

MAINE STATE LEGISLATURE

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PUBLIC DOCUMENTS

OF THE

STATE OF MAINE

BEING THE

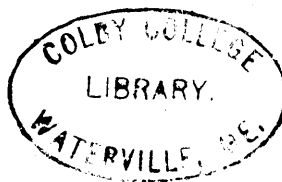
REPORTS

OF THE VARIOUS

PUBLIC OFFICERS, DEPARTMENTS
AND INSTITUTIONS

FOR THE YEAR 1920

VOLUME 2



FIFTY-THIRD ANNUAL REPORT

OF THE

INSURANCE COMMISSIONER

OF THE



STATE OF MAINE

G. WALDON SMITH

Commissioner of Insurance

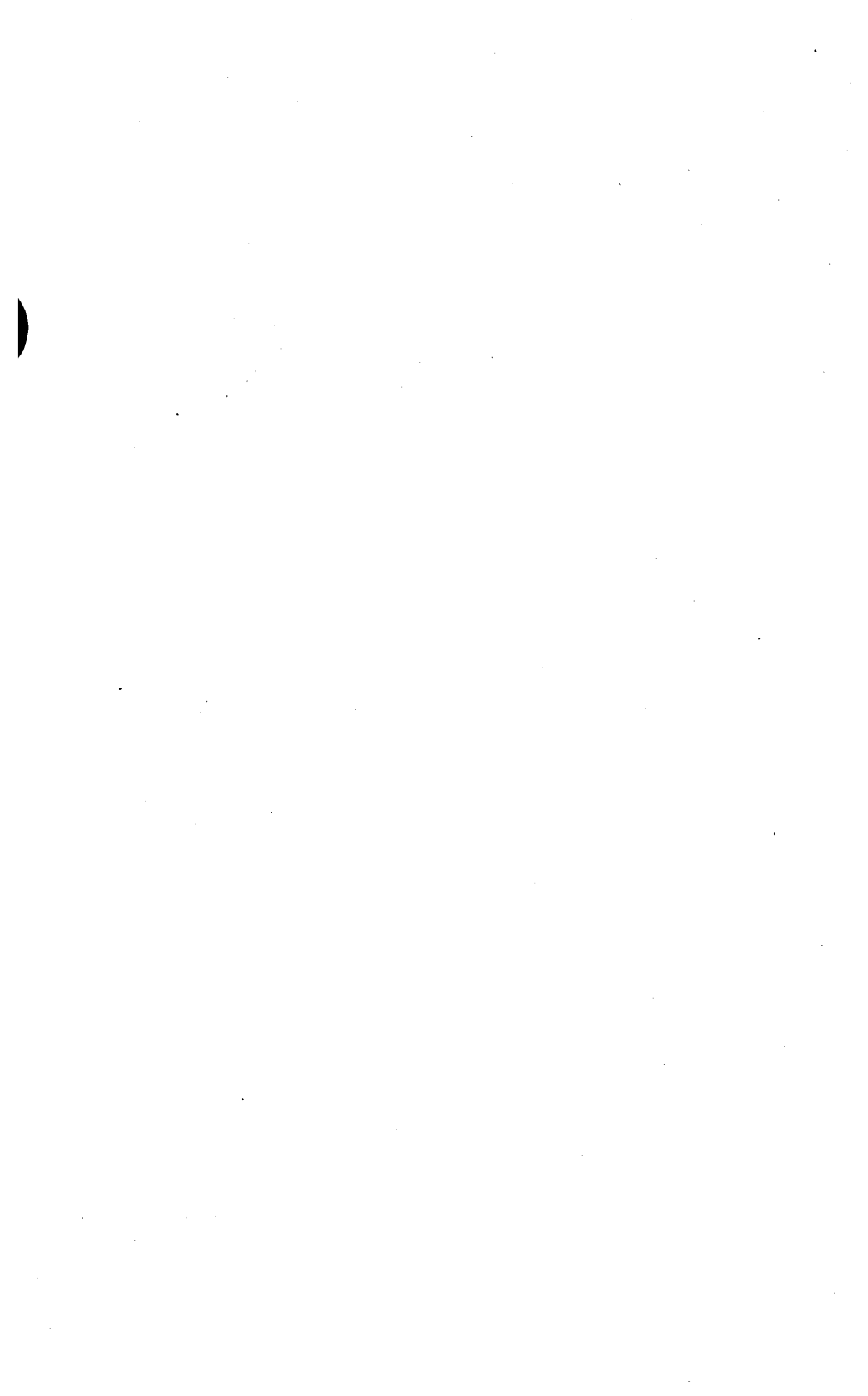
FOR THE YEAR ENDING DECEMBER 31, 1920



WATERVILLE

SENTINEL PUBLISHING COMPANY

1921



STATE OF MAINE

FIFTY-THIRD ANNUAL REPORT.

OF THE

Insurance Commissioner

AUGUSTA, June 27, 1921.

To the Honorable Governor and Council:

In compliance with the provisions of Section ninety-two, Chapter fifty-three, Revised Statutes of Maine, I herewith submit the Fifty-third Annual Report of this Department for the year ending December 31, 1920.

Respectfully,

G. WALDON SMITH,

Insurance Commissioner.

GENERAL STATEMENT

The phenomenal business enjoyed by all companies during the year 1920 not only in this State, but throughout the country, is most impressive, surpassing all previous records, so that the year 1920 will go down in insurance history as having shown the largest growth in any one year since the Department of Insurance was organized.

In 1910 there were 257 companies, associations and societies authorized to transact business in Maine. These companies collected premiums during that year amounting to \$9,044,748.82. Approximately 360 companies are now transacting business in the State. The people of Maine paid to these companies during the year 1920, money in the shape of premiums amounting to \$24,667,663.88.

The number of new companies admitted to do business in the State of Maine for the year 1920 exceeded all previous records, 34 being authorized, after due examination and investigation, certifying to their soundness and ability to qualify according to the laws of the State. Among the number thus admitted, the majority were companies of the highest standing in the country, thus affording the citizens of Maine opportunity to insure in the pick of the land, these, together with the companies previously admitted constitute a line-up of the most desirable companies authorized to do business throughout the country, so far as assets solvent, sound business requirements demand.

INCOME OF DEPARTMENT

The income yielded the State from the business of the Insurance Department for 1920, including all fees and taxes, reached the impressive figures of \$299,570.21, as compared with the year 1919 of \$266,418.52, an increase of \$33,151.69, and compared with the year 1909, ten years of development, which year yielded \$139,413.49, indicating a growth in the receipts of the Department of \$160,156.72. Present indications warrant the statement that 1921 will reach the splendid figures of approximately \$335,000.00.

LIFE INSURANCE

New life insurance written in 1920 reached the almost unbelievable figures of \$51,970,673.65. This statement will serve to indicate the volume of business passing through the channels of this branch of insurance.

With the close of the year 1920, it has been found that 11 companies, all of them authorized to do business in Maine, have reached the billion dollar figures of insurance in force, and while the business for the year 1919 produced an unusual increase, the insurance written during 1920 by the companies transacting business in this State show an unusually strong percentage of increase. The combined assets of the life insurance companies engaged in this State aggregate over \$6,000,000.00.

Maine Life Insurance Companies

| | Premiums | Losses |
|------------|--------------|--------------|
| 1920 | \$393,932.76 | \$330,420.07 |
| 1919 | 405,904.84 | 356,126.41 |

Life Insurance Companies of Other States

| | Premiums | Losses |
|------------|----------------|----------------|
| 1920 | \$8,085,816.14 | \$3,126,133.81 |
| 1919 | 6,959,643.28 | 3,113,258.67 |

FIRE INSURANCE

The same ratio of increased business was most forcibly illustrated in the underwriting of fire insurance, the total amount written during the year 1920 was \$656,785,335.74; the premiums paid by the people of Maine for this insurance for fire protection alone reached the tremendous figures of \$8,166,171.85, the losses paid being \$2,805,806.01.

Mutual Fire Insurance Companies—(Maine)

| | Premiums | Losses |
|------------|--------------|--------------|
| 1920 | \$331,555.19 | \$219,864.34 |
| 1919 | 305,039.61 | 165,453.96 |

Fire Insurance Companies of Other States

| | Net Premiums | Net Losses |
|------------|----------------|----------------|
| 1920 | \$7,223,921.48 | \$2,318,976.74 |
| 1919 | 6,272,613.72 | 2,032,509.33 |

WORKMEN'S COMPENSATION INSURANCE

Despite the fact that the increased indemnities enacted by the Legislature of 1919 liberalized this form of insurance, the Department withheld its approval of increased premiums, insisting they were adequate alike for the payment of losses and the risk involved, this has been, in the light of increases submitted to the Department by the companies, a tremendous saving to the wage paying business life of Maine, and indicates the high value of insurance supervision by the State, if the Department yielded no other return during the past two years than the saving of approximately \$900,000.00 during the years 1919 and 1920, it has served well its mission and rendered signal service for which due appreciation has been given the Department by business men throughout the State. The premiums paid in 1920 exceeded the previous year by nearly \$150,000.00, the loss ratio being slightly increased over that of the previous year.

It is quite probable the National Council on Workmen's Compensation Insurance will present new figures for premiums with the advent of the increased benefits enacted in the amendments by the Legislature of 1921, the assurance is given that the Department will very carefully safeguard the interests of the business life of Maine before approving unnecessary increased cost for furnishing this form of necessary insurance.

FRATERNAL INSURANCE

Fraternal insurance continues to furnish protection to large numbers of our people who are either unable to obtain insurance in the so-called "old line companies," or for some other reason prefer this form of insurance protection. The total amount of insurance in force December 31st, 1920, in the fraternal societies and orders operating in the State of Maine was

\$47,892,899.00. The fraternal organizations operating in the State of Maine, as evidenced by their annual statements, are in sound condition and judiciously administered, and the Department is at all times mindful that the most careful scrutiny should obtain in not only this especial form of insurance, but in all forms of the many arms of insurance protection furnished by the companies doing business as authorized by the State.

Maine Fraternal Insurance Companies

| | Premiums | Losses |
|-----------------|--------------|--------------|
| 1920 | \$148,473.51 | \$130,054.82 |
| 1919,.... | 145,377.69 | 118,889.82 |

Fraternal Companies of Other States

| | Premiums | Losses |
|------------|--------------|--------------|
| 1920 | \$820,651.07 | \$529,600.36 |
| 1919 | 742,424.35 | 499,403.73 |

CASUALTY AND SURETY INSURANCE

As an interesting comparison it is quite worth while to note the wonderful increase in volume of casualty and surety insurance premiums (involving all forms of liability insurance) received by all companies operating in Maine. In 1897 these amounted to \$128,882.27, while for the past year, 1920, this same line of insurance yielded in premiums \$2,986,475.78, the largest separate items increasing this especial field of activity has been automobile and workmen's compensation insurance.

From a close examination of the reports made by the various companies operating in Maine writing casualty and surety insurance it is apparent that the companies generally are in a sound financial condition, and the utmost confidence may well be maintained in the ability of these institutions to fulfill and carry out their obligations.

HEALTH AND ACCIDENT INSURANCE

The same satisfactory increase obtains in this branch of business parallel with the previous forms set forth in this

Report. The companies are soundly administered, satisfactorily exploited, claims promptly adjusted, little or no resistance made to losses bearing honest evidence of being genuine claims, and the Department has not been called upon to particularly investigate many so-called resisted claims, it is notably evident from the increased business that this form of insurance is worthy of the highest confidence.

Health and Accident Insurance—Stock Companies

| | Premiums | Losses |
|------------------|--------------|--------------|
| 1920—Accident .. | \$481,279.25 | \$214,167.55 |
| Health ... | 117,868.90 | 66,977.23 |
| 1919—Accident .. | 419,935.44 | 159,305.53 |
| Health ... | 83,777.99 | 39,486.64 |

MARINE INSURANCE

It will be noted in the tables covering Marine Insurance that heretofore the Maine business has been divided by companies writing fire and marine, separating the two forms. In the present report this information has been broadened to a country-wide division of the two forms of insurance so it is now plainly set forth the premiums and losses for marine insurance divided from that of fire insurance which previously incorporated both lines in the total. The two domestic Marine insurance companies have indicated by their growth and development that there is a large field of accomplishment in store, and I am of the opinion Maine will soon enter more fully into the underwriting of larger lines of marine insurance, when the proposed changes now being contemplated by the Insurance Commissioners' Convention are enacted.

LIGHTNING ROD INSURANCE

The continued growth of this form of insurance continues to a very healthy degree, three new companies were admitted during the year 1920, making eight companies now authorized to do business in Maine. All of these companies are under bonds of \$10,000.00 each to the Insurance Department for the satisfactory adjudication of any losses that might be sustained

because of faulty installation of their equipments or unsuitable, untested materials that might be used. During the year the Department has required from each of these manufacturers new samples of all goods used in this State, not only of cables, but points, standards and other appliances used, in all cases these various specimens were required to contain the label of the Underwriters' Laboratories as evidence of their having been subjected to the required tests demanded by the Department as a standard requirement, in addition each of these various specimens bear the tag of the manufacturer setting forth the name of such article. These new evidences of materials used by the manufacturers were formally approved by the Insurance Commissioner and notice served upon the manufacturers that no other goods must be used in the State without previously submitting the same to the Department for inspection and approval, in this treatment of the subject the public who contemplate using this method of lightning protection are assured that only absolutely electrically tested rod-ding materials will be sold to them. The companies unan- imously were of the opinion that the Commissioner's demand in this respect was an excellent, "good business" move, and responded promptly to the request. The companies and agents alike are required to be licensed by the Department, and it is urged upon the public that before negotiating or permitting work of this kind to be done they safeguard their own interests by demanding to see a copy of their license, or some evidence of their authority under the laws of the State of Maine to con- duct such business.

FIRE INVESTIGATIONS

In the section of this Report devoted to fire statistics will be found a record covering the fire investigations made by the Department during the year, unusual activity prevailed, a num- ber of arrests were made and a strong moral force was made evident by the fact that the Department was unceasing in its work along the lines of apprehending persons suspected or charged with the crime of incendiarism.

FIRE PREVENTION

The work begun some time ago by the Department in its endeavor to advocate that "Protection is the greatest fire prevention device" has borne fruit, and response from all parts of the State indicates that the people of Maine are alive to this especial science in the economic conditions to be regarded by communities in the State in general that not only losses be prevented but greater safeguarded conditions exist for human life. It is urged that reducing the fire loss to the minimum point would bring in its wake a reduction in fire insurance premiums.

The Department earnestly bespeaks the unanimous cooperation of all the people of Maine in its campaign for fire prevention, and to assist on October 8th, the annual Clean-Up Day, the past year's observance of this especial Nation-wide day was of the most satisfying nature, and it is again strongly desired that this may be made additionally so during the present year.

CONTESTED CLAIMS

The Department has been appealed to by but very few having claims or charges to submit that have not been promptly and satisfactorily adjusted, not a single revocation of license has been made necessary for any breach arising from any complaint upon which the Commissioner has been asked to sit in judgment, a splendid and a most impressive evidence that the agency and company forces doing business in Maine are of the highest type. Whenever there was a reasonable willingness upon the part of the contestant and the company very little difficulty was experienced in effecting a meeting of minds and a satisfactory adjudication.

FINANCIAL EXAMINATION OF COMPANIES

The Department has carefully audited the books with the annual statements of all domestic companies, save those that are as a rule inspected biennially. With few exceptions following a close scrutinization of the records and methods of doing business by all of the companies chartered under the

laws of this State, the same were found to be entirely acceptable. Soundness, solvency and careful administration are evident in the various transactions in the State in this relation, and Maine may well feel thoroughly satisfied in the service rendered by the splendidly conducted domestic institutions covering life, fire, casualty, health and accident, assessment and fraternal organizations operating within its borders.

WAR RISK INSURANCE

The Department has been called upon by many of the participants of the World's War to render service in explaining, changing, renewing and adjusting various policies held by them, and in this especial instance the Department again desires to assure all who may carry this form of insurance of its keenest willingness and great satisfaction in offering the service of the Department for their benefit.

UNAUTHORIZED INSURANCE

Returns filed with the Insurance Department in compliance with Section 57, Chapter 9 of the Revised Statutes, requiring a tax of $2\frac{1}{2}\%$ upon premiums paid for insurance on Maine property in unauthorized insurance companies, associations, et cetera, by the persons thus insured by the companies writing the business, shows for the year ending December 31st, 1920, insurance amounting to \$18,794,984.56 was placed on property in this State with such companies, and that gross premiums amounting to \$275,410.48 were paid on such risks. The amount received by the State Treasurer for taxes on the above amount was \$4,911.07.

It has been a mooted question regarding the correct returns obtainable from this source of insurance, indisputably the failure upon the part of many to make honest returns of such transactions is a question, pure and simple, of honesty, and it is the hope of the Department that with the advent of the new companies authorized, a declination will prevail in allowing any business to be given to such companies as may not take the trouble or deem it necessary to seek such authorization from the State.

CO-OPERATION

It is most gratifying to the Commissioner to acknowledge the splendid co-operation of companies, underwriters, agents and officials of companies and associations with the Insurance Department, in every particular, information sought by the Department or suggestions made have been given careful, respectful and immediate compliance. The splendid spirit manifested toward the administration and the desire to harmoniously meet all conditions have been so evident that this word of acknowledgment has been genuinely earned, my sincere thanks are hereby tendered.

INSURANCE DEPARTMENT

The scope of activity and general importance of the Insurance Department are being made manifest with each year as the business expansion develops. It is the duty under the law for the Insurance Department to supervise all the various arms of insurance that are written and for which companies are authorized to do business in the State, including Fire, Life, Health and Accident, Liability, Workmen's Compensation, Surety Bonds, Burglary, Plate Glass, Fraternal, Assessment, Lightning Rod, in fact every form of insurance is carefully regarded, first from the statements rendered showing financial conditions, as well as the examination and approval of all policy forms, and a constant vigilance maintained that the companies are solvent, and fully up to the standard qualification required for their admission and continued maintenance. The careful scrutiny of all new forms of policies that are constantly being received forms an important branch of the work, these must be carefully read in order that no condition contrary to the statute law may be permitted to be included. The importance of careful auditing of annual statements of the nearly 400 companies reporting to the Department, the issuing of licenses to companies and agents, some 10,000 or more, annually, the adjusting of questions involving claims and other vexatious matters between company and insured, form quite a variety of matters which must be diplomatically and legally administered.

When it is considered that this Department has under its supervision business interests that affect the payment of nearly twenty-five millions of dollars annually by the people of Maine for insurance protection in one form or another, it is at once apparent that here is a Department that must be regarded in its most important light. The Insurance Commissioner is also charged with the investigation of fires of incendiary or suspicious origin, practically the work of what is being done by Fire Marshals of other states. This branch of the work has been most successfully conducted, but forms a large measure of time and attention to be properly carried forward.

The Insurance Commissioner by virtue of his office is a member of the Industrial Accident Commission, and as such sits with that body in various parts of the State upon all cases that must be heard and determined by the Commission. The Insurance Commissioner is also vested with the authority of approving all policies and premium rates used in the Workmen's Compensation branch of the business, and in itself is a large part of the responsibility and duties of the office.

And, only the most loyal service rendered by the splendid staff of assistants engaged in the work of the Insurance Department has made this successful, and had not the many systems in vogue and the conduct of the office been carefully regarded, simplified and progressively interwoven with the work, the fine results that have been arrived at could not have been accomplished without at least double the office force. My appreciation of my fellow workers in the Insurance Department is of the most genuine order, and I cordially acknowledge my sincere thanks.

Respectfully submitted,

G. WALDON SMITH,

Insurance Commissioner.

NOTE:—It has been the purpose of the Department to present this Report in as condensed form as possible, if there is any information that is not contained in the tables, schedules or general statement that is desired, it would be a very great pleasure to reply to any correspondence and furnish the information sought, but the Report contains what we believe is of the largest interest to companies and representatives alike.

WORKMEN'S COMPENSATION INSURANCE IN MAINE—1920.

As Reported by Companies in Schedule "W."

| STOCK COMPANIES | Premiums Earned | Losses Incurred | Expenses Incurred | Total Losses and Expenses | Net Gain or Loss |
|-------------------------------|--------------------|--------------------|----------------------|---------------------------------|---------------------|
| Aetna Casualty & Surety | — | — | — | — | — |
| Aetna Life (Accident Dept.) | \$101,079.89 | \$82,059.49 | \$40,023.24 | \$122,082.73 | †\$21,002.84 |
| Employers Indemnity | 1,677.39 | 1,159.99 | 420.19 | 1,580.18 | 97.21 |
| Employers Liability | 355,426.50 | 268,498.44 | 130,460.52 | 398,958.96 | †43,532.46 |
| Fidelity & Casualty | 6,941.61 | 3,847.95 | 2,466.68 | 6,314.63 | 626.98 |
| General Accident F. & L. | 1,778.36 | 2,779.48 | 691.09 | 3,470.57 | †1,692.21 |
| Globe Indemnity | 3,725.36 | 4,303.55 | 2,276.77 | 6,580.32 | †2,854.96 |
| Hartford Accident & Indemnity | 11,325.00 | 5,077.00 | 4,062.00 | 9,139.00 | 2,185.00 |
| London Guarantee & Accident | 14,881.00 | 6,943.00 | 5,770.00 | 12,713.00 | 2,168.00 |
| Manufacturer's Liability | 6.75 | — | .27 | .27 | 6.48 |
| Maryland Casualty | 43,400.53 | 31,011.87 | 15,501.39 | 46,513.26 | †3,112.73 |
| Massachusetts Bonding & Ins. | 195.00 | 26.00 | †3.00 | 23.00 | 172.00 |
| New Amsterdam Casualty | 107.61 | 274.00 | 121.27 | 395.27 | †287.66 |
| Ocean Accident & Guaranty | 26,516.07 | 12,031.21 | 12,739.36 | 24,770.57 | 1,745.50 |
| Royal Indemnity | 34,874.82 | 18,492.00 | 15,038.94 | 33,530.94 | 1,343.88 |
| Standard Accident | 9,629.06 | 836.24 | 2,916.77 | 3,783.01 | 5,846.05 |
| Travelers Ins. | 263,723.00 | 141,225.00 | 113,784.00 | 255,009.00 | 8,714.00 |
| Travelers Indemnity* | — | — | — | — | — |
| U. S. Casualty | 2,028.00 | 907.00 | 949.00 | 1,856.00 | 172.00 |
| U. S. Fidelity & Guaranty | 89,088.20 | 57,821.39 | 28,557.21 | 86,378.60 | †290.40 |
| Total | \$963,404.15 | \$637,323.61 | \$375,775.76 | \$1,013,099.31 | †\$49,695.16 |

| MUTUAL COMPANIES. | | | | | |
|---------------------------|----------------|--------------|--------------|----------------|-------------|
| American Mutual Liability | 271,110.00 | 131,706.00 | 53,094.00 | 184,890.00 | 83,310.00 |
| Federal Mutual Liability | 74,404.30 | 52,785.53 | 17,474.22 | 70,259.75 | 4,144.61 |
| Liberty Mutual | 60,831.21 | 44,897.49 | 13,288.26 | 58,155.75 | 2,675.46 |
| Lumber Mutual Casualty | 4,412.11 | 4,838.19 | 1,292.27 | 6,120.46 | †1,768.35 |
| Security Mutual Casualty | 3,581.60 | 7,125.20 | 263.27 | 7,388.47 | †3,806.87 |
| Total | 414,339.28 | 241,312.41 | 85,412.02 | 326,724.43 | 87,614.85 |
| Aggregate | \$1,377,743.43 | \$8,8,636.02 | \$461,187.72 | \$1,339,823.74 | \$37,919.69 |

*Included with Travelers Ins.

†Indicates loss.

NOTE:—In the annual statement made by the various companies authorized to write Workmen's Compensation Insurance in Maine the total net premiums received in 1920 was \$1,411,920.99 and the net losses paid, \$665,662.86.

INSURANCE COMMISSIONER'S REPORT

15

RECEIPTS DURING 1920.

| CLASSES OF COMPANIES. | Fees paid Insurance Commissioner | Taxes paid Treasurer of State. |
|---|--|--------------------------------------|
| FIRE AND MARINE COMPANIES. | | |
| Maine stock companies..... | \$52.00 | \$4,422.59 |
| Stock companies of other states..... | 11,727.00 | 67,783.95 |
| Mutual companies of other states..... | 4,023.00 | 10,242.92 |
| United States branches..... | 3,620.00 | 17,502.54 |
| Inter-insurers..... | 200.00 | 503.99 |
| Maine mutuals..... | - | 1,212.43 |
| LIFE COMPANIES. | | |
| Maine companies..... | 174.00 | 8,039.55 |
| Companies of other states..... | 4,187.00 | 102,132.92 |
| MISCELLANEOUS COMPANIES. | | |
| Maine company..... | - | 86.83 |
| Companies of other states and countries..... | 8,181.50 | 44,157.14 |
| ASSESSMENT ACCIDENT COMPANIES. | | |
| Maine companies..... | 330.00 | 1,281.37 |
| Companies of other states..... | 224.00 | 566.20 |
| FRATERNAL BENEFICIARY ASSOCIATIONS. | | |
| Maine companies..... | 6.00 | - |
| Companies of other states..... | 508.00 | - |
| Expense of audit of insurance companies (paid by companies.)..... | 514.58 | - |
| Total received from companies..... | \$33,747.08 | \$257,932.43 |
| LIGHTNING ROD MANUFACTURERS. | | |
| Licenses..... | 266.00 | - |
| Expense of inspections (paid by manufacturers.)..... | 394.69 | - |
| All other receipts..... | 2,082.00 | 236.94 |
| Unauthorized insurance..... | - | 4,911.07 |
| Total receipts..... | \$36,489.77 | \$263,080.44 |

EXPENDITURES—SALARIES AND CLERK HIRE.

| | Expended. | Appropriation. |
|-----------------------------------|-------------|----------------|
| Commissioner and deputy | \$5,265 13 | \$11,666 82 |
| Clerk hire | 6,281 92 | |
| Total expended | \$11,547 05 | |
| Balance unexpended | 119 77 | |
| | \$11,666 82 | \$11,666 82 |

GENERAL OFFICE EXPENSES.

| | | |
|---|------------|------------|
| Traveling expense | \$1,174 51 | \$6,278 87 |
| Printing, stationery and office supplies | 2,969 27 | — |
| Binding | 102 00 | — |
| Postage | 789 44 | — |
| Telegraph and telephone | 167 63 | — |
| Reporting service | 45 00 | — |
| Valuation of securities | 100 00 | — |
| National convention | 75 00 | — |
| Bonds | 17 50 | — |
| Fire Marshal's Association | 20 00 | — |
| Miscellaneous | 68 52 | — |
| Total expenses | \$5,528 87 | — |
| Transfer to salaries and clerk hire appropriation | 750 00 | |
| | \$6,278 87 | \$6,278 87 |

INVESTIGATION OF FIRES.

| | | |
|------------------------------|------------|------------|
| Expended | \$2,099 68 | \$3,100 00 |
| Balance unexpended | 1,000 32 | — |
| | \$3,100 00 | \$3,100 00 |

FEES AND TAXES PAID THE STATE SINCE JANUARY 1, 1885.

| | Fees. | TAXES. | | | Total receipts. |
|-------|------------|---------------------|--------------------------|------------------------------|-----------------|
| | | Paid. by companies. | Paid by special brokers. | Unau- thorized insurance. | |
| 1885. | \$3,924 00 | \$14,677 96 | — | — | \$18,601 96 |
| 1886. | 3,940 00 | 19,853 02 | — | — | 23,793 02 |
| 1887. | 4,756 00 | 17,294 15 | — | — | 22,050 15 |
| 1888. | 4,556 00 | 22,883 57 | \$49 23 | — | 27,488 80 |
| 1889. | 5,742 00 | 24,825 20 | 39 48 | — | 30,603 68 |
| 1890. | 6,321 00 | 24,491 17 | 18 20 | — | 30,830 37 |
| 1891. | 9,262 00 | 27,351 06 | 5 77 | — | 36,618 83 |
| 1892. | 9,188 00 | 31,974 83 | 19 92 | — | 41,182 75 |
| 1893. | 9,244 00 | 31,281 15 | 12 50 | — | 40,537 65 |
| 1894. | 9,390 00 | 29,105 39 | 24 82 | — | 38,520 21 |
| 1895. | 10,285 00 | 32,949 72 | 39 07 | — | 43,273 79 |
| 1896. | 11,143 00 | 36,170 83 | 48 42 | — | 47,362 25 |
| 1897. | 12,104 00 | 38,460 55 | 40 99 | — | 50,605 54 |
| 1898. | 12,284 50 | 59,087 19 | 9 31 | — | 71,381 00 |
| 1899. | 13,137 20 | 62,448 16 | 31 55 | — | 75,616 91 |
| 1900. | 13,408 00 | 68,957 46 | 4 10 | — | 82,369 56 |
| 1901. | 16,520 50 | 73,080 48 | 2 30 | — | 89,603 28 |
| 1902. | 16,694 50 | 79,127 78 | 52 00 | — | 95,874 28 |
| 1903. | 16,970 00 | 89,933 81 | 56 25 | — | 106,960 06 |
| 1904. | 18,389 00 | 96,817 63 | 87 22 | — | 115,293 85 |
| 1905. | 18,812 50 | 104,897 53 | 271 77 | — | 123,981 80 |
| 1906. | 19,486 83 | 110,681 75 | 404 33 | — | 130,572 91 |
| 1907. | 19,075 50 | 112,753 01 | 308 17 | — | 132,136 68 |
| 1908. | 20,195 50 | 114,112 38 | 278 56 | — | 134,586 44 |
| 1909. | 21,528 00 | 117,678 10 | 207 39 | — | 139,413 49 |
| 1910. | 22,778 73 | 125,905 97 | 172 16 | — | 148,856 86 |
| 1911. | 22,620 17 | 134,454 50 | 181 03 | \$1,908 00 | 159,163 70 |
| 1912. | 23,682 48 | 145,014 89 | 181 55 | 5,602 38 | 174,481 30 |
| 1913. | 25,554 59 | 151,294 39 | 72 48 | 3,359 12 | 180,280 58 |
| 1914. | 25,082 23 | 154,570 16 | 63 97 | 2,840 87 | 182,557 23 |
| 1915. | 27,867 68 | 158,809 53 | 71 29 | 2,998 84 | 189,747 34 |
| 1916. | 28,080 75 | 170,620 58 | 51 57 | 3,260 47 | 202,013 37 |
| 1917. | 27,333 50 | 183,916 38 | 89 36 | 3,046 96 | 214,386 14 |
| 1918. | 28,086 00 | 202,554 57 | 127 48 | 3,611 62 | 234,379 67 |
| 1919. | 30,668 52 | 231,573 59 | 110,79 | 4,065 62 | 266,418 52 |
| 1920. | 36,489 77 | 257,932 43 | 236 94 | 4,911 07 | 299,570 21 |

INSURANCE IN MAINE.

The Insurance business in Maine for the year ending December 31, 1920, as reported to this Department may be summarized as follows:

FIRE

RISKS WRITTEN

| | | |
|--|---------------|----|
| Companies of other states and countries (net) | \$581,894,794 | 63 |
| Reinsurance of authorized companies with unauthorized companies | 43,257,950 | 42 |
| Maine mutual companies | 26,574,706 | 00 |
| Special brokers | 283,568 | 57 |
| Inter-insurers | 4,774,316 | 12 |
| | <hr/> | |
| Total | \$656,785,335 | 74 |

PREMIUMS RECEIVED

| | | |
|--|-------------|----|
| Companies of other states and countries (net) | \$7,223,921 | 48 |
| Reinsurance of authorized companies with unauthorized companies | 558,038 | 45 |
| Maine mutual companies | 331,555 | 19 |
| Special brokers | 11,807 | 24 |
| Inter-insurers | 40,849 | 49 |
| | <hr/> | |
| Total | \$8,166,171 | 85 |

LOSSES PAID

| | | |
|--|-------------|----|
| Companies of other states and countries (net) | \$2,318,976 | 74 |
| Reinsurance of authorized companies with unauthorized companies | 250,153 | 07 |
| Maine mutual companies | 219,864 | 34 |
| Inter-insurers | 16,811 | 86 |
| | <hr/> | |
| Total | \$2,805,806 | 01 |

LIFE

| | | |
|---------------------------------|--------------|----|
| Policies issued, ordinary | \$37,331,437 | 65 |
| group | 4,315,000 | 00 |
| industrial | 10,324,236 | 00 |

| | | |
|-----------------------------------|-------------|----|
| Premiums received, ordinary | \$6,870,529 | 98 |
| group | 92,720 | 10 |
| industrial | 1,516,499 | 12 |
| Losses paid, ordinary | 2,970,130 | 69 |
| group | 42,157 | 00 |
| industrial | 444,266 | 19 |

ACCIDENT, CASUALTY, LIABILITY, FIDELITY AND SURETY
(MISCELLANEOUS)

| | | |
|-------------------------|-------------|----|
| Premiums received | \$2,986,475 | 78 |
| Losses paid | 1,151,136 | 11 |

ASSESSMENT ACCIDENT

| | | |
|-------------------------|-----------|----|
| Premiums received | \$120,206 | 95 |
| Losses paid | 72,086 | 92 |

FRATERNAL

| | | |
|-------------------------|-------------|----|
| Policies issued | \$4,243,830 | 00 |
| Losses paid | 659,655 | 18 |
| Premiums received | 969,124 | 58 |

UNAUTHORIZED INSURANCE

| | | |
|----------------------|--------------|----|
| Risks written | \$18,794,984 | 56 |
| Gross premiums | 275,410 | 48 |

COMPANIES ADMITTED IN 1920

STOCK, FIRE AND MARINE

| | |
|---|---------------------|
| Alliance Assurance Co., Ltd..... | London, England |
| Alpha General Insurance Co., Ltd..... | Calcutta, India |
| American Equitable Assurance Company.... | New York, N. Y. |
| Atwood Fire Insurance Company..... | New York, N. Y. |
| California Insurance Company..... | San Francisco, Cal. |
| City Equitable Fire Insurance Co., Ltd..... | London, England |
| Consolidated Assurance Company, Ltd..... | London, England |
| County Fire Insurance Company..... | Philadelphia, Pa. |
| Manufacturers Insurance Co. of America..... | Chicago, Ill. |
| Mechanics Insurance Company..... | Philadelphia, Pa. |
| Milwaukee Mechanics Insurance Co..... | Milwaukee, Wis. |
| Nippon Fire Insurance Co., Ltd..... | Tokio, Japan |
| Prudential Fire Insurance Company..... | Rochester, N. H. |
| Sterling Fire Insurance Company..... | Indianapolis, Ind. |
| Tokio Marine and Fire Insurance Co., Ltd..... | Tokio, Japan |
| Western Alliance Reinsurance Co., Ltd..... | London, England |
| World Auxiliary Insurance Corporation, Ltd. | London, England |

MUTUAL FIRE

Manufacturers and Merchants Mutual Ins. Co. .Concord, N. H.
 Mill Owners Mutual Fire Insurance Co.Chicago, Ill.
 Protection Mutual Fire Insurance Co.Chicago, Ill.
 Retail Hardware Mutual Fire Insurance Co. Minneapolis, Minn.

LIFE

Morris Plan Insurance Society New York, N. Y.

MISCELLANEOUS

Automobile Mutual Liability Insurance Co. . . . Boston, Mass.
 Boston Casualty Company Boston, Mass.
 Columbia Casualty Company New York, N. Y.
 Hartford Live Stock Insurance Company . . . New York, N. Y.
 Indemnity Insurance Company of North America, Philadelphia,
 Pa.

Lumbermen's Mutual Casualty Company Chicago, Ill.
 Manufacturers' Liability Insurance Company, Jersey City, N. J.
 Massachusetts Plate Glass Insurance Company, Boston, Mass.
 Union Indemnity Company New Orleans La.

INTER-INSURERS

Sprinklered Risk Underwriters, Allen T. Rector, Attorney in
 Fact, Chicago, Ill.
 United Shoe Manufacturers Reciprocal Indemnity Exchange,
 Shoe Manufacturers Service Co., Attorney in Fact, St. Louis,
 Mo.

LIGHTNING ROD MANUFACTURER

Security Lightning Rod Company Burlington, Wis.

COMPANIES WITHDRAWN IN 1920

STOCK FIRE

Manufacturers Insurance Company of America. . Chicago, Ill.
 Prudential Fire Insurance Company Rochester, N. H.

LIFE

Maryland Assurance Corporation Baltimore, Md.
 United States Life Insurance Company New York, N. Y.

MISCELLANEOUS

Great Eastern Casualty Company New York, N. Y.

Receivers were appointed for the Wells Mutual Fire Insurance Company of Wells, Maine, and the Maine State Relief Association of Portland, Maine.

STATISTICAL TABLES.

TABLE No. 1.

Maine Business of Foreign Fire Insurance Companies, 1868-1920.

| | Net risks written. | Net premiums received. | Net losses paid. | Average % of premiums. | Average % of losses. |
|-------|--------------------|------------------------|------------------|------------------------|----------------------|
| 1868 | \$52,613 758 00 | \$649,002 51 | \$339,906 72 | 1.23 | 52.37 |
| 1869 | 56,614,642 00 | 690,230 27 | 488,158 81 | 1.21 | 70.72 |
| 1870 | 51,132,999 00 | 574,895 72 | 448,931 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 | 1.49 | 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 45 | 814,962 07 | 1.44 | 51.22 |
| 1897 | 113,699,476 34 | 1,622,750 67 | 591,680 85 | 1.43 | 36.46 |
| 1898* | 118,982,121 08 | 1,649,351 62 | 893,476 54 | 1.38 | 54.17 |
| 1899* | 129,406,937 98 | 1,789,800 89 | 1,072,972 04 | 1.38 | 59.95 |
| 1900* | 133,189,006 49 | 1,772,701 62 | 983,763 64 | 1.33 | 55.49 |
| 1901 | 138,884,002 19 | 1,846,342 64 | 1,309,728 50 | 1.33 | 70.90 |
| 1902 | 137,228,506 08 | 2,014,929 20 | 1,131,444 70 | 1.47 | 56.16 |
| 1903 | 143,115,138 77 | 2,142,954 52 | 1,420,324 69 | 1.50 | 66.28 |
| 1904 | 145,975,285 21 | 2,295,795 05 | 1,356,813 40 | 1.57 | 59.09 |
| 1905 | 145,161,939 74 | 2,376,834 05 | 1,288,676 52 | 1.63 | 54.22 |
| 1906 | 160,276,961 38 | 2,466,856 29 | 1,362,122 06 | 1.54 | 55.22 |
| 1907 | 171,578,133 36 | 2,597,611 47 | 1,557,319 15 | 1.51 | 59.95 |
| 1908 | 172,592,726 54 | 2,720,309 27 | 2,276,497 82 | 1.58 | 83.69 |
| 1909 | 178,509,294 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 44 | 1,733,042 10 | 1.52 | 55.45 |
| 1913† | 199,346,698 34 | 2,951,325 85 | 1,632,661 98 | 1.48 | 55.32 |
| 1914† | 195,109,323 11 | 2,945,954 54 | 1,690,921 84 | 1.51 | 57.40 |
| 1915† | 198,214,974 81 | 3,002,907 15 | 1,665,007 15 | 1.52 | 58.78 |
| 1916† | 226,773,454 38 | 3,311,328 87 | 1,515,134 92 | 1.46 | 45.76 |
| 1917† | 248,241,707 87 | 3,596,009 85 | 1,429,535 23 | 1.45 | 39.75 |
| 1918† | 268,481,232 06 | 4,290,092 95 | 1,919,483 80 | 1.60 | 44.74 |
| 1919† | 278,034,772 38 | 4,480,580 91 | 1,710,715 61 | 1.61 | 38.18 |
| 1920† | 392,806,306 00 | 5,348,169 35 | 2,032,699 51 | 1.36 | 38.01 |

*Includes tornado business.

†Includes stock fire companies and U. S. branches only.

TABLE No. 2.
Maine Mutual Fire Insurance Companies—Summary of Year 1920.

| COMPANIES. | Admitted assets except premium notes. | Balance due on premium notes. | Total liabilities. | Cash premiums written and assessments received. | Total income. | Losses paid. | Total disbursements. | Risks written. | Risks terminated. | Risks in force Dec. 31, 1920. |
|----------------------------------|---------------------------------------|-------------------------------|--------------------|---|---------------|--------------|----------------------|----------------|-------------------|-------------------------------|
| Aroostook County Patrons..... | \$2,350.70 | \$326,360.72 | \$11,111.21 | \$37,385.16 | \$43,040.59 | \$29,154.99 | \$42,220.72 | \$1,995,040.00 | \$1,626,560.00 | \$7,885,623.00 |
| Aroostook Mutual..... | 106.23 | 87,408.95 | 8,735.00 | 10,079.32 | 16,283.65 | 8,270.00 | 16,447.15 | 795,240.00 | 499,480.00 | 1,268,573.00 |
| Boothbay..... | 23.23 | 11,065.93 | 54.98 | 772.70 | 962.08 | 310.00 | 961.48 | 42,750.00 | 40,550.00 | 153,925.00 |
| Brunswick Farmers..... | 213.37 | 16,498.21 | 1,500.00 | 749.70 | 749.70 | 633.00 | 749.00 | 58,525.00 | 48,950.00 | 292,650.00 |
| Cape Elizabeth and Scarboro..... | 8.77 | 6,528.56 | 300.00 | 61.56 | 61.56 | - | 55.80 | 6,250.00 | 3,900.00 | 37,350.00 |
| Casco..... | 54 | 6,578.56 | - | 27.00 | 27.00 | - | 27.00 | 28,325.00 | 19,670.00 | 65,325.00 |
| Citizens..... | 503.88 | 12,623.88 | - | 258.23 | 270.47 | - | 97.83 | 60,300.00 | 54,400.00 | 213,350.00 |
| Cumberland..... | 651.48 | 40,514.95 | - | 2,986.37 | 3,001.74 | 2,200.00 | 2,761.11 | 86,442.00 | 85,164.00 | 465,697.00 |
| Danville..... | 759.12 | 22,579.98 | 1,350.00 | 191.20 | 200.18 | 10.00 | 52.75 | 41,935.00 | 29,475.00 | 193,962.00 |
| Dirigo..... | 1,920.46 | 269,196.96 | 7,897.77 | 30,171.94 | 30,274.14 | 17,351.71 | 31,869.75 | 1,762,156.00 | 1,788,204.00 | 4,981,353.12 |
| Dresden..... | 353.10 | 9,950.20 | - | 228.61 | 228.61 | 354.95 | 425.35 | 72,970.00 | 73,635.00 | 209,480.00 |
| Edgecomb..... | 358.51 | 8,664.49 | - | 226.44 | 232.56 | 10.00 | 38.88 | 40,125.00 | 39,050.00 | 121,350.00 |
| Elhot and Kittery..... | 632.02 | 150,347.80 | 6,785.00 | 6,091.12 | 8,470.92 | 5,069.14 | 8,828.29 | 397,305.00 | 350,200.00 | 2,080,715.50 |
| Falmouth..... | 68.90 | 58,088.27 | 261.41 | 5,790.81 | 6,290.81 | 6,175.00 | 6,705.16 | 189,205.00 | 115,500.00 | 686,713.00 |
| Farmington..... | 1,194.15 | 32,975.27 | 816.88 | 754.52 | 793.08 | 8.00 | 267.40 | 129,355.00 | 128,880.00 | 356,855.00 |
| Fayette..... | 433.88 | 6,648.96 | - | 98.38 | 107.66 | - | 12.50 | 18,425.00 | 18,500.00 | 73,425.00 |
| Freeport and Yarmouth..... | 132.96 | 24,199.64 | - | 4,164.42 | 4,171.27 | 3,624.72 | 4,184.24 | 154,200.00 | 171,885.00 | 564,170.00 |
| Fryeburg..... | 870.07 | 26,509.28 | 24.00 | 1,448.97 | 1,459.36 | 1,005.00 | 1,217.30 | 107,875.00 | 102,775.00 | 556,900.00 |
| Gardiner and Richmond..... | 140.33 | 27,855.53 | - | 577.80 | 581.52 | 821.58 | 959.90 | 91,830.00 | 86,625.00 | 338,379.00 |
| Gorham Farmers..... | 249.47 | 43,963.92 | - | 1,896.61 | 2,078.47 | 1,955.80 | 2,149.13 | 183,000.00 | 99,220.00 | 490,826.00 |
| Gray and New Gloucester..... | 2,113.92 | 49,742.13 | 1,000.00 | 496.44 | 552.74 | 170.00 | 401.40 | 122,420.00 | 103,726.00 | 507,583.00 |
| Hampden..... | 128.06 | 65,743.00 | 420.80 | 118.50 | 523.78 | 300.00 | 454.15 | 230,765.00 | 199,850.00 | 629,090.00 |
| Harpwell..... | 223.56 | 12,129.67 | - | 149.58 | 149.58 | - | 76.70 | 38,170.00 | 36,366.00 | 212,893.86 |
| Harrison..... | 2,798.26 | 84,329.41 | 14.75 | 8,905.03 | 8,960.53 | 7,501.47 | 9,050.96 | 441,120.00 | 335,285.00 | 1,806,804.00 |
| Jay..... | 582.50 | 17,359.79 | - | 349.74 | 463.81 | 1,912.00 | 2,074.52 | 89,600.00 | 79,550.00 | 286,160.00 |

| | | | | | | | | | | |
|-----------------------------------|--------------|----------------|--------------|--------------|--------------|--------------|--------------|-----------------|-----------------|-----------------|
| Jefferson Farmers..... | 3,033.56 | 11,412.00 | - | 609.38 | 716.26 | 90.00 | 229.30 | 69,900.00 | 64,550.00 | 159,838.00 |
| Kennebunk Farmers..... | 465.04 | 17,109.50 | 500.00 | 372.00 | 377.12 | 15.00 | 125.65 | 34,000.00 | 29,600.00 | 189,187.00 |
| Litchfield..... | 105.80 | 18,009.45 | - | 83.85 | 83.85 | 33.00 | 93.42 | 42,445.00 | 11,975.00 | 330,375.00 |
| Lovell..... | 40.64 | 7,621.41 | - | 55.79 | 55.79 | - | 28.84 | 20,300.00 | 25,065.00 | 113,725.00 |
| Maine Cannery..... | 52,037.23 | 54,042.43 | 23,853.55 | 20,038.06 | 32,375.92 | - | 25,031.02 | 6,070,791.00 | 7,541,260.00 | 1,174,831.00 |
| Maine Farmers..... | 5,210.36 | 262,610.09 | 16,149.85 | 16,800.99 | 27,053.21 | 11,904.99 | 26,618.19 | 1,022,915.00 | 743,115.00 | 3,015,585.05 |
| Medomak..... | 2,179.66 | 23,447.30 | 163.00 | 1,755.95 | 1,782.65 | 1,171.54 | 1,379.23 | 158,675.00 | 147,725.00 | 535,200.00 |
| Mercantile and Manufacturers..... | 19,462.89 | 96,199.26 | 5,474.23 | 15,453.04 | 15,760.81 | 7,025.98 | 13,526.49 | 964,409.00 | 985,692.66 | 880,808.34 |
| Mutual..... | 268,282.41 | 62,273.19 | 31,913.71 | 35,321.45 | 65,256.61 | 16,682.26 | 36,346.73 | 2,042,560.00 | 1,397,237.36 | 3,653,969.57 |
| Narragansett..... | 1,187.54 | 47,511.60 | 1,501.08 | 6,426.00 | 6,915.34 | 4,062.25 | 7,005.05 | 425,944.00 | 328,218.00 | 994,103.53 |
| Newburgh..... | 253.94 | 21,740.49 | - | 735.04 | 873.04 | 450.00 | 664.97 | 55,416.00 | 36,491.00 | 218,914.00 |
| Newcastle..... | 742.35 | 4,965.12 | - | 70.77 | 95.25 | - | 22.35 | 13,850.00 | 5,600.00 | 76,025.00 |
| New Portland..... | 717.68 | 36,895.00 | 118.00 | 563.63 | 580.91 | 600.00 | 957.75 | 121,725.00 | 93,775.00 | 374,950.00 |
| North Yarmouth..... | 283.43 | 22,684.27 | 660.00 | 430.91 | 1,085.68 | 800.00 | 1,012.25 | 149,899.00 | 144,102.50 | 414,751.06 |
| Northern Maine Patrons..... | 1,352.10 | 140,013.41 | 2,630.50 | 14,585.35 | 25,485.35 | 12,441.88 | 24,944.83 | 799,370.00 | 457,438.00 | 2,515,583.00 |
| Oxford County Patrons..... | 5,011.35 | 231,191.01 | 2,059.00 | 25,550.09 | 31,550.09 | 21,506.56 | 30,421.00 | 1,522,114.00 | 1,217,215.00 | 5,445,947.00 |
| Patrons Androscoggin..... | 18,874.04 | 412,300.00 | 15,312.32 | 16,692.79 | 35,477.47 | 20,281.50 | 37,157.23 | 2,507,055.00 | 2,237,179.00 | 10,280,087.00 |
| Pine Tree State..... | 653.18 | 12,747.29 | 355.00 | 2,264.01 | 2,485.50 | 1,823.75 | 2,529.81 | 107,389.00 | 74,275.00 | 135,463.00 |
| Pittsford and Whitefield..... | 811.42 | 24,434.74 | 570.00 | 1,453.31 | 1,453.31 | 1,750.00 | 2,024.85 | 118,135.00 | 112,725.00 | 323,360.00 |
| Sagadahoc..... | 323.24 | 16,861.80 | 8,733.25 | 603.61 | 603.61 | 432.77 | 587.43 | 89,275.00 | 67,825.00 | 221,000.00 |
| Union Farmers..... | 457.91 | 9,497.00 | - | 121.20 | 139.92 | - | 41.25 | 25,700.00 | 25,400.00 | 106,200.00 |
| Warren Farmers..... | 102.82 | 11,582.31 | 300.00 | 418.01 | 726.25 | 730.00 | 833.57 | 67,385.00 | 68,210.00 | 238,385.00 |
| West Bangor and Hermon..... | 260.13 | 22,042.10 | 81.00 | 1,143.10 | 1,148.46 | 900.00 | 1,102.31 | 116,150.00 | 90,875.00 | 250,100.00 |
| West Gardiner..... | 3.89 | 2,924.82 | - | 1,597.61 | 1,597.61 | 1,593.34 | 1,601.15 | 23,525.00 | 77,910.00 | 100,975.00 |
| Wilton..... | 1,078.28 | 19,750.36 | 135.75 | 232.81 | 267.23 | 6.00 | 136.11 | 83,109.00 | 70,825.00 | 344,525.00 |
| Windham..... | 732.97 | 27,410.55 | - | 436.90 | 471.57 | 622.40 | 719.20 | 106,210.00 | 90,287.50 | 373,059.40 |
| Woolwich..... | 1,369.85 | 14,537.03 | - | 165.03 | 207.32 | - | 44.60 | 41,600.00 | 35,450.00 | 229,875.00 |
| York County..... | 13,171.71 | 483,365.33 | 12,348.71 | 44,593.32 | 73,571.40 | 28,758.76 | 69,363.63 | 2,577,550.00 | 1,978,188.00 | 5,834,494.00 |
| Total..... | \$415,022.88 | \$3,533,042.90 | \$163,050.75 | \$331,555.19 | \$459,141.86 | \$219,864.34 | \$416,639.79 | \$26,574,706.00 | \$24,301,609.02 | \$63,016,468.43 |

TABLE No. 3.
Mutual Companies of Other States—Fire and Marine, 1920.

| BUSINESS IN MAINE | | | | COMPANIES | TOTAL BUSINESS. | | | | |
|--------------------|---------------|------------------|----------------------|----------------------------------|------------------|--------------|-------------------|----------------|------------------|
| Net risks written. | Net premiums. | Net losses paid. | Net losses incurred. | | Admitted assets. | Net surplus. | Guaranty capital. | Net premiums. | Net losses paid. |
| \$3,740,593 00 | \$31,673 28 | \$1,991 39 | \$1,622 50 | American | \$1,559,264 77 | \$643,650 96 | - | \$1,161,981 72 | \$67,506 49 |
| 25,303,815 00 | 219,040 46 | 13,371 61 | 10,249 31 | Arkwright | 5,105,968 62 | 2,533,234 21 | - | 4,076,451 10 | 146,055 16 |
| 1,178,146 00 | 20,111 17 | 2,742 76 | 3,332 25 | Berkshire Fire | 476,131 29 | 144,787 90 | - | 320,625 84 | 113,406 21 |
| 176,886 00 | 2,486 06 | 6 25 | 53 76 | Marine | - | - | - | 38,567 86 | 4,272 14 |
| 9,854,043 00 | 91,618 57 | 5,982 28 | 4,763 16 | Blackstone | 2,719,578 50 | 1,128,892 66 | - | 2,176,781 99 | 165,118 26 |
| 28,969,407 00 | 248,061 21 | 15,872 93 | 12,352 53 | Boston Manufacturers | 6,411,548 99 | 3,062,446 96 | - | 5,267,084 97 | 193,872 10 |
| 882,329 00 | 14,866 85 | 3,454 76 | 8,824 64 | Central Manufacturers Fire | 2,083,269 08 | 915,766 82 | - | 1,634,203 73 | 577,469 24 |
| 83,675 00 | 997 04 | - | - | Marine | - | - | - | 26,004 30 | 97,028 89 |
| 3,325,834 00 | 31,697 19 | 2,333 40 | 1,797 21 | Cotton and Woolen Mills | 1,280,020 90 | 615,195 17 | - | 1,452,965 91 | 55,422 73 |
| 202,745 00 | 3,111 64 | 618 60 | 618 60 | Dorchester | 311,271 32 | 178,013 47 | - | 133,963 55 | 31,514 37 |
| 3,733,323 00 | 31,705 55 | 2,991 39 | 1,622 50 | Enterprise | 1,539,591 25 | 624,003 73 | - | 1,462,562 25 | 67,649 09 |
| 9,339,647 00 | 79,530 76 | 4,328 48 | 3,438 12 | Fall River Manufacturers | 1,956,109 31 | 904,591 93 | - | 1,643,772 82 | 67,332 02 |
| 14,872,006 00 | 129,862 61 | 8,770 25 | 6,523 44 | Firemen's Mutual | 4,033,834 28 | 1,816,516 84 | - | 3,109,650 36 | 152,440 14 |
| 990,716 00 | 18,302 72 | 6,325 15 | 6,224 05 | Fitchburg Fire | 532,669 87 | 154,048 77 | - | 555,500 11 | 1,645 17 |
| 45,300 00 | 1,162 55 | 5 40 | 5 40 | Marine | - | - | - | 13,136 47 | 991 56 |
| 1,957,103 40 | 50,813 14 | 9,501 91 | 9,656 64 | Grain Dealers | 260,383 23 | 139,531 72 | - | 238,610 95 | 56,121 54 |
| 1,994,573 00 | 31,502 13 | 6,200 74 | 6,283 06 | Holyoke Fire | 981,497 57 | 421,943 03 | \$100,000 00 | 266,641 21 | 75,539 00 |
| 383,088 00 | 4,127 22 | 1,493 62 | 1,956 54 | Marine | - | - | - | 65,519 02 | 15,839 27 |
| 2,916,331 00 | 26,940 62 | 2,424 22 | 1,692 30 | Hope | 1,366,656 69 | 568,317 48 | - | 1,117,473 66 | 57,803 12 |
| 736,851 00 | 23,380 20 | 1,821 06 | 1,690 94 | Ind. Lumbermen's Fire | 1,395,137 59 | 911,049 15 | - | 855,897 43 | 251,583 92 |
| - | - | - | - | Marine | - | - | - | 34,045 32 | 15,843 69 |
| 1,147,743 00 | 11,326 75 | 1,219 87 | 891 89 | Industrial | 738,259 22 | 383,917 97 | - | 574,256 17 | 29,083 55 |
| 806,532 00 | 5,310 65 | 897 18 | 649 25 | Keystone | 632,661 66 | 282,404 81 | - | 571,383 54 | 46,893 63 |
| 1,479,317 23 | 22,708 94 | 5,155 79 | 5,025 67 | Lumber (Mass.) | 1,690,105 50 | 1,221,656 26 | - | 915,608 31 | 260,551 81 |
| 899,395 00 | 24,400 83 | 1,521 07 | 1,390 95 | Lumbermen's (Ohio) | 1,729,658 38 | 621,662 64 | - | 1,677,706 68 | 606,964 65 |
| 781,896 00 | 5,455 05 | 886 06 | 644 75 | Manton | 576,720 87 | 255,448 62 | - | 536,441 05 | 40,946 06 |
| 275,783 00 | 4,142 81 | 138 31 | 138 31 | Manuf and Merchants | 477,523 30 | 252,842 75 | 100,000 00 | 119,725 24 | 43,418 94 |
| 7,675,890 00 | 66,288 51 | 3,781 34 | 3,063 72 | Manufacturers | 2,682,833 72 | 1,150,463 08 | - | 1,966,228 52 | 168,112 76 |
| 4,764,917 00 | 41,723 85 | 2,710 25 | 2,207 11 | Mechanics | 1,897,623 59 | 825,758 81 | - | 1,373,712 77 | 78,212 23 |

INSURANCE COMMISSIONER'S REPORT

| | | | | | | | | | |
|------------------|----------------|--------------|--------------|----------------------------|------------------|------------------|--------------|-----------------|----------------|
| 519,840 00 | 4,629 42 | 589 19 | 454 08 | Mercantile | 525,859 59 | 226,811 45 | - | 474,861 95 | 19,615 68 |
| 327,915 00 | 5,339 15 | 1,050 50 | 1,110 09 | Merchants & { Fire | 356,783 25 | 135,592 59 | - | 172,965 19 | 64,418 90 |
| 2,000 00 | 81 26 | - | - | Farmers { Marine | - | - | - | 2,736 92 | 142 71 |
| 5,550,785 00 | 48,263 82 | 2,914 23 | 2,309 71 | Merchants Mutual | 1,482,866 72 | 609,659 36 | - | 1,180,248 24 | 58,335 68 |
| 2,054,767 00 | 33,174 23 | 4,373 56 | 4,601 53 | Merrimack { Fire | 578,703 47 | 147,818 04 | - | 3,816 19 14 | 122,931 85 |
| 177,887 00 | 2,441 24 | 10 04 | 58 93 | Marine | - | - | - | 38,386 33 | 4,407 67 |
| 984,321 00 | 15,385 87 | 3,071 66 | 3,780 63 | Middlesex { Fire | 715,722 83 | 211,170 71 | - | 390,778 48 | 149,134 24 |
| 384,129 00 | 4,137 64 | 1,461 86 | 1,956 53 | Marine | - | - | - | 65,519 02 | 15,698 02 |
| 589,833 00 | 4,781 36 | 316 42 | 316 42 | Mill Owners | 418,430 60 | 182,798 35 | - | 384,800 16 | 16,429 32 |
| 70,700 00 | 1,261 50 | 8,224 90 | 11,489 65 | Millers | 797,661 83 | 525,569 00 | - | 176,259 06 | 122,258 18 |
| 171,916 00 | 1,591 69 | 289 89 | 289 39 | Narrangansett | 249,643 30 | 118,072 63 | - | 212,019 41 | 9,151 30 |
| 118,684 00 | 800 13 | - | - | National Mutual | 224,043 92 | 106,865 64 | - | 201,546 36 | 23,648 85 |
| 4,122,650 00 | 34,456 00 | 2,238 00 | 1,739 00 | Paper Mill | 641,446 60 | 314,006 69 | - | 550,908 65 | 21,037 34 |
| 1,100,123 00 | 17,273 79 | 7,524 51 | 6,886 51 | Pawtucket { Fire | 796,531 48 | 362,107 83 | - | 350,384 40 | 129,736 16 |
| 169,528 00 | 2,456 14 | 6 25 | 33 86 | Marine | - | - | - | 38,588 81 | 4,547 65 |
| 867,651 00 | 28,407 81 | 1,538 85 | 1,408 73 | Pennsylvania Lumbermen | 1,531,358 37 | 1,073,890 19 | - | 857,260 00 | 244,416 20 |
| 277,135 00 | 4,523 02 | 136 51 | 142 59 | Phenix | 185,743 21 | 35,779 56 | 100,000 00 | 63,997 25 | 15,979 02 |
| 3,423,276 00 | 8,635 50 | 2,503 09 | 1,796 05 | Philadelphia Manufacturers | 1,275,188 72 | 538,230 72 | - | 1,092,441 14 | 54,985 66 |
| 1,040,639 00 | 8,296 90 | 615 96 | 615 96 | Protection | 732,400 35 | 327,577 76 | - | 167,309 64 | 28,252 35 |
| 520,096 00 | 7,526 09 | 2,418 31 | 2,418 31 | Providence | 954,056 03 | 600,183 42 | - | 149,038 71 | 66,364 08 |
| 1,807,740 00 | 30,327 72 | 6,428 20 | 8,579 07 | Quincy | 1,110,520 43 | 727,909 81 | - | 242,571 53 | 69,828 39 |
| 63,150 00 | 1,059 23 | 159 89 | 159 89 | Retail Hardware | 1,819,463 14 | 1,044,012 46 | - | 1,271,991 99 | 250,539 53 |
| 9,706,361 00 | 84,195 32 | 4,801 85 | 3,873 52 | Rhode Island | 3,369,040 91 | 1,436,801 38 | - | 2,520,494 70 | 132,566 43 |
| 2,926,770 00 | 28,275 21 | 1,891 11 | 1,409 99 | Rubber Manufacturers | 1,228,171 65 | 606,961 85 | - | 986,238 45 | 46,676 87 |
| 523,419 00 | 1,966 75 | 852 16 | 610 50 | Standard | 350,205 00 | 146,261 27 | - | 335,838 49 | 16,459 50 |
| 12,777,118 00 | 112,066 38 | 67,072 07 | 60,437 11 | State | 4,448,416 90 | 1,841,763 96 | - | 3,397,420 68 | 176,571 03 |
| 1,356,210 00 | 21,207 68 | 9,861 59 | 8,497 78 | Traders and Mechanics | 447,366 50 | 177,867 16 | - | 177,448 65 | 64,144 31 |
| 820,972 00 | 14,845 31 | 4,153 02 | 4,537 22 | United Mutual { Fire | 664,384 36 | 235,339 99 | 100,000 00 | 363,8 4 63 | 101,588 37 |
| 45,889 00 | 1,201 47 | 136 75 | 136 75 | Marine | - | - | - | 185,007 43 | 41,212 72 |
| 3,359,702 00 | 61,513 31 | 38,712 03 | 37,239 89 | Vermont | 724,805 12 | 388,864 97 | - | 165,838 44 | 305,395 48 |
| 3,561,493 00 | 31,193 08 | 2,583 45 | 1,844 28 | What Cheer | 1,458,287 80 | 632,712 74 | - | 1,162,456 45 | 61,753 49 |
| 1,917,321 00 | 20,832 02 | 6,285 43 | 4,829 48 | Worcester Manufacturers | 2,095,618 43 | 1,013,164 11 | - | 1,742,548 2 | 62,899 88 |
| 698,966 00 | 10,318 27 | 1,630 05 | 1,938 99 | Worcester Mutual | 1,178,997 22 | 828,352 81 | - | 188,327 66 | 41,221 57 |
| \$189,088,488 63 | \$1,875,752 13 | \$286,277 23 | \$268,019 27 | aTotal { Fire | *\$72,830,097 32 | *\$34,382,783 09 | \$400,000 00 | \$52,362,667 60 | \$5,886,368 85 |
| 1,468,382 00 | 19,120 60 | 3,120 17 | 4,241 77 | Marine | - | - | - | 687,411 48 | 199,584 32 |

*Includes Marine Business

a In Addition to business above noted reinsurance was placed by authorized companies of Maine business with companies not authorized as follows:

Amount of insurance, \$2,161,177.00; premiums, \$32,198.03; losses paid, \$7,235.71; losses incurred, \$7,925.07.

TABLE No. 4.
Stock Companies—Fire and Marine, 1920.

| BUSINESS IN MAINE | | | | COMPANIES | TOTAL BUSINESS. | | | | |
|--------------------|---------------|-----------------|----------------------|---------------------------------|------------------|-----------------|----------------|-----------------|------------------|
| Net risks written. | Net premiums. | Net losses paid | Net losses incurred. | | Admitted assets. | Net surplus. | Capital stock. | Net premiums. | Net losses paid. |
| | | | | MAINE STOCK COMPANIES | | | | | |
| \$28,072,566 00 | \$160,114 95 | \$126,000 64 | \$121,750 28 | Merchants-Marine..... | \$432,842 03 | \$62,058 06 | \$200,000 00 | \$175,032 80 | \$131,644 31 |
| 1,528,053 50 | 87,913 91 | 54,355 75 | 54,355 75 | Union-Marine..... | 591,850 98 | 125,673 17 | 300,000 00 | 154,530 75 | 102,817 66 |
| \$29,600,619 50 | \$248,028 86 | \$180,356 39 | \$176,106 03 | Total Marine..... | \$1,024,693 01 | \$187,731 23 | \$500,000 00 | \$329,563 55 | \$234,461 97 |
| | | | | STOCK COMPANIES OF OTHER STATES | | | | | |
| \$20,514,224 00 | \$356,875 80 | \$123,708 21 | \$127,835 49 | Aetna } Fire..... | \$40,841 271 70 | \$10,183,639 75 | \$5,000,000 00 | \$22,161,609 22 | \$9,028,694 95 |
| 1,543,638 00 | 17,948 54 | 2,398 50 | 2,120 50 | Marine..... | - | - | - | 4,784,044 05 | 3,316,249 82 |
| 2,522,800 00 | 31,568 15 | 7,223 17 | 9,534 44 | Agricultural } Fire..... | 7,482 209 76 | 1,814,092 61 | 1,000,000 00 | 4,022,451 77 | 1,693,585 62 |
| 2,500 00 | 31 26 | - | - | Marine..... | - | - | - | 801,396 55 | 546,738 61 |
| 2,027,467 00 | 25,450 38 | 15,783 90 | 13,627 92 | Alliance } Fire..... | 5,392,810 14 | 1,254,824 62 | 1,000,000 00 | 2,739,178 78 | 1,085,233 14 |
| 54,688 00 | 4,680 22 | - | - | Marine..... | - | - | - | 681,073 90 | 509,452 06 |
| 360,268 00 | 3,047 86 | 1,426 02 | 1,661 02 | American Alliance } Fire..... | 3,752,406 15 | 1,255,776 48 | 1,000,000 00 | 1,483,221 35 | 594,063 69 |
| 3,681,330 00 | 66,804 38 | 17,014 14 | 16,310 14 | Marine..... | - | - | - | 10,785 36 | 1,469 18 |
| 877,771 00 | 11,310 43 | 6,704 44 | 8,287 44 | American Central } Fire..... | 6,830,789 14 | 1,121,037 05 | 1,000,000 00 | 4,694,341 37 | 1,343,415 08 |
| 416,150 00 | 6,279 32 | 24 92 | 24 92 | Marine..... | - | - | - | 672,421 78 | 305,799 94 |
| 2,570,309 00 | 26,540 75 | 4,681 92 | 6,668 80 | American Druggists } Fire..... | 796,757 25 | 327,636 93 | 300,000 00 | 258,698 73 | 88,569 60 |
| 534,199 00 | 349 63 | 112 22 | 109 12 | American Eagle } Fire..... | 4,753,646 31 | 1,392,997 32 | 1,000,000 00 | 2,478,904 31 | 949,679 39 |
| 381,218 00 | 5,620 87 | 4,250 28 | 5,745 28 | Marine..... | - | - | - | 214,324 65 | 197,387 23 |
| 2,182 00 | 99 53 | - | - | Amer' Equitable } Fire..... | 2,904,674 78 | 637,714 40 | 500,000 00 | 1,519,860 89 | 805,435 40 |
| 2,613,272 00 | 37,199 60 | 8,828 80 | 8,279 98 | Marine..... | - | - | - | 677,970 38 | 448,387 89 |
| 94,702 00 | 1,592 07 | 259 75 | 48 50 | American (N.J.) } Fire..... | 16,424,415 66 | 2,906,181 48 | 2,000,000 00 | 8,250,497 16 | 3,284,489 35 |
| 16,416 00 | 164 75 | - | - | Marine..... | - | - | - | 1,307,460 07 | 572,935 82 |
| 4,095 00 | 38 43 | - | - | Atwood } Fire..... | 720,638 38 | 331,510 84 | 300,000 00 | 65,013 97 | 753 97 |
| 3,667,446 00 | 54,798 66 | 20,617 75 | 16,819 38 | Marine..... | - | - | - | 25,080 05 | 2,323 25 |
| 404,028 00 | 4,099 94 | 1,687 32 | 1,687 32 | Automobile } Fire..... | 11,836,417 46 | 1,724,512 36 | 2,000,000 00 | 5,680,294 59 | 2,350,964 75 |
| | | | | Marine..... | - | - | - | 5,586,506 60 | 3,858,347 92 |

INSURANCE COMMISSIONER'S REPORT

| | | | | | | | | | |
|---------------|------------|-----------|-----------|-------------------------------|---------------|----------------|---------------|---------------|--------------|
| 5,300,498 00 | 78,908 54 | 31,111 38 | 31,497 33 | Boston { Fire | 13,616,501 09 | 3,723,453 75 | 1,000,000 00 | 4,967,110 02 | 2,144,495 07 |
| 8,147,765 00 | 104,647 64 | 43,901 75 | 47,244 25 | Marine | - | - | - | 3,328,680 61 | 1,968,159 93 |
| 167,075 00 | 1,944 88 | 446 58 | 873 32 | Caledonian-American | 649,431 23 | 266,188 45 | 200,000 00 | 235,828 98 | 30,850 56 |
| 613,043 00 | 8,254 50 | 1,666 66 | 1,884 40 | California { Fire | 3,395,794 36 | 615,514 07 | 1,000,000 00 | 1,518,615 45 | 498,086 67 |
| - | - | - | - | Marine | - | - | - | 657,371 07 | 315,312 29 |
| 2,136,955 00 | 28,695 78 | 9,488 67 | 10,726 67 | Camden { Fire | 7,346,652 56 | 1,013,447 21 | 1,250,000 00 | 4,440,689 06 | 1,986,340 59 |
| 179,004 00 | 447 65 | 18 84 | 18 84 | Marine | - | - | - | 757,784 67 | 415,265 93 |
| 1,446,253 00 | 26,311 35 | 13,479 55 | 11,646 47 | Citizens { Fire | 1,175,447 13 | 259,803 28 | 200,000 00 | 627,825 73 | 237,803 96 |
| 247,638 00 | 1,511 44 | 1,129 04 | 1,129 04 | Marine | - | - | - | - | - |
| 728,827 00 | 6,885 67 | 9 13 | 17 13 | Columbia { Fire | 2,109,144 16 | 386,013 06 | 400,000 00 | 793,169 68 | 103,429 88 |
| 421,863 00 | 9,290 62 | 1,979 60 | 2,311 52 | Marine | - | - | - | 908,354 68 | 621,128 30 |
| 324,076 00 | 9,349 83 | 5,956 68 | 5,666 68 | Commerce | 1,002,829 55 | 444,879 38 | 200,000 00 | 126,933 87 | 129,380 02 |
| 456,783 00 | 5,220 99 | 2,619 82 | 2,664 82 | Commercial Union { Fire | 2,041,214 23 | 310,706 13 | 200,000 00 | 1,268,141 10 | 556,427 13 |
| - | - | - | - | Marine | - | - | - | 300,602 78 | 118,738 67 |
| 12,685 00 | 103 86 | - | - | Commonwealth { Fire | 4,371,680 81 | 1,278,604 96 | 500,000 00 | 2,359,134 61 | 813,853 03 |
| 2,218,925 00 | 29,292 57 | 13,435 93 | 12,122 46 | Marine | - | - | - | 340,404 03 | 151,304 98 |
| 20,409 00 | 242 13 | 244 84 | 2,154 84 | Connecticut { Fire | 12,142,182 37 | 3,270,958 60 | 1,000,000 00 | 6,836,279 13 | 2,702,276 18 |
| 3,601,718 00 | 51,012 36 | 18,691 55 | 19,959 30 | Marine | - | - | - | 810,547 15 | 506,025 19 |
| 316,366 00 | 1,507 63 | 13 69 | 13 69 | Continental { Fire | 44,443,775 82 | 112,733,170 25 | 10,000,000 00 | 17,122,785 70 | 6,366,564 93 |
| 14,602,454 00 | 168,961 65 | 61,740 88 | 61,474 70 | Marine | - | - | - | 1,666,712 12 | 1,026,349 87 |
| 4,229,578 00 | 5,192 80 | 961 28 | 1,387 74 | County | 1,087,325 03 | 228,542 41 | 400,000 00 | 3,645,707 68 | 127,209 83 |
| 169,428 00 | 2,379 07 | 62 25 | 62 25 | Detroit { Fire | 3,263,853 08 | 1,297,195 77 | 500,000 00 | 1,365,400 73 | 593,028 68 |
| 859,700 00 | 14,117 85 | 10,862 12 | 12,738 94 | Marine | - | - | - | 911 07 | 2,006 39 |
| - | - | - | - | Equitable { Fire | 3,267,661 84 | 11,077,115 96 | 1,000,000 00 | 1,138,456 77 | 364,179 22 |
| 576,411 00 | 7,095 70 | 1,751 27 | 2,540 27 | Marine | - | - | - | 279,599 68 | 175,676 78 |
| 146,294 00 | 676 41 | 6 84 | 6 87 | Federal { Fire | 6,405,419 62 | 1,338,350 09 | 1,000,000 00 | 1,434,281 53 | 453,134 62 |
| 976,429 00 | 12,066 93 | 1,913 93 | 1,913 93 | Marine | - | - | - | 3,944,541 99 | 2,020,125 29 |
| 2,715,549 00 | 8,043 82 | 2,184 66 | 2,184 66 | Fidelity Phenix { Fire | 30,631,000 88 | 8,503,740 70 | 2,500,000 00 | 15,392,359 49 | 5,887,905 85 |
| 11,613,972 00 | 144,715 01 | 50,562 34 | 52,854 29 | Marine | - | - | - | 1,649,122 02 | 973,753 70 |
| 3,984,597 00 | 2,500 81 | 586 29 | 1,118 76 | Fire Association { Fire | 16,199,775 72 | 3,937,713 57 | 1,000,000 00 | 8,888,458 44 | 3,928,761 28 |
| 5,874,729 00 | 92,217 38 | 35,597 45 | 35,736 46 | Marine | - | - | - | 1,003,140 06 | 656,405 78 |
| - | - | - | - | Fireman's Fund { Fire | 24,214,957 79 | 15,168,412 16 | 3,000,000 00 | 9,970,591 58 | 3,927,899 43 |
| 7,602,996 00 | 99,128 51 | 49,111 96 | 38,037 78 | Marine | - | - | - | 8,990,930 88 | 6,064,988 05 |
| 19,975,262 00 | 22,180 50 | 6,314 87 | 4,909 87 | Firemen's { Fire | 10,427,214 13 | 2,780,787 26 | 1,250,000 00 | 5,012,792 29 | 2,203,146 77 |
| 3,075,680 00 | 40,962 96 | 10,580 41 | 11,477 28 | Marine | - | - | - | 751,473 05 | 491,070 97 |
| 3,321,579 00 | 620 09 | 259 48 | 1,042 48 | Franklin { Fire | 6,656,077 72 | 1,388,129 31 | 1,000,000 00 | 2,056,036 01 | 584,314 19 |
| 6,516,639 00 | 109,733 53 | 41,635 06 | 44,946 54 | Marine | - | - | - | 1,061,063 53 | 158,662 66 |
| 189,218 00 | 2,151 12 | 77 75 | 227 75 | Girard | 3,484,497 78 | 427,769 03 | 500,000 00 | 1,735,477 84 | 739,318 76 |
| 1,528,708 00 | 21,867 51 | 14,042 98 | 13,004 98 | Glen Falls { Fire | 10,165,523 90 | 13,078,153 89 | 1,000,000 00 | 4,825,289 89 | 1,974,080 12 |
| 5,247,627 00 | 28,247 80 | 8,999 04 | 4,171 55 | Marine | - | - | - | 1,580,678 22 | 1,138,431 51 |
| 257,772 00 | 2,094 10 | 3,142 20 | 3,142 20 | Granite State | 1,884,873 67 | 425,379 94 | 200,000 00 | 1,081,261 36 | 510,519 91 |
| 8,064,345 00 | 136,930 57 | 46,937 63 | 51,407 47 | Great American { Fire | 44,060,196 09 | 113,160,190 14 | 10,000,000 00 | 18,654,666 58 | 8,287,391 39 |
| 10,044,126 00 | 131,907 41 | 45,599 84 | 52,255 84 | Marine | - | - | - | 2,814,068 86 | 1,431,893 70 |
| 1,493,923 00 | 12,863 42 | 2,692 28 | 1,882 28 | Hanover { Fire | 7,000,130 81 | 973,235 49 | 1,000,000 00 | 3,927,355 60 | 1,657,368 82 |
| 4,012,663 00 | 31,921 84 | 16,789 49 | 16,665 04 | Marine | - | - | - | 638,946 36 | 354,631 79 |
| 24,415 00 | 249 01 | 1 86 | 23 52 | | | | | | |

TABLE No. 4—Continued

| BUSINESS IN MAINE | | | | COMPANIES | TOTAL BUSINESS. | | | | |
|--------------------|---------------|------------------|----------------------|--------------------------------|------------------|-----------------|----------------|-----------------|------------------|
| Net risks written. | Net premiums. | Net losses paid. | Net losses incurred. | | Admitted assets. | Net surplus. | Capital stock. | Net premiums. | Net losses paid. |
| \$27,219,673 00 | \$339,210 04 | \$130,987 61 | \$130,294 69 | Hartford Fire | \$55,626,948 35 | \$14,158,288 53 | \$4,000,000 00 | \$37,162,056 44 | \$16,468,177 24 |
| 2,932,375 00 | 11,190 16 | 1,577 22 | 1,397 22 | Marine | - | - | - | 4,136,677 06 | 1,954,745 84 |
| 32,126,637 00 | 395,714 32 | 126,127 25 | 174,980 93 | Home Fire | 65,839,266 05 | 16,275,871 44 | 6,000,000 00 | 39,911,984 61 | 15,742,278 07 |
| 3,813,913 00 | 14,595 12 | 3,695 49 | 3,785 49 | Marine | - | - | - | 5,690,914 91 | 3,510,835 90 |
| 761,381 00 | 11,147 74 | 4,078 90 | 3,866 39 | Home Fire | 2,905,015 99 | 1329,261 20 | 500,000 00 | 1,717,658 27 | 586,562 12 |
| 109,429 00 | 3,720 62 | 742 50 | 1,094 50 | & Marine | - | - | - | 1,154,195 58 | 988,654 81 |
| 606,096 00 | 7,224 01 | 1,597 24 | 1,610 24 | Imperial Fire | 2,145,700 84 | 668,208 35 | 500,000 00 | 1,012,195 29 | 351,973 83 |
| 57,645 00 | 797 58 | 2,156 04 | 2,156 04 | Marine | - | - | - | 29,912 87 | 11,570 40 |
| 16,104,854 00 | 221,125 69 | 102,890 88 | 99,914 87 | Insurance Co. of No. America | 41,894,329 03 | 11,590,270 54 | 5,000,000 00 | 19,832,720 21 | 7,809,336 24 |
| 5,753,649 00 | 17,372 86 | 1,445 63 | 1,476 08 | Fire | - | - | - | 9,438,769 76 | 5,523,579 05 |
| 1,360,176 00 | 22,959 55 | 17,400 57 | 15,497 74 | Marine | - | - | - | - | - |
| 19,299 00 | 257 27 | - | - | Ins. Co. of the State of Penn. | 5,026,430 86 | 558,330 29 | 1,000,000 00 | 2,712,666 80 | 1,328,762 75 |
| 44,183 00 | 660 47 | 42 35 | 42 35 | Fire | - | - | - | 176,527 52 | 105,234 81 |
| 431,374 00 | 1,157 21 | 6,710 67 | 6,054 39 | Maryland Motor Car Marine | 1,161,498 47 | 17,572 70 | 500,000 00 | 1,125,137 07 | 454,674 84 |
| 116,652 00 | 1,042 51 | 556 00 | 324 00 | Massachusetts Fire | 1,283,000 45 | 414,887 58 | 500,000 00 | 76,524 21 | 319,058 07 |
| 521,336 00 | 8,545 62 | - | 44 18 | Marine | - | - | - | 172,689 07 | 404,270 36 |
| 1,587,897 00 | 18,074 50 | 5,654 50 | 5,831 28 | Mechanics | 2,976,867 44 | 751,580 74 | 600,000 00 | 1,138,978 85 | 459,757 85 |
| 193,963 00 | 883 95 | 84 84 | 101 07 | Mercantile Fire | 4,060,067 96 | 946,567 08 | 1,000,000 00 | 1,874,112 03 | 722,205 86 |
| 926,506 00 | 14,087 19 | 8,287 64 | 9,087 87 | Michigan | 2,342,979 59 | 467,841 62 | 400,000 00 | 368,612 07 | 183,616 77 |
| 360,950 00 | 6,656 65 | 19 00 | 272 71 | Milwaukee M' | 7,511,472 88 | 1,414,371 59 | 1,250,000 00 | 1,420,025 01 | 651,445 91 |
| 1,500 00 | 40 50 | - | - | Marine | - | - | - | 4,026,267 23 | 1,617,245 33 |
| 10,242,786 00 | 160,434 37 | 59,792 40 | 61,850 32 | National Fire | 27,112,320 79 | 6,311,577 90 | 2,000,000 00 | 412,011 34 | 266,443 69 |
| 354,450 00 | 2,471 08 | - | - | Marine | - | - | - | 15,105,689 39 | 6,060,322 88 |
| 4,266,137 00 | 72,150 37 | 33,055 47 | 33,784 93 | National Liberty Fire | 12,071,029 44 | 13,505,957 42 | 1,000,000 00 | 1,894,948 75 | 1,415,939 61 |
| 482,223 00 | 2,736 45 | 1,568 19 | 2,718 19 | Marine | - | - | - | 5,999,187 56 | 2,194,552 91 |
| 1,812,426 00 | 19,056 60 | 8,753 42 | 9,825 20 | National Union Fire | 7,883,209 75 | 814,615 65 | 1,300,000 00 | 862,036 01 | 572,358 28 |
| 136,774 00 | 756 64 | - | - | Marine | - | - | - | 5,679,846 85 | 2,111,643 89 |
| 1,171,738 00 | 14,697 51 | 8,362 57 | 7,483 57 | Newark Fire | 3,915,486 21 | 856,648 58 | 500,000 00 | 178,377 74 | 112,695 86 |
| 24,800 00 | 456 70 | - | 100 00 | Marine | - | - | - | 2,299,608 77 | 935,771 25 |
| 5,160,841 00 | 73,617 31 | 25,899 25 | 25,491 09 | New Hampshire Fire | 10,391,416 70 | 2,737,772 84 | 1,750,000 00 | 534,394 94 | 302,361 49 |
| 72,223 00 | 2,649 26 | 1,583 59 | 1,583 59 | Marine | - | - | - | 5,092,008 87 | 2,203,874 80 |
| | | | | | | | | 288,615 85 | 146,575 55 |

INSURANCE COMMISSIONER'S REPORT

| | | | | | | | | | |
|------------------|----------------|----------------|----------------|----------------------------------|-------------------|-------------------|------------------|------------------|------------------|
| 6,843,360 00 | 102,516 99 | 38,017 34 | 40,805 59 | Niagara { Fire..... | 15,192,886 80 | †3,758,234 10 | 2,000,000 00 | 8,550,023 20 | 3,338,506 96 |
| 386,077 00 | 4,882 19 | 98 89 | 98 89 | Marine..... | - | - | - | 1,518,256 60 | 758,513 56 |
| 1,264,573 06 | 18,050 85 | 9,328 87 | 10,107 83 | Old Colony { Fire..... | 4,113,485 81 | 1,134,433 80 | 1,000,000 00 | 1,274,909 84 | 579,530 11 |
| 192,944 00 | 3,485 36 | 632 98 | 3,915 87 | Marine..... | - | - | - | 535,685 34 | 316,661 16 |
| 2,036,736 00 | 26,927 44 | 17,102 78 | 16,192 78 | Orient { Fire..... | 5,607,108 07 | 1,394,086 18 | 1,000,000 00 | 2,346,941 23 | 968,049 77 |
| 422,995 00 | 6,607 27 | 2,033 50 | 2,111 50 | Marine..... | - | - | - | 620,551 00 | 291,027 34 |
| 5,124,611 00 | 52,657 70 | 20,106 11 | 26,496 14 | Pennsylvania { Fire..... | 10,342,331 29 | 2,265,057 98 | 750,000 00 | 5,679,711 00 | 2,305,959 53 |
| 235,827 00 | 3,619 18 | 250 57 | 24 75 | Marine..... | - | - | - | 423,902 53 | 210,561 62 |
| 7,588,630 00 | 113,686 63 | 40,024 28 | 45,403 33 | Phoenix (Conn.) { Fire..... | 23,630,010 96 | 8,974,920 56 | 3,000,000 00 | 9,916,651 03 | 3,787,459 10 |
| 542,871 00 | 3,544 18 | 675 92 | 675 92 | Marine..... | - | - | - | 1,612,489 41 | 966,010 66 |
| 5,861,193 00 | 96,735 56 | 35,380 48 | 35,807 69 | Provi. Wash. { Fire..... | 9,694,560 93 | †2,971,011 21 | 1,000,000 00 | 4,444,743 89 | 2,049,713 02 |
| 3,165,453 00 | 7,109 91 | 6,171 31 | 5,102 62 | Marine..... | - | - | - | 2,726,668 38 | 2,006,322 43 |
| - | - | - | - | Prudential..... | 385,871 63 | 152,205 79 | 200,000 00 | 28,944 32 | 45,997 09 |
| 5,791,645 00 | 85,539 16 | 29,496 77 | 25,242 72 | Queen { Fire..... | 17,044,649 88 | 5,024,199 19 | 2,000,000 00 | 7,853,411 58 | 3,033,954 52 |
| 3,711,848 00 | 6,382 15 | 1,686 88 | 75 88 | Marine..... | - | - | - | 2,226,356 84 | 1,234,161 65 |
| 2,235,530 00 | 39,517 52 | 8,401 11 | 14,121 54 | Rhode Island..... | 3,159,004 23 | 439,905 12 | 600,000 00 | 2,084,161 11 | 908,819 80 |
| 2,523,763 00 | 36,459 75 | 11,468 41 | 15,314 27 | Security { Fire..... | 7,669,544 01 | 1,405,012 16 | 1,000,000 00 | 4,960,520 71 | 2,186,164 33 |
| 111,423 00 | 987 74 | - | - | Marine..... | - | - | - | 621,994 95 | 391,157 57 |
| 9,090,505 00 | 133,752 98 | 56,015 95 | 63,347 20 | Springfield { Fire..... | 20,374,875 11 | 4,033,417 68 | 2,500,000 00 | 12,273,166 77 | 4,867,871 08 |
| 2,947,576 00 | 16,650 00 | 10,932 86 | 7,686 66 | Marine..... | - | - | - | 1,345,669 25 | 443,599 33 |
| 1,479,660 00 | 23,649 64 | 8,716 69 | 9,025 87 | Standard..... | 1,600,178 70 | 369,033 75 | 500,000 00 | 755,530 74 | 299,454 68 |
| 1,028,988 00 | 14,679 51 | 2,552 68 | 2,860 68 | Star { Fire..... | 3,064,194 48 | 689,073 35 | 500,000 00 | 1,695,779 30 | 527,387 62 |
| 8,544 00 | 67 65 | - | - | Marine..... | - | - | - | 414,539 14 | 211,007 02 |
| 3,648,846 00 | 49,086 74 | 19,265 49 | 22,425 71 | St. Paul { Fire..... | 19,984,088 14 | †6,399,180 82 | 2,000,000 00 | 10,206,822 64 | 4,093,921 20 |
| 3,996,703 00 | 15,052 99 | 365 82 | 162 03 | Marine..... | - | - | - | 3,771,224 20 | 2,549,223 95 |
| 87,150 00 | 1,314 91 | 931 93 | 931 93 | Sterling { Fire..... | 2,501,240 55 | 543,455 25 | 850,000 00 | 1,192,274 56 | 482,568 03 |
| - | - | - | - | Marine..... | - | - | - | 3,154 42 | 2,845 43 |
| 1,547,977 00 | 21,841 90 | 1,681 92 | 2,070 92 | United States Fire { Fire..... | 12,569,531 97 | †2,878,546 97 | 1,400,000 00 | 7,726,103 53 | 2,835,543 14 |
| - | 183 19 | - | - | Marine..... | - | - | - | 624,179 42 | 474,895 99 |
| 363,219 00 | 5,127 01 | 756 32 | 1,083 68 | United States Lloyds Marine..... | 2,844,921 76 | 484,721 48 | 400,000 00 | 3,407,537 65 | 2,575,701 47 |
| 490,507 00 | 7,353 44 | 1,097 37 | 1,537 36 | Victory { Fire..... | 1,470,177 87 | 340,366 19 | 500,000 00 | 875,403 71 | 148,260 55 |
| - | - | - | - | Marine..... | - | - | - | 15,254 47 | 9,362 82 |
| 136,812 00 | 3,267 83 | 1,789 42 | 2,043 57 | Wash. Marine { Fire..... | 1,745,234 08 | 300,399 24 | 400,000 00 | 175,435 50 | 57,008 79 |
| - | - | - | - | Marine..... | - | - | - | 855,405 71 | 1,351,675 70 |
| 4,764,401 00 | 67,571 12 | 29,633 19 | 30,307 50 | Westchester { Fire..... | 10,688,470 81 | †1,577,833 21 | 1,000,000 00 | 7,741,644 65 | 3,283,442 69 |
| 164,087 00 | 1,586 93 | 807 36 | 807 36 | Marine..... | - | - | - | 575,043 90 | 332,324 07 |
| \$301,853,847 00 | \$4,182,949 15 | \$1,567,279 87 | \$1,652,833 38 | **Total { Fire..... | *\$790,579,555 89 | *\$197,992,156 78 | \$105,800,000 00 | \$404,522,490 47 | \$163,389,238 84 |
| 79,563,765 00 | 349,369 86 | 112,341 76 | 117,140 39 | Marine..... | - | - | - | 94,038,529 97 | 58,784,632 53 |

*Includes Marine business. †Includes special reserve and guaranty surplus fund.

**In addition to business above noted reinsurance was placed by authorized companies on Maine business with companies not authorized as follows:
Amount of insurance, \$24,112,179.42; premiums, \$298,513.98; losses paid, \$144,382.38; losses incurred, \$138,956.74.

TABLE No. 5.
U. S. Branches of Companies of Foreign Countries—Fire and Marine, 1920.

| BUSINESS IN MAINE | | | | COMPANIES | TOTAL BUSINESS. | | | | |
|--------------------|---------------|-----------------|----------------------|--|------------------|--------------|------------------|----------------|------------------|
| Net risks written. | Net premiums. | Net losses paid | Net losses incurred. | | Admitted assets. | Net surplus. | Deposit capital. | Net premiums. | Net losses paid. |
| \$34,147 00 | \$514 86 | - | - | Alliance Assurance Marine.. | \$1,555,434 88 | \$345,823 56 | \$200,000 00 | \$1,290,790 71 | \$943,533 16 |
| 119,427 00 | 1,800 97 | \$228 38 | \$258 88 | Alpha General..... | 1,032,385 09 | 403,341 99 | 200,000 00 | 455,301 62 | 17,052 21 |
| 4,189,304 00 | 54,624 66 | 22,715 62 | 25,628 62 | Atlas (Fire..... | 5,377,811 15 | 1,367,592 38 | 200,000 00 | 3,842,187 76 | 1,617,488 74 |
| 27,275 00 | 327 54 | - | - | Marine..... | - | - | - | 280,044 22 | 136,625 17 |
| 920,771 00 | 10,600 39 | 2,150 80 | 1,878 55 | British America (Fire..... | 2,209,038 83 | 333,008 88 | 200,000 00 | 1,579,614 64 | 737,423 36 |
| - | - | - | - | Marine..... | - | - | - | 61,901 96 | 45,935 31 |
| 2,141,683 00 | 32,730 97 | 18,508 45 | 18,031 52 | Caledonian (Fire..... | 3,507,178 57 | 731,822 19 | 200,000 00 | 2,092,905 25 | 927,170 26 |
| 3,173 00 | 71 10 | 675 00 | 357 11 | Marine..... | - | - | - | 518,260 29 | 241,295 01 |
| 748,202 00 | 7,980 86 | 1,786 15 | 3,978 22 | City Equitable..... | - | - | - | - | - |
| 3,675,921 00 | 55,595 08 | 45,235 32 | 43,032 58 | Commercial Union (Fire..... | 14,284,524 66 | 4,346,226 65 | 200,000 00 | 6,896,168 24 | 3,868,144 61 |
| 34,311,255 00 | 4,120 76 | 2,268 91 | 2,246 91 | Marine..... | - | - | - | 2,673,926 62 | 1,787,911 74 |
| 1,347,781 00 | 15,357 44 | 5,213 03 | 8,163 03 | Consolidated Assurance..... | 2,239,669 87 | 722,742 79 | 200,000 00 | 2,203,486 79 | 522,294 84 |
| - | - | - | - | Eagle Star & British Domico (Fire..... | 5,032,435 04 | 793,191 81 | 200,000 00 | 4,924,703 95 | 1,757,198 41 |
| 3,470,190 00 | 40,702 99 | 12,171 91 | 12,368 83 | Marine..... | - | - | - | 385,572 76 | 83,892 58 |
| 96,856 00 | 1,286 53 | 283 62 | 406 38 | Indemnity Mutual Marine Liverpool and London Globe (Fire..... | 1,132,109 93 | 246,190 29 | 200,000 00 | 965,995 21 | 715,762 94 |
| 11,412,702 00 | 149,663 46 | 55,620 14 | 61,125 14 | Marine..... | 19,598,895 34 | 4,367,062 53 | 200,000 00 | 12,835,432 88 | 5,339,948 25 |
| 110,700 00 | 1,530 93 | 95 25 | 95 25 | London Assurance (Fire..... | 7,502,640 96 | 2,412,920 54 | 200,000 00 | 1,461,966 35 | 964,844 99 |
| 3,327,515 00 | 47,467 41 | 14,290 76 | 14,373 76 | Marine..... | - | - | - | 3,357,937 15 | 1,328,364 65 |
| 269,315 00 | 787 07 | 148 24 | 148 24 | London and Lancashire Fire Marine..... | 7,001,538 87 | 2,201,941 96 | 200,000 00 | 2,030,630 96 | 1,445,029 13 |
| 2,022,476 00 | 25,300 10 | 9,112 27 | 6,476 00 | Marine..... | - | - | - | 3,332,520 77 | 1,354,384 26 |
| 284,689 00 | 3,357 15 | 3,519 71 | 3,519 71 | Nationale..... | 1,456,519 87 | 267,185 35 | 200,000 00 | 929,886 54 | 429,418 99 |
| 1,066,328 00 | 15,835 58 | 6,036 55 | 5,182 70 | Nippon..... | 1,270,735 40 | 409,399 01 | 200,000 00 | 966,982 72 | 477,180 67 |
| 875,481 00 | 9,454 61 | 361 83 | 595 83 | North British & Mercantile (Fire..... | 12,417,410 27 | 3,599,707 60 | 200,000 00 | 911,346 27 | 199,372 31 |
| 9,556,775 00 | 114,657 04 | 47,785 20 | 67,406 19 | Marine..... | - | - | - | 7,976,054 55 | 3,284,289 25 |
| 463,611 00 | 6,129 37 | 276 72 | 297 42 | Northern Assurance (Fire..... | 9,563,614 56 | 2,913,852 63 | 200,000 00 | 5,214,668 74 | 2,541,127 42 |
| 3,296,449 00 | 49,297 22 | 24,188 21 | 16,840 67 | Marine..... | - | - | - | 5,772,254 64 | 2,641,984 77 |
| 42,219 00 | 557 31 | - | - | Northern Insurance..... | 804,472 51 | 439,965 58 | 200,000 00 | 575,368 50 | 357,070 07 |
| 117,554 00 | 1,898 76 | 2,954 99 | 964 98 | Norwich Union (Fire..... | 5,322,626 17 | 1,084,078 40 | 200,000 00 | 161,870 43 | 352,032 84 |
| 3,202,245 00 | 46,156 54 | 13,077 63 | 16,795 23 | Marine..... | - | - | - | 3,533,652 33 | 1,461,107 11 |
| 161,626 00 | 1,970 55 | - | 2,766 40 | - | - | - | - | 1,216,167 35 | 833,963 47 |

| | | | | | | | | | |
|------------------|----------------|----------------|----------------|---|--------------------|-------------------|-------------------|------------------|------------------|
| 1,442,718 00 | 18,862-32 | 4,788 89 | 6,470 89 | Palatine { Fire..... | 5,240,131 94 | 1,365,170 01 | 200,000 00 | 3,174,023 52 | 1,346,887 21 |
| 46,150 00 | 509 23 | - | - | Marine..... | - | - | - | 444,549 94 | 210,688 89 |
| 227,188 00 | 2,476 84 | 36 98 | 158 98 | Patriotic { Fire..... | 843,971 99 | 308,960 84 | 200,000 00 | 337,445 12 | 119,324 29 |
| | | | | Marine..... | - | - | - | 54,292 54 | 63,291 57 |
| 1,055,651 00 | 15,556 21 | 6,042 65 | 5,187 44 | Phenix (France) { Fire..... | 1,423,453 58 | 234,119 06 | 200,000 00 | 966,982 72 | 477,180 76 |
| 2,224,070 00 | 28,145 17 | 12,969 08 | 12,058 08 | Phoenix Assur. { Fire..... | 6,343,045 13 | 1,800,086 89 | 200,000 00 | 4,051,674 40 | 1,668,960 32 |
| 8,500 00 | 83 05 | - | - | Marine..... | - | - | - | 443,684 33 | 181,649 85 |
| 9,301,140 00 | 121,676 63 | 53,630 00 | 52,813 31 | Royal Fire { Fire..... | 21,107,730 82 | 4,946,335 03 | 200,000 00 | 12,007,984 68 | 4,968,221 21 |
| 1,659,617 00 | 13,371 23 | 658 65 | 1,055 65 | Marine..... | - | - | - | 3,010,810 14 | 1,920,453 15 |
| 1,999,211 00 | 2,217 78 | 10,439 62 | 10,517 62 | Royal Exchange { Fire..... | 5,619,120 32 | 1,471,697 68 | 200,000 00 | 3,033,390 51 | 1,311,804 98 |
| 225,999 00 | 3,001 92 | 661 78 | 948 23 | Marine..... | - | - | - | 1,425,617 54 | 959,241 55 |
| 1,684,682 00 | 12,790 01 | 8,895 54 | 8,921 38 | Scandinavian Am. { Fire..... | 4,436,437 31 | 666,980 44 | 200,000 00 | 1,999,399 15 | 792,966 55 |
| 325,801 00 | 9,735 62 | 2,252 67 | 2,952 67 | Marine..... | - | - | - | 2,554,202 38 | 2,170,630 53 |
| | | | | Scottish Union and National { Fire..... | 6,518,930 57 | 1,330,972 89 | 200,000 00 | 3,804,786 30 | 1,629,116 54 |
| 2,120,299 00 | 28,443 84 | 14,555 75 | 12,274 75 | Marine..... | - | - | - | 767,858 46 | 645,366 27 |
| 127,600 00 | 1,273 47 | 382 51 | 405 51 | State { Fire..... | 1,114,284 01 | 455,670 15 | 200,000 00 | 406,083 16 | 158,983 07 |
| 276,402 00 | 3,175 57 | 1,370 39 | 1,459 89 | Marine..... | - | - | - | 11,856 88 | 11,754 74 |
| 1,400 00 | 9 43 | - | - | Sun { Fire..... | 6,735,720 62 | 1,539,518 83 | 200,000 00 | 3,947,572 50 | 1,553,640 32 |
| 1,761,231 00 | 24,964 87 | 5,148 18 | 5,529 18 | Marine..... | - | - | - | 585,166 36 | 647,112 63 |
| | | | | Tokio Marine & Fire { Fire..... | 4,398,745 32 | 1,523,312 58 | 200,000 00 | 1,376,926 13 | 537,547 40 |
| 317,292 00 | 5,139 52 | 998 38 | 1,368 74 | Marine..... | - | - | - | 954,474 81 | 786,146 23 |
| 64,572 00 | 857 69 | 189 09 | 270 92 | Union Assurance { Fire..... | 2,959,136 70 | 923,231 66 | 200,000 00 | 1,700,559 55 | 628,211 48 |
| 1,621,358 00 | 10,317 13 | 1,436 94 | 2,263 94 | Marine..... | - | - | - | 258,707 93 | 133,127 88 |
| | | | | Union Fire..... | 1,675,197 36 | 270,437 30 | 200,000 00 | 1,217,484 15 | 540,937 29 |
| 1,486,182 00 | 23,631 45 | 10,434 13 | 11,034 32 | Union Insurance Society..... | 7,795,364 52 | 1,581,411 20 | 200,000 00 | 5,359,584 94 | 1,858,485 59 |
| 3,380,485 00 | 41,027 43 | 21,651 34 | 23,640 54 | Marine..... | - | - | - | 2,234,139 89 | 1,369,374 91 |
| 61,366 00 | 597 98 | - | - | Union Marine - Marine..... | 1,416,640 13 | 436,021 35 | 200,000 00 | 1,033,710 06 | 609,788 86 |
| 374 69 | 833 30 | - | - | Union & Phenix Espanol..... | 4,206,487 87 | 46,355 76 | 200,000 00 | 4,532,773 42 | 2,188,848 17 |
| 2,004,259 00 | 29,864 95 | 13,456 60 | 15,462 64 | Urbaine..... | 5,886,648 13 | 791,645 77 | 200,000 00 | 5,528,083 86 | 2,620,106 13 |
| 2,019,285 00 | 27,646 46 | 8,406 69 | 8,056 28 | Warsaw..... | 1,170,788 62 | 213,019 80 | 200,000 00 | 932,746 70 | 539,854 63 |
| 679,570 00 | 7,482 27 | 1,963 49 | 2,113 86 | Western Alliance..... | 1,040,814 37 | 35,690 51 | 200,000 00 | 801,123 86 | - |
| 1,347,781 00 | 15,357 45 | - | - | Western Assur' { Fire..... | 5,279,510 60 | 1,534,842 54 | 200,000 00 | 1,858,536 74 | 860,740 26 |
| 2,556,100 00 | 21,821 28 | 4,593 33 | 8,619 12 | Marine..... | - | - | - | 831,987 69 | 1,103,274 66 |
| 976,390 00 | 3,699 02 | 1,221 96 | 1,697 35 | World Auxil' { Fire..... | 1,325,815 11 | 420,798 86 | 200,000 00 | 761,762 72 | 69,343 26 |
| 2,615,851 00 | 15,567 84 | 3,164 42 | 5,373 23 | Marine..... | - | - | - | 174,121 60 | 19,667 66 |
| 7,482 00 | 104 42 | - | - | | | | | | |
| \$90,952,459 00 | \$1,165,220 20 | \$465,419 64 | \$494,433 92 | **Total { Fire..... | *197,847,046 93 | *\$48,882,333 29 | *\$7,800,000 00 | \$118,661,344 12 | \$49,756,576 00 |
| 38,706,777 69 | 54,710 68 | 12,634 11 | 17,167 75 | Marine..... | - | - | - | 27,697,160 76 | 19,070,979 36 |
| | | | | Aggregate Tables No. 3, 4 & 5 { Fire..... | \$1,062,281,393.15 | *\$281,465,004 39 | *\$114,500,000 00 | \$575,546,502 19 | \$210,032,183 69 |
| \$581,894,794 63 | \$7,223,921 48 | \$2,318,976 74 | \$2,415,286 57 | Marine..... | - | - | - | \$122,752,665 76 | \$78,290,058 18 |
| \$149,339,544 19 | \$ 671,230 00 | \$ 308,452 43 | \$ 314,655 94 | | | | | | |

*Includes Marine Business.

**In addition to business above noted reinsurance was placed by authorized companies on Maine business with companies not authorized as follows:

Amount of insurance, \$16,984,594.00; premiums, \$227,326.44; losses paid, \$98,534.98; losses incurred, \$93,219.85.

TABLE No. 6.
Inter-Insurers—1920.

| BUSINESS IN MAINE. | | | | COMPANIES. | TOTAL BUSINESS. | | | |
|-----------------------|--------------------|--------------------|----------------------|--|-----------------------|-----------------------|-----------------------|-----------------------|
| Net risks written. | Net premiums. | Net losses paid. | Net losses incurred. | | Admitted assets. | Net surpl.s. | Net premiums | Net losses paid. |
| \$387,950 00 | \$2,956 84 | - | - | Canners Exchange..... | \$1,219,167 81 | \$621,625 85 | \$688,359 81 | \$397,289 57 |
| 35,400 00 | 450 93 | - | - | Druggists' Indemnity Exchange..... | 206,019 17 | 129,566 68 | 1,338,384 88 | 23,536 67 |
| 108,800 00 | 1,486 29 | \$42 25 | \$42 25 | Hardware Underwriters..... | 236,694 40 | 143,136 86 | 226,266 16 | 43,288 27 |
| - | - | - | - | Illinois Automobile..... | 381,201 71 | 245,388 64 | 748,286 58 | 321,242 72 |
| 712,416 65 | 10,995 10 | 651 86 | 651 86 | Lumbermen's Underwriters Alliance..... | 2,497,939 97 | 1,320,954 72 | 2,119,464 01 | 883,244 86 |
| 669,749 47 | 17,711 76 | 15,523 97 | 15,523 97 | Man'Lumbermen's Underwriters..... | 1,905,818 96 | 987,471 84 | 1,686,027 66 | 786,822 68 |
| 200,000 00 | *65 19 | - | - | Sprinklered Risk Underwriters..... | 303,755 22 | 190,985 78 | 220,915 81 | 53,586 22 |
| 2,400,000 00 | 5,855 50 | 593 78 | 593 78 | United Shoe Manufacturers..... | 65,879 50 | 24,679 26 | 97,797 93 | 2,944 14 |
| 260,000 00 | 1,458 26 | - | - | Wholesale Grocery..... | 841,963 43 | 455,327 80 | 587,276 99 | 257,904 38 |
| \$4,774,316 12 | \$40,849 49 | \$16,811 86 | \$16,811 86 | Total..... | \$7,658,440 17 | \$4,119,137 67 | \$6,847,810 13 | \$2,769,859 51 |

*Indicates loss.

TABLE No. 7.
Business Transacted by Special Insurance Brokers—1920.

| NAME. | Location. | Date of License. | Risks written. | Premiums. |
|----------------------------|-------------------|-----------------------|---------------------|--------------------|
| Boothby & Bartlett Co..... | Waterville..... | May 14, 1920..... | \$233,568 57 | \$11,057 24 |
| Huskings, George E..... | Lewiston..... | April 7, 1920..... | - | - |
| Morse, Payson & Noyes..... | Portland..... | March 26, 1920..... | 50,000 00 | 750 00 |
| Perry, Arthur C. Co..... | Presque Isle..... | October 14, 1920..... | - | - |
| Total..... | | | \$283,568 57 | \$11,807 24 |

TABLE No. 8.
Life Companies—1920.

| COMPANIES. | TOTAL BUSINESS. | | | |
|------------------------------------|--------------------|----------------------------|---------------------|-----------------------------------|
| | Admitted assets. | Surplus to policy holders. | Policies issued. | Policies in force. Dec. 31, 1920. |
| MAINE COMPANIES. | | | | |
| Maine Indemnity | \$20,320 43 | \$721 38 | \$264,459 00 | \$417,507 00 |
| Union Mutual | 19,125,545 15 | 638,375 04 | 8,605,684 00 | 72,248,892 00 |
| Total | \$19,145,865 58 | \$639,096 42 | \$8,870,143 00 | \$72,666,399 00 |
| COMPANIES OF OTHER STATES. | | | | |
| Aetna | *\$177,502,366 14 | *\$19,027,416 91 | \$207,995,227 01 | \$802,125,276 08 |
| Berkshire | 28,635,351 46 | 838,408 18 | 21,178,920 00 | 122,898,422 00 |
| Columbian National | *19,225,443 71 | *1,214,022 67 | 35,983,065 55 | 139,097,910 80 |
| Connecticut General | *32,258,052 01 | *2,256,322 05 | 91,194,163 63 | 289,611,086 11 |
| Connecticut Mutual | 90,585,733 60 | 3,780,865 52 | 75,394,723 07 | 382,709,528 20 |
| Equitable | *627,141,737 24 | *22,428,131 88 | 483,466,624 00 | 2,258,013,825 00 |
| Fidelity Mutual | 43,171,368 20 | 1,351,703 68 | 44,640,118 00 | 203,908,056 00 |
| Home | 40,465,508 30 | 647,757 33 | 42,951,133 00 | 212,483,100 00 |
| John Hancock | *211,631,483 22 | *10,113,291 04 | 171,324,548 00 | 766,995,993 00 |
| Maryland Assurance | 768,274 82 | 549,210 04 | 3,783,177 00 | 7,566,180 00 |
| Massachusetts Mutual | 131,722,477 48 | 4,907,653 70 | 160,478,925 00 | 728,743 346 00 |
| Metropolitan | *980,913,087 17 | *33,447,852 93 | 847,842,348 00 | 3,220,333,783 00 |
| Mutual Benefit | 280,642,443 97 | 12,755,419 84 | 223,390,065 00 | 1,311,052,551 00 |
| National | 671,000,181 19 | 23,058,543 13 | 423,677,719 00 | 2,357,973,121 00 |
| National | 76,992,472 65 | 4,469,065 19 | 61,602,082 00 | 309,455,304 00 |
| New England Mutual | 104,587,712 86 | 2,734,844 98 | 108,411,136 00 | 560,773,236 00 |
| New York | 966,664,397 19 | 47,262,456 96 | 711,297,638 00 | 3,537,298,756 00 |
| Northwestern Mutual | 472,693,361 90 | 20,754,408 80 | 360,571,033 00 | 2,196,673,032 00 |
| Penn Mutual | 223,713,581 87 | 10,023,255 36 | 174,931,411 00 | 1,029,203,157 00 |
| Phoenix Mutual | 57,168,929 91 | 1,791,986 62 | 57,563,406 00 | 294,348,813 00 |
| Provident Life and Trust | 120,684,274 04 | 8,762,812 42 | 104,621,007 00 | 535,003,953 00 |
| Prudential | *686,327,302 52 | *30,900,910 96 | 490,287,528 00 | 2,255,408,186 00 |
| Security Mutual | 11,331,433 75 | 406,490 71 | 9,618,863 00 | 67,252,413 00 |
| Travelers | *195,034,169 87 | *16,391,800 87 | 346,632,303 00 | 1,142,693,571 00 |
| Union Central | 149,071,315 38 | 6,548,191 97 | 155,297,541 00 | 778,917,578 00 |
| United Life and Accident | 1,860,663 94 | 769,832 67 | 8,390,118 00 | 18,803,144 00 |
| Total | \$6,401,793,124 39 | \$287,192,656 41 | \$5,422,524,822 26 | \$25,529,343,321 19 |
| GROUP INSURANCE | | | | |
| Aetna | - | - | \$287,221,159 00 | \$353,464,065 00 |
| Connecticut General | - | - | 55,071,143 00 | 72,776,847 00 |
| Equitable | - | - | 215,506,299 00 | 398,511,146 00 |
| Metropolitan | - | - | 214,547,572 00 | 280,014,613 00 |
| Prudential | - | - | 29,525,132 00 | 45,711,457 00 |
| Travelers | - | - | 293,822,373 00 | 433,645,422 00 |
| Total | - | - | \$1,095,693,678 00 | \$1,584,123,550 00 |
| Aggregate Ordinary and Group | \$6,420,938,989 97 | \$287,831,752 83 | \$6,527,088,643 26 | \$27,186,133,270 19 |
| Industrial Insurance | | | | |
| Columbian National | - | - | \$271 00 | \$206,469 00 |
| John Hancock | - | - | 111,532,734 00 | 642,671,402 00 |
| Metropolitan | - | - | 589,560,231 00 | 2,879,664,118 00 |
| Morris Plan | \$249,205 39 | \$222,544 78 | 5,092,600 00 | 4,389,100 00 |
| Prudential | - | - | 512,963,135 00 | 2,794,902,131 00 |
| Total | \$249,205 39 | \$222,544 78 | \$10,927,901 084 82 | \$6,321,833,220 00 |

*Includes Group and Accident.

TABLE No. 8.
Life Companies—1920—Concluded.

| COMPANIES. | BUSINESS IN MAINE | | | |
|------------------------------------|-------------------|----------------------------------|--------------------|----------------|
| | Policies issued. | Policies in force Dec. 31, 1920. | Premiums received. | Losses paid. |
| MAINE COMPANIES. | | | | |
| Maine Indemnity | \$264,459 00 | \$417,507 00 | \$13,716 62 | \$4,111 00 |
| Union Mutual | 1,191,628 93 | 10,616,283 73 | 380,216 14 | 326,309 07 |
| Total | \$1,456,087 93 | \$11,033,790 73 | 393,932 76 | 330,420 07 |
| COMPANIES OF OTHER STATES. | | | | |
| <i>Aetna</i> | \$567,300 87 | \$2,455,960 02 | \$66,683 64 | \$128,297 00 |
| Berkshire | 266,921 00 | 739,575 00 | 19,367 26 | 2,000 00 |
| Columbian National | 503,639 00 | 1,675,487 00 | 55,259 70 | 5,298 00 |
| Connecticut General | 740,341 00 | 2,236,804 00 | 81,847 43 | 13,146 00 |
| Connecticut Mutual | 860,028 00 | 6,010,931 00 | 201,242 19 | 104,332 00 |
| Equitable | 970,388 00 | 10,333,147 00 | 365,732 88 | 130,205 11 |
| Fidelity Mutual | 239,464 00 | 1,802,383 00 | 65,165 27 | 7,123 20 |
| Home | 1,231,442 00 | 3,776,356 00 | 141,900 53 | 30,953 00 |
| John Hancock | 537,806 00 | 2,800,481 00 | 88,926 71 | 31,212 00 |
| Maryland Assurance | - | 1,000 00 | 92 44 | - |
| Massachusetts Mutual | 1,669,454 00 | 8,222,635 00 | 287,544 47 | 131,655 00 |
| Metropolitan | 6,911,534 00 | 29,415,130 00 | 1,092,927 35 | 331,320 89 |
| Mutual Benefit | 1,707,513 00 | 11,277,629 00 | 362,276 05 | 172,648 00 |
| Mutual | 2,425,785 12 | 16,181,934 58 | 598,861 25 | 306,063 56 |
| National | 409,991 53 | 3,021,900 77 | 107,038 25 | 60,538 04 |
| New England Mutual | 1,320,671 00 | 7,778,622 00 | 270,421 53 | 149,446 00 |
| New York | 4,128,626 00 | 19,473,314 00 | 764,534 13 | 265,091 07 |
| Northwestern Mutual | 1,794,500 00 | 12,162,432 00 | 420,374 02 | 291,821 90 |
| Penn Mutual | 1,219,699 00 | 9,464,794 00 | 354,729 78 | 97,198 00 |
| Phoenix Mutual | 1,234,047 20 | 4,731,850 81 | 160,702 21 | 89,647 50 |
| Provident Life and Trust | 1,331,659 00 | 6,138,178 00 | 226,793 94 | 25,394 00 |
| Prudential | 2,405,285 00 | 11,390,272 00 | 401,649 85 | 79,330 01 |
| Security Mutual | 93,479 00 | 552,655 53 | 21,855 87 | 6,340 77 |
| Travelers | 2,136,181 00 | 7,381,005 00 | 223,038 70 | 128,999 08 |
| Union Central | 665,595 00 | 1,849,026 00 | 61,351 92 | 48,739 33 |
| United Life and Accident | 504,000 00 | 1,062,500 00 | 36,279 85 | 2,911 16 |
| Total | \$35,875,349 72 | \$181,936,002 71 | \$6,476,597 22 | \$2,639,710 62 |
| GROUP INSURANCE. | | | | |
| <i>Aetna</i> | \$680,200 00 | \$632,150 00 | \$2,265 58 | \$1,500 00 |
| Connecticut General | 144,700 00 | 96,000 00 | 1,193 22 | - |
| Metropolitan | 415,000 00 | 479,800 00 | 7,168 79 | 3,800 00 |
| Prudential | 82,600 00 | 226,200 00 | 3,501 79 | 1,100 00 |
| Travelers | 2,992,500 00 | 6,469,158 00 | 78,590 72 | 35,757 00 |
| Total | \$4,315,000 00 | \$7,903,308 00 | \$92,720 10 | \$42,157 00 |
| Aggregate Ordinary and Group | \$41,646,437 65 | \$200,873,101 44 | \$6,963,250 08 | \$3,012,287 69 |
| INDUSTRIAL INSURANCE. | | | | |
| Metropolitan | \$7,000,646 00 | \$27,718,514 00 | \$1,007,759 72 | \$347,786 78 |
| Morris Plan | 13,400 00 | 13,400 00 | 346 32 | - |
| Prudential | 3,310,190 00 | 14,674,980 00 | 508,393 08 | 96,479 41 |
| Total | \$10,324,236 00 | \$42,407,894 00 | \$1,516,499 12 | \$444,266 19 |

TABLE No. 9.

Accident, Casualty, Liability, Fidelity and Surety (Miscellaneous) Companies—1920.

| COMPANIES. | Admitted assets. | Net surplus. | Capital stock. |
|---|--------------------|------------------|-----------------|
| MAINE COMPANY. | | | |
| Augusta Mutual Plate Glass..... | \$7,802 90 | \$1,497 51 | - |
| COMPANIES OF OTHER STATES AND COUNTIES. | | | |
| Ætna Casualty and Surety..... | \$15,441 106 93 | \$2,849,658 17 | \$2,000,000 00 |
| Ætna Life (Accident Dept.)..... | *177,502,366 14 | *14,027,416 91 | *5,000,000 00 |
| American Credit Indemnity..... | 3,048,255 73 | 664,694 35 | 350,000 00 |
| American Mutual Liability..... | 10,960,636 00 | 1,613,262 28 | - |
| American Surety..... | 14,012,903 38 | 1,308,305 58 | 5,000,000 00 |
| Automobile Mutual..... | 282,357 65 | 6,339 04 | - |
| Boston Casualty..... | 158,940 07 | 33,522 96 | 100,000 00 |
| Brotherhood Accident..... | 327,769 30 | 104,124 71 | 100,000 00 |
| Columbia Casualty..... | 1,603,381 88 | 356,198 51 | 800,000 00 |
| Columbian National Life (Accident Dept.)..... | *19,225,443 71 | *214,022 67 | *1,000,000 00 |
| Commercial Casualty..... | 4,352,898 62 | 450,000 00 | 600,000 00 |
| Commonwealth Casualty..... | 654,706 05 | 37,621 68 | 300,000 00 |
| Connecticut General (Accident Dept.)..... | *32,258,052 01 | *1,456,322 05 | *800,000 00 |
| Continental Casualty..... | 7,329,509 67 | 542,848 71 | 700,000 00 |
| Eastern Casualty..... | 153,681 08 | 20,163 69 | 100,000 00 |
| Employers' Indemnity..... | 2,068,025 79 | 309,727 88 | 700,000 00 |
| Employers' Liability Assurance..... | 29,686,105 54 | 3,345,244 56 | 350,000 00 |
| Equitable Accident..... | 193,967 49 | 43,363 34 | 100,000 00 |
| Equitable Life (Accident Dept.)..... | *627,141,737 24 | *22,328,131 88 | *100,000 00 |
| Federal Casualty..... | 513,689 49 | 203,005 52 | 200,000 00 |
| Federal Mutual Liability..... | 2,261,071 70 | 510,883 84 | - |
| Fidelity & Casualty..... | 24,470,003 77 | 3,337,269 13 | 2,000,000 00 |
| Fidelity & Deposit..... | 12,457,704 42 | 2,124,064 25 | 3,000,000 00 |
| General Accident Fire & Life..... | 7,133,292 92 | 849,108 42 | 250,000 00 |
| Globe Indemnity..... | 12,789,659 34 | 1,379,593 18 | 750,000 00 |
| Hartford Accident..... | 11,162,918 09 | 1,224,159 61 | 1,000,000 00 |
| Hartford Live Stock..... | 1,386,215 76 | 428,833 01 | 500,000 00 |
| Hartford Steam Boiler..... | 9,033,431 10 | 1,927,117 34 | 2,000,000 00 |
| Indemnity Insurance..... | 2,223,495 96 | 866,090 46 | 1,000,000 00 |
| Inter-Ocean Casualty..... | 386,254 94 | 120,017 16 | 200,000 00 |
| Liberty Mutual..... | 7,428,359 35 | 1,032,907 41 | - |
| Lloyds Plate Glass..... | 1,524,141 53 | 288,662 55 | 250,000 00 |
| London Guarantee..... | 16,700,035 49 | 1,451,910 14 | 500,000 00 |
| London & Lancashire Indemnity..... | 3,331,827 16 | 302,547 24 | 750,000 00 |
| Loyal Protective Ins. Co..... | 646,374 61 | 200,624 86 | 100,000 00 |
| Lumber Mutual Casualty..... | 902,296 94 | 275,676 77 | - |
| Lumbermen's Mutual Casualty..... | 1,177,765 35 | 310,159 08 | - |
| Manufacturer's Liability..... | 2,978,014 02 | 455,465 74 | 500,000 00 |
| Maryland Assurance..... | *768,274 82 | *49,210 04 | *500,000 00 |
| Maryland Casualty..... | 28,266,165 24 | 4,266,739 11 | 3,500,000 00 |
| Masonic Protective..... | 1,590,854 70 | 220,901 66 | 100,000 00 |
| Massachusetts Accident..... | 522,413 59 | 119,623 89 | 150,000 00 |
| Massachusetts Bonding & Ins..... | 6,731,783 24 | 554,795 21 | 1,500,000 00 |
| Massachusetts Plate Glass..... | 186,033 73 | 46,562 65 | 100,000 00 |
| Metropolitan Casualty..... | 1,097,203 77 | 102,512 49 | 100,000 00 |
| Metropolitan Life (Accident Dept.)..... | *980,913,087 17 | *33,447,852 93 | - |
| National Casualty..... | 445,052 55 | 123,916 74 | 200,000 00 |
| National Surety..... | 22,217,941 50 | 5,610,481 21 | 5,000,000 00 |
| New Amsterdam Casualty..... | 7,500,384 19 | 540,599 11 | 1,250,000 00 |
| New Jersey Fidelity and Plate Glass..... | 2,085,531 53 | 240,480 73 | 500,000 00 |
| New York Plate Glass..... | 1,478,687 19 | 45,014 24 | 150,000 00 |
| North American Accident..... | 1,017,111 91 | 172,398 25 | 200,000 00 |
| Ocean Accident & Guarantee..... | 16,820,444 19 | 1,723,170 63 | 800,000 00 |
| Peerless Casualty..... | 184,331 61 | 51,460 06 | 100,000 00 |
| Preferred Accident..... | 6,634,113 26 | 1,812,849 06 | 700,000 00 |
| Ref Men's Fraternal..... | 182,182 79 | 63,106 79 | 100,000 00 |
| Ridgely Protective Association..... | 553,236 17 | 182,550 00 | 100,000 00 |
| Royal Indemnity..... | 13,041,609 48 | 2,000,578 52 | 1,000,000 00 |
| Security Mutual Casualty..... | 5,817,774 49 | 2,047,651 26 | - |
| Standard Accident..... | 13,467,997 86 | 1,853,415 01 | 1,500,000 00 |
| Travelers Indemnity Co..... | 8,399,161 45 | 820,080 10 | 1,500,000 00 |
| Travelers Insurance (Accident Dept.)..... | *195,034,169 87 | *10,391,800 87 | *7,500,000 00 |
| Union Indemnity..... | 3,392,122 66 | 452,170 92 | 1,000,000 00 |
| United States Casualty..... | 6,381,700 49 | 708,323 47 | 500,000 00 |
| United States Fidelity & Guaranty..... | 30,575 334 17 | 4,370,277 48 | 4,500,000 00 |
| Total..... | \$2,420,218,902 94 | \$139,029,085 52 | \$63,650,000 00 |

*Includes Life Department

TABLE No. 10.

Maine Business, Accident, Casualty, Liability, Fidelity and Surety (Miscellaneous)—1920.

| COMPANIES. | Premiums received. | Losses paid. |
|---|--------------------|--------------|
| MAINE COMPANY. | | |
| Augusta Mutual Plate Glass, Plate Glass | \$10,791 27 | \$1,936 54 |
| COMPANIES OF OTHER STATES AND COUNTRIES. | | |
| Ætna Casualty and Surety, Liability | 1,410 84 | 1,025 00 |
| Workmen's compensation | 1,787 48 | 695 03 |
| Fidelity | 1,585 19 | - |
| Surety | 1,759 35 | - |
| Plate glass | 6,697 65 | 3,067 27 |
| Steam boiler | 3,352 75 | - |
| Burglary and theft | 5,171 90 | 248 95 |
| Sprinkler | 899 38 | 96 97 |
| Fly wheel | 4,950 00 | - |
| Auto and teams property damage | 12,909 53 | 3,264 98 |
| Ætna Life, Accident | 6,208 13 | 411 07 |
| Health | 2,930 45 | 324 26 |
| Liability | 41,547 85 | 7,094 09 |
| Workmen's compensation | 100,995 31 | 49,044 49 |
| American Credit, Credit | 6,168 26 | - |
| American Mutual Liability, Liability | 21,510 29 | 178 26 |
| Workmen's compensation | 297,292 51 | 98,727 90 |
| Auto and teams property damage | 3,500 64 | 383 16 |
| American Surety Company, Fidelity | 13,364 50 | 1,342 95 |
| Surety | 19,227 83 | †361 49 |
| Burglary and theft | 8,374 65 | - |
| Automobile Mutual Liability, Liability | 8,587 92 | 1,300 00 |
| Auto and teams property damage | 3,877 56 | 942 29 |
| Boston Casualty, Accident | 16 00 | - |
| Brotherhood Accident, Accident* | 1,336 50 | 1,135 05 |
| Columbia Casualty, Liability | 4 75 | - |
| Steam boiler | 530 52 | - |
| Columbian National Life, Accident | 44,292 74 | 23,216 97 |
| Health | 41,197 90 | 26,275 83 |
| Commercial Casualty, Accident | 151 49 | 19 00 |
| Health | 151 49 | - |
| Commonwealth Casualty, Accident | *914 87 | 134 56 |
| Health | - | 210 46 |
| Connecticut General Life, Accident | 1,577 50 | 143 57 |
| Health | 1,178 73 | 34 64 |
| Continental Casualty, Accident | 12,138 16 | 3,222 52 |
| Health | 12,536 76 | 4,824 17 |
| Liability | 322 58 | - |
| Auto and teams property damage | 187 85 | 129 07 |
| Eastern Casualty, Accident* | 60,370 69 | 23,320 40 |
| Employers Indemnity, Accident* | 3,272 33 | 3,442 43 |
| Liability | 226 75 | - |
| Workmen's compensation | 3,177 39 | 774 15 |
| Auto and teams property damage | 33 85 | - |
| Employers' Liability, Accident | 9,681 02 | 2,514 34 |
| Health | 7,323 57 | 5,371 76 |
| Liability | 103,922 51 | 12,817 76 |
| Workmen's compensation | 353,723 36 | 195,031 44 |
| Fidelity | 2,740 30 | - |
| Surety | 5 00 | - |
| Plate glass | 4,276 73 | 1,335 55 |
| Steam boiler | 1,797 69 | 3,872 25 |
| Burglary and theft | 7,229 13 | 619 63 |
| Fly wheel | 1,240 27 | - |
| Auto and teams property damage | 29,447 16 | 10,499 16 |
| Workmen's collective | 17,037 54 | 10,737 22 |
| Equitable Accident, Accident* | 700 15 | 240 29 |
| Equitable Life, Accident | 101 43 | - |
| Health | 205 29 | - |
| Federal Casualty, Accident* | 3,924 27 | 1,825 52 |

TABLE No. 10—Continued.

| COMPANIES. | Premiums received. | Losses paid. |
|---|--------------------|--------------|
| Federal Mutual Liability, Liability | \$14,483 94 | \$588 25 |
| Workmen's compensation | 80,107 48 | 36,984 53 |
| Auto and teams property damage | 2,510 51 | 1,067 92 |
| Fidelity and Casualty, Accident | 3,772 21 | 378 39 |
| Health | 2,460 58 | 635 62 |
| Liability | 14,691 35 | 2,927 55 |
| Workmen's compensation | 5,940 52 | 3,193 95 |
| Fidelity | 1,314 19 | - |
| Surety | 807 20 | - |
| Plate glass | 3,187 03 | 508 79 |
| Steam boiler | 4,754 20 | - |
| Burglary and theft | 3,143 54 | 150 00 |
| Fly wheel | 6,192 78 | 3,082 43 |
| Auto and teams property damage | 2,540 67 | 1,750 71 |
| Fidelity & Deposit, Fidelity | 5,422 80 | 2,102 12 |
| Surety | 9,442 05 | - |
| Burglary and theft | 164 49 | - |
| General Accident (Scotland), Accident | 3,899 01 | 965 25 |
| Health | 2,017 83 | 830 12 |
| Liability | 8,429 90 | 1,056 00 |
| Workmen's compensation | 2,671 83 | 643 98 |
| Burglary and theft | 299 10 | - |
| Auto and teams property damage | 3,518 52 | 1,106 14 |
| Globe Indemnity, Accident | 171 65 | 50 00 |
| Health | 143 50 | 368 38 |
| Liability | 10,536 11 | 484 70 |
| Workmen's compensation | 5,475 62 | 2,182 69 |
| Fidelity | 68 75 | - |
| Surety | 726 67 | - |
| Plate glass | 1,234 42 | 236 61 |
| Burglary and theft | 10,177 06 | 147 18 |
| Auto and teams property damage | 4,830 54 | 1,502 72 |
| Great Eastern, Accident | 116 68 | - |
| Health | 376 29 | - |
| Liability | 621 74 | - |
| Plate glass | 497 43 | - |
| Burglary and theft | 7 84 | - |
| Auto and teams property damage | 699 96 | - |
| Hartford Accident, Accident | 613 70 | - |
| Health | 113 00 | 15 00 |
| Liability | 14,505 88 | 1,239 25 |
| Workmen's compensation | 11,697 25 | 4,263 49 |
| Fidelity | 543 05 | - |
| Surety | 582 88 | - |
| Plate glass | 815 76 | 565 03 |
| Burglary and theft | 2,542 62 | 58 17 |
| Auto and teams property damage | 6,849 65 | 1,405 56 |
| Live stock | 1,310 63 | 900 00 |
| Hartford Live Stock, Live stock | 3,465 61 | 1,072 47 |
| Hartford Steam Boiler, Steam boiler | 22,063 37 | 5,956 27 |
| Fly wheel | 7,217 28 | - |
| Indemnity Insurance, Accident | 28 92 | - |
| Fidelity | 17 50 | - |
| Inter-Ocean Casualty, Accident* | 1,958 60 | 648 45 |
| Liberty Mutual, Liability | 6,941 97 | 22 00 |
| Workmen's compensation | 63,116 68 | 29,702 74 |
| Collision | 172 02 | - |
| Auto and teams property damage | 846 48 | 682 76 |
| Lloyds Plate Glass, Plate glass | 6,793 97 | 1,308 81 |
| London Guarantee and Accident, Accident | 195 27 | - |
| Health | 68 26 | - |
| Liability | 3,303 09 | 876 65 |
| Workmen's compensation | 13,288 35 | 5,533 94 |
| Steam boiler | 76 40 | 18 33 |
| Burglary and theft | 964 25 | - |
| Fly wheel | 1,437 50 | - |
| Auto and teams property damage | 913 40 | 1,215 18 |

TABLE No. 10—Continued.

| COMPANIES. | Premiums received. | Losses paid. |
|--|--------------------|--------------|
| London and Lancashire Indemnity, Accident..... | \$65 00 | - |
| Liability..... | 5,172 02 | \$527 00 |
| Fidelity..... | 27 50 | - |
| Surety..... | †17 77 | - |
| Plate glass..... | 74 94 | 154 15 |
| Burglary and theft | 28 30 | - |
| Auto and teams | 3,246 81 | 1,084 36 |
| property damage | | |
| Loyal Protective, Accident*..... | 40,454 42 | 19,754 08 |
| Lumber Mutual Casualty, Liability..... | 21 98 | - |
| Workmen's compensation..... | 5,267 27 | 2,444 69 |
| Lumbermen's Mutual Casualty, Auto and teams pro- | | |
| perty damage..... | 43 50 | - |
| Manufacturers' Liability Insurance, Liability..... | 64 16 | - |
| Workmen's com- | | |
| penensation..... | 18 00 | - |
| Burglary and theft | 15 80 | - |
| Auto and teams..... | | |
| property damage | 159 96 | - |
| Maryland Assurance, Accident..... | 1,369 50 | 456 06 |
| Health..... | 877 17 | 456 41 |
| Maryland Casualty, Accident..... | 830 80 | 25 00 |
| Health..... | 717 14 | 5 00 |
| Liability..... | 32,423 34 | 4,511 00 |
| Workmen's compensation..... | 43,214 86 | 24,246 89 |
| Fidelity..... | 1,744 53 | - |
| Surety..... | 6,471 75 | 439 58 |
| Plate glass..... | 6,425 14 | 2,569 53 |
| Steam boiler..... | 2,200 30 | 645 37 |
| Burglary and theft..... | 2,071 53 | 311 60 |
| Sprinkler..... | 873 90 | 23 40 |
| Fly wheel..... | 1,937 65 | - |
| Auto and teams property damage..... | 12,934 81 | 9,151 07 |
| Physicians' defense..... | 546 25 | 200 00 |
| Masonic Protective, Accident*..... | 70,913 48 | 32,022 27 |
| Massachusetts Accident, Accident*..... | 22,775 75 | 10,719 66 |
| Massachusetts Bonding, Accident*..... | 19,252 28 | 7,951 26 |
| Liability..... | 5,556 42 | 885 00 |
| Workmen's compensation..... | 189 23 | 25 65 |
| Fidelity..... | 4,104 99 | - |
| Surety..... | 2,964 22 | - |
| Plate glass..... | 4,780 88 | 3,632 91 |
| Burglary and theft..... | 1,348 34 | 496 30 |
| Auto and teams property | 1,987 26 | 297 99 |
| damage..... | | |
| Collision..... | 423 50 | - |
| Massachusetts Plate Glass, Plate glass..... | 338 15 | - |
| Metropolitan Casualty, Plate glass..... | 3,524 45 | 2,042 63 |
| National Casualty, Accident*..... | 1,181 99 | 668 93 |
| National Surety, Fidelity..... | 17,721 49 | 4,703 49 |
| Surety..... | 13,517 68 | 10,695 44 |
| Burglary and theft..... | 5,710 09 | 101 95 |
| New Amsterdam Casualty, Accident..... | 86 50 | - |
| Health..... | 115 00 | - |
| Liability..... | 1,524 36 | - |
| Workmen's compensation..... | 315 89 | 102 92 |
| Fidelity..... | 305 51 | - |
| Surety..... | 2,159 66 | - |
| Plate glass..... | 12 50 | 4 00 |
| Burglary and theft..... | 51 56 | - |
| Auto and teams property | | |
| damage..... | 598 71 | 278 23 |
| New Jersey Fidelity, Liability..... | 467 52 | 25 00 |
| Plate glass..... | 5,167 45 | 2,179 78 |
| Burglary and theft..... | 35 01 | - |
| Auto and teams property damage | 149 33 | 22 00 |
| New York Plate Glass, Plate glass..... | 4,464 35 | 1,543 93 |
| North American Accident, Accident..... | 2,248 73 | 1,688 37 |

TABLE No. 10—Continued.

| COMPANIES. | Premiums received. | Losses paid. |
|---|--------------------|--------------|
| Ocean Accident and Guarantee, Accident..... | \$1,323 64 | \$122 50 |
| Health..... | 302 16 | 459 33 |
| Liability..... | 13,857 20 | 2,523 50 |
| Workmen's compensation..... | 27,274 93 | 13,010 73 |
| Fidelity..... | 169 75 | - |
| Plate glass..... | 2,711 09 | 1,046 50 |
| Steam boiler..... | 8,779 81 | 2,057 97 |
| Burglary and theft..... | 805 85 | - |
| Fly wheel..... | 5,117 12 | - |
| Auto and teams property damage..... | 4,846 70 | 1,644 76 |
| Peerless Casualty, Accident*..... | 44,093 05 | 18,507 47 |
| Preferred Accident, Accident..... | 5,725 23 | 589 81 |
| Health..... | 1,340 90 | 341 52 |
| Liability..... | 4,091 97 | 747 16 |
| Fidelity..... | 78 91 | - |
| Burglary and theft..... | 489 16 | 335 50 |
| Auto and teams property damage..... | 1,541 77 | 668 79 |
| Red Men's Fraternal, Accident*..... | 310 80 | 101 84 |
| Ridgely Protective, Accident*..... | 49,066 67 | 26,771 83 |
| Royal Indemnity, Accident..... | 1,882 30 | 30 00 |
| Health..... | 953 79 | 316 77 |
| Liability..... | 26,384 37 | 5,057 64 |
| Workmen's compensation..... | 38,207 82 | 12,353 00 |
| Fidelity..... | 4,463 48 | 3 00 |
| Surety..... | 4,088 63 | - |
| Plate glass..... | 3,143 14 | 1,156 89 |
| Steam boiler..... | 470 24 | 690 76 |
| Burglary and theft..... | 4,686 91 | 88 00 |
| Fly wheel..... | 7,161 62 | - |
| Auto and teams property damage..... | 11,048 64 | 3,895 79 |
| Security Mutual Casualty, Liability..... | 1,996 06 | 50 00 |
| Workmen's compensation..... | 3,636 39 | 1,545 02 |
| Auto and teams property damage..... | 1,256 56 | 78 35 |
| Standard Accident, Accident..... | 11,431 62 | 2,886 40 |
| Health..... | 3,699 00 | 4,510 43 |
| Liability..... | 17,250 62 | 1,134 42 |
| Workmen's compensation..... | 10,354 90 | 3,792 36 |
| Auto and teams property damage..... | 7,910 68 | 2,029 74 |
| Travelers Indemnity, Accident..... | 356 23 | 40 50 |
| Health..... | 189 24 | - |
| Workmen's compensation..... | 648 43 | - |
| Plate glass..... | 2,119 96 | 988 87 |
| Steam boiler..... | 4,245 04 | - |
| Burglary and theft..... | 5,377 36 | - |
| Auto and teams property damage..... | 22,950 76 | 9,209 61 |
| Travelers Insurance, Accident..... | 46,539 09 | 22,562 64 |
| Health..... | 33,703 75 | 21,396 64 |
| Liability..... | 56,958 88 | 16,352 59 |
| Workmen's compensation..... | 260,721 53 | 131,032 53 |
| Union Indemnity, Accident..... | 2,121 48 | 157 33 |
| Health..... | 3,572 76 | 197 48 |
| Liability..... | 2,006 96 | 1,499 50 |
| Surety..... | 5 00 | - |
| Plate glass..... | 1,686 85 | 58 05 |
| Burglary and theft..... | 48 63 | - |
| Auto and teams property damage..... | 1,867 01 | 699 02 |
| United States Casualty, Accident..... | 1,681 84 | 423 82 |
| Health..... | 577 84 | 174 14 |
| Liability..... | 1,999 15 | 350 00 |
| Workmen's compensation..... | 2,659 53 | 574 71 |
| Plate glass..... | 226 26 | 73 66 |
| Burglary and theft..... | 264 72 | - |
| Auto and teams property damage..... | 917 38 | 229 73 |

TABLE No. 10—Concluded.

| COMPANIES. | Premiums received. | Losses paid. |
|---|-----------------------|-----------------------|
| United States Fidelity and Guaranty, Accident | \$2,127 53† | \$7,019 97 |
| Health | 1,116 50 | 228 91 |
| Liability | 22,108 77 | 5,941 00 |
| Workmen's compensation | 80,138 43 | 49,756 03 |
| Fidelity | 7,625 12 | 2,744 44 |
| Surety | 15,907 84 | 140 21 |
| Plate glass | 6,218 80 | 1,344 64 |
| Burglary and theft | 3,374 33 | 100 75 |
| Auto and teams property damage | 6,227 76 | 2,779 84 |
| Total, Accident | \$481,279 25 | \$214,167 55 |
| Health | 117,868 90 | 66,977 23 |
| Liability | 442,931 25 | 69,213 35 |
| Workmen's compensation | 1,411,920 99 | 665,662 86 |
| Fidelity | 61,297 56 | 10,896 00 |
| Surety | 76,894 65 | 10,434 58 |
| Plate glass | 75,188 22 | 25,754 14 |
| Steam boiler | 48,187 52 | 13,240 95 |
| Burglary and theft | 54,382 17 | 2,658 03 |
| Credit | 6,168 26 | - |
| Sprinkler | 1,773 28 | 120 37 |
| Auto and teams property damage | 150,373 96 | 56,018 93 |
| Fly wheel | 35,254 22 | 3,082 43 |
| Workmen's collective | 17,037 54 | 10,737 22 |
| Live stock | 4,776 24 | 1,972 47 |
| Collision | 595 52 | - |
| Physicians' defense | 546 25 | 200 00 |
| Aggregate | \$2,986,475 78 | \$1,151,136 11 |

*Includes Health.

†Indicates loss.

TABLE No. 11.
Assessment Accident Companies—1920.

| BUSINESS IN MAINE | | COMPANIES. | TOTAL BUSINESS. | | | | | |
|--------------------|--------------|--|------------------|--------------|--------------|-----------------------------------|--------------|-----------------|
| Premiums received. | Losses paid. | | Admitted assets. | Liabilities. | Surplus. | Premiums or assessments received. | Losses paid. | Risks in force. |
| \$77,660 56 | \$53,407 47 | MAINE COMPANIES. | | | | | | |
| 6,843 50 | 2,420 16 | Fraternities Health and Accident | \$24,082 58 | \$15,859 08 | \$8,223 50 | \$84,348 23 | \$56,494 18 | \$221,650 00 |
| | | Prudential Health and Accident | 1,196 84 | 147 53 | 1,049 31 | 6,843 50 | 2,420 16 | 160,800 00 |
| | | COMPANIES OF OTHER STATES. | | | | | | |
| 8,591 04 | 4,618 63 | Fraternal Protective | 180,614 64 | 80,363 87 | 100,250 77 | 246,970 34 | 136,020 64 | 7,475,300 00 |
| 25,168 50 | 10,761 12 | Masonic Mutual Accident | 175,297 27 | 114,667 17 | 60,630 10 | 490,775 49 | 246,258 68 | 34,929,775 00 |
| 1,943 35 | 879 54 | Vermont Accident | 25,852 64 | 4,428 12 | 21,424 52 | 40,912 46 | 18,027 52 | 880,116 00 |
| \$120,206 95 | \$72,086 92 | Total | \$407,043 97 | \$215,465 77 | \$191,578 20 | \$869,850 02 | \$459,221 18 | \$43,667,641 00 |

TABLE No. 12.
Maine French Fraternal Beneficiary Organizations—1920.

| COMPANIES. | Receipts from members. | Total income. | Losses and claims. | Total disbursements. | Total assets. | Total liabilities. |
|--|------------------------|---------------|--------------------|----------------------|---------------|--------------------|
| Institute Jacques Cartier | \$11,344 55 | \$19,022 48 | \$6,089 89 | \$12,684 15 | \$72,644 24 | - |
| Institute Canadien Francais | - | 153 85 | 1,513 74 | 1,681 74 | 6,779 00 | - |
| St. Jean Baptiste Bervolont | 4,742 90 | 9,250 12 | 4,417 52 | 8,768 74 | 49,215 29 | \$15,195 85 |
| Societe de Christopher Colomb | 1,669 50 | 1,836 07 | 1,527 00 | 1,703 40 | 2,916 80 | - |
| Societe St. Jean Baptiste, Brunswick | 2,304 80 | 2,461 81 | 2,231 20 | 2,510 86 | 3,923 83 | 69 00 |
| Societe St. Jean Baptiste, Fairfield | 1,385 75 | 1,473 95 | 1,163 00 | 1,303 00 | 1,929 63 | - |
| Societe St. Jean Baptiste, Lisbon | 50 | 50 | 382 78 | 407 23 | 3,874 85 | - |
| L'Union Lafayette | 1,665 50 | 1,759 41 | 1,131 65 | 1,270 67 | 3,504 95 | - |
| L'Union St. Joseph, Westbrook | 365 00 | 365 00 | 302 30 | 365 00 | 1,258 41 | - |
| Total | \$23,478 50 | \$36,323 19 | \$18,759 08 | \$30,694 79 | \$146,047 00 | \$15,264 85 |

INSURANCE COMMISSIONER'S REPORT

TABLE No. 13.
Fraternal Beneficiary Organizations—1920.

| MAINE BUSINESS. | | | | COMPANIES. | TOTAL BUSINESS. | | | |
|------------------|---------------------------------|---------------------------|---------------------------|---|------------------|-----------------|------------------|----------------------------------|
| Policies issued. | Policies in force Dec. 31, 1920 | Losses paid. | Premiums received. | | Admitted assets. | Liabilities. | Policies issued. | Policies in force Dec. 31, 1920. |
| \$51,000 00 | \$2,548,567 00 | \$102,143 57 27,911 25 | \$104,676 93 43,796 58 | *Ancient Order of United Workmen..... | \$345,859 49 | \$10,485 10 | \$51,000 00 | \$2,548,567 00 |
| | | | | *Maine Central Railroad Relief Association.. | 29,784 74 | 6,462 00 | | |
| \$51,000 00 | \$2,548,567 00 | \$130,054 82 | \$148,473 51 | Total..... | \$375,644 23 | \$16,947 10 | \$51,000 00 | \$2,548,567 00 |
| | | | | COMPANIES OF OTHER STATES. | | | | |
| \$259,500 00 | \$402,000 00 | - | \$11,171 74 | *Alliance Nationale..... | \$4,781,617 93 | \$151,456 92 | \$3,631,497 96 | \$24,281,524 21 |
| 4,500 00 | 296,000 00 | \$6,000 00 | 8,078 08 | *American Benefit Society..... | 23,285 84 | 2,184 07 | 48,000 00 | 1,194,000 00 |
| 126,700 00 | 333,100 00 | 2,453 45 | 6,936 12 | †Association Canado-Americaine..... | 611,138 68 | 15,162 90 | 1,532,100 00 | 11,514,800 00 |
| 53,750 00 | 102,250 00 | 2,867 49 | 4,623 94 | *Catholic Fraternal League..... | 47,958 05 | 5,826 23 | 165,300 00 | 1,288,450 00 |
| 330,000 00 | 3,965,500 00 | 34,000 00 | 52,024 19 | *Catholic Order of Foresters..... | 8,996,570 21 | 235,686 61 | 10,644,000 00 | 160,534,250 00 |
| 220,380 00 | 3,154,229 00 | 69,614 48 | 71,477 75 | *Independent Order of Foresters..... | 43,794,040 12 | 43,142,034 85 | 22,758,922 00 | 172,134,894 00 |
| 2,000 00 | 1,000 00 | 527 00 | 360 65 | *Independent Workmen's Circle of America.. | 86,569 63 | 35,639 96 | 1,150,400 00 | 3,095,500 00 |
| | 3,250 00 | - | 280 64 | *Jewish National Worker's Alliance..... | 136,214 63 | 3,833 08 | 406,500 00 | 1,952,850 00 |
| 378,000 00 | 1,752,600 00 | 8,912 54 | 27,231 90 | †Knights of Columbus..... | 11,627,788 49 | 205,762 86 | 48,140,000 00 | 217,224,510 33 |
| 43,000 00 | 691,459 00 | 5,000 00 | 19,232 61 | †Knights of Pythias..... | 12,451,661 95 | 11,347,320 88 | 15,679,070 00 | 108,865,799 00 |
| 415,550 00 | 1,999,800 00 | 16,217 95 | 48,416 13 | H/Union St. Jean Baptiste d'Amérique..... | 1,575,389 65 | 19,890 69 | 4,583,275 00 | 18,516,075 00 |
| 244,000 00 | 3,750,000 00 | 38,286 49 | 88,314 30 | †Maccabees, The..... | 15,218,773 25 | 2,901,936 96 | 21,893,571 43 | 349,010,268 42 |
| 783,000 00 | 9,243,000 00 | 100,242 00 | 148,592 09 | †Modern Woodmen of America..... | 21,527,565 50 | 2,379,475 15 | 93,797,500 00 | 1,627,671,000 00 |
| 11,250 00 | 55,000 00 | 240 00 | 1,473 36 | †National Fraternal Society of the Deaf..... | 285,101 19 | 2,362 27 | 773,500 00 | 3,855,750 00 |
| 201,500 00 | 3,638,500 00 | 102,000 00 | 120,545 80 | *New England Order of Protection..... | 1,125,368 11 | 82,214 04 | 1,040,500 00 | 30,226,000 00 |
| 99,500 00 | 7,160,000 00 | 12,248 07 | 16,216 00 | *Order of United Commercial Travelers..... | 1,425,322 53 | 241,579 60 | 106,260,000 00 | 498,685,000 00 |
| | | | | *Polish National Alliance..... | 5,445,668 69 | 344,565 74 | 12,179,400 00 | 72,830,800 00 |
| 44,000 00 | 640,000 00 | 300 00 | 1,636 00 | *Railway Mail Association..... | 152,614 35 | 14,418 00 | 5,872,000 00 | 57,488,000 00 |
| 16,000 00 | 717,565 00 | 13,566 00 | 21,762 32 | †Royal Arcanum..... | 9,608,760 14 | 559,542 78 | 11,261,235 00 | 220,142,142 00 |
| 133,250 00 | 2,731,250 00 | 23,694 09 | 47,297 02 | *Royal Neighbors of America..... | 6,212,959 64 | 483,585 26 | 23,357,750 00 | 391,341,000 00 |
| 287,000 00 | 1,703,029 00 | 16,815 98 | 47,024 27 | *Societe des Artisans..... | 4,886,347 50 | 82,963 08 | 4,644,057 00 | 37,869,678 06 |
| 32,350 00 | 83,300 00 | 760 15 | 2,579 34 | *Societe L'Assomption..... | 102,404 81 | 9,100 66 | 354,700 00 | 1,495,400 00 |
| 299,000 00 | 2,183,400 00 | 67,804 83 | 60,786 65 | *United Order of the Golden Cross..... | 135,028 44 | 42,193 32 | 1,277,500 00 | 14,259,975 00 |
| 205,500 00 | 677,300 00 | 6,429 00 | 11,727 29 | *Women's Benefit Association of the Macca- bees..... | 14,585,958 50 | 284,131 75 | 29,572,950 00 | 174,780,256 81 |
| 3,100 00 | 60,800 00 | 1,620 82 | 2,862 88 | *Workmen's Circle..... | 1,431,497 85 | 87,027 36 | 3,754,200 00 | 21,870,900 00 |
| \$4,192,830 00 | \$45,344,332 00 | \$529,600 36 | \$820,651 07 | Total..... | \$166,275,605 68 | \$62,679,894 99 | \$424,777,928 39 | \$4,222,128,822 84 |
| 4,243,830 00 | 47,892,899 00 | 659,655 18 | 969,124 58 | Aggregate..... | 166,651,249 91 | 62,696,842 09 | 424,878,928 39 | 4,224,677,389 84 |

*Admitted assets are based on market value of bonds.
†Admitted assets are based on amortized value of bonds.

SUMMARY OF FIRES

INVESTIGATIONS AND INSPECTIONS

1920

ANNOUNCEMENT

With former records completely overshadowed, an increase of unbelievable proportions, all lines of insurance written in the State of Maine surpassed the brilliant year of 1919 and accords to 1920 the very front ranks of insurance accomplishment, not only for the State, but throughout the country. Such an unprecedented demand for insurance has never been known in the history of this great economic science and while it was thought that 1919 was, comparatively, the high water mark, 1920 like a crystal clear in its accomplishment records wonderful work along the lines of Insurance protection.

FIRE AND MARINE INSURANCE

It was again demonstrated that recognition must be accorded to the protection of material property as provided under insurance written by fire and marine companies creating a deepened and lasting impression of the great steadying factor, providing indemnities in case of fire or marine losses is startlingly clarified in the vision attracted toward the results herewith presented.

In former years it was customary to issue the Summary of Fires, Investigations and Inspections, in a separate pamphlet,

For the present year it was deemed more practical and available to have this portion of the Department's activities in the Annual Report issued. Accordingly the usual comment relating to the new business of the year will be found in the first pages of this report, and deals in a comparative way with the statistics covering fire and marine business for the year 1920, both as relates to premiums received and losses paid for the same period. The number of fires reported to the Department was 2,190, as compared with the previous year of 2,040, a strong and significant fact in its very presentation for greater activity in promulgating Fire Prevention.

REPORTS OF FIRES

The filing of reports to this Department by the Chiefs of Fire Departments and Municipal Officers has unquestionably been of a very much better service during the past year, appreciable improvement has prevailed. The promptness, however, which should obtain in this important work could be somewhat improved upon and it is earnestly urged that sufficient blanks at all times be kept by municipal officers, so these reports may promptly be received. The Department respectfully attracts attention to Chapter 30, Section 47, Revised Statutes 1916, which clearly defines the importance and penalty of this especial subject.

INVESTIGATION OF FIRES

Greater activity than ever in the history of the Department was made along the lines of investigation of fires. While a number of "suspicious" and "unknown" fires have been reported, many of them investigated by the Department or through its direction by the municipal officers, the usual results have been accomplished, several arrests have been made, convictions following, but the largest seeming results have been the moral effect by the Departments determination to check if not stamp out incendiarism at any cost. The number of cases submitted in the pages following represent those only actually investigated at length. A score or more cases were made the

subject of inquiry where natural causes were found to exist, these have not been reported but occasioned more or less work. During the year the Insurance Department received support at the hands of the National Board of Fire Underwriters in assigning one or more of its operatives to assist in special work and due acknowledgment is made at this time for this splendid service rendered without any cost to the State upon the part of the Board. During the year the services of detective agencies, police and sheriff departments have been at various times enlisted in the service of the State in its investigations and it is believed that with the amount of moneys expended a large degree of substantial results have been accomplished.

TIME LIMIT FOR PAYING LOSSES

It has been again demonstrated that this very wise provision as contained under Chapter 53, Section 9, Revised Statutes 1916, is a most opportune law and it has served to hold in abeyance settlements that if previously made might have interfered seriously with subsequent investigations. Maine certainly is in a unique position of its own throughout the country in thus having demonstrated that so important a law was through the initiative of its legislators and has effected protection alike to company and insured.

FIRE PREVENTION

The department in common with others throughout the country joined in the general movement of Fire Prevention Day, October 9th and was accorded the most generous support by the newspapers of the entire state. A campaign of publicity advertising in practically all of the leading journals of the state was conducted by the department and together with placards and posters yielded fine results. So much has been printed during the past year through the department's endeavor to keep the public informed that it is believed that the work so vigorously conducted during the past three years has yielded an interest that is spreading throughout the entire state, and again it is hoped and urged that personal interest be manifested not only in Fire Prevention Day, but that every day should be regarded as "Clean-Up" Day so that the great fire waste

may be speedily reduced and this unnecessary loss to the welfare of humanity should cease. National Fire Prevention Day will again be observed during 1921, and widest scope of work is contemplated. The department bespeaks suggestions from the companies, agents and fire department officials as to the most effective way of making the day the greatest for accomplishment in its history.

LIGHTNING LOSSES

The year has been singularly free from lightning losses upon buildings properly rodded and it is again urged that companies and the insuring public regard the question of having property properly equipped with lightning rods of approved type as one means of avoiding this dangerous form of fire destruction. Every manufacturer licensed in this state must not only furnish a bond for an adequate amount to protect losses in case of buildings being injured that have been rodded, but the equipments used have been subjected to the test required by the department's rulings.

LOSS OF LIFE BY FIRE AND LIGHTNING

| | FIRE | | LIGHTNING | |
|----------|---------------|-----------------|---------------|-----------------|
| | <i>Adults</i> | <i>Children</i> | <i>Adults</i> | <i>Children</i> |
| Bangor | 17 | Macwahoc 1 | Perham 2 | — |
| Cornish | 1 | Mt. Hope 2 | | |
| Gardiner | 1 | No. 21 Plt. 2 | | |
| | | Portland 2 | | |
| | — | — | — | |
| | 19 | 7 | 2 | |

21 adults; 7 children; total 28.

DOMESTIC MUTUAL FIRE COMPANIES

The excellence of the companies organized and conducted under the laws of the state has been generally recognized and to those who employ this means of insurance protection the department is glad to be enabled to assure of the proper conduct of the companies writing business along these lines. Improve-

ment of methods and treatment of their affairs has steadily advanced and the high water mark is being reached in efficiency, solvency and sound management. The department is closely exercising the greatest care in the audit and supervision of the companies writing this especial form of protection.

The findings herewith are made with the sole thought that they may prove availing in such places as may be affected by the several phases of the great work of Insurance so far as relates to fire losses, it is hoped to be helpful to the very limit, without any undue thought of criticism that is not along the lines of proper expansion and development that the foregoing has been and is herewith respectfully submitted.

FIRES INVESTIGATED BY THE INSURANCE DEPARTMENT DURING THE YEAR 1920

WATERFORD

January 17—Owner, Arthur W. Sanborn; occupant, same. Following a lengthy investigation the arrest of Charles E. Williams, South Bridgton was ordered on the charge of arson. Others were implicated but despite an overwhelming presentation of the most direct evidence the jury acquitted all of the accused persons. The trial lasted for several days and excited much comment as to the thoroughness of the investigation by the department. Case closed.

VINALHAVEN

January 30—Owners, Charles S. Roberts and A. F. Creed; occupant, same. An investigation made at the request of the fire insurance companies interested disclosed the fact that while there were many suspicious elements as to the origin of the fire no definite evidence was secured. Case closed.

SWAN'S ISLE

February 4—Owner, V. Reed; unoccupied. An investigation by the Department at the request of the fire inspector of that district indicated that persons unknown had probably used the building for lodging purposes, probably tramps, leaving remnants of having built a fire as indicative of that fact. Nothing definite was discovered warranting any arrests. Case closed.

WATERVILLE

February 7—Owner, Samuel Wein; occupant, same. The report of the Chief of the Fire Department being that the origin of this fire was of a mysterious character prompted the Department to make an investigation, one or two preliminary

hearings following. Nothing being disclosed to justify further action the case was closed.

GARDINER

March 1—Owner, Philip Levine; occupant, same. After a preliminary investigation a fire inquest was ordered, witnesses were examined and as a basis for future action the evidence adduced was presented to the County Attorney. The arrest of Philip Levine and son Charles was ordered and trial had. The case resulted in a disagreement of the jury, later case was reheard and acquittal resulted. Case closed.

CARMEL

March 4—Owners, George L. and Hermanc Debeck Nelson; occupant, same. Assisted by an operative furnished by the National Board of Fire Underwriters the Department fully investigated this case and as a result the arrest of George L. Nelson and his wife was ordered. Both were convicted of the crime of arson, Nelson being sentenced to four years in State's Prison, and his wife, who is known as the Baroness Debeck of London and Paris, to one year in the Bangor jail. While in jail waiting hearing the woman confessed to the crime, which was for the purpose of securing the insurance upon the property. Case closed.

STONINGTON

March 5—Owner, C. U. Russ; occupant, T. E. Boyce. Information lodged with the Department prompted an investigation of the origin of this fire which had many of the elements of suspicious connection. Nothing of a definite character was obtainable, contradictory statements and evidence being presented that completely prevented any definite opinion as to its real cause. Case closed.

DIXMONT

March 21—Owner, Charles A. Butler; occupant, same. From letters written and other evidence secured following rigid investigation it was believed that a son of the owner, whom it

was claimed was demented, probably set this fire. The accused was apprehended and sent to the Bangor State Hospital where he was confined as an irresponsible person. Case closed.

AUBURN

March 27—Owner, H. E. Parker and H. L. Clough; occupant, same. Report of the Fire Chief of Auburn that this fire was of incendiary origin led to vigorous investigation and disclosed that a young boy who had previously been suspected of similar fires was the cause. An arrest was made and the young man subjected to the closest inquiry and while nothing definite upon which might be based evidence sufficient for an indictment was obtained, the authorities were advised to keep a close watch upon the future actions of the accused since which period it would appear that nothing further has occurred, the arrest proving a salutary lesson without any doubt. Case closed.

BELMONT

March 31—Owner, Sarah Nichols; occupant, Abner Young. A fire of suspicious appearance destroyed the property of the above and an investigation made by the municipal authorities upon the request of the Department yielded more or less evidence of an uncertain character. Later an operative from this Department made a personal investigation but could find nothing to link up with connected evidence sufficient to justify further action. Case closed.

TREMONT

March 31—Owner, Joshua Murphy; unoccupied. The municipal authorities reporting this fire as being of suspicious character the Department made an immediate investigation and after questioning those who might have any knowledge of the case was of the opinion that some unknown persons had entered the building for the purpose of shelter, probably the smoking of a pipe or cigarette was the cause for a hurried departure was made according to the evidence that was left behind. Case closed.

MADISON

May 1—Owner, William R. Wyman; unoccupied. Following investigation made by the municipal authorities supplemented by a personal investigation by one of the operatives of the Department this case, which attracted considerable attention and in which the element of suspicion was very strongly apparent, resolved itself into one of these "unknown fires" that will go down as being impossible to check up with any apparent cause or reason. No one could be found who had any definite knowledge that was worth further investigating and despite the fact that reasonable grounds obtained for a suspicion of incendiarism, lacking evidence of a direct nature the investigation was finally abandoned. Case closed.

BLANCHARD

May 11—Owner, Abbie R. Jeffards; unoccupied. Following an investigation made at the instance of the municipal authorities and the insurance companies interested it was finally agreed that fishermen had entered the building for the purpose of lodging, that in all probability smoking ensued and careless use of matches was the cause of the fire. No one was found who could connect any person with the matter in a direct way and the case was finally closed.

GARDINER

May 17—Owner, George E. Macomber; occupants, Ralph Rollins, William H. Hinckley, F. E. and A. W. Strout. The report made by the Chief Engineer of the Gardiner Fire Department indicated that the origin of the fire was of an unknown nature, but private information conveyed to the Department justified an investigation which was made by operative of the Insurance Department, the cause was established of fire originating in the range of the kitchen in the part of the building that is used as a restaurant and that the fire was of accidental origin. Case closed.

KINGMAN

May 21—Owners, Dr. B. R. Somerville, B. L. Boyd, L. L. Somerville and others; occupants, Lindsay Company, Osgood

Company and others. This fire which destroyed a large portion of the business section of the village had from every appearance following the investigation the earmarks of incendiarism. Assisted by an operative from the National Board of Fire Underwriters the Department made an exhaustive investigation of this matter submitting its evidence to the County Attorney. That official did not believe that the facts warranted an attempt to indict and the case was finally closed.

KITTERY

June 6—Owners, Kittery Farmers Union; occupant, same. Following an investigation by the Department assisted by State Detective Tarbox it was found that the building used as a Farmer's Co-operative Store had been broken into, with an object of robbery, and the building fired by accidental means. The arrest of the person suspected followed, it was found that he was demented and was committed to the State Insane Hospital, sufficient circumstances and evidence justified this action, goods having been found in his possession that was unquestionably a portion of the contents of the store. It is quite reasonable to suppose that with the arrest of this person the guilty offender was apprehensible. Case closed.

MILLINOCKET

June 20—Owners, Great Northern Paper Company; occupant, same. The report indicated suspicion that this fire was of incendiary origin, the only clue that could be obtained was that an unknown man was seen near the fire a few minutes before the flames issued from the windows and doors. The identity of the man could not be established and nothing of a definite nature was adduced after several weeks of investigation, case being finally closed.

ATLANTIC

June 28—Owner, Dr. Isaac B. Gage; occupant, same. Following an investigation by the department's investigators supplemented by an operative from the National Board of Fire Underwriters with final evidence being presented to the Coun-

ty Attorney for prosecution it was found of sufficient character and although the evidence in various ways indicated incendiary origin definite proof could not be established that would warrant the arrest of any one and at the suggestion of the County Attorney the investigation was closed.

BOOTHBAY

July 2—Owner, Charles M. Boyd; occupant, same. The house was temporarily unoccupied and upon the return of the owner late at night the buildings were discovered to be on fire. The only solution after an investigation was that someone had previously been occupying the house, unknown to the owner, and had abandoned it a short time before the owner's appearance, in their haste in all probability matches were dropped when they were packing their belongings and loot. Case closed.

AUBURN

July 5—Owner, P. D. Stone; occupant, same. The fire that destroyed the fine set of buildings together with valuable live stock in this case was reported to the Department as being of a "suspicious nature," the investigation being made by municipal authorities at the suggestion of the Department. This was followed by a thorough investigation by an operative of the Insurance Department and it was finally concluded that the fire occurred in or about a gasoline engine which was in one corner of the barn and used in connection with milking. The original rumor that a discharged employee had threatened to burn the buildings was found to have had no bearing upon the actual origin. Case was finally closed.

BATH

July 30—Owner, Lewis E. Spicer; occupant, same. "Supposed incendiary" was the origin as given in the report received by the Department regarding this fire. An investigation disclosed the fact that the fire had its origin in the interior of the building instead of the outside as at first thought by the Chief of the Fire Department. This gave rise to the belief that the

fire was set by some incendiarist, the fire alarm being given by a citizen who stated that he thought it was set from the outside. This fire was absolutely proven to have been from natural causes. Case closed.

ASHLAND

August 15—Owner, Charles Goslin; occupant, same. The municipal authorities reported circumstances that seemingly justified an investigation of this fire, that a former occupant had, because of his being obliged to vacate the house, made certain threats which could not be sustained and accordingly the case was closed.

BOWDOIN

August 26—Theodore Roy; occupant, same. A letter from a citizen of the town directed to the Department indicated that it was the belief of the writer that an incendiary fire was the cause of destroying this building. An investigation being made by an operative of this Department failed to sustain any of the allegations made by the writer of the letter and subsequent interview that followed. It was a case of "row among neighbors," the charges of alleged crime in the setting of this fire was wholly unsustainable following the investigation. Case closed.

BAR HARBOR

September 7—Owner, William P. Keith; unoccupied. An investigation of this fire has attracted considerable attention, not only from companies but from this Department in the scope of its interest. The origin of the fire was not satisfactorily explained, but the fact that certain mortgages and money lending interests were tied up with this matter attracted more or less comment of an adverse nature. The Department ruled that hereafter such transactions must be made public to the company at the time insurance was placed on the property. This case, it is hoped, has furnished abundant evidence for the discontinuance of pernicious practices that boded no good for the interest of the Insurance world. Case closed.

RANDOLPH

September 9—Owner, F. E. Merrill; occupant same. In some unknown way the fire that destroyed this property originated in the nearby garage, no car or gasoline was stored in the building at the time and the cause following an investigation could not be learned, the fire being one of those mysterious occurrences that despite the keenest sort of investigation absolutely disclosed nothing tangible. Case closed.

MONROE

September 12—Owner, Walter H. Nelson; unoccupied. The report given the Department of this fire was that of "Incendiary" the municipal authorities stating a formal investigation satisfied them it was of incendiary origin. The fire occurred at 4.00 A. M., and those who were the first upon the scene of the fire said that a perfect mass of blaze was in progress at that time, that no suspicious circumstances or persons were apparent and that it was of mysterious type of fire, seemingly unexplainable as to its direct origin. Subsequent investigations failed to furnish any additional evidence upon which prosecution could be based. Case closed.

PATTEN

October 3—Owner, Edward C. Joy; occupant, same. The insurance companies interested reported this fire as being one of a mysterious nature that seemingly indicated reasons for investigation. The insurance carried was not of an excessive amount and it seemed difficult to discover a motive. It was suggested that some young boys who were playing in the vicinity of the barn might have indiscreetly used some matches, it was also suggested that one of them was attempting to smoke a cigarette, although the boys denied both of these charges, but it seemingly could not be disproved fully for the boys wavered in their replies after a rigid cross examination, no other evidence was disclosed and it was assumed that this was the cause. Case closed.

DURHAM

October 17—Owner, H. W. Pike; occupant, Hugh O'Connor. The fact that insurance coverage taken within a short time previous to the fire created in the minds of the insurance companies a doubt that the fire was of accidental origin and the attention of the Department was attracted by an adjuster representing the companies interested. Investigations followed and it was clearly apparent that the fire originated from a kitchen range due to some cloth or clothing falling upon the top of the stove by accident. The loss was total and was undoubtedly of origin as above stated. Case closed.

PORTLAND

October 21—Owner, E. LeProhon; occupant, various occupants. This fire was the subject of a very careful investigation upon the part of the Department's own operatives supplemented by representatives from the National Board of Fire Underwriters. Threats claimed to have been made by former occupants was the basis of supposed incendiary origin. Investigations failed to sustain any of the allegations made on the part of the owner and the case was closed.

BATH

October 23—Owner, J. W. Cummings; occupant, James Cameron. An investigation disclosed the fact that in the absence of the occupants some boys sought entrance to the house, two of them being arrested and closely examined by the Police as to their connection. Sufficient evidence was adduced to warrant the court in sentencing both to the Reformatory for an indefinite period where they are at the present time confined. Case closed.

PITSTON

October 25—Owner, A. T. Beckwith; occupant, Augustus Gowell. The selectmen of the town having reported the fire of incendiary origin investigation made by the Department disclosed the fact that the fire originated in the adjoining barn, through exposure was conveyed to the dwelling, both being

total loss. Some one in the vicinity who was assisting in carrying goods from the house immoderately made the statement that "the house had been set fire" but after carefully investigating this could not be proven and the opinion was finally reached that the fire was of accidental origin.

BLUEHILL

November 10—Owner, Sylvester Packing Company; occupant, same. The fire that destroyed this sardine factory involved a loss of more than \$100,000, the companies believed that there was an element of doubt as to the origin of the fire, this together with other rumors regarding financial matters induced the Department to take up the matter in a most thorough way, using not only its own operatives and machinery of Departmental investigation, but this was supplemented by a special agent from the National Board of Fire Underwriters. Several weeks were devoted to running down various clues and the final conclusions were reached that the fire originated from sparks being conveyed to oil waste in the engine room. This seemingly was the only direct clue that could be obtained and while the case was one of much interest both as to the financial value and the origin of the fire the Department felt satisfied that no evidence that had been produced could link the matter with that of an incendiary. Case closed.

GREENVILLE

November 11—Owner, Rebecca W. Crafts; occupant, Arthur A. Crafts Crafts Company, Hollingsworth & Whitney Company and G. A. Luce. The attention of the Department was directed to this case by Chief of the Fire Department as being of incendiary origin. The fire was discovered at its very inception and was extinguished before any real damage occurred. The statement that some oil was thrown on the stairway leading to the building and that an entrance had been forced through a regular doorway of the ground floor, an investigation failed to disclose any one that could be criminally connected with the case and while the element of a suspicious fire was apparent the strictest investigation failed to disclose the guilty person. Case closed.

EAST LIVERMORE

November 24—Owner, Elmer E. Libby; occupant, same. The farm buildings involved in this fire were of large amount and value. Satisfactory causes of the origin was not disclosed in a fire inquest that was held and while there were more or less mysterious matters in connection with the fire disclosing the fact the owner had previously sustained five other fires in various sections of the State, that the insurance was excessive for the risk, nothing was developed that could connect any one with the direct setting of the fire, the case is still open for further investigation.

NEWPORT

December 20—Owner, Dow and Payne; occupants, same. This fire destroying a series of potato storage houses and a large amount of stock, at the request of the interested companies a searching investigation was made and although rumors of many kinds and nature were existent as to the origin of the fire, many charges were made of indefinite nature, nothing was secured that could be regarded as sufficient evidence to warrant the arrest or further investigation. Case closed.

PORTLAND

December 23—Owner, Bernard Shechner; occupant, Empire Manufacturing Company. The investigation made of this fire by the Department's investigator, supplemented by a Special Agent of the National Board of Fire Underwriters, failed to establish any irregular act as the origin of the fire. It was apparently of accidental origin. Case closed.

FRANKFORT

December 24—Owner, Elias H. Rosen; occupant, same. This fire was of destructive scope, carrying with it the nearby buildings owned and occupied by other persons. The origin of the fire was supposed and reported to be of a mysterious nature, an investigation produced no evidence that the fire was other than of accidental origin. Case closed.

AUBURN

December 30—Owner, Raymond E. Cox; occupant, same. The Chief of the Fire Department reported this as suspicious

and probably incendiary. The real origin was never finally discovered and it is supposed to be of accident origin. Case closed.

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% |
| 1913 | 2358 | 2,905,980 00 | .25% | 16.03% |
| 1914 | 2804 | 3,282,950 00 | .36% | 18.79% |
| 1915 | 2677 | 3,930,228 00 | 1.42% | 19.61% |
| 1916 | 2576 | 2,958,118 00 | 1.13% | 15.88% |
| 1917 | 2554 | 3,565,386 00 | .67% | 14.53% |
| 1918 | 2040 | 3,068,923 00 | .69% | 15.39% |
| 1919 | 2040 | 3,029,517 00 | .59% | 14.12% |
| 1920 | 2190 | 3,891,044 00 | .31% | 15.29% |

*May 26th to December 31st.

Summarized Reports of Fire Chiefs and Inspectors—1920

| NAME OF TOWN. | Number of Buildings Inspected. 1920. | NAME OF TOWN. | Number of Buildings Inspected. 1920. |
|--------------------|--------------------------------------|-----------------|--------------------------------------|
| Abbot | All | Harmony | 35 |
| Albany | 7 | Hartford | 1 |
| Albion | 8 | Hartland | Partial |
| Alexander | 13 | Hermon | 221 |
| Allagash Plt. | 2 | Hersey | 47 |
| Amherst | 49 | Hope | 56 |
| Atkinson | 128 | Howland | 157 |
| Auburn | 249 | Houlton | 136 |
| Augusta | 280 | Hudson | 118 |
| Aurora | 25 | Island Falls | 55 |
| Bangor | 700 | Islesboro | 466 |
| Bar Harbor | 10 | Jackman Station | 300 |
| Bethel | 182 | Jay | 21 |
| Biddeford | 523 | Jonesport | 409 |
| Bingham | 25 | Kingfield | 210 |
| Blaine | 224 | Lake View Plt. | 42 |
| Boothbay | 57 | Lakeville Plt. | 16 |
| Boothbay Harbor | 33 | Lang Plt. | 8 |
| Bowdoinham | 125 | Lebanon | 2 |
| Bradley | 140 | Lewiston | 652 |
| Bradford | 25 | Litchfield | All |
| Brewer | Partial | Lovell | 1 |
| Bridgton | 228 | Lowell | All |
| Brighton | 16 | Lowelltown | 35 |
| Brooks | All | Lubec | Partial |
| Brownfield | 239 | Lyman | 33 |
| Brownville Jct. | All | Madrid | 56 |
| Brunswick | 106 | Mattawamkeag | 42 |
| Buxton | 29 | Mechanic Falls | 75 |
| Calais | Partial | Mercer | 50 |
| Canaan | All | Mexico | 37 |
| Canton | 154 | Milford | Partial |
| Cape Elizabeth | 15 | Millinocket | 10 |
| Carthage | 10 | Milo | 513 |
| Castine | All | Monmouth | Partial |
| Castle Hill | 1 | Moose River | 21 |
| China | Partial | Moro Plt. | 30 |
| Clifton | 40 | Monson | 183 |
| Columbia Falls | 75 | Montville | 231 |
| Crystal | 40 | Moscow | 85 |
| Cutler | 10 | Naples | 37 |
| Dallas Plt. | 27 | Newburg | 6 |
| Dennysville | 5 | New Gloucester | All |
| Dover And Foxcroft | 391 | Newport | 25 |
| Dresden Mills | All | New Portland | 1 |
| East Livermore | 46 | New Sharon | 100 |
| East Millinocket | 35 | New Vineyard | 57 |
| Easton | 272 | Nobleboro | Partial |
| Eastport | 9 | Northport | Partial |
| Edgecomb | 1 | Oldtown | 25 |
| Eustis | 54 | Orono | 70 |
| Fairfield | 11 | Orland | 44 |
| Farmingdale | 175 | Orrington | 5 |
| Farmington | 415 | Parkman | 163 |
| Fayette | 20 | Perham | 12 |
| Flagstaff Plt. | 20 | Perry | 9 |
| Fort Fairfield | 180 | Phillips | 20 |
| Forest City | 32 | Poland | 55 |
| Frankfort | All | Portage Lake | All |
| Freedom | 215 | Princeton | 40 |
| Frenchville | 69 | Randolph | 4 |
| Gardiner | 50 | Rangleey | 23 |
| Garland | 25 | Ripley | 85 |
| Glenwood | 15 | Rockland | All |
| Guilford | Partial | Roque Bluffs | 10 |
| Gray | 3 | Sangerville | All |
| Green | 25 | Shirley | 77 |
| Hamlin Plt. | All | Saco | 19 |
| Hampden | 28 | Sedgwick | 70 |

Summarized Reports of Fire Chiefs and Inspectors—1920—Concluded.

| NAME OF TOWN. | Number of Buildings Inspected. 1920. | NAME OF TOWN. | Number of Buildings Inspected. 1920. |
|---------------------|--------------------------------------|-----------------|--------------------------------------|
| Sidney..... | 7 | Topsfield..... | 12 |
| Solon..... | All | Union..... | 80 |
| Somerville..... | 29 | Unity..... | Partial |
| Sorrento..... | All | Vassalboro..... | 75 |
| South Portland..... | 371 | Veazie..... | 34 |
| Sherman..... | 49 | Van Buren..... | 375 |
| Springvale..... | 200 | Vinalhaven..... | 6 |
| Starks..... | Partial | Waite..... | 28 |
| Steuben..... | 75 | Wallgrass..... | 10 |
| Stockholm..... | 173 | Waterboro..... | 1 |
| Stonington..... | 75 | Waterford..... | 28 |
| Sumner..... | 2 | Waterville..... | 288 |
| Swans Island..... | 50 | Westbrook..... | 40 |
| Temple..... | 25 | Wiscasset..... | 1 |
| Thorndike..... | 23 | Woodstock..... | 103 |

The above includes only such cities and towns where inspections were made and officially reported to the department, the previous custom of printing names of all localities inclusive of those failing to make report, has been discontinued. All or partial reports, while failing to specifically state number of buildings inspected, include all or a large majority of the buildings in their respective towns.

TABLE No. 14.
Record of Fires During the Year 1920.

| | Population 1920. | Number of fires. | BUILDING. | | | | CONTENTS. | | | |
|------------------|---------------------|---------------------|---------------------|-----------|--------------------|--------------------|---------------------|-----------|--------------------|--------------------|
| | | | Estimated value. | Damage. | Insurance upon. | Insurance paid. | Estimated value. | Damage. | Insurance upon. | Insurance paid. |
| Acton..... | 603 | 1 | \$1,000 00 | \$350 00 | \$550 00 | \$350 00 | - | - | - | - |
| Albany..... | 410 | 1 | 400 00 | 400 00 | 150 00 | 150 00 | \$600 00 | \$600 00 | \$200 00 | \$200 00 |
| Alfred..... | 890 | 1 | 1,800 00 | 1,800 00 | 1,000 00 | 1,000 00 | 914 00 | 914 00 | 325 00 | 325 00 |
| Andover..... | 757 | 3 | 2,680 00 | 2,680 00 | 900 00 | 900 00 | 3,500 00 | 2,860 00 | 300 00 | 160 00 |
| Anson..... | 2,209 | 8 | 20,636 00 | 6,641 00 | 15,500 00 | 3,995 00 | 263,460 00 | 75,269 00 | *313,500 00 | 75,184 00 |
| Appleton..... | 842 | 2 | 6,800 00 | 6,225 00 | 2,400 00 | 2,225 00 | 2,000 00 | 1,100 00 | - | - |
| Argyle..... | 233 | 1 | 1,500 00 | 1,500 00 | 1,200 00 | 1,200 00 | 300 00 | 25 00 | - | - |
| Ashland..... | 2,173 | 9 | 25,168 00 | 12,713 00 | 17,456 00 | 7,791 00 | 7,744 00 | 6,329 00 | 3,400 00 | 2,685 00 |
| Auburn..... | 15,064 | 54 | 149,446 00 | 35,497 00 | 92,400 00 | 14,526 00 | 58,357 00 | 5,901 00 | 37,450 00 | 3,531 00 |
| Augusta..... | 13,211 | 58 | 151,630 00 | 26,220 00 | 96,107 00 | 18,026 00 | 150,904 00 | 13,358 00 | *165,600 00 | 10,007 00 |
| Aurora..... | 114 | 1 | 3,000 00 | 3,000 00 | 1,500 00 | - | - | - | - | - |
| Avon..... | 380 | 1 | 200 00 | 200 00 | 150 00 | 150 00 | 250 00 | 100 00 | - | - |
| Baileyville..... | 1,137 | 8 | 7,497 00 | 2,922 00 | 7,010 00 | 1,525 00 | 506,765 00 | 3,184 00 | 488,250 00 | 3,169 00 |
| Bangor..... | 24,803 | 119 | 683,912 00 | 26,839 00 | 560,800 00 | 19,337 00 | 259,737 00 | 34,242 00 | 198,100 00 | 20,786 00 |
| Bar Harbor..... | 4,441 | 10 | 27,150 00 | 10,996 00 | 19,900 00 | 986 00 | 44,140 00 | 9,684 00 | 22,600 00 | 6,601 00 |
| Bath..... | 9,396 | 49 | 255,839 00 | 12,254 00 | 166,575 00 | 7,698 00 | 50,801 00 | 6,019 00 | 34,000 00 | 3,183 00 |
| Belfast..... | 4,618 | 13 | 28,450 00 | 2,043 00 | 18,600 00 | 1,543 00 | 22,816 00 | 1,686 00 | 13,300 00 | 886 00 |
| Belgrade..... | 1,037 | 7 | 8,904 00 | 7,617 00 | 3,700 00 | 2,863 00 | 9,288 00 | 3,025 00 | 5,400 00 | 1,425 00 |
| Belmont..... | 335 | 3 | 1,600 00 | 615 00 | 600 00 | 15 00 | 275 00 | 275 00 | - | - |
| Berwick..... | 2,098 | 8 | 11,370 00 | 3,522 00 | 5,400 00 | 1,900 00 | 1,270 00 | 583 00 | 1,200 00 | 583 00 |
| Bethel..... | 1,930 | 6 | 10,570 00 | 4,882 00 | 5,900 00 | 3,388 00 | 2,742 00 | 753 00 | 1,100 00 | 411 00 |
| Biddeford..... | 17,079 | 59 | 252,506 00 | 27,197 00 | 152,325 00 | 16,813 00 | 76,111 00 | 11,173 00 | *222,150 00 | 10,208 00 |
| Bigelow..... | 54 | 1 | 1,200 00 | 1,200 00 | 1,200 00 | 1,200 00 | - | - | - | - |
| Blaine..... | 1,013 | 3 | 4,800 00 | 2,330 00 | 2,650 00 | 830 00 | 2,700 00 | 2,700 00 | - | - |
| Blanchard..... | 175 | 1 | 1,700 00 | 1,700 00 | 1,300 00 | - | - | - | - | - |

INSURANCE COMMISSIONER'S REPORT

| | | | | | | | | | | |
|----------------|-------|----|------------|-----------|-----------|-----------|------------|------------|------------|-----------|
| Bluehill | 1,462 | 2 | 62,223 00 | 62,223 00 | 46,000 00 | 1,000 00 | 105,068 00 | 104,970 00 | 54,800 00 | 300 00 |
| Boothbay | 1,700 | 6 | 5,330 00 | 2,446 00 | 2,950 00 | 1,066 00 | 9,331 00 | 2,792 00 | 5,600 00 | 711 00 |
| Bowdoin | 814 | 2 | 2,200 00 | 1,700 00 | 1,800 00 | - | 200 00 | 200 00 | 200 00 | - |
| Bowdoinham | 1,385 | 1 | 600 00 | 600 00 | - | - | 300 00 | 300 00 | - | - |
| Bradford | 930 | 4 | 3,300 00 | 100 00 | 1,900 00 | - | 4,000 00 | 108 00 | 2,700 00 | - |
| Bradley | 634 | 2 | 2,500 00 | 508 00 | 900 00 | 800 00 | 800 00 | 35 00 | 500 00 | 35 00 |
| Brewer | 5,067 | 15 | 45,250 00 | 3,557 00 | 24,650 00 | 3,557 00 | 9,283 00 | 4,282 00 | 6,600 00 | 3,702 00 |
| Bridgton | 2,666 | 8 | 17,400 00 | 3,380 00 | 11,700 00 | 2,835 00 | 4,021 00 | 1,207 00 | 2,700 00 | 965 00 |
| Bridgewater | 1,238 | 2 | 700 00 | 63 00 | 300 00 | 63 00 | 1,050 00 | 106 00 | 600 00 | 106 00 |
| Bristol | 2,415 | 1 | 2,000 00 | 2,000 00 | 1,500 00 | 1,500 00 | - | - | - | - |
| Brooklin | 936 | 2 | 4,000 00 | 2,544 00 | 2,800 00 | 44 00 | 2,200 00 | 2,200 00 | 1,800 00 | - |
| Brookton | 237 | 1 | 200 00 | 200 00 | - | - | 50 00 | 50 00 | - | - |
| Brownfield | 933 | 1 | 1,497 00 | 1,497 00 | 750 00 | 750 00 | - | - | - | - |
| Brownville | 1,808 | 5 | 45,886 00 | 31,017 00 | 20,900 00 | 14,530 00 | 20,202 00 | 7,181 00 | *20,500 00 | 2,289 00 |
| Brunswick | 6,621 | 10 | 100,000 00 | 43,040 00 | 55,350 00 | 20,506 00 | 15,400 00 | 10,135 00 | 3,000 00 | 135 00 |
| Bucksport | 2,210 | 2 | 5,750 00 | 109 00 | 3,450 00 | 109 00 | - | - | - | - |
| Burnham | 733 | 2 | 10,260 00 | 9,612 00 | 4,600 00 | 4,012 00 | 2,025 00 | 1,913 00 | 1,650 00 | 1,538 00 |
| Buxton | 1,672 | 10 | 15,925 00 | 3,700 00 | 5,700 00 | 681 00 | 3,600 00 | 1,450 00 | 350 00 | 150 00 |
| Calais | 6,110 | 23 | 44,660 00 | 4,324 00 | 29,875 00 | 3,033 00 | 8,166 00 | 3,066 00 | 4,800 00 | 2,684 00 |
| Cambridge | 368 | 1 | - | - | - | - | 1,200 00 | 656 00 | 1,000 00 | 656 00 |
| Camden | 3,012 | 10 | 16,175 00 | 6,503 00 | 15,000 00 | 2,183 00 | 20,144 00 | 7,891 00 | 14,400 00 | 4,393 00 |
| Canaan | 874 | 1 | 1,400 00 | 403 00 | 1,000 00 | 403 00 | 1,350 00 | 75 00 | 1,000 00 | 75 00 |
| Cape Elizabeth | 1,857 | 6 | 18,400 00 | 744 00 | 5,800 00 | 119 00 | 4,995 00 | 2,120 00 | 900 00 | 450 00 |
| Caribou | 5,377 | 15 | 62,307 00 | 16,550 00 | 38,200 00 | 9,597 00 | 162,930 00 | 140,381 00 | 90,000 00 | 69,913 00 |
| Carmel | 1,050 | 2 | 5,000 00 | 5,000 00 | 2,200 00 | 1,000 00 | 28,107 00 | 27,857 00 | 6,600 00 | - |
| Casco | 688 | 1 | 1,000 00 | 1,000 00 | 600 00 | 600 00 | 1,400 00 | 1,300 00 | 150 00 | 150 00 |
| Castine | 932 | 4 | 7,350 00 | 244 00 | 4,000 00 | 66 00 | 20 00 | 20 00 | - | - |
| Charleston | 864 | 2 | 700 00 | 10 00 | 700 00 | 10 00 | 21,000 00 | 192 00 | 18,000 00 | 192 00 |
| Chelsea | 3,216 | 1 | 1,600 00 | 1,600 00 | 1,000 00 | - | 2,250 00 | 1,300 00 | - | - |
| Cherryfield | 1,499 | 3 | 3,191 00 | 1,503 00 | 1,750 00 | 1,162 00 | 669 00 | 555 00 | 450 00 | 336 00 |
| Chesterville | 627 | 1 | 1,000 00 | 1,000 00 | - | - | 2,000 00 | 2,000 00 | - | - |
| China | 1,297 | 3 | 3,000 00 | 104 00 | 1,800 00 | 104 00 | 2,200 00 | 85 00 | 800 00 | 85 00 |
| Clinton | 1,268 | 2 | 1,200 00 | 100 00 | 700 00 | 100 00 | 4,992 00 | 4,992 00 | 3,880 00 | 3,880 00 |
| Columbia | 564 | 1 | 3,000 00 | 3,000 00 | 1,200 00 | - | - | - | - | - |
| Columbia Falls | 663 | 2 | 2,800 00 | 961 00 | 1,500 00 | 161 00 | 700 00 | 230 00 | 400 00 | 30 00 |

TABLE No. 14—Continued.

INSURANCE COMMISSIONER'S REPORT

| | Population 1920. | Number of fires. | BUILDING. | | | | CONTENTS. | | | |
|-----------------------|---------------------|---------------------|---------------------|------------|--------------------|--------------------|---------------------|------------|--------------------|--------------------|
| | | | Estimated value. | Damage. | Insurance upon. | Insurance paid. | Estimated value. | Damage. | Insurance upon. | Insurance paid. |
| Connor..... | 609 | 2 | \$4,600 00 | \$4,600 00 | \$1,600 00 | \$1,600 00 | \$1,744 00 | \$1,744 00 | \$900 00 | \$375 00 |
| Corinna..... | 1,237 | 3 | 6,500 00 | 5,015 00 | 3,700 00 | 15 00 | 400 00 | 375 00 | - | - |
| Corinth..... | 1,042 | 3 | 10,321 00 | 10,321 00 | 5,700 00 | 4,500 00 | 5,300 00 | 3,500 00 | 500 00 | - |
| Cornish..... | 954 | 5 | 8,400 00 | 3,281 00 | 3,450 00 | 1,410 00 | 10,500 00 | 515 00 | 5,620 00 | 415 00 |
| Cornville..... | 720 | 3 | 5,462 00 | 2,112 00 | 4,500 00 | 1,525 00 | 2,000 00 | 20 00 | 500 00 | - |
| Crystal..... | 502 | 1 | 1,800 00 | 1,800 00 | 900 00 | 900 00 | - | - | - | - |
| Cumberland..... | 1,403 | 3 | 5,400 00 | 5,400 00 | 2,900 00 | - | 800 00 | 800 00 | 300 00 | 300 00 |
| Cutler..... | 585 | 1 | 3,500 00 | 3,500 00 | 1,600 00 | 1,600 00 | 1,000 00 | 1,000 00 | - | - |
| Damariscotta..... | 771 | 2 | 4,800 00 | 293 00 | 3,000 00 | 293 00 | - | - | - | - |
| Danforth..... | 1,295 | 6 | 26,050 00 | 3,894 00 | 20,850 00 | 3,519 00 | 6,225 00 | 664 00 | 3,200 00 | 510 00 |
| Denmark..... | 596 | 1 | - | - | - | - | 37,500 00 | 10,357 00 | 37,500 00 | 7,595 00 |
| Det o't..... | 461 | 2 | 3,868 00 | 3,868 00 | 1,150 00 | 450 00 | 2,200 00 | 2,200 00 | - | - |
| Dexter..... | 3,530 | 13 | 202,910 00 | 3,863 00 | 195,950 00 | 1,410 00 | 438,425 00 | 7,202 00 | 429,050 00 | 3,748 00 |
| Dixfield..... | 1,056 | 7 | 6,175 00 | 1,024 00 | 3,200 00 | 24 00 | 5,300 00 | 1,155 00 | 3,555 00 | 155 00 |
| Dixmont..... | 757 | 2 | 1,500 00 | 435 00 | 850 00 | 35 00 | 300 00 | 100 00 | - | - |
| Dover..... | 2,091 | 3 | 9,600 00 | 1,153 00 | 4,450 00 | 38 00 | 517 00 | 182 00 | 100 00 | 65 00 |
| Durham..... | 1,625 | 2 | 3,000 00 | 3,000 00 | 1,625 00 | 1,625 00 | - | - | - | - |
| East Livermore..... | 2,641 | 9 | 25,000 00 | 8,758 00 | 19,800 00 | 1,758 00 | 23,932 00 | 7,662 00 | 13,510 00 | 4,890 00 |
| East Machias..... | 1,392 | 3 | 3,300 00 | 239 00 | 2,000 00 | 19 00 | 175 00 | 175 00 | - | - |
| East Millinocket..... | 923 | 4 | 16,000 00 | 425 00 | 15,500 00 | 425 00 | 6,450 00 | 158 00 | 5,950 00 | 108 00 |
| Easton..... | 1,300 | 3 | 5,496 00 | 3,996 00 | 1,500 00 | 500 00 | 2,859 00 | 2,574 00 | 700 00 | 700 00 |
| Eastport..... | 4,661 | 12 | 163,943 00 | 122,359 00 | 31,096 00 | 3,199 00 | 241,030 00 | 161,051 00 | 11,194 00 | 2,825 00 |
| Eddington..... | 611 | 2 | 1,600 00 | 1,600 00 | 750 00 | 750 00 | 4,575 00 | 4,075 00 | 1,000 00 | - |
| Eliot..... | 1,530 | 2 | 1,900 00 | 1,800 00 | 1,300 00 | 300 00 | 1,200 00 | 1,200 00 | - | - |
| Ellsworth..... | 3,549 | 23 | 30,215 00 | 3,001 00 | 20,300 00 | 986 00 | 15,770 00 | 1,091 00 | 10,900 00 | 591 00 |

| | | | | | | | | | | |
|---------------------|-------|----|------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Embsen..... | 529 | 1 | 81,977 00 | 52,868 00 | 63,000 00 | 1,791 00 | ††- | ††- | 3,000 00 | 2,150 00 |
| Enfield..... | 970 | 2 | 4,360 00 | 3,554 00 | 500 00 | 54 00 | 400 00 | 400 00 | - | - |
| Eustis..... | 508 | 2 | 1,700 00 | 350 00 | - | - | 9,855 00 | 1,863 00 | 4,000 00 | 1,788 00 |
| Exeter..... | 888 | 2 | 13,745 00 | 11,970 00 | 6,000 00 | 4,825 00 | 14,100 00 | 13,255 00 | 7,150 00 | 6,343 00 |
| Fairfield..... | 4,435 | 14 | 129,802 00 | 87,925 00 | 59,500 00 | 2,423 00 | 54,375 00 | 17,224 00 | 42,110 00 | 1,964 00 |
| Falmouth..... | 1,488 | 7 | 65,000 00 | 13,600 00 | 41,500 00 | 3,980 00 | 28,440 00 | 9,224 00 | 10,625 00 | 2,709 00 |
| Farmingdale..... | 823 | 2 | 1,200 00 | 1,200 00 | 600 00 | 600 00 | 2,000 00 | 5 00 | 1,100 00 | 5 00 |
| Farmington..... | 3,216 | 3 | 3,550 00 | 2,084 00 | 1,800 00 | 979 00 | 9,900 00 | 433 00 | 7,600 00 | 283 00 |
| Forest City..... | 79 | 1 | 1,500 00 | 100 00 | 500 00 | 100 00 | - | - | - | - |
| Fort Fairfield..... | 4,381 | 18 | 79,650 00 | 42,177 00 | 40,207 00 | 7,409 00 | 31,660 00 | 20,965 00 | 17,800 00 | 12,492 00 |
| Fort Kent..... | 3,710 | 7 | 20,045 00 | 5,123 00 | 12,800 00 | 4,152 00 | 20,938 00 | 4,860 00 | 10,800 00 | 3,512 00 |
| Foxcroft..... | 1,867 | 3 | 5,200 00 | 363 00 | 3,100 00 | 163 00 | 250 00 | 250 00 | - | - |
| Frankfort..... | 1,157 | 2 | 8,200 00 | 6,755 00 | 5,600 00 | - | 9,250 00 | 8,950 00 | 4,085 00 | - |
| Franklin..... | 1,161 | 1 | 300 00 | 300 00 | 200 00 | 200 00 | 200 00 | 200 00 | - | - |
| Freeport..... | 2,460 | 8 | 19,200 00 | 9,186 00 | 11,000 00 | 3,974 00 | 5,900 00 | 2,800 00 | 3,050 00 | 1,350 00 |
| Friendship..... | 776 | 1 | 2,000 00 | 2,000 00 | 1,000 00 | 1,000 00 | 1,000 00 | 1,000 00 | - | - |
| Gardiner..... | 5,311 | 28 | 81,864 00 | 29,703 00 | 63,000 00 | 25,361 00 | 44,910 00 | 16,246 00 | 37,968 00 | 7,852 00 |
| Garland..... | 817 | 1 | 600 00 | 600 00 | 1,000 00 | - | 500 00 | 100 00 | 1,000 00 | - |
| Georgetown..... | 742 | 1 | 2,500 00 | 2,500 00 | 2,500 00 | - | 1,000 00 | 1,000 00 | 1,000 00 | - |
| Gilead..... | 233 | 1 | 4,000 00 | 4,000 00 | 167 00 | 167 00 | 7,495 00 | 5,795 00 | 333 00 | 333 00 |
| Gorham..... | 2,822 | 4 | 5,750 00 | 954 00 | 3,500 00 | 954 00 | 1,562 00 | 255 00 | 1,600 00 | 255 00 |
| Gouldsboro..... | 1,349 | 2 | 1,700 00 | 518 00 | 1,300 00 | 18 00 | 2,700 00 | 2,700 00 | 2,350 00 | 2,150 00 |
| Gray..... | 1,270 | 3 | 4,400 00 | 3,600 00 | 1,800 00 | 1,800 00 | 1,000 00 | 500 00 | - | - |
| Green..... | 773 | 3 | 1,900 00 | 1,300 00 | 1,300 00 | 400 00 | 5,944 00 | 5,185 00 | 3,800 00 | 3,730 00 |
| Greenville..... | 1,474 | 6 | 9,550 00 | 741 00 | 4,200 00 | 66 00 | 2,090 00 | 640 00 | 1,625 00 | 475 00 |
| Greenwood..... | 664 | 2 | 2,220 00 | 2,220 00 | 950 00 | 950 00 | 316 00 | 316 00 | 66 00 | 66 00 |
| Hallowell..... | 2,864 | 15 | 51,400 00 | 10,555 00 | 27,750 00 | 4,802 00 | 20,262 00 | 8,117 00 | 10,400 00 | 1,792 00 |
| Hancock..... | 843 | 3 | 2,500 00 | 1,111 00 | 1,600 00 | 711 00 | 2,795 00 | 2,357 00 | 2,050 00 | 1,975 00 |
| Harmony..... | 730 | 2 | 3,900 00 | 3,900 00 | 2,150 00 | - | 2,000 00 | 1,000 00 | 850 00 | - |
| Harpwell..... | 1,650 | 8 | 11,200 00 | 3,165 00 | 8,350 00 | 2,565 00 | 1,440 00 | 345 00 | 1,200 00 | 225 00 |
| Harrington..... | 1,020 | 2 | 1,600 00 | 1,600 00 | 750 00 | 750 00 | - | - | - | - |
| Harrison..... | 967 | 4 | 24,600 00 | 154 00 | 23,545 00 | 154 00 | 10,800 00 | 73 00 | 10,400 00 | 73 00 |
| Hartland..... | 1,176 | 2 | 3,500 00 | 2,379 00 | 2,000 00 | 2,000 00 | 1,200 00 | 600 00 | - | - |
| Hebron..... | 603 | 2 | 11,418 00 | 11,418 00 | 3,995 00 | 3,657 00 | 4,702 00 | 4,202 00 | 1,848 00 | 1,848 00 |
| Hermon..... | 1,210 | 4 | 8,600 00 | 5,616 00 | 2,600 00 | 466 00 | 2,025 00 | 1,025 00 | - | - |

TABLE No. 14—Continued.

| | Population 1920. | Number of fires. | BUILDING. | | | | CONTENTS. | | | |
|----------------------|---------------------|---------------------|---------------------|-------------|--------------------|--------------------|---------------------|------------|--------------------|--------------------|
| | | | Estimated value. | Damage. | Insurance upcn. | Insurance paid. | Estimated value. | Damage. | Insurance upcn. | Insurance paid. |
| Hodgdon..... | 1,153 | 4 | \$18,818 00 | \$14,149 00 | \$7,300 00 | \$1,206 00 | \$10,451 00 | \$5,273 00 | \$1,100 00 | \$3,598 00 |
| Hollis..... | 1,284 | 2 | 4,000 00 | 500 00 | 1,500 00 | 500 00 | 1,200 00 | 121 00 | 500 00 | 100 00 |
| Houlton..... | 5,845 | 30 | 97,295 00 | 16,491 00 | 64,700 00 | 8,844 00 | 71,817 00 | 16,723 00 | 53,000 00 | 9,097 00 |
| Howland..... | 494 | 1 | 500 00 | 500 00 | 400 00 | - | 800 00 | 800 00 | 400 00 | - |
| Indian Township..... | 55 | 1 | 450 00 | 450 00 | 300 00 | 300 00 | 275 00 | 275 00 | 200 00 | 200 00 |
| Island Falls..... | 1,686 | 4 | 11,540 00 | 981 00 | 8,100 00 | 541 00 | 250 00 | 250 00 | 200 00 | 200 00 |
| Jackman..... | 667 | 1 | 1,600 00 | 518 00 | 1,000 00 | 518 00 | - | - | - | - |
| Jay..... | 2,987 | 6 | 16,160 00 | 7,091 00 | 7,800 00 | 65 00 | 34,647 00 | 29,353 00 | 15,400 00 | 6,381 00 |
| Kennebunk..... | 3,099 | 11 | 67,000 00 | 33,509 00 | 32,850 00 | 13,229 00 | 17,800 00 | 44,035 00 | 10,300 00 | 3,781 00 |
| Kennebunkport..... | 2,130 | 7 | 10,000 00 | 685 00 | 5,100 00 | 685 00 | 3,300 00 | 263 00 | 2,500 00 | 263 00 |
| Kineo Pt..... | 48 | 1 | - | - | - | - | 315,000 00 | 150 00 | 315,000 00 | 14 00 |
| Kingman..... | 741 | 2 | 33,534 00 | 15,633 00 | 25,250 00 | 12,003 00 | 10,014 00 | 8,964 00 | 6,600 00 | 5,005 00 |
| Kittery..... | 3,533 | 9 | 37,200 00 | 10,331 00 | 25,175 00 | 3,131 00 | 15,364 00 | 9,098 00 | 12,200 00 | 6,209 00 |
| Knox..... | 511 | 3 | 1,000 00 | 542 00 | 300 00 | 42 00 | 2,300 00 | 908 00 | 200 00 | 8 00 |
| Lake View Pt..... | 245 | 4 | 11,500 00 | 282 00 | 4,150 00 | 222 00 | 1,000 00 | 204 00 | 1,000 00 | 204 00 |
| Lamoine..... | 482 | 2 | 2,178 00 | 1,683 00 | 1,200 00 | 1,200 00 | - | - | - | - |
| Lebanon..... | 1,316 | 5 | 6,622 00 | 2,157 00 | 4,400 00 | 1,435 00 | 3,000 00 | 2,550 00 | 1,000 00 | - |
| Lec..... | 742 | 1 | 175 00 | 50 00 | 100 00 | 50 00 | 400 00 | 75 00 | 200 00 | 50 00 |
| Leeds..... | 960 | 1 | 2,500 00 | 2,500 00 | 900 00 | 900 00 | 800 00 | 800 00 | 100 00 | 100 00 |
| Levant..... | 707 | 1 | 1,100 00 | 1,100 00 | 700 00 | 700 00 | 500 00 | 146 00 | 300 00 | 146 00 |
| Lewiston..... | 26,247 | 133 | 971,066 00 | 36,110 00 | †1,184,206 00 | 14,170 00 | 828,107 00 | 43,416 00 | *1,216,130 00 | 4,992 00 |
| Limestone..... | 1,203 | 4 | 8,500 00 | 1,653 00 | 7,560 00 | 453 00 | 3,000 00 | 1,599 00 | 2,500 00 | 1,099 00 |
| Limington..... | 980 | 4 | 7,000 00 | 7,000 00 | 2,600 00 | - | 4,583 00 | 3,083 00 | 950 00 | - |
| Lisbon..... | 4,116 | 9 | 16,500 00 | 1,113 00 | †26,500 00 | 1,113 00 | 505,700 00 | 825 00 | *722,500 00 | 825 00 |
| Littleton..... | 1,026 | 2 | 2,600 00 | 2,600 00 | 1,200 00 | 1,200 00 | - | - | - | - |

INSURANCE COMMISSIONER'S REPORT

67

| | | | | | | | | | | | | |
|----------------|-------|----|------------|-----------|-----------|-----------|--------------|-----------|--------------|---|-----------|---|
| Livermere | 1,100 | 1 | 800 00 | 800 00 | 400 00 | - | - | - | - | - | - | - |
| Lowell | 259 | 1 | 1,500 00 | 1,500 00 | 1,000 00 | 1,000 00 | 500 00 | 500 00 | - | - | - | - |
| Lubec | 3,363 | 3 | 1,060 00 | 1,060 00 | 600 00 | 600 00 | 861 00 | 364 00 | 600 00 | - | 145 00 | - |
| Ludlow | 412 | 1 | 1,500 00 | 1,500 00 | 700 00 | 700 00 | - | - | - | - | - | - |
| Lyman | 615 | 2 | 600 00 | 600 00 | 450 00 | 450 00 | 2,500 00 | 50 00 | 1,000 00 | - | 50 00 | - |
| Machias | 2,089 | 6 | 10,200 00 | 1,588 00 | 7,900 00 | 1,588 00 | 8,000 00 | 330 00 | 4,500 00 | - | 330 00 | - |
| Madison | 3,379 | 16 | 33,789 00 | 7,235 00 | 22,900 00 | 3,564 00 | 5,460 00 | 1,264 00 | 3,620 00 | - | 1,264 00 | - |
| Manchester | 601 | 1 | 2,000 00 | 2,000 00 | - | - | - | - | - | - | - | - |
| Mapleton | 1,120 | 5 | 13,300 00 | 1,452 00 | 7,125 00 | 541 00 | 10,859 00 | 9,820 00 | 4,150 00 | - | 620 00 | - |
| Mars Hill | 1,511 | 5 | 14,540 00 | 9,742 00 | 8,350 00 | 4,002 00 | 26,617 00 | 25,045 00 | 8,135 00 | - | 5,159 00 | - |
| Ma'ardis | 650 | 1 | 2,000 00 | 2,000 00 | 1,000 00 | 1,000 00 | 5,900 00 | 237 00 | 4,000 00 | - | 237 00 | - |
| Mechanic Falls | 1,678 | 5 | 12,031 00 | 3,912 00 | 5,500 00 | 1,481 00 | 5,428 00 | 2,374 00 | 2,850 00 | - | 1,043 00 | - |
| Mexico | 2,065 | 8 | 20,450 00 | 2,856 00 | 13,700 00 | 1,281 00 | 3,156 00 | 2,186 00 | 3,050 00 | - | 280 00 | - |
| Milford | 967 | 1 | 2,400 00 | 2,400 00 | 1,000 00 | 1,000 00 | 1,500 00 | 1,300 00 | 500 00 | - | 500 00 | - |
| Millinocket | 3,368 | 25 | 103,619 00 | 17,959 00 | 83,350 00 | 16,202 00 | 2,013,932 00 | 7,118 00 | 1,990,260 00 | - | 6,968 00 | - |
| Milo | 2,556 | 8 | 288,300 00 | 10,199 00 | 79,300 00 | 99 00 | 281,100 00 | 2,559 00 | 82,800 00 | - | 1,409 00 | - |
| Milton | 204 | 1 | 3,000 00 | 3,000 00 | - | - | 2,400 00 | 2,400 00 | 1,500 00 | - | 1,500 00 | - |
| Monmouth | 1,386 | 3 | 7,500 00 | 3,795 00 | 4,900 00 | 795 00 | 3,000 00 | 1,900 00 | 100 00 | - | 100 00 | - |
| Monroe | 872 | 4 | 5,000 00 | 4,800 00 | 2,250 00 | 225 00 | 2,950 00 | 2,950 00 | 400 00 | - | - | - |
| Monson | 1,243 | 2 | 2,500 00 | 32 00 | 1,700 00 | 32 00 | 5,000 00 | 2,500 00 | 2,500 00 | - | - | - |
| Monticello | 1,297 | 1 | 2,800 00 | 2,800 00 | 750 00 | 750 00 | 1,000 00 | 1,000 00 | - | - | - | - |
| Montville | 850 | 2 | 1,000 00 | 575 00 | 200 00 | 75 00 | 400 00 | 400 00 | - | - | - | - |
| Moscow | 518 | 1 | 1,200 00 | 1,200 00 | 600 00 | 600 00 | - | - | - | - | - | - |
| Mt. Desert | 1,569 | 3 | 14,500 00 | 4,137 00 | 11,500 00 | 137 00 | 1,200 00 | 800 00 | 500 00 | - | - | - |
| Moxie Gore | 25 | 1 | 1,650 00 | 1,650 00 | 1,000 00 | 1,000 00 | - | - | - | - | - | - |
| Naples | 736 | 2 | 5,500 00 | 1,520 00 | 3,500 00 | 1,020 00 | 400 00 | 400 00 | - | - | - | - |
| Newcastle | 1,066 | 4 | 13,000 00 | 977 00 | 3,300 00 | 427 00 | 3,500 00 | 390 00 | 2,400 00 | - | 390 00 | - |
| New Gloucester | 1,228 | 6 | 11,900 00 | 4,170 00 | 8,450 00 | 145 00 | 500 00 | 250 00 | - | - | - | - |
| Newport | 1,747 | 7 | 29,600 00 | 18,079 00 | 18,200 00 | 1,454 00 | 27,640 00 | 27,890 00 | 22,000 00 | - | 500 00 | - |
| New Portland | 882 | 4 | 5,400 00 | 1,300 00 | 700 00 | - | 11,700 00 | 1,245 00 | 5,700 00 | - | - | - |
| Newry | 271 | 2 | 1,600 00 | 1,030 00 | 600 00 | 30 00 | 2,000 00 | 300 00 | 1,000 00 | - | 300 00 | - |
| New Sharon | 955 | 1 | 2,029 00 | 2,029 00 | 1,300 00 | 1,300 00 | 1,889 00 | 894 00 | 1,400 00 | - | 855 00 | - |
| Nobleboro | 775 | 4 | 9,982 00 | 2,352 00 | 7,050 00 | 2,040 00 | 1,500 00 | 386 00 | 1,100 00 | - | 386 00 | - |
| Norridgewock | 1,608 | 3 | 2,900 00 | 65 00 | 1,600 00 | 47 00 | 4,100 00 | 96 00 | 3,000 00 | - | 59 00 | - |
| North Berwick | 1,777 | 4 | 7,300 00 | 1,080 00 | 5,900 00 | 58 00 | 22,455 00 | 13,028 00 | 19,000 00 | - | 12,403 00 | - |

TABLE No. 14—Continued.

INSURANCE COMMISSIONER'S REPORT

| | Population 1920. | Number of fires. | BUILDING. | | | | CONTENTS. | | | |
|------------------------------------|---------------------|---------------------|---------------------|------------|--------------------|--------------------|---------------------|------------|--------------------|--------------------|
| | | | Estimated value. | Damage. | Insurance upon. | Insurance paid. | Estimated value. | Damage | Insurance upon. | Insurance paid. |
| Northeast Harbor (Mt. Desert)..... | - | 2 | \$7,600 00 | \$2,981 00 | \$3,600 00 | \$2,039 00 | \$1,200 00 | \$1,076 00 | \$500 00 | \$500 00 |
| Northport..... | 518 | 3 | 3,318 00 | 2,618 00 | 1,000 00 | 1,000 00 | 1,450 00 | 576 00 | 150 00 | 150 00 |
| North Yarmouth..... | 686 | 1 | 5,000 00 | 250 00 | 250 00 | 250 00 | - | - | - | - |
| Norway..... | 3,002 | 9 | 15,900 00 | 2,341 00 | 8,200 00 | 206 00 | 7,300 00 | 4,068 00 | 2,500 00 | 68 00 |
| No. 21 Pt. (Washington Co.)..... | 81 | 1 | 300 00 | 300 00 | - | - | 150 00 | 150 00 | - | - |
| Oakfield..... | 928 | 1 | 4,000 00 | 100 00 | 2,800 00 | 100 00 | 14,800 00 | 1,039 00 | 10,000 00 | 925 00 |
| Oakland..... | 2,257 | 3 | 6,897 00 | 6,461 00 | 5,564 00 | 5,564 00 | 4,000 00 | 1,741 00 | 4,000 00 | 1,150 00 |
| Old Orchard..... | 961 | 7 | 22,000 00 | 267 00 | 19,500 00 | 267 00 | 7,600 00 | 73 00 | 6,700 00 | 73 00 |
| Old Town..... | 6,317 | 22 | 52,780 00 | 8,250 00 | 34,800 00 | 6,765 00 | 47,686 00 | 26,884 00 | 33,100 00 | 19,754 00 |
| Orient..... | 187 | 1 | 1,500 00 | 219 00 | 800 00 | 219 00 | - | - | - | - |
| Orland..... | 1,224 | 4 | 3,145 00 | 1,850 00 | 1,800 00 | 605 00 | 915 00 | 452 00 | 200 00 | 152 00 |
| Orono..... | 3,555 | 15 | 102,114 00 | 8,912 00 | 76,700 00 | 8,490 00 | 18,111 00 | 2,225 00 | 12,075 00 | 1,897 00 |
| Orrington..... | 1,219 | 5 | 14,180 00 | 8,900 00 | 6,650 00 | 2,870 00 | 3,500 00 | 2,800 00 | 250 00 | - |
| OxBow Pt..... | 181 | 1 | - | - | - | - | 1,300 00 | 1,300 00 | 880 00 | 880 00 |
| Oxford..... | 1,221 | 3 | 7,300 00 | 3,518 00 | 3,300 00 | 2,318 00 | 3,000 00 | 714 00 | 1,000 00 | 714 00 |
| Paris..... | 3,436 | 11 | 25,802 00 | 16,062 00 | 10,100 00 | 5,110 00 | 202,683 00 | 18,609 00 | 179,685 00 | 13,875 00 |
| Patten..... | 1,406 | 3 | 9,100 00 | 7,800 00 | 5,150 00 | 1,950 00 | 15,600 00 | 5,550 00 | 850 00 | 700 00 |
| Perham..... | 785 | 3 | 8,500 00 | 6,550 00 | 4,000 00 | 3,050 00 | 5,500 00 | 5,000 00 | 2,000 00 | 2,000 00 |
| Phillips..... | 1,423 | 2 | 6,000 00 | 3,025 00 | 1,200 00 | 25 00 | 1,000 00 | 950 00 | - | - |
| Phippsburg..... | 1,079 | 1 | 1,000 00 | 1,000 00 | 600 00 | 600 00 | - | - | - | - |
| Pittsfield..... | 2,891 | 10 | 29,911 00 | 3,084 00 | 19,329 00 | 2,729 00 | 11,674 00 | 1,071 00 | 8,000 00 | 1,020 00 |
| Pittston..... | 954 | 5 | 4,700 00 | 2,280 00 | 2,650 00 | 80 00 | 3,268 00 | 2,511 00 | 2,140 00 | 1,710 00 |
| Poland..... | 1,382 | 3 | 6,800 00 | 5,514 00 | 4,000 00 | 14 00 | 2,115 00 | 2,115 00 | - | - |
| Porter..... | 864 | 2 | 6,000 00 | 470 00 | 3,000 00 | 319 00 | 1,500 00 | 150 00 | - | - |
| Portland..... | 58,571 | 289 | 3,802,030 00 | 187,470 00 | 2,336,276 00 | 52,673 00 | 1,629,582 00 | 70,899 00 | 1,280,079 00 | 42,373 00 |

| | | | | | | | | | | |
|------------------|-------|----|------------|------------|-------------|-----------|------------|------------|-------------|-----------|
| Pownal | 625 | 2 | 700 00 | 700 00 | 200 00 | 200 00 | 600 00 | 600 00 | - | - |
| Presque Isle | 5,179 | 27 | 222,886 00 | 56,191 00 | 178,848 00 | 33,847 00 | 482,166 00 | 77,374 00 | 209,237 00 | 53,552 00 |
| Princeton | 1,091 | 4 | 5,600 00 | 1,750 00 | 2,700 00 | 1,050 00 | 20,700 00 | 517 00 | 20,503 00 | 517 00 |
| Randolph | 1,017 | 3 | 11,625 00 | 9,211 00 | 6,500 00 | 5,811 00 | 6,926 00 | 5,233 00 | 5,500 00 | 2,756 00 |
| Raymond | 677 | 1 | 750 00 | 100 00 | 500 00 | 100 00 | 350 00 | 23 00 | 200 00 | 23 00 |
| Rockland | 8,174 | 23 | 351,794 00 | 179,383 00 | 204,820 00 | 53,328 00 | 456,755 00 | 157,987 00 | 383,396 00 | 64,241 00 |
| Rockport | 2,622 | 4 | 4,700 00 | 1,095 00 | 3,650 00 | 1,095 00 | 850 00 | 70 00 | 600 00 | 45 00 |
| Roxbury | 311 | 5 | 7,500 00 | 7,500 00 | 9,250 00 | - | 25,572 00 | 23,475 00 | 5,250 00 | 5,250 00 |
| Rumford | 6,777 | 19 | 187,650 00 | 29,636 00 | 1294,150 00 | 25,936 00 | 258,721 00 | 34,769 00 | 92,200 00 | 27,091 00 |
| Saco | 6,583 | 24 | 92,300 00 | 3,212 00 | 72,600 00 | 3,275 00 | 349,980 00 | 5,247 00 | *497,900 00 | 4,397 00 |
| St. George | 2,201 | 3 | 1,200 00 | 720 00 | 1,000 00 | 520 00 | 300 00 | 12 00 | 300 00 | 12 00 |
| Sanford | 9,049 | 35 | 136,800 00 | 11,925 00 | 101,250 00 | 7,874 00 | 22,929 00 | 4,388 00 | 14,375 00 | 2,463 00 |
| Sangerville | 1,319 | 1 | 14,050 00 | 3,036 00 | 10,100 00 | 2,718 00 | 2,800 00 | 279 00 | 2,400 00 | 279 00 |
| Scarboro | 1,945 | 4 | 6,300 00 | 252 00 | 3,500 00 | 175 00 | 1,200 00 | 70 00 | 800 00 | 700 00 |
| Searsmont | 828 | 3 | 4,200 00 | 1,531 00 | 2,900 00 | 931 00 | 709 00 | 709 00 | 600 00 | 532 00 |
| Searsport | 1,444 | 4 | 3,500 00 | 3,100 00 | 2,400 00 | 900 00 | 3,800 00 | 2,110 00 | 2,300 00 | 110 00 |
| Sebago | 536 | 3 | 11,000 00 | 1,155 00 | 3,500 00 | 155 00 | - | - | - | - |
| Sebec | 546 | 2 | 1,200 00 | 1,200 00 | 400 00 | 400 00 | 2,143 00 | 378 00 | 1,300 00 | 135 00 |
| Sedgwick | 909 | 2 | 7,000 00 | 240 00 | 2,650 00 | 40 00 | 4,000 00 | 80 00 | 3,000 00 | 80 00 |
| Shapleigh | 691 | 1 | 1,500 00 | 1,500 00 | 700 00 | - | 750 00 | 750 00 | 400 00 | - |
| Sherman | 1,053 | 4 | 7,100 00 | 5,383 00 | 3,650 00 | 2,933 00 | 1,000 00 | 1,000 00 | - | - |
| Sidney | 927 | 3 | 15,200 00 | 9,340 00 | 5,675 00 | 5,331 00 | 6,648 00 | 4,686 00 | 2,800 00 | 1,796 00 |
| Skowhegan | 5,341 | 15 | 93,938 00 | 24,824 00 | 73,850 00 | 11,901 00 | 125,306 00 | 34,538 00 | 89,450 00 | 21,160 00 |
| Smithfield | 427 | 1 | - | - | - | - | 1,328 00 | 113 00 | 1,200 00 | 102 00 |
| Smyrna Mills | 411 | 1 | - | - | - | - | 2,782 00 | 1,318 00 | 1,675 00 | 1,192 00 |
| Solon | 1,034 | 3 | 10,000 00 | 8,020 00 | 5,200 00 | 20 00 | 7,000 00 | 5,800 00 | 6,000 00 | - |
| South Berwick | 2,935 | 3 | 26,700 00 | 529 00 | 9,200 00 | 343 00 | - | - | - | - |
| South Portland | 7,471 | 26 | 69,800 00 | 9,560 00 | 42,975 00 | 2,685 00 | 23,054 00 | 2,477 00 | 17,600 00 | 1,177 00 |
| Standish | 1,637 | 5 | 9,300 00 | 5,379 00 | 3,950 00 | 1,457 00 | 12,084 00 | 5,038 00 | 3,700 00 | 805 00 |
| Steuben | 890 | 3 | 4,050 00 | 4,050 00 | 1,700 00 | 700 00 | 1,491 00 | 1,091 00 | 100 00 | 100 00 |
| Stetson | 480 | 2 | 6,000 00 | 6,000 00 | 2,500 00 | 2,500 00 | 4,500 00 | 3,500 00 | 200 00 | 200 00 |
| Stockton Springs | 1,103 | 1 | 500 00 | 100 00 | 500 00 | 100 00 | - | - | - | - |
| Stonington | 2,038 | 2 | 1,482 00 | 1,082 00 | 1,300 00 | 900 00 | 852 00 | 752 00 | 300 00 | 300 00 |
| Strong | 720 | 1 | 200 00 | 200 00 | - | - | 650 00 | 650 00 | - | - |
| Surry | 734 | 3 | 3,035 00 | 2,935 00 | 1,900 00 | 1,850 00 | 924 00 | 814 00 | 500 00 | 500 00 |

TABLE No. 14—Concluded.

| | Population 1920. | Number of fires. | BUILDING. | | | | CONTENTS. | | | |
|---------------------------------|---------------------|---------------------|---------------------|------------|--------------------|--------------------|---------------------|-----------|--------------------|--------------------|
| | | | Estimated value. | Damage. | Insurance upon. | Insurance paid. | Estimated value. | Damage. | Insurance upon. | Insurance paid. |
| Swans Island..... | 749 | 2 | \$2,300 00 | \$2,010 00 | \$1,100 00 | \$910 00 | \$438 00 | \$438 00 | \$400 00 | \$100 00 |
| Thomaston..... | 2,205 | 3 | 13,802 00 | 2,384 00 | 5,450 00 | 1,567 00 | 2,240 00 | 1,427 00 | 1,700 00 | 887 00 |
| Topsham..... | 2,016 | 4 | 3,500 00 | 271 00 | 1,500 00 | 271 00 | 4,000 00 | 58 00 | 2,400 00 | 58 00 |
| Twp. A-R-5 (Aroostook Co.)..... | - | 1 | 800 00 | 800 00 | - | - | 3,000 00 | 3,000 00 | - | - |
| Twp. C-R-2 (Aroostook Co.)..... | - | 1 | 750 00 | 750 00 | 400 00 | 400 00 | 300 00 | 150 00 | - | - |
| Twp. 4. (Hancock Co.)..... | - | 1 | - | - | - | - | 138,210 00 | 4,500 00 | 5,000 00 | 181 00 |
| Tremont..... | 1,116 | 3 | 1,200 00 | 40 00 | 800 00 | 40 00 | 700 00 | 562 00 | 700 00 | 562 00 |
| Troy..... | 768 | 1 | 1,800 00 | 1,800 00 | 1,000 00 | - | 500 00 | 400 00 | - | - |
| Unity..... | 899 | 1 | 1,500 00 | 1,500 00 | 1,000 00 | - | 500 00 | 500 00 | - | - |
| Van Buren..... | 3,065 | 10 | 76,925 00 | 55,220 00 | 26,000 00 | 5,736 00 | 14,060 00 | 9,037 00 | 10,850 00 | 5,477 00 |
| Vassalboro..... | 2,077 | 6 | 6,650 00 | 226 00 | 4,100 00 | 226 00 | 500 00 | 22 00 | 500 00 | 22 00 |
| Veazie..... | 557 | 3 | 10,077 00 | 5,834 00 | 5,500 00 | 3,507 00 | 13,790 00 | 11,503 00 | 3,500 00 | 2,919 00 |
| Vinna..... | 403 | 1 | 1,500 00 | 1,500 00 | 850 00 | - | 800 00 | 650 00 | - | - |
| Vinhaven..... | 2,334 | 2 | 2,286 00 | 2,286 00 | 2,367 00 | 1,686 00 | 3,014 00 | 1,948 00 | 2,833 00 | 2,696 00 |
| Wade..... | 318 | 2 | 3,000 00 | 1,050 00 | 1,300 00 | 350 00 | - | - | - | - |
| Waldoboro..... | 2,656 | 3 | 2,300 00 | 162 00 | 1,700 00 | 132 00 | - | - | - | - |
| Wales..... | 499 | 2 | 3,000 00 | 242 00 | 2,000 00 | 61 00 | 1,200 00 | 10 00 | 700 00 | 10 00 |
| Wallagrass..... | 1,004 | 3 | 14,000 00 | 17 00 | 2,800 00 | 17 00 | 2,300 00 | 2,300 00 | 1,000 00 | 1,000 00 |
| Warren..... | 1,812 | 4 | 2,200 00 | 1,225 00 | 1,400 00 | 25 00 | 2,700 00 | 638 03 | 975 00 | 325 00 |
| Washburn..... | 1,582 | 5 | 7,141 00 | 3,588 00 | 4,700 00 | 2,183 00 | 852 00 | 852 00 | 750 00 | 750 00 |
| Washington..... | 814 | 2 | 2,041 00 | 2,041 00 | 1,000 00 | 1,000 00 | 739 00 | 739 00 | 100 00 | 100 00 |
| Waterboro..... | 997 | 1 | 400 00 | 400 00 | 200 00 | 200 00 | 100 00 | 100 00 | - | - |
| Waterford..... | 934 | 3 | 14,235 00 | 7,410 00 | 10,950 00 | 5,490 00 | 4,034 00 | 3,327 00 | 2,500 00 | 1,243 00 |
| Waterville..... | 11,458 | 27 | 78,487 00 | 15,604 00 | 56,900 00 | 7,451 00 | 103,162 00 | 33,876 00 | 87,150 00 | 14,129 00 |
| Wayne..... | 595 | 2 | 3,573 00 | 3,573 00 | 2,000 00 | 1,000 00 | 2,750 00 | 1,550 00 | 50 00 | - |

| | | | | | | | | | | |
|----------------------|-------|-------|-----------------|----------------|----------------|--------------|-----------------|----------------|-----------------|--------------|
| Webster..... | 1,213 | 3 | 1,100 00 | 620 00 | 700 00 | 420 00 | 540,100 00 | 562 00 | 540,100 00 | 562 00 |
| Weld..... | 574 | 1 | 2,558 00 | 2,558 00 | 1,100 00 | 1,100 00 | 1,249 00 | 689 00 | 200 00 | 195 00 |
| Wells..... | 1,908 | 8 | 42,550 00 | 2,571 00 | 27,000 00 | 1,521 00 | 5,365 00 | 433 00 | 2,550 00 | 368 00 |
| West Bath..... | 230 | 2 | 2,400 00 | 925 00 | 1,550 00 | 575 00 | 2,800 00 | 1,050 00 | 2,000 00 | 50 00 |
| Westbrook..... | 8,281 | 33 | 106,250 00 | 24,998 00 | 55,100 00 | 3,351 00 | 32,950 00 | 9,588 00 | 18,950 00 | 1,925 00 |
| Westfield..... | 689 | 3 | 13,500 00 | 4,180 00 | 9,300 00 | 2,080 00 | 38,308 00 | 1,576 00 | 24,500 00 | 15 00 |
| West Gardiner..... | 629 | 2 | 6,500 00 | 6,500 00 | 1,500 00 | - | 2,300 00 | 1,100 00 | - | - |
| Weston..... | 390 | 1 | - | - | - | - | 8,500 00 | 1,498 00 | 975 00 | 975 00 |
| Whitefield..... | 1,856 | 2 | 4,000 00 | 1,365 00 | 1,675 00 | 365 00 | 1,400 00 | 411 00 | 500 00 | 11 00 |
| Whitneyville..... | 258 | 1 | 3,500 00 | 3,500 00 | - | - | 2,500 00 | 2,500 00 | - | - |
| Wilton..... | 2,143 | 4 | 6,600 00 | 96 00 | 5,100 00 | 96 00 | 7,000 00 | 97 00 | 5,400 00 | 97 00 |
| Windham..... | 1,954 | 6 | 4,500 00 | 3,025 00 | 2,000 00 | 1,125 00 | 42,800 00 | 3,345 00 | **45,200 00 | 745 00 |
| Windsor..... | 700 | 2 | 1,400 00 | 1,207 00 | 700 00 | 7 00 | 1,300 00 | 900 00 | - | - |
| Winn..... | 655 | 1 | 1,300 00 | 1,300 00 | 1,000 00 | - | 300 00 | 300 00 | - | - |
| Winslow..... | 2,701 | 5 | 7,600 00 | 140 00 | 4,200 00 | 40 00 | 1,850 00 | 382 00 | 1,000 00 | 332 00 |
| Winter Harbor..... | 590 | 2 | 5,200 00 | 3,050 00 | 4,500 00 | 1,450 00 | 500 00 | 500 00 | - | - |
| Winterport..... | 1,582 | 3 | 3,825 00 | 2,125 00 | 2,000 00 | 900 00 | 5,620 00 | 1,259 00 | 4,900 00 | 739 00 |
| Winthrop..... | 2,114 | 3 | 5,050 00 | 104 00 | 3,550 00 | 104 00 | 550 00 | 5 00 | 550 00 | 5 00 |
| Wiscasset..... | 1,283 | 3 | 12,200 00 | 5,057 00 | 4,700 00 | 37 00 | 5,000 00 | 5,000 00 | 2,400 00 | - |
| Woodland..... | 1,161 | 8 | 15,800 00 | 10,366 00 | 8,890 00 | 6,116 00 | 6,700 00 | 4,725 00 | 2,400 00 | 1,225 00 |
| Woolwich..... | 808 | 1 | 200 00 | 200 00 | - | - | 3,000 00 | 3,000 00 | 2,500 00 | - |
| Yarmouth..... | 2,358 | 14 | 52,200 00 | 33,807 00 | 13,150 00 | 1,602 00 | 4,550 00 | 2,525 00 | 2,200 00 | 125 00 |
| York..... | 2,802 | 7 | 19,442 00 | 8,037 00 | 8,825 00 | 5,035 00 | 59,285 00 | 4,564 00 | 35,300 00 | 3,986 00 |
| I Miscellaneous..... | | 69 | 88,200 00 | 1,470 00 | 61,500 00 | 1,488 00 | 32,455 00 | 718 00 | 22,480 00 | 656 00 |
| Total..... | | 2,190 | \$11,470,800 00 | \$2,111,918 00 | \$7,892,443 00 | \$716,899 00 | \$12,223,668 00 | \$1,779,126 00 | \$10,706,494 00 | \$705,265 00 |

*Blanket insurance. †Covers contents. **Includes building. ††Included with building.
 ‡ Includes fires where damage less than \$100. has occurred.

TABLE No. 15.
Showing Classes, Value, Etc., of Property Destroyed During 1920.

| PROPERTY. | BUILDING | | | | CONTENTS. | | | |
|----------------------------------|------------------|------------|-----------------|-----------------|------------------|------------|----------------|-----------------|
| | Estimated value. | Damage. | Insurance upon. | Insurance paid. | Estimated value. | Damage. | Insurance upon | Insurance paid. |
| Amusement property..... | - | - | - | - | \$5,000 00 | \$10 00 | \$2,700 00 | \$10 00 |
| Automobiles..... | - | - | - | - | 31,473 00 | 7,646 00 | 27,980 00 | 2,874 00 |
| Bakeries..... | \$23,650 00 | \$1,160 00 | \$12,800 00 | \$660 00 | 32,557 00 | 21,968 00 | 21,775 00 | 8,343 00 |
| Bank and offices..... | 388,500 00 | 3,310 00 | 325,100 00 | 1,059 00 | 13,925 00 | 2,653 00 | 7,500 00 | 458 00 |
| Barns and stables..... | 92,839 00 | 48,671 00 | 43,075 00 | 18,170 00 | 42,053 00 | 27,866 00 | 17,500 00 | 9,134 00 |
| Livery stables..... | 16,188 00 | 12,489 00 | 7,600 00 | 601 00 | 14,467 00 | 12,817 00 | 11,900 00 | 8,550 00 |
| Beef and packing house..... | 14,700 00 | 10,241 00 | 10,000 00 | - | 44,905 00 | 15,358 00 | 44,500 00 | 214 00 |
| Boiler and power houses..... | 4,525 00 | 1,275 00 | 1,000 00 | - | 770,650 00 | 900 00 | 743,400 00 | 250 00 |
| Bottling house..... | 15,060 00 | 75 00 | 11,500 00 | - | - | - | - | - |
| Bowling alley and pool room..... | 8,000 00 | 3,883 00 | 5,456 00 | 3,239 00 | 6,285 00 | 3,913 00 | 4,675 00 | 2,773 00 |
| Chemical works..... | 43,312 00 | 33,487 00 | 28,395 00 | - | 89,515 00 | 6,968 00 | 89,510 00 | 6,863 00 |
| Church..... | 122,000 00 | 1,868 00 | 89,905 00 | 1,753 00 | 15,067 00 | 556 00 | 14,000 00 | 439 00 |
| City and town property..... | 106,702 00 | 116,213 00 | 124,200 00 | 13,150 00 | 22,524 00 | 15,149 00 | 12,000 00 | - |
| Club and lodge rooms..... | 112,100 00 | 12,897 00 | 89,000 00 | 5,055 00 | 24,525 00 | 1,338 00 | 19,400 00 | 1,313 00 |
| Coal and wood yards..... | 223,730 00 | 1,089 00 | 199,977 00 | 1,072 00 | 40,645 00 | 8,162 00 | 21,700 00 | 6,377 00 |
| Croceries..... | - | - | - | - | 4,000 00 | 124 00 | 4,000 00 | 124 00 |
| Dwellings..... | 3,565,924 00 | 428,930 00 | 2,231,845 00 | 214,270 00 | 1,066,949 00 | 243,446 00 | 618,985 00 | 75,448 00 |
| Dwellings and barns..... | 159,750 00 | 93,460 00 | 86,550 00 | 40,253 00 | 44,248 00 | 31,583 00 | 14,325 00 | 7,506 00 |
| Dye house..... | - | - | - | - | 200,000 00 | 398 00 | *306,000 00 | 398 00 |
| Factories (Canning)..... | 139,243 00 | 122,085 00 | 3,396 00 | 1,325 00 | 237,780 00 | 162,397 00 | 7,944 00 | 2,083 00 |
| Barrel..... | 6,000 00 | 3,722 00 | 4,500 00 | - | 5,575 00 | 3,349 00 | 3,500 00 | - |
| Candy..... | 20,000 00 | 1,410 00 | 11,000 00 | - | 6,500 00 | 1,524 00 | 7,200 00 | 22 00 |
| Fruit and vegetables..... | - | - | - | - | 9,500 00 | 283 00 | 7,600 00 | 283 00 |
| Shoe..... | 40,000 00 | 50 00 | 36,006 00 | 50 00 | 101,175 00 | 1,198 00 | 78,500 00 | 901 00 |
| Starch..... | 14,255 00 | 13,655 00 | 9,000 00 | 4,000 00 | 153,329 00 | 138,429 00 | 75,000 00 | 66,000 00 |
| Toy..... | 7,423 00 | 7,423 00 | 3,000 00 | - | 8,165 00 | 6,661 00 | 7,100 00 | 4,820 00 |
| Farm buildings..... | 269,759 00 | 218,257 00 | 130,920 00 | 76,260 00 | 95,603 00 | 80,486 00 | 37,594 00 | 26,554 00 |
| Dwellings..... | 160,971 00 | 75,611 00 | 75,770 00 | 24,149 00 | 49,537 00 | 27,214 00 | 21,875 00 | 10,092 00 |
| Barns..... | 16,250 00 | 9,919 00 | 6,250 00 | 4,242 00 | 8,825 00 | 6,301 00 | 4,335 00 | 2,498 00 |

| | | | | | | | | |
|--|--------------|------------|-------------|-----------|--------------|------------|---------------|-----------|
| Fish curing and packing..... | 107,500 00 | 60,260 00 | 85,000 00 | - | 105,568 00 | 105,173 00 | 55,500 00 | 705 00 |
| Foundries..... | 18,919 00 | 1,525 00 | 14,500 00 | 1,525 00 | 632 00 | 495 00 | 600 00 | 495 00 |
| Garage, private..... | 78,162 00 | 5,295 00 | 65,500 00 | 2,186 00 | 20,091 00 | 6,592 00 | 16,900 00 | 468 00 |
| Public..... | 164,140 00 | 31,179 00 | 107,700 00 | 2,711 00 | 84,571 00 | 58,497 00 | 49,756 00 | 2,983 00 |
| Hospitals..... | 40,500 00 | 234 00 | 28,500 00 | 234 00 | 4,500 00 | 138 00 | 4,500 00 | 138 00 |
| Hotels, boarding and lodging houses..... | 432,900 00 | 31,834 00 | 352,825 00 | 22,377 00 | 440,963 00 | 6,574 00 | 406,000 00 | 5,408 00 |
| Summer..... | - | - | - | - | 30,969 00 | 3,452 00 | 14,800 00 | 3,174 00 |
| Laundries..... | 1,000 00 | 10 00 | - | - | 1,000 00 | 500 00 | - | - |
| Lumber and lumber yards..... | 500 00 | 500 00 | - | - | 271,451 00 | 34,030 00 | 247,500 00 | 29,312 00 |
| Lumber camps..... | 200 00 | 200 00 | - | - | 8,625 00 | 1,623 00 | 975 00 | 975 00 |
| Marble and granite works..... | - | - | - | - | 2,050 00 | 196 00 | 12,550 00 | 196 00 |
| Manufactories, unclassified..... | 70,500 00 | 130 00 | 70,300 00 | 130 00 | 3,700 00 | 238 00 | 2,850 00 | 40 00 |
| Mercantile buildings..... | 252,819 00 | 43,168 00 | 188,823 00 | 27,389 00 | 80,135 00 | 38,231 00 | 51,934 00 | 22,091 00 |
| Mill, cotton..... | 500,000 00 | 139 00 | *900,000 00 | 139 00 | 724,000 00 | 2,145 00 | *754,230 00 | 2,145 00 |
| Dowell..... | 10,280 00 | 10,280 00 | 7,717 00 | 967 00 | 61,042 00 | 33,704 00 | 29,383 00 | 9,005 00 |
| Grain and feed..... | 21,300 00 | 8,046 00 | 9,500 00 | - | 15,000 00 | 13,800 00 | 9,000 00 | - |
| Paper and pulp..... | 152,827 00 | 88,121 00 | *261,850 00 | 36,144 00 | 795,710 00 | 26,558 00 | 501,650 00 | 24,389 00 |
| Saw..... | 68,910 00 | 62,403 00 | 6,550 00 | 1,521 00 | 317,950 00 | 108,784 00 | 351,380 00 | 90,872 00 |
| Woolen..... | 195,238 00 | 939 00 | *196,400 00 | 581 00 | 947,200 00 | 3,700 00 | *1,169,000 00 | 1,113 00 |
| Potato houses..... | 45,509 00 | 36,514 00 | 25,800 00 | 8,406 00 | 111,271 00 | 62,400 00 | 74,850 00 | 21,228 00 |
| Printing establishment..... | - | - | - | - | 5,150 00 | 18 00 | 5,150 00 | 18 00 |
| Railroad property (Electric)..... | 28,000 00 | 28,000 00 | - | - | 547,100 00 | 4,437 00 | 1,090,600 00 | 1,062 00 |
| Railroad property (Steam)..... | 15,200 00 | 24,600 00 | 700 00 | - | 900 00 | 900 00 | - | - |
| Restaurant..... | 169,985 00 | 11,637 00 | 148,850 00 | 5,467 00 | 72,710 00 | 19,938 00 | 51,050 00 | 2,675 00 |
| Restaurant and store..... | 54,834 00 | 19,490 00 | 36,789 00 | 18,316 00 | 33,200 00 | 7,149 00 | 21,668 00 | 3,987 00 |
| Sail lofts..... | - | - | - | - | 1,600 00 | 24 00 | 1,300 00 | 24 00 |
| School buildings..... | 1,000,876 00 | 150,300 00 | 189,638 00 | 27,438 00 | 267,974 00 | 24,069 00 | 55,700 00 | 12,479 00 |
| Shops, auto supply..... | 30,000 00 | 504 00 | 10,000 00 | 504 00 | - | - | - | - |
| Barber..... | 5,962 00 | 2,580 00 | 4,500 00 | 2,118 00 | 3,891 00 | 791 00 | 4,200 00 | 791 00 |
| Blacksmith..... | 8,563 00 | 2,596 00 | 4,050 00 | 1,233 00 | 6,459 00 | 1,980 00 | 3,650 00 | 1,606 00 |
| Carpenter..... | 21,500 00 | 3,256 00 | 20,000 00 | 651 00 | 800 00 | 160 00 | 300 00 | 160 00 |
| Carriage..... | 6,275 00 | 1,836 00 | 5,600 00 | 1,616 00 | 12,194 00 | 6,109 00 | 9,200 00 | 5,661 00 |
| Junk..... | 14,760 00 | 6,437 00 | 9,750 00 | 2,654 00 | 4,784 00 | 2,802 00 | 4,000 00 | 2,802 00 |
| Machine..... | 229,728 00 | 11,653 00 | 22,000 00 | 1,130 00 | 203,746 00 | 4,179 00 | 8,600 00 | 1,563 00 |
| Paint..... | - | - | - | - | 18,205 00 | 4,318 00 | 16,700 00 | 113 00 |
| Plumber..... | 5,000 00 | 51 00 | 2,250 00 | 51 00 | 1,200 00 | 629 00 | 1,000 00 | 629 00 |
| Shoe repair..... | 8,000 00 | 506 00 | 6,800 00 | 506 00 | 18,130 00 | 3,237 00 | 7,700 00 | 2,353 00 |
| Tailor..... | 29,000 00 | 1,117 00 | 16,600 00 | 1,117 00 | 36,500 00 | 1,848 00 | 29,300 00 | 154 00 |
| Storehouse..... | 43,547 00 | 10,566 00 | 32,092 00 | 5,578 00 | 2,060,798 00 | 61,581 00 | 2,011,983 00 | 29,087 00 |

TABLE No. 15—Concluded.

| PROPERTY. | BUILDING. | | | | CONTENTS. | | | |
|--|------------------|----------------|-----------------|-----------------|------------------|----------------|-----------------|-----------------|
| | Estimated value. | Damage. | Insurance upon. | Insurance paid. | Estimated value. | Damage. | Insurance upon. | Insurance paid. |
| Stores (unclassified)..... | \$76,850 00 | \$3,457 00 | \$39,700 00 | \$1,315 00 | \$27,662 00 | \$4,959 00 | \$21,225 00 | \$1,318 00 |
| Clothing..... | 53,400 00 | 361 00 | 42,850 00 | 333 00 | 48,300 00 | 2,597 00 | 39,100 00 | 2,414 00 |
| Confectionery..... | 29,000 00 | 1,850 00 | 24,000 00 | 1,657 00 | 7,000 00 | 793 00 | 4,500 00 | 326 00 |
| Drug..... | 6,500 00 | 200 00 | 6,000 00 | 200 00 | 5,000 00 | 100 00 | 4,000 00 | 100 00 |
| Dry goods..... | 233,465 00 | 25,398 00 | 170,450 00 | 17,021 00 | 403,851 00 | 91,103 00 | 516,650 00 | 62,970 00 |
| Flower..... | 900 00 | 20 00 | 800 00 | - | - | - | - | - |
| Fruit..... | - | - | - | - | 1,000 00 | 1,000 00 | 1,100 00 | 1,000 00 |
| Furniture..... | 120,500 00 | 1,148 00 | 107,000 00 | 734 00 | 63,957 00 | 6,394 00 | 49,000 00 | 394 00 |
| General..... | 13,840 00 | 6,826 00 | 10,150 00 | 2,561 00 | 34,260 00 | 9,046 00 | 21,400 00 | 2,923 00 |
| Grocery..... | 54,862 00 | 9,710 00 | 42,700 00 | 6,000 00 | 54,108 00 | 18,156 00 | 42,910 00 | 15,544 00 |
| Hardware..... | 2,500 00 | 442 00 | 20,900 00 | - | 56,000 00 | 361 00 | 47,150 00 | 113 00 |
| Jewelry..... | 1,000 00 | 113 00 | 800 00 | 113 00 | 500 00 | 20 00 | 500 00 | 20 00 |
| Millinery..... | 320,000 00 | 390 00 | 300,000 00 | 234 00 | 120,472 00 | 1,261 00 | 112,300 00 | 1,261 00 |
| Music..... | - | - | - | - | 2,000 00 | 13 00 | 1,700 00 | 13 00 |
| Shoe..... | 2,000 00 | 285 00 | 2,000 00 | 285 00 | 5,925 00 | 532 00 | 3,300 00 | 378 00 |
| Store with dwelling..... | 469,908 00 | 70,682 00 | 303,502 00 | 40,030 00 | 283,958 00 | 54,716 00 | 220,815 00 | 32,255 00 |
| Store, office and dwelling..... | 117,300 00 | 13,462 00 | 96,000 00 | 6,376 00 | 108,443 00 | 14,324 00 | 79,200 00 | 4,006 00 |
| Store, office and hall..... | 245,720 00 | 71,735 00 | 156,725 00 | 38,970 00 | 473,603 00 | 77,209 00 | 192,187 00 | 44,613 00 |
| Summer cottages..... | 139,325 00 | 17,154 00 | 101,387 00 | 12,345 00 | 40,423 00 | 10,452 00 | 25,700 00 | 4,279 00 |
| Theatre and moving picture houses..... | 65,975 00 | 9,964 00 | 49,650 00 | 5,742 00 | 20,660 00 | 6,394 00 | 15,800 00 | 4,110 00 |
| Wharf property..... | 53,000 00 | 730 00 | 41,000 00 | 705 00 | - | - | - | - |
| Totals..... | \$11,470,800 00 | \$2,111,918 00 | \$7,802,443 00 | \$716,899 00 | \$12,223,668 00 | \$1,779,126 00 | \$10,706,494 00 | \$705,265 00 |

*Blanket insurance.

TABLE No. 16.

Causes of Fires in Maine During the Year 1920.

| CAUSE OF FIRE. | Number of fires. | Total loss. | Partial loss. | Estimated value of property. | Damage. |
|--|------------------|-------------|---------------|------------------------------|----------------|
| Brush, grass and forest fires..... | 17 | 2 | 15 | \$216,832 00 | \$35,944 00 |
| Children handling matches..... | 27 | 1 | 26 | 183,498 00 | 43,691 00 |
| Chimneys..... | 288 | 19 | 269 | 945,057 00 | 215,009 00 |
| Defective..... | 70 | 7 | 63 | 301,096 00 | 107,730 00 |
| Overheated..... | 46 | 6 | 40 | 272,603 00 | 88,448 00 |
| Soot..... | 19 | - | 19 | 48,250 00 | 1,074 00 |
| Clothes too near stove..... | 7 | - | 7 | 33,000 00 | 3,753 00 |
| Electricity..... | 55 | 1 | 54 | 1,061,756 00 | 184,509 00 |
| Explosion..... | 9 | - | 9 | 115,075 00 | 11,952 00 |
| Gasoline..... | 2 | - | 2 | 6,671 00 | 5,453 00 |
| Lamp and lantern..... | 7 | 2 | 5 | 28,144 00 | 13,098 00 |
| Oil stoves..... | 18 | 1 | 17 | 67,100 00 | 10,062 00 |
| Unclassified..... | 1 | - | 1 | 14,000 00 | 113 00 |
| Fireworks..... | 14 | - | 14 | 67,950 00 | 710 00 |
| Friction..... | 1 | 1 | 1 | 1,694,608 00 | 88,459 00 |
| Fumigating..... | 18 | - | 18 | 7,000 00 | 358 00 |
| Gas..... | 9 | - | 9 | 147,336 00 | 4,861 00 |
| Hot ashes and coals..... | 94 | 1 | 93 | 468,690 00 | 40,975 00 |
| Hot or molten metal..... | 32 | - | 32 | 133,810 00 | 2,904 00 |
| Ignition of grease..... | 15 | - | 15 | 111,706 00 | 6,094 00 |
| Carbon..... | 1 | - | 1 | 3,325 00 | 75 00 |
| Tar..... | 1 | - | 1 | 2,300 00 | 36 00 |
| Turpentine..... | 1 | - | 1 | 1,200 00 | 100 00 |
| Incendiary..... | 5 | 1 | 4 | 36,082 00 | 35,307 00 |
| Suspected..... | 7 | 3 | 4 | 83,198 00 | 62,660 00 |
| Set by insane person..... | 2 | - | 2 | 19,867 00 | 17,330 00 |
| Lightning..... | 205 | 14 | 191 | 966,537 00 | 229,957 00 |
| Match (unknown caution)..... | 202 | 4 | 198 | 1,840,232 00 | 158,780 00 |
| Miscellaneous..... | 18 | 1 | 17 | 75,582 00 | 4,566 00 |
| Defective construction of bld | 3 | - | 3 | 17,200 00 | 143 00 |
| Dryer..... | 1 | - | 1 | 1,000 00 | 500 00 |
| Vulcanizing..... | 1 | - | 1 | 3,500 00 | 13 00 |
| Unclassified..... | 3 | - | 3 | 23,395 00 | 6,150 00 |
| Open Fire, fireplace..... | 7 | - | 7 | 61,650 00 | 1,548 00 |
| Open light, thawing water pipes..... | 67 | 1 | 66 | 332,564 00 | 18,598 00 |
| Alcohol lamp..... | 1 | - | 1 | 9,000 00 | 25 00 |
| Candle..... | 3 | - | 3 | 31,850 00 | 978 00 |
| Lamps and lanterns..... | 13 | 2 | 11 | 48,100 00 | 14,804 00 |
| Petroleum and its products..... | 58 | 3 | 55 | 372,128 00 | 27,328 00 |
| Gasoline..... | 16 | 1 | 15 | 128,096 00 | 20,927 00 |
| Kerosene..... | 4 | - | 4 | 28,200 00 | 1,249 00 |
| Rubbish fire..... | 7 | 1 | 6 | 79,800 00 | 1,309 00 |
| Smoking..... | 41 | - | 41 | 1,111,972 00 | 133,274 00 |
| Sparks..... | 37 | 4 | 33 | 559,316 00 | 73,488 00 |
| Chimney..... | 42 | 1 | 41 | 199,759 00 | 21,855 00 |
| Locomotives and engines..... | 7 | 1 | 6 | 221,414 00 | 22,848 00 |
| Motor..... | 1 | - | 1 | 17,000 00 | 363 00 |
| Pipes..... | 3 | - | 3 | 12,500 00 | 195 00 |
| Stoves, furnaces, etc..... | 7 | 1 | 6 | 32,700 00 | 9,043 00 |
| Spark on roof..... | 103 | 3 | 100 | 429,580 00 | 40,316 00 |
| Spontaneous combustion..... | 24 | 2 | 22 | 902,540 00 | 497,318 00 |
| Stoves, furnaces, boilers and their pipes (Coal and wood)..... | 144 | 4 | 140 | 1,054,468 00 | 140,658 00 |
| Gas..... | 5 | - | 5 | 22,000 00 | 518 00 |
| Kerosene..... | 30 | 1 | 29 | 211,456 00 | 16,061 00 |
| Overheated..... | 36 | 3 | 33 | 156,686 00 | 44,504 00 |
| *Unknown..... | 335 | 57 | 278 | 8,674,089 00 | 1,422,523 00 |
| Totals..... | 2,190 | 149 | 2,041 | \$23,694,468 00 | \$3,891,044 00 |

*Only fires where probable causes could not be determined are included in this item. In eighty-one of these a possible cause was found; the value of the property in this division was \$2,330,021 and damage was \$233,708.