .....	1,608	\$2,261,848 24
Policies issued during the year .....	156	304,887 36
<b>Total .....</b>	<b>1,764</b>	<b>\$2,566,735 60</b>
Deduct policies ceased to be in force .....	96	153,940 58
<b>Policies in force in Maine December 31, 1912 .....</b>	<b>1,668</b>	<b>\$2,412,795 02</b>
<b>Losses and claims incurred during the year .....</b>	<b>28</b>	<b>\$29,248 64</b>
<b>Losses and claims settled during the year .....</b>	<b>28</b>	<b>29,248 64</b>
<b>Premiums received .....</b>		<b>\$85,598 02</b>

NEW ENGLAND MUTUAL LIFE INSURANCE  
COMPANY,

BOSTON, MASS.

INCORPORATED IN 1835. COMMENCED BUSINESS IN 1843.

ALFRED D. FOSTER, *President.*

J. A. BARBEY, *Secretary.*

INCOME.

Surrender values applied to pay first year's premiums	\$1,031,421 55	
Dividends applied to purchase paid-up additions	184,908 50	
Consideration for supplementary contracts involving life contingencies	8,820 27	
<hr/>		
Total new premiums	\$1,225,150 32	
Renewal premiums	6,170,251 23	
Dividends applied to pay renewal premiums	1,187,233 83	
<hr/>		
Total renewal premiums	\$7,357,485 06	
Total premium income		\$8,582,635 38
Consideration for supplementary contracts <i>not</i> involving life contingencies		94,294 33
Dividends left with the company to accumulate at interest		5,425 50
Interest on mortgage loans	\$562,534 92	
Interest on collateral loans	18,433 01	
Interest on bonds and dividends on stocks	1,491,771 41	
Interest on premium notes, policy loans or liens	425,144 54	
Interest on bank deposits	14,753 66	
Discount on claims paid in advance	972 80	
Rents—including company's own occupancy	128,414 47	2,642,024 86
<hr/>		
From other sources		16 39
Profit on sale or maturity of ledger assets		74,688 88
<hr/>		
Total income		\$11,399,085 34
Ledger assets December 31, 1911		56,451,735 73
<hr/>		
Total		\$67,850,821 07

DISBURSEMENTS.

Death claims and additions	\$3,082,361 60	
Matured endowments and additions	648,761 54	\$3,731,123 14
<hr/>		
Surrender values paid in cash or applied on loans or notes		796,047 93
Dividends paid policy holders in cash or applied on loans or notes		170,283 02
Dividends applied to pay renewal premiums		1,187,233 83

NEW ENGLAND MUTUAL LIFE INSURANCE COMPANY. 581

Dividends applied to purchase paid-up additions . . . . .	\$184,908 50
Dividends left with the company to accumulate at interest . . . . .	5,425 50
Total paid policy holders . . . \$6,075,021.92.	
Expense of adjustment of claims including legal expense . . . . .	213 15
Supplementary contracts <i>not</i> involving life contingencies . . . . .	11,344 15
Dividends and interest held on deposit surrendered during the year . .	961 40
Claims on supplementary contracts involving life contingencies . . . . .	19,959 29
Commissions to agents . . . . .	876,852 28
Commuted renewal commissions . . . . .	88 60
Agency supervision, traveling and all other agency expenses . . . . .	6,622 19
Branch office expense including salaries of managers and clerks . . . . .	141,456 77
Medical examiners' fees and inspection of risks . . . . .	98,705 30
Salaries and all other compensation of officers and home office employes	236,429 09
Rents—including company's own occupancy . . . . .	50,380 00
Advertising, printing, stationery, postage, telephone, express and ex- change . . . . .	65,756 84
Legal expenses . . . . .	1,333 28
Furniture, fixtures and safes . . . . .	7,477 49
Repairs and expenses on real estate . . . . .	56,074 42
Taxes on real estate . . . . .	33,995 14
State taxes on premiums . . . . .	75,775 67
Insurance department licenses and fees . . . . .	10,108 05
All other licenses, fees and taxes . . . . .	78,870 58
Loss on sale or maturity of ledger assets . . . . .	17,558 00
Decrease in book value of ledger assets . . . . .	26,842 51
Miscellaneous expenditures . . . . .	19,614 43
	<hr/>
Total disbursements . . . . .	\$7,911,440 54
	<hr/>
Balance . . . . .	\$59,939,380 53

LEDGER ASSETS.

Book value of real estate . . . . .	\$1,897,526 19
Mortgage loans on real estate . . . . .	13,224,050 00
Loans secured by collateral . . . . .	300,000 00
Loans on company's policies assigned as collateral . . . . .	7,975,594 69
Premium notes on policies in force . . . . .	774,057 62
Book value of bonds and stocks—excluding interest . . . . .	35,243,776 14
Cash in office . . . . .	\$873 36
Deposits in trust companies and banks on interest . . . . .	523,502 53
	<hr/>
Total ledger assets . . . . .	\$59,939,380 53

NON-LEDGER ASSETS.

Interest accrued on mortgages . . . . .	\$114,897 41
Interest accrued on bonds . . . . .	507,395 95
Interest accrued on collateral loans . . . . .	4,123 79
Interest due and accrued on premium notes, loans or liens . . . . .	144,323 24
Interest accrued on other assets . . . . .	479 80
Rents due and accrued on company's property or lease . . . . .	6,183 01
	<hr/>
Market value of real estate over book value . . . . .	3,737 00
Market value of bonds and stocks over book value . . . . .	196,778 86

	<i>New Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported.....	-	\$341,200 25	
Gross deferred premiums.....	\$148,607 50	156,770 83	
Total.....	\$148,607 50	\$497,971 08	
Deduct loading.....	33,436 69	112,043 49	
Net uncollected and deferred premiums	\$115,170,81	\$385,927 59	\$501,098 40
Total admitted assets.....			\$61,418,397 99

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.....	\$52,647,477 52	
Same for reversionary additions.....	1,250,611 65	
Same for annuities.....	81,341 64	
Total reserve.....		\$53,979,430 81
Present value of supplementary contracts <i>not</i> involving life contingencies.....		338,609 06
Death losses due and unpaid.....	\$6,095 00	
Death losses in process of adjustment.....	48,386 48	
Death losses reported, no proofs received.....	119,829 00	
Matured endowments due and unpaid.....	66,782 05	
Total policy claims.....		241,092 53
Dividends left with the company.....	6,800 94	
Premiums paid in advance, including surrender values so applied.....	66,804 00	
Unearned interest and rent paid in advance.....	4,723 55	
Commissions due agents on premium notes, when paid.....	32,813 99	
Commissions to agents, due or accrued.....	5,877 44	
Salaries, rents, commissions and other accounts, due or accrued.....	5,882 68	
Medical examiner's fees due or accrued.....	444 00	
Federal, state, county and municipal taxes due or accrued.....	151,926 17	
Dividends or other profits due policy holders.....	219,157 44	
Dividends apportioned to annual dividend policies, payable during 1913.....		1,608,500 00
Dividends apportioned to deferred dividend policies, payable during 1913.....		123,152 15
Held for deferred dividends, payable after 1913.....		254,848 80
Reserve for equalization of mortality and depreciation of assets.....		250,000 00
Reserve for unreported death claims.....		39,524 00
Total.....		\$57,329,587 56
Unassigned funds (surplus).....		4,088,810 43
Total liabilities, surplus and other funds.....		\$61,418,397 99

PREMIUM NOTE ACCOUNT.

On hand December 31, 1911.....	\$730,832 82	
Received during the year on old policies.....	1,283,584 74	
Restored by revival of policies.....	1,593 29	\$2,016,010 85
Deductions during the year as follows:		
Used in payment of losses and claims.....	\$16,100 92	



Used in purchase of surrendered policies.....	\$26,685 06	
Used in payment of dividends to policyholders.....	336 55	
Redeemed by maker in cash.....	1,198,830 70	
	<hr/>	
Total reduction of premium note account.....		\$1,241,953 23
		<hr/>
Balance, note assets at end of the year.....		\$774,057 62

EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
In force December 31, 1911.....	95,644	\$232,817,732
Issued, revived and increased during the year.....	13,054	34,683,093
	<hr/>	<hr/>
Total.....	108,698	\$267,500,825
Terminated during the year.....	4,601	13,251,242
	<hr/>	<hr/>
In force December 31, 1912.....	104,097	\$254,249,583

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	2,686	\$4,453,350
Policies issued during the year.....	468	737,508
	<hr/>	<hr/>
Total.....	3,154	\$5,190,858
Deduct policies ceased to be in force.....	214	346,760
	<hr/>	<hr/>
Policies in force in Maine December 31, 1912.....	2,940	\$4,844,098
Losses and claims unpaid December 31, of the previous year	11	\$1,765
Losses and claims incurred during the year.....	53	78,736
	<hr/>	<hr/>
Total.....	64	\$80,501
Losses and claims settled during the year.....	51	76,687
	<hr/>	<hr/>
Losses and claims unpaid Dec. 31, 1912.....	13	\$3,814
Premiums received.....		\$161,960 25

## 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.....	\$8,084,606 08	
Dividends applied to purchase paid-up additions and annuities.....	1,011,995 52	
Consideration for original annuities involving life contingencies.....	514,076 54	
Consideration for supplementary contracts involving life contingencies.....	175,855 13	
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Total new premiums.....	\$9,786,533 27	
Renewal premiums.....	72,493,865 65	
Dividends applied to pay renewal premiums.....	3,524,055 10	
Surrender values applied to pay renewal premiums..	81,147 56	
Renewal premiums for deferred annuities.....	56,182 47	
<hr/>		
Total renewal premiums.....	\$76,155,250 78	
Total premium income.....		\$85,941,784 05
Consideration for supplementary contracts <i>not</i> involving life contingencies.....		202,262 08
Dividends left with the company to accumulate at interest.....		70,856 18
Interest on mortgage loans.....	\$6,011,670 57	
Interest on bonds and dividends on stocks.....	18,661,451 31	
Interest on premium notes, policy loans or liens.....	6,053,197 01	
Interest on bank deposits.....	222,847 35	
Interest on other debts due the company.....	2,810 39	
Discount on claims paid in advance.....	4,913 73	
Rents—including company's own occupancy.....	813,216 78	31,770,107 14
<hr/>		
Commissions advanced in previous years now repaid.....		37,037 45
Bonus on mortgage and temporary loans.....		9,758 25
Policy and other fees.....		49,045 08
Doubtful debts recovered.....		897 46
Allowed by Italian government on transfer of company's business....		492,150 00
Profit on sale or maturity of ledger assets.....		411,036 08
Increase in book value of ledger assets.....		258,432 81
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Total income.....		\$119,243,366 58
Ledger assets December 31, 1911.....		677,705,435 80
<hr/>		
Total.....		\$796,948,802 38

## DISBURSEMENTS.

Death claims and additions.....	\$25,788,714 50	
Matured endowments and additions.....	6,167,076 79	\$31,955,791 '29
<hr/>		
Annuities involving life contingencies.....		1,570,502 77
Surrender values paid in cash or applied on loans or notes.....		12,878,429 24
Surrender values applied to pay new and renewal premiums.....		81,147 56
Dividends paid policy holders in cash or applied on loans or notes.....		6,829,779 56
Dividends applied to pay renewal premiums.....		3,524,055 10
Dividends applied to purchase paid-up additions and annuities.....		1,011,995 52
Dividends left with the company to accumulate at interest.....		70,856 18
Transferred to Italian government for reserve and surplus.....		3,627,663 21
Total paid policy holders.....	\$61,550,220.43	
Expense of adjustment of claims including legal expense.....		43,974 38
Supplementary contracts <i>not</i> involving life contingencies.....		214,007 77
Dividends and interest held on deposit surrendered during the year...		17,238 69
Commissions to agents.....		5,411,742 00
Compensation of managers and agents, except commission for new business.....		34,952 96
Agency supervision, traveling and all other agency expenses.....		1,100,459 06
Branch office expense including salaries of managers and clerks.....		1,090,054 35
Medical examiner's fees and inspection of risks.....		442,020 12
Salaries and all other compensation of officers and home office employes		1,639,222 64
Rents—including company's own occupancy.....		556,520 56
Advertising, printing, stationery, postage, telephone, express and exchange.....		512,665 08
Legal expenses.....		8,185 19
Furniture, fixtures and safes.....		150,334 94
Repairs and expenses on real estate.....		222,236 23
Taxes on real estate.....		141,838 18
State taxes on premiums.....		814,552 01
Insurance department licenses and fees.....		20,639 17
All other licenses, fees and taxes.....		381,518 54
Loss on sale or maturity of ledger assets.....		57,995 97
Decrease in book value of ledger assets.....		1,973,556 26
Nylic contracts.....		449,921 03
Doubtful debts charged off.....		14,100 21
Examination by New York departmesnt and accountants.....		8,016 68
Miscellaneous expenditures.....		192,354 05
<hr/>		
Total disbursements.....		\$77,048,326 50
Balance.....		\$719,900,475 88

## LEDGER ASSETS.

Book value of real estate.....		\$10,281,711 90
Mortgage loans on real estate.....		144,358,641 90
Loans on company's policies assigned as collateral.....		119,036,487 53
Premium notes on policies in force.....		4,574,740 75
Book value of bonds and stocks—excluding interest.....		436,436,175 57
Cash in office.....	\$2,246 80	
Deposits in trust companies and banks not on interest.....	1,264,342 39	
Deposits in trust companies and banks on interest:...	3,669,880 82	4,936,470 01
<hr/>		
Bills receivable.....		2,344 50
Branch office balances.....		1,197 44
Cash in branch offices.....		59,243 25

Cash in transit.....	\$190,463 03
Cash in hands of agents for adjustment of claims.....	23,000 00
Total ledger assets.....	<u>\$719,900,475 88</u>

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$1,588,007 27	
Interest due and accrued on bonds.....	6,126,919 47	
Interest accrued on premium notes, loans or liens....	344,648 00	
Interest due and accrued on other assets.....	30,814 39	
Rents due and accrued on company's property or lease	10,649 58	<u>\$8,101,038 71</u>

	<i>New Business.</i>	<i>Renewa s.</i>	
Gross premiums due and unreported....	\$119,278 63	\$4,894,373 13	
Gross deferred premiums.....	398,686 00	5,055,782 00	
Total.....	<u>\$517,964 63</u>	<u>\$9,950,155 13</u>	
Deduct loading.....	129,491 16	2,487,538 78	
Net uncollected and deferred premiums.	\$388,473 47	\$7,462,616 35	<u>7,851,089 82</u>
Gross assets.....			<u>\$735,852,604 41</u>

## DEDUCT ASSETS NOT ADMITTED.

Cash in hands of agents for adjustment of claims....	\$23,000 00	
Bills receivable.....	2,344 50	
Book value of bonds and stocks over market value..	16,150,338 65	
Branch office debit balances.....	19,871 25	<u>\$16,195,554 40</u>
Total admitted assets.....		<u>\$719,657,050 01</u>

## LIABILITIES, SURPLUS AND OTHER FUNDS.

Net present value of all outstanding policies computed on the American table of mortality with interest at 3 per cent.....	\$575,540,017 00	
Same for reversionary additions.....	4,189,982 00	
Same for annuities.....	16,240,160 00	
Total.....	<u>\$595,970,159 00</u>	
Deduct net value of risks reinsured.....	109,088 00	
Net reserve.....		<u>\$595,861,071 00</u>
Present value of supplementary contracts <i>not</i> involving life contingencies.....		2,822,066 93
Surrender values claimable on policies canceled.....		328,876 50
Death losses in process of adjustment.....	\$1,095,693 40	
Death losses reported, no proofs received.....	2,012,717 80	
Matured endowments due and unpaid.....	343,293 37	
Death losses and other policy claims resisted.....	405,399 78	
Annuity claims, involving life contingencies, due and unpaid.....	121,599 83	
Total policy claims.....		<u>3,978,704 18</u>

Due and unpaid on supplementary contracts <i>not</i> involving life contingencies.....	\$808 58
Dividends left with the company.....	165,507 68
Premiums paid in advance, including surrender values so applied.....	852,027 22
Unearned interest and rent paid in advance.....	2,739,390 95
Commissions due agents on premium notes, when paid.....	52,918 42
Commissions to agents, due or accrued.....	11,153 71
Salaries, rents, commissions and other accounts, due or accrued.....	95,578 00
Medical examiner's and legal fees due or accrued.....	34,406 78
Federal, state, county and municipal taxes due or accrued.....	1,117,282 39
Dividends or other profits due policy holders.....	686,179 95
Dividends apportioned to annual dividend policies, payable during 1913.....	5,710,143 00
Dividends apportioned to deferred dividend policies, payable during 1913.....	9,654,571 18
Held for deferred dividends, payable after 1913.....	85,142,216 00
Reserve for future expenses on paid-up annual dividend policies.....	201,000 00
Due agents under Nylie contracts.....	558 38
Reserve for Nylie contracts.....	1,905,448 00
Reserve for unreported death claims.....	750,000 00
Reserve for unclaimed receipts.....	6,000 00
War risk fund.....	501,780 00
General contingency fund.....	5,350,029 16
Mortality fluctuation fund.....	500,000 00
Annual dividend equalization funds.....	1,189,332 00
Total liabilities, surplus and other funds.....	\$719,657,050 01

## PREMIUM NOTE ACCOUNT.

On hand December 31, 1911.....	\$4,570,281 38	
Received during the year on old policies.....	842,932 58	
Restored by revival of policies.....	23,419 38	\$5,436,633 34
Deductions during the year as follows:		
Used in payment of losses and claims.....	\$61,920 35	
Used in purchase of surrendered policies.....	184,895 78	
Redeemed by maker in cash.....	615,076 46	
Total reduction of premium note account.....		861,892 59
Balance, note assets at end of the year.....		\$4,574,740 75

## EXHIBIT OF POLICIES.

	Number.	Amount.
In force December 31, 1911.....	1,022,726	\$2,102,105,746
Issued, revived and increased during the year.....	92,458	212,594,538
Total.....	1,115,184	\$2,314,700,284
Terminated during the year.....	†63,204	'144,901,291
In force December 31, 1912.....	1,051,980	\$2,169,798,993
Policies reinsured.....		\$2,208,647
Annuities in force December 31, 1912.....	8,794	1,977,689

† Includes 5,849 transferred to the government of Italy.

' Includes \$10,854,811 transferred to the government of Italy.

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	6,124	\$8,495,775 00
Policies issued during the year.....	619	948,049 00
<b>Total.....</b>	<b>6,743</b>	<b>\$9,443,824 00</b>
Deduct policies ceased to be in force.....	346	488,617 00
<b>Policies in force in Maine December 31, 1912.....</b>	<b>6,397</b>	<b>\$8,955,207 00</b>
Losses and claims unpaid Dec. 31, of the previous year..	2	\$2,000 00
Losses and claims incurred during the year.....	76	95,007 70
<b>Total.....</b>	<b>78</b>	<b>\$97,007 70</b>
Losses and claims settled during the year.....	75	94,050 37
Losses and claims unpaid Dec. 31, 1912.....	3	\$2,957 33
Premiums received.....		345,273 58

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.....	\$4,611,839 82
Surrender values applied to pay first year's premiums	13,654 83
<b>Total first year's premiums on original policies..</b>	<b>\$4,625,494 65</b>
Dividends applied to purchase paid-up additions and annuities.....	1,684,480 56
Consideration for original annuities involving life contingencies.....	89,092 10
Consideration for supplementary contracts involving life contingencies.....	27,552 40
<b>Total new premiums.....</b>	<b>\$6,426,619 71</b>
Renewal premiums.....	30,758,836 39
Dividends applied to pay renewal premiums.....	6,399,649 24
Surrender values applied to pay renewal premiums..	56 81
Renewal premiums for deferred annuities.....	13,979 59
<b>Total renewal premiums.....</b>	<b>\$37,172,522 03</b>

NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY. 589

Total premium income.....	\$43,599,141 74	
Consideration for supplementary contracts <i>not</i> involving life contingencies.....		797,495 14
Dividends left with the company to accumulate at interest.....		11,016 69
Interest on mortgage loans.....	\$7,810,896 43	
Interest on bonds.....	3,373,467 78	
Interest on premium notes, policy loans or liens.....	2,396,670 93	
Interest on bank deposits.....	80,041 88	
Interest on other debts due the company.....	93,707 37	
Discount on claims paid in advance.....	13,940 83	
Rents—including company's own occupancy.....	178,527 92	13,947,253 14
<hr/>		
Sundry items.....		10 00
Profit on sale or maturity of ledger assets.....		5,327 83
Increase in book value of ledger assets.....		47,303 99
<hr/>		
Total income.....		\$58,407,548 53
Ledger assets December 31, 1911.....		281,195,793 28
<hr/>		
Total.....		\$339,603,341 81

DISBURSEMENTS.

Death claims and additions.....	\$11,799,576 69	
Matured endowments and additions.....	3,340,558 87	\$15,140,135 56
<hr/>		
Annuities involving life contingencies.....		101,466 57
Surrender values paid in cash or applied on loans or notes.....		9,096,472 07
Surrender values applied to pay new and renewal premiums.....		13,711 64
Dividends paid policyholders in cash or applied on loans or notes.....		4,820,367 99
Dividends applied to pay renewal premiums.....		6,399,649 24
Dividends applied to purchase paid-up additions and annuities.....		1,684,480 56
Dividends left with the company to accumulate at interest.....		11,016 69
Total paid policyholders.....	\$37,267,300.32	
Expense of adjustment of claims including legal expense.....		8,020 63
Supplementary contracts <i>not</i> involving life contingencies.....		383,949 14
Dividends and interest held on deposit surrendered during the year.....		2,312 02
Commissions to agents.....		4,733,585 90
Compensation of managers and agents, except commission for new business.....		2,333 28
Agency supervision, traveling and all other agency expenses.....		3,192 40
Medical examiner's fees and inspection of risks.....		290,018 82
Salaries and all other compensation of officers and home office employes.....		862,172 18
Rents—including company's own occupancy.....		75,049 90
Advertising, printing, stationery, postage, telephone, express and exchange.....		228,854 50
Legal expenses.....		10,150 83
Furniture, fixtures and safes.....		3,666 45
Repairs and expenses on real estate.....		88,431 81
Taxes on real estate.....		42,215 97
State taxes on premiums.....		436,784 85
Insurance department licenses and fees.....		30,019 78
All other licenses, fees and taxes.....		696,546 15
Decrease in book value of ledger assets.....		75,372 68
Loan expenses.....		152,783 61
Miscellaneous expenditures.....		37,984 86
<hr/>		
Total disbursements.....		\$45,430,746 08
<hr/>		
Balance.....		\$294,172,595 73

590 NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY.

LEDGER ASSETS.

Book value of real estate.....		\$2,854,323 57
Mortgage loans on real estate.....	159,182,168 99	
Loans on company's policies assigned as collateral.....	43,751,676 06	
Premium notes on policies in force.....	883,012 62	
Book value of bonds—excluding interest.....	83,967,166 62	
Cash in office.....	\$27,375 65	
Deposits in trust companies and banks on interest....	3,506,872 22	3,534,247 87
<b>Total ledger assets.....</b>		<b>\$294,172,595 73</b>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$2,154,370 50	
Interest accrued on bonds.....	1,224,588 63	
Interest due and accrued on premium notes, loans or liens.....	1,322,027 14	
Interest due and accrued on other assets.....	2,920 81	
Rents due and accrued on company's property or lease	9,970 87	\$4,713,877 95

	<i>New Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported....	\$32,300 68	\$1,911,097 53	
Gross deferred premiums.....	346,097 00	2,154,836 00	
<b>Total.....</b>	<b>\$378,397 68</b>	<b>\$4,065,933 53</b>	
Deduct loading.....	80,409 51	864,010 87	
<b>Net uncollected and deferred premiums.</b>	<b>\$297,988 17</b>	<b>\$3,201,922 66</b>	<b>3,499,910 83</b>
<b>Gross assets.....</b>			<b>\$302,386,384 51</b>

DEDUCT ASSETS NOT ADMITTED.

Book value of bonds over market value.....	\$4,622,346 62
<b>Total admitted assets.....</b>	<b>\$297,764,037 89</b>

LIABILITIES, SURPLUS AND OTHER FUNDS.

Net present value of all outstanding policies com- puted on the Actuaries table of mortality with in- terest at 4 per cent. and the American table with interest at 3 per cent.....	\$254,871,190 00	
Same for reversionary additions.....	10,676,996 00	
Same for annuities.....	1,399,672 00	
<b>Total reserve.....</b>	<b>\$266,947,858 00</b>	
Present value of supplementary contracts <i>not</i> involv- ing life contingencies.....		3,218,786 33
Surrender values claimable on policies canceled.....		8,173 93
Death losses due and unpaid.....	\$104,306 56	
Death losses in process of adjustment.....	88,633 30	



NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY. 591

Death losses reported, no proofs received.....	\$546,182 20	
Matured endowments due and unpaid.....	73,952 00	
Death losses and other policy claims resisted.....	84,576 65	
Annuity claims, involving life contingencies, due and unpaid.....	986 85	
<hr/>		
Total policy claims.....		\$898,637 56
Due and unpaid on supplementary contracts <i>not</i> involving life contingencies.....		3,874 94
Dividends left with the company.....		23,395 38
Premiums paid in advance, including surrender values so applied.....		28,953 64
Unearned interest and rent paid in advance.....		429 61
Commissions to agents, due or accrued.....		94,108 19
Salaries, rents, commissions and other accounts, due or accrued.....		117,841 40
Medical examiner's fees due or accrued.....		45,815 00
Federal, state, county and municipal taxes due or accrued.....		1,014,711 61
Dividends or other profits due policy holders.....		1,043,098 33
Dividends apportioned to annual dividend policies, payable during 1913.....		9,653,785 00
Dividends apportioned to deferred dividend policies, payable during 1913.....		2,818,502 63
Held for deferred dividends, payable after 1913.....		5,882,497 00
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Total.....		\$291,800,468 55
Unassigned funds (surplus).....		5,963,569 34
<hr/>		
Total liabilities, surplus and other funds.....		\$297,764,037 89

PREMIUM NOTE ACCOUNT.

On hand December 31, 1911.....	\$697,586 41	
Received during the year on old policies.....	630,113 82	\$1,327,700 23
<hr/>		
Deductions during the year as follows:		
Used in payment of losses and claims.....	\$21,132 40	
Used in purchase of surrendered policies.....	77,690 91	
Used in payment of dividends to policyholders.....	156,605 84	
Redeemed by maker in cash.....	189,258 46	
<hr/>		
Total reduction of premium note account.....		444,687 61
<hr/>		
Balance, note assets at end of the year.....		\$883,012 62

EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
In force December 31, 1911.....	447,507	\$1,147,273,523
Issued, revived and increased during the year.....	52,789	143,349,431
<hr/>		
Total.....	500,296	\$1,290,622,954
Terminated during the year.....	23,140	61,245,140
<hr/>		
In force December 31, 1912.....	477,156	\$1,229,377,814
Annuities in force Dec. 31, 1912.....	192	\$59,308 00

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	5,102	\$8,231,671 00
Policies issued during the year.....	430	707,340 00
<b>Total.....</b>	<b>5,532</b>	<b>\$8,939,011 00</b>
Deduct policies ceased to be in force.....	245	352,302 00
<b>Policies in force in Maine December 31, 1912.....</b>	<b>5,287</b>	<b>\$8,586,709 00</b>
Losses and claims unpaid Dec. 31, of the previous year..	2	\$300 00
Losses and claims incurred during the year.....	67	127,827 92
<b>Total.....</b>	<b>69</b>	<b>\$128,127 92</b>
Losses and claims settled during the year.....	66	127,627 92
Losses and claims unpaid Dec. 31, 1912.....	3	\$500 00
Premiums received.....		331,839 82

## 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.....	\$2,492,866 57
Surrender values applied to pay first year's premiums	19,886 95
<b>Total first year's premiums on original policies</b>	<b>\$2,512,753 52</b>
Dividends applied to purchase paid-up additions and annuities.....	178,416 05
Surrender values applied to purchase paid-up insurance and annuities.....	304,271 57
Consideration for original annuities involving life contingencies.....	433,571 06
Consideration for supplementary contracts involving life contingencies.....	8,747 35
<b>Total new premiums.....</b>	<b>\$3,437,759 55</b>
Renewal premiums.....	15,647,443 21
Dividends applied to pay renewal premiums.....	1,770,554 46
Surrender values applied to pay renewal premiums...	4,420 40
Renewal premiums for deferred annuities.....	16,191 53
<b>Total renewal premiums.....</b>	<b>\$17,438,609 60</b>

Total premium income.....		\$20,876,369 15
Consideration for supplementary contracts <i>not</i> involving life contingencies.....		408,553 52
Dividends left with the company to accumulate at interest.....		21,280 29
Interest on mortgage loans.....	\$2,600,835 86	
Interest on collateral loans.....	91,741 32	
Interest on bonds and dividends on stocks.....	2,196,299 19	
Interest on premium notes, policy loans or liens.....	1,119,885 65	
Interest on bank deposits.....	90,203 77	
Interest on other debts due the company.....	11,699 39	
Discount on claims paid in advance.....	702 74	
Rents—including company's own occupancy.....	160,064 88	6,271,432 80
<hr/>		
Bonuses on mortgages.....		11,122 55
Suspended bank dividends.....		493 44
Trust funds received.....		10,400 00
Profit on sale or maturity of ledger assets.....		58,191 37
<hr/>		
Total income.....		\$27,657,843 12
Ledger assets December 31, 1911.....		122,882,056 56
<hr/>		
Total.....		\$150,539,899 68

DISBURSEMENTS.

Death claims and additions.....	\$6,102,620 11	
Matured endowments and additions.....	2,676,589 72	\$8,779,209 83
<hr/>		
Annuities involving life contingencies.....		398,064 88
Premium notes and liens voided by lapse.....		70,171 65
Surrender values paid in cash or applied on loans or notes.....	2,489,811 05	
Surrender values applied to pay new and renewal premiums.....	24,307 35	
Surrender values applied to purchase paid-up insurance and annuities.....	304,271 57	
Dividends paid policy holders in cash or applied on loans or notes.....	802,570 80	
Dividends applied to pay renewal premiums.....	1,770,554 46	
Dividends applied to purchase paid-up additions and annuities.....	178,416 05	
Dividends left with the company to accumulate at interest.....	21,280 29	
Total paid policy holders.....	\$14,838,657.93.	
Expense of adjustment of claims including legal expense.....		6,958 92
Supplementary contracts <i>not</i> involving life contingencies.....		262,210 25
Dividends and interest held on deposit surrendered during the year...		2,235 75
Commissions to agents.....	2,255,430 41	
Commuted renewal commissions.....	85,132 54	
Agency supervision, traveling and all other agency expenses.....	25,419 37	
Branch office expenses including salaries of managers and clerks.....	127,376 66	
Medical examiners' fees and inspection of risks.....	149,601 01	
Salaries and all other compensation of officers and home office employes	474,632 73	
Rents—including company's own occupancy.....	140,075 64	
Advertising, printing, stationery, postage, telephone, express and exchange.....		148,659 86
Legal expenses.....		24,911 90
Furniture, fixtures and safes.....		13,605 57
Repairs and expenses on real estate.....		46,501 61
Taxes on real estate.....		26,977 59
State taxes on premiums.....		291,048 23
Insurance department licenses and fees.....		19,316 32
All other licenses, fees and taxes.....		358,166 51
Agents' balances charged off.....		55 30
Decrease in book value of ledger assets.....		69,713 74

Investment expenses.....	\$11,852 76
Miscellaneous expenditures.....	42,038 74
<b>Total disbursements.....</b>	<b>\$19,420,579 34</b>
<b>Balance.....</b>	<b>\$131,119,320 34</b>

## LEDGER ASSETS.

Book value of real estate.....	\$2,573,134 91
Mortgage loans on real estate.....	52,160,392 63
Loans secured by collateral.....	2,144,114 99
Loans on company's policies assigned as collateral.....	18,670,660 74
Premium notes on policies in force.....	3,370,764 00
Book value of bonds and stocks—excluding interest.....	49,988,191 08
Cash in office.....	\$10,026 85
Deposits in trust companies and banks on interest.....	1,858,959 44
<b>Bills receivable.....</b>	<b>134,294 22</b>
<b>Agents' balances.....</b>	<b>10,991 09</b>
<b>Advanced to agents.....</b>	<b>197,790 39</b>
<b>Total ledger assets.....</b>	<b>\$131,119,320 34</b>

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$900,064 89
Interest accrued on bonds.....	715,475 16
Interest accrued on collateral loans.....	18,336 46
Interest due and accrued on premium notes, loans or liens.....	18,715 36
Interest accrued on other assets.....	4,005 96
Rents due and accrued on company's property or lease.....	6,848 14
<b>Market value of real estate over book value.....</b>	<b>29,230 18</b>
<b>Due from other companies for losses or claims on policies reinsured.....</b>	<b>18,400 00</b>

	<i>New Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported....	-	\$1,655,487 50	
Gross deferred premiums.....	\$97,386 31	1,262,030 25	
<b>Total.....</b>	<b>\$97,386 31</b>	<b>\$2,917,517 75</b>	
Deduct loading.....	21,327 60	638 936 38	
<b>Net uncollected and deferred premiums.....</b>	<b>\$76,058 71</b>	<b>\$2,278,581 37</b>	<b>2,354,640 08</b>
<b>Checks for annuities issued in advance.....</b>			<b>1,087 70</b>
<b>Gross assets.....</b>			<b>\$135,186,124 27</b>

## DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances.....	\$11,318 10
Cash advanced to or in hands of officers or agents....	197,790 39
Bills receivable.....	134,294 22
Premium notes and loans on policies and net premiums in excess of the net value of their policies.....	24,736 12

Book value of bonds and stocks over market value . . .	\$438,493 12	
Interest accrued on bills receivable . . . . .	4,005 96	\$810,637 91
<hr/>		
Total admitted assets . . . . .		\$134,375,486 36

LIABILITIES, SURPLUS AND OTHER FUNDS.

Net present value of all outstanding policies computed on the American table of mortality with interest at 3 per cent. . . . .	\$107,488,364 00	
Same for reversionary additions . . . . .	1,349,760 00	
Same for annuities . . . . .	3,276,178 00	
<hr/>		
Total . . . . .	\$113,114,302 00	
Deduct net value of risks re-insured . . . . .	97,014 00	
<hr/>		
Net reserve . . . . .		\$113,017,288 00
Present value of supplementary contracts <i>not</i> involving life contingencies . . . . .		2,547,754 00
Death losses in process of adjustment . . . . .	\$544,588 80	
Death losses reported, no proofs received . . . . .	18,476 42	
Death losses and other policy claims resisted . . . . .	4,937 86	
<hr/>		
Total policy claims . . . . .		568,003 08
Dividends left with the company . . . . .		46,035 78
Premiums paid in advance, including surrender values so applied . . . . .		72,218 26
Unearned interest and rent paid in advance . . . . .		534,408 47
Commissions due agents on premium notes, when paid . . . . .		58,940 59
Salaries, rents, commissions and other accounts, due or accrued . . . . .		2,524 87
Medical examiner's and legal fees due or accrued . . . . .		17,750 00
Federal, state, county and municipal taxes due or accrued . . . . .		696,458 55
Dividends or other profits due policy holders . . . . .		496,702 75
Dividends apportioned to annual dividend policies, payable during 1913 . . . . .	3,307,000 00	
Dividends apportioned to deferred dividend policies, payable during 1913 . . . . .		568,612 70
Held for deferred dividends, payable after 1913 . . . . .		8,603,420 64
Reserve for mortality fluctuation . . . . .		1,487,232 00
Reserve for asset fluctuation and other contingent liabilities . . . . .		2,274,965 44
Trust deposits . . . . .		7,680 00
Proceeds of policies left with company at interest . . . . .		33,355 23
Matured credits awaiting proof . . . . .		35,136 00
<hr/>		
Total liabilities, surplus and other funds . . . . .		\$134,375,486 36

PREMIUM NOTE ACCOUNT.

On hand December 31, 1911 . . . . .	\$3,005,325 03	
Received during the year on new policies . . . . .	58,319 71	
Received during the year on old policies . . . . .	900,962 97	
Restored by revival of policies . . . . .	14,851 21	\$3,979,458 92
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Deductions during the year as follows:		
Used in payment of losses and claims . . . . .	\$121,623 22	
Used in purchase of surrendered policies . . . . .	125,543 84	
Voided by lapse . . . . .	85,022 86	
Used in payment of dividends to policyholders . . . . .	125,084 66	
Redeemed by maker in cash . . . . .	151,420 34	
<hr/>		
Total reduction of premium note account . . . . .		608,694 92
<hr/>		
Balance, note assets at end of the year . . . . .		\$3,370,764 00

## EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
In force December 31, 1911.....	200,232	\$532,550,097
Issued, revived and increased during the year.....	22,728	76,986,181
<b>Total</b> .....	<b>222,960</b>	<b>\$609,536,278</b>
Terminated during the year.....	13,654	44,558,880
<b>In force December 31, 1912</b> .....	<b>209,306</b>	<b>\$564,977,398</b>
Policies reinsured.....		\$1,393,000
Annuities in force Dec. 31, 1912.....	1,223	\$452,881 11

## BUSINESS IN MAINE

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	3,744	\$5,592,251
Policies issued during the year.....	482	852,596
<b>Total</b> .....	<b>4,226</b>	<b>\$6,444,847</b>
Deduct policies ceased to be in force.....	245	411,898
<b>Policies in force in Maine December 31, 1912</b> .....	<b>3,981</b>	<b>\$6,032,949</b>
Losses and claims unpaid December 31, of the previous year.....	1	\$95
Losses and claims incurred during the year.....	33	45,336
<b>Total</b> .....	<b>34</b>	<b>45,431</b>
Losses and claims settled during the year.....	31	44,306
Losses and claims unpaid Dec. 31, 1912.....	3	\$1,125
Premiums received.....		\$220,691 69

## PHENIX MUTUAL LIFE INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

JOHN M. HOLCOMBE, *President.*SILAS H. CORNWELL, *Secretary.*

## INCOME.

First year's premiums on original policies . . . . .	\$705,048 41	
Surrender values applied to pay first year's premiums . . . . .	6,452 24	
<hr/>		
Total first year's premiums on original policies . . . . .	\$711,500 65	
Dividends applied to purchase paid-up additions and annuities . . . . .	127,974 34	
Surrender values applied to purchase paid-up insurance and annuities . . . . .	77,267 29	
Consideration for original annuities involving life contingencies . . . . .	71,442 96	
Consideration for supplementary contracts involving life contingencies . . . . .	33,207 00	
<hr/>		
Total new premiums . . . . .	\$1,021,392 24	
Renewal premiums . . . . .	3,878,024 11	
Dividends applied to pay renewal premiums . . . . .	489,329 62	
Dividends applied to shorten endowment or premium paying period . . . . .	5,195 00	
Surrender values applied to pay renewal premiums . . . . .	26,395 42	
<hr/>		
Total renewal premiums . . . . .	\$4,398,944 15	
Total premium income . . . . .		\$5,420,336 39
Consideration for supplementary contracts <i>not</i> involving life contingencies . . . . .		23,839 00
Dividends left with the company to accumulate at interest . . . . .		94,874 82
Interest on mortgage loans . . . . .	\$1,059,933 13	
Interest on bonds and dividends on stocks . . . . .	317,023 83	
Interest on premium notes, policy loans or liens . . . . .	228,927 79	
Interest on bank deposits . . . . .	14,631 86	
Interest on other debts due the company . . . . .	34 93	
Discount on claims paid in advance . . . . .	586 72	
Rents—including company's own occupancy . . . . .	49,524 78	1,670,663 04
<hr/>		
Commissions on mortgage loan . . . . .		9,366 90
Guarantee of mortgage loans . . . . .		232 32
Recovery on death claims . . . . .		13,129 44
Agents' balances previously charged off . . . . .		4,751 41
Profit on sale or maturity of ledger assets . . . . .		14,247 00
Increase in book value of ledger assets . . . . .		3,324 50
<hr/>		

Total income .....	\$7,254,764	82
Ledger assets December 31, 1911.....	31,450,838	76
Total.....	\$38,705,603	58

## DISBURSEMENTS.

Death claims and additions.....	\$1,753,071	80
Matured endowments and additions.....	544,521	11
<hr/>		
Annuities involving life contingencies.....	26,305	50
Premium notes and liens voided by lapse.....	387	00
Surrender values paid in cash or applied on loans or notes.....	648,084	47
Surrender values applied to pay new and renewal premiums.....	32,847	66
Surrender values applied to purchase paid-up insurance and annuities.....	77,267	29
Dividends paid policy holders in cash or applied on loans or notes.....	52,840	44
Dividends applied to pay renewal premiums.....	489,329	62
Dividends applied to shorten endowment or premium paying period.....	5,195	00
Dividends applied to purchase paid-up additions and annuities.....	127,974	34
Dividends left with the company to accumulate at interest.....	94,874	82
Total paid policy holders.....	\$3,852,699.05.	
Expense of adjustment of claims including legal expense.....	653	66
Supplementary contracts <i>not</i> involving life contingencies.....	9,426	92
Dividends and interest held on deposit surrendered during the year....	33,395	22
Commissions to agents.....	575,609	20
Commuted renewal commissions.....	24,242	13
Compensation of managers and agents, except commission for new business.....	17,682	44
Agency supervision, traveling and all other agency expenses.....	25,841	07
Branch office expense including salaries of managers and clerks.....	163,018	33
Medical examiners' fees and inspection of risks.....	68,223	59
Salaries and all other compensation of officers and home office employes.....	175,023	23
Rents—including company's own occupancy.....	15,000	00
Advertising, printing, stationery, postage, telephone, express and exchange.....	58,412	22
Legal expenses.....	3,188	11
Furniture, fixtures and safes.....	10,758	12
Repairs and expenses on real estate.....	22,113	07
Taxes on real estate.....	3,008	69
State taxes on premiums.....	61,780	54
Insurance department licenses and fees.....	6,671	94
All other licenses, fees and taxes.....	86,993	16
Agents' balances charged off.....	6,537	01
Loss on sale or maturity of ledger assets.....	2,474	00
Decrease in book value of ledger assets.....	7,887	45
Mortgage loan commissions and expenses.....	21,176	96
Interest on income bonds.....	338	97
Miscellaneous expenditures.....	18,211	51
<hr/>		
Total disbursements.....	\$5,270,366	59
Balance.....	\$33,435,236	99

## LEDGER ASSETS.

Book value of real estate.....	\$709,300	00
Mortgage loans on real estate.....	20,468,661	23
Loans on company's policies assigned as collateral.....	4,618,829	62
Premium notes on policies in force.....	83,417	54
Book value of bonds and stocks—excluding interest.....	6,943,171	00



Cash in office.....	\$807 21	
Deposits in trust companies and banks on interest....	607,271 22	\$608,078 43
Agents' balances.....		3,779 17
Total ledger assets.....		\$33,435,236 99

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$421,080 27	
Interest accrued on bonds.....	48,123 76	
Interest due and accrued on premium notes, loans or liens.....	27,352 65	
Interest due on other assets.....	7 67	\$496,564 35
Market value of real estate over book value.....		6,500 00
	<i>New</i>	
	<i>Business.</i>	<i>Renewals.</i>
Gross premiums due and unreported....	\$15,234 49	\$255,120 56
Gross deferred premiums.....	43,968 20	257,750 05
Total.....	\$59,202 69	\$512,870 61
Deduct loading.....	14,408 22	115,469 87
Net uncollected and deferred premiums.	\$44,794 47	\$397,400 74
		442,195 21
Gross assets.....		\$34,380,496 55

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances.....	\$8,203 19	
Premium notes and loans on policies and net premiums in excess of the net value of their policies.....	1,074 95	
Book value of bonds and stocks over market value...	75,102 20	\$84,380 34
Total admitted assets.....		\$34,296,116 21

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.....	\$30,319,142 00	
Same for reversionary additions.....	990,072 00	
Same for annuities.....	406,521 00	
Total.....	\$31,715,735 00	
Deduct net value of risks re-insured.....	135,623 00	
Net reserve.....		\$31,580,112 00
Present value of supplementary contracts <i>not</i> involving life contingen- cies.....		63,381 00
Surrender values claimable on policies canceled.....		15,382 65
Death losses in process of adjustment.....	\$31,359 69	
Death losses reported, no proofs received.....	60,000 00	
Total policy claims.....		91,359 69
Dividends left with the company.....		245,437 39
Premiums paid in advance, including surrender values so applied....		26,720 56
Unearned interest and rent paid in advance.....		111,698 16

Commissions to agents, due or accrued.....		\$9,587 83
Salaries, rents, commissions and other accounts, due or accrued.....		1,744 59
Medical examiner's fees due or accrued.....		4,632 00
Federal, state, county and municipal taxes due or accrued.....		61,297 66
Dividends or profits due policy holders.....		59,554 34
Dividends apportioned to annual dividend policies, payable during 1913	788,667 00	
Dividends apportioned to deferred dividend policies, payable during 1913.....		31,415 85
Held for deferred dividends, payable after 1913.....		45,989 64
Contingent deferred term dividends.....		14,933 83
Reserve for special paid-up option.....		5,000 00
Total.....		\$33,156,914 19
Unassigned funds (surplus).....		1,139,202 02
Total liabilities, surplus and other funds.....		\$34,296,116 21

## PREMIUM NOTE ACCOUNT.

On hand December 31, 1911.....	\$93,673 06	
Received during the year on new policies.....	1,546 00	\$95,219 06
Deductions during the year as follows:		
Used in payment of losses and claims.....	\$8,109 91	
Used in purchase of surrendered policies.....	393 53	
Voided by lapse.....	387 00	
Used in payment of dividends to policyholders.....	119 94	
Redeemed by maker in cash.....	2,791 14	
Total reduction of premium note account.....		11,801 52
Balance, note assets at end of the year.....		\$83,417 54

## EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
In force December 31, 1911.....	72,100	135,897,216
Issued, revived and increased during the year.....	11,312	22,811,870
Total.....	83,412	\$158,709,086
Terminated during the year.....	5,220	11,056,761
In force December 31, 1912.....	78,192	\$147,652,325
Policies reinsured.....		\$1,937,782
Annuities in force Dec. 31, 1912.....	201	\$27,653 38

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous years.....	1,010	\$1,155,667 00
Policies issued during the year.....	75	107,586 00
Total.....	1,085	\$1,263,253 00
Deduct policies ceased to be in force.....	65	87,388 00
Policies in force in Maine December 31, 1912.....	1,020	\$1,175,865 00
Losses and claims incurred during the year.....	40	\$47,904 75
Losses and claims settled during the year.....	40	47,904 75
Premiums received.....		\$42,133 06

## 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.....	\$1,224,678 24	
Dividends applied to purchase paid-up additions and annuities.....	279,655 18	
Surrender values applied to purchase paid-up insurance and annuities,.....	106,426 00	
Consideration for original annuities involving life contingencies.....	152,838 26	
<b>Total new premiums.....</b>	<b>\$1,763,597 68</b>	
Renewal premiums.....	6,987,899 68	
Dividends applied to pay renewal premiums.....	1,121,618 39	
Renewal premiums for deferred annuities.....	308 85	
<b>Total renewal premiums.....</b>	<b>\$8,109,826 92</b>	
<b>Total premium income.....</b>		<b>\$9,873,424 60</b>
Consideration for supplementary contracts <i>not</i> involving life contingencies.....		150,864 00
Dividends left with the company to accumulate at interest.....		3,918 86
Interest on mortgage loans.....	\$1,176,774 78	
Interest on collateral loans.....	32,538 46	
Interest on bonds and dividends on stocks.....	1,821,304 17	
Interest on premium notes, policy loans or liens.....	517,235 75	
Interest on bank deposits.....	4,404 10	
Interest on other debts due the company.....	35	
Rents.....	68,043 26	3,620,300 87
Income from all other sources.....		943 60
Profit on sale or maturity of ledger assets.....		72,759 69
<b>Total income.....</b>		<b>\$13,722,211 62</b>
Ledger assets December 31, 1911.....		71,727,621 64
<b>Total.....</b>		<b>\$85,449,833 26</b>

## DISBURSEMENTS.

Death claims and additions.....	\$2,418,898 49	
Matured endowments and additions.....	2,928,766 32	\$5,347,664 81
<hr/>		
Annuities involving life contingencies.....		108,782 08
Surrender values paid in cash or applied on loans or notes.....		1,078,971 44
Surrender values applied to purchase paid-up insurance and annuities		106,426 00
Dividends paid policy holders in cash or applied on loans or notes....		285,486 83
Dividends applied to pay renewal premiums.....		1,121,426 93
Dividends applied to purchase paid-up additions and annuities.....		279,655 18
Dividends left with the company to accumulate at interest.....		3,918 86
Total paid policy holders.....	\$8,332,332.13	
Expense of adjustment of claims including legal expense.....		5,336 49
Supplementary contracts <i>not</i> involving life contingencies.....		57,716 50
Dividends and interest held on deposit surrendered during the year....		191 46
Commissions to agents.....		906,641 33
Compensation of managers and agents, except commission for new		
business.....		6,750 00
Agency supervision, traveling and all other agency expenses.....		37,597 56
Branch office expense including salaries of managers and clerks.....		39,141 84
Medical examiners' fees and inspection of risks.....		60,831 50
Salaries and all other compensation of officers and home office employes		428,516 56
Rents.....		33,953 16
Advertising, printing, stationery, postage, telephone, express and ex-		
change.....		96,879 83
Legal expenses.....		4,801 85
Furniture, fixtures and safes.....		10,754 63
Repairs and expenses on real estate.....		54,341 48
Taxes on real estate.....		31,512 94
State taxes on premiums.....		121,967 97
Insurance department licenses and fees.....		10,310 47
All other licenses, fees and taxes.....		91,208 92
Loss on sale or maturity of ledger assets.....		20,227 52
Decrease in book value of ledger assets.....		356,291 89
Interest on premiums paid in advance, endowments and death claims		10,723 35
Miscellaneous expenditures.....		51,520 96
<hr/>		
Total disbursements.....		\$10,769,550 34
<hr/>		
Balance.....		\$74,680,282 92

## LEDGER ASSETS.

Book value of real estate.....	\$1,390,454 93
Mortgage loans on real estate.....	23,244,291 74
Loans secured by collateral.....	2,193,778 54
Loans on company's policies assigned as collateral.....	8,698,964 39
Premium notes on policies in force.....	1,584 25
Book value of bonds and stocks—excluding interest.....	39,029,073 16
Deposits in trust companies and banks on interest.....	122,135 91
<hr/>	
Total ledger assets.....	\$74,680,282 92

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$323,062 25
Interest due and accrued on bonds.....	539,286 56

PROVIDENT LIFE AND TRUST COMPANY.

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Interest due and accrued on collateral loans . . . . .	\$18,433 85	
Interest due and accrued on premium notes, loans or liens . . . . .	127,702 01	
Rents due and accrued on company's property or lease	3,674 31	\$1,012,158 98
<hr/>		
Market value of bonds and stocks over book value . . . . .		2,006,358 84

	New <i>Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported . . . . .	\$13,130 32	\$376,737 82	
Gross deferred premiums . . . . .	109,200 33	984,105 65	
<hr/>			
Total . . . . .	\$122,330 65	\$1,360,843 47	
Deduct loading . . . . .	22,508 84	250,395 20	
<hr/>			
Net uncollected and deferred premiums . . . . .	\$99,821 81	\$1,110,448 27	1,210,270 08
<hr/>			
Total admitted assets . . . . .			\$78,909,070 82

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. . . . .	\$64,623,831 00	
Same for reversionary additions . . . . .	2,173,807 00	
Same for annuities . . . . .	1,111,600 00	
<hr/>		
Total reserve . . . . .		\$67,909,238 00
Present value of supplementary contracts <i>not</i> involving life contingen- cies . . . . .		709,393 00
Surrender values claimable on policies canceled . . . . .		51,343 42
Death losses due and unpaid . . . . .	\$42,573 37	
Death losses reported, no proofs received . . . . .	149,111 00	
Matured endowments due and unpaid . . . . .	29,349 00	
Death losses and other policy claims resisted . . . . .	50,000 00	
Annuity claims, involving life contingencies, due and unpaid . . . . .	13 55	
<hr/>		
Total policy claims . . . . .		271,046 92
Dividends left with the company . . . . .		5,588 88
Premiums paid in advance, including surrender values so applied . . . . .		424,959 26
Unearned interest and rent paid in advance . . . . .		68 33
Commissions to agents, due or accrued . . . . .		7,408 21
Salaries, rents, commissions and other accounts, due or accrued . . . . .		6,630 29
Medical examiner's fees due or accrued . . . . .		5,632 50
Federal, state, county and municipal taxes due or accrued . . . . .		190,987 29
Dividends or other profits due policy holders . . . . .		136,781 67
Dividends apportioned to annual dividend policies, payable during 1913		906,000 00
Reserve required for valuation of policies at 3 per cent. . . . .		3,695,281 00
<hr/>		
Total . . . . .		\$74,320,358 77
Cash capital . . . . .	\$1,000,000 00	
Unassigned funds (surplus) . . . . .	3,588,712 05	4,588,712 05
<hr/>		
Total liabilities, surplus and other funds . . . . .		\$78,909,070 82

## PREMIUM NOTE ACCOUNT.

On hand December 31, 1911.....	\$1,733 24	
Received during the year on old policies.....	240 65	\$1,973 89
<hr/>		
Deductions during the year as follows:		
Used in payment of dividends to policyholders.....		389 64
<hr/>		
Balance, note assets at end of the year.....		\$1,584 25

## EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
In force December 31, 1911.....	93,720	\$253,319,000
Issued, revived and increased during the year.....	14,695	42,883,319
<hr/>		
Total.....	108,415	\$296,182,328
Terminated during the year.....	6,301	19,825,215
<hr/>		
In force December 31, 1912.....	102,114	\$276,357,113
Annuities in force December 31, 1912.....	395	\$113,776 34

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	1,615	\$2,772,798
Policies issued during the year.....	468	736,474
<hr/>		
Total.....	2,083	\$3,509,272
Deduct policies ceased to be in force.....	141	289,357
<hr/>		
Policies in force in Maine December 31, 1912.....	1,942	\$3,219,915
Losses and claims incurred during the year.....	6	\$11,167
Losses and claims settled during the year.....	6	11,167
Premiums received.....		\$117,987 70

PRUDENTIAL INSURANCE COMPANY OF AMERICA,

NEWARK, N. J.

INCORPORATED IN 1873. COMMENCED BUSINESS IN 1876.

FORREST F. DRYDEN, *President.*

WILLARD I. HAMILTON, *Secretary.*

Cash Capital, \$2,000,000.

INCOME.

First year's premiums on original policies . . . . .	\$3,851,213 83	
Surrender values applied to pay first year's premiums . . . . .	82 85	
		<hr/>
Total first year's premiums on original policies . . . . .	\$3,851,296 68	
Dividends applied to purchase paid-up additions and annuities . . . . .	81,974 84	
Surrender values applied to purchase paid-up insurance and annuities . . . . .	523,946 54	
Consideration for original annuities involving life contingencies . . . . .	366,562 29	
Consideration for supplementary contracts involving life contingencies . . . . .	17,908 81	
		<hr/>
Total new premiums . . . . .	\$4,841,689 16	
Renewal premiums . . . . .	23,195,560 95	
Dividends applied to pay renewal premiums . . . . .	410,515 26	
Surrender values applied to pay renewal premiums . . . . .	2,354 41	
Renewal premiums for deferred annuities . . . . .	2,429 84	
		<hr/>
Total renewal premiums . . . . .	\$23,610,860 46	
Total premium income (ordinary) . . . . .	\$28,452,549 62	
Total premium income (industrial) . . . . .	47,234,303 85	
Consideration for supplementary contracts <i>not</i> involving life contingencies . . . . .		203,186 04
Interest on mortgage loans . . . . .	\$3,179,588 22	
Interest on collateral loans . . . . .	134,661 81	
Interest on bonds and dividends on stocks . . . . .	6,816,124 01	
Interest on premium notes, policy loans or liens . . . . .	1,037,153 28	
Interest on bank deposits . . . . .	194,958 81	
Interest on other debts due the company . . . . .	15,853 28	
Rents—including company's own occupancy . . . . .	1,091,946 44	12,470,285 85
		<hr/>
Profit on sale or maturity of ledger assets . . . . .		163,984 15

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Total income .....	\$88,524,309 51	
Ledger assets December 31, 1911.....	252,344,834 73	
Total.....		\$340,869,144 24

DISBURSEMENTS.

Death claims and additions.....	\$19,830,031 05	
Matured endowments and additions.....	1,006,216 64	\$20,836,247 69
Annuitants involving life contingencies.....		123,280 58
Surrender values paid in cash or applied on loans or notes.....		3,519,349 04
Surrender values applied to pay new and renewal premiums.....		2,437 26
Surrender values applied to purchase paid-up insurance and annuities.....		1,751,489 04
Dividends paid policy holders in cash or applied on loans or notes....		3,430,466 24
Dividends applied to pay renewal premiums.....		1,498,952 82
Dividends applied to purchase paid-up additions and annuities.....		90,298 03
Total paid policy holders.....	\$31,252,520.70.	
Expense of adjustment of claims including legal expense.....		37,114 23
Supplementary contracts <i>not</i> involving contingencies.....		80,320 33
Dividends to stockholders.....		200,000 00
Commissions to agents.....		11,002,929 05
Agency supervision, traveling and all other agency expenses.....		351,386 74
Branch office expense including salaries of managers and clerks.....		3,483,877 86
Medical examiner's fees and inspection of risks.....		912,842 11
Salaries and all other compensation of officers and home office employes		2,620,769 85
Rents—including company's own occupancy.....		1,014,343 44
Advertising, printing, stationery, postage, telephone, express and ex- change.....		669,129 77
Legal expenses.....		44,980 22
Furniture, fixtures and safes.....		63,553 98
Repairs and expenses on real estate.....		335,758 95
Taxes on real estate.....		147,320 42
State taxes on premiums.....		1,030,368 44
Insurance department licenses and fees.....		37,837 02
All other licenses, fees and taxes.....		466,107 97
Loss on sale or maturity of ledger assets.....		19,530 75
Decrease in book value of ledger assets.....		266,531 35
Investment expense.....		37,483 49
Sick, disabled and inactive agents and clerks.....		60,668 69
Miscellaneous expenditures.....		235,587 02
Total disbursements.....		\$54,370,962 38
Balance.....		\$286,498,181 86

LEDGER ASSETS.

Book value of real estate.....		\$18,193,970 02
Mortgage loans on real estate.....		73,424,091 65
Loans secured by collateral.....		2,766,500 00
Loans on company's policies assigned as collateral.....		20,747,952 87
Book value of bonds and stocks—excluding interest.....		162,936,635 01
Cash in office.....	\$7,104 24	
Deposits in trust companies and banks not on interest..	569,633 01	
Deposits in trust companies and banks on interest....	7,850,791 02	8,427,528 27
Agents' balances.....		1,504 04
Total ledger assets.....		\$286,498,181 86



## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$1,295,114	41	
Interest accrued on bonds.....	2,126,582	90	
Interest accrued on collateral loans.....	29,699	73	
Interest due and accrued on premium notes, loans or liens.....	126,271	16	
Interest due and accrued on other assets.....	859	32	
Rents due and accrued on company's property or lease	12,721	63	\$3,591,249 15

	New		
	Business.	Renewals.	
Gross premiums due and unreported....	\$74,951 10	\$1,437,130 90	
Gross deferred premiums.....	499,476 43	3,943,767 75	
Total.....	\$574,427 53	\$5,380,898 65	
Deduct loading.....	86,168 12	930,436 13	
Net uncollected and deferred premiums	\$488,259 41	\$4,450,462 52	4,938,721 93
Net uncollected and deferred premiums (industrial).....			749,489 27
Furniture, fixtures, safes and supplies.....			60,000 00
Law libraries.....			9,186 44
Gross assets.....			\$295,846,828 65

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, safes and supplies.....	\$60,000 00	
Agents' debit balances.....	1,504 04	
Law libraries.....	9,186 44	
Book value of ledger assets over market value.....	4,259,943 51	\$4,330,633 99
Total admitted assets.....		\$291,516,194 66

## 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.....	\$225,845,458 00	
Same for reversionary additions.....	594,953 00	
Same for annuities.....	1,448,070 00	
Total.....	\$227,888,481 00	
Deduct net value of risks re-insured.....	743,704 00	
Net reserve.....		\$227,144,777 00
Present value of supplementary contracts <i>not</i> involving life contingencies.....		949,959 13
Surrender values claimable on policies canceled.....		476,442 00
Death losses in process of adjustment.....	\$371,291 60	
Death losses reported, no proofs received.....	753,143 75	
Matured endowments due and unpaid.....	17,912 20	
Death losses and other policy claims resisted.....	81,409 19	
Total policy claims.....		1,223,756 74

Due and unpaid on supplementary contracts <i>not</i> involving life contingencies.....		\$900 00
Premiums paid in advance, including surrender values so applied.....	904,775 23	
Unearned interest and rent paid in advance.....	543,857 33	
Commissions to agents, due or accrued.....	33,967 62	
Salaries, rents, commissions and other accounts, due or accrued.....	94,678 48	
Medical examiner's and legal fees due or accrued.....	112,331 29	
Federal, state, county and municipal taxes due or accrued.....	1,654,315 22	
Dividends to stockholders.....	200,000 00	
Dividends or other profits due policyholders.....	226,227 54	
Dividends apportioned to annual dividend policies payable during 1913.....	366,456 00	
Dividends apportioned to deferred dividend policies, payable during 1913.....	4,389,043 00	
Dividends apportioned to non-participating industrial policies.....	378,214 00	
Held for deferred dividends, payable after 1913.....	27,010,196 41	
Special reserve for industrial policy reserve.....	1,000,000 00	
Surrender values due and unpaid.....	118 28	
<b>Total.....</b>		<b>\$266,710,015 27</b>
Cash capital.....	\$2,000,000 00	
Unassigned funds (surplus).....	†22,806,179 39	24,806,179 39
<b>Total liabilities, surplus and other funds.....</b>		<b>\$291,516,194 66</b>

## EXHIBIT OF ORDINARY POLICIES.

	<i>Number.</i>	<i>Amount.</i>
In force December 31, 1911.....	666,135	\$778,755,960
Issued, revived and increased during the year.....	119,980	154,327,670
<b>Total.....</b>	<b>786,115</b>	<b>\$933,083,630</b>
Terminated during the year.....	60,952	72,100,567
<b>In force December 31, 1912.....</b>	<b>725,163</b>	<b>\$860,983,063</b>
Policies reinsured.....		\$5,091,980

## EXHIBIT OF INDUSTRIAL POLICIES.

	<i>Number.</i>	<i>Amount.</i>
In force December 31, 1911.....	9,616,349	\$1,239,743,380
Issued, revived and increased during the year.....	2,151,268	325,702,308
<b>Total.....</b>	<b>11,767,617</b>	<b>\$1,565,445,688</b>
Terminated during the year.....	1,385,708	215,245,060
<b>In force December 31, 1912.....</b>	<b>10,381,909</b>	<b>\$1,350,200,628</b>
Annuities in force Dec. 31, 1912.....	524	\$170,806 71

## ORDINARY BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year....	3,914	\$4,171,429
Policies issued during the year.....	953	1,161,972

†\$14,470,057.81 derived from deferred dividend policies is included in this item.

Total.....	4,867	\$5,333,401
Deduct policies ceased to be in force.....	568	837,885
	<hr/>	<hr/>
Policies in force in Maine December 31, 1912....	4,299	\$4,495,516
Losses and claims unpaid December 31, of the previous year.....	3	\$3,500 00
Losses and claims incurred during the year.....	23	26,444 74
	<hr/>	<hr/>
Total.....	26	\$29,944 74
Losses and claims settled during the year.....	24	29,294 74
	<hr/>	<hr/>
Losses and claims unpaid Dec. 31, 1912.....	2	\$650 00
Premiums received.....		\$175,321 99

## INDUSTRIAL BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year....	28,457	\$4,137,883 00
Policies issued during the year.....	12,328	1,998,975 00
	<hr/>	<hr/>
Total.....	40,785	\$6,136,858 00
Deduct policies ceased to be in force.....	7,455	1,189,682 00
	<hr/>	<hr/>
Policies in force in Maine December 31, 1912....	33,330	\$4,947,176 00
Losses and claims unpaid December 31, of the previous year.....	12	\$1,190 30
Losses and claims incurred during the year.....	376	39,675 96
	<hr/>	<hr/>
Total.....	388	\$40,866 26
Losses and claims settled during the year.....	375	39,369 26
	<hr/>	<hr/>
Losses and claims unpaid Dec. 31, 1912.....	13	\$1,497 00
Premiums received.....		\$161,579 95

## SECURITY MUTUAL LIFE INSURANCE COMPANY,

BINGHAMTON, N. Y.

INCORPORATED IN 1886. COMMENCED BUSINESS IN 1887.

FREDERIC W. JENKINS, *President.*CHAS. A. LADUE, *Secretary.*

## INCOME.

First year's premiums on original policies.....	\$157,965 63	
Dividends applied to purchase paid-up additions and annuities.....	4,824 39	
Surrender values applied to purchase paid-up insurance and annuities.....	23,839 20	
Consideration for original annuities involving life contingencies.....	1,000 00	
<hr/>		
Total new premiums.....	\$187,629 22	
Renewal premiums.....	1,386,930 20	
Dividends applied to pay renewal premiums.....	54,937 39	
Surrender values applied to pay renewal premiums....	14,217 76	
<hr/>		
Total renewal premiums.....	\$1,456,085 35	
Total premium income.....		\$1,643,714 57
Dividends left with the company to accumulate at interest.....		4,110 89
Interest on mortgage loans.....	\$57,574 23	
Interest on collateral loans.....	2,000 00	
Interest on bonds and dividends on stocks.....	97,540 36	
Interest on premium notes, policy loans or liens.....	67,120 64	
Interest on bank deposits.....	8,073 71	
Interest on other debts due the company.....	5,830 43	
Rents—including company's own occupancy.....	45,389 26	283,528 63
<hr/>		
Final dividend on bank in liquidation.....		13 55
Agents' balances previously charged off.....		477 95
<hr/>		
Total income.....		\$1,931,845 59
Ledger assets December 31, 1911.....		5,977,931 46
<hr/>		
Total.....		\$7,909,777 05

## DISBURSEMENTS.

Death claims and additions.....	\$594,425 78	
Matured endowments.....	6,000 00	\$600,425 78
<hr/>		

Annuities involving life contingencies.....	\$688 21
Premium notes and liens voided by lapse.....	74,806 38
Surrender values paid in cash or applied on loans or notes.....	363,171 11
Surrender values applied to pay renewal premiums.....	14,217 76
Surrender values applied to purchase paid-up insurance and annuities..	23,839 20
Dividends paid policy holders in cash or applied on loans or notes....	16,369 19
Dividends applied to pay renewal premiums.....	54,937 39
Dividends applied to purchase paid-up additions and annuities.....	4,824 39
Dividends left with the company to accumulate at interest.....	4,110 89
Total paid policy holders.....	\$1,157,390.30
Expense of adjustment of claims including legal expense.....	5,307 99
Supplementary contracts <i>not</i> involving life contingencies.....	4,107 43
Dividends and interest held on deposit surrendered during the year....	498 45
Commissions to agents.....	159,683 01
Agency supervision, traveling and all other agency expenses.....	10,291 90
Branch office expense including salaries of managers and clerks.....	61,285 21
Medical examiner's fees and inspection of risks.....	24,649 07
Salaries and all other compensation of officers and home office employes	94,701 13
Rents—including company's own occupancy.....	20,510 06
Advertising, printing, stationery, postage, telephone, express and e x - change.....	11,519 26
Legal expenses.....	5,886 55
Furniture, fixtures and safes.....	1,116 52
Repairs and expenses on real estate.....	13,476 88
Taxes on real estate.....	8,637 50
State taxes on premiums.....	22,959 07
Insurance department licenses and fees.....	3,227 46
All other licenses, fees and taxes.....	2,473 10
Agents' balances charged off.....	3,031 33
Loss on sale or maturity of ledger assets.....	990 00
Decrease in book value of ledger assets.....	100 00
Miscellaneous expenditures.....	19,427 22
	<hr/>
Total disbursements.....	\$1,631,269 44
	<hr/>
Balance.....	\$6,278,507 61

## LEDGER ASSETS.

Book value of real estate.....	\$726,556 55
Mortgage loans on real estate.....	1,254,050 00
Loans secured by collateral.....	40,000 00
Loans on company's policies assigned as collateral.....	1,437,116 76
Premium notes on policies in force.....	41,977 17
Book value of bonds and stocks—excluding interest.....	2,409,593 50
Cash in office.....	\$4,459 11
Deposits in trust companies and banks not on interest.....	\$1,125 60
Deposits in trust companies and banks on interest.....	261,256 53
	<hr/>
Bills receivable.....	874 69
Agents' balances.....	21,497 70
	<hr/>
Total ledger assets.....	\$6,278,507 61

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$20,435 30
Interest accrued on bonds.....	26,639 26
Interest accrued on collateral loans.....	433 33

Interest accrued on premium notes, loans or liens.....	\$25,129 97	
Interest accrued on other assets.....	1,941 42	
Rents accrued on company's property or lease.....	734 00	\$75,313 28

	<i>New</i>		
	<i>Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported.....	\$10,155 10	\$105,855 47	
Gross deferred premiums.....	22,291 22	104,431 82	
Total.....	\$32,446 32	\$210,287 29	
Deduct loading.....	6,489 26	42,057 46	
Net uncollected and deferred premiums.....	\$25,957 06	\$168,229 83	\$194,186 89
Gross assets.....			\$6,548,007 78

## DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances.....	\$21,497 70	
Bills receivable.....	874 69	
Premium notes and loans on policies and net premiums in excess of the net value of their policies.....	11,073 18	
Book value of ledger assets over market value.....	106,440 40	\$139,885 97
Total admitted assets.....		\$6,408,121 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 at 3 and 3½ per cent.....	\$5,788,762 00	
Same for reversionary additions.....	13,456 00	
Same for annuities.....	11,584 00	
Total.....	\$5,813,802 00	
Deduct net value of risks reinsured.....	2,073 00	
Net reserve.....		\$5,811,729 00
Present value of supplementary contracts <i>not</i> involving life contingencies.....		16,864 00
Surrender values claimable on policies canceled.....		14,529 07
Death losses in process of adjustment.....	\$7,333 00	
Death losses reported, no proofs received.....	47,311 59	
Death losses and other policy claims resisted.....	27,963 00	
Total policy claims.....		82,607 59
Dividends left with the company.....		9,940 54
Premiums paid in advance, including surrender values so applied.....		9,382 05
Unearned interest and rent paid in advance.....		14,347 34
Commissions to agents, due or accrued.....		18,411 58
Salaries, rents, commissions and other accounts, due or accrued.....		4,647 70
Medical examiner's fees due or accrued.....		2,079 78
Federal, state, county and municipal taxes due or accrued.....		25,000 00
Dividends or other profits due policy holders.....		11,448 62
Dividends apportioned to annual dividend policies, payable during 1913		6,972 31
Dividends apportioned to deferred dividend policies, payable during 1913		4,065 94
Held for deferred dividends, payable after 1913.....		156,467 49

Credits account early policies.....	\$60,064 81	
Agents' due bills.....	5,077 74	
		<hr/>
Total.....	\$6,253,635 56	
Unassigned funds (surplus).....	154,486 25	
		<hr/>
Total liabilities, surplus and other funds.....	\$6,408,121 81	

## PREMIUM NOTE ACCOUNT.

On hand December 31, 1911.....	\$37,775 21	
Received during the year on old policies.....	5,085 67	
Restored by revival of policies.....	137 15	\$42,998 03
		<hr/>
Deductions during the year as follows:		
Used in purchase of surrendered policies.....	\$225 68	
Voided by lapse.....	466 67	
Redeemed by maker in cash.....	328 51	
		<hr/>
Total reduction of premium note account.....		1,020 86
		<hr/>
Balance note assets at end of the year.....		\$41,977 17

## EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
In force December 31, 1911.....	28,664	\$47,803,977
Issued, revived and increased during the year.....	4,413	7,660,873
		<hr/>
Total.....	33,077	\$55,464,850
Terminated during the year.....	3,798	7,564,436
		<hr/>
In force December 31, 1912.....	29,279	\$47,900,414
Policies reinsured.....		\$244,000
Annuities in force Dec. 31, 1912.....	4	\$788 81

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31st of the previous year.....	264	\$336,687 00
Policies issued during the year.....	21	31,711 00
		<hr/>
Total.....	285	\$368,398 00
Deduct policies ceased to be in force.....	23	34,709 00
		<hr/>
Policies in force in Maine December 31, 1912.....	262	\$333,689 00
Losses and claims incurred during the year.....	4	\$8,000 00
Losses and claims settled during the year.....	4	8,000 00
Premiums received.....		12,161 90

## TRAVELERS INSURANCE COMPANY,

HARTFORD, CONNECTICUT.

INCORPORATED IN 1863. COMMENCED BUSINESS IN 1866.

SYLVESTER C. DUNHAM, *President.*JAMES L. HOWARD, *Secretary.*

Cash Capital, \$2,500,000.

## INCOME.

First year's premiums on original policies . . . . .	\$1,327,152 47	
Surrender values applied to pay first year's premiums..	177 13	
<hr/>		
Total first year's premiums on original policies. . . . .	\$1,327,329' 60	
Dividends applied to purchase paid-up additions and annuities. . . . .	20,338 00	
Surrender values applied to purchase paid-up insurance and annuities. . . . .	20,235 55	
Consideration for original annuities involving life contingencies. . . . .	165,870 92	
Consideration for supplementary contracts involving life contingencies. . . . .	8,796 27	
<hr/>		
Total new premiums. . . . .	\$1,542,570 34	
Renewal premiums. . . . .	7,013,374 26	
Dividends applied to pay renewal premiums. . . . .	34,920 58	
Surrender values applied to pay renewal premiums. . . . .	305 60	
Renewal premiums for deferred annuities. . . . .	1,382 90	
<hr/>		
Total renewal premiums. . . . .	\$7,049,983 34	
Total premium income. . . . .	\$8,592,553 68	
Consideration for supplementary contracts <i>not</i> involving life contingencies. . . . .		554,400 61
Interest on mortgage loans. . . . .	\$1,357,522 88	
Interest on bonds and dividends on stocks. . . . .	1,179,477 99	
Interest on premium notes, policy loans or liens. . . . .	427,796 79	
Interest on bank deposits. . . . .	37,003 32	
Interest on other debts due the company. . . . .	865 13	
Discount on claims paid in advance. . . . .	360 89	
Rents—including company's own occupancy. . . . .	74,409 13	3,077,436 13
<hr/>		
Profit and loss. . . . .		45 20
Agents' balances previously charged off. . . . .		115 00
Profit on sale or maturity of ledger assets. . . . .		37,308 25



Increase in book value of ledger assets .....		\$46,483 57
Income, life department.....	\$12,308,342 44	
Income, accident department.....	13,111,335 65	
Total income.....	\$25,419,678 09	
Ledger assets Dec. 31, 1911.....	77,452,485 22	
Total.....	\$102,872,163 31	

## DISBURSEMENTS.

Death claims and additions.....	\$2,584,292 51	
Matured endowments and additions.....	905,372 78	\$3,489,665 29
Annuities involving life contingencies.....	47,343 23	
Disability claims.....	1,937 74	
Surrender values paid in cash or applied on loans or notes.....	845,012 98	
Surrender values applied to pay new and renewal premiums.....	482 73	
Surrender values applied to purchase paid-up insurance and annuities..	20,235 55	
Dividends applied to pay renewal premiums.....	34,920 58	
Dividends applied to purchase paid-up additions and annuities.....	20,338 00	
Total paid policy holders.....	\$4,459,936.10	
Expense of adjustment of claims including legal expense.....	4,183 96	
Supplementary contracts <i>not</i> involving life contingencies.....	402,406 95	
Dividends to stockholders.....	250,000 00	
Discount on premiums paid in advance.....	1,844 17	
Commissions to agents.....	871,089 72	
Commuted renewal commissions.....	4,279 00	
Agency supervision, traveling and all other agency expenses.....	50,151 80	
Branch office expense including salaries of managers and clerks.....	234,028 49	
Medical examiner's fees and inspection of risks.....	102,833 39	
Salaries and all other compensation of officers and home office employes	221,226 12	
Rents—including company's own occupancy.....	100,157 41	
Advertising, printing, stationery, postage, telephone, express and ex- change.....	101,559 44	
Legal expenses.....	1,943 90	
Furniture, fixtures and safes.....	13,526 33	
Repairs and expenses on real estate.....	49,737 12	
Taxes on real estate.....	24,647 93	
State taxes on premiums.....	111,440 70	
Insurance department licenses and fees.....	10,081 60	
All other licenses, fees and taxes.....	113,909 69	
Agents' balances charged off.....	526 61	
Outstanding drafts charged off.....	9 80	
Loss on sale or maturity of ledger assets.....	1,673 00	
Decrease in book value of ledger assets.....	154,968 21	
Mortgage loan expenses.....	38,509 98	
Traveling expense.....	9,950 89	
Miscellaneous expenditures.....	21,955 37	
Disbursements, life department.....	\$7,356,577 68	
Disbursements, accident department.....	12,513,052 01	
Total disbursements.....	\$19,869,629 69	
Balance.....	\$83,002,533 62	

## LEDGER ASSETS

Book value of real estate.....	\$1,637,550 00
Mortgage loans on real estate.....	25,879,665 16

Loans on company's policies assigned as collateral.....	\$8,674,159	42
Book value of bonds and stocks—excluding interest.....	27,952,684	83
Cash in office.....	\$7,000	00
Deposits in trust companies and banks on interest.....	1,437,123	83
	<hr/>	
Ledger assets, accident department.....	17,414,350	38
	<hr/>	
Total ledger assets.....	\$83,002,533	62

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$495,694	34	
Interest due and accrued on bonds.....	440,948	64	\$936,642 98
	<hr/>		
	<i>New</i>		
	<i>Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported.....	\$12,341	10	\$559,789 63
Gross deferred premiums.....	110,118	40	619,643 39
	<hr/>		
Total.....	\$122,459	50	\$1,179,433 02
Deduct loading.....	20,083	36	117,943 30
	<hr/>		
Net uncollected and deferred premiums..	\$102,376	14	\$1,061,489 72
Non-ledger assets, accident department.....			230,281 32
	<hr/>		
Gross assets.....	\$85,333,323	78	

## DEDUCT ASSETS NOT ADMITTED.

Overdue and accrued interest on bonds in default....	\$36,875	00	
Book value of bonds and stocks over market value....	335,966	24	
Assets not admitted, accident department.....	469,328	13	\$842,169 37
	<hr/>		
Total admitted assets.....	\$84,491,154	41	

## LIABILITIES, SURPLUS AND OTHER FUNDS.

Net present value of all outstanding policies computed on the American table of mortality with interest at 3 and 3½ per cent.....	\$57,562,304	00	
Same for reversionary additions.....	128,780	00	
Same for annuities.....	567,765	00	
	<hr/>		
Total.....	\$58,258,849	00	
Deduct net value of risks reinsured.....	1,095,951	00	
	<hr/>		
Net reserve.....	\$57,162,898	00	
Reserve for health and accident benefits.....	43,627	00	
Present value of supplementary contracts <i>not</i> involving life contin- gencies.....	3,969,540	00	
Surrender values claimable on policies canceled.....	37,294	15	
Death losses in process of adjustment.....	\$31,311	87	
Death losses reported, no proofs received.....	164,325	71	
Matured endowments due and unpaid.....	1,772	00	
Death losses and other policy claims resisted.....	9,000	00	
	<hr/>		
Total policy claims.....	206,409	58	

Due and unpaid on supplementary contracts <i>not</i> involving life contingencies.....		\$450 00
Premiums paid in advance, including surrender values so applied.....		\$7,429 26
Unearned interest and rent paid in advance.....		213,898 39
Commissions due agents on premium notes, when paid.....		1,031 69
Salaries, rents, commissions and other accounts, due or accrued.....		40,690 00
Medical examiner's and legal fees due or accrued.....		9,080 00
Federal, state, county and municipal taxes due or accrued.....		245,547 00
Dividends or other profits due policy holders.....		4,870 40
Dividends apportioned to annual dividend policies, payable during 1913		55,136 47
Held for deferred dividends, payable after 1913.....		156,515 00
Reserve for pro rata paid-up value.....		5,000 00
Additional for deferred reversionary and miscellaneous annuity contracts		15,000 00
Special contingency reserve.....		50,000 00
Liabilities, accident department.....	10,371,200 82	
<b>Total.....</b>		<b>\$72,675,617 76</b>
Cash capital.....	\$2,500,000 00	
Unassigned funds (surplus).....	9,315,536 65	11,815,536 65
<b>Total liabilities, surplus and other funds.....</b>		<b>\$84,491,154 41</b>

## EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
In force December 31, 1911.....	99,491	\$249,729,584
Issued, revived and increased during the year.....	17,937	49,013,537
<b>Total.....</b>	<b>117,428</b>	<b>\$298,743,121</b>
Terminated during the year.....	6,848	18,592,729
<b>In force December 31, 1912.....</b>	<b>110,580</b>	<b>\$280,150,392</b>
Policies reinsured.....		10,228,015
Annuities in force Dec. 31, 1912.....		63,035

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	1,630	\$2,422,291 00
Policies issued during the year.....	141	250,212 00
<b>Total.....</b>	<b>1,771</b>	<b>\$2,672,503 00</b>
Deduct policies ceased to be in force.....	96	171,813 00
<b>Policies in force in Maine December 31, 1912.....</b>	<b>1,675</b>	<b>\$2,500,690 00</b>
Losses and claims unpaid December 31, of the previous year	-	\$150 00
Losses and claims incurred during the year.....	17	49,771 57
<b>Total.....</b>	<b>17</b>	<b>\$49,921 57</b>
Losses and claims settled during the year.....	16	47,387 47
Losses and claims unpaid Dec. 31, 1912.....	1	\$2,534 10
Premiums received.....		\$82,580 18

## UNION CENTRAL LIFE INSURANCE COMPANY,

CINCINNATI, OHIO.

Cash Capital, \$500,000.

INCORPORATED IN 1867. COMMENCED BUSINESS IN 1867.

JESSE R. CLARK, *President.*JOHN D. SAGE, *Secretary.*

## INCOME.

First year's premiums on original policies.....	\$1,595,768 14	
Surrender values applied to pay first year's premiums.....	954 15	
<b>Total first year's premiums on original policies</b> .....	<b>\$1,596,722 29</b>	
Dividends applied to purchase paid-up additions and annuities.....	371,673 56	
Surrender values applied to purchase paid-up insurance and annuities.....	44,577 44	
Consideration for original annuities involving life contingencies.....	4,500 00	
<b>Total new premiums</b> .....	<b>\$2,017,473 29</b>	
Renewal premiums.....	8,427,210 39	
Dividends applied to pay renewal premiums.....	1,310,954 09	
Surrender values applied to pay renewal premiums...	106,011 06	
<b>Total renewal premiums</b> .....	<b>\$9,844,175 54</b>	
<b>Total premium income</b> .....	<b>\$11,861,648 83</b>	
Consideration for supplementary contracts <i>not</i> involving life contingencies.....	51,328 91	
Dividends left with the company to accumulate at interest.....	150 06	
Interest on mortgage loans.....	\$4,356,657 34	
Interest on bonds.....	500 00	
Interest on premium notes, policy loans or liens.....	890,953 13	
Interest on bank deposits.....	23,192 39	
Interest on other debts due the company.....	1,273 11	
Discount on claims paid in advance.....	1,527 86	
Rents—including company's own occupancy.....	22,289 76	5,296,393 59
Adjustment of mortgage loans.....	67,137 29	
Agents' balances previously charged off.....	5,814 59	
Profit on sale or maturity of ledger assets.....	7,129 03	
<b>Total income</b> .....	<b>\$17,289,602 30</b>	
Ledger assets December 31, 1911.....	83,763,884 69	
<b>Total</b> .....	<b>\$101,053,486 99</b>	

## DISBURSEMENTS.

Death claims and additions.....	\$2,961,755 40	
Matured endowments and additions.....	2,298,063 43	\$5,259,818 83
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Annuities involving life contingencies.....	22,487 42	
Premium notes and liens voided by lapse.....	93,908 94	
Surrender values paid in cash or applied on loans or notes.....	1,258,235 50	
Surrender values applied to pay new and renewal premiums.....	106,965 21	
Surrender values applied to purchase paid-up insurance and annuities	44,577 44	
Dividends paid policy holders in cash or applied on loans or notes....	142,578 42	
Dividends applied to pay renewal premiums.....	1,310,954 09	
Dividends applied to purchase paid-up additions and annuities.....	371,673 56	
Dividends left with the company to accumulate at interest.....	150 06	
Total paid policy holders.....	\$8,611,349.47.	
Expense of adjustment of claims including legal expense.....	734 14	
Supplementary contracts <i>not</i> involving life contingencies.....	94,666 97	
Dividends to stockholders.....	50,000 00	
Commissions to agents.....	1,294,245 53	
Commuted renewal commissions.....	20,215 00	
Agency supervision, traveling and all other agency expenses.....	36,938 43	
Branch office expense including salaries of managers and clerks.....	48,516 74	
Medical examiners' fees and inspection of risks.....	80,712 55	
Salaries and all other compensation of officers and home office employes	397,023 52	
Rents—including company's own occupancy.....	41,523 90	
Advertising, printing, stationery, postage, telephone, express and ex-		
change.....	89,257 98	
Legal expenses.....	31,397 54	
Furniture, fixtures and safes.....	10,110 73	
Repairs and expenses on real estate.....	3,480 79	
Taxes on real estate.....	17,036 41	
State taxes on premiums.....	175,902 91	
Insurance department licenses and fees.....	25,910 92	
All other licenses, fees and taxes.....	62,773 70	
Agents' balances charged off.....	9,450 36	
Loss on sale or maturity of ledger assets.....	2,104 71	
Loss on mortgage loans.....	158 92	
Mortgage loan expense.....	370,679 60	
Traveling expense, home office.....	14,307 30	
Miscellaneous expenditures.....	21,657 19	
<hr/>		
Total disbursements.....		\$11,510,155 31
<hr/>		
Balance.....		\$89,543,331 68

## LEDGER ASSETS.

Book value of real estate.....		\$1,773,547 10
Mortgage loans on real estate.....		70,694,166 13
Loans on company's policies assigned as collateral.....		14,075,084 11
Premium notes on policies in force.....		2,198,762 27
Book value of bonds—excluding interest.....		25,000 00
Cash in office.....	\$4,742 19	
Deposits in trust companies and banks not on interest	10,262 15	
Deposits in trust companies and banks on interest....	761,767 73	776,772 07
<hr/>		
Total ledger assets.....		\$89,543,331 68

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages . . . . .	\$2,585,711	45	
Interest accrued on bonds . . . . .		125	00
Interest due and accrued on premium notes, loans or liens . . . . .	557,801	18	
Rents accrued on company's property or lease . . . . .	850	00	\$3,144,487 53
<hr/>			
Market value of bonds over book value . . . . .			328 13
	<i>New</i>		
	<i>Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported . . . . .	\$548 25	\$567,071 31	
Gross deferred premiums . . . . .	15,059 25	95,847 77	
<hr/>			
Total . . . . .	\$15,607 50	\$662,919 08	
Deduct loading . . . . .	3,121 50	132,583 82	
<hr/>			
Net uncollected and deferred premiums . . . . .	\$12,486 00	\$530,335 26	542,821 26
<hr/>			
Gross assets . . . . .			\$93,230,968 70

## DEDUCT ASSETS NOT ADMITTED.

Book value of real estate over market value . . . . .	\$177,354 71
<hr/>	
Total admitted assets . . . . .	\$93,053,613 99

## 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. . . . .	\$72,664,820 00
Same for reversionary additions . . . . .	1,971,538 00
Same for annuities . . . . .	194,779 00
<hr/>	
Total . . . . .	\$74,831,137 00
Deduct net value of risks re-insured . . . . .	594,040 00
<hr/>	
Net reserve . . . . .	\$74,237,097 00
Present value of supplementary contracts <i>not</i> involving life contingen- cies . . . . .	913,233 00
Death losses in process of adjustment . . . . .	\$16,575 30
Death losses reported, no proofs received . . . . .	127,159 30
Matured endowments due and unpaid . . . . .	11,943 59
Death losses and other policy claims resisted . . . . .	13,000 00
<hr/>	
Total policy claims . . . . .	168,678 19
Dividends left with the company . . . . .	931 87
Premiums paid in advance, including surrender values so applied . . . . .	92,971 45
Unearned interest and rent paid in advance . . . . .	85,774 97
Commissions due agents on premium notes, when paid . . . . .	295,879 59
Cost of collection on uncollected and deferred premiums in excess of loading . . . . .	3,533 03
Salaries, rents, commissions and other accounts, due or accrued . . . . .	5,261 38
Medical examiner's fees due or accrued . . . . .	8,909 00
Federal, state, county and municipal taxes due or accrued . . . . .	203,495 92
Dividends or other profits due policyholders . . . . .	132,065 12
Dividends apportioned to annual dividend policies, payable during 1913 . . . . .	2,091,697 87

Dividends apportioned to deferred dividend policies, payable during 1913.....	\$968,271 00
Held for deferred dividends, payable after 1913.....	9,728,650 00
Loan account.....	11,235 75
Due upon individual accounts.....	8,384 07
Special reserve for unreported death claims.....	50,000 00
<b>Total.....</b>	<b>\$89,006,069 21</b>
Cash capital.....	500,000 00
Surplus derived from non-participating policies.....	1,237,826 84
Surplus derived from participating policies.....	2,309,717 94
<b>Total liabilities, surplus and other funds.....</b>	<b>\$93,053,613 99</b>

## PREMIUM NOTE ACCOUNT.

On hand December 31, 1911.....	\$2,119,963 54	
Received during the year on new policies.....	1,236,012 83	
Received during the year on old policies.....	4,801,977 82	
Restored by revival of policies.....	16,831 55	\$8,174,785 74
<b>Deductions during the year as follows:</b>		
Used in payment of losses and claims.....	\$21,392 84	
Used in purchase of surrendered policies.....	27,454 06	
Voided by lapse.....	93,908 94	
Used in payment of dividends to policyholders.....	107 35	
Redeemed by maker in cash.....	5,833,160 28	
<b>Total reduction of premium note account.....</b>	<b>5,976,023 47</b>	
<b>Balance, note assets at end of the year.....</b>	<b>\$2,198,762 27</b>	

## EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
In force December 31, 1911.....	162,392	\$321,459,366
Issued, revived and increased during the year.....	19,613	48,352,908
<b>Total.....</b>	<b>182,005</b>	<b>\$369,812,274</b>
Terminated during the year.....	9,633	21,873,070
<b>In force December 31, 1912.....</b>	<b>172,372</b>	<b>\$347,939,204</b>
Policies reinsured.....		\$6,690,894
Annuities in force Dec. 31, 1912.....	90	22,408 02

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	419	\$628,327
Policies issued during the year.....	2	12,000
<b>Total.....</b>	<b>421</b>	<b>\$640,327</b>
Deduct policies ceased to be in force.....	20	45,203
<b>Policies in force in Maine December 31, 1912.....</b>	<b>401</b>	<b>\$595,124</b>
Losses and claims incurred during the year.....	2	\$10,000
Losses and claims settled during the year.....	2	10,000
Premiums received.....		\$20,245 86

## 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 . . . . .	\$47,495 20	
Surrender values applied to pay first year's premiums . . . . .	81 83	
	<hr/>	
Total first year's premiums on original policies . . . . .	\$47,577 03	
Dividends applied to purchase paid-up additions and annuities . . . . .	3,483 29	
Surrender values applied to purchase paid-up insurance and annuities . . . . .	27,521 59	
Consideration for original annuities involving life contingencies . . . . .	12,292 22	
	<hr/>	
Total new premiums . . . . .	\$90,874 13	
Renewal premiums . . . . .	721,376 97	
Dividends applied to pay renewal premiums . . . . .	6,564 91	
	<hr/>	
Total renewal premiums . . . . .	\$727,941 88	
Total premium income . . . . .		\$818,816 01
Consideration for supplementary contracts <i>not</i> involving life contingencies . . . . .		23,862 00
Interest on mortgage loans . . . . .	\$176,685 33	
Interest on bonds and dividends on stocks . . . . .	134,980 51	
Interest on premium notes, policy loans or liens . . . . .	87,683 66	
Interest on bank deposits . . . . .	1,209 90	
Interest on other debts due the company . . . . .	3 99	
Discount on claims paid in advance . . . . .	31 90	
Rents . . . . .	23,916 00	424,511 29
	<hr/>	
Borrowed money . . . . .		165,000 00
Profit on sale or maturity of ledger assets . . . . .		465 44
Increase in book value of ledger assets . . . . .		1,554 87
Income from all other sources . . . . .		1 58
	<hr/>	
Total income . . . . .		\$1,434,211 19
Ledger assets December 31, 1911 . . . . .		8,286,320 94
	<hr/>	
Total . . . . .		\$9,720,532 13



DISBURSEMENTS.

Death claims and additions.....	\$599,922 63	
Matured endowments and additions.....	100,248 00	\$700,170 63
<hr/>		
Annuities involving life contingencies.....		16,624 90
Premium notes and liens voided by lapse.....		35,342 50
Surrender values paid in cash or applied on loans or notes.....		349,609 26
Surrender values applied to pay new premiums.....		81 83
Surrender values applied to purchase paid-up insurance and annuities		27,521 59
Dividends paid policy holders in cash or applied on loans or notes....		66,761 82
Dividends applied to pay renewal premiums.....		6,564 91
Dividends applied to purchase paid-up additions and annuities.....		3,483 29
Total paid policy holders.....	\$1,206,160.73.	
Expense of adjustment of claims including legal expense.....		3,730 90
Supplementary contracts <i>not</i> involving life contingencies.....		5,413 33
Interest to stockholders.....		18,480 00
Commissions to agents.....		51,880 70
Agency supervision, traveling and all other agency expenses.....		24,385 74
Branch office expense including salaries of managers and clerks.....		14,127 20
Medical examiners' fees and inspection of risks.....		4,838 83
Salaries and all other compensation of officers and home office employes		76,785 33
Rents.....		23,765 67
Advertising, printing, stationery, postage, telephone, express and ex-		
change.....		19,888 11
Legal expenses.....		2,640 36
Furniture, fixtures and safes.....		1,420 99
Repairs and expenses on real estate.....		12,460 85
Taxes on real estate.....		5,474 80
State taxes on premiums.....		9,599 15
Insurance department licenses and fees.....		1,142 09
All other licenses, fees and taxes.....		1,101 05
Decrease in book value of ledger assets.....		1,404 55
Borrowed money repaid.....		165,000 00
Interest on borrowed money and death claims.....		1,436 84
Miscellaneous expenditures.....		9,905 70
<hr/>		
Total disbursements.....		\$1,661,042 92
<hr/>		
Balance.....		\$8,059,489 21

LEDGER ASSETS.

Book value or real estate.....		\$277,668 15
Mortgage loans on real estate.....		3,143,010 00
Loans on company's policies assigned as collateral.....		1,332,077 45
Premium notes on policies in force.....		55,826 00
Book value of bonds and stocks—excluding interest.....		3,094,098 70
Cash in office.....	\$900 02	
Deposits in trust companies and banks not on interest.....	11,394 62	
Deposits in trust companies and banks on interest....	143,007 86	155,302 50
<hr/>		
Agents' balances.....		1,506 41
<hr/>		
Total ledger assets.....		\$8,059,489 21

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$30,755 11	
Interest accrued on bonds.....	39,645 10	
Interest due and accrued on premium notes, loans or liens.....	18,603 65	
Interest accrued on other assets	165 27	
Rents due on company's property or lease.....	90 00	\$89,259 13
Market value of real estate over book value.....		4,831 85
	<i>Renewals.</i>	
Gross premiums due and unreported.....	\$55,581 91	
Gross deferred premiums.....	10,338 09	
Total.....	\$65,920 00	
Deduct loading.....	12,755 52	
Net uncollected and deferred premiums.....		\$53,164 48
Gross assets.....		\$8,206,744 67

## DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances.....	\$1,506 41	
Premium notes and loans on policies and net premiums in excess of the net value of their policies.....	1,619 04	
Book value of bonds and stocks over market value...	166,372 28	169,497 73
Total admitted assets.....		\$8,037,246 94

## 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.....	\$7,325,484 00	
Same for reversionary additions.....	48,162 00	
Same for annuities.....	142,947 00	
Total.....	\$7,516,593 00	
Deduct net value of risks re-insured.....	61,916 00	
Net reserve.....		\$7,454,677 00
Present value of supplementary contracts <i>not</i> involving life contingen- cies.....		84,072 00
Surrender values claimable on policies cancelled.....		3,640 03
Death losses in process of adjustment.....	\$7,889 33	
Death losses reported, no proofs received.....	51,719 00	
Matured endowments due and unpaid.....	3,304 00	
Policy claims resisted.....	9,309 85	
Total policy claims.....		72,222 18
Premiums paid in advance, including surrender values so applied.....		791 63
Unearned interest and rent paid in advance.....		28,631 98
Commissions due agents on premium notes, when paid.....		9,532 20
Commissions to agents due or accrued.....		1,138 33
Salaries, rents, commissions and other accounts, due or accrued.....		1,500 00
Medical examiner's and legal fees due or accrued.....		2,593 50

Federal, state, county and municipal taxes due or accrued.....		\$9,000 00
Dividends or other profits due policy holders.....		5,547 35
Dividends apportioned to annual dividend policies payable during 1913		29 51
Dividends apportioned to deferred dividend policies, payable during 1913.....		6,875 00
Held for deferred dividends, payable after 1913.....		62,272 00
Interest due on capital stock.....		9,240 00
<b>Total.....</b>		<b>\$7,751,762 71</b>
Cash capital.....	\$264,000 00	
Unassigned funds (surplus).....	21,484 23	285,484 23
<b>Total liabilities, surplus and other funds.....</b>		<b>\$8,037,246 94</b>

PREMIUM NOTE ACCOUNT.

On hand December 31, 1911.....	\$1,446,632 24	
Received during the year on new policies.....	13,398 00	
Received during the year on old policies.....	509,672 20	
Restored by revival of policies.....	4,891 66	\$1,974,594 10
<b>Deductions during the year as follows:</b>		
Used in payment of losses and claims.....	\$55,320 94	
Used in purchase of surrendered policies.....	135,057 85	
Voided by lapse.....	44,138 16	
Used in payment of dividends to policyholders.....	824 17	
Redeemed by maker in cash.....	351,349 53	
<b>Total reduction of premium note account.....</b>		<b>586,690 65</b>
<b>Balance, note assets at end of the year.....</b>		<b>\$1,387,903 45</b>

EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
In force December 31, 1911.....	15,353	\$28,023,991
Issued, revived and increased during the year.....	1,007	1,764,694
<b>Total.....</b>	<b>16,360</b>	<b>\$29,788,685</b>
Terminated during the year.....	1,308	\$2,820,229
<b>In force December 31, 1912.....</b>	<b>15,052</b>	<b>\$26,968 456</b>
Policies reinsured.....		\$467,508
Annuities in force Dec. 31, 1912.....	44	\$19,885 23

BUSINESS IN MAINE

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	58	\$63,522
Policies issued during the year.....	4	5,000
<b>Total.....</b>	<b>62</b>	<b>\$68,522</b>
Deduct policies ceased to be in force.....	9	11,500
<b>Policies in force in Maine December 31, 1912.....</b>	<b>53</b>	<b>\$57,022</b>
Losses and claims incurred during the year.....	2	\$3,500
Losses and claims settled during the year.....	2	3,500
Premiums received.....		\$1,570 73



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Abstract from Statement

OF

Maine Miscellaneous Company.

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# AUGUSTA MUTUAL PLATE GLASS INSURANCE COMPANY,

AUGUSTA, MAINE.

—  
INCORPORATED IN 1907. COMMENCED BUSINESS IN 1907.

GEO. E. MACOMBER, *President.*

E. C. CARLL, *Secretary.*

—  
INCOME.

Net premiums:	
Plate glass .....	\$3,803 41
Interest on deposits .....	80 08
<hr/>	
Total income .....	\$3,883 49
Ledger assets Dec. 31, 1911.....	2,063 07
<hr/>	
Total.....	\$5,946 56

DISBURSEMENTS.

Net amount paid for losses:	
Plate glass .....	\$1,456 77
Commissions or brokerage.....	1,899 20
State taxes on premiums.....	48 04
Printing and stationery.....	8 50
<hr/>	
Total disbursements.....	\$3,412 51
<hr/>	
Balance.....	\$2,534 05

LEDGER ASSETS.

Cash in office .....	\$390 90
Cash in banks on interest.....	2,143 15
<hr/>	
Total ledger assets .....	\$2,534 05
(Premium notes in force.....\$4,443.96.)	

LIABILITIES.

Losses and claims:	
Plate glass (unadjusted).....	\$150 00
Unearned premiums on outstanding risks.....	1,845 56
Federal, state and other taxes due or accrued.....	57 05
<hr/>	
Total.....	\$2,052 61
Surplus to policy holders.....	481 44
<hr/>	
Total liabilities.....	\$2,534 05

EXHIBIT OF PREMIUMS.

	<i>Plate Glass.</i>
In force December 31, 1911.....	\$3,202 62
Written during the year.....	3,980 12
	<hr/>
Totals.....	\$7,182 74
Expired and canceled.....	3,491 53
	<hr/>
In force December 31, 1912.....	\$3,691 21

BUSINESS IN MAINE.

	<i>Premiums</i>	<i>Losses</i>
	<i>Received.</i>	<i>Paid.</i>
Plate glass.....	\$3,803 41	\$1,457 61





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# Abstracts from Statements

OF

Miscellaneous Insurance Companies of other  
States and Countries.

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## ÆTNA ACCIDENT AND LIABILITY COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1883. COMMENCED BUSINESS IN 1907.

M. G. BUKLELEY, *President.*J. SCOLFIELD ROWE, *Secretary*

Cash Capital, \$1,000,000.

## INCOME.

Net premiums:		
Liability .....	\$26,129 68	
Fidelity .....	29,048 49	
Surety .....	118,077 30	
Plate glass .....	112,236 78	
Burglary and theft .....	144,188 61	
Sprinkler .....	34,349 17	
Fly wheel .....	1,911 12	
Automobile property damage .....	439,743 91	\$905,685 06
<hr/>		
Interest on mortgage loans .....	\$35,546 32	
Interest on collateral loans .....	1,796 75	
Interest on bonds and dividends on stocks .....	43,621 29	
Interest on deposits .....	7,079 71	88,044 07
<hr/>		
Total income .....		\$993,729 13
Ledger assets Dec. 31, 1911 .....		2,365,066 91
<hr/>		
Total .....		\$3,358,796 04

## DISBURSEMENTS.

Net amount paid for losses:		
Fidelity .....	\$200 00	
Surety .....	124 80	
Plate glass .....	39,915 50	
Burglary and theft .....	50,034 83	
Sprinkler .....	8,703 46	
Automobile property damage .....	135,676 11	\$234,704 70
<hr/>		
Investigation and adjustment of claims .....		12,307 65
Commissions or brokerage .....		211,047 95

Salaries, fees and compensation of officers and home office employes. . . . .	\$61,209 14
Salaries and expenses of agents not paid by commissions. . . . .	17,510 21
Inspections. . . . .	4,986 72
Rents. . . . .	2,702 07
State taxes on premiums. . . . .	7,481 70
Insurance department licenses and fees. . . . .	7,091 89
All other licenses, fees and taxes. . . . .	8,053 35
Legal expenses. . . . .	1,695 32
Advertising. . . . .	6,656 85
Printing and stationery. . . . .	31,135 13
Postage, telegraph, telephone and express. . . . .	8,310 96
Furniture and fixtures. . . . .	7,736 12
Interest or dividends to stockholders. . . . .	60,000 00
Investment expense. . . . .	205 50
Miscellaneous expenditures. . . . .	5,230 24
<b>Total disbursements. . . . .</b>	<b>\$688,065 50</b>
<b>Balance. . . . .</b>	<b>\$2,670,730 54</b>

LEDGER ASSETS.

Mortgage loans on real estate. . . . .	\$632,781 25
Loans secured by collateral. . . . .	103,000 00
Book value of bonds and stocks. . . . .	1,559,435 49
Cash in office. . . . .	\$191 39
Cash in banks not on interest. . . . .	56,087 01
Cash in banks on interest. . . . .	107,747 85
<b>Gross premiums in course of collection. . . . .</b>	<b>205,071 95</b>
Bills receivable and suspense account. . . . .	6,215 60
Advanced traveling expense. . . . .	200 00
<b>Total ledger assets. . . . .</b>	<b>\$2,670,730 54</b>

NON-LEDGER ASSETS.

Interest accrued on mortgage loans. . . . .	\$14,628 84
Interest accrued on bonds. . . . .	13,893 74
Interest accrued on collateral loans. . . . .	610 46
Interest accrued on other assets. . . . .	290 79
<b>Market value of bonds and stocks over book value. . . . .</b>	<b>5,609 51</b>
<b>Due from other companies for reinsurance. . . . .</b>	<b>1,700 08</b>
<b>Gross assets. . . . .</b>	<b>\$2,707,463 96</b>

DEDUCT ASSETS NOT ADMITTED.

Bills receivable and suspense account. . . . .	\$6,215 60
Premiums in course of collection—written prior to Oct. 1, last. . . . .	24,295 86
Advanced traveling expense. . . . .	200 00
<b>Total admitted assets. . . . .</b>	<b>\$30,711 46</b>
<b>Total admitted assets. . . . .</b>	<b>\$2,676,752 50</b>

## LIABILITIES.

Losses and claims:	<i>Adjusted.</i>	<i>Unadjusted.</i>	<i>Resisted.</i>	
Surety.....	\$3,892 40	\$982 00	-	
Plate glass.....	-	1,706 32	-	
Burglary and theft.....	-	4,784 00	\$3,957 00	
Sprinkler.....	-	127 50	-	
Auto. property damage..	-	18,906 95	10,583 24	
Totals.....	\$3,892 40	\$26,506 77	\$14,540 24	\$44,939 41
Deduct reinsurance.....				1,006 25
Net unpaid claims.....				\$43,933 16
Estimated expense of investigation and adjustment of claims.....				2,196 66
Unearned premiums on outstanding risks.....				446,323 54
Commissions due agents and brokers.....				48,105 78
Salaries and other miscellaneous expenses due or accrued.....				868 22
Federal, state and other taxes due or accrued.....				9,134 15
Due for reinsurance.....				17,946 95
Advance premiums.....				804 76
Total.....				\$569,313 22
Cash capital.....			\$1,000,000 00	
Surplus over all liabilities.....			1,107,439 28	
Surplus to policy holders.....				2,107,439 28
Total liabilities.....				\$2,676,752 50

## EXHIBIT OF PREMIUMS.

	<i>Fidelity.</i>	<i>Surety.</i>	<i>Liability.</i>
In force December 31, 1911.....	\$327 50	\$1,067 14	-
Written during the year.....	32,417 85	124,012 15	\$101,430 68
Totals.....	\$32,745 35	\$125,079 29	\$101,430 68
Expired and canceled.....	4,601 14	26,971 97	26,195 30
In force December 31, 1912.....	\$28,144 21	\$98,107 32	\$75,235 38
Deduct amount reinsured.....	400 00	1,925 01	75,235 38
Net premiums in force.....	\$27,744 21	\$96,182 31	-
		<i>Burglary and Theft.</i>	<i>Plate Glass.</i>
In force December 31, 1911.....		\$148,470 98	\$88,228 48
Written during the year.....		199,314 77	149,510 31
Totals.....		\$347,785 75	\$237,738 79
Expired and canceled.....		158,312 35	124,541 92
In force December 31, 1912.....		\$189,473 40	\$113,196 87
Deduct amount reinsured.....		14,910 19	73 34
Net premiums in force.....		\$174,563 21	\$113,123 53

	<i>Sprinkler.</i>	<i>Auto property Damage.</i>	<i>Fly Wheel.</i>
In force December 31, 1911.....	\$11,803 27	\$309,253 60	\$3,623 85
Written during the year.....	55,995 37	602,378 59	4,740 47
Totals.....	\$67,798 64	\$911,632 19	\$8,364 32
Expired and canceled.....	17,850 78	497,921 71	2,329 19
In force December 31, 1912.....	\$49,947 86	\$413,710 48	\$6,035 13
Deduct amount reinsured.....	8,554 47	-	1,930 26
Net premiums in force.....	\$41,393 39	\$413,710 48	\$4,104 87

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Surety.....	\$117 25	-
Plate glass.....	326 31	\$90 90
Burglary and theft.....	236 05	-
Automobile property damage.....	1,508 22	344 28
Totals.....	\$2,214 83	\$435 18

ÆTNA LIFE INSURANCE COMPANY,

(ACCIDENT DEPARTMENT.)

HARTFORD, CONN.

Cash Capital, \$2,000,000.

INCORPORATED IN 1820. COMMENCED BUSINESS IN 1850.

M. G. BULKELEY, *President.*

C. E. GILBERT, *Secretary.*

INCOME.

Net premiums:		
Accident.....	\$1,859,976 15	
Health.....	485,648 34	
Liability.....	4,567,969 40	
Workmen's collective.....	22,251 63	\$6,935,445 52

Interest on mortgage loans.....	\$117,462 77	
Interest on collateral loans.....	4 80	
Interest on bonds and dividends on stocks.....	79,067 29	
Interest on deposits.....	26,819 85	
Interest from all other sources.....	2,009 57	
Rents.....	498 75	\$225,863 03
<hr/>		
Agents' balances previously charged off.....		362 99
Premium on capital stock.....		798,200 00
<hr/>		
Income, accident department.....	\$7,959,871 54	
Income, life department.....	16,788,687 93	
<hr/>		
Total income.....		\$24,748,559 47
Ledger assets Dec. 31, 1911.....	\$99,711,982 44	
Advance payment for capital stock.....	1,596,400 00	101,308,382 44
<hr/>		
Total.....		\$126,056,941 91

## DISBURSEMENTS.

Net amount paid for losses:		
Accident.....	\$917,719 27	
Health.....	218,732 85	
Liability.....	2,327,283 95	
Workmen's collective.....	9,922 03	\$3,473,658 10
<hr/>		
Investigation and adjustment of claims.....	578,283 12	
Commissions or brokerage.....	1,842,896 14	
Salaries, fees and compensation of officers and home office employes..	245,094 29	
Salaries and expenses of agents not paid by commissions.....	200,799 03	
Medical examiners fees and salaries.....	11,472 37	
Inspections.....	156,566 99	
Rents—including company's own occupancy.....	84,201 67	
Repairs and expenses on real estate.....	243 38	
Taxes on real estate.....	135 85	
State taxes on premiums.....	98,002 62	
Insurance department licenses and fees.....	6,478 00	
All other licenses, fees and taxes.....	2,526 18	
Legal expenses.....	3,748 80	
Advertising.....	72,720 51	
Printing and stationery.....	86,522 39	
Postage, telegraph, telephone and express.....	69,338 97	
Furniture and fixtures.....	47,792 42	
Interest or dividends to stockholders.....	145,870 85	
Agents' balances charged off.....	1,316 52	
Decrease in book value of ledger assets.....	370 00	
Ætna Gold Bond and interest.....	2,069 86	
Miscellaneous expenditures.....	16,927 09	
<hr/>		
Disbursements, accident department.....	\$7,147,035 15	
Disbursements, life department.....	13,617,386 25	
<hr/>		
Total disbursements.....		\$20,764,421 40
<hr/>		
Balance.....		\$105,292,520 51

LEDGER ASSETS.

Book value of real estate.....		\$9,618 93
Mortgage loans on real estate.....		2,821,100 00
Loans secured by collateral.....		80 00
Book value of bonds and stocks.....		3,823,489 79
Cash in office.....	\$484 31	
Cash in banks not on interest.....	176,709 33	"
Cash in banks on interest.....	559,046 19	736,239 83
<hr/>		
Gross premiums in course of collection.....		1,322,247 70
Bills receivable and suspense accounts.....		27,699 92
Advanced for traveling expense and salaries.....		6,360 00
Ledger assets, life department.....		96,545,684 34
<hr/>		
Total ledger assets.....		\$105,292,520 51

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$72,080 40	
Interest accrued on bonds.....	38,018 24	
Interest accrued on collateral loans.....	3 85	
Interest accrued on other assets.....	2,359 98	
Rents due on company's property.....	910 00	\$113,372 47
<hr/>		
Due for reinsurance.....		14,959 46
Non-ledger assets, life department.....		5,465,816 98
<hr/>		
Gross assets.....		\$110,886,669 42

DEDUCT ASSETS NOT ADMITTED.

Bills receivable and suspense accounts.....	\$27,699 92	
Premiums in course of collection—written prior to Oct. 1, last.....	137,655 06	
Book value of bonds and stocks over market value...	151,164 79	
Advanced for traveling expense and salaries.....	6,360 00	
Assets not admitted, life department.....	40,014 35	\$362,894 12
<hr/>		
Total admitted assets.....		\$110,523,775 30

LIABILITIES.

	<i>Adjusted.</i>	<i>Unadjusted.</i>	<i>Resisted.</i>	
Losses and claims:				
Accident.....	\$6,794 85	\$75,910 38	\$171,748 84	
Health.....	2,727 14	3,262 92	1,357 00	
Workmen's collective.....	-	3,315 00	-	
<hr/>				
Unpaid claims.....	\$9,521 99	\$82,488 30	\$173,105 84	\$265,116 13
Estimated expense of investigation and adjustment of claims.....				7,854 03
Special reserve for unpaid liability losses.....				2,440 391 85
Unearned premiums on outstanding risks.....				2,629,241 04
Commissions due agents and brokers.....				293,778 47
Salaries and other miscellaneous expenses due or accrued.....				9,438 03
Federal, state and other taxes due or accrued.....				90,539 58
Interest due or accrued.....				24,935 95

Due for reinsurance .....		\$1,479 61
Advance premiums .....		631 45
Liabilities, life department .....	92,837,637 30	
Advance payment for capital stock .....		1,596,400 00
<b>Total</b> .....	<b>\$100,197,443 45</b>	
Cash capital .....	\$2,000,000 00	
Surplus over all liabilities .....	8,326,331 85	
<b>Surplus to policy holders</b> .....	<b>10,326,331 85</b>	
<b>Total liabilities</b> .....	<b>\$110,523,775 30</b>	

## EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>
In force December 31, 1911 .....	\$1,550,703 58	\$417,905 25
Written during the year .....	2,342,193 08	653,714 44
<b>Totals</b> .....	<b>\$3,892,896 66</b>	<b>\$1,071,619 69</b>
Expired and canceled .....	2,175,400 18	590,890 46
In force December 31, 1912 .....	\$1,717,496 48	\$480,729 23
Deduct amount reinsured .....	7,808 01	2,315 00
<b>Net premiums in force</b> .....	<b>\$1,709,688 47</b>	<b>\$478,414 23</b>
	<i>Liability.</i>	<i>Workmen's Collective.</i>
In force December 31, 1911 .....	\$2,914,466 37	\$9,408 59
Written during the year .....	6,017,297 94	31,349 46
<b>Totals</b> .....	<b>\$8,931,764 31</b>	<b>\$40,758 05</b>
Expired and canceled .....	5,709,959 34	33,173 14
In force December 31, 1912 .....	\$3,221,804 97	\$7,584 91
Deduct amount reinsured .....	749 19	-
<b>Net premiums in force</b> .....	<b>\$3,221,055 78</b>	<b>\$7,584 91</b>

## BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident .....	\$5,022 21	\$1,442 14
Health .....	1,297 25	116 44
Liability .....	19,437 92	5,639 98
Workmen's Collective .....	6,177 81	5,190 30
<b>Totals</b> .....	<b>\$31,935 19</b>	<b>\$12,388 86</b>



## AMERICAN BONDING COMPANY,

BALTIMORE, MD.

Cash Capital, \$750,000.

INCORPORATED IN 1894. COMMENCED BUSINESS IN 1895.

GEORGE CATON, *President.*WM. E. P. DUVALL, *Secretary.*

## INCOME.

Net premiums:			
Fidelity.....	\$334,442 61		
Surety.....	947,404 42		
Burglary and theft.....	199,272 19	\$1,481,119 22	
<hr/>			
Interest on bonds and dividends on stocks.....	\$85,547 84		
Interest on deposits.....	6,953 16		
Interest from all other sources.....	1,131 77		
Rent.....	240 00	93,872 77	
<hr/>			
Profit on sale or maturity of ledger assets.....		2,895 77	
Increase in book value of ledger assets.....		7,297 95	
Income from investments of collateral deposits, net.....		2,454 01	
Increase in advance premium account.....		4,265 99	
<hr/>			
Total income.....		\$1,591,905 71	
Ledger assets Dec. 31, 1911.....		2,891,319 03	
<hr/>			
Total.....		\$4,483,224 74	

## DISBURSEMENTS.

Net amount paid for losses:			
Fidelity.....	\$86,335 75		
Surety.....	208,375 14		
Burglary and theft.....	85,459 37	\$380,170 26	
<hr/>			
Investigation and adjustment of claims.....		29,419 02	
Commissions or brokerage.....		323,590 34	
Salaries, fees and compensation of officers and home office employes..		157,324 22	
Salaries and expenses of agents not paid by commissions.....		236,840 29	
Inspections.....		5,406 65	
Rents.....		16,038 87	
Taxes on real estate.....		2,315 01	
State taxes on premiums.....		28,830 24	
Insurance department licenses and fees.....		15,418 14	

All other licenses, fees and taxes . . . . .	\$26,000 97	
Legal expense . . . . .	9,983 82	
Advertising . . . . .	4,707 98	
Printing and stationery . . . . .	18,085 48	
Postage, telegraph, telephone and express . . . . .	13,607 89	
Furniture and fixtures . . . . .	8,691 51	
Interest or dividends to stockholders . . . . .	120,000 00	
Agents' balances charged off . . . . .	655 77	
Decrease in book value of ledger assets . . . . .	27,105 00	
Depreciation of collateral deposit investments . . . . .	1,532 50	
Miscellaneous expenditures . . . . .	28,868 16	
		<hr/>
Total disbursements . . . . .	\$1,454,492 12	
		<hr/>
Balance . . . . .	\$3,028,732 62	

## LEDGER ASSETS.

Book value of real estate . . . . .	\$146,646 77	
Mortgage loans on real estate . . . . .	8,607 15	
Book value of bonds and stocks . . . . .	1,963,403 00	
Cash in office . . . . .	\$3,765 57	
Cash in banks not on interest . . . . .	10,000 00	
Cash in banks on interest . . . . .	463,215 26	476,980 83
		<hr/>
Gross premiums in course of collection . . . . .	404,985 71	
Due from suspended banks and trust companies . . . . .	28,109 16	
		<hr/>
Total ledger assets . . . . .	\$3,028,732 62	

## NON-LEDGER ASSETS.

Interest due and accrued on bonds . . . . .	\$14,175 30	
		<hr/>
Gross assets . . . . .	\$3,042,907 92	

## DEDUCT ASSETS NOT ADMITTED.

Premiums in course of collection—written prior to Oct. 1, last . . . . .	\$170,081 28	
Due from suspended banks and trust companies . . . . .	28,109 16	\$198,190 44
		<hr/>
Total admitted assets . . . . .		\$2,844,717 48

## LIABILITIES.

Losses and claims:	<i>Unadjusted.</i>	<i>Revised.</i>	
Fidelity . . . . .	\$44,051 68	\$42,715 18	
Surety . . . . .	100,396 68	180,010 49	
Burglary and theft . . . . .	15,299 20	17,202 00	
		<hr/>	
Totals . . . . .	\$159,747 56	\$239,927 67	\$399,675 23
Deduct reinsurance . . . . .			23,804 86
			<hr/>
Net unpaid claims . . . . .			\$375,870 37
Estimated expense of investigation and adjustment of claims . . . . .			27,933 00
Unearned premiums on outstanding risks . . . . .			790,648 72
Commissions due against agents and brokers . . . . .			45,040 12

AMERICAN BONDING COMPANY.

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Salaries and other miscellaneous expenses due or accrued.....		\$1,500 00
Federal, state and other taxes due or accrued.....		23,500 00
Due for return premiums.....		6,383 02
Due for reinsurance.....		21,651 48
Advance premiums.....		9,703 83
		<hr/>
Total.....		\$1,302,230 54
Cash capital.....	\$750,000 00	
Surplus over all liabilities.....	792,486 94	
		<hr/>
Surplus to policy holders.....		1,542,486 94
		<hr/>
Total liabilities.....		\$2,844,717 48

EXHIBIT OF PREMIUMS.

	<i>Fidelity.</i>	<i>Surety.</i>	<i>Burglary and Theft.</i>
In force December 31, 1911.....	\$329,412 55	\$1,025,322 74	\$288,326 23
Written during the year.....	395,180 73	1,196,491 86	281,032 13
	<hr/>	<hr/>	<hr/>
Totals.....	\$724,593 28	\$2,221,814 60	\$569,358 36
Expired and canceled.....	380,584 43	1,129,732 57	279,096 44
	<hr/>	<hr/>	<hr/>
In force December 31, 1911.....	\$344,008 85	\$1,092,082 03	\$290,261 92
Deduct amount reinsured.....	22,638 84	127,269 39	30,330 32
	<hr/>	<hr/>	<hr/>
Net premiums in force.....	\$321,370 01	\$964,812 64	\$259,931 60

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Fidelity } .....	\$4,316 73	\$142 06
Surety }		
Burglary and theft.....	159 30	-
	<hr/>	<hr/>
Totals.....	\$4,476 03	\$142 06

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).....		\$747,842 29
Interest on bonds and dividends on stocks.....	\$48,677 82	
Interest on deposits.....	447 46	
Interest from all other sources.....	2,860 34	51,985 62
<b>Total income.....</b>		<b>\$799,827 91</b>
Ledger assets Dec. 31, 1911.....		† 538,631 22
<b>Total.....</b>		<b>\$2,338,459 13</b>

DISBURSEMENTS.

Net amount paid for losses (credit).....		\$571,996 99
Investigation and adjustment of claims.....		16,878 40
Commissions or brokerage.....		186,929 47
Salaries, fees and compensation of officers and home office employes..		51,108 68
Salaries and expenses of agents not paid by commissions.....		22,352 83
Rents.....		10,136 76
State taxes on premiums.....		13,821 99
Insurance department licenses and fees.....		1,566 30
All other licenses, fees and taxes.....		4,002 38
Legal expenses.....		7,404 78
Advertising.....		7,106 04
Printing and stationery.....		3,427 58
Postage, telegraph, telephone and express.....		4,888 57
Agents' balances charged off.....		5,962 67
Loss on sale or maturity of ledger assets.....		7,760 29
Miscellaneous expenditures.....		6,685 38
<b>Total disbursements.....</b>		<b>\$922,029 11</b>
<b>Balance.....</b>		<b>\$1,416,430 02</b>

LEDGER ASSETS.

Book value of bonds and stocks.....		\$1,223,689 58
Cash in office.....	\$21 48	
Cash in banks on interest.....	29,225 77	29,247 25
Bills receivable.....		10,679 20
Premium notes.....		84,100 13
Furniture and fixtures.....		45,296 07
Agents' balances.....		23,417 79
<b>Total ledger assets.....</b>		<b>\$1,416,430 02</b>

NON-LEDGER ASSETS.

Interest due and accrued on bonds . . . . .	\$12,552 71	
Interest due and accrued on other assets . . . . .	433 42	\$12,986 13
		<hr/>
Gross assets . . . . .		\$1,429,416 15

DEDUCT ASSETS NOT ADMITTED.

Bills receivable . . . . .	\$10,679 20	
Furniture and fixtures . . . . .	45,296 07	
Supplies, printed matter and stationery . . . . .	27,996 46	
Loans on personal security . . . . .	25,944 38	
Book value of bonds and stocks over market value . . . . .	92,414 58	\$202,330 69
		<hr/>
Total admitted assets . . . . .		\$1,227,085 46

LIABILITIES.

Losses and claims:	<i>Unadjusted.</i>	<i>Revised.</i>	
Credit . . . . .	\$9,919 00	\$11,822 00	\$21,741 00
Special reserve for credit losses . . . . .			286,073 38
Unearned premiums on outstanding risks . . . . .			353,035 08
Commissions due agents and brokers . . . . .			5,314 75
Salaries and other miscellaneous expenses due or accrued . . . . .			2,000 00
Federal, state and other taxes due or accrued . . . . .			11,671 11
Advance premiums . . . . .			400 00
Reserve for outstanding guarantee to policyholders . . . . .			6,421 47
			<hr/>
Total . . . . .			\$686,656 79
Cash capital . . . . .	\$350,000 00		
Surplus over all liabilities . . . . .	190,428 67		
			<hr/>
Surplus to policy holders . . . . .			540,428 67
			<hr/>
Total liabilities . . . . .			\$1,227,085 46

EXHIBIT OF PREMIUMS.

	<i>Credit.</i>
In force December 31, 1911 . . . . .	\$754,137 26
Written during the year . . . . .	785,832 41
	<hr/>
Totals . . . . .	\$1,539,969 67
Expired and canceled . . . . .	830,959 97
	<hr/>
In force December 31, 1912 . . . . .	\$709,009 70
Deduct amount reinsured . . . . .	2,187 50
	<hr/>
Net premiums in force . . . . .	\$706,822 20

BUSINESS IN MAINE.

	<i>Premiums</i>	<i>Losses</i>
	<i>Received.</i>	<i>Paid.</i>
Credit . . . . .	\$6,200 00	\$1,226 25

\*AMERICAN MUTUAL LIABILITY INSURANCE  
COMPANY,

BOSTON, MASS.

—  
INCORPORATED IN 1887. COMMENCED BUSINESS IN 1887.

RUSSELL GRAY, *President.*

DONALD B. WARD, *Secretary.*

—  
INCOME.

Net premiums (liability) .....		\$1,210,698 99
Interest on bonds .....	\$40,039 54	
Interest on deposits .....	1,523 61	
Interest from all other sources .....	947 22	42,510 73
Total income .....		\$1,253,209 36
Ledger assets Dec. 31, 1911 .....		1,067,790 21
Total .....		\$2,320,999 57

DISBURSEMENTS.

Net amount paid for losses (liability) .....		\$255,975 51
Investigation and adjustment of claims .....		37,767 08
Salaries, fees and compensation of officers and home office employes ..		40,330 70
Salaries and expenses of agents not paid by commissions .....		7,897 68
Inspections .....		160 28
Rents .....		4,779 07
State taxes on premiums .....		10,683 50
Insurance department licenses and fees .....		263 00
All other licenses, fees and taxes .....		387 02
Legal expenses .....		849 00
Advertising .....		139 00
Printing and stationery .....		3,155 59
Postage, telegraph, telephone and express .....		3,274 26
Furniture and fixtures .....		2,175 03
Interest or dividends to policyholders .....		172,468 17
Loss on sale or maturity of ledger assets .....		1,148 13
Miscellaneous expenditures .....		4,343 78
Total disbursements .....		\$545,796 80
Balance .....		\$1,775,202 77

\*Admitted January 1, 1913.

LEDGER ASSETS.

Book value of bonds.....		\$1,621,476 63
Cash in office.....	\$500 00	
Cash in banks not on interest.....	4,700 26	
Cash in banks on interest.....	118,446 92	123,647 18
Gross premiums in course of collection.....		20,007 20
Balance in branch offices.....		9,251 99
E. C. Stone account.....		819 77
Total ledger assets.....		\$1,775,202 77

NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	\$19,277 10	
Interest due and accrued on other assets.....	385 61	\$19,612 71
Gross assets.....		\$1,794,815 48

DEDUCT ASSETS NOT ADMITTED.

Premiums in course of collection—written prior to Oct. 1, last.....	\$6,105 04	
Book value of bonds and stocks over market value...	77,526 63	
Balance in branch offices.....	9,251 99	
E. C. Stone account.....	819 77	\$93,703 43
Total admitted assets.....		\$1,701,112 05

LIABILITIES.

Special reserve for unpaid liability losses.....		\$603,166 00
Unearned premiums on outstanding risks.....		556,368 23
Salaries and other miscellaneous expenses due or accrued.....		1,215 88
Federal, state and other taxes due or accrued.....		9,047 90
Dividends due policyholders.....		16,752 18
Total.....		\$1,186,550 19
Surplus to policy holders.....		514,561 86
Total liabilities.....		\$1,701,112 05

EXHIBIT OF PREMIUMS.

In force December 31, 1911.....	<i>Liability.</i>	\$497,900 93
Written during the year.....		1,258,853 72
Totals.....		\$1,756,754 65
Expired and canceled.....		644,018 19
In force December 31, 1912.....		\$1,112,736 46

## AMERICAN SURETY COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1884. COMMENCED BUSINESS IN 1884.

F. W. LAFRENTZ, *President.*H. B. ZEVELY, *Secretary.*

Cash Capital, \$5,000,000.

## INCOME.

Net premiums:		
Fidelity.....	\$1,129,103 31	
Surety.....	1,650,413 99	\$2,779,517 30
Interest on mortgage loans.....	\$9,762 50	
Interest on collateral loans.....	330 80	
Interest on bonds and dividends on stocks.....	182,358 41	
Interest on deposits.....	17,262 96	
Interest from all other sources.....	1,950 81	
Rents—including company's own occupancy.....	315,072 60	526,738 08
Profit on sale or maturity of ledger assets.....		3,715 48
Increase in book value of ledger assets.....		313,952 09
Increase in liability for reinsurance.....		43,611 99
Total income.....		\$3,667,534 94
Ledger assets Dec. 31, 1911.....	\$8,767,543 22	
Increase of capital during 1912.....	2,500,000 00	11,267,543 22
Total.....		\$14,935,078 16

## DISBURSEMENTS.

Net amount paid for losses:		
Fidelity.....	\$283,519 08	
Surety.....	305,742 29	\$589,261 37
Investigation and adjustment of claims.....		44,771 64
Outlays on unlisted assets.....		837 25
Commissions or brokerage.....		298,359 14
Salaries, fees and compensation of officers and home office employes..		330,973 52
Salaries and expenses of agents not paid by commissions.....		765,394 02
Inspections.....		14,295 88
Rents—including company's own occupancy.....		45,902 50
Repairs and expenses on real estate.....		189,858 13
Taxes on real estate.....		76,864 85
State taxes on premiums.....		39,075 98
Insurance department licenses and fees.....		16,887 36
All other licenses, fees and taxes.....		14,101 01
Legal expenses.....		1,964 97



Advertising.....	\$9,442 16
Printing and stationery.....	33,120 17
Postage, telegraph, telephone and express.....	38,404 53
Furniture and fixtures.....	12,282 08
Interest or dividends to stockholders.....	2,875,000 00
Decrease in advance premiums.....	3,076 18
Loss on sale or maturity of ledger assets.....	37,017 50
Checks in process of collection.....	3,164 50
Traveling expenses.....	8,448 01
Investment expenses.....	2,946 15
Miscellaneous expenditures.....	14,820 95
<b>Total disbursements.....</b>	<b>\$5,466,283 85</b>
<b>Balance.....</b>	<b>\$9,468,794 31</b>

LEDGER ASSETS.

Book value of real estate.....	\$3,480,000 00
Mortgage loans on real estate.....	195,250 00
Loans secured by collateral.....	11,026 36
Book value of bonds and stocks.....	4,413,663 95
Cash in office.....	\$7,216 79
Cash in banks not on interest.....	182,147 81
Cash in banks on interest.....	626,998 66
<b>Gross premiums in course of collection.....</b>	<b>552,490 74</b>
<b>Total ledger assets.....</b>	<b>\$9,468,794 31</b>

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$1,720 86
Interest accrued on bonds.....	20,735 82
Interest accrued on collateral loans.....	148 85
Interest accrued on other assets.....	1,324 99
Rents due and accrued on company's property.....	9,241 07
<b>Gross assets.....</b>	<b>\$9,501,965 90</b>

DEDUCT ASSETS NOT ADMITTED.

Premiums in course of collection—written prior to Oct. 1, last.....	\$206,053 26	
Book value of bonds and stocks over market value....	212,067 95	\$418,121 21
<b>Total admitted assets.....</b>		<b>\$9,083,844 69</b>

LIABILITIES.

Losses and claims:	<i>Unadjusted.</i>	<i>Revised.</i>	
Fidelity.....	\$146,588 68	\$147,105 14	
Surety.....	324,914 33	105,979 97	
<b>Totals.....</b>	<b>\$471,503 01</b>	<b>\$253,085 11</b>	<b>\$724,588 12</b>
Deduct reinsurance.....			18,391 09

Net unpaid premiums.....		\$706,197 03
Estimated expense of investigation and adjustment of claims.....		30,000 00
Unearned premiums on outstanding risks.....	1,659,387 97	
Commissions due agents and brokers.....		32,520 81
Salaries and other miscellaneous expenses due or accrued.....		12,500 00
Federal, state and other taxes due or accrued.....		43,551 46
Due for reinsurance.....		46,823 65
Advance premiums.....		19,820 85
Reserve for contingencies.....		42,928 00
Checks in process of collection.....		777 53
Total.....		\$2,594,507 30
Cash capital.....	\$5,000,000 00	
Surplus over all liabilities.....	1,489,337 39	
Surplus to policy holders.....		6,489,337 39
Total liabilities.....		\$9,083,844 69

## EXHIBIT OF PREMIUMS.

	<i>Fidelity.</i>	<i>Surety.</i>
In force December 31, 1911.....	\$1,032,729 69	\$1,845,092 35
Written during the year.....	1,383,667 76	2,170,660 32
Totals.....	\$2,416,397 45	\$4,015,752 67
Expired and canceled.....	1,175,481 63	1,970,943 73
In force December 31, 1912.....	\$1,240,915 82	\$2,044,808 94
Deduct amount reinsured.....	11,722 02	53,573 35
Net premiums in force.....	\$1,229,193 80	\$1,991,235 59

## BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Fidelity.....	\$2,890 87	\$467 36
Surety.....	2,281 54	-123 78
Totals.....	\$5,172 41	\$343 58

## 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).....		\$69,213 88
Policy fees required or represented by applications.....		67 00
Interest on mortgage loans.....	\$698 20	
Interest on bonds and dividends on stocks.....	5,705 94	
Interest on deposits.....	103 78	
Interest from all other sources.....	8 35	
Rents.....	544 50	7,060 77
Profit on sale or maturity of ledger assets.....		3,058 61
Total income.....		\$79,400 26
Ledger assets Dec. 31, 1911.....		179,016 34
Total.....		\$258,416 60

## DISBURSEMENTS.

Net amount paid for losses (live stock).....	\$28,251 53
Commissions or brokerage.....	20,448 49
Salaries, fees and compensation of officers and home office employes..	10,805 58
Salaries and expenses of agents not paid by commissions.....	3,682 54
Rents.....	719 67
Repairs and expenses on real estate.....	257 96
Taxes on real estate.....	45 00
State taxes on premiums.....	961 05
Insurance department licenses and fees.....	1,634 36
Legal expenses.....	1,177 14
Advertising.....	589 78
Printing and stationery.....	1,479 33
Postage, telegraph, telephone and express.....	1,416 31
Furniture and fixtures.....	610 05
Interest paid on real estate mortgage.....	150 00
Veterinary service.....	2,366 49
Medicines purchased.....	101 21
Total disbursements.....	\$74,696 49
Balance.....	\$183,720 11

## LEDGER ASSETS.

Book value of real estate.....		\$3,251 93
Mortgage loans on real estate.....		10,900 00
Loans secured by collateral.....		650 00
Book value of bonds and stocks.....		117,171 94
Cash in office.....	\$1,574 49	
Cash in banks not on interest.....	2,298 76	
Cash in banks on interest.....	91 74	3,964 99
Gross premiums in course of collection.....		24,298 09
Bills receivable.....		83 16
Statistical records, mortuary tables, formulae, etc.....		23,400 00
Total ledger assets.....		\$183,720 11

## NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	\$1,778 27	
Interest due and accrued on collateral loans.....	43 01	\$1,821 28
Market value of real estate over book value.....		548 07
Market value of bonds and stocks over book value.....		6,219 56
Gross assets.....		\$192,309 02

## DEDUCT ASSETS NOT ADMITTED.

Bills receivable.....	\$83 16	
Premiums in course of collection—written prior to Oct. 1, last.....	5,755 47	
Over-due and accrued interest on bonds in default....	373 33	
Statistical records, mortuary tables, formulae, etc....	23,400 00	\$29,611 96
Total admitted assets.....		\$162,697 06

## LIABILITIES.

Losses and claims:	<i>Unadjusted.</i>	<i>Revised.</i>	
Live stock.....	\$4,451 00	\$575 00	\$5,026 00
Estimated expense of investigation and adjustment of claims.....			500 00
Unearned premiums on outstanding risks.....			35,936 34
Commissions due agents and brokers.....			4,220 56
Salaries and other miscellaneous expenses due or accrued.....			71 50
Federal, state and other taxes due or accrued.....			1,500 00
Total.....			\$47,254 40
Cash capital.....	\$110,000 00		
Surplus over all liabilities.....	5,442 66		
Surplus to policy holders.....			115,442 66
Total liabilities.....			\$162,697 06

## EXHIBIT OF PREMIUMS.

	<i>Live Stock.</i>
In force December 31, 1911.....	\$55,843 19
Written during the year.....	96,466 50
<b>Totals.....</b>	<b>\$152,309 69</b>
Expired and canceled.....	80,437 02
<b>In force December 31 1912.....</b>	<b>\$71,872 67</b>

## BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Live stock.....	\$4,361 21	\$227 50

## BROTHERHOOD ACCIDENT COMPANY,

BOSTON, MASS.

INCORPORATED IN 1911. COMMENCED BUSINESS IN 1911.

JOHN J. WHIPPLE, *President*JAY B. CRAWFORD, *Secretary.*

Cash Capital, \$100,000.

## INCOME.

Net premiums:		
Accident } .....		\$217,345 97
Health } .....		
Policy fees required or represented by applications .....		21,007 75
Interest on bonds .....	\$3,971 67	
Interest on deposits .....	1,442 29	5,413 96
Income from other sources .....		67 25
<b>Total income.....</b>		<b>\$243,834 93</b>
Ledger assets Dec. 31, 1911.....		187,548 10
<b>Total.....</b>		<b>\$431,383 03</b>

## DISBURSEMENTS.

Net amount paid for losses:		
Accident.....	\$44,133 69	
Health.....	88,991 98	\$133,125 67
<hr/>		
Investigation and adjustment of claims.....		348 75
Policy fees retained by agents.....		20,391 25
Commissions or brokerage.....		9,791 20
Salaries, fees and compensation of officers and home office employes..		39,202 52
Salaries and expenses of agents not paid by commissions.....		6,840 00
Medical examiners fees and salaries.....		133 50
Rents.....		3,615 85
State taxes on premiums.....		1,546 34
Insurance department licenses and fees.....		865 00
All other licenses, fees and taxes.....		108 39
Legal expenses.....		168 75
Advertising.....		328 68
Printing and stationery.....		2,167 98
Postage, telegraph, telephone and express.....		3,539 83
Furniture and fixtures.....		1,271 37
Interest or dividends to stockholders.....		10,000 00
Decrease in book value of ledger assets.....		515 00
Miscellaneous expenditures.....		943 18
<hr/>		
Total disbursements.....		\$234,903 26
<hr/>		
Balance.....		\$196,479 77

## LEDGER ASSETS.

Book value of bonds.....		\$126,000 00
Cash in office.....	\$811 12	
Cash in banks on interest.....	69,668 65	70,479 77
<hr/>		
Total ledger assets.....		\$196,479 77

## NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$1,586 25	
Interest accrued on other assets.....	40 00	\$1,626 25
<hr/>		
Gross assets.....		\$198,106 02

## DEDUCT ASSETS NOT ADMITTED.

Checks held pending adjustment of accounts.....	\$130 16	
Book value of bonds over market value.....	310 00	\$440 16
<hr/>		
Total admitted assets.....		\$197,665 86

## LIABILITIES.

Losses and claims:			
	<i>Adjusted.</i>	<i>Unadjusted.</i>	
Accident.....	\$1,380 17	\$6,697 85	
Health.....	2,352 13	10,120 06	
<hr/>			
Unpaid claims.....	\$3,732 30	\$16,817 91	\$20,550 21

BROTHERHOOD ACCIDENT COMPANY.

653

Unearned premiums on outstanding risks.....		\$38,162 66
Salaries and other miscellaneous expenses due or accrued.....		39 50
Federal, state and other taxes due or accrued.....		1,875 00
Advance premiums.....		5,774 00
		<hr/>
Total.....		\$66,401 37
Cash capital.....	\$100,000 00	
Surplus over all liabilities.....	31,264 49	
		<hr/>
Surplus to policy holders.....		131,264 49
		<hr/>
Total liabilities.....		\$197,665 86

EXHIBIT OF PREMIUMS.

		<i>Accident and Health.</i>
In force December 31, 1911.....		\$545 99
Written during the year.....		2,179 95
		<hr/>
Total.....		\$2,725 94
Expired and canceled.....		2,180 56
		<hr/>
In force December 31, 1912.....		\$545 38

BUSINESS IN MAINE.

		<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident } .....		\$1,669 00	\$677 67
Health }			

## 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:		
Accident	}	\$373,311 84
Health		
Liability	}	2,097,757 09
Fidelity		
Surety		7,432 92
Plate glass		35,891 72
Steam boiler		145,000 02
Burglary and theft		-44,027 97
Fly wheel		63,757 29
Automobile property damage		684 71
Workmen's collective		341,933 34
		23,536 24
		\$3,045,277 20
Policy fees required or represented by applications		1,344 00
Interest on mortgage loans		\$2,400 00
Interest on bonds and dividends on stocks		77,855 51
Interest on deposits		5,454 72
		85,710 23
Agents' balances previously charged off		29,898 37
Profit on sale or maturity of ledger assets		12,125 63
Surety collateral court bonds		5,635 92
		\$3,179,991 35
Total income		2,823,269 96
Ledger assets Dec. 31, 1911		
Total		\$6,003,261 31

## DISBURSEMENTS.

Net amount paid for losses:		
Accident	}	\$208,548 43
Health		
Liability	}	1,394,375 71
Plate glass		
Steam boiler		74,964 93
		18,036 31



Burglary and theft.....	\$21,706 64	
Fly wheel.....	42 12	
Automobile property damage.....	11,103 79	
Workmen's collective.....	11,803 91	\$1,740,581 84
Investigation and adjustment of claims.....		176,918 13
Policy fees retained by agents.....		1,344 00
Commissions or brokerage.....		889,372 62
Salaries, fees and compensation of officers and home office employes..		151,115 67
Salaries and expenses of agents not paid by commissions.....		1,632 17
Medical examiners' fees and salaries.....		3,999 96
Inspections.....		44,957 38
Rents.....		11,590 92
State taxes on premiums.....		43,221 94
Insurance department licenses and fees.....		3,736 55
All other licenses, fees and taxes.....		1,216 53
Legal expenses.....		2,181 52
Advertising.....		2,643 16
Printing and stationery.....		11,587 83
Postage, telegraph, telephone and express.....		10,003 10
Furniture and fixtures.....		1,322 31
Interest or dividends to stockholders.....		45,000 00
Agents' balances charged off.....		25,654 69
Loss on sale or maturity of ledger assets.....		150 00
Directors fees.....		2,540 00
Advances to agents and solicitors.....		3,829 27
Traveling expenses.....		8,922 59
Compensation bureau expense.....		131 47
Tax allowance on N. Y. street bonds charged off.....		2,500 00
Miscellaneous expenditures.....		10,587 22
Total disbursements.....		\$3,196,740 87
Balance.....		\$2,806,520 44

## LEDGER ASSETS.

Mortgage loans on real estate.....		\$48,00 00
Book value of bonds and stocks.....		1,836,819 66
Cash in office.....	\$15,942 55	
Cash in banks not on interest.....	21,171 79	
Cash in banks on interest.....	273,325 05	310,439 39
Gross premiums in course of collection.....		607,965 37
Workmen's compensation bureau.....		3,296 02
Total ledger assets.....		\$2,806,520 44

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$800 00	
Interest accrued on bonds.....	22,939 95	\$23,739 95
Due for reinsurance on losses paid.....		13,549 15
Gross assets.....		\$2,843,809 54

## DEDUCT ASSETS NOT ADMITTED.

Due for reinsurance on losses paid.....	\$2,769 54	
Premiums in course of collection—written prior to Oct. 1, last.....	2,762 19	
Book value of bonds and stocks over market value...	100,856 66	\$106,388 39
Total admitted assets.....		\$2,737,421 15

## LIABILITIES.

## Losses and claims:

	<i>Adjusted.</i>	<i>Unadjusted.</i>	<i>Resisted.</i>	
Accident.....	\$2,022 25	\$38,131 78	\$14,500 00	
Health.....	1,230 78	9,157 86	-	
Fidelity.....	-	1,045 82	-	
Plate glass.....	10,326 48	1,889 64	-	
Steam boiler.....	-	-	750 00	
Burglary and theft.....	\$1,009 61	\$2,472 67	-	
Industrial.....	953 00	3,107 80	-	
Installment.....	550 00	3,782 41	-	
Auto property damage..	-	5,215 70	-	
Workmen's collective...	952 75	-	-	
Totals.....	\$17,044 87	\$64,803 68	\$15,250 00	\$97,098 55
Deduct reinsurance.....				11,935 29
Net unpaid claims.....				\$85,163 26
Special reserve for unpaid liability losses.....				439,076 18
Unearned premiums on outstanding risks.....				1,057,289 89
Commissions due agents and brokers.....				105,976 96
Salaries and other miscellaneous expenses due or accrued.....				1,000 00
Federal, state and other taxes due or accrued.....				34,000 00
Due for reinsurance.....				33,393 18
Surety collateral court bond.....				5,635 92
Total.....				\$1,761,535 39
Cash capital.....			\$750,000 00	
Surplus over all liabilities.....			225,885 76	
Surplus to policy holders.....				975,885 76
Total liabilities.....				\$2,737,421 15

## EXHIBIT OF PREMIUMS.

	<i>Accident and Health.</i>	<i>Liability.</i>
In force December 31, 1911.....	\$375,369 46	\$1,434,938 44
Written during the year.....	592,120 63	3,422,910 12
Totals.....	\$965,490 09	\$4,851,848 56
Expired and canceled.....	685,159 26	3,296,323 98
In force December 31, 1912.....	\$280,330 83	\$1,561,524 58
Deduct amount reinsured.....	53,254 96	15,347 11
Net premiums in force.....	\$227,075 87	\$1,546,177 47

## CASUALTY COMPANY OF AMERICA.

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	<i>Fidelity.</i>	<i>Surety.</i>	<i>Plate Glass.</i>
In force December 31, 1911.....	-	-	\$193,430 09
Written during the year.....	\$10,231 16	\$47,789 50	231,917 09
<b>Totals.....</b>	<b>\$10,231 16</b>	<b>\$47,789 50</b>	<b>\$425,347 18</b>
Expired and canceled.....	3,296 34	8,050 83	274,032 05
In force December 31, 1912.....	\$6,934 82	\$39,738 67	\$151,315 13
Deduct amount reinsured.....	170 00	6,884 37	-
Net premiums in force.....	\$6,764 82	\$32,854 30	\$151,315 13
		<i>Steam Boiler.</i>	<i>Burglary and Theft.</i>
In force December 31, 1911.....		\$271,028 89	\$20,881 61
Written during the year.....		86,069 37	100,557 51
<b>Totals.....</b>		<b>\$357,098 26</b>	<b>\$121,439 12</b>
Expired and canceled.....		257,531 29	35,747 40
In force December 31, 1912.....		\$99,566 97	\$85,691 72
Deduct amount reinsured.....		99,566 97	15,223 16
Net premiums in force.....		-	\$70,468 56
	<i>Auto.</i>	<i>Workmen's</i>	<i>Fly Wheel.</i>
	<i>Property</i>	<i>Collective.</i>	
	<i>Damage.</i>		
In force December 31, 1911.....	\$24,625 10	\$9,623 75	\$26,045 96
Written during the year.....	88,284 74	33,209 16	4,147 56
<b>Totals.....</b>	<b>\$112,909 84</b>	<b>\$42,832 91</b>	<b>\$30,193 52</b>
Expired and canceled.....	49,516 64	27,261 41	29,052 36
In force December 31, 1912.....	\$63,393 20	\$15,571 50	\$1,141 16
Deduct amount reinsured.....	-	-	1,141 16
Net premiums in force.....	\$63,393 20	\$15,571 50	-

## BUSINESS IN MAINE.

	<i>Premiums</i> <i>Received.</i>	<i>Losses</i> <i>Paid.</i>
Accident.....	\$4,228 16	\$331 25
Health.....	-	242 85
Liability.....	34,874 02	26,730 12
Fidelity.....	22 80	-
Surety.....	285 50	-
Plate glass.....	441 28	33 39
Steam boiler.....	1,406 83	26 17
Burglary and theft.....	9 57	-
Industrial.....	20 00	-
Vehicle damage.....	4 00	-
Automobile property damage.....	1,018 94	111 68
Workmen's collective.....	25,616 66	11,504 98
<b>Totals.....</b>	<b>\$67,927 76</b>	<b>\$38,980 44</b>

COLUMBIAN NATIONAL LIFE INSURANCE  
COMPANY,

(ACCIDENT DEPARTMENT).

BOSTON, MASS.

INCORPORATED IN 1902. COMMENCED BUSINESS IN 1902.

ARTHUR E. CHILDS, *President.*

WM. H. BROWN, *Secretary.*

Cash Capital, \$1,000,000.

INCOME.

Net premiums:		
Accident.....	\$142,840 10	
Health.....	83,985 28	
Disability.....	5,499 68	\$232,325 06
<hr/>		
Policy fees required or represented by applications.....		140 00
Income, accident department.....		\$232,465 06
Income, life department.....		2,242,300 30
<hr/>		
Total income.....		\$2,474,765 36
Ledger assets Dec. 31, 1911.....		7,374,984 65
<hr/>		
Total.....		\$9,849,750 01

DISBURSEMENTS.

Net amount paid for losses:		
Accident.....	\$53,228 30	
Health.....	39,502 83	
Disability.....	302 33	\$93,033 46
<hr/>		
Investigation and adjustment of claims.....		3,823 37
Policy fees retained by agents.....		140 00
Commissions or brokerage.....		78,788 58
Salaries, fees and compensation of officers and home office employes..		22,087 38
Salaries and expenses of agents not paid by commissions.....		13,039 92
Medical examiners' fees and salaries.....		709 00
Inspections.....		473 00
Rents.....		5,000 66
State taxes on premiums.....		2,596 72
Insurance department licenses and fees.....		1,544 07
All other licenses, fees and taxes.....		183 00

Legal expenses.....	\$580 00
Advertising.....	1,697 10
Printing and stationery.....	6,322 87
Postage, telegraph, telephone and express.....	2,431 94
Furniture and fixtures.....	633 79
Miscellaneous expenditures.....	4,529 41
	<hr/>
Disbursements, accident department.....	\$237,614 27
Disbursements, life department.....	1,531,007 07
	<hr/>
Total disbursements.....	\$1,768,621 34
	<hr/>
Balance.....	\$8,081,128 67

LEDGER ASSETS.

Gross premiums in course of collection.....	\$34,972 69
Ledger assets, life department.....	8,046,155 98
	<hr/>
Total ledger assets.....	\$8,081,128 67

NON-LEDGER ASSETS.

Non-ledger assets, life department.....	\$329,473 46
	<hr/>
Gross assets.....	\$8,410,602 13

DEDUCT ASSETS NOT ADMITTED.

Premiums in course of collection—written prior to Oct 1, last.....	\$2,772 33	
Assets not admitted—life department.....	255,755 28	\$258,527 61
	<hr/>	<hr/>
Total admitted assets.....		\$8,152,074 52

LIABILITIES.

Losses and claims:	<i>Adjusted.</i>	<i>Unadjusted.</i>	<i>Revised.</i>	
Accident.....	\$274 00	\$13,180 44	\$16,500 00	
Health.....	548 57	7,090 39	—	
Totals.....	\$822 57	\$20,270 83	\$16,500 00	\$37,593 40
Deduct reinsurance.....				951 15
Net unpaid claims.....				\$36,642 25
Estimated expense of investigation and adjustment of claims.....				500 00
Unearned premiums on outstanding risks.....				92,929 76
Commissions due agents and brokers.....				9,598 65
Salaries and other miscellaneous expenses due or accrued.....				592 18
Federal, state and other taxes due or accrued.....				3,677 52
Due for reinsurance.....				1,025 00
Advance premiums.....				191 57
Liabilities, accident department.....				145,156 93
Liabilities, life department.....				6,667,919 78
				<hr/>
Total.....				\$6,813,076 71
Cash capital.....			\$1,000,000 00	
Surplus over all liabilities.....			338,997 81	
			<hr/>	
Surplus to policy holders.....				\$1,338,997 81
				<hr/>
Total liabilities.....				\$8,152,074 52

660 CONNECTICUT GENERAL LIFE INSURANCE COMPANY.

EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>
In force December 31, 1911.....	\$105,404 54	\$55,587 27
Written during the year.....	203,178 08	121,304 24
Totals.....	\$308,582 62	\$176,891 51
Expired and canceled.....	184,623 56	114,911 98
In force December 31, 1912.....	\$123,959 06	\$61,979 53
Deduct amount reinsured.....	4,275 63	1,303 14
Net premiums in force.....	\$119,683 43	\$60,676 39

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident.....	\$45,776 17	\$15,510 89
Health.....	32,895 63	17,392 86
Totals.....	\$78,671 80	\$32,903 75

CONNECTICUT GENERAL LIFE INSURANCE  
COMPANY,

(ACCIDENT DEPARTMENT).

HARTFORD, CONN.

INCORPORATED IN 1865. COMMENCED BUSINESS IN 1912.

ROBERT W. HUNTINGTON, JR., *President.* ARTHUR P. WOODWARD, *Secretary.*

Cash Capital, \$400,000.

INCOME.

Net premiums:		
Accident.....	\$27,929 15	
Health.....	6,873 69	\$34,802 84
Interest on deposits.....		77 06
Income, accident department.....		\$34,879 90
Income, life department.....		2,553,216 76
Total income.....		\$2,588,096 66
Ledger assets Dec. 31, 1911.....	\$10,460,978 08	
Increase of capital stock during 1912.....	100,000 00	10,560,978 08
Total.....		\$13,149,074 74

DISBURSEMENTS.

Net amount paid for losses:		
Accident.....	\$1,207 51	
Health.....	342 24	\$1,549 75
	<hr/>	
Investigation and adjustment of claims.....		10 00
Commissions or brokerage.....		9,256 80
Salaries, fees and compensation of officers and home office employes..		9,741 84
Salaries and expenses of agents not paid by commissions.....		4,281 90
Medical examiners' fees and salaries.....		2 00
Inspections.....		1,398 19
Repairs and expenses on real estate.....		15 30
State taxes on premiums.....		6 13
Insurance department licenses and fees.....		81 50
Legal expenses.....		45 00
Advertising.....		18 87
Printing and stationery.....		5,897 56
Postage, telegraph, telephone and express.....		434 80
Furniture and fixtures.....		1,617 52
Miscellaneous expenditures.....		1,732 84
	<hr/>	
Disbursements, accident department.....		\$36,090 00
Disbursements, life department.....		1,561,704 04
	<hr/>	
Total disbursements.....		\$1,597,794 04
	<hr/>	
Balance.....		\$11,551,280 70

LEDGER ASSETS.

Cash in office.....	\$170 74	
Cash in banks not on interest.....	2,011 42	
Cash in banks on interest.....	3,754 28	\$5,936 44
	<hr/>	
Gross premiums in course of collection.....		9,184 13
Bills receivable.....		758 62
Due from other companies for reinsurance.....		410 71
Ledger assets, life department.....		11,534,990 80
	<hr/>	
Total ledger assets.....		\$11,551,280 70

NON-LEDGER ASSETS.

Non-ledger assets, life department.....	\$554,974 13
	<hr/>
Gross assets.....	\$12,106,254 83

DEDUCT ASSETS NOT ADMITTED.

Premiums in course of collection—written prior to Oct.		
1, last.....	\$72 00	
Agents ledger balances.....	758 62	
Assets not admitted, life department.....	4,602 12	\$5,432 74
	<hr/>	
Total admitted assets.....		\$12,100,822 09

662 CONNECTICUT GENERAL LIFE INSURANCE COMPANY.

LIABILITIES.

Losses and claims:		<i>Unadjusted.</i>
Accident.....		\$2,377 07
Health.....		90 00
		<hr/>
Unpaid claims.....		\$2,467 07
Estimated expense of investigation and adjustment of claims.....		50 00
Unearned premiums on outstanding risks.....		15,553 06
Commissions due agents and brokers.....		2,238 98
Federal, state and other taxes due or accrued.....		546 72
Due for reinsurance.....		2,060 73
Liabilities, life department.....		\$10,472,617 24
		<hr/>
Total.....		\$10,495,533 80
Cash capital.....	\$400,000 00	
Surplus over all liabilities.....	1,205,288 29	
		<hr/>
Surplus to policy holders.....		\$1,605,288 29
		<hr/>
Total liabilities.....		\$12,100,822 09

EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>
Written during the year.....	\$33,625 41	\$8,175 55
Expired and canceled.....	5,359 36	1,589 57
	<hr/>	<hr/>
In force December 31, 1912.....	\$28,266 05	\$6,585 98
Deduct amount reinsured.....	2,916 33	862 07
	<hr/>	<hr/>
Net premiums in force.....	\$25,349 72	\$5,723 91

BUSINESS IN MAINE.

	<i>Premiums Received.</i>
Accident.....	\$308 25
Health.....	122 50
	<hr/>
Totals.....	\$430 75



## 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.....	\$2,598,601 61	
Health.....	671,420 15	\$3,270,021 76
Policy fees required or represented by applications.....		139,044 00
Interest on mortgage loans.....	\$36,195 06	
Interest on collateral loans.....	3,900 00	
Interest on bonds and dividends on stocks.....	21,275 23	
Interest on deposits.....	560 59	
Interest from all other sources.....	87 08	
Rents.....	3,497 50	65,515 46
Agents' balances previously charged off.....		665 81
Increase in book value of ledger assets.....		1,365 56
Total income.....		\$3,476,612 59
Ledger assets Dec. 31, 1911.....		2,229,082 06
Total.....		\$5,705,694 65

## DISBURSEMENTS.

Net amount paid for losses:		
Accident.....	\$1,064,362 72	
Health.....	314,983 70	\$1,379,346 42
Investigation and adjustment of claims.....		28,975 69
Policy fees retained by agents.....		139,044 00
Commissions or brokerage.....		642,425 65
Salaries, fees and compensation of officers and home office employes..		357,577 79
Salaries and expenses of agents not paid by commissions.....		450,920 78

Medical examiners fees and salaries . . . . .	\$14,926 39
Rents . . . . .	60,246 84
Taxes on real estate . . . . .	269 66
State taxes on premiums . . . . .	52,753 48
Insurance department licenses and fees . . . . .	16,170 49
All other licenses, fees and taxes . . . . .	6,546 16
Legal expenses . . . . .	45,814 05
Advertising . . . . .	20,387 26
Printing and stationery . . . . .	38,088 72
Postage, telegraph, telephone and express . . . . .	39,130 19
Interest or dividends to stockholders . . . . .	60,000 00
Agents' balances charged off . . . . .	29,145 11
Loss on sale or maturity of ledger assets . . . . .	23 16
Decrease in book value of ledger assets . . . . .	67 09
Bank exchange . . . . .	1,499 79
Miscellaneous expenditures . . . . .	38,543 20
<b>Total disbursements . . . . .</b>	<b>\$3,421,901 92</b>
<b>Balance . . . . .</b>	<b>\$2,283,792 73</b>

## LEDGER ASSETS.

Book value of real estate . . . . .	\$54,147 41
Mortgage loans on real estate . . . . .	558,050 00
Loans secured by collateral . . . . .	60,000 00
Book value of bonds and stocks . . . . .	430,182 92
Cash in office . . . . .	\$2,831 70
Cash in banks not on interest . . . . .	13,476 79
Cash in banks on interest . . . . .	110,682 16
<b>Gross premiums in course of collection . . . . .</b>	<b>692,599 70</b>
Bills receivable . . . . .	8,878 94
Agents' balances . . . . .	110,347 41
Furniture and fixtures . . . . .	88,862 60
Cash in transit . . . . .	153,733 10
<b>Total ledger assets . . . . .</b>	<b>\$2,283,792 73</b>

## NON-LEDGER ASSETS.

Interest accrued on mortgages . . . . .	\$8,233 09
Interest accrued on bonds . . . . .	5,055 73
Interest accrued on collateral loans . . . . .	1,200 00
<b>Market value of real estate over book value . . . . .</b>	<b>4,727 59</b>
<b>Gross assets . . . . .</b>	<b>\$2,303,009 14</b>

## DEDUCT ASSETS NOT ADMITTED.

Company's stock owned and loans thereon . . . . .	\$110,347 41
Bills receivable . . . . .	8,878 94
Furniture and fixtures . . . . .	88,862 60
Book value of bonds and stocks over market value . . . . .	17,291 86
<b>Total admitted assets . . . . .</b>	<b>\$2,077,628 33</b>

## LIABILITIES.

## Losses and claims:

	<i>Unadjusted.</i>	<i>Revised.</i>	
Accident.....	\$126,047 01	\$59,860 00	
Health.....	10,656 54	1,725 00	
	<hr/>	<hr/>	
Totals.....	\$136,703 55	\$61,585 00	\$198,288 55
Deduct reinsurance.....			4,410 00
			<hr/>
Net unpaid claims.....			\$193,878 55
Estimated expense of investigation and adjustment of claims.....			1,000 00
Unearned premiums on outstanding risks.....			\$11,548 20
Commissions due agents and brokers.....			114,092 85
Salaries and other miscellaneous expenses due or accrued.....			12,341 22
Federal, state and other taxes due or accrued.....			30,000 00
Due for reinsurance.....			523 29
Advance premiums.....			1,654 05
Contingent reserve.....			150,000 00
			<hr/>
Total.....			\$1,315,038 16
Cash capital.....		\$300,000 00	
Surplus over all liabilities.....		462,590 17	
			<hr/>
Surplus to policy holders.....			\$762,590 17
			<hr/>
Total liabilities.....			\$2,077,628 33

## EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>
In force December 31, 1911.....	\$1,341,901 42	\$103,110 61
Written during the year.....	3,107,718 02	807,680 96
	<hr/>	<hr/>
Totals.....	\$4,449,619 44	\$910,791 57
Expired and canceled.....	3,005,687 90	721,641 90
	<hr/>	<hr/>
In force December 31, 1912.....	\$1,443,931 54	\$189,149 67
Deduct amount reinsured.....	9,984 81	-
	<hr/>	<hr/>
Net premiums in force.....	\$1,433,946 73	\$189,149 67

## BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident.....	\$10,225 45	\$3,017 60
Health.....	5,399 75	1,716 46
	<hr/>	<hr/>
Totals.....	\$15,625 20	\$4,734 06

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.....	\$275,285 40	
Health.....	81,152 75	
Liability.....	5,420,734 43	
Fidelity.....	67,689 02	
Plate glass.....	16,302 59	
Steam boiler.....	17,029 12	
Burglary and theft.....	111,347 65	
Automobile property damage.....	386,577 22	
Workmen's collective.....	70,637 78	\$6,446,755 96
Interest on bonds.....	\$198,534 2½	
Interest on deposits.....	158 51	
Interest from all other sources.....	1,625 50	200,318 27
Increase in book value of ledger assets.....		1,387 50
Income from all other sources.....		107 99
Total income.....		\$6,648,569 72
Ledger assets Dec. 31, 1911.....		5,996,519 54
Total.....		\$12,645,089 26

DISBURSEMENTS.

Net amount paid for losses:		
Accident.....	\$174,797 60	
Health.....	37,617 90	
Liability.....	1,974,508 28	
Fidelity.....	47,786 59	
Plate glass.....	1,113 77	
Steam boiler.....	344 47	
Burglary and theft.....	39,677 29	
Automobile property damage.....	113,788 14	
Workmen's collective.....	30,296 87	\$2,419,930 91

Investigation and adjustment of claims.....	\$494,930 23
Commissions or brokerage.....	1,490,555 86
Salaries, fees and compensation of officers and home office employes..	113,480 35
Salaries and expenses of agents not paid by commissions.....	46,448 97
Medical examiners fees and salaries.....	178 00
Inspections.....	72,284 98
Rents.....	14,090 67
State taxes on premiums.....	94,542 78
Insurance department licenses and fees.....	9,732 44
All other licenses, fees and taxes.....	8,763 62
Legal expenses.....	8,035 74
Advertising.....	15,441 14
Printing, stationery and supplies.....	42,006 90
Postage, telegraph, telephone and express.....	23,970 31
Furniture and fixtures.....	4,320 76
Agents' balances charged off.....	294 32
Decrease in book value of ledger assets.....	46,222 55
Remitted to home office.....	217,467 31
Investment expenses.....	581 17
Loss on investment account.....	12,750 00
Miscellaneous expenditures.....	15,781 11
Total disbursements.....	<u>\$5,151,810 12</u>
Balance.....	\$7,493,279 14

## LEDGER ASSETS.

Book value of bonds.....	\$5,819,922 50
Cash in office.....	\$689 90
Cash in banks not on interest.....	2,610 10
Cash in banks on interest.....	280 34
Cash deposited with trustees.....	37,182 32
Gross premiums in course of collection.....	1,632,593 98
Total ledger assets.....	<u>\$7,493,279 14</u>

## NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	\$78,480 79
Gross assets.....	<u>\$7,571,759<sup>-</sup>93</u>

## DEDUCT ASSETS NOT ADMITTED.

Premiums in course of collection—written prior to Oct. 1, last.....	106,228 01
Total admitted assets.....	<u>\$7,465,531 92</u>

## LIABILITIES.

## Losses and claims:

	<i>Unadjusted.</i>	<i>Resisted.</i>
Accident.....	\$34,715 00	\$22,035 00
Health.....	7,030 00	-
Fidelity.....	6,645 00	-

668 EMPLOYERS' LIABILITY ASSURANCE CORPORATION.

Plate glass.....	\$375 00	-	
Burglary and theft.....	6,845 00	-	
Automobile property damage.....	25,330 00	\$1,000 00	
Workmen's collective.....	8,315 00	-	
<hr/>			
Unpaid claims.....	\$89,255 00	\$23,035 00	\$112,290 00
Estimated expense of investigation and adjustment of claims.....			7,255 00
Special reserve for unpaid liability losses.....			1,732,766 00
Unearned premiums on outstanding risks.....			2,843,481 59
Commissions due agents and brokers.....			400,196 10
Salaries and other miscellaneous expenses due or accrued.....			50,000 00
Federal, state and other taxes due or accrued.....			75,000 00
<hr/>			
Total.....			\$5,220,988 69
Statutory deposit.....	\$350,000 00		
Surplus over all liabilities.....	1,894,543 20		
<hr/>			
Surplus to policy holders.....			\$2,244,543 23
<hr/>			
Total liabilities.....			\$7,465,531 92

EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>	<i>Liability.</i>
In force December 31, 1911.....	\$257,642 52	\$77,706 68	\$3,448,919 74
Written during the year.....	319,372 81	101,587 96	6,427,843 84
<hr/>			
Totals.....	\$577,015 33	\$179,294 64	\$9,876,763 58
Expired and canceled.....	310,504 39	107,955 99	5,254,273 57
<hr/>			
In force December 31, 1912.....	\$266,510 94	\$71,338 65	\$4,622,490 01
Deduct amount reinsured.....	366 00	35 00	1,142 48
<hr/>			
Net premiums in force.....	\$266,144 94	\$71,303 65	\$4,621,347 53
<hr/>			
	<i>Fidelity.</i>	<i>Plate Glass.</i>	
In force December 31, 1911.....	\$81,281 62	-	
Written during the year.....	91,740 80	19,135 83	
<hr/>			
Totals.....	\$173,022 42	\$19,135 83	
Expired and canceled.....	105,837 36	3,053 85	
<hr/>			
In force December 31, 1912.....	\$67,185 06	\$16,081 98	
Deduct amount reinsured.....	387 50	-	
<hr/>			
Net premiums in force.....	\$66,797 56	\$16,081 98	
<hr/>			
	<i>Steam Boiler,</i>	<i>Burglary</i>	
		<i>and Theft.</i>	
In force December 31, 1911.....	\$32,022 11	\$143,079 81	
Written during the year.....	19,732 30	130,210 82	
<hr/>			
Totals.....	\$51,754 41	\$273,290 63	
Expired and canceled.....	10,970 27	109,373 51	
<hr/>			
In force December 31, 1912.....	\$40,784 14	\$163,917 12	
Deduct amount reinsured.....	-	1,535 13	
<hr/>			
Net premiums in force.....	\$40,784 14	\$162,381 99	

## EQUITABLE ACCIDENT COMPANY.

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	<i>Workmen's Collective.</i>	<i>Auto. Property Damage.</i>
In force December 31, 1911.....	\$40,364 63	\$351,199 91
Written during the year.....	95,943 18	514,112 61
Totals.....	\$136,307 81	\$865,312 52
Expired and canceled.....	106,513 62	474,529 36
In force December 31, 1912.....	\$29,794 19	\$390,783 16
Deduct amount reinsured.....	-	-
Net premiums in force.....	\$29,794 19	\$390,783 16

## BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident.....	\$7,487 05	\$2,113 38
Health.....	3,767 39	1,726 00
Liability.....	49,803 74	15,309 43
Fidelity.....	2,842 16	126 48
Plate glass.....	630 43	30 00
Steam boiler.....	1,989 44	-
Burglary and theft.....	1,494 58	187 23
Automobile property damage.....	4,170 67	550 80
Totals.....	\$72,185 46	\$20,043 32

## 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 }		
Health }		\$87,110 37
Policy fees required or represented by applications.....		20,185 00
Interest on mortgage loans.....	\$162 50	
Interest on bonds and dividends on stocks.....	6,771 25	
Interest on deposits.....	447 89	7,381 64

Profit on sale or maturity of ledger assets.....	\$173 32
Tax on bank stock refunded.....	70 82
Total income.....	\$114,921 15
Ledger assets Dec. 31, 1911.....	189,205 89
Total.....	\$304,127 04

## DISBURSEMENTS.

Net amount paid for losses:	
Accident {	
Health } .....	\$39,845 65
Investigation and adjustment of claims .....	2,588 15
Policy fees retained by agents.....	20,185 00
Commissions or brokerage.....	13,449 30
Salaries, fees and compensation of officers and home office employes..	15,375 08
Salaries and expenses of agents not paid by commissions.....	8,162 67
Medical examiners fees and salaries.....	84 50
Rents.....	2,570 00
State taxes on premiums.....	717 35
Insurance department licenses and fees.....	738 25
All other licenses, fees and taxes.....	351 00
Legal expenses.....	1,433 35
Advertising.....	1,262 06
Printing and stationery.....	3,156 69
Postage, telegraph, telephone and express.....	2,598 27
Furniture and fixtures.....	306 86
Interest or dividends to stockholders.....	8,000 00
Decrease in book value of ledger assets.....	169 20
Traveling expense.....	879 78
Claims paid twice by mistake.....	8 16
Miscellaneous expenditures.....	1,346 11
Total disbursements.....	\$123,227 49
Balance.....	\$180,899 55

## LEDGER ASSETS.

Mortgage loans on real estate.....		\$4,200 00
Book value of bonds and stocks.....		166,234 25
Cash in office.....	\$1,368 49	
Cash in banks not on interest.....	75 04	
Cash in banks on interest.....	9,006 77	10,450 30
Gross premiums in course of collection.....		15 00
Total ledger assets.....		\$180,899 55

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$41 78	
Interest accrued on bonds.....	2,148 94	\$2,190 72
Suspense account.....		238 34
Gross assets.....		\$183,328 61



## DEDUCT ASSETS NOT ADMITTED.

Book value of ledger assets over market value.....	\$1,886 25
Total admitted assets.....	\$181,442 36

## LIABILITIES.

Losses and claims:	<i>Unadjusted.</i>	<i>Revised.</i>	
Accident } .....	\$5,842 71	\$745 00	\$6,587 71
Health } .....			
Estimated expense of investigation and adjustment of claims.....			500 00
Unearned premiums on outstanding risks.....			8,357 50
Commissions due agents and brokers.....			4 50
Salaries and other miscellaneous expenses due or accrued.....			2,904 12
Federal, state and other taxes due or accrued.....			871 00
Due for reinsurance.....			19 18
Advance premiums.....			2,029 38
Total.....			\$21,273 39
Cash capital.....	\$100,000 00		
Surplus over all liabilities.....	60,168 97		
Surplus to policy holders.....			\$160,168 97
Total liabilities.....			\$181,442 36

## EXHIBIT OF PREMIUMS.

	<i>Accident and Health.</i>
In force Dec. 31, 1911.....	\$16,944 07
Written during 1911.....	87,444 69
Totals.....	\$104,388 76
Expired and canceled.....	87,673 75
In force December 31, 1912.....	\$16,715 01
Deduct amount reinsured.....	35 98
Net premiums in force.....	\$16,679 03

## BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident } .....	\$8,402 95	\$4,373 58
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.....	\$202,870 31	
Surety.....	287,136 32	\$490,006 63
Interest on mortgage loans.....	\$2,000 00	
Interest on bonds and dividends on stocks.....	53,584 18	
Interest on deposits.....	2,179 25	
Interest from all other sources.....	367 21	58,130 64
Profit on sale or maturity of ledger assets.....		5,773 04
Total income.....		\$553,910 31
Ledger assets Dec. 31, 1911.....		1,346,663 22
Total.....		\$1,900,573 53

## DISBURSEMENTS.

Net amount paid for losses:		
Fidelity.....	\$22,814 30	
Surety.....	56,105 54	\$78,919 84
Commissions or brokerage.....		77,096 94
Salaries, fees and compensation of officers and home office employes..		69,522 32
Salaries and other expenses of agents not paid by commissions.....		82,275 25
Inspections.....		2,207 99
Rents.....		3,495 44
State taxes on premiums.....		4,103 26
Insurance department licenses and fees.....		4,331 05
All other licenses, fees and taxes.....		20,037 77
Legal expenses.....		6,224 50
Advertising.....		2,607 49
Printing and stationery.....		12,491 64
Postage, telegraph, telephone and express.....		5,712 53
New York Excise.....		10,551 04
Miscellaneous expenditures.....		4,224 76
Total disbursements.....		\$383,801 82
Balance.....		\$1,516,771 71

## EQUITABLE SURETY COMPANY.

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## LEDGER ASSETS.

Mortgage loans on real estate.....		\$40,000 00	
Book value of bonds and stocks.....			1,137,712 15
Cash in office.....	\$2,883 66		
Cash in banks not on interest.....	43,010 64		
Cash in banks on interest.....	133,000 29		178,894 59
Gross premiums in course of collection.....		137,260 00	
New York Excise reserve fund.....		22,904 97	
Total ledger assets.....			\$1,516,771 71

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$500 00		
Interest due and accrued on bonds.....	11,781 25		\$12,281 25
Accounts collectible.....		3,136 60	
Furniture and fixtures.....		6,285 57	
Gross assets.....			\$1,538,475 13

## DEDUCT ASSETS NOT ADMITTED.

Furniture and fixtures.....	\$6,285 57		
Accounts collectible.....	3,136 60		
Premiums in course of collection—written prior to Oct. 1, last.....	9,150 00		
Book value of bonds and stocks over market value...	9,197 90		\$27,770 07
Total admitted assets.....			\$1,510,705 06

## LIABILITIES.

Losses and claims:..	Adjusted.	Unadjusted.	Resisted.	
Fidelity.....	\$732 38	\$6,896 38	-	
Surety.....	314 82	27,580 43	\$11,647 30	
Unpaid claims.....	\$1,047 20	\$34,476 81	\$11,647 30	\$47,171 31
Estimated expense of investigation and adjustment of claims.....				1,150 00
Unearned premiums on outstanding risks.....				253,071 61
Commissions due agents and brokers.....				32,027 38
Accounts payable.....				2,928 66
Federal, state and other taxes due or accrued.....				7,296 22
Due for reinsurance.....				7,173 79
Total.....				\$350,818 97
Cash capital.....		\$1,000,000 00		
Surplus over all liabilities.....		159,886 09		
Surplus to policy holders.....				\$1,159,886 09
Total liabilities.....				\$1,510,705 06

## EXHIBIT OF PREMIUMS.

	<i>Fidelity.</i>	<i>Surety.</i>
In force December 31, 1911.....	\$97,414 19	\$132,806 06
Written during the year.....	248,289 65	342,078 19
<b>Totals.....</b>	<b>\$345,703 84</b>	<b>\$474,884 25</b>
Expired and canceled.....	129,694 49	158,194 73
In force December 31, 1912.....	\$216,009 35	\$316,689 52
Deduct amount reinsured.....	20,933 56	29,843 38
<b>Net premiums in force.....</b>	<b>\$195,075 79</b>	<b>\$286,846 14</b>

## BUSINESS IN MAINE.

	<i>Premiums Received.</i>
Fidelity.....	\$16 38
Surety.....	894 95
<b>Totals.....</b>	<b>\$911 33</b>

## FEDERAL CASUALTY COMPANY,

DETROIT, MICHIGAN.

INCORPORATED IN 1906. COMMENCED BUSINESS IN 1906.

V. D. CLIFF, *President.*L. E. DALY, *Secretary.*

Cash Capital, \$200,000.

## INCOME.

Net premiums:		
Accident } .....		\$345,410 83
Health } .....		
Policy fees required or represented by applications.....		36,302 00
Interest on bonds and dividends on stocks.....	\$15,340 29	
Interest on deposits.....	21 95	15,362 24
Profit on sale or maturity of ledger assets.....		225 00
Increase in book value of ledger assets.....		500 00
From Union National Bank.....		253 12
<b>Total income.....</b>		<b>\$398,053 19</b>
Ledger assets Dec. 31, 1911.....		331,131 67
<b>Total.....</b>		<b>\$729,184 86</b>

DISBURSEMENTS.

Net amount paid for losses		
Accident }		
Health }		\$144,392 99
Policy fees retained by agents		36,139 26
Commissions or brokerage		64,937 96
Salaries, fees and compensation of officers and home office employes		22,482 52
Salaries and expenses or agents not paid by commissions		27,876 82
Medical examiners' fees and salaries		1,199 66
Rents		7,541 92
State taxes on premiums		6,815 48
Insurance department licenses and fees		2,288 94
All other licenses, fees and taxes		450 14
Legal expenses		410 73
Advertising		1,548 35
Printing and stationery		4,331 85
Postage, telegraph, telephone and express		6,400 30
Furniture and fixtures		122 70
Interest or dividends to stockholders		20,000 00
Agents' balances charged off		95 34
Loss on sale or maturity of ledger assets		6,800 00
Decrease in book value of ledger assets		721 20
Miscellaneous expenditures		1,460 18
		<hr/>
Total disbursements		\$356,016 34
		<hr/>
Balance		\$373,168 52

LEDGER ASSETS.

Book value of bonds and stocks		\$370,500 00
Cash in office	\$1,573 64	
Cash in banks not on interest	1,094 88	2,668 52
		<hr/>
Total ledger assets		\$373,168 52

NON-LEDGER ASSETS.

Interest accrued on bonds		\$6,296 51
Market value of bonds and stocks over book value		696 20
		<hr/>
Total admitted assets		\$380,161 23

LIABILITIES.

Losses and claims:	<i>Unadjusted.</i>	<i>Reserve.</i>	
Accident }			
Health }	\$20,136 25	\$588 25	\$20,724 50
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			6,697 01
			<hr/>
Total			\$47,421 51

Cash capital.....	\$200,000 00	
Surplus over all liabilities.....	132,739 72	
		\$332,739 72
Surplus to policy holders.....		
Total liabilities.....		\$380,161 23

## EXHIBIT OF PREMIUMS.

		<i>Accident and Health.</i>
In force December 30, 1911.....		\$6,434 15
Written during the year.....		345,410 83
		\$351,844 98
Totals.....		345,147 97
Expired and canceled.....		
In force December 31, 1912.....		\$6,697 01

## BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident } .....	\$2,144 66	\$630 10
Health } .....		

## FIDELITY AND CASUALTY COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1876. COMMENCED BUSINESS IN 1876.

ROBERT J. HILLAS, *President.*THEODORE E. GATY, *Secretary.*

Cash Capital, \$1,000,000.

## INCOME.

Net premiums:		
Accident.....	\$1,872,174 11	
Health.....	1,208,226 27	
Liability.....	3,388,660 51	
Fidelity.....	224,487 42	
Surety.....	196,734 34	
Plate glass.....	448,639 05	
Steam boiler.....	406,911 32	
Burglary and theft.....	498,391 72	
Fly wheel.....	76,409 96	
Automobile property damage.....	45,332 11	
Workmen's collective.....	5,023 49	
		\$8,370,990 30

Interest on collateral loans .....	\$809 38	
Interest on bonds and dividends on stocks.....	364,931 20	
Interest on deposits.....	2,967 07	
Interest from all other sources.....	7,818 74	
Rents—including company's own occupancy.....	127,454 33	\$503,980 72
<hr/>		
Agents' balances previously charged off.....		2,632 07
Profit on sale or maturity of ledger assets.....		9,475 00
Increase in book value of ledger assets.....		20,250 00
Suspense account.....		2,115 23
Munich Reinsurance Company contract.....		85,445 38
Fidelity insurance fund.....		1,129 17
Profit and loss.....		135 26
<hr/>		
Total income.....	\$8,996,153 13	
Ledger assets Dec. 31, 1911.....	10,451,838 07	
<hr/>		
Total.....	\$19,447,991 20	

## DISBURSEMENTS.

Net amount paid for losses:		
Accident.....	\$864,036 65	
Health.....	561,574 32	
Liability.....	1,378,925 71	
Fidelity.....	94,782 52	
Surety.....	49,407 98	
Plate glass.....	168,903 64	
Steam boiler.....	52,697 76	
Burglary and theft.....	239,025 38	
Fly wheel.....	3,802 42	
Automobile property damage.....	9,407 17	
Workmen's collective.....	5,456 29	\$3,428,019 84
<hr/>		
Investigation and adjustment of claims.....	559,045 75	
Commissions or brokerage.....	2,216,211 32	
Salaries, fees and compensation of officers and home office employes..	527,997 05	
Salaries and expenses of agents not paid by commissions.....	511,633 94	
Medical examiners fees and salaries.....	11,032 93	
Inspections.....	246,813 57	
Rents—including company's own occupancy.....	78,006 24	
Repairs and expenses on real estate.....	50,953 16	
Taxes on real estate.....	22,477 76	
State taxes on premiums.....	134,043 61	
Insurance department licenses and fees.....	17,670 58	
All other licenses, fees and taxes.....	8,987 99	
Legal expenses.....	2,502 75	
Advertising.....	3,845 06	
Printing and stationery.....	83,718 85	
Postage, telegraph, telephone and express.....	30,524 83	
Furniture and fixtures.....	13,479 40	
Interest or dividends to stockholders.....	200,000 00	
Agents' balances charged off.....	1,151 00	
Loss on sale or maturity of ledger assets.....	1,753 60	
Decrease in book value of ledger assets.....	5,000 00	
Munich Reinsurance Company contract.....	60,479 31	
Suspense account.....	1,137 63	
Fidelity insurance fund.....	37 96	
Miscellaneous expenditures.....	20,310 83	
<hr/>		
Total disbursements.....	\$8,236,834 96	
<hr/>		
Balance.....	\$11,211,156 24	

## LEDGER ASSETS.

Book value of real estate .....		\$1,402,250 77	
Loans secured by collateral .....		100,000 00	
Book value of bonds and stocks .....		7,712,680 94	
Cash in office .....	\$10,004 93		
Cash in banks not on interest .....	119,048 71		
Cash in banks on interest .....	191,118 85		320,172 49
Gross premiums in course of collection .....			1,542,242 40
Bills receivable .....			7,250 00
Agents' balances and sundry ledger assets .....			58,037 99
Equity in funds of the Excise Reinsurance Association .....			65,953 12
Equity in hands of the Workmen's Compensation and Inspection Bureau .....			2,568 53
Total ledger assets .....			\$11,211,156 24

## NON-LEDGER ASSETS

Interest accrued on bonds .....	\$55,732 37		
Interest accrued on collateral loans .....	1,098 60		
Interest accrued on other assets .....	633 71		
Rents accrued on company's property .....	70 00		\$57,534 68
Market value of bonds and stocks over book value .....			209,616 72
Gross assets .....			\$11,478,307 64

## DEDUCT ASSETS NOT ADMITTED.

Bills receivable .....	\$7,250 00		
Premiums in course of collection—written prior to Oct. 1, last .....	262,061 23		
Agents' balances and sundry ledger assets .....	58,037 99		
Equity in hands of the Workmen's Compensation and Inspection Bureau .....	2,568 53		\$329,917 75
Total admitted assets .....			\$11,148,389 89

## LIABILITIES.

Losses and claims:	<i>Unadjusted.</i>	<i>Resisted.</i>	
Accident .....	\$222,121 52	\$107,950 00	
Health .....	173,734 62	5,050 00	
Fidelity .....	79,626 02	25,140 80	
Surety .....	50,923 94	2,915 52	
Plate glass .....	15,441 44	-	
Steam boiler .....	15,495 00	9,900 00	
Burglary and theft .....	74,894 00	16,295 00	
Fly wheel .....	3,350 00	-	
Workmen's collective .....	2,500 00	-	
Totals .....	\$638,086 54	\$167,251 32	\$805,337 86
Deduct reinsurance .....			21,587 84



Net unpaid claims.....		\$783,750 02
Estimated expense of investigation and adjustment of claims.....		34,675 00
Special reserve for unpaid liability losses.....		1,486,449 96
Unearned premiums on outstanding risks.....		4,736,622 17
Commissions due agents and brokers.....		340,554 38
Salaries and other miscellaneous expenses due or accrued.....		1,419 67
Federal, state and other taxes due or accrued.....		128,370 91
Due for reinsurance.....		22,123 98
Held under contract with Munich Reinsurance Company.....		67,070 05
Fidelity insurance fund.....		10,965 70
Suspense account.....		4,686 81
Reserve for contingencies.....		250,000 00
All other liabilities.....		417 20
<b>Total.....</b>		<b>\$7,867,105 85</b>
Cash capital.....	\$1,000,000 00	
Surplus over all liabilities.....	2,281,284 04	
<b>Surplus to policy holders.....</b>		<b>\$3,281,284 04</b>
<b>Total liabilities.....</b>		<b>\$11,148,389 89</b>

EXHIBIT OF PREMIUMS

	<i>Accident.</i>	<i>Health.</i>	<i>Liability.</i>
In force December 31, 1911.....	\$2,104,125 99	\$1,253,617 64	\$2,941,035 07
Written during the year.....	2,778,116 44	1,757,665 36	4,285,369 81
<b>Totals.....</b>	<b>\$4,882,242 43</b>	<b>\$3,011,283 00</b>	<b>\$7,226,404 88</b>
Expired and canceled.....	2,786,359 56	1,725,505 85	3,932,131 95
<b>n force December 31, 1912.....</b>	<b>\$2,095,882 87</b>	<b>\$1,285,777 15</b>	<b>\$3,294,272 93</b>
Deduct amount reinsured.....	8,046 52	2,007 61	721 10
<b>Net premiums in force.....</b>	<b>\$2,087,836 35</b>	<b>\$1,283,769 54</b>	<b>\$3,293,551 83</b>
	<i>Fidelity.</i>	<i>Surety.</i>	<i>Plate Glass.</i>
In force December 31, 1911.....	\$312,945 72	\$233,170 08	\$474,283 08
Written during the year.....	318,235 46	274,515 15	614,589 96
<b>Totals.....</b>	<b>\$631,181 18</b>	<b>\$507,685 23</b>	<b>\$1,088,873 04</b>
Expired and canceled.....	342,367 98	273,901 63	620,956 30
<b>In force December 31, 1912.....</b>	<b>\$288,813 20</b>	<b>\$233,783 60</b>	<b>\$467,916 74</b>
Deduct amount reinsured.....	6,031 93	27,480 15	641 72
<b>Net premiums in force.....</b>	<b>\$282,781 27</b>	<b>\$206,303 45</b>	<b>\$467,275 02</b>
	<i>Steam Boiler.</i>	<i>Burglary and Theft.</i>	<i>Fly Wheel.</i>
In force December 31, 1911.....	\$827,572 61	\$732,034 47	\$205,702 79
Written during the year.....	603,668 31	697,485 35	98,744 20
<b>Totals.....</b>	<b>\$1,431,240 92</b>	<b>\$1,429,519 82</b>	<b>\$304,446 99</b>
Expired and canceled.....	563,918 16	715,834 21	109,575 50
<b>In force December 31, 1912.....</b>	<b>\$867,322 76</b>	<b>\$713,685 61</b>	<b>\$194,871 49</b>
Deduct amount reinsured.....	150 00	6,775 20	-
<b>Net premiums in force.....</b>	<b>\$867,172 76</b>	<b>\$706,910 41</b>	<b>\$194,871 49</b>

## FIDELITY AND DEPOSIT COMPANY.

	<i>Auto. Property Damage.</i>	<i>Workmens' Collective.</i>
In force December 31, 1911.....	—	\$23,144 98
Written during the year.....	\$58,298 23	11,142 82
Totals.....	\$58,298 23	\$34,287 80
Expired and canceled.....	14,898 03	15,854 51
In force December 31, 1912.....	\$43,400 20	\$18,433 29

## BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident.....	\$7,550 91	\$1,790 58
Health.....	3,822 60	1,264 59
Liability.....	21,188 22	2,398 06
Fidelity.....	660 15	—
Surety.....	28 33	—
Plate glass.....	1,170 83	461 21
Steam boiler.....	5,335 58	123 23
Burglary and theft.....	2,104 62	229 00
Fly wheel.....	80 00	—
Totals.....	\$41,941 24	\$6,266 67

## FIDELITY AND DEPOSIT COMPANY,

BALTIMORE, MD.

INCORPORATED IN 1890 COMMENCED BUSINESS IN 1890

EDWIN WARFIELD, *President.*ROBERT S. HART, *Secretary.*

Cash Capital, \$2,000,000.

## INCOME.

Net premiums:		
Accident.....	\$168,057 63	
Health.....	76,074 19	
Liability.....	1,524,895 55	
Fidelity.....	799,736 43	
Surety.....	1,583,164 94	
Plate glass.....	217,239 46	
Burglary and theft.....	91,049 48	
Automobile property damage.....	118,474 47	
Workmen's collective.....	12,728 42	\$4,591,420 57
Inspections.....		1,627 23

Interest on collateral loans .....	\$2,000 00	
Interest on bonds and dividends on stocks.....	176,874 38	
Interest on deposits .....	10,513 33	
Interest from all other sources .....	1,458 16	
Rents—including company's own occupancy.....	155,655 14	\$346,501 01
<hr/>		
Agents' balances previously charged off .....		1,492 04
Profit on sale or maturity of ledger assets .....		5,445 00
Increase in book value of ledger assets .....		118,984 00
Increase in return premiums .....		7,016 09
Increase in reinsurance premiums .....		4,027 09
Items previously charged off .....		382 60
<hr/>		
Total income .....		\$5,076,895 63
Ledger assets Dec. 31, 1911.....		8,345,096 21
<hr/>		
Total .....		\$13,421,991 84

## DISBURSEMENTS.

Net amount paid for losses		
Accident .....	\$62,444 97	
Health .....	26,361 40	
Liability .....	412,685 84	
Fidelity .....	330,720 57	
Surety .....	385,738 85	
Plate glass .....	80,104 40	
Burglary and theft .....	17,262 73	
Automobile property damage .....	46,235 36	
Workmen's collective .....	7,572 79	\$1,369,126 91
<hr/>		
Collection expenses, salvage and recovery .....	20,482 98	
Investigation and adjustment of claims .....	199,414 18	
Commissions or brokerage .....	1,081,151 66	
Salaries, fees and compensation of officers and home office employes ..	389,827 79	
Salaries and expenses of agents not paid by commissions .....	329,818 96	
Medical examiners fees and salaries .....	164 56	
Inspections .....	23,971 14	
Rents—including company's own occupancy .....	100,281 09	
Repairs and expenses on real estate .....	41,509 04	
Taxes on real estate .....	40,688 52	
State taxes on premiums .....	68,665 56	
Insurance department licenses and fees .....	17,626 94	
All other licenses, fees and taxes .....	31,525 03	
Legal expenses .....	39,244 61	
Advertising .....	20,322 06	
Printing and stationery .....	69,824 75	
Postage, telegraph telephone and express .....	50,774 55	
Furniture and fixtures .....	45,103 80	
Interest or dividends to stockholders .....	320,000 00	
Agents' balances charged off .....	3,147 11	
Decrease in book value of ledger assets .....	28,555 69	
Decrease in advance premiums .....	34,423 71	
Traveling expenses .....	16,348 17	
Expense of liquidation of Philadelphia Casualty Company .....	254,532 22	
Miscellaneous expenditures .....	25,219 38	
<hr/>		
Total disbursements .....		\$4,621,750 41
<hr/>		
Balance .....		\$8,800,241 43

## LEDGER ASSETS.

Book value of real estate.....		\$2,420,279 84	
Loans secured by collateral.....		114,500 00	
Book value of bonds and stocks.....		4,137,289 25	
Cash in office.....	\$47,462 70		
Cash in banks not on interest.....	223,998 08		
Cash in banks on interest.....	208,360 50		479,821 28
Gross premiums in course of collection.....		1,223,479 46	
New York excise reserve fund.....		53,363 81	
Masachusetts Workmen's compensation fund.....		1,725 50	
Accounts receivable.....		181,288 96	
Advanced on contracts.....		188,493 33	
Total ledger assets.....		\$8,800,241 43	

## DEDUCT ASSETS NOT ADMITTED.

Premiums in course of collection—written prior to Oct.			
1, last.....	\$275,449 50		
Accounts receivable.....	181,288 96		
Advanced on contracts.....	188,493 33		\$645,231 79
Total admitted assets.....			\$8,155,009 64

## LIABILITIES.

Losses and claims:	<i>Adjusted.</i>	<i>Unadjusted.</i>	<i>Resisted.</i>	
Accident.....	\$1,382 76	\$25,861 29	—	
Health.....	411 14	5,886 78	—	
Fidelity.....	6,133 36	75,838 96	80,450 00	
Surety.....	—	101,841 69	304,100 00	
Plate glass.....	—	1,474 94	—	
Burglary and theft.....	—	17,148 00	—	
Auto. property damage.....	—	13,718 65	1,040 28	
Workmen's collective... ..	—	2,174 76	—	
Unpaid claims.....	\$7,927 26	\$243,945 07	\$385,590 28	\$637,462 61
Special reserve for unpaid liability losses.....				277,263 81
Unearned premiums on outstanding risks.....				2,377,518 90
Commissions due agents and brokers.....				225,402 79
Salaries and other miscellaneous expenses due or accrued.....				10,000 00
Federal, state and other taxes due or accrued.....				100,000 00
Due for return premiums.....				80,263 72
Due for reinsurance.....				22,072 10
Advance premiums.....				104,424 30
Special reserve for liquidation expenses, Philadelphia Casualty Company				93,844 64
Total.....				\$3,928,252 87
Cash capital.....		\$2,000,000 00		
Surplus over all liabilities.....		2,226,756 77		
Surplus to policy holders.....				\$4,226,756 77
Total liabilities.....				\$8,155,009 64

EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>	<i>Liability.</i>
In force December 31, 1911.....	\$109,749 54	\$49,847 93	\$670,705 18
Written during the year.....	231,857 21	109,181 19	2,001,935 52
<b>Totals.....</b>	<b>\$341,606 75</b>	<b>\$159,029 12</b>	<b>\$2,672,640 70</b>
Expired and canceled.....	175,818 95	84,069 36	1,375,493 25
In force December 31, 1912.....	\$165,787 80	\$74,959 76	\$1,297,147 45
Deduct amount reinsured.....	11,716 89	5,164 97	8,739 65
<b>Net premiums in force.....</b>	<b>\$154,070 91</b>	<b>\$69,794 79</b>	<b>\$1,288,407 80</b>
	<i>Fidelity.</i>	<i>Surety.</i>	<i>Plate Glass.</i>
In force December 31, 1911.....	\$280,696 05	\$2,419,346 23	\$213,117 48
Written during the year.....	958,616 60	1,837,985 93	293,630 70
<b>Totals.....</b>	<b>\$1,239,312 65</b>	<b>\$4,257,332 16</b>	<b>\$506,748 18</b>
Expired and canceled.....	970,604 58	1,831,488 92	275,028 86
In force December 31, 1912.....	\$268,708 07	\$2,425,843 24	\$231,719 32
Deduct amount reinsured.....	9,371 88	129,274 88	513 38
<b>Net premiums in force.....</b>	<b>\$259,336 19</b>	<b>\$2,296,568 36</b>	<b>\$231,205 94</b>
	<i>Auto. Property</i>	<i>Burglary</i>	<i>Workmen's</i>
	<i>Damage.</i>	<i>and Theft.</i>	<i>Collective.</i>
In force December 31, 1911.....	\$89,575 84	\$70,285 77	\$4,449 35
Written during the year.....	173,705 16	134,626 34	18,344 54
<b>Totals.....</b>	<b>\$263,281 00</b>	<b>\$204,912 11</b>	<b>\$22,793 89</b>
Expired and canceled.....	127,740 98	78,240 71	14,753 37
In force December 31, 1912.....	\$135,540 02	\$126,671 40	\$8,040 52
Deduct amount reinsured.....	914 09	23,085 89	-
<b>Net premiums in force.....</b>	<b>\$134,625 93</b>	<b>\$103,585 51</b>	<b>\$8,040 52</b>

BUSINESS IN MAINE.

	<i>Premiums</i> <i>Received.</i>	<i>Losses</i> <i>Paid.</i>
Accident.....	\$58 44	-
Liability.....	268 50	-
Fidelity.....	1,754 49	-
Surety.....	5,692 45	\$4,466 03
Burglary and theft.....	172 19	-
Automobile property damage*.....	33 94	-
<b>Totals.....</b>	<b>\$7,980 01</b>	<b>\$4,466 03</b>

\*Includes vehicle damage.

## FRANKFORT GENERAL 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	}		
Health			\$118,222 50
Liability		1,006,840 66	
Burglary and theft		27,195 57	
Automobile property damage		12,360 12	
Workmen's collective		43,262 16	\$1,207,881 01
Policy fees required or represented by applications			21,426 04
Interest on bonds		\$47,827 31	
Interest on deposits		1,070 18	48,897 49
Received from home office			10,000 00
Total income			\$1,288,204 54
Ledger assets Dec. 31, 1911			1,535,852 32
Total			\$2,824,056 86

## DISBURSEMENTS.

Net amount paid for losses:			
Accident	}		
Health			\$47,403 35
Liability		570,104 71	
Burglary and theft		13,260 66	
Automobile property damage		2,197 64	
Workmen's collective		21,561 77	\$654,528 13
Investigation and adjustment of claims			107,572 96
Policy fees retained by agents			21,426 04
Commissions or brokerage			295,948 90
Salaries, fees and compensation of officers and home office employes			54,737 41
Salaries and expenses of agents not paid commissions			36,137 90
Inspections			17,057 14
Rents			9,276 94
State taxes on premiums			19,872 11
Insurance department licenses and fees			6,387 57
All other licenses, fees and taxes			1,967 51
Legal expenses			136 56
Advertising			6,415 50

Printing and stationery.....	\$13,210 31
Postage, telegraph, telephone and express.....	6,517 86
Furniture and fixtures.....	2,630 04
Decrease in book value of ledger assets.....	834 51
Remitted to home office.....	11,497 03
Workmen's compensation reinsurance and inspection bureau.....	2,057 41
Miscellaneous expenditures.....	6,985 37
<b>Total disbursements.....</b>	<b>\$1,275,197 20</b>
<b>Balance.....</b>	<b>\$1,548,859 66</b>

## LEDGER ASSETS.

Book value of bonds.....		\$1,270,932 88
Cash in office.....	\$1,630 00	
Cash in banks not on interest.....	10,661 18	
Cash in banks on interest.....	48,087 29	60,378 47
Gross premiums in course of collection.....		215,928 34
Cash in hands of trustees.....		1,619 97
<b>Total ledger assets.....</b>		<b>\$1,548,859 66</b>

## NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$13,857 08	
Interest accrued on other assets.....	111 85	\$13,968 93
Equity in assessments paid Workmen's compensation reinsurance and inspection bureau.....		1,853 96
<b>Gross assets.....</b>		<b>\$1,564,682 55</b>

## DEDUCT ASSETS NOT ADMITTED.

Premiums in course of collection—written prior to Oct. 1, last.....	\$13,918 08	
Decrease in market value of bonds.....	70,507 88	\$84,425 96
<b>Total admitted assets.....</b>		<b>\$1,480,256 59</b>

## LIABILITIES.

Losses and claims:			
	<i>Adjusted.</i>	<i>Unadjusted.</i>	<i>Resisted.</i>
Accident }.....	\$418 00	\$17,382 15	\$7,837 50
Health }.....			
Burglary and theft.....	-	2,227 50	3,105 00
Fly wheel.....	-	-	3,000 00
Auto. property damage.....	-	475 00	-
Workmen's collective.....	-	7,603 05	-
<b>Totals.....</b>	<b>\$418 00</b>	<b>\$27,687 70</b>	<b>\$13,942 50</b>
Deduct reinsurance.....			4,607 95

Net unpaid claims.....		\$37,440 25
Estimated expense of investigation and adjustment of claims.....		1,853 75
Special reserve of unpaid liability losses.....		470,179 00
Unearned premiums on outstanding risks.....		447,440 51
Commissions due agents and brokers.....		48,743 07
Salaries and other miscellaneous expenses due or accrued.....		1,500 00
Federal, state and other taxes due or accrued.....		11,800 00
Advance premiums.....		2,668 99
Total.....		\$1,021,625 57
Statutory deposit.....	\$250,000 00	
Surplus over all liabilities.....	208,631 02	
Surplus to policy holders.....		458,631 02
Total liabilities.....		\$1,480,256 59

## EXHIBIT OF PREMIUMS.

	<i>Accident and Health</i>	<i>Liability.</i>
In force December 31, 1911.....	\$59,544 60	\$765,347 54
Written during the year.....	160,048 43	1,204,902 75
Totals.....	\$219,593 03	\$1,970,250 29
Expired and canceled.....	157,831 00	1,197,642 84
In force December 31, 1912.....	\$61,762 03	\$772,607 45
Deduct amount reinsured.....	10,654 45	1,554 47-
Net premiums in force.....	\$51,107 58	\$771,052 98

  

	<i>Auto. Property Damage.</i>	<i>Burglary and Theft.</i>	<i>Workmen's Collective.</i>
In force December 31, 1911.....	-	\$45,830 34	\$30,301 80
Written during the year.....	14,300 26	45,305 77	45,906 11
Totals.....	\$14,300 26	\$91,136 11	\$76,207 91
Expired and canceled.....	2,555 27	48,308 98	52,232 31
In force December 31, 1912.....	\$11,744 99	\$42,827 13	\$23,975 60
Deduct amount reinsured.....	-	8,297 58	-
Net premiums in force.....	\$11,744 99	\$34,529 55	\$23,975 60

## BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident } Health } .....	\$1,295 45	\$631 03
Liability.....	1,450 14	104 62
Burglary and theft.....	80 83	-
Automobile property damage*.....	13 63	-
Totals.....	\$2,840 05	\$735 65

\*Includes vehicle damage.



GENERAL ACCIDENT FIRE AND LIFE ASSURANCE  
CORPORATION, LIMITED,

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.....	\$1,037,490 45	
Health.....	333,816 70	
Liability.....	1,717,269 14	
Burglary and theft.....	133,887 53	
Automobile property damage.....	254,626 25	\$3,477,090 07
Policy fees required or represented by applications.....		116,517 00
Interest on mortgage loans.....	\$569 02	
Interest on bonds and dividends on stocks.....	71,882 11	
Interest on deposits.....	151 26	
Interest from other sources.....	25 30	
Rents—including company's own occupancy.....	10,774 96	83,402 65
Profit on sale or maturity of ledger assets.....		1,614 32
Received from home office.....		51,798 43
Bonus on mortgage renewal.....		16 04
Total income.....		\$3,730,438 51
Ledger assets Dec. 31, 1911.....		2,880,544 89
Total.....		\$6,610,983 40

DISBURSEMENTS.

Net amount paid for losses:		
Accident.....	\$430,143 96	
Health.....	170,404 24	
Liability.....	660,955 10	
Burglary and theft.....	73,294 35	
Automobile property damage.....	116,930 97	\$1,451,728 62
Investigation and adjustment of claims.....		269,261 97
Policy fees retained by agents.....		116,517 00
Commissions or brokerage.....		1,021,129 51
Salaries, fees and compensation of officers and home office employes..		210,198 01
Salaries and expenses of agents not paid by commissions.....		84,041 20
Medical examiners' fees and salaries.....		14,279 52
Inspections.....		30,713 67

## 688 GENERAL ACCIDENT FIRE AND LIFE ASSURANCE COR.

Rents—including company's own occupancy.....	\$33,310 08
Repairs and expenses on real estate.....	10,767 06
State taxes on premiums.....	56,749 24
Insurance department licenses and fees.....	9,826 61
All other licenses, fees and taxes.....	5,386 42
Legal expenses.....	8,719 06
Advertising.....	9,000 98
Printing and stationery.....	44,493. 50
Postage, telegraph, telephone and express.....	19,392 08
Furniture and fixtures.....	10,932 95
Loss on sale or maturity of ledger assets.....	643 83
Remitted to home office.....	130,957 20
Miscellaneous expenditures.....	51,319 47
<b>Total disbursements.....</b>	<b>\$3,589,367 98</b>
<b>Balance.....</b>	<b>\$3,021,615 42</b>

## LEDGER ASSETS.

Book value of real estate.....	\$213,160 58
Mortgage loans on real estate.....	19,000 00
Book value of bonds and stocks.....	1,745,865 87
Cash in office.....	\$11,070 15
Cash in banks not on interest.....	64,010 38
Cash in banks on interest.....	47,032 30
<b>Gross premiums in course of collection.....</b>	<b>885,299 55</b>
<b>Accounts receivable.....</b>	<b>32,699 55</b>
<b>Weekly department.....</b>	<b>3,477 04</b>
<b>Total ledger assets.....</b>	<b>\$3,021,615 42</b>

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$616 21
Interest accrued on bonds.....	21,086 94
<b>Gross assets.....</b>	<b>\$3,043,318 57</b>

## DEDUCT ASSETS NOT ADMITTED.

Premiums in course of collection—written prior to Oct.	
1, last.....	\$76,943 72
Book value of ledger assets over market value.....	128,131 45
Accounts receivable.....	32,699 55
<b>Total admitted assets.....</b>	<b>\$2,805,543 85</b>

## LIABILITIES.

Losses and claims:	<i>Unadjusted.</i>	<i>Resisted.</i>	
Accident.....	\$71,474 44	\$18,638 00	
Health.....	30,895 40	8,429 00	
Burglary and theft.....	9,981 28	5,855 00	
Auto. property damage.....	31,388 17	3,950 00	
<b>Totals.....</b>	<b>\$143,739 29</b>	<b>\$36,872 00</b>	<b>\$180,611 29</b>
Deduct reinsurance.....			10,488 32

GENERAL ACCIDENT FIRE AND LIFE ASSURANCE COR. 689

Net unpaid claims.....		\$170,122 97
Estimated expense of investigation and adjustment of claims.....		5,396 27
Special reserve for unpaid liability losses.....		425,850 00
Unearned premiums on outstanding risks.....		1,256,554 59
Commissions due agents and brokers.....		269,451 93
Salaries and other miscellaneous expenses due or accrued.....		10 000 00
Federal, state and other taxes due or accrued.....		69,541 80
Advance premiums.....		16,546 70
		<hr/>
Total.....		\$2,223,464 26
Statutory deposit.....	\$250,000 00	
Surplus over all liabilities.....	332,079 59	
		<hr/>
Surplus to policy holders.....		582,079 59
		<hr/>
Total liabilities.....		\$2,805,543 85

EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>	<i>Liability.</i>
In force December 31, 1911.....	\$452,847 50	\$151,348 43	\$1,068,967 27
Written during the year.....	1,265,233 66	412,105 77	2,333,619 38
	<hr/>	<hr/>	<hr/>
Totals.....	\$1,718,081 16	\$563,454 20	\$3,402,586 65
Expired and canceled.....	1,301,474 64	428,006 46	1,873,871 44
	<hr/>	<hr/>	<hr/>
In force December 31, 1912.....	\$416,806 52	\$135,447 74	\$1,528,715 21
Deduct amount reinsured.....	18,260 03	6,051 03	4,007 42
	<hr/>	<hr/>	<hr/>
Net premiums in force.....	\$398,346 49	\$129,396 71	\$1,524,707 79
		<i>Burglary and Theft.</i>	<i>Auto. Property Damage.</i>
In force December 31, 1911.....		\$204,513 53	\$365,743 10
Written during the year.....		189,058 00	386,670 87
		<hr/>	<hr/>
Totals.....		\$393,571 53	\$752,413 97
Expired and canceled.....		217,222 08	496,488 31
		<hr/>	<hr/>
In force December 31, 1912.....		\$176,349 45	\$255,925 66
Deduct amount reinsured.....		9,690 40	-
		<hr/>	<hr/>
Net premiums in force.....		\$166,659 05	\$255,925 66

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident.....	\$5,258 07	\$2,307 85
Health.....	1,619 97	478 16
Liability.....	1,274 15	834 86
Burglary and theft.....	57 50	5 54
Automobile property damage.....	304 05	91 46
	<hr/>	<hr/>
Totals.....	\$8,513 74	\$3,717 87

## GLOBE INDEMNITY COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1911. COMMENCED BUSINESS IN 1911.

HENRY W. EATON, *President.*A. DUNCAN REID, *Secretary.*

Cash Capital, \$750,000.

## INCOME.

Net premiums:		
Accident.....	\$86,412 28	
Health.....	33,567 79	
Liability.....	1,510,564 79	
Fidelity.....	13,490 36	
Surety.....	27,983 49	
Plate glass.....	77,249 92	
Steam boiler.....	47,642 39	
Burglary and theft.....	126,936 80	
Fly wheel.....	3,339 84	
Automobile property damage.....	197,953 65	
Workmen's collective.....	598 75	\$2,125,740 06
Interest on bonds and dividends on stocks.....	\$54,234 57	
Interest on deposits.....	5,831 97	60,066 54
Increase in book value of ledger assets.....		16,855 50
Surplus paid in.....		484,645 05
Total income.....		\$2,687,307 15
Ledger assets Dec. 31, 1911.....		1,349,784 41
Total.....		\$4,037,091 56

## DISBURSEMENTS.

Net amount paid for losses:		
Accident.....	\$17,908 70	
Health.....	7,652 75	
Liability.....	250,657 87	
Plate glass.....	12,354 22	
Steam boiler.....	303 10	
Burglary and theft.....	25,384 33	
Automobile property damage.....	45,953 56	
Workmen's collective.....	141 63	\$360,356 16
Investigation and adjustment of claims.....		70,571 33
Commissions or brokerage.....		427,126 96
Salaries, fees and compensation of officers and home office employes..		141,779 63

Salaries and expenses of agents not paid by commissions.....	\$50,992 79
Inspections.....	40,536 87
Rents.....	10,098 06
State taxes on premiums.....	3,148 09
Insurance department licenses and fees.....	6,837 18
All other licenses, fees and taxes.....	72 15
Legal expenses.....	4,016 43
Advertising.....	1,873 48
Printing and stationery.....	43,497 07
Postage, telegraph, telephone and express.....	11,289 02
Furniture and fixtures.....	18,528 83
Loss on sale or maturity of ledger assets.....	3,932 50
Decrease in book value of ledger assets.....	10,312 24
Miscellaneous expenditures.....	10,988 38
	<hr/>
Total disbursements.....	\$1,215,955 17
	<hr/>
Balance.....	\$2,821,136 39

LEDGER ASSETS.

Book value of bonds and stocks.....	\$2,078,029 31
Cash in banks on interest.....	274,100 07
Gross premiums in course of collection.....	464,214 29
Agents' balances.....	3,466 26
Workmen's compensation reinsurance.....	1,326 46
	<hr/>
Total ledger assets.....	\$2,821,136 39

NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$22,110 00
	<hr/>
Gross assets.....	\$2,843,246 39

DEDUCT ASSETS NOT ADMITTED.

Premiums in course of collection—written prior to Oct. 1, last.....	\$21,002 09	
Book value of bonds and stocks over market value....	11,559 31	
Agents' balances.....	3,466 26	\$36,027 66
	<hr/>	<hr/>
Total admitted assets.....		\$2,807,218 73

LIABILITIES.

Losses and claims:	<i>Unadjusted.</i>	<i>Resisted.</i>	
Accident.....	\$16,878 92	—	
Health.....	1,442 50	—	
Plate glass.....	1,602 37	—	
Burglary and theft.....	20,711 70	—	
Automobile property damage.....	13,783 00	\$1,275 00	
Workmen's collective.....	130 00	—	
	<hr/>	<hr/>	
Totals.....	\$54,548 49	\$1,275 00	\$55,823 49
Deduct reinsurance.....			10,255 02
			<hr/>

Net unpaid claims.....		\$45,568 47
Estimated expense of investigation and adjustment of claims.....		2,050 00
Special reserve for unpaid liability losses.....		125,482 74
Unearned premiums on outstanding risks.....		019,419 07
Commissions due agents and brokers.....		113,427 03
Salaries and other miscellaneous expenses due or accrued.....		12,000 00
Federal, state and other taxes due or accrued.....		32,000 00
Agents' credit balances.....		2,378 31
Workmen's compensation reinsurance.....		175 51
Reserve for claims and contingencies.....		170,000 00
<b>Total.....</b>		<b>\$1,522,501 13</b>
Cash capital.....	\$750,000 00	
Surplus over all liabilities.....	534,717 60	
<b>Surplus to policyholders.....</b>		<b>\$1,284,717 60</b>
<b>Total liabilities.....</b>		<b>\$2,807,218 73</b>

## EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>	<i>Liability.</i>
In force December 31, 1911.....	—	—	\$48,767 16
Written during the year.....	\$119,370 94	\$46,485 24	2,194,225 30
<b>Totals.....</b>	<b>\$119,370 94</b>	<b>\$46,485 24</b>	<b>\$2,242,992 46</b>
Expired and canceled.....	\$24,404 86	13,507 18	869,217 08
In force December 31, 1912.....	\$94,966 08	\$32,978 06	\$1,373,775 38
Deduct amount reinsured.....	12,098 72	4,359 40	18,932 94
<b>Net premiums in force.....</b>	<b>\$82,867 36</b>	<b>\$28,618 66</b>	<b>\$1,354,842 44</b>
	<i>Fidelity.</i>	<i>Surety.</i>	<i>Plate Glass.</i>
In force December 31, 1911.....	—	—	\$4,919 05
Written during the year.....	\$14,923 54	\$31,847 11	\$99,242 56
<b>Totals.....</b>	<b>\$14,923 54</b>	<b>\$31,847 11</b>	<b>\$104,161 61</b>
Expired and canceled.....	1,227 95	2,804 57	27,029 50
In force December 31, 1912.....	\$13,695 59	\$29,042 54	\$77,132 11
Deduct amount reinsured.....	387 50	1,583 20	47 30
<b>Net premiums in force.....</b>	<b>\$13,308 09</b>	<b>\$27,459 34</b>	<b>\$77,084 81</b>
	<i>Steam Boiler.</i>	<i>Burglary and Theft.</i>	<i>Fly Wheel.</i>
In force December 31, 1911.....	—	\$5,920 59	—
Written during the year.....	66,398 31	206,144 80	\$4,422 75
<b>Totals.....</b>	<b>\$66,398 31</b>	<b>\$212,065 39</b>	<b>\$4,422 75</b>
Expired and canceled.....	21,353 27	57,955 31	944 82
In force December 31, 1912.....	\$45,045 04	\$154,110 08	\$3,477 93
Deduct amount reinsured.....	713 44	30,705 59	162 92
<b>Net premiums in force.....</b>	<b>\$44,331 60</b>	<b>\$123,404 49</b>	<b>\$3,315 01</b>

	<i>Auto. Property Damage.</i>	<i>Workmen's Collective.</i>
Written during the year.....	\$285,369 30	\$2,950 00
Expired and canceled.....	103,574 41	2,392 50
In force December 31, 1912.....	\$181,794 89	\$557 50

## BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Liability.....	\$325 52	\$45 40
Burglary and theft.....	62 50	-
Totals.....	\$388 02	\$45.40

## 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.....	\$487,302 00	
Health.....	187,697 15	
Plate glass.....	61,719 07	
Burglary and theft.....	94,730 21	
Workmen's collective.....	2,265 10	\$833,713 53
Policy fees required or represented by applications.....		38,759 00
Interest on mortgage loans.....	\$7,759 30	
Interest on bonds and dividends on stocks.....	18,410 78	
Interest on deposits.....	775 05	26,945 13
Total income.....		\$899,417 66
Ledger assets Dec. 31, 1911.....		801,587 80
Total.....		\$1,701,005 46

## DISBURSEMENTS.

Net amount paid for losses:		
Accident.....	\$142,957 06	
Health.....	80,273 37	
Plate glass.....	19,432 73	
Burglary and theft.....	36,847 11	
Workmen's collective.....	532 64	\$280,042 91
<hr/>		
Investigation and adjustment of claims.....		4,679 84
Policy fees retained by agents.....		38,759 00
Commissions or brokerage.....		312,097 43
Salaries, fees and compensation of officers and home office employes..		76,016 39
Salaries and expenses of agents not paid by commissions.....		10,646 56
Medical examiners' fees and salaries.....		1,000 00
Inspections.....		784 00
Rents.....		8,000 00
State taxes on premiums.....		9,739 99
Insurance department licenses and fees.....		3,170 35
Legal expenses.....		5,500 25
Advertising.....		2,005 26
Printing and stationery.....		18,703 74
Postage, telegraph, telephone and express.....		7,411 39
Furniture and fixtures.....		1,491 10
Interest or dividends to stockholders.....		20,000 00
Agents' balances charged off.....		3,605 31
Investment expense.....		175 00
Miscellaneous expenditures.....		12,715 55
<hr/>		
Total disbursements.....		\$816,544 07
<hr/>		
Balance.....		\$884,461 39

## LEDGER ASSETS.

Mortgage loans on real estate.....		\$191,500 00
Book value of bonds and stocks.....		501,386 99
Cash in office.....	\$5,748 77	
Cash in banks not on interest.....	603 15	
Cash in banks on interest.....	55,698 84	62,140 76
<hr/>		
Gross premiums in course of collection.....		129,433 64
<hr/>		
Total ledger assets.....		\$884,461 39

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$2,679 40	
Interest due and accrued on bonds.....	3,862 50	
Interest due and accrued on other assets.....	56 65	\$6,598 55
<hr/>		
Gross assets.....		\$891,059 94

## DEDUCT ASSETS NOT ADMITTED.

Premiums in course of collection—written prior to Oct.		
1, last.....	\$8,976 44	
Book value of bonds and stocks over market value....	29,961 99	\$38,938 43
<hr/>		
Total admitted assets.....		\$852,121 51



## LIABILITIES.

Losses and claims:	<i>Unadjusted.</i>	<i>Resisted.</i>	
Accident.....	\$24,851 19	\$2,979 50	
Health.....	8,381 29	85 00	
Plate glass.....	953 28	-	
Burglary and theft.....	8,741 91	2,916 33	
Totals.....	\$42,927 67	\$5,980 83	\$48,908 50
Deduct reinsurance.....			1,654 89
Net unpaid claims.....			\$47,253 61
Estimated expense of investigation and adjustment of claims.....			1,825 00
Unearned premiums on outstanding risks.....			316,319 53
Commissions due agents and brokers.....			41,637 35
Salaries and other miscellaneous expenses due or accrued.....			890 39
Federal, state and other taxes due or accrued.....			12,000 00
Due for reinsurance.....			4,848 91
Advance premiums.....			2,481 60
Total.....			\$427,056 39
Cash capital.....		\$250,000 00	
Surplus over all liabilities.....		175,065 12	
Surplus to policy holders.....			\$425,065 12
Total liabilities.....			\$852,121 51

## EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>	
In force December 31, 1911.....	\$265,018 07	\$91,451 78	
Written during the year.....	615,036 99	240,208 68	
Totals.....	\$880,055 06	\$331,660 46	
Expired and canceled.....	535,409 74	207,996 40	
In force December 31, 1912.....	\$344,645 32	\$123,661 06	
Deduct amount reinsured.....	19,294 14	255 00	
Net premiums in force.....	\$325,351 18	\$123,409 06	
	<i>Plate Glass.</i>	<i>Workmen's Collective.</i>	<i>Burglary and Theft.</i>
In force December 31, 1911.....	\$43,163 17	-	\$82,863 54
Written during the year.....	92,195 85	2,265 10	146,114 46
Totals.....	\$135,359 02	\$2,265 10	\$228,978 00
Expired and canceled.....	71,374 77	2,265 10	99,188 06
In force December 31, 1912.....	\$63,984 25	-	\$129,789 94
Deduct amount reinsured.....	966 20	-	14,087 54
Net premiums in force.....	\$63,018 05	-	\$115,702 40

## BUSINESS IN MAINE.

	<i>Premiums. Received.</i>	<i>Losses Paid.</i>
Accident.....	\$3,032 27	\$1,073 90
Health.....	1,758 20	523 08
Burglary and theft.....	6 88	-
Totals.....	\$4,797 35	\$1,596 98

# HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1866. COMMENCED BUSINESS IN 1866.

L. B. BRAINERD, *President.*

C. S. BLAKE, *Secretary.*

Cash Capital, \$1,000,000.

## INCOME.

Net premiums;		
Steam boiler.....	\$1,450,084 12	
Fly wheel.....	47,410 17	\$1,497,494 29
Inspections.....		34,467 60
Interest on mortgage loans.....	\$59,992 43	
Interest on bonds and dividends on stocks.....	148,750 01	
Interest on deposits.....	2,457 55	
Interest from all other sources.....	140 46	
Rents—including company's own occupancy.....	9,310 42	220,650 87
Agents' balances previously charged off.....		300 00
Profit on sale or maturity of ledger assets.....		1,961 50
Total income.....		\$1,754,874 26
Ledger assets Dec. 31, 1911.....		5,068,793 93
Total.....		\$6,823,668 19

## DISBURSEMENTS.

Net amount paid for losses:		
Steam boiler.....	\$129,302 59	
Fly wheel.....	483 53	\$129,786 12
Investigation and adjustment of claims.....		1,684 79
Commissions or brokerage.....		188,907 47
Salaries, fees and compensation of officers and home employes.....		67,673 74
Salaries and expenses of agents not paid by commissions.....		298,099 16
Inspections.....		518,016 68
Rents—including company's own occupancy.....		5,000 00
Repairs and expenses on real estate.....		5,394 31
Taxes on real estate.....		2,662 50
State taxes on premiums.....		22,339 22

Insurance department licenses and fees.....	\$8,559 66
All other licenses, fees and taxes.....	26,586 00
Legal expenses.....	7,536 65
Advertising.....	1,254 74
Printing and stationery.....	20,987 61
Postage, telegraph, telephone and express.....	20,665 99
Furniture and fixtures.....	3,912 13
Interest or dividends to stockholders.....	120,000 00
Loss on sale or maturity of ledger assets.....	911 67
Miscellaneous expenditures.....	1,267 53
	<hr/>
Total disbursements.....	\$1,451,245 97
	<hr/>
Balance.....	\$5,372,422 22

LEDGER ASSETS.

Book value of real estate.....	\$90,600 00
Mortgage loans on real estate.....	1,193,285 00
Book value of bonds and stocks.....	3,497,836 92
Cash in office.....	\$3,929 82
Cash in banks on interest.....	161,536 54
	<hr/>
Gross premiums in course of collection.....	404,513 02
Cash in transit.....	20,720 92
	<hr/>
Total ledger assets.....	\$5,372,422 22

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$34,224 95	
Interest due and accrued on bonds.....	41,375 56	\$75,600 51
Market value of bonds and stocks over book value.....		8,341 48
		<hr/>
Gross assets.....		\$5,466,364 21

DEDUCT ASSETS NOT ADMITTED.

Premiums in course of collection—written prior to Oct. 1, last.....	\$119,349 49
	<hr/>
Total admitted assets.....	\$5,337,014 72

LIABILITIES.

Losses and claims:	<i>Unadjusted.</i>	
Steam boiler.....	\$94,663 83	
Fly wheel.....	250 00	
	<hr/>	
Unpaid claims.....	\$94,913 83	
Unearned premiums on outstanding risks.....	2,211,732 44	
Commissions due agents and brokers.....	57,032 71	
Salaries and other miscellaneous expenses due or accrued.....	1,784 85	
Federal, state and other taxes due or accrued.....	25,000 00	
Special reserve for obligations of Boiler Inspection and Insurance Company of Canada.....	22,740 86	
	<hr/>	
Total.....	\$2,413,204 69	

Cash capital.....	\$1,000,000 00	
Surplus over all liabilities.....	1,923,810 03	
		<hr/>
Surplus to policy holders.....		\$2,923,810 03
		<hr/>
Total liabilities.....		\$5,337,014 72

## EXHIBIT OF PREMIUMS.

	<i>Steam Boiler.</i>	<i>Fly Wheel.</i>
In force December 31, 1911.....	\$3,833,072 13	\$82,134 07
Written during the year.....	1,649,339 64	54,552 93
	<hr/>	<hr/>
Totals.....	\$5,482,411 77	\$136,687 00
Expired and canceled.....	1,329,353 51	21,399 61
	<hr/>	<hr/>
In force December 31, 1912.....	\$4,153,058 26	\$115,287 39
Deduct amount reinsured.....	641 00	169 82
	<hr/>	<hr/>
Net premiums in force.....	\$4,152,417 26	\$115,117 57

## BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Steam boiler.....	\$15,097 47	\$43 77
Fly wheel.....	888 61	
	<hr/>	<hr/>
Totals.....	\$15,986 08	\$43 77

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 }		
Health }		\$256,637 65
Policy fees required or represented by applications.....		53 12
Interest on mortgage loans.....		11,765 73
Losses refunded.....		13 50
Income, life department.....		7,421 27
		<hr/>
Total income.....		\$275,891 27
Ledger assets Dec. 31, 1911.....		236,690 11
		<hr/>
Total.....		\$512,581 38

DISBURSEMENTS.

Net amount paid for losses		
Accident } .....		\$98,512 85
Health } .....		
Investigation and adjustment of claims .....	755 01	
Commissions or brokerage .....	110,292 84	
Salaries, fees and compensation of officers and home office employes ..	26,571 93	
Rents—including company's own occupancy .....	1,870 00	
State taxes on premiums .....	4,617 67	
Insurance department licenses and fees .....	3,341 67	
All other licenses, fees and taxes .....	131 80	
Legal expenses .....	648 02	
Advertising .....	1,428 10	
Printing and stationery .....	7,957 64	
Postage, telegraph, telephone and express .....	4,805 36	
Furniture and fixtures .....	400 00	
Interest or dividends to stockholders .....	6,000 00	
Agents balances charged off .....	16 75	
Interest on overdraft .....	165 35	
Disbursements, life department .....	6,057 64	
Miscellaneous expenditures .....	3,026 75	
		<hr/>
Total disbursements .....	\$276,599 38	
		<hr/>
Balance .....	\$235,982 00	

LEDGER ASSETS.

Mortgage loans on real estate .....		\$228,900 00
Cash in office .....	\$17 89	
Cash in banks not on interest .....	1,316 24	1,334 13
		<hr/>
Furniture and fixtures .....		3,051 55
Agents' loans .....		1,332 69
Ledger assets, life department .....		1,363 63
		<hr/>
Total ledger assets .....		\$235,982 00

NON-LEDGER ASSETS.

Interest accrued on mortgages .....		\$4,172 58
Non-ledger assets, life department .....		174 47
		<hr/>
Gross assets .....		\$240,329 05

DEDUCT ASSETS NOT ADMITTED.

Furniture and fixtures .....	\$3,051 55	
Agents' loans .....	1,332 69	\$4,384 24
		<hr/>
Total admitted assets .....		\$235,944 81

LIABILITIES.

Losses and claims:		
Accident } (unadjusted) .....		\$10,000 00
Health } .....		
Unearned premiums on outstanding risks .....		7,685 31
Federal, state and other taxes due or accrued .....		4,985 97

Advance premiums .....		\$2,615 78
Liabilities, life department .....		1,246 75
Total .....		\$26,533 81
Cash capital .....	\$200,000 0)	
Surplus over all liabilities .....	9,411 0	
Surplus to policy holders .....		\$209,411 00
Total liabilities .....		\$235,944 81

## EXHIBIT OF PREMIUMS.

		<i>Accident and Health.</i>
In force December 31, 1911 .....		\$18,593 25
Written during the year .....		259,101 75
Totals .....		\$277,695 00
Expired and canceled .....		262,324 38
In force December 31, 1912 .....		\$15,370 62

## BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident .....	†\$2,793 40	\$474 17
Health .....	-	400 58
Totals .....	\$2,793 40	\$874 75

## 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) .....		\$581,750 44
Interest on mortgage loans .....	\$1,353 46	
Interest on bonds and dividends on stocks .....	22,844 50	
Interest from all other sources .....	70 77	
Rents—including company's own occupancy .....	21,718 37	45,987 10

†Includes health.

Agent's balances previously charged off .....	\$83 76
Increase in book value of ledger assets .....	5,450 29
	<hr/>
Total income .....	\$633,271 59
Ledger assets Dec. 31, 1911 .....	957,441 64
	<hr/>
Total .....	\$1,590,713 23

## DISBURSEMENTS

Net amount paid for losses (plate glass) .....	\$228,947 35
Commissions or brokerage .....	183,576 31
Salaries, fees and compensation of officers and home office employes ..	67,377 67
Salaries and expenses of agents not paid by commissions .....	10,371 51
Rents—including company's own occupancy .....	12,984 02
Repairs and expenses on real estate .....	8,748 60
Taxes on real estate .....	7,137 00
State taxes on premiums .....	7,398 26
Insurance department licenses and fees .....	7,575 18
All other licenses, fees and taxes .....	1,099 12
Legal expenses .....	878 17
Advertising .....	2,781 54
Printing and stationery .....	4,225 84
Postage, telegraph, telephone and express .....	6,297 98
Furniture and fixtures .....	464 10
Interest or dividends to stockholders .....	50,000 00
Agents' balances charged off .....	94 21
Loss on sale or maturity of ledger assets .....	12,601 50
Miscellaneous expenditures .....	7,376 11
	<hr/>
Total disbursements .....	\$619,934 47
	<hr/>
Balance .....	\$970,778 76

## LEDGER ASSETS.

Book value of real estate .....	\$255,763 18
Mortgage loans on real estate .....	45,500 00
Book value of bonds and stocks .....	541,350 67
Cash in office .....	\$218 75
Cash in banks not on interest .....	23,726 95
Gross premiums in course of collection .....	104,219 21
	<hr/>
Total ledger assets .....	\$970,778 76

## NON-LEDGER ASSETS.

Interest accrued on mortgages .....	\$371 24
Interest accrued on bonds .....	2,824 05
Rents accrued on company's property .....	275 00
	<hr/>
Market value of real estate over book value .....	19,236 82
Salvage glass on hand .....	5,697 43
Sundry accounts .....	145 00
	<hr/>
Gross assets .....	\$999,328 30

## DEDUCT ASSETS NOT ADMITTED.

Salvage glass on hand.....	\$5,697 43	
Sundry accounts.....	145 00	
Premiums in course of collection—written prior to Oct. 1, last.....	15,616 13	
Book value of bonds and stocks over market value...	38,787 67	\$60,246 23
Total admitted assets.....		\$939 082 07

## LIABILITIES.

Losses and claims:	<i>Adjusted.</i>	<i>Unadjusted.</i>	
Plate glass.....	\$13,455 81	\$12,755 88	\$26,211 69
Unearned premiums on outstanding risks.....			325,613 30
Commissions due agents and brokers.....			29,534 36
Salaries and other miscellaneous expenses due or accrued.....			6 42
Federal, state and other taxes due or accrued.....			8,000 00
Due for return premiums.....			269 24
Reserve for unreported losses.....			9,000 00
Building reserve.....			5,450 29
Total.....			\$404,085 30
Cash capital.....	\$250,000 00		
Surplus over all liabilities.....	284,996 77		
Surplus to policy holders.....			\$534,996 77
Total liabilities.....			\$939,082 07

## EXHIBIT OF PREMIUMS.

	<i>Plate Glass</i>
In force December 31, 1911.....	\$701,018 66
Written during the year.....	707,949 80
Totals.....	\$1,408,968 46
Expired and canceled.....	753 495 40
In force December 31, 1912.....	\$655,473 06

## BUSINESS IN MAINE.

	<i>Premiums</i>	<i>Losses</i>
	<i>Received.</i>	<i>Paid.</i>
Plate glass.....	\$2,376 32	\$812 15



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, \$250,000.

## INCOME.

Net premiums:			
Accident.....	\$8,928 55		
Health.....	1,757 75		
Plate glass.....	16,931 05		\$27,617 35
			<hr/>
Interest on bonds.....	\$9,172 50		
Interest on deposits.....	959 19		10,131 69
			<hr/>
Received from home office.....			370,788 78
Cash advanced by London & Lancashire Fire Ins. Co. Ltd.....			1,000 00
			<hr/>
Total income.....			\$409,537 82
Ledger assets Dec. 31, 1911.....			298,975 89
			<hr/>
Total.....			\$708,513 71

## DISBURSEMENTS.

Net amount paid for losses			
Accident.....	\$533 25		
Health.....	135 74		
Plate glass.....	2,123 16		2,792 15
Investigation and adjustment of claims.....			116 11
Commissions or brokerage.....			5,617 91
Salaries, fees and compensation of officers and home office employes..			2,446 73
Salaries and expenses of agents not paid by commissions.....			6,740 18
Inspections.....			121 67
Rents.....			94 21
State taxes on premiums.....			45 08
Insurance department licenses and fees.....			3,008 94
All other licenses, fees and taxes.....			27 00
Advertising.....			195 08

704 LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT CO.

Printing and stationery.....		\$3,519 67
Postage, telegraph, telephone and express.....		366 46
Furniture and fixtures.....		544 73
Miscellaneous expenditures.....		964 59
		<hr/>
Total disbursements.....		\$26,600 51
		<hr/>
Balance.....		\$681,913 20

LEDGER ASSETS

Book value of bonds.....		\$583,773 61
Cash in office.....	\$149 86	
Cash in banks not on interest.....	2,456 82	
Cash in banks on interest.....	85,491 65	88,098 33
		<hr/>
Gross premiums in course of collection.....		10,041 26
		<hr/>
Total ledger assets.....		\$681,913 20

NON-LEDGER ASSETS.

Interest due and accrued on bonds.....		\$5,497 92
		<hr/>
Gross assets.....		\$687,411 12

DEDUCT ASSETS NOT ADMITTED.

Premiums in course of collection—written prior to Oct. 1, last.....	\$933 05	
Book value of bonds over market value.....	\$10,146 86	\$11,079 91
		<hr/>
Total admitted assets.....		\$676,331 21

LIABILITIES.

Losses and claims:		<i>Unadjusted.</i>
Accident.....	\$250 00	
Health.....	75 00	
Plate glass.....	47 00	
		<hr/>
Unpaid claims.....		\$372 00
Unearned premiums on outstanding risks.....		13,532 17
Commissions due agents and brokers.....		2,988 89
Salaries and other miscellaneous expenses due or accrued.....		5,068 27
Federal, state and other taxes due or accrued.....		643 19
Due for return premiums.....		286 45
Due for reinsurance.....		63 24
Due London & Lancashire Fire Insurance Company Ltd.....		1,000 00
		<hr/>
Total.....		\$23,954 21
Statutory deposit.....	\$250,000 00	
Surplus over all liabilities.....	402,377 00	
		<hr/>
Surplus to policy holders.....		\$652,377 00
		<hr/>
Total liabilities.....		\$676,331 21

## EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>	<i>Plate Glass.</i>
In force December 31, 1911.....	\$197 00	\$126 00	\$47 23
Written during the year.....	10,084 33	2,195 75	19,269 11
Totals.....	\$10,281 33	\$2,321 75	\$19,316 34
Expired and canceled.....	1 162 98	544 50	2,749 68
In force December 21, 1912.....	9 118 35	\$1,777 25	\$16,566 66
Deduct amount reinsured.....	423 17	119 50	-
Net premiums in force.....	\$8,695 18	\$1,657 75	\$16,566 66

## BUSINESS IN MAINE.

	<i>Premiums Received.</i>
Plate glass.....	\$12 98

LONDON GUARANTEE AND ACCIDENT COMPANY,  
LTD.,

LONDON, ENGLAND.

INCORPORATE IN 1869. COMMENCED BUSINESS IN UNITED STATES IN 1892.

F. W. LAWSON, *Manager*, Chicago, Ill.

Statutory Deposit, \$500,000.

## INCOME.

Net premiums:		
Accident.....	\$85,187 33	
Health.....	13,161 46	
Liability.....	2,967,476 67	
Steam boiler.....	20,710 28	
Burglary and theft.....	108,388 03	
Credit.....	351,604 59	
Automobile property damage.....	164,330 70	
Workmen's collective.....	74,853 58	\$3,785,712 64

Interest on bonds .....	\$95,026 91	
Interest on deposits .....	3,867 17	
Interest from all other sources .....	126 65	\$99,020 73
<hr/>		
Checks not presented for payment .....		356 95
Received from home office .....		381,962 85
<hr/>		
Total income .....		\$4,267,053 17
Ledger assets Dec. 31, 1911 .....		3,560,103 55
<hr/>		
Total .....		\$7,827,156 72

## DISBURSEMENTS.

Net amount paid for losses		
Accident .....	\$58,792 83	
Health .....	8,283 79	
Liability .....	1,402,115 18	
Steam boiler .....	2,999 86	
Burglary and theft .....	52,663 51	
Credit .....	232,516 17	
Automobile property damage .....	45,362 91	
Workmen's collective .....	48,431 17	\$1,851,165 42
Investigation and adjustment of claims .....		439,689 99
Commissions or brokerage .....		977,014 25
Salaries, fees and compensation of officers and home office employes ..		99,444 26
Salaries and expenses of agents not paid by commissions .....		96,842 37
Inspections .....		38,506 14
Rents .....		9,821 34
State taxes on premiums .....		51,090 90
Insurance department licenses and fees .....		4,350 15
All other licenses, fees and taxes .....		3,382 97
Legal expenses .....		1,877 18
Advertising .....		11,084 81
Printing and stationery .....		18,043 05
Postage, telegraph, telephone and express .....		6,041 17
Furniture and fixtures .....		2,587 86
Interest or dividends to stockholders .....		57,125 30
Miscellaneous expenditures .....		14,972 21
<hr/>		
Total disbursements .....		\$3,683,039 37
<hr/>		
Balance .....		\$4,144,117 35

## LEDGER ASSETS.

Book value of bonds .....		\$2,922,960 21
Cash in office .....	\$1,500 00	
Cash in banks on interest .....	349,418 69	350,918 69
<hr/>		
Gross premiums in course of collection .....		842,984 94
Workmen's Compensation Reinsurance and Inspection Bureau .....		4,881 70
Working funds in hands of claim agents .....		5,700 00
Agents' suspense .....		15,672 12
Traveling suspense .....		999 69
<hr/>		
Total ledger assets .....		\$4,144,117 35

## NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$38,081 48
Gross assets.....	\$4,182,198 83

## DEDUCT ASSETS NOT ADMITTED.

Premiums in course of collection—written prior to Oct. 1, last.....	\$92,393 60	
Book value of bonds over market value.....	180,414 16	
Working funds in hands of claim agents.....	5,700 00	
Agents' suspense.....	15,672 12	
Traveling suspense.....	999 69	\$295,179 57
Total admitted assets.....		\$3,887,019 26

## LIABILITIES.

Losses and claims:	<i>Unadjusted.</i>	<i>Resisted.</i>	
Accident.....	\$5,635 00	\$47,500 00	
Health.....	1,980 00	—	
Steam boiler.....	3,355 00	—	
Burglary and theft.....	8,630 00	—	
Credit.....	6,750 00	34,000 00	
Auto. property damage.....	13,150 00	—	
Workmen's collective.....	8,308 00	—	
Totals.....	\$47,808 00	\$81,500 00	\$129,308 00
Deduct reinsurance.....			17,407 00
Net unpaid claims.....			\$111,901 00
Estimated expense of investigation and adjustment of claims.....			2,000 00
Special reserve for unpaid liability losses.....			1,061,093 00
Special reserve for credit losses.....			113,741 99
Unearned premiums on outstanding risks.....			1,407,557 74
Commissions due agents and brokers.....			190,293 48
Salaries and other miscellaneous expenses due or accrued.....			554 73
Federal, state and other taxes due or accrued.....			30,000 00
Due for return premiums.....			11,444 41
Due for reinsurance.....			7,663 77
Advance premiums.....			742 03
Total.....			\$2,936,992 15
Statutory deposit.....	\$500,000 00		
Surplus over all liabilities.....	450,027 11		
Surplus to policy holders.....			\$950,027 11
Total liabilities.....			\$3,887,019 26

## EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>	<i>Liability.</i>
In force December 31, 1911.....	\$88,777 45	\$12,505 81	\$1,692,165 65
Written during the year.....	116,492 53	19,202 82	3,581,943 51
Totals.....	\$205,269 98	\$31,708 63	\$5,274,109 16
Expired and canceled.....	111,975 61	17,718 22	3,226,928 57

## LONDON GUARANTEE AND ACCIDENT CO.

In force December 31, 1912.....	\$93,294 37	\$13,990 1	\$2,047,180 59
Deduct amount reinsured.....	10,209 95	1,482 74	14,199 57
Net premiums in force.....	\$83,084 42	\$12,507 67	\$2,032,981 02

	<i>Steam Boiler.</i>	<i>Burglary and Theft.</i>	<i>Credit.</i>
In force December 31, 1911.....	\$78,351 27	\$132,705 81	\$326,765 67
Written during the year.....	43,045 98	156,045 69	367,333 34
Totals.....	\$121,397 25	\$288,751 50	\$694,099 01
Expired and canceled.....	36,019 26	129,792 22	399,660 67
In force December 31, 1912.....	\$85,377 99	\$158,959 28	\$294,438 34
Deduct amount reinsured.....	5,165 35	22,203 75	2,750 00
Net premiums in force.....	\$80,212 64	\$136,755 53	\$291,688 34

	<i>Auto. Property Damage.</i>	<i>Workmen's Collective.</i>
In force December 31, 1911.....	\$103,420 26	\$28,284 08
Written during the year.....	212,072 05	86,976 54
Totals.....	\$315,492 31	\$115,260 62
Expired and canceled.....	158,981 71	90,659 16
In force December 31, 1912.....	\$156,510 60	\$24,601 46
Deduct amount reinsured.....	118 32	2,413 50
Net premiums in force.....	\$156,392 28	\$22,187 96

## BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident.....	\$2 25	-
Liability.....	3,346 82	\$381 17
Burglary and theft.....	52 14	-
Credit.....	2,800 00	1,074 67
Automobile property damage.....	429 48	-
Totals.....	\$6,630 69	\$1,455 84

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 } .....		\$510,807 97
Health } .....		
Policy fees required or represented by applications .....		46,388 00
Interest on bonds and dividends on stocks .....	\$9,451 04	
Interest on deposits .....	2,185 70	
Rents .....	120 00	11,756 74
Agents' balances previously charged off .....		303 00
Total income .....		\$569,255 71
Ledger assets Dec. 31, 1911 .....		351,207 23
Total .....		\$920,462 94

DISBURSEMENTS.

Net amount paid for losses:		
Accident } .....		\$297,353 92
Health } .....		
Investigation and adjustment of claims .....		1,251 32
Policy fees retained by agents .....		46,277 77
Commissions or brokerage .....		48,695 15
Salaries, fees and compensation of officers and home office employes ..		71,347 00
Salaries and expenses of agents not paid by commissions .....		11,383 23
Medical examiners fees and salaries .....		219 00
Inspections .....		52 80
Rents .....		4,338 04
State taxes on premiums .....		8,521 10
Insurance department licenses and fees .....		2,452 50
All other licenses, fees and taxes .....		787 39
Legal expenses .....		4,973 71
Advertising .....		1,966 24
Printing and stationery .....		7,606 00
Postage, telegraph, telephone and express .....		7,586 93
Furniture and fixtures .....		797 49
Interest or dividends to stockholders .....		10,000 00
Agents' balances charged off .....		231 85
Decrease in book value of ledger assets .....		387 50
Miscellaneous expenditures .....		4,836 23
Total disbursements .....		\$531,064 40
Balance .....		\$389,398 54

## LEDGER ASSETS.

Book value of bonds and stocks.....		\$296,668 64
Cash in office.....	\$600 00	
Cash in banks on interest.....	92,129 90	92,729 90
Total ledger assets.....		\$389,398 54

## NON-LEDGER ASSETS.

Interest due and accrued on bonds.....		\$3,850 84
Gross assets.....		\$393,249 38

## DEDUCT ASSETS NOT ADMITTED

Book value of bonds and stocks over market value.....		\$5,438 64
Total admitted assets.....		\$387,810 74

## LIABILITIES.

Losses and claims:	<i>Unadjusted.</i>	<i>Resisted.</i>	
Accident } .....	\$73,831 64	\$268 52	\$74,100 16
Health } .....			
Estimated expense of investigation and adjustment of claims.....			140 35
Unearned premiums on outstanding risks.....			92,827 33
Salaries and other miscellaneous expenses due or accrued.....			100 00
Federal, state and other taxes due or accrued.....			8,775 99
Advance premiums.....			5,071 00
Total.....			\$181,014 83
Cash capital.....	\$100,000 00		
Surplus over all liabilities.....	106,795 91		
Surplus to policy holders.....			\$206,795 91
Total liabilities.....			\$387,810 74

## EXHIBIT OF PREMIUMS.

	<i>Accident and Health.</i>
In force December 31, 1911.....	\$133,457 50
Written during the year.....	512,632 65
Totals.....	\$645,090 15
Expired and canceled.....	506,849 15
In force December 31, 1912.....	\$139,241 00

## BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident } .....	\$52,575 44	\$32,430 28
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.....	\$776,792 36	
Health.....	298,319 12	
Liability.....	2,834,114 10	
Fidelity.....	209,909 33	
Surety.....	424,433 29	
Plate glass.....	290,286 70	
Steam boiler.....	282,800 32	
Burglary and theft.....	302,056 76	
Sprinkler.....	111,258 46	
Physician's defense.....	40,885 36	
Fly wheel.....	27,262 25	
Automobile property damage.....	140,949 24	
Workmen's collective.....	84,668 77	\$5,823,736 06
<hr/>		
Interest on bonds and dividends on stocks.....	\$186,667 24	
Interest on deposits.....	910 09	
Interest from all other sources.....	916 47	
Rents—including company's own occupancy.....	82,713 58	271,207 38
<hr/>		
Profit on sale or maturity of ledger assets.....		1,848 05
Increase in book value of ledger assets.....		21,038 75
<hr/>		
Total income.....		\$6,117,830 24
Ledger assets Dec. 31, 1911.....		6,383,939 53
<hr/>		
Total.....		\$12,501,769 77

DISBURSEMENTS.

Net amount paid for losses:		
Accident.....	\$364,765 14	
Health.....	164,416 25	
Liability.....	1,214,844 33	
Fidelity.....	13,486 16	
Surety.....	51,743 82	
Plate glass.....	121,036 98	
Steam boiler.....	26,448 70	
Burglary and theft.....	81,534 11	
Sprinkler.....	53,204 66	
Physician's defense.....	17,013 92	
Fly wheel.....	1,100 85	
Automobile property damage.....	49,001 88	
Workmen's collective.....	50,831 45	\$2,209,428 25

Investigation and adjustment of claims . . . . .	\$469,382 73
Commissions or brokerage . . . . .	1,512,232 29
Salaries, fees and compensation of officers and home office employes . .	296,903 84
Salaries and expenses of agents not paid by commissions . . . . .	204,984 45
Medical examiners fees and salaries . . . . .	3,300 00
Inspections . . . . .	141,751 39
Rents—including company's own occupancy . . . . .	62,792 34
Repairs and expenses on real estate . . . . .	49,154 65
Taxes on real estate . . . . .	9,894 96
State taxes on premiums . . . . .	85,449 25
Insurance department licenses and fees . . . . .	19,427 32
All other licenses, fees and taxes . . . . .	42,906 16
Legal expenses . . . . .	10,798 42
Advertising . . . . .	30,758 51
Printing and stationery . . . . .	50,119 50
Postage, telegraph, telephone and express . . . . .	13,594 86
Furniture and fixtures . . . . .	19,961 06
Interest or dividends to stockholders . . . . .	180,000 00
Loss on sale or maturity of ledger assets . . . . .	472 50
Decrease in book value of ledger assets . . . . .	64,699 97
Traveling expense . . . . .	6,578 80
Various bureaus and associations . . . . .	12,278 04
Exchange and interest . . . . .	4,992 22
<b>Total disbursements . . . . .</b>	<b>\$5,501,859 51</b>
<b>Balance . . . . .</b>	<b>\$6,999,910 26</b>

## LEDGER ASSETS.

Book value of real estate . . . . .	\$1,248,827 20
Mortgage loans on real estate . . . . .	25,457 74
Book value of bonds and stocks . . . . .	4,444,026 69
Cash in office . . . . .	\$21,584 43
Cash in banks not on interest . . . . .	17,307 32
Cash in banks on interest . . . . .	162,107 17
Gross premiums in course of collection . . . . .	1,020,616 32
Bills receivable . . . . .	16,545 77
Due for reinsurance on losses paid . . . . .	3,836 84
Agents' balances . . . . .	39,600 78
<b>Total ledger assets . . . . .</b>	<b>\$6,999,910 26</b>

## NON-LEDGER ASSETS.

Interest due and accrued on bonds . . . . .	\$28,511 52
<b>Gross assets . . . . .</b>	<b>\$7,028,421 78</b>

## DEDUCT ASSETS NOT ADMITTED.

Bills receivable . . . . .	\$16,545 77
Premiums in course of collection—written prior to Oct. 1, last . . . . .	60,489 47
Agents' balances . . . . .	39,600 78
<b>Total admitted assets . . . . .</b>	<b>\$6,911,785 76</b>

## LIABILITIES.

Losses and claims:	<i>Adjusted.</i>	<i>Unadjusted.</i>	<i>Resisted.</i>	
Accident.....	-	\$72,028 35	\$29,850 00	
Health.....	-	17,344 27	500 00	
Fidelity.....	-	19,064 77	14,250 00	
Surety.....	\$27,576 78	38,246 09	-	
Plate glass.....	-	19,619 36	-	
Steam boiler.....	7,200 00	5,589 13	2,700 00	
Burglary and theft....	-	16,237 63	13,950 00	
Sprinkler.....	-	6,182 55	1,475 00	
Fly wheel.....	-	-	750 00	
Auto. property damage	2,377 00	9,580 28	-	
Workmen's collective..	-	12,477 26	-	
Physician's defense...	13,700 00	3,825 00	-	
Unpaid claims.....	\$50,853 78	\$220,194 69	\$63,475 00	\$334,523 47
Estimated expense of investigation and adjustment of claims.....				11,262 73
Special reserve for unpaid liability losses.....				1,194,235 00
Unearned premiums on outstanding risks.....				2,685,265 11
Commissions due agents and brokers.....				259,234 24
Salaries and other miscellaneous expenses due or accrued.....				14,638 22
Federal, state and other taxes due or accrued.....				99,259 34
Due for reinsurance.....				11,154 85
Total.....				\$4,609,572 96
Cash capital.....			\$1,000,000 00	
Surplus over all liabilities.....			1,302,212 80	
Surplus to policy holders.....				\$2,302,212 80
Total liabilities.....				\$6,911,785 76

## EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>	<i>Liability.</i>
In force December 31, 1911.....	\$725,533 01	\$279,713 66	\$1,671,209 47
Written during the year.....	964,075 97	383,409 21	3,582,677 45
Totals.....	\$1,689,608 98	\$663,122 87	\$5,253,886 92
Expired and canceled.....	949,369 48	369,066 37	3,338,275 36
In force December 31, 1912.....	\$740,239 50	\$294,056 50	\$1,915,611 56
Deduct amount reinsured.....	42,248 48	12,595 14	940 09
Net premiums in force.....	\$697,991 02	\$281,461 36	\$1,914,671 47
	<i>Fidelity.</i>	<i>Surety.</i>	<i>Plate Glass.</i>
In force December 31, 1911.....	\$113,230 39	\$225,532 16	\$313,442 85
Written during the year.....	289,257 18	502,163 08	368,314 95
Totals.....	\$402,487 57	\$727,695 24	\$681,757 80
Expired and canceled.....	176,250 36	335,215 16	371,320 41
In force December 31, 1912.....	\$226,237 21	\$392,480 08	\$310,437 39
Deduct amount reinsured.....	22,348 68	22,169 56	520 82
Net premiums in force.....	\$203,888 53	\$370,310 52	\$309,916 57

## MARYLAND CASUALTY COMPANY.

	<i>Steam Boiler.</i>	<i>Burglary and Theft.</i>	<i>Physician's Defense.</i>
In force December 31, 1911.....	\$536,043 95	\$437,037 75	\$35,908 92
Written during the year.....	364,476 54	393,271 75	50,501 30
Totals.....	\$900,520 49	830,309 50	\$86,410 22
Expired and canceled.....	298,526 63	385,761 86	45,123 20
In force December 31, 1912.....	\$601,993 86	\$444,547 64	\$41,287 02
Deduct amount reinsured.....	-	7,245 20	5 25
Net premiums in force.....	\$601,993 86	\$437,302 44	\$41,281 77

  

	<i>Sprinkler.</i>	<i>Workmen's Collective.</i>	<i>Fly Wheel.</i>
In force December 31, 1911.....	\$205,419 16	\$15,192 61	\$46,197 62
Written during the year.....	166,451 47	98,337 61	34,180 84
Totals.....	\$371,870 63	\$113,530 22	\$80,378 46
Expired and canceled.....	168,449 98	97,566 86	27,223 95
In force December 31, 1912.....	\$203,420 65	\$15,963 36	\$53,154 51
Deduct amount reinsured.....	1,300 32	-	-
Net premiums in force.....	\$202,120 33	\$15,963 36	\$53,154 51

## BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident.....	\$3,507 41	\$761 55
Health.....	1,386 98	522 40
Liability.....	16,735 22	5,549 72
Fidelity.....	592 82	-
Surety.....	507 52	-
Plate glass.....	1,354 96	589 60
Steam boiler.....	1,363 93	1 35
Burglary and theft.....	1,161 20	450 67
Sprinkler.....	175 61	9 98
Fly wheel.....	33 75	-
Automobile property damage.....	1,541 44	503 14
Workmen's collective.....	53 97	55 30
Physician's defense.....	1,687 00	122 47
Totals.....	\$30,101 81	\$8,566 18

MASONIC PROTECTIVE ASSOCIATION,

WORCESTER, MASS.

INCORPORATED IN 1895. COMMENCED BUSINESS IN 1895.

FRANCIS A. HARRINGTON, *President.* FRANK C. HARRINGTON, *Secretary.*

Cash Capital, \$100,000.

INCOME.

Net premiums:		
Accident \		
Health /		\$295,103 37
Policy fees required or represented by applications		74,855 00
Interest on bonds	\$9,146 90	
Interest on deposits	1,883 06	11,029 96
Profit on sale or maturity of ledger assets		367 50
Collectors' overpayments		7 91
<b>Total income</b>		<b>\$381,363 74</b>
Ledger assets Dec. 31, 1911		286,738 27
<b>Total</b>		<b>\$668,102 01</b>

DISBURSEMENTS.

Net amount paid for losses:		
Accident	\$78,493 90	
Health	68,863 21	\$147,357 11
Investigation and adjustment of claims		3,846 31
Policy fees retained by agents		73,500 05
Commissions or brokerage		21,581 44
Salaries, fees and compensation of officers and home office employes		41,501 54
Salaries and expenses of agents not paid by commissions		5,477 05
Rents		1,710 18
State taxes on premiums		3,684 33
Insurance department licenses and fees		2,259 45
All other licenses, fees and taxes		1,973 04
Legal expenses		318 55
Advertising		758 88

Printing and stationery .....		\$4,567 22
Postage, telegraph, telephone and express .....		4,405 36
Furniture and fixtures .....		4,418 73
Interest or dividends to stockholders .....		5,000 00
Agents' balances charged off .....		55 69
Loss on sale or maturity of ledger assets .....		1,725 00
Miscellaneous expenditures .....		1,062 69
		<hr/>
Total disbursements .....		\$325,202 62
		<hr/>
Balance .....		\$342,899 39

## LEDGER ASSETS.

Book value of bonds .....		\$248,512 50
Cash in office .....	\$326 85	
Cash in banks on interest .....	94,060 04	94,386 89
		<hr/>
Total ledger assets .....		\$342,899 39

## NON-LEDGER ASSETS.

Interest accrued on bonds .....		\$4,364 94
		<hr/>
Gross assets .....		\$347,264 33

## DEDUCT ASSETS NOT ADMITTED

Book value of bonds over market value .....		\$3,382 50
		<hr/>
Total admitted assets .....		\$343,881 83

## LIABILITIES.

Losses and claims:	<i>Unadjusted.</i>	<i>Resisted.</i>	
Accident .....	\$11,778 80	-	
Health .....	24,667 78	\$700 00	
		<hr/>	
Unpaid claims .....	\$36,446 58	\$700 00	\$37,146 58
Estimated expense of investigation and adjustment of claims .....			666 40
Unearned premiums on outstanding risks .....			62,357 33
Salaries and other miscellaneous expenses due or accrued .....			2,169 32
Federal, state and other taxes due or accrued .....			5,508 50
Advance premiums .....			1,342 00
			<hr/>
Total .....			\$109,190 13
Cash capital .....	\$100,000 00		
Surplus over all liabilities .....	134,691 70		
			<hr/>
Surplus to policy holders .....			\$234,691 70
			<hr/>
Total liabilities .....			\$343,881 83

EXHIBIT OF PREMIUMS.

	<i>Accident and Health.</i>
In force December 31, 1911.....	\$69,382 50
Written during the year.....	295,442 90
	<hr/>
Totals.....	\$364,825 40
Expired and canceled.....	271,289 40
	<hr/>
In force December 31, 1912.....	\$93,536 00

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident } .....	\$4,254 06	\$1,541 97
Health } .....		

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MASSACHUSETTS ACCIDENT COMPANY,

BOSTON, MASS.

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INCORPORATED IN 1908. COMMENCED BUSINESS IN 1908.

G. LEONARD McNEILL, *President.*

I. M. HATHAWAY, *Secretary.*

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Cash Capital, \$100,000.

INCOME.

Net premiums:		
Accident } .....		\$315,975 09
Health } .....		
Policy fees required or represented by applications.....		43,928 82
Interest on bonds.....	\$5,527 64	
Interest on deposits.....	621 83	
Interest from all other sources.....	60 84	6,210 31
		<hr/>
Increase in book value of ledger assets.....		1,004 75
		<hr/>
Total income.....		\$367,118 67
Ledger assets Dec. 31, 1911.....		193,926 82
		<hr/>
Total.....		\$561,045 49

## DISBURSEMENTS.

Net amount paid for losses:		
Accident	}	
Health		
Investigation and adjustment of claims		\$131,425 42
Policy fees retained by agents		\$984 77
Commissions or brokerage		43,543 94
Salaries, fees and compensation of officers and home office employes		60,109 07
Salaries and expenses of agents not paid by commissions		41,154 05
Medical examiners fees and salaries		20,285 56
Rents		2,175 89
State taxes on premiums		10,589 96
Insurance department licenses and fees		2,545 75
All other licenses, fees and taxes		1,182 13
Legal expenses		169 84
Advertising		1,577 01
Printing and stationery		2,736 27
Postage, telegraph, telephone and express		7,584 72
Furniture and fixtures		5,629 46
Interest or dividends to stockholders		1,110 50
Decrease in book value of ledger assets		10,000 00
Coupon contract extension		5,394 13
Miscellaneous expenditures		1,779 34
		5,735 44
Total disbursements		<u>\$355,713 25</u>
Balance		\$205,332 24

## LEDGER ASSETS.

Book value of bonds		\$165,000 00
Cash in office	\$3,033 31	
Cash in banks not on interest	2,276 10	
Cash in banks on interest	26,408 66	31,718 07
Gross premiums in course of collection		7,277 45
Bills receivable		1,336 72
Total ledger assets		<u>\$205,332 24</u>

## NON-LEDGER ASSETS.

Interest accrued on bonds		\$1,926 24
Furniture, fixtures and supplies		7,500 00
Gross assets		<u>\$214,758 48</u>

## DEDUCT ASSETS NOT ADMITTED.

Bills receivable	\$1,336 72	
Furniture, fixtures and supplies	7,500 00	
Premiums in course of collection—written prior to Oct.		
1, last	1,778 43	
Book value of bonds over market value	3,040 00	\$13,655 15
Total admitted assets		<u>\$201,103 33</u>



LIABILITIES.

Losses and claims			
Accident {	<i>Unadjusted.</i>	<i>Resisted.</i>	
Health }	\$21,479 65	\$1,760 30	\$23,239 95
Estimated expense of investigation and adjustment of claims.....			349 50
Reserve for losses incurred and unreported December 31st.....			2,020 92
Unearned premiums on outstanding risks.....			38,712 77
Commissions due agents and brokers.....			1,270 19
Salaries and other miscellaneous expenses due or accrued.....			2,159 91
Federal, state and other taxes due or accrued.....			2,890 89
Due for reinsurance.....			735 41
Total.....			<u>\$71,379 54</u>
Cash capital.....	\$100,000 00		
Surplus over all liabilities.....	29,723 79		
Surplus to policy holders.....			<u>\$129,723 79</u>
Total liabilities.....			<u>\$201,103 33</u>

EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	
	<i>and Health.</i>	
In force December 31, 1911.....	\$72,498 04	
Written during the year.....	338,903 96	
Totals.....	<u>\$411,402 00</u>	
Expired and canceled.....	325,741 59	
In force December 31, 1912.....	\$85,660 41	
Deduct amount reinsured.....	8,234 87	
Net premiums in force.....	<u>\$77,425 54</u>	

BUSINESS IN MAINE.

	<i>Premiums</i>	<i>Losses</i>
	<i>Received.</i>	<i>Paid.</i>
Accident {	\$21,943 30	\$11,746 74
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 } .....	\$304,950 37	
Health } .....		
Liability .....	761,994 58	
Fidelity .....	264,369 79	
Surety .....	447,627 49	
Plate glass .....	183,203 87	
Burglary and theft .....	115,182 02	
Automobile property damage .....	22,538 10	\$2,099,866 22
Policy fees required or represented by application .....		12,544 00
Interest on bonds and dividends on stocks .....	\$69,878 68	
Interest on deposits .....	3,800 28	
Interest from all other sources .....	13 41	
Rents .....	272 40	73,964 77
Profit on sale or maturity of ledger assets .....		1,686 25
North Boston Lighting Properties Rights .....		200 00
Pennsylvania Casualty Company .....		2 37
Total income .....		\$2,188,263 61
Ledger assets Dec. 31, 1911 .....		2,288,283 08
Total .....		\$4,476,546 69

DISBURSEMENTS.

Net amount paid for losses:		
Accident } .....	\$67,976 50	
Health } .....		
Liability .....	125,419 79	
Fidelity .....	29,285 36	
Surety .....	115,699 02	
Plate glass .....	44,817 36	
Burglary and theft .....	27,034 17	
Automobile property damage .....	2,876 04	\$413,108 24

MASSACHUSETTS BONDING AND INSURANCE COMPANY. 721

Investigation and adjustment of claims . . . . .	\$57,131 38
Policy fees retained by agents . . . . .	12,544 00
Commissions or brokerage . . . . .	515,706 45
Salaries, fees and compensation of officers and home office employes . . . . .	141,323 13
Salaries and expenses of agents not paid by commissions . . . . .	170,782 80
Inspections . . . . .	2,490 03
Rents . . . . .	15,870 38
Repairs and expenses on real estate . . . . .	717 14
Taxes on real estate . . . . .	677 86
State taxes on premiums . . . . .	11,871 61
Insurance department licenses and fees . . . . .	10,553 20
All other licenses, fees and taxes . . . . .	6,732 28
Legal expenses . . . . .	7,682 10
Advertising . . . . .	15,839 10
Printing and stationery . . . . .	29,706 57
Postage, telegraph, telephone and express . . . . .	25,374 86
Furniture and fixtures . . . . .	15,122 00
Interest or dividends to stockholders . . . . .	60,000 00
Agents' balances charged off . . . . .	947 11
Loss on sale or maturity of ledger assets . . . . .	939 75
Traveling expense . . . . .	26,904 78
Miscellaneous expenditures . . . . .	20,977 70
<b>Total disbursements . . . . .</b>	<b>\$1,563,002 47</b>
<b>Balance . . . . .</b>	<b>\$2,913,544 22</b>

LEDGER ASSETS.

Book value of real estate . . . . .	\$14,000 00
Mortgage loans on real estate . . . . .	5,000 00
Book value of bonds and stocks . . . . .	1,954,321 89
Cash in office . . . . .	\$18,569 84
Cash in banks not on interest . . . . .	43,228 01
Cash in banks on interest . . . . .	213,307 02
<b>Gross premiums in course of collection . . . . .</b>	<b>635,259 29</b>
Bills receivable . . . . .	504 00
Advanced on contracts . . . . .	28,088 76
Deposited with Workmen's Compensation Reinsurance & Inspection Bureau . . . . .	753 00
Due from Pennsylvania Casualty Company . . . . .	512 41
<b>Total ledger assets . . . . .</b>	<b>\$2,913,544 22</b>

NON-LEDGER ASSETS.

Interest accrued on bonds . . . . .	\$20,725 84
<b>Gross assets . . . . .</b>	<b>\$2,934,270 06</b>

DEDUCT ASSETS NOT ADMITTED.

Bills receivable . . . . .	\$504 00
Premiums in course of collection—written prior to Oct. 1, last . . . . .	109,367 92
Book value of bonds and stocks over market value . . . . .	49,923 89
Workmen's Compensation Reinsurance & Inspection Bureau . . . . .	171 03
Advanced on contracts . . . . .	28,088 76
<b>Total admitted assets . . . . .</b>	<b>\$2,746,214 46</b>

## LIABILITIES.

Losses and claims:	<i>Unadjusted.</i>	<i>Resisted.</i>	
Accident } Health }	\$31,178 87	\$14,090 65	
Fidelity.....	9,082 44	6,350 00	
Surety.....	82,561 46	86,969 47	
Plate glass.....	2,482 84	—	
Burglary and theft.....	8,524 00	11,240 00	
Auto. property damage.....	612 50	1,000 00	
<b>Totals.....</b>	<b>\$134,442 11</b>	<b>\$119,650 12</b>	<b>\$254,092 23</b>
Deduct reinsurance.....			13,549 32
Net unpaid claims.....			\$240,542 91
Estimated expense of investigation and adjustment of claims.....			13,075 00
Special reserve for unpaid liability losses.....			86,682 45
Unearned premiums on outstanding risks.....			850,160 56
Commissions due agents and brokers.....			131,472 84
Salaries and other miscellaneous expenses due or accrued.....			6,759 39
Federal, state and other taxes due or accrued.....			31,509 82
Due for reinsurance.....			9,119 46
Advance premiums.....			3,500 00
<b>Total.....</b>			<b>\$1,372,822 43</b>
Cash capital.....	\$1,000,000 00		
Surplus over all liabilities.....	373,392 03		
<b>Surplus to policy holders.....</b>			<b>\$1,373,392 03</b>
<b>Total liabilities.....</b>			<b>\$2,746,214 46</b>

## EXHIBIT OF PREMIUMS.

	<i>Accident and Health.</i>	<i>Liability.</i>	
In force December 31, 1911.....	\$171 00	\$3,317 76	
Written during the year.....	359,112 58	991,162 31	
<b>Totals.....</b>	<b>\$359,283 58</b>	<b>\$994,480 07</b>	
Expired and canceled.....	234,683 47	380,108 32	
In force December 31, 1912.....	\$124,600 11	\$614,371 75	
Deduct amount reinsured.....	5,627 58	11,460 76	
<b>Net premiums in force.....</b>	<b>\$118,972 53</b>	<b>\$602,910 99</b>	
	<i>Fidelity.</i>	<i>Surety.</i>	<i>Plate Glass.</i>
In force December 31, 1911.....	\$249,750 40	\$428,835 91	\$6 41
Written during the year.....	321,918 86	569,310 98	213,890 73
<b>Totals.....</b>	<b>\$571,669 26</b>	<b>\$998,146 89</b>	<b>\$213,897 14</b>
Expired and canceled.....	267,734 71	532,716 93	101,152 72
In force December 31, 1912.....	\$303,934 55	\$465,429 96	\$112,744 42
Deduct amount reinsured.....	23,292 60	28,667 53	—
<b>Net premiums in force.....</b>	<b>\$280,641 95</b>	<b>\$436,762 43</b>	<b>\$112,744 42</b>

	<i>Auto. Property Damage.</i>	<i>Burglary and Theft.</i>
In force December 31, 1911.....	-	\$165,335 43
Written during the year.....	\$28,961 27	191,144 90
<b>Totals.....</b>	<b>\$28,961 27</b>	<b>\$356,480 33</b>
Expired and canceled.....	6,423 17	169,889 47
In force December 31, 1912.....	\$22,538 10	\$186,590 86
Deduct amount reinsured.....	-	34,106 83
<b>Net premiums in force.....</b>	<b>\$22,538 10</b>	<b>\$152,484 03</b>

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident { .....	\$243 18	\$56 24
Health { .....		
Liability.....	627 90	-
Fidelity.....	2,858 36	-
Surety.....	2,234 87	-
Plate glass.....	31 46	-
Burglary and theft.....	399 51	-
Automobile property damage.....	31 00	-
<b>Totals.....</b>	<b>\$6,426 28</b>	<b>\$56 24</b>

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.....	\$127,400 87	
Health.....	36,626 10	
Plate glass.....	538,451 09	\$702,478 06
Interest on bonds and dividends on stocks.....	\$26,146 94	
Interest on deposits.....	1,632 28	27,779 22

Agents' balances previously charged off.....		\$11 16
Profit on sale or maturity of ledger assets.....		521 00
		<hr/>
Total income.....		\$730,789 44
Ledger assets Dec. 31, 1911.....		841,881 96
		<hr/>
Total.....		\$1,572,671 40

## DISBURSEMENTS.

Net amount paid for losses:		
Accident.....	\$50,185 43	
Health.....	15,575 05	
Plate glass.....	213,555 70	\$279,316 18
		<hr/>
Investigation and adjustment of claims.....		1,903 91
Commissions or brokerage.....		230,536 72
Salaries, fees and compensation of officers and home office employes..		79,857 06
Salaries and expenses of agents not paid by commissions.....		19,226 77
Medical examiners fees and salaries.....		1,996 30
Inspections.....		19 50
Rents.....		7,532 54
State taxes on premiums.....		8,634 93
Insurance department licenses and fees.....		6,784 88
All other licenses, fees and taxes.....		1,541 76
Legal expenses.....		1,278 48
Advertising.....		3,072 58
Printing and stationery.....		7,592 64
Postage, telegraph, telephone and express.....		6,188 55
Furniture and fixtures.....		851 34
Interest or dividends to stockholders.....		20,000 00
Agents' balances charged off.....		772 54
Miscellaneous expenditures.....		3,888 99
		<hr/>
Total disbursements.....		\$680,995 67
Balance.....		\$891,675 73

## LEDGER ASSETS.

Book value of bonds and stocks.....		\$677,482 70
Cash in office.....	\$2,368 15	
Cash in banks not on interest.....	1,000 00	
Cash in banks on interest.....	67,823 76	71,191 91
		<hr/>
Gross premiums in course of collection.....		142,617 37
Due for reinsurance on losses paid.....		383 75
		<hr/>
Total ledger assets.....		\$891,675 73

## NON-LEDGER ASSETS.

Interest due and accrued on bonds.....		\$5,482 49
Market value of bonds and stocks over book value.....		3,942 30
		<hr/>
Gross assets.....		\$901,100 52

DEDUCT ASSETS NOT ADMITTED.

Premiums in course of collection—written prior to Oct. 1, last.....	\$6,439 78
Total admitted assets.....	<u>\$894,660 74</u>

LIABILITIES.

Losses and claims:	<i>Unadjusted.</i>	<i>Revised.</i>	
Accident.....	\$17,446 49	\$4,307 50	
Health.....	2,528 91	158 00	
Plate glass.....	10,461 35	-	
Unpaid claims.....	<u>\$30,436 75</u>	<u>\$4,465 50</u>	\$34,902 25
Unearned premiums on outstanding risks.....			352,889 04
Commissions due agents and brokers.....			44,768 29
Salaries and other miscellaneous expenses due or accrued.....			813 53
Federal, state and other taxes due or accrued.....			6,990 78
Due for reinsurance.....			1,085 86
Reserve for unreported losses.....			<u>14,329 62</u>
Total.....			<u>\$455,779 37</u>
Cash capital.....		\$200,000 00	
Surplus over all liabilities.....		<u>238,881 37</u>	
Surplus to policy holders.....			<u>\$438,881 37</u>
Total liabilities.....			<u>\$894,660 74</u>

EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>	<i>Plate Glass.</i>
In force December 31, 1911.....	\$114,164 49	\$33,301 59	\$580,298 41
Written during the year.....	159,395 16	47,659 70	644,347 96
Totals.....	<u>\$273,559 65</u>	<u>\$80,961 29</u>	<u>\$1,224,646 37</u>
Expired and canceled.....	155,126 09	48,022 13	669,022 74
In force December 31, 1912.....	\$118,433 56	\$32,939 16	\$555,623 63
Deduct amount reinsured.....	1,109 71	108 57	-
Net premiums in force.....	<u>\$117,323 85</u>	<u>\$32,830 59</u>	<u>\$555,623 63</u>

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident.....	\$130 00	-
Plate glass.....	<u>1,947 73</u>	<u>705 98</u>
Totals.....	<u>\$2,077 73</u>	<u>\$705 98</u>

## NATIONAL CASUALTY COMPANY,

DETROIT, MICHIGAN.

INCORPORATED IN 1904. COMMENCED BUSINESS IN 1904.

W. G. CURTIS, *President.*FRANKLIN S. DEWEY, *Secretary.*

Cash Capital, \$200,000.

## INCOME.

Net premiums:		
Accident }		
Health }		\$697,432 53
Policy fees required or represented by applications		43,000 00
Interest on mortgage loans	\$660 33	
Interest on collateral loans	413 74	
Interest on bonds and dividends on stocks	11,325 99	
Interest on deposits	181 91	
Interest from all other sources	92 47	12,674 44
Agents' balances previously charged off		82 50
Increase in book value of ledger assets		1,800 00
<b>Total income</b>		<b>\$754,989 47</b>
Ledger assets Dec. 31, 1911		322,409 19
<b>Total</b>		<b>\$1,077,398 66</b>

## DISBURSEMENTS.

Net amount paid for losses:		
Accident }		
Health }		\$288,727 79
Investigation and adjustment of claims		4,908 91
Policy fees retained by agents		41,925 55
Commissions or brokerage		242,795 98
Salaries, fees and compensation of officers and home office employes		54,820 37
Salaries and expenses of agents not paid by commissions		29,851 19
Rents		10,461 76
State taxes on premiums		12,477 21
Insurance department licenses and fees		3,273 97
All other licenses, fees and taxes		645 58
Legal expenses		3,030 71
Advertising		2,710 72
Printing and stationery		9,484 46
Postage, telegraph, telephone and express		9,164 03
Furniture and fixtures		716 58



Interest or dividends to stockholders .....	\$16,000 00
Agents' balances charged off.....	1,785 34
Loss on sale or maturity of ledger assets.....	141 75
Decrease in book value of ledger assets.....	849 08
Traveling expense.....	4,562 46
Miscellaneous expenditures.....	3,971 80
	<hr/>
Total disbursements.....	\$742,305 24
	<hr/>
Balance.....	\$335,093 42

LEDGER ASSETS.

Mortgage loans on real estate.....		\$25,950 00
Loans secured by collateral.....		8,400 00
Book value of bonds and stocks.....		258,020 93
Cash in office.....	\$1,756 47	
Cash in banks not on interest.....	27,751 96	
Cash in banks on interest.....	5,000 00	34,508 43
	<hr/>	
Gross premiums in course of collection.....		2,022 00
Agents' balances.....		6,192 06
		<hr/>
Total ledger assets.....		\$335,093 42

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$513 67	
Interest accrued on bonds.....	4,130 49	
Interest accrued on collateral loans.....	95 91	
Interest accrued on other assets.....	175 00	\$4,915 07
	<hr/>	
Furniture and supplies.....		30,000 00
		<hr/>
Gross assets.....		\$370,008 49

DEDUCT ASSETS NOT ADMITTED.

Furniture and supplies.....	\$30,000 00	
Book value of bonds and stocks over market value...	3,891 02	
Agents' balances.....	6,192 06	\$40,083 08
	<hr/>	
Total admitted assets.....		\$329,925 41

LIABILITIES.

Losses and claims:			
	<i>Unadjusted.</i>	<i>Resisted.</i>	
Accident } .....	\$20,917 00	\$2,260 00	\$23,177 00
Health } .....			
Deduct reinsurance.....			689 00
			<hr/>
Net unpaid claims.....			\$22,488 00
Estimated expense of investigation and adjustment of claims.....			500 00
Unearned premiums on outstanding risks.....			11,061 73
Commissions due agents and brokers.....			450 00

## NATIONAL CASUALTY COMPANY.

Salaries and other miscellaneous expenses due or accrued.....		\$200 00
Federal, state and other taxes due or accrued.....		11,000 00
Advance premiums.....		2,694 70
		<hr/>
Total.....		\$48,394 43
Cash capital.....	\$200,000 00	
Surplus over all liabilities.....	81,530 98	
		<hr/>
Surplus to policy holders.....		\$281,530 98
		<hr/>
Total liabilities.....		\$329,925 41

## EXHIBIT OF PREMIUMS.

		<i>Accident and Health.</i>
In force December 31, 1911.....		\$17,346 30
Written during the year.....		718,844 68
		<hr/>
Totals.....		\$736,190 98
Expired and canceled.....		714,067 53
		<hr/>
In force December 31, 1912.....		\$22,123 45

## BUSINESS IN MAINE.

		<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident } .....		\$1,737 28	\$554 52
Health } .....			

## NATIONAL SURETY COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1897. COMMENCED BUSINESS IN 1897.

WM. B. JOYCE, *President.*HUBERT J. HEWITT, *Secretary.*

Cash Capital, \$2,000,000.

## INCOME.

Net premiums:			
Liability.....	\$1,342,541	59	
Fidelity.....	1,952,999	29	
Burglary and theft.....	432,185	09	\$3,727,725 97
Interest on mortgage loans.....	\$294	12	
Interest on bonds and dividends on stocks.....	215,796	64	
Interest on deposits.....	11,688	32	
Interest from all other sources.....	13,000	03	240,779 11
Agents' balances previously charged off.....			286 26
Profit on sale or maturity of ledger assets.....			91 50
Suspense account.....			28,788 84
Agents' remittance.....			83,593 68
Miscellaneous income.....			152 00
Total income.....			\$4,083,417 36
Ledger assets Dec. 31, 1911.....	\$6,457,532	35	
Increase of capital during 1912.....	500,000	00	6,957,532 35
Total.....			\$11,040,949 71

## DISBURSEMENTS.

Net amount paid for losses:			
Fidelity.....	\$247,376	55	
Surety.....	485,847	41	
Burglary and theft.....	168,905	72	\$902,129 68
Investigation and adjustment of claims.....			98,796 93
Commissions or brokerage.....			794,365 67
Salaries, fees and compensation of officers and home office employes...			463,022 97
Salaries and expenses of agents not paid by commissions.....			160,887 53
Medical examiner's fees and salaries.....			23,083 46
Inspections.....			18,419 62
Rents.....			61,873 78
Repairs and expenses on real estate.....			7,606 02
Taxes on real estate.....			3,609 87
State taxes on premiums.....			59,219 78
Insurance department licenses and fees.....			21,391 41
All other licenses, fees and taxes.....			6,069 24
Legal expenses.....			4,679 47
Advertising.....			42,599 23

Printing and stationery .....	\$46,952 89
Postage, telegraph, telephone and express .....	58,246 57
Furniture and fixtures .....	16,466 26
Interest or dividends to stockholders.....	209,939 00
Agents' balances charged off.....	159 11
Loss on sale or maturity of ledger assets.....	5,356 48
Traveling and development expense.....	38,442 19
Surety Association of America and bonded attorneys.....	12,174 61
Miscellaneous expenditures.....	43,250 78
<b>Total disbursements.....</b>	<b>\$3,098,742 55</b>
<b>Balance.....</b>	<b>\$7,942,207 16</b>

## LEDGER ASSETS.

Book value of real estate.....	\$181,343 03
Mortgage loans on real estate.....	11,390 57
Book value of bonds and stocks.....	5,501,200 38
Cash in office.....	\$6,141 31
Cash in transit.....	39,888 23
Cash in banks on interest.....	744,408 83
<b>Gross premiums in course of collection.....</b>	<b>1,125,276 39</b>
Bills receivable.....	1,797 67
Advances secured by collateral.....	9,309 42
Railroad inspection.....	12,634 25
Accounts receivable.....	12,713 02
Due for reinsurance on losses paid.....	45,331 31
Advance commissions.....	35,993 09
Receivers certificates.....	10,000 00
Cash in city treasurer's office.....	659 65
Advanced on contracts.....	103,269 55
Due from excise reinsurance committee.....	53,742 97
Cash in suspended banks.....	47,107 49
<b>Total ledger assets.....</b>	<b>\$7,942,207 16</b>

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$334 02
Interest due and accrued on bonds.....	42,884 65
Interest due and accrued on other assets.....	1,786 58
<b>Gross assets.....</b>	<b>\$7,987,212 41</b>

## DEDUCT ASSETS NOT ADMITTED.

Accounts receivable.....	\$12,713 02
Advance commission.....	35,993 09
Advanced on contracts.....	83,781 39
Bills receivable.....	1,797 67
Suspense items.....	19,488 16
Cash in suspended banks.....	47,107 49
Cash in city treasury.....	659 65
Due for reinsurance on losses paid.....	28,018 80
Premiums in course of collection—written prior to Oct. 1, last.....	500,077 36

Railroad inspection.....	\$12,634 25	
Receivers' certificates.....	10,000 00	
Book value of bonds and stocks over market value....	144,779 85	\$897,050 73
<hr/>		
Total admitted assets.....		\$7,090,161 68

LIABILITIES.

Losses and claims:	<i>Unadjusted.</i>	<i>Resisted.</i>	
Fidelity.....	\$209,675 22	\$184,040 47	
Surety.....	488,403 89	300,163 87	
Burglary and theft.....	39,403 33	7,500 00	
<hr/>			
Totals.....	\$737,482 44	\$491,704 34	\$1,229,186 78
Deduct reinsurance.....			133,906 36
<hr/>			
Net unpaid claims.....			\$1,095,280 42
Estimated expense of investigation and adjustment of claims.....			32,858 41
Unearned premiums on outstanding risks.....			2,142,443 81
Commissions due agents and brokers.....			125,039 80
Salaries and other miscellaneous expenses due or accrued.....			11,228 64
Federal, state and other taxes due or accrued.....			55,915 89
Dividends due stockholders.....			60,126 00
Due for return premiums.....			7,673 27
Due for reinsurance and co-surety.....			31,032 64
Premiums unadjusted.....			68,474 95
Bond and mortgage account.....			8,500 00
<hr/>			
Total.....			\$3,638,573 83
Cash capital.....	\$2,000,000 00		
Surplus over all liabilities.....	1,451,587 85		
<hr/>			
Surplus to policy holders.....			\$3,451,587 85
<hr/>			
Total liabilities.....			\$7,090,161 68

EXHIBIT OF PREMIUMS.

	<i>Fidelity.</i>	<i>Surety.</i>	<i>Burglary and Theft.</i>
In force December 31, 1911.....	\$1,138,611 00	\$2,037,824 71	\$669,595 37
Written during the year.....	1,683,466 09	2,640,201 21	741,257 50
<hr/>			
Totals.....	\$2,822,077 09	\$4,678,025 92	\$1,410,852 87
Expired and canceled.....	1,544,073 02	2,296,702 56	661,114 01
<hr/>			
In force December 31, 1912.....	\$1,278,004 07	\$2,381,323 36	\$749,738 86
Deduct amount reinsured.....	28,933 89	252,812 74	127,574 41
<hr/>			
Net premiums in force.....	\$1,249,070 18	\$2,128,510 62	\$622,164 45

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Fidelity.....	\$4,335 13	\$564 58
Surety.....	2,566 58	-
Burglary and theft.....	193 83	-
<hr/>		
Totals.....	\$7,095 54	\$564 58

## 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, \$400,000.

## INCOME.

Net premiums:		
Accident.....	\$175,953 22	
Health.....	55,872 16	
Liability.....	498,206 15	
Plate glass.....	116,732 67	
Burglary and theft.....	139,818 18	
Workmen's collective.....	817 80	\$987,400 18
<hr/>		
Interest on mortgage loans.....	\$8,222 95	
Interest on bonds and dividends on stocks.....	32,383 75	
Interest on deposits.....	653 66	41,260 36
<hr/>		
Premium on capital stock.....		37,500 00
Profit and loss.....		20 47
<hr/>		
Total income.....		\$1,066,181 01
Ledger assets Dec. 31, 1911.....		1,331,516 64
<hr/>		
Total.....		\$2,397,697 65

## DISBURSEMENTS.

Net amount paid for losses:		
Accident.....	\$67,146 28	
Health.....	24,363 54	
Liability.....	301,319 75	
Plate glass.....	53,443 99	
Burglary and theft.....	41,327 04	
Workmen's collective.....	1,207 56	\$488,808 16
<hr/>		
Investigation and adjustment of claims.....		45,437 37
Commissions or brokerage.....		273,052 14
Salaries, fees and compensation of officers and home office employes....		77,950 10
Salaries and expenses of agents not paid by commissions.....		61,345 37
Medical examiner's fees and salaries.....		727 00
Inspections.....		10,303 40
Rents.....		12,796 92
State taxes on premiums.....		13,592 32
Insurance department licenses and fees.....		3,595 76
All other licenses, fees and taxes.....		426 00

Legal expenses.....	\$830 68
Advertising.....	1,190 40
Printing and stationery.....	15,817 58
Postage, telegraph, telephone and express.....	9,975 61
Furniture and fixtures.....	1,260 50
Interest or dividends to stockholders.....	25,152 00
Loss on sale or maturity of ledger assets.....	1,687 70
Salaries and expenses of pay roll auditors.....	10,069 89
Exchange.....	568 49
Miscellaneous expenditures.....	6,409 93
Total disbursements.....	<u>\$1,060,997 32</u>
Balance.....	\$1,336,700 33
†Cash capital December 31, 1911.....	\$314,400 00
Reduction during 1912, without distribution of assets.....	64,400 00
	<u>\$250,000 00</u>
Increase during 1912.....	150,000 00
Cash capital December 31, 1912.....	<u>\$400,000 00</u>

## LEDGER ASSETS.

Mortgage loans on real estate.....	\$161,000 00
Book value of bonds and stocks.....	777,532 00
Cash in office.....	\$4,247 17
Cash in banks not on interest.....	8,191 85
Cash in banks on interest.....	209,934 01
	<u>222,373 03</u>
Gross premiums in course of collection.....	174,783 20
Agents' balances.....	1,012 10
Total ledger assets.....	<u>\$1,336,700 33</u>

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$1,996 57
Interest accrued on bonds.....	5,643 32
Interest accrued on other assets.....	31 12
	<u>\$7,671 01</u>
Gross assets.....	<u>\$1,344,371 34</u>

## DEDUCT ASSETS NOT ADMITTED.

Premiums in course of collection—written prior to Oct. 1, last.....	\$8,072 29
Book value of bonds and stocks over market value....	51,825 75
Agents' balances.....	1,012 10
	<u>\$60,910 14</u>
Total admitted assets.....	<u>\$1,283,461 20</u>

## LIABILITIES.

	<i>Unadjusted.</i>	<i>Revised.</i>
Losses and claims:		
Accident.....	\$15,184 54	\$3,200 00
Health.....	3,730 47	-
Plate glass.....	3,493 04	-

Burglary and theft.....	\$13,588 08	\$2,925 00	
Workmen's collective.....	75 00	-	
Totals.....	\$36,071 13	\$6,125 00	\$42,196 13
Deduct reinsurance.....			1,067 01
Net unpaid claims.....			\$41,129 12
Estimated expense of investigation and adjustment of claims.....			2,221 87
Special reserve for unpaid liability losses.....			196,561 00
Unearned premiums on outstanding risks.....			466,499 77
Commissions due agents and brokers.....			45,050 18
Salaries and other miscellaneous expenses due or accrued.....			1,695 86
Federal, state and other taxes due or accrued.....			11,130 72
Due for reinsurance.....			11,261 96
Total.....			\$775,550 48
Cash capital.....		\$400,000 00	
Surplus over all liabilities.....		107,910 72	
Surplus to policy holders.....			507,910 72
Total liabilities.....			\$1,283,461 20

## EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>	<i>Liability.</i>
In force December 31, 1911.....	\$153,959 22	\$56,017 13	\$453,742 52
Written during the year.....	239,700 77	74,882 09	766,524 44
Totals.....	\$393,659 99	\$130,899 22	\$1,220,266 96
Expired and canceled.....	214,918 93	78,134 03	788,425 27
In force December 31, 1912.....	\$178,741 06	\$52,765 19	\$431,841 69
Deduct amount reinsured.....	17,030 55	-	23,680 49
Net premiums in force.....	\$161,710 51	\$52,765 19	\$408,161 20
	<i>Plate Glass.</i>	<i>Burglary and Theft.</i>	<i>Workmen's Collective.</i>
In force December 31, 1911.....	\$131,489 51	\$204,149 88	\$1,946 39
Written during the year.....	171,108 09	212,839 25	1,432 30
Totals.....	\$302,597 60	\$416,989 13	\$3,378 69
Expired and canceled.....	180,005 37	209,470 97	3,378 69
In force December 31, 1912.....	\$122,592 23	\$207,518 16	-
Deduct amount reinsured.....	1,428 54	27,249 94	-
Net premiums in force.....	\$121,163 69	\$180,268 22	-

## BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident.....	\$496 86	\$306 50
Health.....	274 73	84 19
Liability.....	360 21	23 04
Plate glass.....	162 95	6 40
Burglary and theft.....	5 00	-
Totals.....	\$1,299 75	\$420 13



## NEW ENGLAND CASUALTY COMPANY,

BOSTON, MASS.

INCORPORATED IN 1910. COMMENCED BUSINESS IN 1910.

CORWIN McDOWELL, *President.*ALLAN FORBES, *Secretary.*

Cash Capital, \$1,000,000.

## INCOME.

Net premiums:		
Accident.....	\$36,201 84	
Health.....	24,846 20	
Liability.....	344,147 34	
Fidelity.....	18,867 85	
Surety.....	180,130 94	
Plate glass.....	7,953 39	
Burglary and theft.....	68,232 75	
Automobile property damage.....	26,937 80	
Workmen's collective.....	742 00	\$708,060 11
<hr/>		
Policy fees required or represented by applications.....		5,696 00
Interest on collateral loans.....	\$885 41	
Interest on bonds and dividends on stocks.....	35,980 96	
Interest on deposits.....	2,960 21	
Interest from all other sources.....	520 73	40,347 31
<hr/>		
Increase in book value of ledger assets.....		389 14
Premium on capital stock.....		200,000 00
Sale of rights.....		940 00
Suspense account.....		226 61
<hr/>		
Total income.....		\$955,659 17
Ledger assets Dec. 31, 1911.....	\$916,268 44	
Increase of capital during 1912.....	400,000 00	1,316,268 44
<hr/>		
Total.....		\$2,271,927 61

## DISBURSEMENTS.

Net amount paid for losses:		
Accident.....	\$14,226 23	
Health.....	9,203 34	
Liability.....	29,917 85	
Fidelity.....	228 72	
Surety.....	1,124 80	

Plate glass .....	\$279 43	
Burglary and theft .....	5,025 68	
Automobile property damage .....	4,839 82	
Workmen's collective .....	67 84	\$64,913 71
<hr/>		
Investigation and adjustment of claims .....	9,476 51	
Policy fees retained by agents .....	5,696 00	
Commissions or brokerage .....	158,456 79	
Salaries, fees and compensation of officers and home office employes ..	52,042 16	
Salaries and expenses of agents not paid by commissions .....	25,145 78	
Inspections .....	1,573 84	
Rents .....	4,896 71	
State taxes on premiums .....	1,460 02	
Insurance department licenses and fees .....	4,989 92	
All other licenses, fees and taxes .....	112 96	
Legal expenses .....	7,161 86	
Advertising .....	1,644 51	
Printing and stationery .....	18,440 68	
Postage, telegraph, telephone and express .....	5,841 74	
Furniture and fixtures .....	4,847 79	
Loss on sale or maturity of ledger assets .....	28 45	
Decrease in book value of ledger assets .....	4,436 58	
Traveling expense .....	10,114 49	
Expense of consolidation with Bay State Company .....	15,000 00	
Suspense account .....	1,970 63	
Miscellaneous expenditures .....	3,973 90	
<hr/>		
Total disbursements .....		\$402,225 03
<hr/>		
Balance .....		\$1,869,702 58

## LEDGER ASSETS.

Book value of bonds and stocks .....		\$1,444,044 74
Cash in office .....	\$4,207 10	
Cash in banks on interest .....	181,553 54	185,760 64
<hr/>		
Gross premiums in course of collection .....		227,346 38
Excise reinsuring companies .....		9,665 14
Agents' accounts .....		2,885 68
<hr/>		
Total ledger assets .....		\$1,869,702 58

## NON-LEDGER ASSETS.

Interest due and accrued on bonds .....	\$14,353 23	
Interest due and accrued on other assets .....	271 20	\$14,624 43
<hr/>		
Gross assets .....		\$1,884,327 01

## DEDUCT ASSETS NOT ADMITTED.

Premiums in course of collection—written prior to Oct. 1, last .....	\$36,853 25	
Book value of bonds and stocks over market value .....	13,977 66	
Agents' accounts .....	2,885 68	\$53,716 59
<hr/>		
Total admitted assets .....		\$1,830,610 42

## LIABILITIES.

Losses and claims:	<i>Adjusted.</i>	<i>Unadjusted.</i>	<i>Resisted.</i>	
Accident.....	\$105 00	\$2,577 50	\$1,500 00	
Health.....	17 86	3,529 95	10 00	
Fidelity.....	-	12 00	375 00	
Surety.....	-	4,850 00	-	
Plate glass.....	-	73 50	-	
Burglary and theft.....	3,000 00	3,512 00	-	
Auto. property damage	100 00	3,839 00	2,934 00	
Workmen's collective...	-	43 75	-	
<b>Totals.....</b>	<b>\$3,222 86</b>	<b>\$18,437 70</b>	<b>\$4,819 00</b>	<b>\$26,479 56</b>
Deduct reinsurance.....				1,000 00
<b>Net unpaid claims.....</b>				<b>\$25,479 56</b>
Special reserve for unpaid liability losses.....				72,496 26
Unearned premiums on outstanding risks.....				357,070 42
Commissions due agents and brokers.....				51,636 69
Salaries and other miscellaneous expenses due or accrued.....				1,743 70
Federal, state and other taxes due or accrued.....				8,328 93
Advance premiums.....				985 53
Suspense account.....				26 61
Due for losses paid.....				405 00
<b>Total.....</b>				<b>\$518,172 70</b>
Cash capital.....			\$1,000,000 00	
Surplus over all liabilities.....			312,437 72	
<b>Surplus to policyholders.....</b>				<b>\$1,312,437 72</b>
<b>Total liabilities.....</b>				<b>\$1,830,610 42</b>

## EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>	<i>Liability.</i>
In force December 31, 1911.....	\$5,150 89	\$2,663 81	\$95,229 64
Written during the year.....	43,672 93	27,947 73	465,424 13
<b>Totals.....</b>	<b>\$48,823 82</b>	<b>\$30,611 54</b>	<b>\$560,653 77</b>
Expired and canceled.....	28,440 16	21,113 42	230,415 25
<b>In force December 31, 1912.....</b>	<b>\$20,383 66</b>	<b>\$9,498 12</b>	<b>\$330,238 52</b>
Deduct amount reinsured.....	1,214 88	440 00	4,607 95
<b>Net premiums in force.....</b>	<b>\$19,168 78</b>	<b>\$9,058 12</b>	<b>\$325,630 57</b>
	<i>Fidelity.</i>	<i>Surety.</i>	<i>Plate Glass.</i>
In force December 31, 1911.....	\$991 10	\$1,721 41	-
Written during the year.....	21,487 72	201,563 72	12,419 45
<b>Totals.....</b>	<b>\$22,478 82</b>	<b>\$203,285 13</b>	<b>\$12,419 45</b>
Expired and canceled.....	4,528 90	27,369 06	5,302 91
<b>In force December 31, 1912.....</b>	<b>\$17,949 92</b>	<b>\$175,916 07</b>	<b>\$7,116 54</b>
Deduct amount reinsured.....	717 50	10,721 71	-
<b>Net premiums in force.....</b>	<b>\$17,232 42</b>	<b>\$165,194 36</b>	<b>\$7,116 54</b>

	<i>Auto. Property Damage.</i>	<i>Workmen's Collective.</i>	<i>Burglary and Theft.</i>
In force December 31, 1911.....	\$10,549 13	-	\$11,196 49
Written during the year.....	34,531 47	742 00	91,997 20
Totals.....	\$45,080 60	\$742 00	\$103,193 69
Expired and canceled.....	19,708 87	683 50	28,199 13
In force December 31, 1912.....	\$25,371 73	\$58 50	\$74,994 56
Deduct amount reinsured.....	-	-	7,172 77
Net premiums in force.....	\$25,371 73	\$58 50	\$67,821 79

## BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident.....	\$755 74	\$71 99
Health.....	672 76	290 65
Liability.....	1,231 30	-
Fidelity.....	96 00	-
Surety.....	3,702 89	-
Plate glass.....	44 64	-
Burglary and theft.....	42 50	-
Automobile property damage.....	110 32	-
Totals.....	\$6,656 15	\$362 64

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.....	\$18,804 03	
Health.....	2,148 68	
Plate glass.....	388,743 02	
Burglary and theft.....	79,105 95	\$488,801 68

NEW JERSEY FIDELITY AND PLATE GLASS INS. CO. 739

Interest on mortgage loans .....	\$19,608 99	
Interest on bonds and dividends on stocks.....	8,012 26	
Interest on deposits .....	331 21	
Interest from all other sources .....	77 15	\$28,029 61
<hr/>		
Total income .....		\$516,831 29
Ledger assets Dec. 31, 1911.....		709,276 14
<hr/>		
Total .....		\$1,226,107 43

DISBURSEMENTS.

Net amount paid for losses:		
Accident .....	\$7,392 10	
Health .....	538 40	
Plate glass .....	146,101 67	
Burglary and theft .....	32,498 16	186,530 34
<hr/>		
Investigation and adjustment of claims .....		2,256 97
Commissions or brokerage .....		169,335 06
Salaries, fees and compensation of officers and home office employes..		31,347 00
Salaries and expenses of agents not paid by commissions .....		14,427 56
Medical examiners fees and salaries .....		2 00
Rents .....		3,930 00
Taxes on real estate .....		638 46
State taxes on premiums .....		8,075 36
Insurance department licenses and fees .....		4,051 82
All other licenses, fees and taxes .....		1,265 18
Legal expenses .....		216 07
Advertising .....		1,205 00
Printing and stationery .....		3,632 08
Postage, telegraph, telephone and express .....		3,231 29
Furniture and fixtures .....		657 39
Interest or dividends to stockholders .....		18,000 00
Real estate charged off .....		5,404 15
Miscellaneous expenditures .....		4,593 47
<hr/>		
Total disbursements .....		\$458,799 20
<hr/>		
Balance .....		\$767,308 23

LEDGER ASSETS.

Mortgage loans on real estate .....		\$404,001 60
Book value of bonds and stocks .....		209,156 36
Cash in office .....	\$4,886 07	
Cash in banks not on interest .....	10,342 74	
Cash in banks on interest .....	32,017 18	47,245 99
<hr/>		
Gross premiums in course of collection .....		106,564 58
Agents' debit balances .....		276 50
Foreclosure expenses .....		63 20
<hr/>		
Total ledger assets .....		\$767,308 23

NON-LEDGER ASSETS.

Interest due and accrued on mortgages .....	\$4,794 24	
Interest accrued on bonds .....	2,203 75	\$6,997 99
<hr/>		
Gross assets .....		\$774,306 22

DEDUCT ASSETS NOT ADMITTED.

Premiums in course of collection—written prior to Oct. 1 last.....	\$4,980 17	
Book value of bonds and stocks over market value....	6,356 36	
Agents' debit balances.....	276 50	\$11,613 03
<b>Total admitted assets.....</b>		<b>\$762,693 19</b>

LIABILITIES.

Losses and claims:	<i>Adjusted.</i>	<i>Unadjusted.</i>	<i>Resisted.</i>	
Accident.....	\$183 22	\$6,825 00	-	
Health.....	82 00	500 00	-	
Plate glass.....	-	3,481 55	-	
Burglary and theft.....	430 00	9,065 00	9,236 49	
<b>Totals.....</b>	<b>\$695 22</b>	<b>\$19,871 55</b>	<b>\$9,236 49</b>	<b>\$29,803 26</b>
Deduct reinsurance.....				3,238 97
<b>Net unpaid claims.....</b>				<b>\$26,564 29</b>
Estimated expense of investigation and adjustment of claims.....				1,990 02
Unearned premiums on outstanding risks.....				263,920 81
Commissions due agents and brokers.....				35,302 38
Salaries and other miscellaneous expenses due or accrued.....				1,000 00
Federal, state and other taxes due or accrued.....				8,543 55
<b>Total.....</b>				<b>\$337,321 05</b>
Cash capital.....		\$300,000 00		
Surplus over all liabilities.....		125,372 14		
<b>Surplus to policyholders.....</b>				<b>\$425,372 14</b>
<b>Total liabilities.....</b>				<b>\$762,693 19</b>

EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>
In force December 31, 1911.....	\$15,994 62	\$2,156 88
Written during the year.....	27,506 22	2,461 45
<b>Totals.....</b>	<b>\$43,500 84</b>	<b>\$4,618 33</b>
Expired and canceled.....	22,213 84	2,478 88
<b>In force December 31, 1912.....</b>	<b>\$21,287 00</b>	<b>\$2,139 45</b>
	<i>Plate Glass.</i>	<i>Burglary and Theft.</i>
In force December 31, 1911.....	\$400,540 63	\$93,995 43
Written during the year.....	470,739 00	110,285 62
<b>Totals.....</b>	<b>\$871,279 63</b>	<b>\$204,281 05</b>
Expired and canceled.....	472,992 17	100,644 74
<b>In force December 31, 1912.....</b>	<b>\$398,287 46</b>	<b>\$103,636 31</b>

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Plate glass.....	\$1,605 15	\$213 18
Burglary and theft.....	11 00	-
<b>Totals.....</b>	<b>\$1,616 15</b>	<b>\$213 18</b>

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).....		\$623,053 37
Interest on mortgage loans.....	\$31 50	
Interest on bonds and dividends on stocks.....	37,732 59	
Interest on deposits.....	923 61	38,687 70
Agents balances previously charged off.....		757 79
Profit on sale or maturity of ledger assets.....		137 50
Total income.....		\$662,636 36
Ledger assets Dec. 31, 1911.....		994,342 14
Total.....		\$1,656,978 50

DISBURSEMENTS.

Net amount paid for losses (plate glass).....		\$265,218 00
Commissions or brokerage.....		216,054 39
Salaries, fees and compensation of officers and home office employes..		59,446 93
Salaries and expenses of agents not paid by commissions.....		4,414 35
Rents.....		11,339 96
State taxes on premiums.....		8,127 43
Insurance department licenses and fees.....		7,296 19
All other licenses, fees and taxes.....		822 46
Legal expenses.....		288 62
Advertising.....		390 33
Printing and stationery.....		2,424 96
Postage, telegraph, telephone and express.....		2,710 88
Furniture and fixtures.....		201 67
Interest or dividends to stockholders.....		32,000 00
Agents' balances charged off.....		1,068 13
Traveling expenses.....		2,674 91
Underwriters' association.....		3,526 07
Miscellaneous expenditures.....		122 34
Total disbursements.....		\$618,127 62
Balance.....		\$1,038,850 88

## LEDGER ASSETS.

Mortgage loans on real estate.....		\$1,000 00	
Book value of bonds and stocks.....			845,474 65
Cash in office.....	\$8,045 84		
Cash in banks not on interest.....	5,038 79		
Cash in banks on interest.....	35,182 11		48,266 74
Gross premiums in course of collection.....			144,109 49
Total ledger assets.....			\$1,038,850 88

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$9 50		
Interest accrued on bonds.....	2,566 50		\$2,576 00
Gross assets.....			\$1,041,426 88

## DEDUCT ASSETS NOT ADMITTED.

Premiums in course of collection—written prior to Oct. 1, last.....	\$5,156 97		
Book value of bonds and stocks over market value....	53,724 65		\$58,881 62
Total admitted assets.....			\$982,545 26

## LIABILITIES.

Losses and claims:	<i>Adjusted.</i>	<i>Unadjusted.</i>	
Plate glass.....	\$10,561 55	\$4,055 00	\$14,616 55
Unearned premiums on outstanding risks.....			328,670 33
Commissions due agents and brokers.....			45,299 37
Salaries and other miscellaneous expenses due or accrued.....			1,000 00
Federal, state and other taxed due or accrued.....			4,000 00
Dividends due stockholders.....			8,000 00
Total.....			\$401,586 25
Cash capital.....	\$200,000 00		
Surplus over all liabilities.....	380,959 01		
Surplus to policyholders.....			\$580,959 01
Total liabilities.....			\$982,545 26

## EXHIBIT OF PREMIUMS.

	<i>Plate Glass.</i>
In force December 31, 1911.....	\$666,618 37
Written during the year.....	783,763 17
Totals.....	\$1,450,381 54
Expired and canceled.....	793,265 52
In force December 31, 1912.....	\$657,116 02



NORTH AMERICAN ACCIDENT INSURANCE COMPANY. 743

BUSINESS IN MAINE.

	<i>Premiums. Received.</i>	<i>Losses Paid.</i>
Plate glass .....	\$1,442 55	\$636 66

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) .....		\$1,067,722 26
Policy fees required or represented by applications .....		208,388 00
Interest on mortgage loans .....	\$8,815 49	
Interest on collateral loans .....	2,456 63	
Interest on bonds .....	19,738 22	
Interest on deposits .....	655 37	
Interest from all other sources .....	91 28	31,756 99
Agents' balances previously charged off .....		6 17
Profit on sale or maturity of ledger assets .....		6 46
Total income .....		\$1,307,879 88
Ledger assets Dec. 31, 1911 .....		728,809 49
Total .....		\$2,036,689 37

DISBURSEMENTS.

Net amount paid for losses (accident) .....		\$417,567 67
Investigation and adjustment of claims .....		4,171 85
Policy fees retained by agents .....		208,388 00
Commissions or brokerage .....		335,748 53
Salaries, fees and compensation of officers and home office employes ..		103,434 74
Salaries and expense of agents not paid by commissions .....		68,092 01
Medical examiners fees and salaries .....		4,663 88
Rents .....		19,265 85
State taxes on premiums .....		17,452 71
Insurance department licenses and fees .....		8,812 89

744 NORTH AMERICAN ACCIDENT INSURANCE COMPANY.

All other licenses, fees and taxes .....	\$2,667 43
Legal expenses .....	2,725 73
Advertising .....	3,648 74
Printing and stationery .....	12,974 93
Postage, telegraph, telephone and express .....	14,879 03
Furniture and fixtures .....	4,291 81
Interest or dividends to stockholders .....	30,000 00
Agents' balances charged off .....	2,344 78
Loss on sale or maturity of ledger assets .....	50 00
Traveling expense .....	7,915 25
Hospital fees .....	2,952 79
Miscellaneous expenditures .....	8,552 75
<b>Total disbursements .....</b>	<b>\$1,280,601 37</b>
<b>Balance .....</b>	<b>\$756,088 00</b>

LEDGER ASSETS.

Mortgage loans on real estate .....	\$171,200 00
Loans secured by collateral .....	42,500 00
Book value of bonds .....	418,680 00
Cash in office .....	\$660 11
Cash in banks not on interest .....	15,911 04
Cash in banks on interest .....	62,782 60
<b>Gross premiums in course of collection .....</b>	<b>33,858 46</b>
Bills receivable .....	9,972 82
Cash in branch offices .....	522 97
<b>Total ledger assets .....</b>	<b>\$756,088 00</b>

NON-LEDGER ASSETS.

Interest accrued on mortgages .....	\$2,963 37
Interest due and accrued on bonds .....	7,885 81
Interest accrued on collateral loans .....	324 54
<b>Furniture and fixtures .....</b>	<b>13,000 00</b>
<b>Gross assets .....</b>	<b>\$780,261 72</b>

DEDUCT ASSETS NOT ADMITTED.

Bills receivable .....	\$9,972 82
Furniture and fixtures .....	13,000 00
Premiums in course of collection—written prior to Oct. 1, last .....	2,894 84
Overdue and accrued interest on bonds in default .....	4,500 00
Book value of bonds over market value .....	4,264 65
<b>Total admitted assets .....</b>	<b>\$745,629 41</b>

LIABILITIES.

Losses and claims:	<i>Unadjusted.</i>	<i>Resisted.</i>	
Accident .....	\$61,578 93	\$8,491 47	\$70,070 40
Deduct reinsurance .....			189 02

NORTH AMERICAN ACCIDENT INSURANCE COMPANY. 745

Net unpaid claims.....		\$69,881 38
Estimated expense of investigation and adjustment of claims.....		500 00
Unearned premiums on outstanding risks.....		143,987 87
Commissions due agents and brokers.....		9,289 08
Salaries and other miscellaneous expenses due or accrued.....		3,980 21
Federal, state and other taxes due or accrued.....		17,000 00
Due for reinsurance.....		1,214 20
Advance premiums.....		34,854 48
		\$280,707 32
Total.....		
Cash capital.....	\$200,000 00	
Surplus over all liabilities.....	264,922 19	
		\$464,922 19
Surplus to policyholders.....		
Total liabilities.....		\$745,629 41

EXHIBIT OF PREMIUMS.

		<i>Accident.</i>
In force December 31, 1911.....		\$343,226 32
Written during the year.....		1,127,466 39
		\$1,470,692 71
Totals.....		
Expired and canceled.....		1,179,897 87
		\$290,794 84
In force December 31, 1912.....		
Deduct amount reinsured.....		6,543 10
		\$284,251 74
Net premiums in force.....		

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident.....	\$2,524 27	\$1,034 60

OCEAN ACCIDENT AND GUARANTEE CORPORATION,  
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.....	\$329,148 99	
Health.....	101,451 82	
Liability.....	2,496,293 33	
Fidelity.....	37,231 37	
Plate glass.....	86,287 10	
Steam boiler.....	73,873 01	
Burglary and theft.....	180,233 36	
Credit.....	511,904 92	
Automobile property damage.....	184,222 65	
Workmen's collective.....	32,252 46	\$4,032,899 01
<hr/>		
Interest on mortgage loans.....	\$9,000 00	
Interest on bonds.....	154,908 17	
Interest on deposits.....	3,464 51	
Interest from all other sources.....	1,697 05	
<hr/>		
Rents—including company's own occupancy.....		169,069 73
Profit on sale or maturity of ledger assets.....		2,262 91
<hr/>		
Total income.....		\$4,204,231 65
Ledger assets Dec. 31, 1911.....		4,723,551 81
<hr/>		
Total.....		\$8,927,783 46

## DISBURSEMENTS.

Net amount paid for losses:		
Accident.....	\$150,749 80	
Health.....	50,181 79	
Liability.....	1,255,031 33	
Fidelity.....	1,851 22	
Plate glass.....	28,784 03	
Steam boiler.....	1,379 81	
Burglary and theft.....	53,478 27	
Credit.....	354,484 27	
Automobile property damage.....	66,834 15	
Workmen's collective.....	14,369 09	\$1,977,143 76

OCEAN ACCIDENT AND GUARANTEE CORPORATION, LTD. 747

Investigation and adjustment of claims .....	\$295,294 10
Commissions or brokerage .....	981,852 39
Salaries, fees and compensation of officers and home office employes ..	201,463 47
Salaries and expenses of agents not paid by commissions .....	126,333 99
Inspections .....	58,093 56
Rents .....	25,149 68
State taxes on premiums .....	71,958 82
Insurance department licenses and fees .....	5,732 66
All other licenses, fees and taxes .....	6,682 60
Legal expenses .....	643 10
Advertising .....	8,895 45
Printing and stationery .....	14,721 23
Postage, telegraph, telephone and express .....	11,471 52
Furniture and fixtures .....	8,943 33
Loss on sale or maturity of ledger assets .....	3,521 25
Remitted to home office .....	107,956 67
Miscellaneous expenditures .....	22,661 98
	<hr/>
Total disbursements .....	\$3,928,519 56
	<hr/>
Balance .....	\$4,999,263 90

LEDGER ASSETS.

Mortgage loans on real estate .....	\$150,000 00
Book value of bonds .....	4,141,564 60
Cash in banks not on interest .....	\$11,074 53
Cash in banks on interest .....	103,329 18
	<hr/>
Gross premiums in course of collection .....	535,688 73
Bills receivable .....	2,329 49
Premium notes .....	5,572 50
Agents' balances .....	49,704 87
	<hr/>
Total ledger assets .....	\$4,999,263 90

NON-LEDGER ASSETS.

Interest accrued on mortgages .....	\$1,500 00
Interest accrued on bonds .....	51,016 03
	<hr/>
Gross assets .....	\$5,051,779 93

DEDUCT ASSETS NOT ADMITTED.

Bills receivable .....	\$2,329 49
Premiums in course of collection—written prior to Oct. 1, last .....	28,197 79
Book value of bonds over market value .....	195,462 60
Agents' balances .....	49,704 87
	<hr/>
Total admitted assets .....	\$4,776,085 18

## LIABILITIES.

Losses and claims:	<i>Adjusted.</i>	<i>Unadjusted.</i>	<i>Resisted.</i>	
Accident.....	-	\$48,990 00	\$15,900 00	
Health.....	-	11,095 00	-	
Fidelity.....	-	3,520 00	-	
Plate glass.....	-	2,325 00	-	
Steam boiler.....	-	1,690 00	-	
Burglary and theft.....	-	24,140 00	1,575 00	
Credit.....	\$7,025 00	52,875 00	-	
Auto. property damage	-	14,690 00	4,490 00	
Workmen's collective...	-	4,490 00	-	
<b>Totals.....</b>	<b>\$7,025 00</b>	<b>\$163,815 00</b>	<b>\$21,965 00</b>	<b>\$192,805 00</b>
Deduct reinsurance.....				12,540 00
Net unpaid claims.....				\$180,265 00
Estimated expense of investigation and adjustment of claims.....				5,000 00
Special reserve for unpaid liability losses.....				729,810 77
Special reserve for credit losses.....				249,655 55
Unearned premiums on outstanding risks.....				1,487,016 59
Commissions due agents and brokers.....				126,650 80
Salaries and other miscellaneous expenses due or accrued.....				20,000 00
Federal, state and other taxes due or accrued.....				75,000 00
Due for return premiums.....				6,302 72
Advance premiums.....				250 00
Reserve for contingencies.....				600,000 00
<b>Total.....</b>				<b>\$3,479,951 43</b>
Statutory deposit.....			\$350,000 00	
Surplus over all liabilities.....			946,133 75	
Surplus to policy holders.....				\$1,296,133 75
<b>Total liabilities.....</b>				<b>\$4,776,085 18</b>

## EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>	<i>Liability.</i>
In force December 31, 1911.....	\$314,545 85	\$87,552 63	\$1,368,872 89
Written during the year.....	464,583 90	140,112 27	3,275,946 57
<b>Totals.....</b>	<b>\$779,129 75</b>	<b>\$227,664 90</b>	<b>\$4,644,819 46</b>
Expired and canceled.....	435,881 70	137,011 69	3,227,141 61
In force December 31, 1912.....	\$343,248 05	\$90,653 21	\$1,417,677 85
Deduct amount reinsured.....	15,746 41	417 75	3,349 99
Net premiums in force.....	\$327,501 64	\$90,235 46	\$1,414,327 86
		<i>Fidelity.</i>	<i>Plate Glass.</i>
In force December 31, 1911.....		\$37,254 59	\$64,081 84
Written during the year.....		43,364 94	109,262 27
<b>Totals.....</b>		<b>\$80,619 53</b>	<b>\$173,344 11</b>
Expired and canceled.....		41,726 38	89,659 42
In force December 31, 1912.....		\$38,893 15	\$83,684 69

OCEAN ACCIDENT AND GUARANTEE CORPORATION, LTD. 749

	<i>Steam Boiler.</i>	<i>Burglary and Theft.</i>	<i>Credit.</i>
In force December 31, 1911.....	\$146,364 21	\$322,892 06	\$463,425 31
Written during the year.....	112,583 37	304,803 15	519,388 67
<b>Totals.....</b>	<b>\$258,947 58</b>	<b>\$627,695 21</b>	<b>\$982,813 98</b>
Expired and canceled.....	92,818 39	302,585 43	549,973 91
In force December 31, 1912.....	\$166,129 19	\$325,109 78	\$432,840 07
Deduct amount reinsured.....	379 73	49,745 28	-
<b>Net premiums in force.....</b>	<b>\$165,749 46</b>	<b>\$275,364 50</b>	<b>\$432,840 07</b>

	<i>Auto. Property Damage.</i>	<i>Workmen's Collective.</i>
In force December 31, 1911.....	\$175,231 82	\$9,084 07
Written during the year.....	263,823 81	37,216 52
<b>Totals.....</b>	<b>\$439,055 63</b>	<b>\$46,300 59</b>
Expired and canceled.....	264,097 33	37,211 19
In force December 31, 1912.....	\$174,958 30	\$9,089 40

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident.....	\$701 96	\$44 56
Health.....	125 00	-
Liability.....	3,531 42	67 48
Steam boiler.....	21 33	-
Burglary and theft.....	194 46	4 00
Credit.....	240 00	213 17
Automobile property damage.....	185 78	-
<b>Totals.....</b>	<b>\$4,999 95</b>	<b>\$329 21</b>

## 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 } .....		\$84,001 36
Health } .....		
Policy fees required or represented by applications.....		11,451 00
Interest on mortgage loans.....	\$1,384 02	
Interest on bonds and dividends on stocks.....	4,283 68	
Interest on deposits.....	203 37	5,871 07
Agents' balances previously charged off.....		30 00
Profit on sale or maturity of ledger assets.....		3,388 97
Increased surplus paid in.....		16,000 00
Commissions on loans made.....		32 50
<b>Total income.....</b>		<b>\$120,774 90</b>
Ledger assets Dec. 31, 1911.....		119,629 86
<b>Total.....</b>		<b>\$240,404 76</b>

## DISBURSEMENTS.

Net amount paid for losses:		
Accident } .....		\$36,056 07
Health } .....		
Investigation and adjustment of claims.....		110 73
Policy fees retained by agents.....		11,344 45
Commissions or brokerage.....		14,225 82
Salaries, fees and compensation of officers and home office employes..		9,479 80
Salaries and expenses of agents not paid by commissions.....		10,767 93
Medical examiners fees and salaries.....		172 00
Rents.....		1,196 48
State taxes on premiums.....		791 72
Insurance department licenses and fees.....		832 00
All other licenses, fees and taxes.....		5 76
Legal expenses.....		329 05
Advertising.....		132 61
Printing and stationery.....		2,223 56
Postage, telegraph, telephone and express.....		2,645 33



Furniture and fixtures.....		\$780 71
Interest or dividends to stockholders.....		5,750 00
Agents' balances charged off.....		79 68
Loss on sale or maturity of ledger assets.....		76 88
Miscellaneous expenditures.....		968 01
		<hr/>
Total disbursements.....		\$97,968 59
		<hr/>
Balance.....		\$142,436 17

LEDGER ASSETS.

Mortgage loans on real estate.....		\$46,550 00
Book value of bonds and stocks.....		88,872 21
Cash in office.....	\$1,822 69	
Cash in banks not on interest.....	2,339 68	
Cash in banks on interest.....	2,500 00	6,662 37
		<hr/>
Gross premiums in course of collection.....		351 59
		<hr/>
Total ledger assets.....		\$142,436 17

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$274 85	
Interest due and accrued on bonds.....	670 37	\$945 22
		<hr/>
Furniture and fixtures.....		1,500 00
Supplies and stationery.....		500 00
		<hr/>
Gross assets.....		\$145,381 39

DEDUCT ASSETS NOT ADMITTED.

Furniture and fixtures.....	\$1,500 00	
Supplies, printed matter and stationery.....	500 00	
Premiums in course of collection—written prior to Oct. 1, last.....	311 93	
Book value of bonds and stocks over market value....	995 85	\$3,307 78
		<hr/>
Total admitted assets.....		\$142,073 61

LIABILITIES.

Losses and claims:	<i>Unadjusted.</i>	<i>Resisted.</i>	
Accident }.....	\$3,973 12	\$470 00	\$4,443 12
Health }.....			
Salaries and other miscellaneous expenses due or accrued.....			124 44
Federal, state and other taxes due or accrued.....			1,292 36
Due for reinsurance.....			103 51
Advance premiums.....			2,524 11
Interest paid in advance.....			35 00
			<hr/>
Total.....			\$8,522 54
Cash capital.....	\$100,000 00		
Surplus over all liabilities.....	33,551 07		
			<hr/>
Surplus to policyholders.....			\$133,551 07
			<hr/>
Total liabilities.....			\$142,073 61

## EXHIBIT OF PREMIUMS.

	<i>Accident and Health.</i>
In force December 31, 1911.....	\$1,246 44
Written during the year.....	84,681 26
<hr/>	
Totals.....	\$85,927 70
Expired and canceled.....	83,403 59
<hr/>	
In force December 31, 1912.....	\$2,524 11

## BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident } .....	\$35,616 68	\$16,196 74
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.....	\$1,116,266 28	
Health.....	290,928 04	
Liability.....	368,312 60	
Plate glass.....	13,253 72	
Burglary and theft.....	67,167 25	
Automobile property damage.....	194,540 64	\$2,050,468 53
<hr/>		
Interest on mortgage loans.....	\$3,750 00	
Interest on bonds and dividends on stocks.....	91,474 46	
Interest on deposits.....	1,594 14	
Interest from all other sources.....	184 30	97,002 90
<hr/>		
Total income.....		\$2,147,471 43
Ledger assets Dec. 31, 1911.....		2,862,161 79
<hr/>		
Total.....		\$5,009,633 22

DISBURSEMENTS.

Net amount paid for losses:

Accident.....	\$468,742 82	
Health.....	114,179 83	
Liability.....	77,249 29	
Plate glass.....	1,587 41	
Burglary and theft.....	17,542 79	
Automobile property damage.....	43,151 82	\$722,453 96
<hr/>		
Investigation and adjustment of claims.....		35,290 53
Commissions or brokerage.....		672,797 14
Salaries, fees and compensation of officers and home office employes..		152,267 90
Salaries and expenses of agents not paid by commissions.....		31,124 16
Medical examiners fees and salaries.....		15,250 65
Inspections.....		3,335 82
Rents.....		22,106 28
State taxes on premiums.....		23,847 14
Insurance department licenses and fees.....		3,816 84
All other licenses, fees and taxes.....		4,575 29
Legal expenses.....		1,378 98
Advertising.....		6,251 54
Printing and stationery.....		14,366 69
Postage, telegraph, telephone and express.....		7,613 64
Furniture and fixtures.....		5,409 12
Interest or dividends to stockholders.....		168,000 00
Miscellaneous expenditures.....		4,438 87
<hr/>		
Total disbursements.....		\$1,894,324 55
<hr/>		
Balance.....		\$3,115,308 67

LEDGER ASSETS.

Mortgage loans on real estate.....		\$75,000 00
Book value of bonds and stocks.....		2,549,025 55
Cash in office.....	\$966 25	
Cash in banks not on interest.....	50,000 00	
Cash in banks on interest.....	70,748 39	121,714 64
<hr/>		
Gross premiums in course of collection.....		354,775 59
Bills receivable.....		1,778 57
Advanced to agents.....		12,964 29
Workmen's compensation.....		50 03
<hr/>		
Total ledger assets.....		\$3,115,308 67

NON-LEDGER ASSETS.

Interest accrued on bonds.....		\$24,010 94
<hr/>		
Gross assets.....		\$3,139,319 61

DEDUCT ASSETS NOT ADMITTED.

Bills receivable and other accounts.....	\$1,780 97	
Premiums in course of collection—written prior to Oct.		
1, last.....	42,700 75	
Book value of bonds and stocks over market value...	154,846 02	
Advanced to agents.....	12,964 29	\$212,292 03
<hr/>		
Total admitted assets.....		\$2,927,027 58

## LIABILITIES.

Losses and claims:	<i>Unadjusted.</i>	<i>Revised.</i>	
Accident.....	\$79,826 75	\$19,700 00	
Health.....	15,750 00	1,125 00	
Plate glass.....	556 18	-	
Burglary and theft.....	5,800 00	-	
Auto property damage.....	14,597 00	800 00	
	<hr/>	<hr/>	
Totals.....	\$116,529 93	\$21,625 00	\$138,154 93
Deduct reinsurance.....			490 00
			<hr/>
Net unpaid claims.....			\$137,664 93
Estimated expense of investigation and adjustment of claims.....			3,690 00
Special reserve for unpaid liability losses.....			38,923 88
Unearned premiums on outstanding risks.....			968,583 22
Commissions due agents and brokers.....			73,300 28
Salaries and other miscellaneous expenses due or accrued.....			5,253 39
Federal, state and other taxes due or accrued.....			32,000 00
Dividends due stockholders.....			14,000 00
Due for reinsurance.....			5,503 72
Advance premiums.....			2,842 25
Reserve for contingent installment policies.....			105,809 00
Additional voluntary reserve for contingencies.....			100,000 00
			<hr/>
Total.....			\$1,487,570 67
Cash capital.....		\$700,000 00	
Surplus over all liabilities.....		739,456 91	
			<hr/>
Surplus to policyholders.....			\$1,439,456 91
			<hr/>
Total liabilities.....			\$2,927,027 58

## EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>	<i>Liability.</i>
In force December 31, 1911.....	\$979,551 28	\$290,581 69	\$82,473 11
Written during the year.....	1,286,478 66	362,108 71	626,558 24
	<hr/>	<hr/>	<hr/>
Totals.....	\$2,266,029 94	\$652,690 40	\$709,031 35
Expired and canceled.....	1,270,865 21	355,793 35	360,790 50
	<hr/>	<hr/>	<hr/>
In force December 31, 1912.....	\$995,184 73	\$296,897 05	\$348,240 85
Deduct amount reinsured.....	8,590 17	1,969 16	2,608 02
	<hr/>	<hr/>	<hr/>
Net premiums in force.....	\$986,574 56	\$294,927 89	\$345,632 83
			<hr/>
	<i>Plate Glass.</i>	<i>Burglary and Theft.</i>	<i>Auto. Property Damage.</i>
In force December 31, 1911.....	-	\$22,959 99	\$50,776 22
Written during the year.....	18,558 37	99,952 08	304,391 38
	<hr/>	<hr/>	<hr/>
Totals.....	\$18,558 37	\$122,912 07	\$355,167 60
Expired and canceled.....	5,475 12	42,943 53	168,617 39
	<hr/>	<hr/>	<hr/>
In force December 31, 1912.....	\$13,083 25	\$79,968 54	\$186,550 21
Deduct amount reinsured.....	-	9,040 74	-
	<hr/>	<hr/>	<hr/>
Net premiums in force.....	\$13,083 25	\$70,927 80	\$186,550 21

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident.....	\$7,915 64	\$4,526 18
Health.....	1,966 51	816 00
Liability.....	226 07	-
Plate glass.....	38 00	-
Burglary and theft.....	94 25	55 00
Automobile property damage.....	127 20	-
<b>Totals.....</b>	<b>\$10,367 67</b>	<b>\$5,397 18</b>

RIDLLEY 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 {		
Health }		\$321,438 26
Policy fees required or represented by application.....		40,928 50
Interest on bonds.....	\$13,052 07	
Interest on deposits.....	2,616 67	15,668 74
Profit on sale or maturity of ledger assets.....		1,255 00
Collector's overpayments.....		99 24
<b>Total income.....</b>		<b>\$379,389 74</b>
Ledger assets Dec. 31, 1911.....		356,535 96
<b>Total.....</b>		<b>\$735,925 70</b>

†Includes vehicle damage.

## DISBURSEMENTS.

Net amount paid for losses:		
Accident.....	\$72,642 20	
Health.....	107,925 67	\$180,567 87
Investigation and adjustment of claims.....		2,501 31
Policy fees retained by agents.....		39,552 15
Commissions or brokerage.....		17,804 20
Salaries, fees and compensation of officers and home office employes..		46,756 66
Salaries and expenses of agents not paid by commissions.....		11,482 54
Rents.....		2,121 18
State taxes on premiums.....		5,501 83
Insurance department licenses and fees.....		1,599 23
All other licenses, fees and taxes.....		2,119 77
Legal expenses.....		262 75
Advertising.....		1,068 10
Printing and stationery.....		4,598 45
Postage, telegraph, telephone and express.....		4,684 49
Furniture and fixtures.....		2,419 43
Interest or dividends to stockholders.....		5,000 00
Agents' balances charged off.....		31 74
Loss on sale or maturity of ledger assets.....		3,903 75
Miscellaneous expenditures.....		1,024 55
Total disbursements.....		<u>\$333,000 00</u>
Balance.....		\$402,925 70

## LEDGER ASSETS.

Book value of bonds.....		\$323,526 50
Cash in office.....	\$235 73	
Cash in banks on interest.....	79,163 47	79,399 20
Total ledger assets.....		<u>\$402,925 70</u>

## NON-LEDGER ASSETS.

Interest accrued on bonds.....		\$5,360 34
Gross assets.....		<u>\$408,286 04</u>

## DEDUCT ASSETS NOT ADMITTED.

Book value of bonds over market value.....		\$996 50
Total admitted assets.....		<u>\$407,289 54</u>

## LIABILITIES.

Losses and claims:	<i>Unadjusted.</i>	<i>Resisted.</i>	
Accident.....	\$15,689 28	\$747 50	
Health.....	33,770 56	30 00	
Unpaid claims.....	<u>\$49,459 84</u>	<u>\$777 50</u>	\$50,237 34

RIDGLEY PROTECTIVE ASSOCIATION.

757

Estimated expense of investigation and adjustment of claims.....		\$541 84
Unearned premiums on outstanding risks.....		18,573 79
Salaries and other miscellaneous expenses due or accrued.....		1,786 96
Federal, state and other taxes due or accrued.....		6,163 20
Advance premiums.....		5,020 00
		<hr/>
Total.....		\$82,323 13
Cash capital.....	\$100,000 00	
Surplus over all liabilities.....	224,966 41	
		<hr/>
Surplus to policyholders.....		\$324,966 41
		<hr/>
Total liabilities.....		\$407,289 54

EXHIBIT OF PREMIUMS.

		<i>Accident.</i>
In force December 31, 1911.....		\$88,080 25
Written during the year.....		321,960 19
		<hr/>
Totals.....		\$410,040 44
Expired and canceled.....		317,794 69
		<hr/>
In force December 31, 1912.....		\$92,245 75

BUSINESS IN MAINE.

		<i>Premiums</i>	<i>Losses</i>
		<i>Received.</i>	<i>Paid.</i>
Accident } .....	\$12,804 19		\$7,414 61
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.....	\$131,794 71	
Health.....	51,140 02	
Liability.....	1,377,025 43	
Fidelity.....	77,591 09	
Surety.....	19,405 55	
Plate glass.....	108,852 13	
Steam boiler.....	42,583 78	
Burglary and theft.....	95,276 62	
Fly wheel.....	5,764 50	
Automobile property damage.....	201,891 29	
Workmen's collective.....	6,623 60	\$2,117,948 72
Interest on bonds.....	\$64,282 95	
Interest on deposits.....	3,375 34	67,658 29
Agents' balances previously charged off.....		750 86
Surplus paid in by stockholders.....		250,000 00
Total income.....		\$2,436,357 87
Ledger assets Dec. 31, 1911.....		1,988,342 74
Total.....		\$4,424,700 61

## DISBURSEMENTS.

## Net amount paid for losses:

Accident.....	\$56,595 86	
Health.....	11,816 37	
Liability.....	221,113 05	
Fidelity.....	4,071 51	
Surety.....	1,717 64	
Plate glass.....	27,996 75	
Steam boiler.....	991 02	
Burglary and theft.....	23,739 18	
Automobile property damage.....	52,000 94	
Workmen's collective.....	1,708 86	\$401,751 18



Investigation and adjustment of claims .....	\$102,268 44
Commissions or brokerage .....	469,481 03
Salaries, fees and compensation of officers and home office employes ..	108,115 24
Salaries and expenses of agents not paid by commissions .....	150,024 59
Inspections .....	26,030 83
Rents .....	21,652 69
State taxes on premiums .....	14,564 89
Insurance department licenses and fees .....	4,668 17
All other licenses, fees and taxes .....	7,387 52
Legal expenses .....	870 06
Advertising .....	7,587 17
Printing and stationery .....	33,321 03
Postage, telegraph, telephone and express .....	20,935 42
Furniture and fixtures .....	18,737 54
Loss on sale or maturity of ledger assets .....	1,465 00
Decrease in book value of ledger assets .....	759 00
Miscellaneous expenditures .....	11,280 19
<b>Total disbursements .....</b>	<b>\$1,400,899 99</b>
<b>Balance .....</b>	<b>\$3,023,800 62</b>

## LEDGER ASSETS.

Book value of bonds .....	\$2,349,875 54
Cash in office .....	\$3,058 41
Cash in banks on interest .....	200,113 17
Gross premiums in course of collection .....	455,707 93
Bills receivable .....	500 00
Agents' balances and advance traveling expenses .....	11,629 23
Workmen's compensation Re-Insurance and Inspection Bureau .....	2,916 34
<b>Total ledger assets .....</b>	<b>\$3,023 800 62</b>

## NON-LEDGER ASSETS.

Interest accrued on bonds .....	\$34,038 57
<b>Gross assets .....</b>	<b>\$3,057,839 19</b>

## DEDUCT ASSETS NOT ADMITTED.

Bills receivable .....	\$500 00
Premiums in course of collection—written prior to Oct. 1, last .....	44,138 31
Book value of bonds and stocks over market value .....	34,537 82
Agents' balances and advance traveling expense .....	11,629 23
<b>Total admitted assets .....</b>	<b>\$2,967,033 43</b>

## LIABILITIES.

Losses and claims:	<i>Adjusted.</i>	<i>Unadjusted.</i>	<i>Reserve<sup>d</sup></i>
Accident .....	\$770 24	\$12,767 37	\$7,500 00
Health .....	631 05	1,945 68	-
Fidelity .....	-	8,489 53	-

## ROYAL INDEMNITY COMPANY.

Plate glass.....	\$330 23	\$5,426 56	-	
Burglary and theft.....	109 00	8,331 07	\$1,000 00	
Fly wheel.....	-	1,548 00	-	
Auto. property damage	1,827 44	17,993 56	5,771 00	
Workmen's collective...	252 07	915 93	-	
Totals.....	\$3,920 03	\$57,417 70	\$14,271 00	\$75,608 73
Deduct reinsurance.....				2,700 71
Net unpaid claims.....				\$72,908 02
Estimated expense of investigation and adjustment of claims.....				1,475 00
Special reserve for unpaid liability losses.....				306,536 00
Unearned premiums on outstanding risks.....				994,490 27
Commissions due agents and brokers.....				106,004 19
Salaries and other miscellaneous expenses due or accrued.....				6,805 70
Federal, state and other taxes due or accrued.....				37,064 00
Total.....				\$1,525,283 18
Cash capital.....			\$1,000,000 00	
Surplus over all liabilities.....			441,750 65	
Surplus to policy holders.....				\$1,441,750 65
Total liabilities.....				\$2,967,033 83

## EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>	<i>Liability.</i>
In force December 31, 1911.....	\$33,317 45	\$13,061 78	\$346,252 22
Written during the year.....	198,160 88	72,346 12	1,815,924 65
Totals.....	\$231,478 33	\$85,407 90	\$2,162,176 87
Expired and canceled.....	78,140 56	31,724 89	955,813 63
In force December 31, 1912.....	\$153,337 77	\$53,683 01	\$1,206,363 24
Deduct amount reinsured.....	26,714 49	4,797 08	17,733 78
Net premiums in force.....	\$126,623 28	\$48,885 93	\$1,188,629 46
	<i>Fidelity.</i>	<i>Surety.</i>	<i>Plate Glass.</i>
In force December 31, 1911.....	\$31,906 69	\$10,945 72	\$37,179 08
Written during the year.....	92,996 14	28,704 09	134,257 67
Totals.....	\$124,902 83	\$39,649 81	\$171,436 75
Expired and canceled.....	47,210 04	16,871 20	68,609 94
In force December 31, 1912.....	\$77,692 79	\$22,778 61	\$102,826 81
Deduct amount reinsured.....	3,708 07	2,804 96	-
Net premiums in force.....	\$73,984 72	\$19,973 65	\$102,826 81
	<i>Steam Boiler.</i>	<i>Burglary and Theft.</i>	<i>Fly Wheel.</i>
In force December 31, 1911.....	\$16,062 45	\$43,975 89	\$5,827 90
Written during the year.....	61,523 80	138,060 44	9,080 82
Totals.....	\$77,586 25	\$182,036 33	\$14,908 72
Expired and canceled.....	19,511 76	61,832 26	2,863 22

In force December 31, 1912.....	\$58,074 49	\$120,204 07	\$12,045 50
Deduct amount reinsured.....	3,746 67	18,442 10	1,486 52
Net premiums in force.....	\$54,327 82	\$101,761 97	\$10,558 98
		<i>Auto. Property</i>	<i>Workmen's</i>
		<i>Damage.</i>	<i>Collective.</i>
In force December 31, 1911.....		\$66,299 74	\$1,433 36
Written during the year.....		289,825 92	11,530 06
Totals.....		\$356,125 66	\$12,963 42
Expired and canceled.....		154,455 76	7,041 39
In force December 31, 1912.....		\$201,669 90	\$5,922 03
Deduct amount reinsured.....		13,192 27	-
Net premiums in force.....		\$188,477 63	\$5,922 03

BUSINESS IN MAINE.

	<i>Premiums</i>	<i>Losses</i>
	<i>Received.</i>	<i>Paid.</i>
Accident.....	\$1,963 61	\$185 49
Health.....	647 97	81 43
Liability.....	8,368 33	2,060 37
Fidelity.....	1,576 55	-
Surety.....	67 33	-
Plate glass.....	320 70	26 55
Steam boiler.....	236 60	-
Burglary and theft.....	884 37	-
Automobile property damage†.....	1,502 70	5 29
Workmen's collective.....	60 00	-
Totals.....	\$15,628 16	\$2,359 13

†Includes vehicle damage.

## STANDARD ACCIDENT INSURANCE COMPANY,

DETROIT, MICH.

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 INCORPORATED IN 1884. COMMENCED BUSINESS IN 1884.
LEM W. BOWEN, *President.*J. S. HEATON, *Secretary.*


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 Cash Capital, \$500,000.
 

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## INCOME.

Net premiums:		
Accident.....	\$1,200,602 15	
Health.....	184,332 99	
Liability.....	1,477,717 04	
Automobile property damage.....	125,248 54	
Workmen's collective.....	31,488 92	\$3,019,389 64
Policy fees required or represented by applications.....		48,198 76
Interest on mortgage loans.....	\$11,544 74	
Interest on collateral loans.....	1,461 74	
Interest on bonds.....	120,182 01	
Interest on deposits.....	1,741 61	
Interest from all other sources.....	457 73	135,387 83
Profit on sale or maturity of ledger assets.....		6,250 00
Total income.....		\$3,209,226 23
Ledger assets Dec. 31, 1911.....		4,028,514 98
Total.....		\$7,237,741 21

## DISBURSEMENTS.

Net amount paid for losses:		
Accident.....	\$536,977 39	
Health.....	68,224 79	
Liability.....	593,012 26	
Automobile property damage.....	46,266 19	
Workmen's collective.....	20,812 86	\$1,265,293 49
Investigation and adjustment of claims.....		212,243 23
Policy fees retained by agents.....		48,198 76
Commissions or brokerage.....		783,124 60

Salaries, fees and compensation of officers and home office employes..	\$162,865 23
Salaries and expenses of agents not paid by commissions.....	149,533 31
Inspections.....	24,877 59
Rents.....	10,080 00
State taxes on premiums.....	50,104 43
Insurance department licenses and fees.....	9,701 17
All other licenses, fees and taxes.....	6,454 84
Legal expenses.....	659 79
Advertising.....	21,084 91
Printing and stationery.....	23,574 32
Postage, telegraph, telephone and express.....	18,455 58
Furniture and fixtures.....	1,286 69
Interest or dividends to stockholders.....	70,000 00
Agents' balances charged off.....	46 26
Decrease in book value of ledger assets.....	11,985 60
Traveling expenses.....	5,703 90
Miscellaneous expenditures.....	9,600 27
<b>Total disbursements.....</b>	<b>\$2,884,871 97</b>
<b>Balance.....</b>	<b>\$4,352,869 24</b>

LEDGER ASSETS.

Mortgage loans on real estate.....	\$203,325 00
Loans secured by collateral.....	35,597 07
Book value of bonds.....	3,459,703 03
Cash in office.....	\$7,230 88
Cash in banks not on interest.....	168,810 07
<b>Gross premiums in course of collection.....</b>	<b>475,605 08</b>
<b>Workmen's compensation.....</b>	<b>2,598 11</b>
<b>Total ledger assets.....</b>	<b>\$4,352,869 24</b>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$3,078 75
Interest accrued on bonds.....	59,237 03
Interest due and accrued on collateral loans.....	808 84
<b>Market value of bonds over book value.....</b>	<b>1,591 32</b>
<b>Gross assets.....</b>	<b>\$4,417,585 18</b>

DEDUCT ASSETS NOT ADMITTED.

Premiums in course of collection—written prior to Oct.	
1, last.....	\$34,481 37
Decrease in collateral loan.....	5,665 07
<b>Total admitted assets.....</b>	<b>\$4,377,438 74</b>

## LIABILITIES.

Losses and claims:	<i>Adjusted.</i>	<i>Unadjusted.</i>	<i>Resisted.</i>	
Accident.....	\$52,217 28	\$194,244 22	\$26,140 00	
Health.....	2,351 82	22,083 18	-	
Auto. property damage	3,618 75	15,046 45	2,625 00	
Workmen's collective..	887 42	4,622 52	-	
Unpaid claims.....	\$59,075 27	\$235,996 37	\$28,765 00	\$323,836 64
Estimated expense of investigation and adjustment of claims.....				6,621 50
Special reserve for unpaid liability losses.....				701,863 97
Unearned premiums on outstanding risks.....				1,155,123 21
Commissions due agents and brokers.....				121,309 02
Salaries and other miscellaneous expenses due or accrued.....				7,467 25
Federal, state and other taxes due or accrued.....				59,772 51
Due for return premiums.....				19,850 58
Due for reinsurance.....				2,238 19
Advance premiums.....				7,443 67
Total.....				\$2,405,526 54
Cash capital.....			\$500,000 00	
Surplus over all liabilities.....			1,471,912 20	
Surplus to policy holders.....				\$1,971,912 20
Total liabilities.....				\$4,377,438 74

## EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>	<i>Liability.</i>
In force December 31, 1911.....	\$782,056 18	\$141,484 47	\$1,082,356 82
Written during the year.....	1,461,783 47	240,346 91	1,822,858 05
Totals.....	\$2,243,839 65	\$381,831 38	\$2,905,214 87
Expired and canceled.....	1,428,210 13	210,837 18	1,680,735 17
In force December 31, 1912.....	\$815,629 52	\$170,994 20	\$1,224,479 70
Deduct amount reinsured.....	21,600 90	-	5,933 82
Net premiums in force.....	\$794,028 62	\$170,994 20	\$1,218,545 88
		<i>Auto. Property Damage.</i>	<i>Workmen's Collective.</i>
In force December 31, 1911.....		\$109,930 54	\$17,601 56
Written during the year.....		160,908 66	32,948 32
Totals.....		\$270,839 20	\$50,549 88
Expired and canceled.....		150,058 77	40,811 25
In force December 31, 1912.....		\$120,780 43	\$9,738 63

## BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident.....	\$12,823 87	\$4,853 38
Health.....	443 75	96 43
Liability.....	2,295 38	2,165 75
Automobile property damage.....	547 89	83 13
Totals.....	\$16,110 89	\$7,198 69

## TITLE GUARANTY AND SURETY COMPANY,

SCRANTON, PENN.

INCORPORATED IN 1901. COMMENCED BUSINESS IN 1901.

L. A. WATRES, *President.*J. H. LAW, *Secretary.*

Cash Capital, \$1,000,000.

## INCOME.

Net premiums:		
Fidelity	}	
Surety		
Title		
Interest on mortgage loans	\$5,393 17	
Interest on collateral loans	444 74	
Interest on bonds and dividends on stocks	52,565 59	
Interest on deposits	5,976 94	
Interest from all other sources	190 43	
Rents—including company's own occupancy	9,625 00	74,195 87
Agents' balances previously charged off		397 69
Profit on sale or maturity of ledger assets		937 50
Title department search fees		5,423 89
Return of advances for federal examinations		2,000 00
Furniture and fixtures		3,037 25
Total income		\$1,111,128 79
Ledger assets Dec. 31, 1911	\$2,233,191 59	
Increase of capital during 1912	287,180 00	2,520,371 59
Total		\$3,631,500 38

## DISBURSEMENTS.

Net amount paid for losses:		
Fidelity	}	
Surety		
Investigation and adjustment of claims		65,050 76
Commissions or brokerage		175,841 63
Salaries, fees and compensation of officers and home office employes		107,562 76

Salaries and expenses of agents not paid by commissions.....	\$240,488 14
Rents—including company's own occupancy.....	12,500 00
Repairs and expenses on real estate.....	3,461 71
Taxes on real estate.....	1,554 17
State taxes on premiums.....	15,544 45
Insurance department licenses and fees.....	14,738 24
Legal expense.....	500 00
Advertising.....	5,797 90
Printing and stationery.....	29,681 64
Postage, telegraph, telephone and express.....	29,140 24
Furniture and fixtures.....	10,549 34
Agents' balances charged off.....	7,385 03
Loss on sale or maturity of ledger assets.....	4,134 38
Decrease in book value of ledger assets.....	5,204 82
Title department expenses.....	2,662 14
Miscellaneous expenditures.....	29,481 68
	<hr/>
Total disbursements.....	\$1,085,161 58
	<hr/>
Balance.....	\$2,546,338 80

## LEDGER ASSETS.

Book value of real estate.....	\$115,000 00
Mortgage loans on real estate.....	26,562 00
Book value of bonds and stocks.....	1,339,259 55
Cash in office.....	\$4,896 67
Cash in banks not on interest.....	28,450 00
Cash in banks on interest.....	355,763 45
	<hr/>
Gross premiums in course of collection.....	452,981 66
Bills receivable.....	103,678 94
Advances on contracts.....	58,624 05
Real estate mortgages and judgments.....	61,122 48
	<hr/>
Total ledger assets.....	\$2,546,338 80

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$1,298 07	
Interest accrued on bonds.....	8,238 33	\$9,536 40
	<hr/>	<hr/>
Gross assets.....		\$2,555,875 20

## DEDUCT ASSETS NOT ADMITTED.

Bills receivable.....	\$103,678 94	
Advances on contracts.....	58,624 05	
Real estate mortgages and judgments.....	61,122 48	
Premiums in course of collection—written prior to Oct. 1, last.....	117,375 00	
Book value of bonds and stocks over market value...	41,569 55	\$382,370 02
	<hr/>	<hr/>
Total admitted assets.....		\$2,173,505 18



## LIABILITIES.

Losses and claims:	<i>Unadjusted.</i>	<i>Resisted.</i>	
Fidelity } .....	\$134,795 67	\$185,288 10	\$320,083 77
Surety } .....			
Unearned premiums on outstanding risks.....			436,085 01
Commissions due agents and brokers.....			40,813 36
Salaries and other miscellaneous expenses due or accrued.....			1,000 00
Federal, state and other taxes due or accrued.....			24,122 13
Due for reinsurance.....			62,081 02
Total.....			\$884,185 29
Cash capital.....	\$1,000,000 00		
Surplus over all liabilities.....	289,319 89		
Surplus to policyholders.....			\$1,289,319 89
Total liabilities.....			\$2,173,505 18

## EXHIBIT OF PREMIUMS.

	<i>Surety.</i>	<i>Title.</i>
In force December 31, 1911.....	\$1,033,604 91	\$10,937 78
Written during the year.....	1,333,509 03	700 83
Totals.....	\$2,367,113 94	\$11,638 61
Expired and canceled.....	1,287,037 98	-
In force December 31, 1912.....	\$1,080,075 96	\$11,638 61
Deduct amount reinsured.....	219,544 55	-
Net premiums in force.....	\$860,531 41	\$11,638 61

## BUSINESS IN MAINE.

	<i>Premiums Received.</i>
Fidelity } .....	\$620 34
Surety } .....	

## 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.....	\$37,347 81	
Health.....	31,922 48	
Liability.....	137,778 84	
Steam boiler.....	127,033 63	
Fly wheel.....	4,217 46	
Automobile property damage.....	535,675 54	\$873,975 76
Inspections.....		303 45
Interest on mortgage loans.....	\$24,879 46	
Interest on collateral loans.....	2,615 50	
Interest on bonds and dividends on stocks.....	50,107 39	
Interest on deposits.....	1,820 68	79,423 03
Profit on sale or maturity of ledger assets.....		194 00
Increase in book value of ledger assets.....		1,462 63
Total income.....		\$955,358 87
Ledger assets Dec. 31, 1911.....		1,841,564 01
Total.....		\$2,796,922 88

## DISBURSEMENTS.

Net amount paid for losses:		
Accident.....	\$30,016 69	
Health.....	2,613 81	
Liability.....	3,677 60	
Steam boiler.....	10,595 91	
Fly wheel.....	319 71	
Automobile property damage.....	172,301 71	\$219,525 43

TRAVELERS INDEMNITY COMPANY.

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Investigation and adjustment of claims.....	\$38,812 00
Commissions or brokerage.....	162,870 15
Salaries, fees and compensation of officers and home office employes..	30,465 90
Salaries and expenses of agents not paid by commissions.....	37,753 25
Inspections.....	70,511 57
Rents.....	9,586 69
State taxes on premiums.....	10,623 84
Insurance department licenses and fees.....	5,854 87
All other licenses, fees and taxes.....	12,931 90
Legal expenses.....	82 50
Advertising.....	1,637 35
Printing and stationery.....	4,429 84
Postage, telegraph, telephone and express.....	3,072 16
Furniture and fixtures.....	633 08
Interest or dividends to stockholders.....	60,000 00
Agents' balances charged off.....	53 60
Decrease in book value of ledger assets.....	1,175 75
Miscellaneous expenditures.....	1,056 83
<b>Total disbursements.....</b>	<b>\$671,076 71</b>
<b>Balance.....</b>	<b>\$2,125,846 17</b>

LEDGER ASSETS.

Mortgage loans on real estate.....	\$525,930 00
Loans secured by collateral.....	53,475 00
Book value of bonds and stocks.....	1,356,760 37
Cash in office.....	\$28,086 79
Cash in banks on interest.....	53,110 23
<b>Gross premiums in course of collection.....</b>	<b>108,483 78</b>
<b>Total ledger assets.....</b>	<b>\$2,125,846 17</b>

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$6,388 47
Interest accrued on bonds.....	19,641 26
Interest accrued on collateral loans.....	842 09
<b>Gross assets.....</b>	<b>\$26,871 82</b>
<b>Gross assets.....</b>	<b>\$2,152,717 99</b>

DEDUCT ASSETS NOR ADMITTED.

Premiums in course of collection—written prior to Oct.		
1, last.....	\$16,690 56	
Book value of bonds and stocks over market value...	17,540 37	\$34,230 93
<b>Total admitted assets.....</b>		<b>\$2,118,487 06</b>

LIABILITIES.

Losses and claims:	<i>Unadjusted.</i>	<i>Resisted.</i>	
Accident.....	\$6,600 00	—	
Health.....	1,155 00	—	
Steam boiler.....	1,850 00	\$250 00	
<b>Unpaid claims.....</b>	<b>\$3,665 00</b>	<b>\$250 00</b>	<b>\$3,915 00</b>

Estimated expenses of investigation and adjustment of claims.....		\$138 69
Special reserve for unpaid liability losses.....		140,854 18
Unearned premiums on outstanding risks.....		513,374 02
Commissions due agents and brokers.....		20,641 74
Salaries and other miscellaneous expenses due or accrued.....		1,747 20
Federal, state and other taxes due or accrued.....		20,234 90
Advance premiums.....		6 00
Reserve claims incurred and unreported on December 31.....		4,475 89
Total.....		\$705,387 62
Cash capital.....	\$1,000 000 00	
Surplus over all liabilities.....	413,099 44	
Surplus to policyholders.....		\$1,413,099 44
Total liabilities.....		\$2,118,487 06

## EXHIBIT OF PREMIUMS.

	<i>Accident</i>	<i>Health.</i>	<i>Liability.</i>
In force December 31, 1911.....	\$31,547 46	\$2,810 52	\$57,731 90
Written during the year.....	44,731 20	37,532 75	161,125 84
Totals.....	\$76,278 66	\$40,343 27	\$218,857 74
Expired and canceled.....	36,791 66	8,904 63	108,430 26
In force December 31, 1912.....	\$39,487 00	\$31,438 64	\$110,427 48

  

	<i>Steam Boiler.</i>	<i>Fly Wheel.</i>	<i>Auto. Property Damage.</i>
In force December 31, 1911.....	\$289,072 17	\$25,557 03	\$421,993 05
Written during the year.....	171,435 34	8,328 06	726,088 23
Totals.....	\$460,507 51	\$33,885 09	\$1,148,081 28
Expired and canceled.....	146,100 39	14,731 75	639,398 23
In force December 31, 1912.....	\$314,407 12	\$19,153 34	\$508,683 05
Deduct amount reinsured.....	2,198 82	1,649 38	-
Net premiums in force.....	\$312,208 30	\$17,503 96	\$508,683 05

## BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident.....	\$136 25	-
Liability.....	74 06	-
Steam boiler.....	490 20	-
Automobile property damage.....	2,275 29	\$1,037 00
Totals.....	\$2,975 80	\$1,037 00

TRAVELERS INSURANCE COMPANY,  
(Accident Department.)

HARTFORD, CONN.

INCORPORATED IN 1863. COMMENCED BUSINESS IN 1864.

SYLVESTER C. DUNHAM, *President.*

JAMES L. HOWARD, *Secretary.*

Cash Capital, \$2,500,000.

INCOME.

Net premiums:		
Accident.....	\$4,063,730 73	
Health.....	571,572 78	
Liability.....	7,559,735 40	
Workmen's collective.....	79,140 33	\$12,274,179 24
Inspections.....		38 00
Interest on collateral loans.....	\$14,915 23	
Interest on bonds and dividends on stocks.....	656,265 25	
Interest on deposits.....	12,827 84	
Interest from all other sources.....	4,144 97	688,153 29
Agents' balances previously charged off.....		389 19
Profit on sale or maturity of ledger assets.....		41,266 13
Increase in book value of ledger assets.....		107,309 80
Income, accident department.....	\$13,111,335 65	
Income, life department.....	12,308,342 44	
Total income.....	\$25,419,678 09	
Ledger assets Dec. 31, 1911.....	77,452,485 22	
Total.....	\$102,872,163 31	

DISBURSEMENTS.

Net amount paid for losses:		
Accident.....	\$2,019,321 23	
Health.....	225,914 02	
Liability.....	3,451,249 23	
Workmen's collective.....	4,428 16	\$5,740,766 13
Matured endowments and surrender values.....		11,299 70
Investigation and adjustment of claims.....		1,138,536 92
Commissions or brokerage.....		2,876,316 28
Salaries, fees and compensation of officers and home office employes..		448,494 52

Traveling expenses home office.....	\$28,168 94
Salaries and expenses of agents not paid by commissions.....	578,866 48
Salaries, traveling and all other expenses of pay roll auditors.....	127,467 98
Medical examiners fees and salaries.....	15,800 07
Inspections.....	267,259 47
Rents—including company's own occupancy.....	135,635 53
State taxes on premiums.....	167,113 33
Insurance department licenses and fees.....	16,657 61
All other licenses, fees and taxes.....	141,101 33
Legal expenses.....	8,279 71
Advertising.....	73,756 72
Printing and stationery.....	71,118 51
Postage, telegraph, telephone and express.....	76,008 17
Furniture and fixtures.....	24,686 37
Interest or dividends to stockholders.....	375,000 00
Agents' balances charged off.....	1,377 19
Loss on sale or maturity of ledger assets.....	3,107 25
Decrease in book value of ledger assets.....	137,676 74
Miscellaneous expenditures.....	48,557 06
Disbursements, accident department.....	\$12,513,052 01
Disbursements, life department.....	7,356,577 68
Total disbursements.....	\$19,869,629 69
Balance.....	\$83,002,533 62

## LEDGER ASSETS.

Loans secured by collateral.....	\$230,623 40
Book value of bonds and stocks.....	14,097,941 30
Cash in offices.....	\$94,169 18
Cash in banks not on interest.....	250,982 84
Cash in banks on interest.....	652,918 58
Gross premiums in course of collection.....	2,004,773 83
Bills receivable.....	38,868 00
Agents' balances.....	44,073 25
Ledger assets, life department.....	65,588,183 24
Total ledger assets.....	\$83,002,533 62

## NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$137,265 43
Interest due and accrued on collateral loans.....	3,592 19
Market value of bonds and stocks over book value.....	89,423 70
Non-ledger assets, life department.....	2,100,508 84
Gross assets.....	\$85,333,323 78

## DEDUCT ASSETS NOT ADMITTED.

Bills receivable.....	\$38,868 00
Agents' balances.....	44,073 25
Premiums in course of collection—written prior to Oct. 1, last.....	386,386 88
Assets not admitted, life department.....	372,841 24
Total admitted assets.....	\$84,491,154 41

## LIABILITIES.

Losses and claims:	<i>Adjusted.</i>	<i>Unadjusted.</i>	<i>Revised.</i>	
Accident.....	\$11,827 05	\$357,010 65	\$117,861 07	
Health.....	3,211 65	53,338 56	-	
Workmen's collective..	1,628 75	9,346 85	-	
Unpaid claims.....	\$16,667 45	\$419,696 06	\$117,861 07	\$554,224 58
Estimated expense of investigation and adjustment of claims.....				27,711 23
Special reserve for unpaid liability losses.....				3,068,674 00
Unearned premiums on outstanding risks.....				5,279,696 12
Commissions due agents and brokers.....				378,982 02
Salaries and other miscellaneous expenses due or accrued.....				138,879 22
Federal, state and other taxes due or accrued.....				249,814 00
Advance premiums.....				7,624 71
Reserve accident contingent fund.....				209,643 10
Reserve accident accumulations.....				200,337 02
Reserve accident excess limits.....				52,365 40
Reserve workmen's compensation contingent fund.....				151,575 50
Reserve for unreported claims.....				51,673 92
Liabilities, life department.....				62,304,416 94
Total.....				\$72,675,617 76
Cash capital.....			\$2,500,000 00	
Surplus over all liabilities.....			9,315,536 65	
Surplus to policy holders.....				\$11,815,536 65
Total liabilities.....				\$84,491,154 41

## EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>
In force December 31, 1911.....	\$3,369,901 24	\$499,883 96
Written during the year.....	4,926,711 53	726,740 41
Totals.....	\$8,296,612 77	\$1,226,624 37
Expired and canceled.....	4,646,238 09	697,574 86
In force December 31, 1912.....	\$3,650,374 68	\$529,049 51
Deduct amount reinsured.....	58,267 75	7,472 06
Net premiums in force.....	\$3,592,106 93	\$521,577 45
	<i>Liability.</i>	<i>Workmen's Collective.</i>
In force December 31, 1911.....	5,075,177 22	\$9,669 94
Written during the year.....	9,187,941 92	86,910 65
Total.....	\$14,263,119 14	\$96,580 59
Expired and canceled.....	8,431,578 55	82,503 07
In force December 31, 1912.....	\$5,831,540 59	\$14,077 52
Deduct amount reinsured.....	89,708 49	-
Net premiums in force.....	\$5,741,832 10	\$14,077 52

## BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident.....	\$31,828 60	\$12,555 04
Health.....	4,605 58	1,36 41
Liability.....	29,969 86	9,912 58
Workmen's collective.....	376 65	-
Totals.....	\$66,780 69	\$23,834 03

## 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.....	\$509,543 63	
Health.....	222,670 33	
Liability.....	989,929 25	
Plate glass.....	4,941 90	
Steam boiler.....	36,389 70	
Burglary and theft.....	69,630 24	
Sprinkler.....	21,902 45	
Automobile property damage.....	20,323 27	
Workmen's collective.....	5,174 76	\$1,860,505 53
Interest on mortgage loans.....	\$13,151 73	
Interest on bonds and dividends on stocks.....	100,601 53	
Interest on deposits.....	1,080 23	114,833 49
Profit and loss.....		154 33
Temporary loan.....		25,000 00
Total income.....		\$2,000,493 35
Ledger assets Dec. 31, 1911.....		2,760,697 85
Total.....		\$4,761,191 20

## DISBURSEMENTS.

Net amount paid for losses:		
Accident.....	\$239,988 47	
Health.....	103,173 08	
Liability.....	482,762 45	
Plate glass.....	125 36	
Steam boiler.....	2,086 71	
Burglary and theft.....	23,392 52	
Sprinkler.....	10,733 14	



Automobile property damage.....	\$6,313 48	
Workmen's collective.....	1,808 45	\$870,383 66
<hr/>		
Investigation and adjustment of claims.....		133,235 50
Commissions or brokerage.....		461,286 84
Salaries, fees and compensation of officers and home office employes..		127,119 69
Salaries and expenses of agents not paid by commissions.....		53,486 46
Inspections.....		26,475 50
Rents.....		19,927 97
Taxes on real estate.....		100 36
State taxes on premiums.....		28,892 20
Insurance department licenses and fees.....		6,178 59
All other licenses, fees and taxes.....		1,718 53
Legal expenses.....		4,555 48
Advertising.....		2,111 16
Printing and stationery.....		25,477 69
Postage, telegraph, telephone and express.....		10,660 84
Furniture and fixtures.....		3,855 40
Interest or dividends to stockholders.....		49,940 00
Extended free accident insurance.....		2,094 83
Profit and loss.....		1,316 16
Temporary loan repaid.....		25,000 00
Interest on temporary loan.....		97 22
Auditors' fees.....		2,460 32
Miscellaneous expenditures.....		7,013 84
<hr/>		
Total disbursements.....		\$1,863,388 24
<hr/>		
Balance.....		\$2,897,802 96

LEDGER ASSETS.

Book value of real estate.....		\$4,500 00
Mortgage loans on real estate.....		300,600 00
Book value of bonds and stocks.....		2,263,097 98
Cash in office.....	\$1,956 70	
Cash in banks not on interest.....	25,225 14	
Cash in banks on interest.....	44,231 71	71,413 55
<hr/>		
Gross premiums in course of collection.....		249,882 67
Cash held by managers and adjusters.....		4,200 00
Agents' balances.....		1,931 85
Workmen's compensation reinsurance and inspection bureau.....		2,176 91
<hr/>		
Total ledger assets.....		\$2,897,802 96

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$3,967 63	
Interest accrued on bonds.....	10,412 21	\$14,379 84
<hr/>		
Gross assets.....		\$2,912,182 80

DEDUCT ASSETS NOT ADMITTED.

Book value of bonds and stocks over market value... ..	\$152,072 98	
Cash held by managers and adjusters.....	4,200 00	
Agents, balances.....	2,752 37	\$159,025 35
<hr/>		
Total admitted assets.....		\$2,753,157 45

## LIABILITIES.

Losses and claims:	<i>Unadjusted.</i>	<i>Resisted.</i>	
Accident.....	\$38,853 00	\$27,158 00	
Health.....	14,256 00	-	
Plate glass.....	33 00	-	
Steam boiler.....	77 00	450 00	
Burglary and theft.....	4,873 00	738 00	
Sprinkler.....	990 00	-	
Automobile property damage.....	1,800 00	855 00	
Workmen's collective.....	149 00	-	
Unpaid claims.....	\$61,031 00	\$29,201 00	\$90,232 00
Estimated expense of investigation and adjustment of claims.....			10,025 00
Special reserve for unpaid liability losses.....			177,041 00
Unearned premiums on outstanding risks.....			867,719 29
Commissions due agents and brokers.....			64,210 77
Salaries and other miscellaneous expenses due or accrued.....			3,500 00
Federal, state and other taxes due or accrued.....			30,000 00
Dividends due stockholders.....			12,785 00
Due for reinsurance.....			10,076 13
Advance premiums.....			716 02
Additional special reserve for claims.....			100,000 00
Contingency fund.....			63,995 97
Reserve for reinsurance in companies, not admitted in New York.....			12,433 71
Reserve for expenses of the Workmen's compensation reinsurance and inspection bureau.....			184 04
Total.....			\$1,442,918 93
Cash capital.....	\$500,000 00		
Surplus over all liabilities.....	810,238 52		
Surplus to policy holders.....			\$1,310,238 52
Total liabilities.....			\$2,753,157 49

## EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>	<i>Liability.</i>
In force December 31, 1911.....	\$484,422 96	\$196,011 75	\$799,546 36
Written during the year.....	668,177 90	294,642 02	1,455,385 77
Totals.....	\$1,152,600 86	\$490,653 77	\$2,254,932 13
Expired and canceled.....	683,151 39	299,682 14	1,409,411 74
In force December 31, 1912.....	\$469,449 47	\$190,971 63	\$845,520 39
Deduct amount reinsured.....	8,678 16	2,898 89	904 13
Net premiums in force.....	\$460,771 31	\$188,072 74	\$844,616 26
	<i>Steam Boiler.</i>	<i>Burglary and Theft.</i>	<i>Sprinkler.</i>
In force December 31, 1911.....	\$79,433 57	\$87,505 45	\$26,978 48
Written during the year.....	68,195 94	96,112 63	44,543 37
Totals.....	\$147,629 51	\$183,618 08	\$71,521 85
Expired and canceled.....	62,275 55	86,587 50	38,716 78
In force December 31, 1912.....	\$85,353 96	\$97,030 58	\$32,805 07
Deduct amount reinsured.....	278 63	6,670 32	4,379 44
Net premiums in force.....	\$85,075 33	\$90,360 26	\$28,425 63

	<i>Auto. Property Damage.</i>	<i>Workmen's Collective.</i>	<i>Plate Glass</i>
In force December 31, 1911.....	\$10,736 32	\$4,422 58	-
Written during the year.....	28,298 42	8,271 90	\$6,211 43
<b>Totals.....</b>	<b>\$39,034 74</b>	<b>\$12,694 48</b>	<b>\$6,211 43</b>
Expired and canceled.....	19,597 98	9,577 69	1,249 40
In force December 31, 1912.....	\$19,436 76	\$3,116 79	\$4,962 03
Deduct amount reinsured.....	-	-	20 47
<b>Net premiums in force.....</b>	<b>\$19,436 76</b>	<b>\$3,116 79</b>	<b>\$4,941 56</b>

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident.....	\$2,652 09	\$563 86
Health.....	1,097 39	528 55
Liability.....	3,255 68	1,339 18
Steam boiler.....	457 81	-
Burglary and theft.....	98 37	-
Automobile property damage†.....	165 22	166 45
<b>Totals.....</b>	<b>\$7,726 56</b>	<b>\$2,598 04</b>

†Includes vehicle damage.

UNITED STATES FIDELITY AND GUARANTY  
COMPANY,

BALTIMORE, MD.

INCORPORATED IN 1896. COMMENCED BUSINESS IN 1896.

JOHN R. BLAND, *President.*

GEORGE R. CALLIS, *Secretary.*

Cash Capital, \$200,000.

INCOME.

Net premiums:		
Accident.....	\$123,933 60	
Health.....	47,298 26	
Liability.....	1,263,248 98	
Fidelity and surety.....	3,505,731 73	
Plate glass.....	97,798 42	
Steam boiler.....	9,152 53	
Burglary and theft.....	265,626 11	
Fly wheel.....	698 79	
Automobile property damage.....	109,234 67	
Workmen's collective.....	22,036 41	\$5,444,759 50
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Inspections.....		385 79
Interest on mortgage loans.....	\$162 50	
Interest on collateral loans.....	1,675 15	
Interest on bonds and dividends on stocks.....	183,010 25	
Interest on deposits.....	7,265 66	
Interest from all other sources.....	3,171 18	
Rents—including company's own occupancy.....	61,515 41	256,800 15
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Agents' balances previously charged off.....		1,199 56
Profit on sale or maturity of ledger assets.....		6,941 84
Munich Reinsurance Company reserve.....		2,196 28
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Total income.....		\$5,712,283 12
Ledger assets Dec. 31, 1911.....		7,018,954 86
<hr/>		
Total.....		\$12,731,237 98

DISBURSEMENTS.

Net amount paid for losses:

Accident.....	\$62,717 22	
Health.....	19,384 78	
Liability.....	486,142 30	
Fidelity and surety.....	1,060,289 45	
Plate glass.....	28,705 22	
Steam boiler.....	182 40	
Burglary and theft.....	71,828 34	
Automobile property damage.....	33,974 47	
Workmen's collective.....	9,411 17	\$1,772,635 35
<hr/>		
Investigation and adjustment of claims.....	174,792 22	
Commissions or brokerage.....	1,125,483 72	
Salaries, fees and compensation of officers and home office employes...	402,680 96	
Salaries and expenses of agents not paid by commissions.....	695,470 81	
Medical examiner's fees and salaries.....	2,119 05	
Inspections.....	24,364 86	
Rents—including company's own occupancy.....	114,952 86	
Repairs and expenses on real estate.....	20,657 43	
Taxes on real estate.....	12,162 20	
State taxes on premiums.....	87,081 06	
Insurance department licenses and fees.....	22,390 93	
All other licenses, fees and taxes.....	32,478 20	
Legal expenses.....	45,043 74	
Advertising.....	66,864 28	
Printing and stationery.....	73,470 87	
Postage, telegraph, telephone and express.....	102,043 77	
Furniture and fixtures.....	25,361 19	
Interest or dividends to stockholders.....	200,000 00	
Agents' balances charged off.....	10,136 67	
Loss on sale or maturity of ledger assets.....	4,511 45	
Decrease in book value of ledger assets.....	2,459 15	
Department guaranteed attorneys.....	3,972 63	
Traveling expense.....	9,726 40	
Associations and bureaus.....	4,239 42	
Interest under reinsurance treaties.....	830 96	
Miscellaneous expenditures.....	23,139 49	
<hr/>		
Total disbursements.....	\$5,059,069 67	
<hr/>		
Balance.....	\$7,672,168 31	

LEDGER ASSETS.

Book value of real estate.....	\$681,392 87	
Mortgage loans on real estate.....	3,500 00	
Loans secured by collateral.....	40,249 00	
Book value of bonds and stocks.....	4,953,949 23	
Cash in office.....	\$1,988 60	
Cash in banks not on interest.....	141,036 73	
Cash in banks on interest.....	660,694 59	803,719 92
<hr/>		
Gross premiums in course of collection.....	1,006,044 55	
Due from United States government.....	6,276 99	
Accounts with suspended banks.....	70,224 84	
Accounts receivable.....	48,146 75	
Due for subscriptions, guaranteed attorneys.....	57,238 42	
Workmen's compensation reinsurance and inspection bureau.....	1,425 74	
<hr/>		
Total ledger assets.....	\$7,672,168 31	

NON-LEDGER ASSETS.

Interest due on mortgages.....	\$77 08	
Interest due and accrued on bonds.....	58,296 33	
Interest due on collateral loans.....	119 04	
Interest due on other assets.....	350 00	
Rents due on company's property.....	174 67	\$59,017 12
<hr/>		
Gross assets.....		\$7,731,185 43

DEDUCT ASSETS NOT ADMITTED.

Premiums in course of collection—written prior to Oct. 1, last.....	\$135,536 99	
Guaranteed attorney subscriptions written prior to Oct. 1, 1912.....	6,286 60	
Book value of bonds and stocks over market value....	249,711 73	
Accounts with suspended banks.....	70,224 84	
Accounts receivable.....	48,146 75	\$509,906 91
<hr/>		
Total admitted assets.....		\$7,221,278 52

LIABILITIES.

Losses and claims:	<i>Unadjusted.</i>	<i>Resisted.</i>	
Accident.....	\$20,072 00	-	
Health.....	4,970 00	-	
Fidelity and surety.....	439,280 73	449,162 08	
Plate glass.....	1,831 63	-	
Steam boiler.....	850 00	-	
Burglary and theft.....	11,456 65	899 00	
Auto. property damage.....	9,179 00	1,107 00	
Workmen's collective.....	6,006 00	-	
<hr/>			
Unpaid claims.....	\$493,646 01	\$451,168 08	\$944,814 09
Estimated expense of investigation and adjustment of claims.....		50,000 00	
Special reserve for unpaid liability losses.....		105,188 00	
Unearned premiums on outstanding risks.....		2,721,897 34	
Commissions due agents and brokers.....		187,850 37	
Salaries and other miscellaneous expenses due or accrued.....		10,000 00	
Federal, state and other taxes due or accrued.....		92,840 41	
Due for return premiums.....		10,523 81	
Due for reinsurance.....		27,067 43	
Munich Reinsurance Company reserve.....		24,091 65	
<hr/>			
Total.....			\$4,174,273 10
Cash capital.....	\$2,000,000 00		
Surplus over all liabilities.....	1,047,005 42		
<hr/>			
Surplus to policy holders.....			3,047,005 42
<hr/>			
Total liabilities.....			\$7,221,278 52

EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>	<i>Liability.</i>
In force December 31, 1911.....	\$82,015 39	\$34,008 06	\$736,983 86
Written during the year.....	163,141 94	63,608 92	1,657,509 96
<hr/>			
Totals.....	\$245,157 33	\$97,616 98	\$2,394,493 82
Expired and canceled.....	120,438 87	48,346 53	1,313,252 95
<hr/>			
In force December 31, 1912.....	\$124,718 46	\$49,270 45	\$1,081,240 87
Deduct amount reinsured.....	3,586 34	783 59	17 50
<hr/>			
Net premiums in force.....	\$121,132 12	\$48,486 86	\$1,081,223 37

UNITED STATES FIDELITY AND GUARANTY COMPANY. 781

	<i>Fidelity and Surety.</i>	<i>Plate Glass.</i>	
In force December 31, 1911.....	\$3,582,087 66	\$57,783 65	
Written during the year.....	4,163,766 92	120,785 83	
<b>Totals.....</b>	<b>\$7,745,854 58</b>	<b>\$178,569 48</b>	
Expired and canceled.....	4,061,609 70	84,198 83	
<b>In force December 31, 1912.....</b>	<b>\$3,684,244 88</b>	<b>\$94,370 65</b>	
Deduct amount reinsured.....	148,205 78	-	
<b>Net premiums in force.....</b>	<b>\$3,536,039 10</b>	<b>\$94,370 65</b>	
	<i>Steam Boiler.</i>	<i>Burglary and Theft.</i>	
In force December 31, 1911.....	\$18,551 67	\$373,407 99	
Written during the year.....	26,552 77	338,082 55	
<b>Totals.....</b>	<b>\$45,104 44</b>	<b>\$711,490 54</b>	
Expired and canceled.....	11,371 23	315,057 05	
<b>In force December 31, 1912.....</b>	<b>\$33,733 21</b>	<b>\$396,433 49</b>	
Deduct amount reinsured.....	33,733 21	20,274 93	
<b>Net premiums in force.....</b>	<b>-</b>	<b>\$376,158 56</b>	
	<i>Auto. Property Damage.</i>	<i>Workmen's Collective.</i>	<i>Fly Wheel.</i>
In force December 31, 1911.....	\$72,539 61	\$6,674 07	\$2,178 01
Written during the year.....	153,201 93	26,413 90	3,478 23
<b>Totals.....</b>	<b>\$225,741 54</b>	<b>\$33,087 97</b>	<b>\$5,656 24</b>
Expired and canceled.....	99,724 40	8,827 71	2,412 30
<b>In force December 31, 1912.....</b>	<b>\$126,017 14</b>	<b>\$24,260 26</b>	<b>\$3,243 94</b>
Deduct amount reinsured.....	1,651 65	-	3,243 94
<b>Net premiums in force.....</b>	<b>\$124,365 49</b>	<b>\$24,260 26</b>	<b>-</b>

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident.....	\$225 00	-
Health.....	123 00	-
Liability.....	8,335 51	\$1,752 37
Fidelity and surety.....	8,361 78	324 03
Plate glass.....	252 21	26 50
Burglary and theft.....	820 82	271 30
Automobile property damage.....	233 85	75 00
<b>Totals.....</b>	<b>\$18,352 17</b>	<b>\$2,449 20</b>

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.....	\$642,520 52	
Health.....	382,455 31	\$1,024,975 83
Policy fees required or represented by applications.....		109,297 00
Interest on mortgage loans.....	\$570 83	
Interest on collateral loans.....	300 00	
Interest on bonds.....	37,324 27	
Interest on deposits.....	1,674 68	39,869 78
Agents' balances previously charged off.....		353 37
Profit on sale or maturity of ledger assets.....		7,357 93
Increase in book value of ledger assets.....		270 00
Transfer fees.....		129 86
Total income.....		\$1,182,253 77
Ledger assets Dec. 31, 1911.....		945,569 97
Total.....		\$2,127,823 74

DISBURSEMENTS.

Net amount paid for losses:		
Accident.....	\$290,737 50	
Health.....	178,464 59	\$469,202 09
Investigation and adjustment of claims.....		3,697 26
Policy fees retained by agents.....		109,297 00
Commissions or brokerage.....		255,093 22
Salaries, fees and compensation of officers and home office employes...		95,706 49
Salaries and expenses of agents not paid by commissions.....		57,460 45



UNITED STATES HEALTH AND ACCIDENT INSURANCE CO. 783

Medical examiner's fees and salaries.....	\$2,728 97
Inspections.....	420 75
Rents.....	22,754 48
Repairs and expenses on real estate.....	549 76
State taxes on premiums.....	17,668 43
Insurance department licenses and fees.....	5,825 30
All other licenses, fees and taxes.....	1,356 39
Legal expenses.....	728 19
Advertising.....	4,895 35
Printing and stationery.....	9,287 28
Postage, telegraph, telephone and express.....	12,738 75
Furniture and fixtures.....	3,361 92
Interest or dividends to stockholders.....	36,000 00
Agents' balances charged off.....	1,222 07
Loss on sale or maturity of ledger assets.....	273 02
Decrease in book value of ledger assets.....	7,462 67
Miscellaneous expenditures.....	5,653 21
<b>Total disbursements.....</b>	<b>\$1,123,383 05</b>
<b>Balance.....</b>	<b>\$1,004,440 69</b>

LEDGER ASSETS.

Book value of bonds.....		\$782,728 48
Cash in office.....	\$8,052 18	
Cash in banks not on interest.....	40,151 19	
Cash in banks on interest.....	82,990 58	131,193 95
<b>Gross premiums in course of collection.....</b>		<b>90,518 26</b>
<b>Total ledger assets.....</b>		<b>\$1,004,440 69</b>

NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$14,806 64
Market value of bonds over book value.....	7,738 71
<b>Total admitted assets.....</b>	<b>\$1,026,986 04</b>

LIABILITIES.

Losses and claims:	<i>Adjusted.</i>	<i>Unadjusted.</i>	<i>Resisted.</i>	
Accident.....	\$2,324 25	\$39,850 87	\$5,500 00	
Health.....	-	38,078 00	450 00	
<b>Totals.....</b>	<b>\$2,324 25</b>	<b>\$77,928 87</b>	<b>\$5,950 00</b>	<b>\$86,203 12</b>
Deduct reinsurance.....				320 72
<b>Net unpaid claims.....</b>				<b>\$85,882 40</b>
Estimated expense of investigation and adjustment of claims.....				1,745 00
Unearned premiums on outstanding risks.....				103,978 00
Commissions due agents and brokers.....				34,881 87
Salaries and other miscellaneous expenses due or accrued.....				4,716 62
Federal, state and other taxes due or accrued.....				20,431 70

784 UNITED STATES HEALTH AND ACCIDENT INSURANCE CO.

Due for reinsurance .....		275 64
Advance premiums .....		30,074 81
		<hr/>
Total .....		\$281,936 04
Cash capital .....	\$300,000 00	
Surplus over all liabilities .....	445,000 00	
		<hr/>
Surplus to policy holders .....		745,000 00
		<hr/>
Total liabilities .....		\$1,026,986 04

EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>
In force December 31, 1911.....	\$167,296 41	\$48,063 45
Written during the year.....	707,292 59	431,655 24
	<hr/>	<hr/>
Totals .....	\$874,589 00	\$479,718 69
Expired and canceled.....	705,512 82	437,311 61
	<hr/>	<hr/>
In force December 31, 1912.....	\$169,076 18	\$42,407 08
Deduct amount reinsured.....	3,096 85	430 40
	<hr/>	<hr/>
Net premiums in force.....	\$165,979 33	\$41,976 68

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident.....	\$8,314 43	†\$7,415 84
Health.....	6,532 77	-
	<hr/>	<hr/>
Totals .....	\$14,847 20	\$7,415 84

† Includes Health.

# Abstracts from Statements

OF

## Maine Assessment Insurance Companies.

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### FRATERNITIES HEALTH AND ACCIDENT ASSOCIATION,

RICHMOND, MAINE.

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INCORPORATED IN 1905. COMMENCED BUSINESS IN 1906

HENRY W. OAKES, *President.*

HENRY C. REED, *Secretary.*

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#### INCOME.

Membership fees .....	\$10,884 00	
Expense assessments .....	23,704 06	
Benefit assessments.....	44,021 91	
Transfer fees .....	90 00	
		<hr/>
Total paid by members .....		\$78,699 97
Interest on bonds and stocks .....		148 88
License fees .....		94 00
		<hr/>
Total income .....		\$78,942 85
Ledger assets December 31, 1911.....		10,937 20
		<hr/>
Total.....		\$89,880 05

#### DISBURSEMENTS.

Death claims .....	\$1,670 00	
Disability claims .....	46,457 04	
Advanced payments returned.....	90 09	
		<hr/>
Total paid to members.....		\$48,217 13

786 FRATERNITIES HEALTH AND ACCIDENT ASSOCIATION.

Memberships fees retained by agents.....	\$10,249 48
Commissions to agents.....	2,352 68
Commissions for collecting assessments.....	4,252 02
Salaries and other compensation of officers.....	3,106 50
Salaries and other compensation of office employes.....	3,305 00
Medical examiners.....	2 00
State tax on premiums, \$944.39; insurance department fees, \$270.38..	1,214 77
Rent.....	132 34
Postage, \$1,402.79; advertising and printing, \$1,314.65.....	2,757 44
Furniture.....	80 00
Traveling expense.....	952 28
Miscellaneous expenditures.....	286 37
<b>Total disbursements.....</b>	<b>\$76,908 01</b>
<b>Balance.....</b>	<b>\$12,972 04</b>

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
United States Rubber, Pfd.....	536 25
<b>Cash in bank.....</b>	<b>7,714 54</b>
<b>Total ledger assets.....</b>	<b>\$12,972 04</b>

NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$17 60
Dividends declared on stock.....	6 25
Furniture, fixtures and supplies.....	1,800 00
<b>Gross assets.....</b>	<b>\$14,695 89</b>

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and supplies.....	\$1,700 00
<b>Total admitted assets.....</b>	<b>\$12,995 89</b>

LIABILITIES.

Disability claims reported, not adjusted.....	\$2,300 65
Disability claims resisted.....	50 00
Federal, state and other taxes.....	1,014 34
Advance assessments.....	324 48
<b>Total liabilities.....</b>	<b>\$3,689 47</b>
<b>Balance to protect contracts.....</b>	<b>\$9,306 42</b>

FRATERNITIES HEALTH AND ACCIDENT ASSOCIATION. 787

EXHIBIT OF POLICIES.

BUSINESS ALL IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
In force December 31, 1911.....	4,803	\$794,240 00
Written and increased during the year.....	2,235	496,680 00
<b>Total.....</b>	<b>7,038</b>	<b>\$1,290,920 00</b>
Terminated or decreased during the year.....	1,708	512,270 00
<b>In force December 31, 1912.....</b>	<b>5,330</b>	<b>\$778,650 00</b>
Claims unpaid December 31, 1911.....	119	\$1,749 30
Claims incurred during the year.....	1,596	49,088 39
<b>Total.....</b>	<b>1,715</b>	<b>\$50,837 69</b>
Claims paid and compromised during the year.....	1,577	48,487 04
<b>Claims unpaid December 31, 1912.....</b>	<b>138</b>	<b>\$2,350 65</b>

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.....	\$2,433 00
Expense assessments.....	3,100 40
Benefit assessments.....	3,100 40
<b>Total paid by members.....</b>	<b>\$8,633 80</b>
Interest from other sources.....	14 26
<b>Total income.....</b>	<b>\$8,648 06</b>
Ledger assets December 31, 1911.....	1,781 52
<b>Total.....</b>	<b>\$10,429 58</b>

DISBURSEMENTS.

Death claims.....	\$410 00
Disability claims.....	2,533 65
Advanced payments returned.....	4 30
<b>Total paid to members.....</b>	<b>\$2,947 95</b>
Membership fees retained by agents.....	2,433 00
Commissions to agents.....	908 62
Salaries and other compensation of officers.....	339 00
Salaries and other compensation of office employes.....	271 00
State tax on premiums, \$81.86; insurance department fees, \$52.95....	134 81
Postage, \$224.23; advertising and printing, \$222.20.....	446 43
Furniture, \$30.55, legal expense, \$1.00.....	31 55
Traveling expenses.....	119 80
Miscellaneous expenditures.....	23 21
<b>Total disbursements.....</b>	<b>\$7,655 37</b>
<b>Balance.....</b>	<b>\$2,774 21</b>

LEDGER ASSETS.

Cash in bank.....	\$1,859 17
Cash deposited with State Treasurer.....	915 04
<b>Total ledger assets.....</b>	<b>\$2,774 21</b>

LIABILITIES.

Disability claims resisted.....	\$15 00
Disability claims reported, not adjusted.....	75 00
Federal, state and other taxes due or accrued.....	93 00
Advance assessments.....	195 00
	<hr/>
Total liabilities.....	\$378 00
	<hr/>
Balance to protect contracts.....	\$2,396 21

EXHIBIT OF POLICIES.

BUSINESS ALL IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
In force December 31, 1911.....	710	\$158 900 00
Written during the year.....	811	170,000 00
	<hr/>	<hr/>
Total.....	1,521	\$328,900 00
Terminated or decreased during the year.....	846	169,200 00
	<hr/>	<hr/>
In force December 31, 1912.....	675	159,700 00
Claims unpaid December 31, 1911.....	10	\$106 00
Claims incurred during the year.....	137	2,927 65
	<hr/>	<hr/>
Total.....	147	\$3,033 65
Claims paid and compromised during the year.....	145	2,943 65
	<hr/>	<hr/>
Claims unpaid December 31, 1912.....	2	\$90 00

DEPOSIT HELD BY STATE TREASURER OF MAINE FOR THE PROTECTION OF ALL POLICY HOLDERS.

Cash.....	\$915 04
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**Abstracts from Statements**  
**OF**  
**Assessment Insurance Companies of Other States.**

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**EASTERN CASUALTY COMPANY,**  
**BOSTON, MASS.**

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INCORPORATED IN 1907. COMMENCED BUSINESS IN 1907.

FRANCIS R. PARKS, *President.*

CHARLES M. GOODNOW, *Secretary.*

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**INCOME.**

Membership fees .....	\$2,700 00	
Expense assessments .....	5,422 00	
Benefit assessments.....	13,883 00	
	<hr/>	
Total paid by members .....		\$22,005 00
Interest on bonds .....	\$489 37	
Interest from all other sources.....	124 80	614 17
	<hr/>	
Profit from sale of bond.....		15 00
		<hr/>
Total income .....		\$22,634 17
Ledger assets December 31, 1911.....		14,814 55
		<hr/>
Total .....		\$37,448 72



## DISBURSEMENTS.

Death claims .....	\$700 00
Disability claims .....	7,070 13
Advanced payments returned .....	61 56
<hr/>	
Total paid to members .....	\$7,831 69
Membership fees retained by agents .....	2,701 50
Commissions to agents .....	1,022 85
Commissions for collecting assessments .....	524 87
Salaries of managers and agents .....	140 38
Salaries of office employees .....	551 12
Tax on premiums, \$205.77; insurance department fees, \$237; tax on franchise \$20.25 .....	463 02
Rent .....	120 00
Postage, express, tel. & tel. \$133.88; advertising and printing, \$615.47 .....	749 35
Legal expense .....	700 00
Investigating claims .....	12 00
Traveling expense .....	189 52
Care of State deposit .....	10 00
Decrease in book value of bonds .....	112 50
Miscellaneous expenditures .....	15 45
<hr/>	
Total disbursements .....	\$15,144 25
<hr/>	
Balance .....	\$22,304 47

## LEDGER ASSETS.

Book value of bonds .....	\$14,483 75
Cash in bank .....	7,380 72
Interest held by Massachusetts State Treasurer .....	440 00
<hr/>	
Total ledger assets .....	\$22,304 47

## NON-LEDGER ASSETS.

Interest accrued .....	\$220 00
<hr/>	
Gross assets .....	\$22,524 47

## DEDUCT ASSETS NOT ADMITTED.

Book value of bonds over market value .....	\$343 75
<hr/>	
Total admitted assets .....	\$22,180 72

## LIABILITIES.

Disability claims reported .....	\$1,600 00
Miscellaneous expenses .....	25 00
Federal, state and other taxes .....	211 89
Advance assessments .....	924 25
<hr/>	
Total liabilities .....	\$2,761 14
<hr/>	
Balance to protect contracts .....	\$19,419 58

## EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
In force December 31, 1911.....	1,397	\$851,900 00
Written during the year.....	540	501,875 00
	<hr/>	<hr/>
Total.....	1,937	\$1,353,775 00
Terminated or decreased during the year.....	657	497,275 00
	<hr/>	<hr/>
In force December 31, 1912.....	1,280	\$856,500 00
Claims unpaid December 31, 1911, estimated.....	17	\$2,000 00
Decrease in estimate.....	-	635 72
	<hr/>	<hr/>
	17	\$1,364 28
Claims incurred during the year.....	219	10,514 86
	<hr/>	<hr/>
Total.....	236	\$11,879 14
Claims paid and compromised.....	220	10,279 14
	<hr/>	<hr/>
Claims unpaid December 31, 1912.....	16	\$1,600 00

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
In force December 31, 1911.....	954	\$596,400
Written during the year.....	143	173,200
	<hr/>	<hr/>
Total.....	1,097	\$769,600
Terminated or decreased during the year.....	505	408,125
	<hr/>	<hr/>
In force December 31, 1912.....	592	\$361,475
Claims unpaid December 31, 1911, estimated.....	11	\$1,295 04
Decrease in estimate.....	3	304 12
	<hr/>	<hr/>
	8	\$990 92
Claims incurred during the year.....	134	6,281 06
	<hr/>	<hr/>
Total.....	142	\$7,271 98
Claims paid and compromised during the year.....	133	6,371 98
	<hr/>	<hr/>
Claims unpaid December 31, 1912.....	9	\$900 00
Premiums or assessments received during the year.....		\$12,005

MASONIC MUTUAL ACCIDENT COMPANY,  
 SPRINGFIELD, MASS.

INCORPORATED IN 1901. COMMENCED BUSINESS IN 1902.

C. W. YOUNG, *President.*

S. W. MUNSELL, *Secretary.*

INCOME.

Membership fees .....	\$13,800 00	
Expense assessments .....	25,580 48	
Benefit assessments.....	25,925 87	
	<hr/>	
Total paid by members .....		\$65,306 35
Interest on bonds .....	\$786 73	
Interest from other sources .....	118 17	904 90
	<hr/>	
Total income .....		\$66,211 25
Ledger assets December 31, 1911.....		24,780 23
	<hr/>	
Total .....		\$90,991 48

DISBURSEMENTS.

Death claims .....	\$550 00	
Disability claims .....	23,975 58	
Advanced payments returned.....	109 64	
	<hr/>	
Total paid to members .....		\$24,635 22
Membership fees retained by agents .....		13,800 00
Commissions to agents .....		3,416 79
Commissions for collecting assessments.....		3,594 10
Salaries and allowances of managers and agents.....		1,216 35
Salaries and other compensation of officers .....		6,287 70
Salaries and other compensation of office employes .....		1,926 00
Medical examiners .....		80 00
Tax on premiums, \$392.05; insurance department fees, \$794.55 .....		1,186 60
Taxes on real estate and investments .....		3 63
Rent .....		892 00
Postage, \$1,369.61; advertising and printing, \$1,711.92.....		3,081 53
Furniture, \$241.76; legal expenses, \$71.95.....		313 71
Investigating and contesting fraudulent claims.....		671 98
Advanced payments returned from expense fund.....		109 64
Traveling expense .....		1,157 10
Agents' balances charged off.....		132 31
Miscellaneous expenditures .....		731 97
	<hr/>	
Total disbursements .....		\$63,236 63
Balance.....		\$27,754 85

## LEDGER ASSETS.

Book value of bonds.....	\$20,397 60
Cash in office, \$1,092.22; cash in bank, \$5,148.65.....	6,240 87
Agents' balances.....	921 38
Interest held by State Treasurer.....	195 00
<b>Total ledger assets.....</b>	<b>\$27,754 85</b>

## NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$354 60
Furniture, fixtures and safes.....	950 00
Supplies, printed matter and stationery.....	250 00
<b>Gross assets.....</b>	<b>\$29,309 45</b>

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes.....	\$950 00	
Supplies, printed matter and stationery.....	250 00	
Balances due from agents.....	921 38	
Book value of bonds over market value.....	337 60	\$2,458 98
<b>Total admitted assets.....</b>		<b>\$26,850 47</b>

## LIABILITIES.

Disability claims reported.....	\$3,021 51
Miscellaneous expenses.....	232 07
Federal, state and other taxes.....	450 99
Advance assessments.....	2,713 50
<b>Total liabilities.....</b>	<b>\$6,418 07</b>
<b>Balance to protect contracts.....</b>	<b>\$20,432 40</b>

## EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
In force December 31, 1911.....	4,616	\$1,482,062
Written during the year.....	3,836	1,624,050
<b>Total.....</b>	<b>8,452</b>	<b>\$3,106,112</b>
Terminated or decreased during the year.....	3,21	1,152,812
<b>In force December 31, 1912.....</b>	<b>5,237</b>	<b>\$1,953,300</b>
Claims unpaid December 31, 1911.....	91	\$1,941 94
Increase over estimate.....	—	1,426 46
<b>Total.....</b>	<b>91</b>	<b>\$3,368 40</b>
Claims incurred during the year.....	1,084	24,178 69
<b>Total.....</b>	<b>1,175</b>	<b>\$27,547 09</b>
Claims paid during the year.....	1,076	24,525 58
<b>Claims unpaid December 31, 1912.....</b>	<b>99</b>	<b>\$3,021 51</b>

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
In force December 31, 1911.....	736	\$181,475
Written during the year.....	307	78,475
	<hr/>	<hr/>
Total.....	1,043	\$259,950
Terminated or decreased during the year.....	375	83,925
	<hr/>	<hr/>
In force December 31, 1912.....	668	\$176,025
Claims unpaid December 31, 1911.....	20	\$426 80
Increase over estimate.....	-	154 30
	<hr/>	<hr/>
Total.....	20	\$581 10
Claims incurred during the year.....	167	3,314 94
	<hr/>	<hr/>
Total.....	187	\$3,896 04
Claims paid during the year.....	180	3,677 22
	<hr/>	<hr/>
Claims unpaid December 31, 1912.....	7	\$218 82
Premiums or assessments received during the year.....		\$7,050 50

# Abstracts from Statements

OF

## Maine Fraternal Beneficiary Associations.

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ANCIENT ORDER OF UNITED WORKMEN,

HALLOWELL, MAINE.

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JAMES J. MAHER, *President.*

F. MORRIS FISH, *Secretary.*

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### INCOME.

Membership fees received.....	\$131,066 21	
Dues and per capita tax.....	6,683 75	
Other payments by members.....	84 00	
	<hr/>	
Receipts from members.....		\$137,833 96
Interest on bonds.....	\$5,335 00	
Interest from all other sources.....	948 54	6,283 54
	<hr/>	
Sale of lodge supplies.....		7 40
		<hr/>
Total income.....		\$144,124 90
Ledger assets December 31, 1911.....		157,164 89
		<hr/>
Total.....		\$301,289 79

### DISBURSEMENTS.

Death claims.....		\$125,765 28
Expenses or fees paid deputies or organizers.....		462 96
Salaries of deputies and organizers.....		668 00

Salaries of officers and trustees.....	\$2,025 00
Other compensation of officers and trustees.....	522 00
Expenses of committees.....	16 60
Salaries of office employes.....	27 00
Expenses of officers, trustees and committees.....	478 81
Rent.....	20 00
Advertising, printing and stationery.....	30 90
Postage, express, telegraph and telephone.....	341 58
Lodge supplies.....	254 39
Expense of grand lodge meeting.....	834 13
Furniture and fixtures.....	29 50
Supreme lodge per capita tax.....	432 75
Miscellaneous expenditures.....	2,435 84
Total disbursements.....	<u>\$134,344 74</u>
Balance.....	<u>\$166,945 05</u>

LEDGER ASSETS.

Book value of bonds excluding interest.....	\$147,341 67
Deposits in trust companies and banks, on interest....	19,571 39
Cash in office.....	31 99
Total admitted assets.....	<u>\$166,945 05</u>

LIABILITIES.

Death claims due and unpaid.....	\$8,419 20
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EXHIBIT OF CERTIFICATES.

BUSINESS ALL IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	3,462	\$5,365,385 00
Written during year.....	23	16,750 00
Total.....	<u>3,485</u>	<u>\$5,382,135 00</u>
Terminated during year.....	297	477,224 00
In force Dec. 31, 1912.....	3,188	\$4,904,911 00
Claims unpaid Dec. 31, of previous year.....	5	\$7,745 18
Claims incurred during year.....	86	126,439 30
Total.....	<u>91</u>	<u>\$134,184 48</u>
Claims paid during year.....	85	125,765 28
Claims unpaid Dec. 31, 1912.....	6	\$8,419 20

## 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.....	\$310 00	
Assessments or premiums, mortuary.....	28,918 00	
Dues and per capita tax.....	725 18	
Total received from members.....	\$29,953 18	
Deduct payments returned.....	9 00	
Net receipts from members.....		\$29,944 18
Interest on bonds.....	\$1,250 00	
Interest from all other sources.....	33 03	1,283 03
Total income.....		\$31,227 21
Ledger assets December 31, 1911.....		25,820 30
Total.....		\$57,047 51

## DISBURSEMENTS.

Death claims.....	\$25,000 00	
Sick and accident claims.....	5,320 00	
Total benefits paid.....		\$30,320 00
Salaries of deputies and organizers.....		75 00
Salaries of officers and trustees.....		600 00
Advertising, printing and stationery.....		208 55
Postage, express, telegraph and telephone.....		60 00
Furniture and fixtures.....		15 00
Miscellaneous expenditures.....		15 00
Total disbursements.....		\$31,293 55
Balance.....		\$25,753 96

## LEDGER ASSETS.

Book value of bonds, excluding interest.....	\$25,000 00	
Deposits in trust companies and banks, on interest....	753 96	
Total admitted assets.....		\$25,753 96



LIABILITIES.

Death claims adjusted, not due.....	\$13,000 00
Sick and accident claims reported, not adjusted.....	400 00
	<hr/>
Total liabilities.....	\$13,400 00

EXHIBIT OF CERTIFICATES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	1,525	-
Written during year.....	152	-
	<hr/>	
Total.....	1,677	-
Terminated during year.....	80	-
	<hr/>	
In force Dec. 31, 1912.....	1,597	-
Claims unpaid Dec. 31, of previous year.....	15	\$4,331 00
Claims incurred during year.....	231	39,389 00
	<hr/>	
Total.....	246	\$43,720 00
Claims paid during year.....	220	30,320 00
	<hr/>	
Claims unpaid Dec. 31, 1912.....	26	\$13,400 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	1,428	-
Written during year.....	149	-
	<hr/>	
Total.....	1,577	-
Terminated during year.....	68	-
	<hr/>	
In force Dec. 31, 1912.....	1,509	-
Claims unpaid Dec. 31, of previous year.....	14	\$4,325 00
Claims incurred during year.....	208	35,849 00
	<hr/>	
Total.....	222	\$40,174 00
Claims paid during year.....	202	28,923 00
	<hr/>	
Claims unpaid Dec. 31, 1912.....	20	\$11,251 00
Assessments collected during the year.....		\$28,301 99

## 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.....	\$9,160 00	
expense.....	1,346 20	
		<hr/>
Receipts from members.....		\$10,506 20
Interest on bonds and dividends on stocks.....	\$1,498 00	
Interest from all other sources.....	929 97	2,427 97
		<hr/>
Total income.....		\$12,934 17
Ledger assets December 31, 1911.....		56,368 22
		<hr/>
Total.....		\$69,302 39

## DISBURSEMENTS.

Death claims.....		\$14,746 00
Salaries of officers and trustees.....		960 43
Salaries and other compensation of committees.....		15 00
Rent.....		108 00
Advertising, printing and stationery.....		121 40
Postage, express, telegraph and telephone.....		53 66
Bonds of officers.....		22 50
		<hr/>
Total disbursements.....		\$16,026 99
Balance.....		\$53,275 40

## LEDGER ASSETS.

Book value of bonds and stocks, excluding interest....	\$32,300 00	
Deposits in trust companies and banks, on interest....	19,615 62	
Cash in office.....	1,359 78	
		<hr/>
Total ledger assets.....		\$53,275 40

## NON-LEDGER ASSETS.

Furniture and safes.....		\$40 00
		<hr/>
Gross assets.....		\$53,315 40

DEDUCT ASSETS NOT ADMITTED.

Furniture and safes.....	\$40 00
Total admitted assets.....	<u>\$53,275 40</u>

LIABILITIES.

Death claims due and unpaid.....	\$25 95
reported, not adjusted.....	1,680 00
Total liabilities.....	<u>\$1,705 95</u>

EXHIBIT OF CERTIFICATES.

BUSINESS ALL IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	673	\$892,396 00
Terminated during year.....	39	49,460 00
In force Dec. 31, 1912.....	<u>634</u>	<u>\$842,936 00</u>
Claims unpaid Dec. 31, of previous year.....	-	\$25 95
Claims incurred during year.....	30	16,426 00
Total.....	<u>30</u>	<u>\$16,451 95</u>
Claims paid during year.....	27	14,746 00
Claims unpaid Dec. 31, 1912.....	<u>3</u>	<u>\$1,705 95</u>

# Abstracts from Statements

OF

## Fraternal Beneficiary Associations of Other States.

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AMERICAN BENEFIT SOCIETY,

BOSTON, MASS.

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INCORPORATED IN 1893. COMMENCED BUSINESS IN 1893.

WILLIAM W. TOWLE, *President.*

EDWARD L. TOWNSEND, *Secretary.*

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INCOME

Assessments or premiums, mortuary .....	\$68,875 43	
Dues and per capita tax .....	10,092 19	
Medical examiners' fees .....	274 50	
Other payments by members .....	139 00	
<hr style="width: 50%; margin-left: auto; margin-right: 0;"/>		
Receipts from members .....		\$79,181 12
Interest on bonds .....	\$1,850 00	
Interest from all other sources .....	206 19	2,056 19
<hr style="width: 50%; margin-left: auto; margin-right: 0;"/>		
Sale of lodge supplies .....	\$113 05	
Bonds for subordinate officers .....	127 50	
Sundry refunds .....	46 85	287 40
<hr style="width: 50%; margin-left: auto; margin-right: 0;"/>		
Total income .....		\$81,524 71
Ledger assets December 31, 1911 .....		62,199 88
<hr style="width: 50%; margin-left: auto; margin-right: 0;"/>		
Total .....		\$143,724 59

## DISBURSEMENTS.

Death claims.....		\$69,750 00
Commissions or fees paid deputies or organizers.....		1,866 50
Salaries of officers and directors.....		2,381 78
Salaries and other compensation of committees.....		231 00
Salaries of office employes.....		705 00
Other compensation of office employes.....		51 05
Supreme medical examiners' salaries and fees.....		1,000 00
Expenses of officers, trustees and committees.....		894 56
Insurance department fees.....		80 00
Rent.....		549 96
Advertising, printing and stationery.....		451 25
Postage, express, telegraph and telephone.....		394 71
Lodge supplies.....		168 53
Official publication.....		857 02
Expense of supreme lodge meeting.....		303 98
Legal expenses.....		4 00
Furniture and fixtures.....		153 69
Decrease in book value of ledger assets.....		43 45
Care of deposit.....		12 25
Bonds of officers.....		170 87
Miscellaneous expenditures.....		234 78
		<hr/>
Total disbursements.....		\$80,304 38
		<hr/>
Balance.....		\$63,420 21

## LEDGER ASSETS.

Book value of bonds excluding interest.....	\$49,966 71	
Deposits in trust companies and banks, on interest....	13,453 50	
	<hr/>	
Total ledger assets.....		\$63,420 21

## NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$170 83	
Interest accrued on other assets.....	55 88	\$226 71
	<hr/>	
Assessments and tax in treasury of subordinate branches.....		403 16
Furniture and fixtures.....		857 12
Lodge supplies.....		551 39
Benefit certificate changes.....		40 20
Due from subordinate lodges.....		121 92
		<hr/>
Gross assets.....		\$65,620 71

## DEDUCT ASSETS NOT ADMITTED.

Book value of bonds over market value.....	\$2,896 71	
Furniture and fixtures.....	857 12	
Lodge supplies.....	551 39	
Benefit certificate changes.....	40 20	
Due from subordinate lodges.....	121 92	\$4,467 34
	<hr/>	
Total admitted assets.....		\$61,153 37

## LIABILITIES.

Death claims resisted.....	\$1,000 00
reported, not adjusted.....	11,500 00
	<hr/>
Total unpaid claims.....	\$12,500 00
Salaries, rents, expenses, commissions, etc., due or accrued.....	182 63
Advance assessments and tax.....	14 09
	<hr/>
Total liabilities.....	\$12,696 72

## EXHIBIT OF CERTIFICATES.

## TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
In force December 31, of previous year.....	6,379	\$5,705,000 00
Written during the year.....	505	375,000 00
	<hr/>	<hr/>
Total.....	6,884	\$6,080,000 00
Terminated and decreased during year.....	350	246,250 00
	<hr/>	<hr/>
In force Dec. 31, 1912.....	6,534	\$5,833,750 00
Claims unpaid Dec. 31, of previous year.....	6	\$8,000 00
Claims incurred during year.....	84	74,250 00
	<hr/>	<hr/>
Total.....	90	\$82,250 00
Claims paid during year.....	77	69,750 00
	<hr/>	<hr/>
Claims unpaid Dec. 31, 1912.....	13	\$12,500 00

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	1,481	\$1,277,750 00
Written and transferred during year.....	65	53,000 00
	<hr/>	<hr/>
Total.....	1,546	\$1,330,750 00
Terminated and decreased during year.....	78	62,500 00
	<hr/>	<hr/>
In force Dec. 31, 1912.....	1,468	\$1,268,250 00
Claims unpaid Dec. 31, of previous year.....	1	\$2,000 00
Claims incurred during year.....	18	15,750 00
	<hr/>	<hr/>
Total.....	19	\$17,750 00
Claims paid during year.....	17	15,750 00
	<hr/>	<hr/>
Claims unpaid Dec. 31, 1912.....	2	\$2,000 00
Assessments collected during the year.....		\$14,860 16

## 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.....	\$648,911 60	
Dues and per capita tax.....	9,707 42	
Other payments by members.....	6,854 09	
Receipts from members.....		\$665,473 11
Interest on bonds.....	\$13,913 23	
Interest from all other sources.....	4,571 87	18,485 10
Sale of lodge supplies.....	\$265 01	
Income from other sources.....	1,755 29	2,020 30
Total income.....		\$685,978 51
Ledger assets December 31, 1911.....		450,865 72
Total.....		\$1,136,844 23

## DISBURSEMENTS.

Death claims.....	\$584,344 72	
Permanent disability claims.....	12,487 96	
Total benefits paid.....		\$596,832 68
Commissions or fees paid deputies or organizers.....		276 75
Salaries of officers and trustees.....		6,500 22
Other compensation of officers and trustees.....		54 00
Salaries and other compensation of committees.....		227 10
Salaries of office employes.....		4,236 02
Expenses of officers, trustees and committees.....		38 00
Collection and remittance of assessments and dues.....		185 65
Insurance department fees.....		144 00
Rent.....		1,200 00
Advertising, printing and stationery.....		1,179 26
Postage, express, telegraph and telephone.....		1,149 17
Lodge supplies.....		224 75
Official publication.....		1,421 34
Expense of supreme lodge meeting.....		1,110 39
Legal expenses.....		262 70
Furniture and fixtures.....		20 00
Commissions and accrued interest on bonds.....		27 95
Miscellaneous expenditures.....		1,776 88
Total disbursements.....		\$616,866 86
Balance.....		\$519,977 37

## CATHOLIC BENEVOLENT LEGION.

## LEDGER ASSETS.

Book value of bonds excluding interest . . . . .	\$393,865 05	
Deposits in trust companies and banks, on interest . . . . .	126,112 32	
		<hr/>
Total ledger assets . . . . .		\$519,977 37

## NON-LEDGER ASSETS.

Interest due and accrued on bonds . . . . .		\$3,843 97
Assessments in treasury of subordinate branches . . . . .		30,837 50
Terminal and optional reserves . . . . .		314,347 78
		<hr/>
Gross assets . . . . .		\$869,006 52

## DEDUCT ASSETS NOT ADMITTED.

Book value of bonds over market value . . . . .	\$12,235 05	
Terminal and optional reserves . . . . .	314,347 68	\$326,582 73
		<hr/>
Total admitted assets . . . . .		\$542,423 79

## LIABILITIES.

Death claims resisted . . . . .	\$13,000 00	
reported, not adjusted . . . . .	27,500 00	
		<hr/>
Total liabilities . . . . .		\$40,500 00

## EXHIBIT OF CERTIFICATES.

## TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
In force December 31, of previous year . . . . .	15,781	\$18,809,250 00
Written and increased during year . . . . .	741	436,000 00
		<hr/>
Total . . . . .	16,522	\$19,245,250 00
Terminated and decreased during year . . . . .	779	932,750 00
		<hr/>
In force Dec. 31, 1912 . . . . .	15,743	\$18,312,500 00
Claims unpaid Dec. 31, of previous year . . . . .	47	\$77,250 00
Claims incurred during year . . . . .	431	582,237 96
		<hr/>
Total . . . . .	478	\$659,487 96
Claims paid and compromised during year . . . . .	449	618,987 96
		<hr/>
Claims unpaid Dec. 31, 1912 . . . . .	29	\$40,500 00

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year . . . . .	8	\$9,000 00
Terminated during year . . . . .	2	1,500 00
		<hr/>
In force Dec. 31, 1912 . . . . .	6	\$7,500 00
Assessments collected during the year . . . . .		\$105 42



## 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.

Assessments or premiums, mortuary.....	\$1,554,473 78	
expense.....	111,884 73	
Other payments by members.....	6,841 00	
	<hr/>	
Total received from members.....	\$1,673,199 51	
Deduct payments returned.....	44 88	
	<hr/>	
Net receipts from members.....		\$1,673,154 63
Interest on bonds.....	\$116,505 89	
Interest from all other sources.....	2,801 69	119,307 58
	<hr/>	
Sale of lodge supplies.....	\$6,845 30	
Official journal.....	1,255 55	
Subordinate officers' bonds.....	4,273 90	
Income from other sources.....	34 14	12,408 89
	<hr/>	
Total income.....		\$1,804,871 10
Ledger assets December 31, 1911.....		2,765,614 50
	<hr/>	
Total.....		\$4,570,485 60

## DISBURSEMENTS.

Death claims.....	\$1,436,202 98
Commissions or fees paid deputies or organizers.....	6,914 49
Salaries of deputies and organizers.....	25,725 00
Salaries of officers and trustees.....	14,540 00
Salaries of office employes.....	22,693 76
Expenses of officers, trustees and committees.....	4,227 39
Collection and remittance of assessments and dues.....	814 50
Insurance department fees.....	694 60
Rent.....	4,223 50
Advertising, printing and stationery.....	4,990 18
Postage, express, telegraph and telephone.....	4,134 44
Lodge supplies.....	5,554 99
Official publication.....	22,116 93
Expense of supreme lodge meeting.....	207 24

Legal expenses.....	\$2,213 89
Furniture and fixtures.....	504 30
Taxes and expenses on real estate.....	29 10
Accrued interest on bonds purchased.....	2,546 05
Subordinate officers' bonds.....	3,694 55
Miscellaneous expenditures.....	1,864 23
	<hr/>
Total disbursements.....	\$1,563,892 12
	<hr/>
Balance.....	\$3,006,593 48

## LEDGER ASSETS.

Book value of bonds excluding interest.....	\$2,900,540 41
Deposits in trust companies and banks, on interest...	101,053 07
Deposit with Province of Quebec.....	5,000 00
	<hr/>
Total ledger assets.....	\$3,006,593 48

## NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$44,914 86	
Interest accrued on other assets.....	347 56	\$45,262 42
	<hr/>	
Balance due from subordinate courts.....		18,702 75
Official journal.....		380 34
Lodge supplies.....		3,900 00
Furniture and fixtures.....		4,599 04
	<hr/>	
Gross assets.....		\$3,079,438 03

## DEDUCT ASSETS NOT ADMITTED.

Book value of bonds over market value.....	\$68,263 99	
Lodge supplies.....	3,900 00	
Furniture and fixtures.....	4,599 04	
Official journal.....	380 34	\$77,143 37
	<hr/>	
Total admitted assets.....		\$3,002,294 66

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## LIABILITIES.

Death claims due and unpaid.....	\$4,691 91
resisted.....	14,500 00
reported, not adjusted.....	163,750 00
	<hr/>
Total unpaid claims.....	\$182,941 91
Relief fund.....	385 46
	<hr/>
Total liabilities.....	\$183,327 37

## EXHIBIT OF CERTIFICATES.

## TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	149,295	\$153,591,250 00
Written and increased during year.....	8,582	8,129,500 00
<b>Total.....</b>	<b>157,877</b>	<b>\$161,720,750 00</b>
Terminated and decreased during year.....	9,556	9,357,750 00
<b>In force Dec. 31, 1912.....</b>	<b>148,321</b>	<b>\$152,363,000 00</b>
Claims unpaid Dec. 31, of previous year.....	153	\$170,658 57
Claims incurred during year.....	1,379	1,456,750 00
<b>Total.....</b>	<b>1,532</b>	<b>\$1,627,408 57</b>
Claims paid, compromised and rejected during year...	1,361	1,444,466 66
<b>Claims unpaid Dec. 31, 1912.....</b>	<b>171</b>	<b>\$182,941 91</b>

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	3,035	\$3,038,000 00
Written during year.....	274	258,500 00
<b>Total.....</b>	<b>3,309</b>	<b>\$3,296,500 00</b>
Terminated during year.....	228	223,500 00
<b>In force Dec. 31, 1912.....</b>	<b>3,081</b>	<b>\$3,073,000 00</b>
Claims unpaid Dec. 31, of previous year.....	3	\$2,500 00
Claims incurred during year.....	25	23,500 00
<b>Total.....</b>	<b>28</b>	<b>\$26,000 00</b>
Claims paid during year.....	24	22,500 00
<b>Claims unpaid Dec. 31, 1912.....</b>	<b>4</b>	<b>\$3,500 00</b>
Assessments collected during the year.....		\$29,708 65



## LEDGER ASSETS.

Book value of bonds excluding interest.....	\$23,167 26	
Deposits in trust companies and banks, on interest...	19,832 63	
Cash in office.....	857 01	
Collectors' balances.....	156 96	
	<hr/>	
Total ledger assets.....		\$44,013 86

## NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$171 64	
Rents accrued.....	40 00	\$211 64
	<hr/>	
Assessments in treasury of subordinate branches.....		168 00
Furniture and supplies.....		1,500 00
		<hr/>
Gross assets.....		\$45,893 50

## DEDUCT ASSETS NOT ADMITTED.

Balance due from collectors, unsecured.....	\$156 96	
Book value of bonds over market value.....	517 26	
Furniture and supplies.....	1,500 00	\$2,174 22
	<hr/>	
Total admitted assets.....		\$43,719 28

## LIABILITIES.

Death claims reported, not adjusted.....		\$100 00
Sick and accident claims in process of adjustment....	\$2,091 12	
adjusted, not due.....	813 13	
reported, not adjusted....	11,951 46	14,865 71
	<hr/>	
Total unpaid claims.....		\$14,955 71
Salaries, rents, expenses, commissions, etc., due or accrued.....		1,201 27
Advance assessments.....		252 00
Taxes due or accrued.....		625 00
		<hr/>
Total liabilities.....		\$17,033 98

## EXHIBIT OF CERTIFICATES.

## TOTAL BUSINESS.

	Number.	Amount.
In force Dec. 31, of previous year.....	7,094	\$1,418,800 00
Written during the year.....	1,202	240,400 00
	<hr/>	
Total.....	8,296	\$1,659,200 00
Terminated during year.....	1,466	293,200 00
	<hr/>	
In force Dec. 31, 1912.....	6,830	\$1,366,000 00
Claims unpaid Dec. 31, of previous year.....	163	\$11,745 17
Claims incurred during year.....	1,471	73,182 10
	<hr/>	
Total.....	1,634	\$84,927 27
Claims paid and rejected during year.....	1,427	69,971 56
	<hr/>	
Claims unpaid Dec. 31, 1912.....	207	\$14,955 71

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	39	\$7,800 00
Written during year.....	201	40,200 00
<b>Total.....</b>	<b>240</b>	<b>\$48,000 00</b>
Terminated during year.....	83	16,600 00
<b>In force Dec. 31, 1912.....</b>	<b>157</b>	<b>\$31,400 00</b>
Claims incurred during year.....	36	\$1,260 82
Claims paid and rejected during year.....	33	1,110 21
Claims unpaid Dec. 31, 1912.....	3	\$150 61
Assessments collected during the year.....		\$1,303 50

## INDEPENDENT ORDER OF FORESTERS,

## TORONTO, CANADA.

INCORPORATED IN 1889. COMMENCED BUSINESS IN 1881.

E. G. STEVENSON, *President.*

R. MATHISON, *Secretary.*

## INCOME.

Membership fees received.....	\$132 53	
Assessments or premiums, mortuary.....	3,793,663 36	
sick and funeral.....	365,865 53	
general.....	178,540 53	
Dues and per capita tax.....	269,053 49	
Other payments by members.....	2,349 12	
<b>Total received from members.....</b>	<b>\$4,609,604 56</b>	
Deduct payments returned.....	7,205 23	
<b>Net receipts from members.....</b>		<b>\$4,602,399 33</b>
Interest on mortgage loans.....	\$363,573 08	
Interest on collateral loans.....	45,004 23	
Interest on bonds and dividends on stocks.....	494,578 17	
Interest from all other sources.....	14,015 16	
Rents—including company's own occupancy.....	8,871 20	926,041 84

Sundry refunds.....	\$31,350 59	
Sundry items.....	4,495 27	
Profit on sale or maturity of ledger assets.....	6,307 12	
Increase in book value of ledger assets.....	826 86	\$42,979 84
<hr/>		
Total income.....		\$5,571,421 01
Ledger assets December 31, 1911.....		18,668,969 72
<hr/>		
Total.....		\$24,240,390 73

## DISBURSEMENTS.

Death claims.....	\$2,400,311 60	
Permanent disability claims.....	108,218 60	
Sick and accident claims.....	259,250 18	
Old age benefits.....	552,569 76	
Other benefits.....	28,628 21	
<hr/>		
Total benefits paid.....		\$3,348,978 35
Commissions or fees paid deputies or organizers.....	41,306 46	
Salaries of deputies and organizers.....	138,827 40	
Organizing expenses.....	103,470 00	
Salaries of officers and trustees.....	34,000 00	
Salaries of office employes.....	98,010 69	
Expenses of officers, trustees and committees.....	8,477 98	
Insurance department fees and inspections.....	5,183 14	
Rent—including association's own occupancy.....	9,252 90	
Advertising, printing and stationery.....	3,164 99	
Postage, express, telegraph and telephone.....	14,462 82	
Lodge supplies.....	1,512 55	
Official publication.....	24,330 81	
Legal expenses.....	5,787 98	
Furniture and fixtures.....	602 63	
Taxes and expenses on real estate.....	4,152 69	
Loss on sale or maturity of ledger assets.....	1,278 00	
Decrease in book value of ledger assets.....	155 39	
Investment expenses.....	3,070 52	
Hospital, sanitarium expense and donation.....	32,539 76	
Miscellaneous expenditures.....	16,136 21	
<hr/>		
Total disbursements.....		\$3,894,701 27
<hr/>		
Balance.....		\$20,345,689 46

## LEDGER ASSETS.

Book value of real estate.....	\$979,547 18	
Mortgage loans on real estate.....	6,644,838 12	
Loans secured by collateral.....	1,543,828 97	
Book value of bonds and stocks, excluding interest.....	10,536,326 64	
Deposits in trust companies and banks, on interest.....	561,520 51	
Cash in office.....	74,787 96	
Deposits in banks not on interest.....	4,840 12	
<hr/>		
Total ledger assets.....		\$20,345,689 50

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$97,366 03	
Interest accrued on bonds.....	78,345 72	
Interest accrued on collateral loans.....	34,814 03	
Interest due on other assets.....	3,448 02	
Rents due and accrued.....	257 45	\$214,231 25
<hr/>		

Market value of bonds and stocks over book value.....	\$257,906 36
Assessments in treasury of subordinate branches.....	1,079 52
Advanced on investments and insurance.....	3,161 80
Furniture and fixtures.....	31,792 35
	<hr/>
Gross assets.....	\$20,853,860 74

## DEDUCT ASSETS NOT ADMITTED.

Furniture and fixtures.....	\$31,792 35
	<hr/>
Total admitted assets.....	\$20,822,068 39

## LIABILITIES

Death claims due and unpaid.....	\$60 00	
adjusted, not due.....	8,220 72	
resisted.....	26,619 69	
reported, not adjusted.....	104,519 70	
Present value of claims payable in instalments.....	6,507 60	\$145,927 71
	<hr/>	
Permanent disability claims adjusted, not due.....	\$81,064 84	
resisted.....	735 70	
reported, not adjusted..	43,153 49	125,554 03
	<hr/>	
Sick and funeral claims due and unpaid.....	\$4,597 02	
adjusted, not due.....	150 00	
resisted.....	4,292 92	
reported, not adjusted.....	9,533 44	18,573 38
	<hr/>	
Old age and other benefits due and unpaid.....	7,719 46	
Present value of old age annuities.....	771,124 00	
	<hr/>	
Total unpaid claims.....	\$1,068,898 58	
Salaries, rents, expenses, commissions, etc., due or accrued.....	4,462 06	
Taxes due or accrued.....	1,223 78	
Advance assessments.....	6,797 28	
Claims unreported Dec. 31, 1912.....	172,263 29	
	<hr/>	
Total liabilities.....	\$1,253,644 99	

## EXHIBIT OF CERTIFICATES.

## TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	241,571	\$242,093,787 00
Written, increased or transferred during year.....	31,696	25,293,412 00
	<hr/>	
Total.....	273,267	\$267,387,199 00
Terminated during year.....	30,214	25,977,070 00
	<hr/>	
In force Dec. 31, 1912.....	243,053	\$241,410,129 00
	<hr/>	
Claims unpaid Dec. 31, of previous year.....	937	\$396,012 38
Claims incurred during year.....	16,862	3,426,506 64
	<hr/>	
Total.....	17,799	\$3,822,519 02
Claims paid, compromised and rejected during year...	16,766	3,532,919 98
	<hr/>	
Claims unpaid Dec. 31, 1912.....	1,033	\$289,599 04



BUSINESS IN MAINE.

	Number.	Amount.
In force December 31, of previous year.....	5,577	\$4,589,156 00
Written, increased or transferred during year.....	640	502,651 00
Total.....	6,217	\$5,091,807 00
Terminated during year.....	594	461,450 00
In force Dec. 31, 1912.....	5,623	\$4,630,357 00
Claims unpaid Dec. 31, of previous year.....	17	\$6,782 72
Claims incurred during year.....	639	56,879 92
Total.....	656	\$63,462 64
Claims paid, compromised and rejected during year...	638	59,652 44
Claims unpaid Dec. 31, 1912.....	18	\$3,810 20
Assessments collected during the year.....		\$5,555 67

INDEPENDENT WORKMEN'S CIRCLE OF AMERICA,  
INCORPORATED,

BOSTON, MASS.

INCORPORATED IN 1908. COMMENCED BUSINESS IN 1909.

SAMUEL WILCON, *President.*

MOSES A. BRASS, *Secretary.*

INCOME.

Membership fees received.....	\$463 75	
Assessments or premiums, mortuary.....	5,067 46	
disability.....	5,824 17	
Dues and per capita tax.....	5,091 39	
Other payments by members.....	17 42	
Receipts from members.....		\$16,464 19
Interest on bonds.....	\$220 80	
Interest from all other sources.....	23 94	244 74
Sale of lodge supplies.....	\$359 06	
Officers bonds.....	70 00	
Borrowed money.....	300 00	
Fines.....	35 25	764 31
Total income.....		\$17,473 24
Ledger assets December 31, 1911.....		7,616 75
Total.....		\$25,089 99

# 816 INDEPENDENT WORKMEN'S CIRCLE OF AMERICA, INC.

## DISBURSEMENTS.

Death claims .....	\$1,500 00	
Sick and accident claims .....	5,991 00	
		<hr/>
Total benefits paid .....		\$7,491 00
Salaries of deputies and organizers .....		130 00
Salaries of office employes .....		1,775 00
Supreme medical examiners' salaries and fees .....		237 50
Subordinate medical examiners' salaries and fees .....		260 60
Expenses of officers, trustees and committees .....		439 81
Insurance department fees .....		46 62
Advertising, printing and stationery .....		240 00
Postage, express, telegraph and telephone .....		656 76
Lodge supplies .....		359 65
Official publication .....		290 48
Legal expenses .....		716 00
Furniture and fixtures .....		305 93
Taxes and expenses on real estate .....		24 35
Borrowed money and interest .....		54 70
Officers bonds .....		69 88
Organization expense .....		504 11
Miscellaneous expenditures .....		195 14
		<hr/>
Total disbursements .....		\$13,797 53
		<hr/>
Balance .....		\$11,292 46

## LEDGER ASSETS.

Book value of bonds, excluding interest .....	\$10,275 00	
Deposits in trust companies and banks, on interest .....	534 08	
Cash in office .....	307 20	
Deposits in banks not on interest .....	176 18	
		<hr/>
Total ledger assets .....		\$11,292 46

## NON-LEDGER ASSETS.

Interest due and accrued on bonds .....	\$142 90	
Market value of bonds over book value .....	45 00	
Assessments in treasury of subordinate branches .....	166 96	
Furniture, fixtures and supplies .....	970 50	
		<hr/>
Gross assets .....		\$12,617 82

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and supplies .....	\$970 50	
		<hr/>
Total admitted assets .....		\$11,647 32

## LIABILITIES.

Death claims adjusted, not due .....		\$250 00
Sick and accident claims resisted .....	\$7 00	
reported, not adjusted .....	213 00	220 00
		<hr/>
Total unpaid claims .....		\$470 00
Salaries, rents, expenses, commissions, etc., due or accrued .....		253 01
Borrowed money .....		640 03
Advance assessments .....		167 37
		<hr/>
Total liabilities .....		\$1,530 41

INDEPENDENT WORKMEN'S CIRCLE OF AMERICA, INC. 817

EXHIBIT OF CERTIFICATES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	2,382	\$584,250 00
Written and increased during year.....	816	189,850 00
	<hr/>	<hr/>
Total.....	3,178	\$774,100 00
Terminated during year.....	570	131,900 00
	<hr/>	<hr/>
In force Dec. 31, 1912.....	2,608	\$642,200 00
Claims unpaid Dec. 31, of previous year.....	17	\$710 00
Claims incurred during year.....	446	7,552 00
	<hr/>	<hr/>
Total.....	463	\$8,262 00
Claims paid and rejected during year.....	439	7,792 00
	<hr/>	<hr/>
Claims unpaid Dec. 31, 1912.....	24	\$470 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	1	\$250 00
Transferred during year.....	2	500 00
	<hr/>	<hr/>
Total.....	3	\$750 00
Terminated and transferred during year.....	2	500 00
	<hr/>	<hr/>
In force Dec. 31, 1912.....	1	\$250 00
Assessments collected during the year.....		9 11

## 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 . . . . .	\$98 00	
Assessments, or premiums, mortuary . . . . .	1,517,907 49	
expense . . . . .	123,619 24	
Dues and per capita tax . . . . .	19,368 75	
Other payments by members . . . . .	1,112 00	
<hr/>		
Total received from members . . . . .	\$1,662,105 48	
Deduct payments returned . . . . .	86 58	
<hr/>		
Net receipts from members . . . . .		\$1,662,018 90
Interest on bonds . . . . .	\$14,242 50	
Interest from all other sources . . . . .	3,452 04	
Rents—including company's own occupancy . . . . .	3,897 64	21,592 18
<hr/>		
Sale of lodge supplies . . . . .	\$1,143 63	
Premiums on surety bonds . . . . .	1,595 77	
Advertising in official journal . . . . .	502 71	
Expense of field department refunded . . . . .	874 25	
Miscellaneous income . . . . .	612 35	
Increase in book value of ledger assets . . . . .	79 45	4,808 16
<hr/>		
Total income . . . . .		\$1,688,419 24
Ledger assets December 31, 1911 . . . . .		516,723 68
<hr/>		
Total . . . . .		\$2,205,142 90

## DISBURSEMENTS.

Death claims . . . . .	\$1,506,956 09	
Old age benefits . . . . .	10,900 00	
<hr/>		
Total benefits paid . . . . .		\$1,517,856 09
Commissions and expenses paid deputies, organizers and lodges . . . . .	25,672 84	
Salaries of deputies and organizers . . . . .	76,301 46	
Salaries of officers . . . . .	13,000 00	
Salaries and other compensation of committees . . . . .	225 00	
Salaries of office employes . . . . .	17,598 43	
Supreme medical examiner's salary . . . . .	4,000 00	

Expenses of officers, trustees and committees .....	\$1,293 10
Insurance department fees .....	575 78
Rent—including association's own occupancy .....	2,957 14
Advertising, printing and stationery .....	4,233 20
Postage, express, telegraph and telephone .....	4,212 10
Lodge supplies .....	1,259 69
Official publication .....	7,016 88
Legal expenses .....	1,808 20
Taxes and expenses on real estate .....	3,074 87
Decrease in book value of ledger assets .....	613 74
Accrued interest on bonds purchased .....	317 03
Miscellaneous expenditures .....	12,941 40
	<hr/>
Total disbursements .....	\$1,694,956 95
	<hr/>
Balance .....	\$510,185 95

## LEDGER ASSETS.

Book value of real estate .....	\$63,151 13
Book value of bonds, excluding interest .....	360,010 53
Deposits in trust companies and banks, on interest ...	79,098 73
Furniture and fixtures .....	7,925 56
	<hr/>
Total ledger assets .....	\$510,185 95

## NON-LEDGER ASSETS.

Interest due and accrued on bonds .....	\$5,102 07
Interest due on other assets .....	267 70
Rents due .....	17 50
	<hr/>
Market value of real estate over book value .....	19,098 87
Assessments in treasury of subordinate branches .....	133,600 00
Supplies .....	2,718 68
	<hr/>
Gross assets .....	\$670,990 77

## DEDUCT ASSETS NOT ADMITTED.

Book value of bonds over market value .....	\$3,905 53
Furniture and fixtures .....	7,925 56
Supplies .....	2,718 68
	<hr/>
Total admitted assets .....	\$14,549 77
	<hr/>
Total admitted assets .....	\$656,441 00

## LIABILITIES.

Death claims adjusted, not due .....	\$32,999 99
resisted .....	3,333 34
reported, not adjusted .....	142,577 38
	<hr/>
Total unpaid claims .....	\$178,910 71
Salaries, rents, expenses, commissions, etc., due or accrued .....	213 44
Advance assessments .....	414 95
	<hr/>
Total liabilities .....	\$179,539 10

## EXHIBIT OF CERTIFICATES.

## TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	71,277	\$68,242,750 00
Written during year.....	9,288	6,394,500 00
	<hr/>	<hr/>
Total.....	80,565	\$74,637,250 00
Terminated during year.....	9,609	6,947,750 00
	<hr/>	<hr/>
In force Dec. 31, 1912.....	70,956	\$67,689,500 00
Claims unpaid Dec. 31, of previous year.....	151	\$150,994 08
Claims incurred during year.....	1,472	1,553,149 87
	<hr/>	<hr/>
Total.....	1,623	\$1,704,143 95
Claims paid, compromised and rejected during year...	1,429	1,525,233 24
	<hr/>	<hr/>
Claims unpaid Dec. 31, 1912.....	194	\$178,910 71

## KNIGHTS OF COLUMBUS,

## NEW HAVEN, CONN.

INCORPORATED IN 1882. COMMENCED BUSINESS IN 1882.

JAMES A. FLAHERTY, *President.*WM. J. MCGINLEY, *Secretary.*

## INCOME.

Assessments or premiums, mortuary.....	\$1,077,987 67	
Dues and per capita tax.....	208,165 70	
Medical examiners' fees.....	6,805 12	
Other payments by members.....	785 48	
	<hr/>	
Total received from members.....	\$1,293,743 97	
Deduct payments returned.....	259 86	
	<hr/>	
Net receipts from members.....		\$1,293,484 11
Interest on mortgage loans.....	\$17,291 51	
Interest on bonds.....	119,542 79	
Interest from all other sources.....	5,798 82	
Rents—including company's own occupancy.....	15,175 00	157,808 12
	<hr/>	<hr/>
Sale of lodge supplies.....	\$15,930 94	
Advertising in official publication.....	9,622 54	
Science fund.....	813 43	
Sundry refunds.....	1,506 35	
Increase in book value of ledger assets.....	2,988 50	30,861 76
	<hr/>	<hr/>
Total income.....		\$1,482,153 99
Ledger assets December 31, 1911.....		3,740,906 53
	<hr/>	<hr/>
Total.....		\$5,223,060 52

## DISBURSEMENTS.

Death claims .....	\$676,198 87
Salaries of managers or agents not deputies or organizers.....	2,100 00
Salaries of officers and trustees.....	13,500 00
Other compensation of officers and trustees.....	1,815 00
Salaries and other compensation of committees.....	3,949 96
Salaries of office employes.....	29,426 50
Supreme medical examiners' salaries and fees.....	6,851 50
Expenses of officers, trustees and committees.....	14,823 71
Insurance department fees.....	1,201 10
Rent—including association's own occupancy.....	3,600 00
Advertising, printing and stationery.....	5,873 36
Postage, express, telegraph and telephone.....	7,564 98
Lodge supplies.....	7,990 27
Official publication.....	56,590 01
Expense of supreme lodge meeting.....	31,803 00
Legal expenses.....	6,376 84
Furniture and fixtures.....	806 47
Taxes and expenses on real estate.....	8,137 87
Decrease in book value of ledger assets.....	1,482 66
Catholic University fund.....	15,372 38
Organization.....	6,868 13
Bonding officers.....	2,737 66
Actuaries fees and expenses.....	2,234 00
Miscellaneous expenditures.....	19,105 40
	<hr/>
Total disbursements.....	\$926,409 67
	<hr/>
Balance.....	\$4,296,650 85

## LEDGER ASSETS.

Book value of real estate.....	\$191,642 24
Mortgage loans on real estate.....	465,500 00
Book value of bonds, excluding interest.....	3,543,029 00
Deposits in trust companies and banks, on interest...	93,607 32
Deposits in banks not on interest.....	2,872 29
	<hr/>
Total ledger assets.....	\$4,296,650 85

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$4,467 59
Interest due and accrued on bonds.....	53,518 49
Rents due.....	67 74
	<hr/>
Assessments in treasury of subordinate branches.....	965 29
Furniture, fixtures and supplies.....	17,723 64
Due from subordinate councils.....	3,833 77
	<hr/>
Gross assets.....	\$4,377,227 37

## DEDUCT ASSETS NOT ADMITTED.

Overdue and accrued interest on bonds in default....	\$12,120 00
Book value of real estate over market value.....	14,992 24
Book value of bonds over market value.....	233,632 20
Furniture, fixtures and supplies.....	17,723 64
Due from subordinate councils.....	3,833 77
	<hr/>
Total admitted assets.....	\$4,094,925 52

## LIABILITIES.

Death claims due and unpaid.....	\$5,250 00	
resisted.....	4,000 00	
reported, not adjusted.....	90,000 00	
		<hr/>
Total unpaid claims.....		\$99,250 00
Salaries, rents, expenses, commissions, etc., due or accrued.....		3,617 75
		<hr/>
Total liabilities.....		\$102,867 75

## EXHIBIT OF CERTIFICATES.

## TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	86,257	\$90,283,000 00
Written during year.....	11,593	12,571,000 00
		<hr/>
Total.....	97,850	\$102,854,000 00
Terminated and decreased during year.....	4,556	4,786,100 00
		<hr/>
In force Dec. 31, 1912.....	93,294	\$98,067,900 00
		<hr/>
Claims unpaid Dec. 31, of previous year.....	76	\$76,333 35
Claims incurred during year.....	660	701,115 52
		<hr/>
Total.....	736	\$777,448 87
Claims paid and rejected during year.....	642	678,198 87
		<hr/>
Claims unpaid Dec. 31, 1912.....	94	\$99,250 00

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	910	\$930,000 00
Written during year.....	78	83,000 00
		<hr/>
Total.....	988	\$1,013,000 00
Terminated during year.....	69	72,000 00
		<hr/>
In force Dec. 31, 1912.....	919	\$941,000 00
		<hr/>
Claims unpaid Dec. 31, of previous year.....	1	\$1,000 00
Claims incurred during year.....	12	13,000 00
		<hr/>
Total.....	13	\$14,000 00
Claims paid during year.....	12	13,000 00
		<hr/>
Claims unpaid Dec. 31, 1912.....	1	\$1,000 00
Assessments collected during the year.....		\$12,091 83



## KNIGHTS OF HONOR,

ST. LOUIS, MISSOURI.

INCORPORATED IN 1884. COMMENCED BUSINESS IN 1876.

EDWIN C. WOOD, *Supreme Director.* FRANK B. SLIGER, *Supreme Recorder.*

## INCOME.

Assessments or premiums, mortuary.....	\$1,321,969 10	
expense.....	21,181 40	
Dues and per capita tax.....	1,734 25	
Other payments by members.....	875 55	
Receipts from members.....		\$1,345,760 30
Interest on bonds.....	\$20,285 78	
Interest from all other sources.....	2,385 34	22,671 12
Sale of lodge supplies.....	\$228 57	
Benefit certificates.....	320 00	
Sundry items.....	450 20	998 77
Total income.....		\$1,369,430 19
Ledger assets December 31, 1911.....		369,566 45
Total.....		\$1,738,996 64

## DISBURSEMENTS.

Death claims.....	\$1,172,775 00	
Other benefits.....	31,100 00	
Total benefits paid.....		\$1,203,875 00
Commissions or fees paid deputies or organizers.....		5,941 22
Salaries of deputies and organizers.....		16,436 57
Salaries of officers and trustees.....		7,000 00
Salaries of office employes.....		9,411 92
Supreme medical examiners' salaries and fees.....		908 33
Expenses of officers, trustees and committees.....		2,843 15
Insurance department fees.....		595 23
Rent.....		2,160 00
Advertising, printing and stationery.....		1,408 84
Postage, express, telegraph and telephone.....		1,569 66
Lodge supplies.....		1,131 00
Official publication.....		2,907 24
Legal expenses.....		2,116 40
Furniture and fixtures.....		86 00
Appropriation to grand lodges.....		1,973 50

Accrued interest on bonds purchased.....	\$1,261 75	
Miscellaneous expenditures.....	1,623 31	
		<hr/>
Total disbursements.....	\$1,263,249 12	
		<hr/>
Balance.....	\$475,747 52	

## LEDGER ASSETS.

Mortgage loans on real estate.....	\$300 00	
Book value of bonds, excluding interest.....	412,533 75	
Deposits in trust companies and banks, on interest...	51,214 10	
Cash in office.....	11,699 67	
		<hr/>
Total ledger assets.....	\$475,747 52	

## NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$9,214 17	
Interest accrued on other assets.....	334 41	\$9,548 58
		<hr/>
Market value of bonds over book value.....	7,646 25	
Assessments in treasury of subordinate branches.....	104,614 22	
General fund assessments collected by subordinate lodges.....	1,726 85	
Due for supplies.....	94 92	
Office furniture.....	1,500 00	
Supplies.....	858 44	
		<hr/>
Gross assets.....	\$601,736 78	

## DEDUCT ASSETS NOT ADMITTED.

Advanced premium in bond account.....	\$300 00	
Office furniture.....	1,500 00	
Supplies.....	858 44	
Due for supplies.....	94 92	\$2,753 36
		<hr/>
Total admitted assets.....	\$598,983 42	

## LIABILITIES.

Death claims due and unpaid.....	\$7,563 46	
adjusted, not due.....	542,450 00	
resisted.....	2,000 00	
reported, not adjusted.....	73,000 00	
		<hr/>
Total unpaid claims.....	\$625,013 46	
Salaries, rents, expenses, commissions, etc., due or accrued.....	114 80	
		<hr/>
Total liabilities.....	\$625,128 26	

## EXHIBIT OF CERTIFICATES.

## TOTAL BUSINESS.

	Number.	Amount.
In force December 31, of previous year.....	17,949	\$27,957,300 00
Written and increased during year.....	1,759	1,682,000 00
		<hr/>
Total.....	19,708	\$29,619,300 00
Terminated and decreased during year.....	2,500	3,141,175 00
		<hr/>
In force Dec. 31, 1912.....	17,208	\$26,478,125 00

## KNIGHTS OF HONOR.

825

Claims unpaid Dec. 31, of previous year.....	298	\$506,163 46
Claims incurred during year.....	783	1,291,875 00
		<hr/>
Total.....	1,081	\$1,798,038 46
Claims paid and compromised during year.....	704	1,173,025 00
		<hr/>
Claims unpaid Dec. 31, 1912.....	377	\$625,013 46

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	63	\$85,000 00
Written during year.....	14	13,500 00
		<hr/>
Total.....	77	\$98,500 00
Terminated during year.....	13	9,500 00
		<hr/>
In force Dec. 31, 1912.....	64	\$89,000 00
Claims unpaid Dec. 31, of previous year.....	3	\$4,500 00
Claims incurred during year.....	4	4,000 00
		<hr/>
Total.....	7	\$8,500 00
Claims paid during year.....	5	7,000 00
		<hr/>
Claims unpaid Dec. 31, 1912.....	2	\$1,500 00
Assessments collected during the year.....		\$6,715 76

## 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 . . . . .	\$7,052 00	
Assessments or premiums, mortuary . . . . .	2,381,875 01	
expense . . . . .	398,290 00	
<b>Total received from members . . . . .</b>	<b>\$2,787,217 01</b>	
Deduct payments returned . . . . .	2,748 39	
<b>Net receipts from members . . . . .</b>		<b>\$2,784,468 62</b>
Interest on mortgage loans . . . . .	\$10,256 39	
Interest on bonds . . . . .	189,198 08	
Interest from all other sources . . . . .	2,201 65	201,656 12
Miscellaneous fees . . . . .	\$53 55	
Protested checks . . . . .	6,005 12	
Profit on sale or maturity of ledger assets . . . . .	1,585 66	
Increase in book value of ledger assets . . . . .	725 77	8,370 10
<b>Total income . . . . .</b>		<b>\$2,994,494 84</b>
Ledger assets December 31, 1911 . . . . .		3,985,689 38
<b>Total . . . . .</b>		<b>\$6,980,184 22</b>

## DISBURSEMENTS.

Death claims . . . . .	\$1,596,634 56	
Other benefits . . . . .	1,137 40	
<b>Total benefits paid . . . . .</b>		<b>\$1,597,771 96</b>
Commissions or fees paid deputies or organizers . . . . .	85,619 34	
Salaries of deputies and organizers . . . . .	711 66	
Salaries of officers and trustees . . . . .	11,800 00	
Other compensation of officers and trustees . . . . .	6,299 50	
Salaries of office employes . . . . .	38,042 35	
Supreme medical examiners' salaries and fees . . . . .	3,600 00	
Subordinate medical examiners' salaries and fees . . . . .	12,015 00	
Expenses of officers, trustees and committees . . . . .	6,406 77	
Collection and remittance of assessments and dues . . . . .	130,416 13	
Insurance department fees . . . . .	936 00	
Rent . . . . .	4,989 96	

Advertising, printing and stationery .....	\$13,461 01	
Postage, express, telegraph and telephone .....	7,853 19	
Official publication .....	6,087 15	
Legal expenses .....	14,383 45	
Furniture and fixtures .....	724 68	
Taxes and expenses on real estate .....	57 60	
Loss on sale or maturity of ledger assets .....	104 73	
Decrease in book value of ledger assets .....	6,694 04	
Miscellaneous expenditures .....	14,346 95	
	<hr/>	
Total disbursements .....	\$1,962,321 47	
	<hr/>	
Balance .....	\$5,017,862 75	

## LEDGER ASSETS.

Book value of real estate .....	\$1,500 00	
Mortgage loans on real estate .....	239,500 00	
Book value of bonds, excluding interest .....	4,622,177 92	
Deposits in trust companies and banks, on interest .....	21,070 28	
Cash in office .....	750 00	
Outstanding check .....	355 15	
Certificate loans of the fourth class .....	120,776 05	
Certificate loans of the fifth class .....	11,733 35	
	<hr/>	
Total ledger assets .....	\$5,017,862 75	

## NON-LEDGER ASSETS.

Interest accrued on mortgages .....	\$1,314 99	
Interest accrued on bonds .....	50,173 78	\$51,488 77
	<hr/>	
Market value of bonds over book value .....	65,192 08	
Assessments in treasury of subordinate branches .....	30,342 74	
Furniture, fixtures and supplies .....	6,523 11	
Organizers' balances .....	110 32	
	<hr/>	
Gross assets .....	\$5,171,519 77	

## DEDUCT ASSETS NOT ADMITTED.

Balance due from organizers, unsecured .....	\$110 32	
Furniture, fixtures and supplies .....	6,105 98	\$6,216 30
	<hr/>	
Total admitted assets .....	\$5,165,303 47	

## LIABILITIES.

Death claims adjusted, not due .....	\$10,500 00	
resisted .....	148,111 00	
	<hr/>	
Total unpaid claims .....	\$158,611 00	
Salaries, rents, expenses, commissions, etc., due or accrued .....	36,120 57	
Advance assessments .....	13,456 02	
Reserve on certificates of fourth class .....	153,616 63	
Reserve on certificates of fifth class .....	3,838,991 36	
	<hr/>	
Total liabilities .....	\$4,200,795 58	

## KNIGHTS OF PYTHIAS.

## EXHIBIT OF CERTIFICATES.

## TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	68,842	\$97,975,993
Written during year.....	10,123	12,849,642
	<hr/>	<hr/>
Total.....	78,965	\$110,825,635
Terminated during year.....	10,963	14,970,129
	<hr/>	<hr/>
In force Dec. 31, 1912.....	68,002	\$95,855,506
Claims unpaid Dec. 31, of previous year.....	95	\$158,000
Claims incurred during year.....	992	1,636,497
	<hr/>	<hr/>
Total.....	1,087	\$1,794,497
Claims paid, compromised and rejected during year...	987	1,635,886
	<hr/>	<hr/>
Claims unpaid Dec. 31, 1912.....	100	\$158,611

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	410	\$435,438
Written during year.....	60	50,293
	<hr/>	<hr/>
Total.....	470	\$485,731
Terminated during year.....	73	71,532
	<hr/>	<hr/>
In force Dec. 31, 1912.....	397	\$414,199
Claims incurred during year.....	6	\$7,532
Claims paid and compromised during year.....	5	6,500
	<hr/>	<hr/>
Claims unpaid Dec. 31, 1912.....	1	\$1,032
Assessments collected during the year.....		\$12,470 18

## 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.....	\$3,988,198 75	
reserve.....	32,800 15	
disability.....	184,000 75	
sick and accident.....	91,949 76	
expense.....	216,380 39	
Dues and per capita tax.....	344,211 40	
Total received from members.....	\$4,837,541 20	
Deduct payments returned.....	3,075 10	
Net receipts from members.....		\$4,834,466 10
Interest on bonds.....	\$504,779 11	
Interest from all other sources.....	19,528 35	
Interest on members arrears.....	82 79	
Rents—including company's own occupancy.....	5,125 00	529,515 25
Sale of lodge supplies.....	\$7,113 55	
Official publication.....	3,361 56	
Profit on sale or maturity of ledger assets.....	1,264 00	
Increase in book value of ledger assets.....	1,619 80	13,358 91
Total income.....	\$5,377,340 26	
Ledger assets December 31, 1911.....		10,631,021 57
Total.....		\$16,008,361 83

## DISBURSEMENTS.

Death claims.....	\$3,619,521 25	
Permanent disability claims.....	275,056 96	
Sick and accident claims.....	79,526 00	
Other benefits.....	5,224 46	
Total benefits paid.....	\$3,979,328 67	
Commissions or fees paid deputies or organizers.....	218,956 25	
Salaries of managers or agents not deputies or organizers.....	289,662 98	
Salaries of officers and trustees.....	24,340 00	
Salaries of office employes.....	65,872 61	
Supreme medical examiner's salaries and fees.....	9,787 38	

Expenses of officers, trustees and committees .....	\$3,669 18
Insurance department fees .....	1,614 75
Rent—including association's own occupancy .....	3,630 00
Advertising, printing and stationery .....	20,671 57
Postage, express, telegraph and telephone .....	14,263 41
Lodge supplies .....	12,481 02
Official publication .....	46,236 19
Expense of supreme lodge meeting .....	70 80
Legal expenses .....	11,743 47
Furniture and fixtures .....	1,884 06
Taxes and expenses on real estate .....	1,970 93
Decrease in book value of ledger assets .....	18,564 59
Accrued interest on bonds purchased .....	13,671 45
Exchange on bond collections .....	312 40
Miscellaneous expenditures .....	3,569 05
<b>Total disbursements .....</b>	<b>\$4,742,300 76</b>
<b>Balance .....</b>	<b>\$11,266,061 07</b>

## LEDGER ASSETS.

Book value of real estate .....	\$125,000 00
Book value of bonds, excluding interest .....	10,582,459 77
Deposits in trust companies and banks, on interest .....	1,555,947 22
Cash in office .....	1,225 00
Deposits in banks not on interest .....	1,429 08
<b>Total ledger assets .....</b>	<b>\$11,266,061 07</b>

## NON-LEDGER ASSETS.

Interest due and accrued on bonds .....	\$214,152 82
Interest accrued on other assets .....	1,160 29
<b>Assessments in treasury of subordinate branches .....</b>	<b>349,000 00</b>
<b>Furniture and fixtures .....</b>	<b>16,915 37</b>
<b>Gross assets .....</b>	<b>\$11,847,289 55</b>

## DEDUCT ASSETS NOT ADMITTED

Overdue and accrued interest on bonds in default .....	\$14,195 00
Book value of bonds over market value .....	17,581 06
Furniture and fixtures .....	16,915 37
Bonds in default .....	93,990 00
<b>Total admitted assets .....</b>	<b>\$142,681 43</b>
<b>Total admitted assets .....</b>	<b>\$11,704,608 12</b>

## LIABILITIES.

Death claims due and unpaid .....	\$163,877 75
resisted .....	22,892 00
reported, not adjusted .....	118,750 00
Present value of claims payable in instalments .....	646,195 52
<b>Sick and accident claims due and unpaid .....</b>	<b>676 00</b>
<b>Total unpaid claims .....</b>	<b>\$952,391 27</b>
Salaries, rents, expenses, commissions, etc., due or accrued .....	17,527 10
<b>Total liabilities .....</b>	<b>\$969,918 37</b>



## EXHIBIT OF CERTIFICATES.

## TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	271,784	\$333,665,582 21
Written during year.....	34,426	37,037,500 00
<b>Total.....</b>	<b>306,210</b>	<b>\$370,703,082 21</b>
Terminated during year.....	34,803	38,731,036 63
<b>In force Dec. 31, 1912.....</b>	<b>271,407</b>	<b>\$331,972,045 58</b>
Claims unpaid Dec. 31, of previous year.....	1,370	\$1,440,569 52
Claims incurred during year.....	6,863	4,441,362 08
<b>Total.....</b>	<b>8,233</b>	<b>\$5,881,931 60</b>
Claims paid and compromised during year.....	6,674	4,189,995 35
<b>Claims unpaid Dec. 31, 1912.....</b>	<b>1,559</b>	<b>\$1,691,936 25</b>

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	4,215	\$3,793,500 00
Written during year.....	528	435,500 00
<b>Total.....</b>	<b>4,743</b>	<b>\$4,229,000 00</b>
Terminated during year.....	645	429,000 00
<b>In force Dec. 31, 1912.....</b>	<b>4,098</b>	<b>\$3,800,000 00</b>
Claims unpaid Dec. 31, of previous year.....	22	\$7,137 00
Claims incurred during year.....	663	45,725 00
<b>Total.....</b>	<b>685</b>	<b>\$52,862 00</b>
Claims paid and compromised during year.....	671	45,405 00
<b>Claims unpaid Dec. 31, 1912.....</b>	<b>14</b>	<b>\$7,457 00</b>
Assessments collected during the year.....		\$68,069 21

## 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, *Secret ary*.

## INCOME.

Membership fees received.....	\$16,847 50	
Assessments or premiums, mortuary.....	1,462,266 90	
expense.....	127,240 17	
Dues and per capita tax.....	183,913 69	
Medical examiner's fees.....	4,418 25	
	<hr/>	
Total received from members.....	\$1,794,686 51	
Deduct payments returned.....	3,278 33	
	<hr/>	
Net receipts from members.....		\$1,791,408 18
Interest on bonds.....	\$257,329 53	
Interest from all other sources.....	4,098 65	
Rents.....	4,880 00	266,288 18
	<hr/>	
Miscellaneous income.....	\$1,462 38	
Profit on sale or maturity of ledger assets.....	34 25	
Increase in book value of ledger assets.....	534 95	2,031 58
	<hr/>	
Total income.....		\$2,059,727 94
Ledger assets December 31, 1911.....		5,536,907 32
	<hr/>	
Total.....		\$7,596,635 26

## DISBURSEMENTS.

Death claims.....	\$881,628 51	
Permanent disability claims.....	15,237 91	
	<hr/>	
Total benefits paid.....		\$896,866 42
Commissions or fees paid deputies or organizers.....	47,357 20	
Salaries of deputies and organizers.....	78,161 18	
Salaries of managers or agents not deputies or organizers.....	48,214 21	
Salaries of officers and trustees.....	11,825 00	
Salaries of office employes.....	36,933 01	
Subordinate medical examiner's salaries and fees.....	368 00	
Expenses of officers, trustees and committees.....	6,485 70	
Insurance department fees.....	1,225 46	
Rent.....	5,643 86	

Advertising, printing and stationery.....	\$13,496 23
Postage, express, telegraph and telephone.....	8,450 75
Lodge supplies.....	551 79
Official publication.....	22,232 10
Legal expenses.....	32,799 43
Furniture and fixtures.....	686 15
Taxes and expenses on real estate.....	1,435 65
Loss on sale or maturity of ledger assets.....	401 74
Decrease in book value of ledger assets.....	21,249 70
Miscellaneous expenditures.....	15,516 33
	<hr/>
Total disbursements.....	\$1,249,899 91
	<hr/>
Balance.....	\$6,346,735 35

## LEDGER ASSETS.

Book value of real estate.....	\$88,000 00
Book value of bonds, excluding interest.....	6,007,624 69
Deposits in trust companies and banks, on interest.....	232,435 40
Cash in office.....	18,675 26
	<hr/>
Total ledger assets.....	\$6,346,735 35

## NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$58,809 12
Interest due on other assets.....	2,370 83
Rents due and accrued.....	335 83
	<hr/>
Assessments in treasury of subordinate branches.....	132,000 00
Per capita tax in hands of record keepers.....	19,000 00
Furniture, fixtures and supplies.....	26,172 31
	<hr/>
Gross assets.....	\$6,585,423 44

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and supplies.....	\$26,172 31
	<hr/>
Total admitted assets.....	\$6,559,251 13

## LIABILITIES.

Death claims resisted.....	\$2,000 00
reported, not adjusted.....	85,075 00
Present value of claims payable in instalments.....	20,938 38
	<hr/>
Total unpaid claims.....	\$108,013 38
Salaries, rents, expenses, commissions, etc., due or accrued.....	27,159 54
	<hr/>
Total liabilities.....	\$135,172 92

## EXHIBIT OF CERTIFICATES.

## TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	142,145	\$109,696,054 68
Written during year.....	15,267	11,318,500 00
<hr/>		
Total.....	157,412	\$121,014,554 68
Terminated and decreased during year.....	10,635	7,598,854 51
<hr/>		
In force Dec. 31, 1912.....	146,777	\$113,415,700 17
Claims unpaid Dec. 31, of previous year.....	105	\$91,733 34
Claims incurred during year.....	1,184	914,177 38
<hr/>		
Total.....	1,289	\$1,005,910 72
Claims paid, compromised and rejected during year.....	1,179	918,835 72
<hr/>		
Claims unpaid Dec. 31, 1912.....	110	\$87,075 00

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Written during year.....	149	\$78,250 00
Terminated during year.....	31	10,250 00
<hr/>		
In force Dec. 31, 1912.....	118	\$68,000 00
Assessments collected during the year.....		\$925 60

## 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.....	\$152,649 53	
disability.....	19,494 95	
expense.....	28,910 66	
Medical examiner's fees.....	536 50	
<hr/>		
Total received from members.....	\$201,591 64	
Deduct payments returned.....	642 67	
<hr/>		
Net receipts from members.....		\$200,948 97
Interest on mortgage loans.....	\$2,498 44	
Interest on bonds and dividends on stocks.....	11,855 00	
Interest from all other sources.....	3,807 60	
Rents.....	12,429 56	30,590 60
<hr/>		
Sale of lodge supplies.....	\$1,675 31	
Cancelled check.....	1,000 00	
Subscription fund.....	1,347 70	
Bonding officers.....	476 02	
Sundry items.....	269 94	4,768 97
<hr/>		
Total income.....		\$236,308 54
Ledger assets December 31, 1911.....		451,379 27
<hr/>		
Total.....		\$687,687 81

## DISBURSEMENTS.

Death claims.....	\$68,875 00	
Sick and accident claims.....	13,202 52	
<hr/>		
Total benefits paid.....		\$82,077 52
Commissions or fees paid deputies or organizers.....	553 00	
Salaries of officers and trustees.....	5,217 85	
Other compensation of officers and trustees.....	1,292 00	
Salaries and other compensation of committees.....	433 00	
Salaries of office employes.....	6,028 01	
Other compensation of office employes.....	580 77	
Supreme medical examiner's salaries and fees.....	1,125 00	
Subordinate medical examiner's salaries and fees.....	15 00	
Expenses of officers, trustees and committees.....	2,912 63	

Insurance department fees.....	\$120 00	
Advertising, printing and stationery.....	1,694 68	
Postage, express, telegraph and telephone.....	1,406 74	
Lodge supplies.....	1,046 73	
Official publication.....	2,137 05	
Expense of supreme lodge meeting.....	5,201 61	
Legal expenses.....	899 30	
Furniture and fixtures.....	630 15	
Taxes and expenses on real estate.....	8,829 75	
Accrued interest on bonds purchased.....	1,544 19	
Miscellaneous expenditures.....	3,243 65	
		<hr/>
Total disbursements.....	\$126,988 63	
		<hr/>
Balance.....	\$560,699 18	

## LEDGER ASSETS.

Book value of real estate.....	\$146,786 21	
Mortgage loans on real estate.....	53,000 00	
Book value of bonds and stocks, excluding interest....	307,323 75	
Deposits in trust companies and banks, on interest....	53,539 22	
Cash in office.....	50 00	
		<hr/>
Total ledger assets.....	\$560,699 18	

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$425 96	
Interest accrued on bonds.....	2,910 42	
Interest accrued on other assets.....	195 11	
Rents due and accrued.....	1,262 84	\$4,794 33
		<hr/>
Assessments in treasury of subordinate branches.....	16,826 35	
Furniture and fixtures.....	3,640 05	
Notes receivable.....	9 07	
Lodge supplies.....	2,592 04	
Library.....	1,979 50	
Balance due for supplies.....	3,927 45	
		<hr/>
Gross assets.....	\$594,467 97	

## DEDUCT ASSETS NOT ADMITTED.

Bills receivable.....	\$9 07	
Book value of real estate over market value.....	10,433 38	
Book value of bonds and stocks over market value....	13,953 75	
Furniture and fixtures.....	3,640 05	
Lodge supplies.....	2,592 04	
Library.....	1,979 50	
Balance due for supplies.....	3,927 45	\$36,535 24
		<hr/>
Total admitted assets.....	\$557,932 73	

## LIABILITIES.

Death claims resisted.....	\$3,550 00	
reported, not adjusted.....	5,650 00	\$9,200 00
		<hr/>

Sick and accident claims reported, not adjusted.....	1,405 94
Total unpaid claims.....	\$10,605 94
Salaries, rents, expenses, commissions, etc., due or accrued.....	1,772 27
Advance assessments.....	1,056 43
Total liabilities.....	\$13,434 64

## EXHIBIT OF CERTIFICATES.

## TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	23,869	\$9,038,075 00
Written and increased during year.....	3,875	1,404,150 00
Total.....	27,744	\$10,442,225 00
Terminated and decreased during year.....	2,980	905,150 00
In force Dec. 31, 1912.....	24,764	\$9,537,075 00
Claims unpaid Dec. 31, of previous year.....	53	\$6,728 98
Claims incurred during year.....	991	86,129 48
Total.....	1,044	\$92,858 46
Claims paid and compromised during year.....	933	82,077 52
Claims unpaid Dec. 31, 1912.....	111	\$10,780 94

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	2,592	\$775,100 00
Written and increased during year.....	966	310,450 00
Total.....	3,558	\$1,085,550 00
Terminated during year.....	297	93,500 00
In force Dec. 31, 1912.....	3,261	\$992,050 00
Claims unpaid Dec. 31, of previous year.....	11	\$1,148 82
Claims incurred during year.....	159	9,624 53
Total.....	170	\$10,773 35
Claims paid during year.....	154	8,497 76
Claims unpaid Dec. 31, 1912.....	16	\$2,275 59
Assessments collected during the year.....		\$21,282 90

## 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.....	\$14,010,099	50	
Dues and per capita tax.....	1,370,061	55	
Other payments by members.....	18,435	12	
	<hr/>		
Total received from members.....	\$15,398,596	17	
Deduct payments returned.....	11,669	90	
	<hr/>		
Net receipts from members.....	\$15,386,926	27	
Interest on bonds.....	\$322,096	54	
Interest from all other sources.....	74,416	77	
Rents—including company's own occupancy.....	13,144	00	409,657 31
	<hr/>		
Sale of lodge supplies.....	\$67,942	19	
Dividend from insolvent bank.....	14,000	00	
Certificate fees.....	8,662	00	
Advertising official paper.....	60,356	98	
Profit on sale or maturity of ledger assets.....	18	76	
Increase in book value of ledger assets.....	584	98	151,564 91
	<hr/>		
Total income.....	\$15,948,148	49	
Ledger assets December 31, 1911.....	10,296,502	20	
	<hr/>		
Total.....	\$26,244,650	69	

## DISBURSEMENTS.

Death claims.....	\$12,359,055	33	
Salaries of deputies and organizers.....	471,318	21	
Salaries of officers and trustees.....	22,500	00	
Other compensation of officers and trustees.....	30,000	00	
Salaries and other compensation of committees.....	10,500	00	
Salaries of office employes.....	187,985	85	
Supreme medical examiner's salaries and fees.....	25,692	44	
Subordinate medical examiner's salaries and fees.....	2,412	30	
Expenses of officers, trustees and committees.....	10,625	82	
Insurance department fees.....	2,458	85	
Rent—including association's own occupancy.....	15,400	00	
Advertising, printing and stationery.....	2,849	47	
Postage, express, telegraph and telephone.....	33,988	44	



Lodge supplies.....	\$61,339 23	
Official publication.....	149,907 12	
Expense of supreme lodge meeting.....	165,632 58	
Legal expenses.....	70,829 36	
Furniture and fixtures.....	11,605 39	
Taxes and expenses on real estate.....	7,994 22	
Sanatorium chattel property.....	30,002 69	
Sanatorium maintenance and operation.....	140,189 71	
Decrease in book value of ledger assets.....	12,386 28	
Expense lecturers.....	41,487 93	
Expense inspectors.....	22,913 08	
Surety bonds.....	18,392 67	
Investigating claims.....	18,638 97	
Interest contested claims.....	3,164 90	
Miscellaneous expenditures.....	237,608 97	
		<hr/>
Total disbursements.....	\$14,166,879 81	
		<hr/>
Balance.....	\$12,077,770 88	

LEDGER ASSETS.

Book value of real estate.....	\$716,018 85	
Book value of bonds, excluding interest.....	8,805,244 68	
Deposits in trust companies and banks, on interest...	2,556,507 35	
		<hr/>
Total ledger assets.....	\$12,077,770 88	

NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	\$141,397 84	
Interest accrued on other assets.....	17,928 08	\$159,325 92
		<hr/>
Assessments in treasury of subordinate branches.....	1,050,000 00	
Supplies.....	30,186 05	
Printing plant inventory.....	100,065 90	
Furniture.....	122,748 02	
Library.....	8,094 70	
Sanatorium chattel property.....	79,806 41	
		<hr/>
Gross assets.....	\$13,627,997 88	

DEDUCT ASSETS NOT ADMITTED.

Book value of bonds over market value.....	\$58,279 44	
Supplies, printing plant, furniture, library and chattel property.....	340,901 08	\$399,180 52
		<hr/>
Total admitted assets.....	\$13,228,817 36	

LIABILITIES.

Death claims due and unpaid.....	\$174,098 55	
resisted.....	248,500 00	
reported, not adjusted.....	673,150 00	
		<hr/>
Total unpaid claims.....	\$1,095,748 55	
Salaries, rents, expenses, commissions, etc., due or accrued.....	72,149 27	
Reserve for unreported claims.....	334,500 00	
		<hr/>
Total liabilities.....	\$1,502,397 82	

## EXHIBIT OF CERTIFICATES.

## TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	1,183,733	\$1,863,194,000 00
Written during year.....	33,144	42,225,000 00
<b>Total.....</b>	<b>1,216,877</b>	<b>\$1,905,419,000 00</b>
Terminated during year.....	253,911	359,660,000 00
<b>In force Dec. 31, 1912.....</b>	<b>962,966</b>	<b>\$1,545,759,000 00</b>
Claims unpaid Dec. 31, of previous year.....	838	\$1,381,876 60
Claims incurred during year.....	7,134	12,222,500 00
<b>Total.....</b>	<b>7,972</b>	<b>\$13,604,376 60</b>
Claims paid, compromised and rejected during year...	7,300	12,508,628 05
<b>Claims unpaid Dec. 31, 1912.....</b>	<b>672</b>	<b>\$1,095,748 55</b>

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	8,006	\$10,213,500 00
Written during year.....	187	212,500 00
<b>Total.....</b>	<b>8,193</b>	<b>\$10,426,000 00</b>
Terminated during year.....	1,715	2,035,500 00
<b>In force Dec. 31, 1912.....</b>	<b>6,478</b>	<b>\$8,390,500 00</b>
Claims unpaid Dec. 31, of previous year.....	4	\$4,000 00
Claims incurred during year.....	39	54,000 00
<b>Total.....</b>	<b>43</b>	<b>\$58,000 00</b>
Claims paid during year.....	41	56,000 00
<b>Claims unpaid Dec. 31, 1912.....</b>	<b>2</b>	<b>\$2,000 00</b>
Assessments collected during the year.....		\$88,737 40

## NEW ENGLAND ORDER OF PROTECTION.

BOSTON, MASS.

INCORPORATED IN 1887. COMMENCED BUSINESS IN 1887.

CHARLES W. WENTWORTH, *President.*FOREST E. LUDDEN, *Secretary.*

## INCOME.

Membership fees received.....	\$3,933 00	
Assessments or premiums, mortuary.....	1,133,892 00	
Dues and per capita tax.....	58,166 25	
Medical examiners' fees.....	1,144 00	
Net receipts from members.....		\$1,197,135 25
Interest from all other sources.....		2,686 41
Sale of lodge supplies.....		1,766 31
Total income.....		\$1,201,587 97
Ledger assets December 31, 1911.....		79,489 96
Total.....		\$1,281,077 93

## DISBURSEMENTS.

Death claims.....	\$1,010,629 00
Commissions or fees paid deputies or organizers.....	807 50
Salaries of deputies and organizers.....	5,026 00
Salaries of officers and trustees.....	5,500 00
Salaries and other compensation of committees.....	900 00
Salaries of office employes.....	4,252 00
Supreme medical examiners' salaries and fees.....	3,000 00
Subordinate medical examiners' salaries and fees.....	2 00
Expenses of officers, trustees and committees.....	3,823 40
Insurance department fees.....	111 00
Rent.....	2,874 01
Advertising, printing and stationery.....	3,705 32
Postage, express, telegraph and telephone.....	2,288 00
Lodge supplies.....	857 72
Official publication.....	1,000 00
Expense of supreme lodge meeting.....	460 85
Legal expenses.....	448 61
Furniture and fixtures.....	984 63
Grand lodges.....	28,692 00
Extension of the order.....	2,456 00
Miscellaneous expenditures.....	2,264 19
Total disbursements.....	\$1,080,082 23
Balance.....	\$200,995 70

## LEDGER ASSETS.

Deposits in trust companies and banks, on interest . . .	\$200,008 70	
Cash in office . . . . .	987 00	
Total ledger assets . . . . .		\$200,995 70

## NON-LEDGER ASSETS.

Assessments in treasury of subordinate branches . . . . .		\$93,000 00
Total admitted assets . . . . .		\$293,995 70

## LIABILITIES.

Death claims due and unpaid . . . . .	\$13,500 00	
resisted . . . . .	8,500 00	
reported, not adjusted . . . . .	52,500 00	
Total unpaid claims . . . . .		\$74,500 00
Salaries, rents, expenses, commissions, etc., due or accrued . . . . .		1,392 70
Total liabilities . . . . .		\$75,892 70

## EXHIBIT OF CERTIFICATES.

## TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year . . . . .	56,283	\$72,572,000
Written and increased during year . . . . .	2,146	1,610,000
Total . . . . .	58,429	\$74,182,000
Terminated and decreased during year . . . . .	4,631	4,866,500
In force Dec. 31, 1912 . . . . .	53,798	\$69,315,500
Claims unpaid Dec. 31, of previous year . . . . .	60	\$91,000
Claims incurred during year . . . . .	633	998,500
Total . . . . .	693	\$1,089,500
Claims paid, compromised and rejected during year . . . . .	650	1,018,000
Claims unpaid Dec. 31, 1912 . . . . .	43	71,500

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year . . . . .	6,221	\$7,787,500
Written and increased during year . . . . .	434	324,500
Total . . . . .	6,655	\$8,112,000
Terminated and decreased during year . . . . .	487	500,000
In force Dec. 31, 1912 . . . . .	6,168	\$7,612,000
Claims unpaid Dec. 31, of previous year . . . . .	6	\$7,500
Claims incurred during year . . . . .	56	83,500
Total . . . . .	62	\$91,000
Claims paid during year . . . . .	57	84,000
Claims unpaid Dec. 31, 1912 . . . . .	5	\$7,000
Assessments collected during the year . . . . .		\$132,684 61

POLISH NATIONAL ALLIANCE OF THE UNITED  
STATES OF NORTH AMERICA,

CHICAGO, ILL.

INCORPORATED IN 1896. COMMENCED BUSINESS IN 1880.

K. ZYCHLINSKI, *President.*S. J. CZECHOWICZ, *Secretary.*

## INCOME.

Membership fees received . . . . .	\$15,100 25	
Assessments or premiums, mortuary . . . . .	678,391 40	
reserve . . . . .	424 20	
educational and benevolent . . . . .	53,852 06	
expense . . . . .	69,198 88	
Medical examiner's fees . . . . .	12,818 00	
<hr/>		
Receipts from members . . . . .		\$829,784 79
Interest on mortgage loans . . . . .	\$59,286 39	
Interest on bonds . . . . .	400 00	
Interest from all other sources . . . . .	1,556 32	
Rents—including company's own occupancy . . . . .	2,000 00	63,242 71
<hr/>		
Sale of lodge supplies . . . . .	\$1,712 30	
Voluntary contributions . . . . .	25,203 17	26,915 47
<hr/>		
Total income . . . . .		\$919,942 97
Ledger assets December 31, 1911 . . . . .		1,204,033 11
<hr/>		
Total . . . . .		\$2,123,976 08

## DISBURSEMENTS.

Death claims . . . . .	\$458,286 72	
Old age benefits . . . . .	1,609 80	
<hr/>		
Total benefits paid . . . . .		\$459,896 52
Commissions or fees paid deputies or organizers . . . . .	1,467 55	
Salaries of officers . . . . .	5,600 00	
Compensation of trustees . . . . .	1,344 00	
Salaries of office employes . . . . .	13,276 89	
Other compensation of office employes . . . . .	202 12	
Supreme medical examiners' salaries and fees . . . . .	1,754 20	
Subordinate medical examiners' salaries and fees . . . . .	14,298 00	
Expenses of officers, trustees and committees . . . . .	4,212 52	
Collection and remittance of assessments and dues . . . . .	314 27	
Insurance department fees . . . . .	666 80	

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Rent—including association's own occupancy.....	\$2,000 00
Advertising, printing and stationery.....	3,875 38
Postage, express, telegraph and telephone.....	2,955 04
Lodge supplies.....	3,531 96
Official publication.....	29,894 43
Expense of supreme lodge meeting.....	2,477 23
Legal expenses.....	1,988 91
Furniture and fixtures.....	1,273 25
Taxes and expenses on real estate.....	6,333 90
Donations.....	104 30
Bonding supreme officers.....	101 11
National Fraternal Congress.....	185 00
Commission of Immigration.....	6,109 38
Polish National Alliance College.....	68,448 01
Educational and benevolent purposes.....	15,795 42
Miscellaneous expenditures.....	2,737 98
	<hr/>
Total disbursements.....	\$650,843 97
	<hr/>
Balance.....	\$1,473,132 11

LEDGER ASSETS.

Book value of real estate.....	\$36,500 00
Mortgage loans on real estate.....	1,407,600 00
Book value of bonds, excluding interest.....	9,975 00
Deposits in banks not on interest.....	19,057 11
	<hr/>
Total ledger assets.....	\$1,473,132 11

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$19,428 61
Interest accrued on bonds.....	166 67
	<hr/>
Market value of real estate over book value.....	6,500 00
All other assets.....	14,569 70
Printing plant.....	20,700 00
Library and museum.....	7,000 00
	<hr/>
Gross assets.....	\$1,541,497 09

DEDUCT ASSETS NOT ADMITTED.

Book value of bonds over market value.....	\$275 00
Furniture, fixtures, supplies, printing plant, library and museum.....	42,269 70
	<hr/>
	\$42,544 70
	<hr/>
Total admitted assets.....	\$1,498,952 39

LIABILITIES.

Death claims due and unpaid.....	\$66,660 77
Adjusted, not due.....	21,000 00
Resisted.....	18,500 00
Reported, not adjusted.....	42,700 00
	<hr/>
Old age and other benefits due and unpaid.....	14,338 20
	<hr/>
Total liabilities.....	\$163,198 97

EXHIBIT OF CERTIFICATES.

TOTAL BUSINESS.		
	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	74,687	\$41,814,700 00
Written and increased during year.....	16,679	9,713,500 00
	<hr/>	<hr/>
Total.....	91,366	\$51,528,200 00
Terminated and decreased during year.....	5,620	3,135,400 00
	<hr/>	<hr/>
In force Dec. 31, 1912.....	85,746	\$48,392,800 00
Claims unpaid Dec. 31, of previous year.....	311	\$155,972 66
Claims incurred during year.....	774	475,000 00
	<hr/>	<hr/>
Total.....	1,085	\$630,972 66
Claims paid, compromised and rejected during year...	755	467,773 69
	<hr/>	<hr/>
Claims unpaid Dec. 31, 1912.....	330	\$163,198 97

ROYAL ARCANUM,

BOSTON, MASS.

INCORPORATED IN 1877. COMMENCED BUSINESS IN 1877.

F. T. McFADEN, *Supreme Regent.* ALFRED T. TURNER, *Supreme Secretary.*

INCOME.

Assessments or premiums, mortuary.....	\$7,861,856 38	
Dues and per capita tax.....	200,387 20	
Other payments by members.....	8,253 73	
	<hr/>	
Total received from members.....	\$8,070,497 31	
Deduct payments returned.....	11 00	
	<hr/>	
Net receipts from members.....		\$8,070,486 31
Interest on bonds.....	\$226,036 50	
Interest from all other sources.....	21,576 71	
Rents—including company's own occupancy.....	5,979 04	253,592 25
	<hr/>	
Sale of lodge supplies.....	\$1,843 29	
Bulletins to grand council.....	451 40	
From other sources.....	662 98	
Profit on sale or maturity of ledger assets.....	422 00	3,379 67
	<hr/>	
Total income.....		\$8,327,458 23
Ledger assets December 31, 1911.....		6,863,826 92
	<hr/>	
Total.....		\$15,191,285 15

## DISBURSEMENTS.

Death claims .....	\$8,151,004 70
Salaries of deputies and organizers .....	27,010 08
Salaries of officers and trustees .....	28,500 00
Other compensation of officers and trustees .....	1,400 00
Salaries and other compensation of committees .....	4,300 00
Salaries of office employes .....	55,640 82
Supreme medical examiners' salaries and fees .....	4,500 00
Expenses of officers, trustees and committees .....	6,184 89
Insurance department fees .....	663 50
Rent—including association's own occupancy .....	7,048 04
Advertising, printing and stationery .....	14,424 85
Postage, express, telegraph and telephone .....	6,159 69
Lodge supplies .....	328 01
Official publication .....	22,314 69
Expense of supreme lodge meeting .....	20,812 99
Legal expenses .....	4,920 98
Furniture and fixtures .....	731 97
Taxes and expenses on real estate .....	5,979 04
Loss on sale or maturity of ledger assets .....	599 20
Decrease in book value of ledger assets .....	6,275 38
Miscellaneous expenditures .....	7,032 95
	<hr/>
Total disbursements .....	\$8,375,831 78
	<hr/>
Balance .....	\$6,815,453 37

## LEDGER ASSETS.

Book value of real estate .....	\$45,000 00
Book value of bonds excluding interest .....	5,976,965 31
Deposits in trust companies and banks, in interest ....	788,488 06
† Deposit with Quebec Insurance Department .....	5,000 00
	<hr/>
Total ledger assets .....	\$6,815,453 37

## NON-LEDGER ASSETS.

Interest accrued on bonds .....	\$82,412 71
Interest accrued on other assets .....	1,582 62
	<hr/>
Assessments in treasury of subordinate branches .....	652,060 45
Due from councils .....	100,251 30
Printing plant and material .....	8,141 58
Office furniture .....	5,127 76
Supplies .....	959 03
	<hr/>
Gross assets .....	\$7,665,988 62

## DEDUCT ASSETS NOT ADMITTED.

Due from councils .....	\$254 80
Book value of bonds over market value .....	401,811 31
Printing plant and material .....	8,141 58
Office furniture .....	5,127 76
Supplies .....	959 03
	<hr/>
Total admitted assets .....	\$7,249,694 14

†Special deposit for the exclusive protection of policy holders in the Province of Quebec.



## LIABILITIES.

Death claims due and unpaid.....	\$70,572 16	
resisted.....	35,000 00	
reported, not adjusted.....	607,387 54	
	<hr/>	
Total unpaid claims.....		\$712,959 70
Salaries, rents, expenses, commissions, etc., due or accrued.....		876 02
Advance assessments.....		5 98
Due councils.....		198 55
		<hr/>
Total liabilities.....		\$714,040 25

## EXHIBIT OF CERTIFICATES.

## TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	248,888	\$487,992,345 80
Written and increased during year.....	16,189	20,670,000 00
	<hr/>	<hr/>
Total.....	265,077	\$508,662,345 80
Terminated and decreased during year.....	14,763	26,145,542 36
	<hr/>	<hr/>
In force Dec. 31, 1912.....	250,314	\$482,516,803 44
Claims unpaid Dec. 31, of previous year.....	319	\$723,272 57
Claims incurred during year.....	3,652	8,170,559 59
	<hr/>	<hr/>
Total.....	3,971	\$8,893,832 16
Claims paid, compromised and rejected during year...	3,660	8,180,872 46
	<hr/>	<hr/>
Claims unpaid Dec. 31, 1912.....	311	\$712,959 70

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	1,003	\$1,695,834 51
Written, increased or transferred during year.....	54	71,000 00
	<hr/>	<hr/>
Total.....	1,057	\$1,766,834 51
Terminated, decreased or transferred during year.....	87	131,465 92
	<hr/>	<hr/>
In force Dec. 31, 1912.....	970	\$1,635,368 59
Claims incurred during year.....	20	\$41,820 57
Claims paid during year.....	18	37,820 57
	<hr/>	<hr/>
Claims unpaid Dec. 31, 1912.....	2	\$4,000 00
Assessments collected during the year.....		\$30,021 45

## 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 .....	\$17,505 00	
Assessments or premiums, mortuary.....	1,688,939 65	
Dues and per capita tax.....	293,898 00	
Other payments by members.....	3,884 45	
	<hr/>	
Total received from members.....	2,004,227 10	
Deduct payments returned.....	882 65	
	<hr/>	
Net receipts from members.....		2,003,344 45
Interest on bonds.....	\$9,717 30	
Interest from all other sources.....	16,715 41	
Rents—including company's own occupancy.....	675 00	27,107 71
	<hr/>	
Sale of lodge supplies.....	\$25,231 64	
Voluntary contributions.....	55	
Surety bond fees.....	8,293 09	
Official publication.....	4,413 64	37,938 92
	<hr/>	
Total income.....		\$2,068,391 08
Ledger assets December 31, 1911.....		776,449 18
	<hr/>	
Total.....		\$2,844,840 26

## DISBURSEMENTS.

Death claims.....	\$1,224,761 61
Commissions or fees paid deputies or organizers.....	50,618 78
Salaries of officers and trustees.....	21,000 00
Salaries of office employes.....	42,477 69
Supreme medical examiners' salaries and fees.....	138 00
Subordinate medical examiners' salaries and fees.....	5 00
Expenses of officers, trustees and committees.....	9,015 37
Insurance department fees.....	750 50
Rent—including association's own occupancy.....	2,245 00
Advertising, printing and stationery.....	8,441 67
Postage, express, telegraph and telephone.....	11,715 56
Lodge supplies.....	23,931 82
Official publication.....	40,063 33
Expense of supreme lodge meeting.....	1,057 20

ROYAL NEIGHBORS OF AMERICA.

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Legal expenses.....	\$6,978 33
Furniture and fixtures.....	1,614 60
Taxes and expenses on real estate.....	1,347 57
Decrease in book value of ledger assets.....	3,975 85
Appeals for help.....	69 80
Investigating claims.....	2,506 07
Miscellaneous expenditures.....	2,548 79
<b>Total disbursements.....</b>	<b>\$1,455,262 54</b>
<b>Balance.....</b>	<b>\$1,389,577 72</b>

LEDGER ASSETS.

Book value of real estate.....	\$13,500 00
Book value of bonds, excluding interest.....	561,492 62
Deposits in trust companies and banks, on interest....	814,585 10
<b>Total ledger assets.....</b>	<b>\$1,389,577 72</b>

NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$9,136 25
Assessments in treasury of subordinate branches.....	140,744 97
<b>Gross assets.....</b>	<b>\$1,539,458 94</b>

DEDUCT ASSETS NOT ADMITTED.

Book value of bonds over market value.....	\$622 12
<b>Total admitted assets.....</b>	<b>\$1,538,836 82</b>

LIABILITIES.

Death claims due and unpaid.....	\$10,166 67
resisted.....	35,000 00
reported, not adjusted.....	218,000 00
<b>Total unpaid claims.....</b>	<b>\$263,166 67</b>
Salaries, rents, expenses, commissions, etc., due or accrued.....	16,000 00
Taxes due or accrued.....	400 00
<b>Total liabilities.....</b>	<b>\$279,566 67</b>

EXHIBIT OF CERTIFICATES.

TOTAL BUSINESS.

	Number.	Amount.
In force Dec. 31, of previous year.....	234,247	\$247,949,500 00
Written and increased during year.....	16,934	16,772,750 00
<b>Total.....</b>	<b>251,181</b>	<b>\$264,722,250 00</b>
Terminated and decreased during year.....	18,007	19,016,000 00
<b>In force Dec. 31, 1912.....</b>	<b>233,174</b>	<b>\$245,706,250 00</b>
Claims unpaid Dec. 31, of previous year.....	179	\$181,000 00
Claims incurred during year.....	1,289	1,333,750 00
<b>Total.....</b>	<b>1,468</b>	<b>\$1,514,750 00</b>
Claims paid, compromised and rejected during year....	1,217	1,251,583 33
<b>Claims unpaid Dec. 31, 1912.....</b>	<b>251</b>	<b>\$263,166 67</b>

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	1,873	\$1,787,000 00
Written and increased during year.....	200	172,500 00
<b>Total.....</b>	<b>2,073</b>	<b>\$1,959,500 00</b>
Terminated, decreased or transferred during year.....	181	155,250 00
<b>In force Dec. 31, 1912.....</b>	<b>1,892</b>	<b>\$1,804,250 00</b>
Claims unpaid Dec. 31, of previous year.....	3	\$3,000 00
Claims incurred during year.....	15	13,500 00
<b>Total.....</b>	<b>18</b>	<b>16,500 00</b>
Claims paid during year.....	18	16,500 00
Assessments collected during the year.....		\$15,160 62

## SOCIÉTÉ DES ARTISANS,

MONTREAL, CANADA.

INCORPORATED IN 1876. COMMENCED BUSINESS IN 1877.

LUDGER GRAVEL, *President.*HENRI ROY, *Secretary.*

## INCOME.

Assessments or premiums, mortuary.....	\$431,501 11	
sick benefits.....	155,224 98	
Dues and per capita tax.....	71,833 65	
Medical examiner's fees.....	878 75	
Other payments by members.....	2,747 35	
<b>Total received from members.....</b>	<b>\$662,185 84</b>	
Deduct payments returned.....	2,043 50	
<b>Net receipts from members.....</b>		<b>\$660,142 34</b>
Interest on mortgage loans.....	\$26,435 90	
Interest on bonds.....	49,981 94	
Interest from all other sources.....	2,157 89	
Rents.....	255 00	78,830 73
Sale of lodge supplies.....	\$1,993 33	
Guarantee bonds.....	736 75	
Subscriptions.....	60 00	2,790 08
<b>Total income.....</b>		<b>\$741,763 15</b>
Ledger assets December 31, 1911.....		1,679,091 70
<b>Total.....</b>		<b>\$2,420,854 85</b>

DISBURSEMENTS.

Death claims.....	\$263,587 00	
Permanent disability claims.....	3,250 00	
Sick and accident claims.....	148,094 81	
	<hr/>	
Total benefits paid.....		\$414,931 81
Salaries of deputies and organizers.....		9,475 23
Salaries of managers or agents not deputies or organizers.....		8,662 68
Salaries of officers and trustees.....		6,250 25
Other compensation of officers and trustees.....		2,875 00
Salaries of office employes.....		13,684 60
Supreme medical examiner's salaries and fees.....		967 25
Subordinate medical examiner's salaries and fees.....		3 00
Expenses of officers, trustees and committees.....		4,300 25
Collection and remittance of assessments and dues.....		647 52
Insurance department fees.....		404 25
Rent.....		2,107 70
Advertising, printing and stationery.....		5,095 28
Postage, express, telegraph and telephone.....		2,060 53
Lodge supplies.....		6,416 16
Official publication.....		7,578 13
Expense of supreme lodge meeting.....		12,505 99
Legal expenses.....		2,432 00
Furniture and fixtures.....		2,519 68
Taxes and expenses on real estate.....		970 03
Guarantee bonds.....		846 53
Annual celebration.....		2,346 62
Help to lodge and members.....		633 22
Actuary and architects.....		2,576 05
Miscellaneous expenditures.....		755 83
		<hr/>
Total disbursements.....		\$511,045 59
		<hr/>
Balance.....		\$1,909,809 26

LEDGER ASSETS.

Book value of real estate.....	\$97,451 86	
Mortgage loans on real estate.....	519,192 34	
Book value of bonds, excluding interest.....	1,173,319 89	
Deposits in trust companies and banks, on interest.....	112,823 15	
Cash in office.....	6,791 90	
Bills receivable.....	230 12	
	<hr/>	
Total ledger assets.....		\$1,909,809 26

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$1,989 89	
Interest accrued on bonds.....	12,870 34	
Rents due.....	40 00	\$14,900 23
	<hr/>	
Market value of real estate over book value.....		32,548 14
Assessments in treasury of subordinate branches.....		14,970 51
Furniture, fixtures and supplies.....		11,500 00
		<hr/>
Gross assets.....		\$1,983,728 14

## DEDUCT ASSETS NOT ADMITTED.

Bills receivable.....	\$230 12	
Book value of bonds over market value.....	57,119 89	
Furniture, fixtures and supplies.....	11,500 00	\$68,850 01
Total admitted assets.....		\$1,914,878 13

## LIABILITIES.

Death claims due and unpaid.....	\$7,600 00	
adjusted, not due.....	18,100 00	\$25,700 00
Sick and accident claims reported, not adjusted.....		4,027 00
Total unpaid claims.....		\$29,727 00
Salaries, rents, expenses, commissions, etc., due or accrued.....		1,192 00
Advance assessments.....		4,248 72
Taxes due and accrued.....		1,744 01
Total liabilities.....		\$36,911 73

## EXHIBIT OF CERTIFICATES.

## TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	39,282	\$32,938,700 00
Written, increased or transferred during year.....	5,090	3,804,150 00
Total.....	44,372	\$36,742,850 00
Terminated, decreased or transferred during year.....	4,152	4,104,937 00
In force Dec. 31, 1912.....	40,220	\$32,637,913 00
Claims unpaid Dec. 31, of previous year.....	22	\$20,500 00
Claims incurred during year.....	5,572	427,408 81
Total.....	5,594	\$447,908 81
Claims paid during year.....	5,316	418,181 81
Claims unpaid Dec. 31, 1912.....	278	\$29,727 00

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	1,544	\$1,030,900 00
Written, increased or transferred during year.....	174	103,500 00
Total.....	1,718	\$1,134,400 00
Terminated, decreased or transferred during year.....	152	103,686 00
In force Dec. 31, 1912.....	1,566	\$1,030,714 00
Claims unpaid Dec. 31, of previous year.....	1	\$500 00
Claims incurred during year.....	228	13,919 84
Total.....	229	\$14,419 84
Claims paid during year.....	224	13,353 93
Claims unpaid Dec. 31, 1912.....	5	\$1,065 71
Assessments collected during the year.....		\$22,783 66

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.....	\$422,475 98	
expense.....	39,313 27	
Dues and per capita tax.....	974 12	
Other payments by members.....	267 26	
<hr/>		
Total received from members.....	\$463,030 63	
Deduct payments returned.....	21 06	
<hr/>		
Net receipts from members.....		\$463,009 57
Interest on bonds.....	\$3,225 00	
Interest from all other sources.....	1,958 55	
Rents.....	199 80	5,383 35
<hr/>		
Sale of lodge supplies.....	\$119 22	
Official journal.....	255 00	
Borrowed money.....	11,000 00	11,374 22
<hr/>		
Total income.....	\$479,767 14	
Ledger assets December 31, 1911.....		159,164 47
<hr/>		
Total.....	\$638,931 61	

DISBURSEMENTS.

Death claims.....	\$417,119 75
Commissions or fees paid deputies or organizers.....	1,881 00
Salaries of deputies and organizers.....	11,778 56
Salaries of managers or agents not deputies or organizers.....	2,394 44
Salaries of officers and trustees.....	8,550 06
Other compensation of officers and trustees.....	21 00
Salaries of office employes.....	4,999 98
Supreme medical examiner's salaries and fees.....	1,015 50
Expense of officers, trustees and committees.....	667 85
Insurance department fees.....	187 00
Rent.....	775 00
Advertising, printing and stationery.....	985 35
Postage, express, telegraph and telephone.....	1,061 62
Lodge supplies.....	386 48
Official publication.....	1,026 30
Expense of supreme lodge meeting.....	283 40
Legal expenses.....	2,223 35
Furniture and fixtures.....	40 24
Taxes and expenses on real estate.....	14 23
Interest on judgment.....	7 40
Borrowed money.....	14,000 00

Interest on borrowed money.....	\$266 17
Miscellaneous expenditures.....	797 56
	<hr/>
Total disbursements.....	\$470,482 24
	<hr/>
Balance.....	\$168,449 37

## LEDGER ASSETS.

Book value of real estate.....	\$6,500 00
Book value of bonds, excluding interest.....	75,785 57
Deposits in trust companies and banks, on interest....	18,822 13
Cash in office.....	18 83
Deposits in banks not on interest.....	67,322 84
	<hr/>
Total ledger assets.....	\$168,449 37

## NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$989 58	
Interest accrued on other assets.....	93 41	\$1,082 99
	<hr/>	
Market value of real estate over book value.....		3,500 00
Assessments in treasury of subordinate branches.....		32,226 86
		<hr/>
Gross assets.....		\$205,259 22

## DEDUCT ASSETS NOT ADMITTED.

Book value of bonds over market value.....	\$4,595 57
	<hr/>
Total admitted assets.....	\$200,663 65

## LIABILITIES.

Death claims due and unpaid.....	\$3,750 00
resisted.....	10,255 01
reported, not adjusted.....	19,500 00
	<hr/>
Total unpaid claims.....	\$33,505 01
Salaries, rents, expenses, commissions, etc., due or accrued.....	1,662 20
Borrowed money and interest on same.....	10,000 00
	<hr/>
Total liabilities.....	\$45,167 21

## EXHIBIT OF CERTIFICATES

## TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	17,420	\$17,475,000 00
Written and increased during year.....	1,828	1,375,818 74
	<hr/>	
Total.....	19,248	\$18,850,818 74
Terminated and decreased during year.....	1,980	1,663,318 74
	<hr/>	
In force Dec. 31, 1912.....	17,268	\$17,187,500 00
Claims unpaid Dec. 31, of previous year.....	24	\$38,500 00
Claims incurred during year.....	324	413,318 74
	<hr/>	
Total.....	348	\$451,818 74
Claims paid, compromised and rejected during year.....	325	418,313 73
	<hr/>	
Claims unpaid Dec. 31, 1912.....	23	\$33,505 01



BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	2,792	\$2,294,000 00
Written and increased during year.....	398	247,000 00
<b>Total.....</b>	<b>3,190</b>	<b>\$2,541,000 00</b>
Terminated and decreased during year.....	342	237,250 00
<b>In force Dec. 31, 1912.....</b>	<b>2,848</b>	<b>\$2,303,750 00</b>
Claims unpaid Dec. 31, of previous year.....	5	\$7,500 00
Claims incurred during year.....	41	45,250 00
<b>Total.....</b>	<b>46</b>	<b>\$52,750 00</b>
Claims paid during year.....	44	50,750 00
Claims unpaid Dec. 31, 1912.....	2	\$2,000 00
Assessments collected during the year.....		\$61,718 10

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.....	\$527,273 86	
Dues and per capita tax.....	21,377 62	
Other payments by members.....	718 90	
Receipts from members.....		\$549,370 38
Dividends on stocks.....	\$1,000 00	
Interest from all other sources.....	892 24	1,892 24
Sale of lodge supplies.....	\$624 74	
Borrowed money.....	7,962 50	
Sundry items.....	553 19	9,140 43
<b>Total income.....</b>		<b>\$560,403 05</b>
Ledger assets December 31, 1911.....		63,513 00
<b>Total.....</b>		<b>\$623,916 05</b>

## DISBURSEMENTS.

Death claims.....	\$571,940 46
Salaries of deputies and organizers.....	1,673 29
Salaries of officers and trustees.....	6,130 00
Other compensation of officers and trustees.....	190 00
Salaries and other compensation of committees.....	90 00
Salaries of office employes.....	1,590 00
Supreme medical examiner's salaries and fees.....	100 00
Subordinate medical examiner's salaries and fees.....	184 00
Expense of officers, trustees and committees.....	1,436 35
Insurance department fees.....	90 00
Rent.....	500 00
Advertising, printing and stationery.....	2,333 29
Postage, express, telegraph and telephone.....	866 24
Lodge supplies.....	369 04
Official publication.....	794 69
Expense of supreme lodge meeting.....	1,843 96
Legal expenses.....	220 00
Borrowed money and interest.....	8,040 41
Extension of the order.....	3,350 60
Miscellaneous expenditures.....	1,371 63
<b>Total disbursements.....</b>	<b>\$603,113 96</b>
<b>Balance.....</b>	<b>\$20,802 09</b>

## LEDGER ASSETS.

Book value of stocks, excluding interest.....	\$3,000 00
Deposits in trust companies and banks, on interest.....	* 17,802 09
<b>Total admitted assets.....</b>	<b>\$20,802 09</b>

## LIABILITIES.

Death claims due and unpaid.....	\$68,500 00
resisted.....	1,000 00
reported, not adjusted.....	68,000 00
<b>Total unpaid claims.....</b>	<b>\$135,500 00</b>
Salaries, rents, expenses, commissions, etc., due or accrued.....	483 24
<b>Total liabilities.....</b>	<b>\$135,983 24</b>

## EXHIBIT OF CERTIFICATES.

## TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	17,750	\$23,425,750 00
Written and increased during year.....	479	341,250 00
<b>Total.....</b>	<b>18,229</b>	<b>\$23,767,000 00</b>
Terminated and decreased during year.....	3,086	3,488,500 00
<b>In force Dec. 31, 1912.....</b>	<b>15,143</b>	<b>\$20,278,500 00</b>
Claims unpaid Dec. 31, of previous year.....	72	\$110,500 00
Claims incurred during year.....	390	597,500 00
<b>Total.....</b>	<b>462</b>	<b>\$708,000 00</b>
Claims paid and compromised during year.....	376	572,500 00
<b>Claims unpaid Dec. 31, 1912.....</b>	<b>86</b>	<b>\$135,500 00</b>

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	1,327	\$1,706,750 00
Written during year.....	78	59,500 00
<b>Total.....</b>	<b>1,405</b>	<b>\$1,766,250 00</b>
Terminated and decreased during year.....	315	316,000 00
<b>In force Dec. 31, 1912.....</b>	<b>1,090</b>	<b>\$1,450,250 00</b>
Claims unpaid Dec. 31, of previous year.....	9	\$10,000 00
Claims incurred during year.....	38	55,000 00
<b>Total.....</b>	<b>47</b>	<b>\$65,000 00</b>
Claims paid during year.....	39	53,000 00
Claims unpaid Dec. 31, 1912.....	8	\$12,000 00
Assessments collected during the year.....		\$40,690 10



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