

MAINE STATE LEGISLATURE

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MAINE PUBLIC DOCUMENTS

(in three volumes)

VOLUME II



Insurance Commissioner's REPORT

TO THE

Governor and Council

1943

ALFRED W. PERKINS
*Insurance Commissioner
State of Maine*



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STATE OF MAINE
REPORT OF INSURANCE COMMISSIONER

GENERAL INFORMATION

The Insurance Department performs the following services for the State of Maine:

Company Licenses.

Every company wishing to conduct the business of insurance within the State must be licensed. During the past year there were 378 foreign companies, as well as 50 domestic companies licensed by the Insurance Department.

Agents' Licenses.

Every insurance agent within this State must be licensed for each company he represents by the Insurance Department. 8,479 licenses were issued during the past year.

Brokers' Licenses.

Every person wishing to broker Maine insurance business must be licensed. 175 licenses were issued during the past year.

Adjusters' Licenses.

All persons who wish to adjust losses within this State, provided they are not a duly licensed insurance agent, and further provided they are not attorneys-at-law duly licensed to practice in this State, must obtain an adjuster's license. 207 licenses were issued during the past year.

Firm or Corporation Licenses.

Every firm or corporation wishing to act as insurance agents must be licensed. 4,358 licenses were issued during the past year.

Manufacturers of Lightning-rods and Agents of Same.

Every manufacturer of lightning-rods and every agent of such manufacturer must be licensed. 1 manufacturer's license and 4 agents' licenses were issued during the past year.

Automobile Finance Companies' Licenses.

Any person, firm or corporation, except a savings bank, trust company, national bank or any other bank which is under the supervision of the Bank Commissioner, is licensed by this department. 18 licenses were issued during the past year.

Road Service Clubs' Licenses.

All Road Service Clubs and their agents must be licensed by this department. 2 Clubs and 9 agents were licensed during the past year.

Premium Taxes and License Fees Paid by Insurance Companies.

The amount of premium taxes which each insurance company must pay to the State is figured by this Department and forwarded to the State Tax Assessor for collection.

License Fees are collected by this Department. The table below shows the Premium Taxes submitted to the State Tax Assessor on business written during the calendar year 1942, and also the revenue received from licenses for the fiscal year ending June 30, 1943. The total collection authorized by this Department was \$749,228.91.

<i>Types of Companies</i>	<i>Premium Taxes</i>
Maine Mutuels	\$ 2,872.62
Mutuals of Other States	24,697.03
Factory Mutuels	1,327.34
Stock Fires	112,396.17
U. S. Branch Foreign Fires	16,309.61
Inter Insurers	719.99
Life	371,140.87
Miscellaneous	164,878.35
Assessment	3,864.35
Total	\$698,206.33

<i>Types of Licenses</i>	<i>Amounts</i>
Agents' Licenses	\$30,425.50
Company Licenses	9,487.08
Adjusters' Licenses	424.00
Inter-Insurers' Licenses	160.00
Theatre Licenses	840.00
Operators' Licenses	811.00
Brokers' Licenses	7,635.00
Lightning Rod Company and Agents' Licenses	28.00
Filing Charter on Admission of Company	100.00
Automobile Finance Companies	900.00
Motor Vehicle Road Service Companies	40.00
Motor Vehicle Road Service Agents . . .	22.00
Writ Service	10.00
Franchise Tax	100.00
Certificates of Examination and Quali- fication	40.00
	<hr/>
Total	\$51,022.58

Claim Service.

In the event of a contested claim this department attempts to bring the contesting parties together to effect a settlement without the aid of litigation. A complete investigation is made and many matters of such a nature have been settled amicably by reason of this department's action.

Policy Forms.

All policy forms and endorsements are forwarded to this department before use in this State. If this department believes that any of such forms or endorsements do not comply with the statutes of this State, or are otherwise illegal, misleading or capable of a construction which is unfair to the policyholder they are disapproved and cannot be used.

Workmen's Compensation.

The Workmen's Compensation Act provides that all rates and policy forms and endorsements issued in this State must bear the approval of the Insurance Commissioner.

Financial Responsibility.

The Financial Responsibility Act, as amended in 1941, provides that the Insurance Commissioner must approve all forms and endorsements on Automobile Bodily Injury and Property Damage policies issued in this State.

Voluntary Assigned Risk Plan.

If for any reason an automobile driver has to file financial responsibility and no company will accept the risk he can appeal to the Insurance Commissioner. If, in the latter's opinion, his case has merit an assignment will be given to some company writing such business in this State. Many people have availed themselves of such an appeal and by so doing have been able to secure the necessary insurance for continued driving on our State highways.

Annual Statements.

Every insurance company doing business within this State must file with the Insurance Department each year a copy of its annual statement. Such statements are checked for errors and omissions. This also gives a check on the companies' financial standing.

Company Examinations.

The Insurance Department is required by law to examine, or cause to be examined, every two years, all of the domiciled insurance companies doing business within this State. A call can be made at any time for the examination of any foreign insurance company.

Agents' and Brokers' Examinations.

First-time agents and brokers in the fire, casualty and accident and health fields must pass a written examination given by this Department. 109 examinations were given during the past year.

Power of Attorney.

Before any foreign insurance company can obtain a license in this State it must appoint the Insurance Commissioner as the lawful attorney of such company upon whom all lawful process in an action of proceeding against the company may be served with the same effect as if the company existed in this State.

Teachers' Retirement Board.

The Insurance Commissioner, by statute, is a member of the Teachers' Retirement Board, which has jurisdiction over the Teachers' Retirement System of pensions.

Supervision of State Insurance.

The Insurance Commissioner acts as intermediary in the placing of all fire, automobile and boiler insurance on State-owned property. All such schedules are approved as to form by this Department.

ARSON DIVISION

The Insurance Commissioner is responsible, by statute, for conducting an Arson Division to further the investigation of the origin of fires and the inspection of buildings and property.

Arson Investigations.

All fires thought to be incendiary in nature are investigated. In the past year 105 investigations were conducted. In the event there is loss of life caused by fire an investigation by this Department is always conducted, whether or not incendiarism is indicated. Many of the fires classified as incendiary were found, upon exhaustive examination, to be from the following causes:

Defective chimneys	3
Extension cord falling into oiling pit, bulb breaking, sparking and igniting gasoline	1
Defective stoves	2
Vapor explosions	1
Over-fused wire grounded to metal ceiling	1
Electric wiring	7
Gas saturated clothes ignited by hot coals from stove	1
Hot carbon igniting motion picture film	1
Over-heated motor controlling motion picture screen	1
Accidently dropping of cigarette	1
Short circuit—electric outlet in kitchen	1
Falling asleep with lighted cigarette	1
Spontaneous combustion	3
Spontaneous ignition	1
Grass fires	4
Smoking in barn	1
Cigarettes	5
Plywood covered chimney	1
Oil heater	1
Total loss—causes unknown	23
Incendiary	45

Of the 45 incendiary fires investigated, 24 juveniles accounted for 23 of the fires. Of the remaining 22 fires, 9 were

set in one building, involving 4 persons. The remaining 13 fires represent fires in potato houses, farm stands, dwelling houses, barns and autos, involving 7 defendants.

At present, pending in court are two defendants charged with the burning of two automobiles and one barn, and one other case involving the sale of Class B flammable liquids. Four fires remain unsolved.

Throughout the period just ended, 8 individuals were arrested for operating motion picture theatres and motion picture machines without licenses issued by the Insurance Commissioner. Two persons were arrested for transporting explosives without a permit issued by the Insurance Commissioner. Three were arrested for theft of film from a theatre.

Inspection of Buildings and Property.

An inspection of the various theatres throughout the State found them to be in exceptionally good condition and the operators in general attentive to their work while on duty. One operator, however, drew a two day suspension for failure to comply with the Rules and Regulations pertaining to motion picture projection.

The inspectors making the inspection of industry and mercantile plants, food storage plants, explosive magazines, gas stations, institutions, hospitals, schools, boys' and girls' camps, met with very fine cooperation and many recommendations of this Department were readily carried out.

During the past year 3,344 inspections and reinspections were made and the following table gives a breakdown of these inspections, together with the recommendations made:

INSPECTIONS AND REINSPECTIONS

Apartment Houses	10	Magazines, Explosive	
Amusement Places	6	Class A	38
Barns	2	Class B	16
Buildings	88	Mills	9
Churches	6	Restaurants	27
Dance Halls	14	Sanatoriums	2
Dwellings	11	Schools	629
Factories	13	High	104
Canning	17	Academies	17
Gas Stations	100	Stores	5
Garages	9	Theatres	164
Halls	12	Trailer Camps	22
Hospitals	60	Dry Cleaning Est.	4
Hotels	47	Camps, Boys' and Girls'	91
Institutions	14	Junk Yards	1
		Potato Houses	1806

RECOMMENDATIONS

Chimneys		Removal Dust Hazards	7
New	4	Rubbish Removal	247
Repaired	28	Selfclosing Doors	29
Cleanouts	17	Smoke Signs	8
Containers—metal	88	Smoke Pipes	62
Doors		Sprinklers	4
Locked	12	Stairways	7
Fire	25	Additional	3
Exit	103	Wall Hand Rails	20
Removed	4	Standpipes	20
Open Outward	191	Stoves	
Drills	18	New	4
Electric Wiring	466	Repaired	13
Extinguishers	465	Watchmen	5
Tagged and Filled	201	On Duty	2
Fire Pails	4	Water Service	7
Hose	65	Windows	4
Under Lock	3	Broken	17
Fire Escapes	76	Unlocked	7
Repaired	14	Vent Replaced	7
Fireproof Material	132	Ventilation	7
Exit Lights:		Repaired	5
Interior	26	Paints and Oils	
Exterior	9	Removed	74
Outlets	20	Locks on Doors	3
Ladders to Attic	6	Broken	2
Extension Cords	135	Predry Bars	6
Switches	156	Resolves	6
Panic Bars	120	Balconies Repaired	1
Plaster—Repairs	52	Steeple Removed	1
Area to be Grubbed	3	Explosive Signs	8

Causes of Fire.

The causes of fire were tabulated for the last five-year period. The number of fires in 1943 represent those which took place on or before October 30th. It will be noted that the number of fires in the State of Maine has decreased from a high of 8,456 in the calendar year 1940. We believe that some of this decrease is due to continued inspection of buildings and property.

The table below shows the causes of fire, together with the establishments in which fires took place during the last five calendar years.

CAUSES					
	1939	1940	1941	1942	1943
Chimneys, Flues, Defective, Overheated	1757	2082	1626	702	402
Sparks on Roofs	274	242	251	57	34
Defective or Overheated Heating Equip.	1	—	105	73	48
Rubbish	35	50	76	45	39
Combustibles near heaters	—	—	18	1	—
Open Lights—Flames, sparks	138	148	204	149	84
Hot Ashes and Coals	226	253	176	56	33
Oil Burners	—	—	59	36	28
Smoking	277	404	531	291	148
Children and Matches	—	—	47	31	27
Matches	876	1210	963	179	90
Electrical	403	384	365	157	84
Electrical Appliances—Motors	99	151	146	58	28
Flammable Liquids, Home Dry Cleaning	—	—	27	—	—
Starting Fires	—	—	5	1	—
Torches—Welding	—	—	11	21	8
Films	—	—	1	1	2
Lamps and Stoves	416	468	286	195	107
Gas and Appliances	13	23	24	2	3
Grease, Tar, etc.	105	152	96	45	29
Spontaneous Ignition	—	—	60	46	21
Fireworks	40	23	80	—	—
Lightning	316	212	235	126	105
Thawing Pipes	—	—	3	9	9
Sparks from Machinery Friction	113	109	64	11	7
Incendiary—Suspicious	46	35	50	22	21
Miscellaneous	610	823	454	322	181
Unknown	935	1195	1042	585	347
Explosions	36	54	46	31	13
Exposures	507	438	333	147	118
	7223	8456	7384	3399	2016

OCCUPANCY

	1939	1940	1941	1942	1943
Public Buildings					
Government Buildings.....	7	7	4	9	7
Hospitals—Institutions.....	12	15	12	6	2
Schools.....	34	26	23	17	20
Churches.....	28	26	19	15	12
Theatres.....	7	12	6	4	4
Amusement—Halls.....	10	17	18	8	9
Dwelling Occupancies					
Hotels, Boarding Houses.....	96	89	105	46	37
Apartments, Rooming Houses.....	2	—	114	101	58
Dwellings.....	5313	6085	5292	2316	1465
Mercantiles					
Office Buildings, including Banks....	427	687	189	102	72
Restaurants—Taverns.....	—	3	29	19	6
Barber, Beauty Shops.....	—	—	5	3	1
Miscellaneous Mercantiles.....	411	452	426	166	68
Warehouses.....	90	88	78	56	34
Manufacturing					
Metal Workers.....	4	8	2	—	1
Wood Workers.....	13	30	27	7	3
Flour Mills—Elevators.....	—	—	1	—	—
Packing Plants—Stockyards.....	6	—	—	1	—
Bakeries.....	—	2	7	1	2
Laundries.....	2	3	1	5	2
Cleaners—Tailors.....	1	—	4	—	3
Miscellaneous Manufacturing.....	302	396	190	88	65
Miscellaneous					
Barns.....	—	1	64	37	31
Out Buildings.....	—	—	21	14	9
Lumber Yards.....	6	1	11	18	8
Railroads—Wharves.....	5	2	6	7	—
Bulk Oil Storage—Refineries.....	29	10	11	2	1
Garages—Filling Stations.....	39	65	88	53	27
Power Plants—Pump Houses.....	8	9	10	5	2
Creameries—Dairies.....	3	—	2	—	1
Miscellaneous Structures.....	13	—	100	61	51
Motor Vehicles, including Aircraft....	352	412	508	224	14
Fires other than Structures.....	3	10	11	8	1
	7223	8456	7384	3399	2016

Explosives.

Rules and regulations pertaining to the sale, transportation, storage and use of explosives within the State have been promulgated by this Department. Permits must be

obtained before explosives of any type can be handled. All dynamite magazines must be approved by this Department. 54 magazines were inspected during the past year.

Inflammables.

Rules and regulations pertaining to the handling of inflammables in this State have also been promulgated by this Department. Bulk storage tanks must be inspected and approved.

Moving Picture Theatres.

All moving picture theatres are licensed by this Department. 164 licenses were issued during the past year.

Moving Picture Operators.

All moving picture operators are licensed by this Department. 429 licenses were issued during the past year.

Moving Picture Operator's Examination.

Before any first-time moving picture operator can obtain a license he must pass a written and practical examination as to his qualifications. 114 examinations were given during the past year.

PERSONNEL

For the carrying out of the departmental functions 17 persons are employed, consisting of an Insurance Commissioner, a Deputy Insurance Commissioner, a chief supervisor of the Arson Division, a chief examiner of the Examination Division, a statistician, a supervising clerk, one assistant reporter, three inspectors, four junior secretaries, one senior clerk-stenographer, one examiner and one senior clerk typist.

MAJOR ACCOMPLISHMENTS DURING THE PAST YEAR

Examination Division.

The Ninety-first Legislature, by passing Chapter 148, Public Laws 1943, permitted the Insurance Commissioner to set up an Examination Division. The expenses of this division are paid by a special filing fee levied on all insurance companies authorized to transact business in this State. The main purpose of this Division is to test the solvency of the several companies doing business in this State for the continued protection and benefit of the public. Competent examinations can now be made of these insurance companies at a greatly reduced cost.

Taxation.

By application of the Retaliatory Tax Law the Insurance Department has been able to increase annually the taxable revenue due the State. In the past our main difficulty in figuring the proper taxes to be levied on insurance companies has been the lack of qualified personnel. Our new Examination Division has been given this work and, in my opinion, we have now solved our former problem.

New legislation this year permits the taxation of annuity considerations on all new policies issued on or after August 1, 1943. The immediate effect will be an increase in the general funds of the State of not more than \$5,000 per year. Based on present statistics this particular tax should increase the general funds of the State by more than \$25,000 after a period of several years has elapsed.

Examination of Insurance Companies.

30 domestic insurance companies and 1 foreign insurance company were examined by the Insurance Department this past year.

Bonding of State Officials and Employees.

Chapter 320 of the Public Laws of 1943 set up the requirements for uniform bonding of state officials and employees other than the Treasury Department. As required by law, your Commissioner has designated the forms of bonds which may be used for this particular coverage. The State Auditor, Finance Commissioner, and the Insurance Commissioner have completed the detailed work for the handling of these bonds.

Workmen's Compensation.

New Workmen's Compensation rates for the State of Maine have been approved, resulting in an overall reduction of 6.2%.

New compensation rating plans have also been approved. These plans give the insured a better selection from which to choose. Many policyholders will thus obtain their insurance at lower cost because of the provisions in the new plans.

The elimination of overtime pay from premium calculations should bring immediate relief to industry.

State Insurance.

War Damage and Riot and Vandalism Insurance have been continued on certain of our State bridges. Fire and automobile insurance was placed this year in the regular manner. The cost of automobile insurance on State-owned cars for the coming year decreased appreciatively from last year's figures.

Teachers' Retirement Board.

As noted in last year's report, recommendations to the Legislature were to be made in order to place the Teachers' Retirement System in a solvent condition. Acting on these recommendations the Legislature appropriated \$949,556.00 to the system.

Employees' Retirement System.

As Actuary for the State Employees' Retirement System, your Commissioner has completed the first valuation report. At the time of valuation (June 30, 1943) there were 2,640 state employees listed as members. The cities of Presque Isle and Portland, and the town of Millinocket have entered as participating districts. Initial valuations have been made for Houlton, Camden, Rockland and the County Commissioners of Cumberland County.

Potato House Survey.

It became necessary, in furtherance of the war effort and conservation of essential foods, for this office to conduct the largest single inspection job ever undertaken by this Department. Through the courtesy of the Pine Tree Field Club and the New England Rating Exchange members of these two bodies made available, at no cost to the State, thirty qualified inspectors. 1,806 potato storage warehouses in Aroostook County were inspected.

States War Inspection Service.

The National Association of Insurance Commissioners has joined with the Facility Security Division in enlisting the support of the several states for the inspection of plants released from the Army Master Responsibility List because of the shortage of manpower.

As Insurance Commissioner I have set up a program which will make the inspection of these plants possible. I have enlisted from the various insurance companies, without cost to the State, the services of qualified inspectors. The need for continuous production, saving of present materials and conservation of essential foods is imperative at this time.

General.

During the last year our Arson Division has received cooperation from the State Police, members of the Sheriff Departments, Federal Bureau of Investigation, Federal Bureau of Mines, many other law-enforcement bodies, the Pine Tree Field Club and the New England Rating Exchange. We take pleasure at this time in acknowledging this fact.

Business of Maine Mutual Fire Insurance Companies for the Year Ending December 31, 1942

COMPANIES	Risks Written	Amount of Insurance in Force Dec. 31, 1942	Gross Cash Premiums Assessments and Policy Fees Received	Gross Losses Paid	Gross Losses Incurred
Allied	\$1,811,465.00	\$3,146,828.00	\$29,856.00	\$7,143.00	\$18,337.00
Aroostook County Patrons	4,320,979.00	10,958,846.00	117,640.00	57,493.00	59,519.00
Aroostook Mutual	8,412,264.00	11,856,552.00	126,050.00	65,799.00	36,617.00
Boothbay	19,450.00	94,150.00	174.00	0.00	0.00
Casco	17,150.00	81,550.00	329.00	0.00	0.00
Citizens	93,500.00	348,650.00	634.00	0.00	0.00
Cumberland	135,610.00	599,975.00	1,704.00	160.00	160.00
Danville	59,060.00	246,005.00	612.00	29.00	29.00
Dresden	38,350.00	154,310.00	114.00	400.00	400.00
Edgecomb	27,250.00	113,975.00	161.00	0.00	0.00
Eliot and Kittery	316,975.00	1,724,420.00	14,107.00	4,370.00	4,370.00
Farm Bureau			404.00	5.00	
Farmington	157,600.00	469,100.00	1,385.00	0.00	20.00
Fryeburg	138,750.00	580,525.00	1,765.00	43.00	43.00
Gardiner and Richmond	83,100.00	247,400.00	1,224.00	400.00	300.00
Gorham Farmers	307,065.00	1,435,875.00	10,508.00	5,609.00	6,059.00
Gray and New Gloucester	221,200.00	721,029.00	864.00	40.00	40.00
Hampden	339,075.00	980,750.00	4,722.00	5,557.00	3,146.00
Harpwell	34,850.00	235,870.00	328.00	0.00	0.00
Harrison	619,924.00	2,735,128.00	21,567.00	7,161.00	4,970.00
Jay	65,700.00	298,441.00	1,476.00	1,045.00	1,045.00
Jefferson	41,925.00	138,825.00	480.00	12.00	360.00
Kennebunk	4,315.00	187,210.00	446.00	17.00	17.00
Lewiston	1,264,093.00	3,263,235.00	21,151.00	6,955.00	6,955.00
Lovell	20,200.00	154,400.00	1,639.00	1,404.00	1,404.00
Maine Cannery	5,042,200.00	3,965,640.00	67,941.00	12,252.00	12,237.00
Maine Mutual	4,116,467.00	7,305,103.00	79,878.00	36,495.00	26,380.00
Medomak	168,450.00	620,150.00	765.00	267.00	1,052.00
Mutual			267,911.00	96,584.00	44,189.00
Newcastle	19,200.00	74,800.00	371.00	1,000.00	1,000.00
New Portland	131,550.00	372,225.00	2,679.00	2,279.00	2,023.00
Northern Maine Patrons	3,991,355.00	6,090,460.00	60,993.00	26,935.00	18,832.00
North Yarmouth	121,224.00	445,610.00	1,532.00	1,044.00	1,044.00
Oxford County Patrons	1,916,140.00	8,030,475.00	49,926.00	26,493.00	23,935.00
Patrons Androscoggin	3,918,650.00	15,144,204.00	83,804.00	44,712.00	44,574.00
Pittston and Whitefield	101,550.00	389,500.00	1,616.00	1,175.00	1,230.00
State	3,502,446.00	6,282,668.00	64,240.00	28,640.00	28,068.00
Union Farmers	57,100.00	152,700.00	1,738.00	1,500.00	1,500.00
Warren Farmers	65,300.00	270,575.00	581.00	1,166.00	1,166.00
Washington Mutual Fire	24,150.00	24,150.00	15,844.00	6,885.00	6,885.00
West Bangor and Hermon	123,400.00	436,450.00	1,947.00	1,000.00	1,000.00
Wilton	77,800.00	322,750.00	183.00	0.00	0.00
Windham	101,040.00	351,990.00	559.00	19.00	19.00
Woolwich	34,100.00	104,050.00	497.00	10.00	10.00
York	3,222,002.00	5,834,695.00	66,609.00	18,858.00	23,420.00
Total	\$45,283,974.00	\$96,991,244.00	\$1,128,954.00	\$470,956.00	\$382,355.00

*Cents omitted.

**Showing Maine Business of the Fire and Marine
Insurance Companies for the Year 1942**

Stock Companies of Other States

COMPANIES	Gross Direct Premiums Less Return Premiums	Direct Losses Paid	Direct Premiums Earned	Direct Losses Incurred
Aetna—Fire	\$224,461	\$64,152	\$221,122	\$67,540
Ocean Marine	28,680	2,666	17,854	2,794
Motor Vehicles	3,355	0	4,224	846
Inland Marine Transportation	8,977	1,210	6,788	2,315
All Other	7,599	2,265	6,285	1,023
Agricultural—Fire	42,000	24,830	41,874	15,564
Ocean Marine	2,048	102	2,042	102
Motor Vehicles	7,903	5,043	7,879	4,375
Inland Marine Transportation	688	0	686	0
All Other	1,591	17	1,586	45
Albany—Fire	10,141	324	8,627	334
Motor Vehicles	551	19	585	19
Inland Marine Transportation	2,075	73	575	73
All Other	26	0	8	0
Allemania—Fire	4,409	4,610	4,306	4,385
Motor Vehicles	458	0	420	150
All Other	62	13	169	257
Alliance—Fire	11,225	1,794	10,697	981
Ocean Marine	0	0	0	3
Motor Vehicles	731	197	697	197
Inland Marine Transportation	693	111	660	111
All Other	612	4	583	4
All State—Motor Vehicles	6,506	2,063	6,727	2,318
American Alliance—Fire	13,419	7,221	13,224	6,019
Ocean Marine	0	0	19	0
Motor Vehicles	568	322	533	22
Inland Marine Transportation	340	47	272	32
All Other	200	0	357	0
American Automobile—Motor Vehicles	8,788	4,745	9,977	4,816
American Central—Fire	21,953	8,624	21,307	9,339
Ocean Marine	12,452	441	10,959	441
Motor Vehicles	712	1,195	526	1,195
Inland Marine Transportation	1,634	420	1,198	445
All Other	118	4	121	4
American Druggist—Fire	5,392	1,098	5,361	998
All Other	9	0	4	0
American Eagle—Fire	53,101	21,166	53,162	21,495
Ocean Marine	3,799	311	1,254	—78
Motor Vehicles	2,818	2,775	2,991	2,180
Inland Marine Transportation	1,275	—164	1,307	660
All Other	1,830	199	1,990	230
American Equitable—Fire	23,237	62,501	25,172	55,861
Ocean Marine	6,226	0	3,736	0
Motor Vehicles	571	220	456	220
Inland Marine Transportation	34	9	20	9
All Other	317	0	85	0
American and Foreign—Fire	17,716	9,941	26,104	12,825
Ocean Marine	12,498	529	11,278	529
Motor Vehicles	270	205	242	205
Inland Marine Transportation	15	0	14	0
All Other	2,299	115	815	115
American—Fire	52,891	26,576	46,299	24,832
Ocean Marine	6,748	583	3,374	583
Motor Vehicles	1,507	536	754	463
Inland Marine Transportation	5,421	2,469	2,710	940
All Other	1,385	1,349	692	1,113
American Union—Fire	22,135	9,265	21,493	9,915
Motor Vehicles	3,924	1,957	3,142	1,578
Inland Marine Transportation	477	0	491	0
All Other	336	1,161	293	1,161
Anchor—Fire	6,148	1,087		2,140
Ocean Marine	977	0	Not	0
Motor Vehicles	874	30	Reported	30
Inland Marine Transportation	15	0		0
All Other	95	0		0

COMPANIES	Gross Direct Premiums Less Return Premiums	Direct Losses Paid	Direct Premiums Earned	Direct Losses Incurred
Automobile—Fire	25,465	3,283	23,178	4,497
Ocean Marine	12,034	656	12,360	656
Motor Vehicles	14,435	2,338	14,526	1,556
Inland Marine Transportation	4,282	413	4,595	429
All Other	964	84	686	87
Baltimore American—Fire	6,703	2,236	6,473	1,954
Motor Vehicles	813	69	2,661	81
Inland Marine Transportation	20	0	18	0
All Other	32	0	28	0
Boston—Fire	67,353	29,587	63,412	31,053
Ocean Marine	64,917	5,969	60,449	14,334
Motor Vehicles	8,474	1,207	8,329	412
Inland Marine Transportation	9,510	2,201	8,642	1,616
All Other	1,180	25	1,012	86
Buffalo—Fire	6,682	2,859	6,568	2,754
Ocean Marine	401	11	435	1
Motor Vehicles	387	193	476	178
All Other	38	0	30	0
Caledonian American—Fire	2,620	—	4,742	632
Motor Vehicles	40	—	24	—
California—Fire	6,214	210	4,553	489
Ocean Marine	10,377	367	9,132	367
Motor Vehicles	281	15	232	15
Inland Marine Transportation	22	—	85	—
All Other	68	—	55	—
Calvert—Motor Vehicles	3,998	16,033	20,070	13,856
Camden—Fire	16,399	4,758	14,967	3,720
Ocean Marine	1,121	35	1,255	35
Motor Vehicles	230	—	347	8
Inland Marine Transportation	49	—	49	—
All Other	325	—	294	—
Central—Fire	2,459	1,297	2,344	727
Motor Vehicles	80	—	76	—
All Other	178	33	170	—
Central Surety Fire Corp.—Motor Vehicles	225	47	142	47
Church Properties—Fire	4,017	0	4,017	12
All Other	1	0	1	0
Citizens—Fire	10,009	2,752	9,409	3,328
Motor Vehicles	12	0	15	0
Inland Marine Transportation	24	0	23	0
All Other	135	0	99	0
City of New York—Fire	31,573	20,403	29,259	33,195
Motor Vehicles	4,222	1,156	13,861	1,207
Inland Marine Transportation	792	636	717	636
All Other	602	0	448	25
Columbia—Fire	4,053	267	3,882	3,013
Ocean Marine	3,113	0	1,557	0
Motor Vehicles	1,313	49	685	349
All Other	89	0	54	0
Commerce—Fire	15,719	6,889	14,105	9,004
Motor Vehicles	314	33	341	—7
Inland Marine Transportation	6	—	3	—
All Other	274	45	257	45
Commercial Union—Fire	3,086	120	3,094	204
Motor Vehicles	6	—	3	—
Inland Marine Transportation	—	—	16	—
All Other	19	—	15	—
Commonwealth—Fire	27,885	9,377	26,184	8,909
Ocean Marine	11,023	42,230	10,219	42,637
Motor Vehicles	3,744	6,104	4,486	6,218
Inland Marine Transportation	330	2	328	2
All Other	2,017	60	1,472	65
Connecticut—Fire	21,780	9,596	24,135	5,092
Ocean Marine	2,641	3	2,472	3
Motor Vehicles	269	207	301	32
Inland Marine Transportation	6,760	15	3,483	15
All Other	870	0	1,746	40
Continental—Fire	146,611	61,365	165,358	58,462
Ocean Marine	7,629	700	1,357	—175
Motor Vehicles	2,932	1,278	2,900	898
Inland Marine Transportation	5,279	148	5,538	2,106
All Other	10,148	2,492	9,375	3,150

COMPANIES	Gross Direct Premiums Less Return Premiums	Direct Losses Paid	Direct Premiums Earned	Direct Losses Incurred
Detroit Fire and Marine—Fire	3,510	1,445	3,075	1,345
Ocean Marine	325	—	205	—
Motor Vehicles	36	—	38	—
Inland Marine Transportation	188	64	160	64
All Other	189	—	104	—
Eagle—Fire	12,301	5,563	9,359	10,543
Motor Vehicles	1,694	1,657	2,366	1,017
Inland Marine Transportation	208	250	121	50
All Other	116	—	104	—
East and West—Fire	4,537	659	3,205	725
Motor Vehicles	638	592	669	551
Inland Marine Transportation	60	0	47	0
All Other	96	19	76	30
Empire State—Fire	7,464	1,041	7,419	1,018
Ocean Marine	872	—	867	—
Motor Vehicles	1,488	252	1,479	417
All Other	30	—	30	—
Employers—Fire	29,079	8,185	25,345	5,840
Motor Vehicles	28,343	5,843	28,652	11,185
Inland Marine Transportation	4,580	1,401	4,310	1,457
All Other	503	—	402	—
Equitable Fire and Marine—Fire	13,957	9,423	14,552	10,126
Motor Vehicles	1,295	161	974	531
Inland Marine Transportation	434	2	447	2
All Other	162	0	277	0
Eureka Security F. & M.—Fire	12	0	11	0
Motor Vehicles	365	0	336	0
All Other	1	0	1	0
Federal—Fire	4,402	15	4,211	15
Ocean Marine	30,365	705	15,147	705
Motor Vehicles	6,936	1,057	6,668	1,057
Inland Marine Transportation	2,481	180	1,241	180
All Other	93	0	47	0
Federal Union—Fire	6,664	1,181	4,875	1,241
Ocean Marine	354	0	329	0
Motor Vehicles	173	35	185	10
Inland Marine Transportation	32	6	83	6
All Other	48	0	221	0
Fidelity and Guarantee—Fire	13,440	6,127	12,459	5,627
Ocean Marine	2,140	—	2,748	—140
Motor Vehicles	1,567	739	1,647	144
Inland Marine Transportation	958	235	932	235
All Other	253	0	212	0
Fidelity Phenix—Fire	162,470	65,502	134,245	65,699
Ocean Marine	7,392	3	1,640	—175
Motor Vehicles	9,204	3,558	11,733	5,023
Inland Marine Transportation	12,268	3,095	12,225	19,383
All Other	7,259	807	6,843	284
Fire Association—Fire	55,935	6,762	56,466	7,392
Ocean Marine	3,112	0	1,586	0
Motor Vehicles	682	635	1,033	249
Inland Marine Transportation	88	0	79	0
All Other	1,003	0	1,058	0
Firemen's Fund—Fire	88,895	31,347	85,872	25,311
Ocean Marine	18,759	2,935	18,121	846
Motor Vehicles	8,771	1,880	8,473	1,813
Inland Marine Transportation	3,846	87	3,715	83
All Other	2,838	352	2,742	488
Firemen's—Fire	86,826	41,467	79,055	44,203
Ocean Marine	6,531	583	6,208	48
Motor Vehicles	7,441	4,136	7,756	3,600
Inland Marine Transportation	819	—323	751	860
All Other	2,377	12	1,858	79
First American—Fire	13,091	7,213	8,405	8,208
Ocean Marine	205	—	21	—
Motor Vehicles	27,309	64,663	68,048	56,258
Inland Marine Transportation	107	15	200	15
All Other	250	8	303	8
Franklin—Fire	62,875	32,977	60,084	33,080
Motor Vehicles	4,601	882	15,084	813
Inland Marine Transportation	14	28	13	28
All Other	1,132	58	1,027	58

COMPANIES	Gross Direct Premiums Less Return Premiums	Direct Losses Paid	Direct Premiums Earned	Direct Losses Incurred
Franklin National—Fire	6,511	524	3,047	—1,273
Motor Vehicles	42	548	25	548
Inland Marine Transportation	139	0	68	0
All Other	377	0	172	0
Fulton—Fire	8,977	1,227	8,420	369
Ocean Marine	495	75	470	75
Motor Vehicles	1,201	14	1,489	164
Inland Marine Transportation	826	—	809	—
All Other	114	—	97	—
General Exchange—Motor Vehicles	59,987	98,992	194,300	93,424
General—Fire	5,066	213	2,919	233
Motor Vehicles	1,862	309	1,428	262
Inland Marine Transportation	546	—	700	—
All Other	4,166	—	2,791	—
Gibraltar Fire and Marine—Fire	625	5	542	2,105
All Other	2	0	1	0
Girard Fire and Marine—Fire	10,766	5,169	9,802	3,503
Motor Vehicles	660	68	687	143
Inland Marine Transportation	15	0	13	0
All Other	128	15	85	15
Glens Falls—Fire	45,937	15,714	51,503	13,159
Ocean Marine	7,336	3	5,073	3
Motor Vehicles	3,192	1,056	2,860	996
Inland Marine Transportation	380	—409	390	—409
All Other	1,712	670	907	670
Globe-Rutgers—Fire	9,212	6,993	7,536	7,022
Ocean Marine	3,210	—	2,122	—
Motor Vehicles	4,413	2,943	6,369	3,284
Inland Marine Transportation	65	—	532	—
All Other	105	—	58	—
Granite State—Fire	167,461	49,279	158,937	29,682
Motor Vehicles	8,018	3,102	7,610	3,877
Inland Marine Transportation	1,581	27	1,501	24
All Other	2,498	265	2,371	269
Great American—Fire	73,206	38,780	70,977	15,994
Ocean Marine	10,901	8	7,431	38
Motor Vehicles	6,306	1,613	6,613	1,229
Inland Marine Transportation	1,694	608	1,591	638
All Other	6,996	1,623	2,689	1,473
Hanover—Fire	57,539	18,259	53,972	13,675
Ocean Marine	3,209	311	3,046	311
Motor Vehicles	8,801	1,985	10,914	3,300
Inland Marine Transportation	1,522	499	1,490	499
All Other	1,124	67	956	67
Hartford—Fire	259,903	83,192	244,309	68,009
Ocean Marine	22,095	—351	22,095	—377
Motor Vehicles	25,142	5,489	31,679	4,770
Inland Marine Transportation	6,539	1,143	6,343	854
All Other	18,982	2,453	17,327	3,395
Home Fire and Marine—Fire	22,404	12,269	21,485	14,517
Ocean Marine	144	86	138	—29
Motor Vehicles	4,079	1,137	3,912	1,052
Inland Marine Transportation	639	—	613	—
All Other	1,341	33	1,286	83
Home—Fire	356,392	160,294	328,985	202,478
Ocean Marine	10,438	4	10,657	—15
Motor Vehicles	20,517	19,192	67,342	23,007
Inland Marine Transportation	5,924	808	5,844	768
All Other	23,806	1,910	21,114	1,940
Homeland—Fire	3,085	2,393	2,887	2,193
Ocean Marine	0	0	0	347
Motor Vehicles	67	1,147	71	1,123
All Other	—12	585	—9	675
Imperial—Fire	3,553	583	3,711	1,075
Motor Vehicles	6	0	6	0
Inland Marine Transportation	5	0	7	0
All Other	33	0	22	0
Insurance Co. of North America—Fire	142,682	27,562	135,976	33,321
Ocean Marine	1,849	—	1,762	8
Motor Vehicles	3,561	454	3,394	314
Inland Marine Transportation	58,021	5,461	55,294	11,143
All Other	4,158	365	3,962	1,703

COMPANIES	Gross Direct Premiums Less Return Premiums	Direct Losses Paid	Direct Premiums Earned	Direct Losses Incurred
Insurance Co. of State of Pennsylvania—Fire	5,124	4,334	5,911	4,127
Motor Vehicles	836	46	950	26
Inland Marine Transportation	222	—	254	—
All Other	218	—	246	—
Lumbermens—Fire	5,718	1,499	5,135	2,249
Motor Vehicles	222	0	181	13
All Other	58	0	83	0
Manhattan Fire and Marine—Fire	6,542	2,508	4,668	2,528
Motor Vehicles	194	0	118	350
Inland Marine Transportation	25	0	13	0
All Other	26	0	5	0
Maryland—Fire	8,351	2,656	7,330	8,268
Motor Vehicles	1,209	776	1,383	681
Inland Marine Transportation	350	848	341	48
All Other	453	17	122	17
Massachusetts Fire and Marine—Inland Marine Transportation	—	—	12	—
Mercantile—Fire	18,183	7,623	18,310	6,584
Ocean Marine	0	0	0	407
Motor Vehicles	2,120	216	2,385	220
Inland Marine Transportation	798	53	764	58
All Other	1,098	1,320	952	1,191
Mercury—Fire	2,745	2,168	2,561	2,233
Motor Vehicles	912	1,925	5,570	1,544
Inland Marine Transportation	353	—	486	—
All Other	208	—	473	6
Michigan Fire and Marine—Fire	5,655	354	4,943	83
Motor Vehicles	305	0	372	0
Inland Marine Transportation	5	0	5	0
All Other	332	0	303	0
Milwaukee Mechanics—Fire	11,812	2,405	10,755	4,362
Motor Vehicles	1,317	526	1,373	593
Inland Marine Transportation	280	0	257	—
All Other	50	16	63	16
Minneapolis Fire and Marine—Fire	5,489	348	2,459	645
Motor Vehicles	505	0	278	0
Inland Marine Transportation	247	0	246	0
All Other	1,492	0	497	0
Monarch—Fire	2	0	2	0
All Other	1	0	1	0
National Ben Franklin—Fire	9,387	5,351	8,547	1,891
Motor Vehicles	1,628	1,024	1,697	703
Inland Marine Transportation	41	0	38	0
All Other	137	0	91	0
National—Fire	114,977	33,431	54,017	27,699
Ocean Marine	3,165	100	1,288	100
Motor Vehicles	9,078	10,423	5,413	9,971
Inland Marine Transportation	2,585	175	1,255	220
All Other	2,912	32	1,331	154
National Grange—Fire	214	0	124	0
Motor Vehicles	11,273	2,361	10,608	130
National Liberty—Fire	47,883	25,025	46,236	21,833
Motor Vehicles	2,773	581	9,078	583
Inland Marine Transportation	834	156	750	34
All Other	560	0	461	6,668
National Security—Fire	3,973	8,247	3,786	5,452
Motor Vehicles	56	—	53	—
Inland Marine Transportation	766	17	730	17
All Other	184	—	175	—
National Surety Marine—Inland Marine Trans- portation	73	—	43	—
National Union—Fire	14,454	4,425	12,648	5,176
Motor Vehicles	695	339	1,031	312
Inland Marine Transportation	590	0	532	0
All Other	419	24	290	24
Newark—Fire	47,958	14,944	41,369	14,435
Ocean Marine	5,088	110	4,591	110
Motor Vehicles	13,398	11,242	12,904	11,181
Inland Marine Transportation	25	0	560	0
All Other	3,226	8	2,305	—

COMPANIES	Gross Direct Premiums Less Return Premiums	Direct Losses Paid	Direct Premiums Earned	Direct Losses Incurred
New England—Fire	5,793	6,632	5,058	5,757
Motor Vehicles	2,052	135	2,484	161
Inland Marine Transportation	75	0	69	0
All Other	104	0	92	0
New Hampshire—Fire	110,366	31,144	109,649	38,372
Motor Vehicles	750	931	745	688
Inland Marine Transportation	2,246	242	2,232	217
All Other	1,347	58	1,338	81
New York Underwriters—Fire	46,870	26,784	42,990	16,692
Ocean Marine	569	1	650	1
Motor Vehicles	2,424	493	1,008	135
Inland Marine Transportation	1,232	0	1,058	44
All Other	1,949	174	1,577	156
Niagara—Fire	68,634	23,388	64,633	25,888
Ocean Marine	210	0	210	0
Motor Vehicles	1,927	399	1,835	514
Inland Marine Transportation	479	0	403	0
All Other	1,579	13	657	73
North River—Fire	23,940	7,466	23,701	4,001
Ocean Marine	12,687	0	12,561	0
Motor Vehicles	3,963	310	3,923	1,335
Inland Marine Transportation	1,195	12	1,183	12
All Other	291	2,142	288	2,128
Northern—Fire	16,451	9,110	7,403	5,563
Motor Vehicles	914	312	411	312
All Other	299	75	135	75
Northwestern Fire and Marine—Fire	9,434	9,072	9,504	3,860
Motor Vehicles	1,160	474	997	260
Inland Marine Transportation	179	94	172	84
All Other	1,114	217	1,083	217
Occidental—Fire	8,897	9,286	8,567	1,331
Ocean Marine	124	—	120	—
Motor Vehicles	1,338	2,304	1,289	2,354
Inland Marine Transportation	1,086	413	1,046	438
All Other	159	—	153	—
Old Colony—Fire	19,823	9,906	18,164	9,036
Ocean Marine	24,528	3,919	21,047	8,004
Motor Vehicles	3,013	917	3,357	927
Inland Marine Transportation	3,496	1,225	3,655	2,190
All Other	415	16	136	19
Orient—Fire	18,412	5,119	17,887	3,106
Ocean Marine	1,972	70	1,972	70
Motor Vehicles	1,836	998	1,784	998
Inland Marine Transportation	68	0	66	0
All Other	542	0	537	0
Pacific—Fire	3,220	930	4,841	1,243
Ocean Marine	453	12	302	12
Motor Vehicles	1,925	271	2,411	262
Inland Marine Transportation	12	0	10	0
All Other	24	0	46	0
Pacific National—Fire	11,085	6,129	10,404	5,377
Motor Vehicles	47	167	57	17
Inland Marine Transportation	2,243	479	2,072	328
All Other	3,254	25	3,299	16
Patriotic—Fire	5,718	1,847	5,603	1,865
Ocean Marine	5,777	196	5,661	196
Motor Vehicles	109	12	106	12
All Other	117	0	115	0
Paul Revere—Motor Vehicles	157	363	516	—31
Pennsylvania—Fire	35,095	10,365	34,077	12,130
Ocean Marine	17,603	2,130	16,318	2,940
Motor Vehicles	2,402	541	2,829	569
Inland Marine Transportation	296	315	290	315
All Other	666	310	537	310
Philadelphia Fire and Marine—Fire	29,614	9,802	28,222	7,685
Motor Vehicles	1,669	369	1,591	419
Inland Marine Transportation	3,062	9,508	2,918	—10,492
All Other	587	—	542	—
Phoenix—Fire	101,708	69,868	90,618	70,428
Ocean Marine	7,925	253	7,039	253
Motor Vehicles	5,372	2,564	5,781	2,718
Inland Marine Transportation	6,517	1,651	7,203	3,584
All Other	2,196	125	2,044	383

COMPANIES	Gross Direct Premiums Less Return Premiums	Direct Losses Paid	Direct Premiums Earned	Direct Losses Incurred
Piedmont—Fire	35,738	16,875	31,265	16,796
Ocean Marine	301	8	141	8
Motor Vehicles	4,205	2,201	4,219	3,050
Inland Marine Transportation	11	396	128	196
All Other	332	—	167	—
All Other	15	—	8	—
Potomac—Fire	—269	5,036	5,257	2,726
Motor Vehicles	25	—	25	—
Inland Marine Transportation	—	—	2	—
All Other	—	—	—	—
Providence Washington—Fire	57,214	19,861	—	19,385
Ocean Marine	6,662	7	Not	7
Motor Vehicles	2,317	365	Reported	290
Inland Marine Transportation	1,553	254	—	454
All Other	3,712	10	—	38
Provident—Fire	7,399	744	6,294	700
Motor Vehicles	154	20	131	200
All Other	153	—	130	—
Queen—Fire	66,181	29,350	70,095	27,325
Ocean Marine	10,831	337	9,846	337
Motor Vehicles	5,459	330	5,413	415
Inland Marine Transportation	877	371	667	416
All Other	2,522	8	6,923	153
Reliance—Fire	21,010	12,639	20,785	15,962
Ocean Marine	8	0	8	0
Motor Vehicles	418	114	687	14
Inland Marine Transportation	667	91	1,606	38
All Other	339	13,726	322	13,891
Rochester American—Fire	10,360	6,478	14,389	11,053
Motor Vehicles	788	486	644	486
Inland Marine Transportation	95	48	181	48
All Other	369	807	424	807
Scaboard—Fire	842	0	147	0
All Other	53	0	81	0
Security—Fire	32,619	17,389	28,746	19,130
Ocean Marine	8,410	7,285	8,815	8,950
Motor Vehicles	4,448	3,493	4,686	3,216
Inland Marine Transportation	458	75	71	74
All Other	1,388	51	408	74
Sentinel—Fire	9,147	1,596	7,990	1,521
Motor Vehicles	544	71	667	71
Inland Marine Transportation	38	0	35	0
All Other	171	0	429	0
Service—Motor Vehicles	13,429	89,887	131,991	66,396
Springfield Fire and Marine—Fire	132,950	32,834	116,132	30,229
Ocean Marine	2,241	67	2,341	—83
Motor Vehicles	21,282	13,162	25,944	12,146
Inland Marine Transportation	2,527	73	2,334	—137
All Other	4,931	606	5,019	809
Standard Fire—Fire	17,451	2,855	19,095	13,195
Ocean Marine	198	25	319	25
Motor Vehicles	193	0	91	0
Inland Marine Transportation	5,999	616	4,868	1,877
All Other	428	7	215	7
Standard—Fire	678	8	2,418	7
Motor Vehicles	203	0	187	0
All Other	21	0	30	0
Star—Fire	9,384	6,492	14,846	7,117
Ocean Marine	3,120	73	2,831	73
Motor Vehicles	310	281	201	281
Inland Marine Transportation	36	—	—	—
All Other	481	1,205	638	0
St. Paul Fire and Marine—Fire	48,511	22,428	47,724	16,760
Ocean Marine	7,880	253	7,880	240
Motor Vehicles	22,919	27,703	27,768	25,944
Inland Marine Transportation	3,620	822	4,046	771
All Other	3,020	11	3,372	31
Sun Underwriters—Fire	4,276	243	4,191	315
Motor Vehicles	55	6	53	6
All Other	247	0	242	0

COMPANIES	Gross Direct Premiums Less Return Premiums	Direct Losses Paid	Direct Premiums Earned	Direct Losses Incurred
Transcontinental—Fire.....	6,666	13,025	3,124	12,438
Motor Vehicles.....	1,072	522	637	497
Inland Marine Transportation.....	298	0	145	0
All Other.....	31	0	14	0
Travelers—Fire.....	92,473	24,380	94,232	18,917
Motor Vehicles.....	48,673	10,877	50,055	9,911
Inland Marine Transportation.....	2,170	120	2,367	12
All Other.....	3,933	320	3,815	771
Twin City—Fire.....	28,860	18,392	29,073	22,519
Motor Vehicles.....	2,020	2,056	1,737	2,104
Inland Marine Transportation.....	242	2,201	233	2,200
All Other.....	660	0	641	0
United Firemens—Fire.....	3,774	757	4,301	2,907
Motor Vehicles.....	218	1,772	1,017	1,768
Inland Marine Transportation.....	10	0	13	0
All Other.....	2	0	5	0
United States—Fire.....	17,676	5,743	17,077	5,483
Ocean Marine.....	26,910	16,060	25,998	16,060
Motor Vehicles.....	2,415	660	2,333	585
Inland Marine Transportation.....	5,581	371	5,392	371
All Other.....	718	0	694	6
Westchester—Fire.....	15,268	24,885	44,628	24,315
Ocean Marine.....	4,611	339	4,545	339
Motor Vehicles.....	2,333	1,192	2,300	1,142
Inland Marine Transportation.....	513	0	506	0
All Other.....	2,674	837	2,636	837
World Fire and Marine—Fire.....	6,001	129	5,006	84
Ocean Marine.....	1,349	36	741	36
Motor Vehicles.....	3,914	2,777	3,059	1,516
Inland Marine Transportation.....	35	0	19	0
All Other.....	178	0	108	250
Zurich—Motor Vehicles.....	6,549	755	4,263	1,640
Total—Fire.....	\$4,122,725	\$1,649,452	\$3,813,262	\$1,611,765
Ocean Marine.....	469,038	90,246	385,242	101,966
Motor Vehicles.....	550,936	476,960	960,326	435,986
Inland Marine Transportation.....	206,832	41,396	189,063	48,611
All Other.....	167,631	39,263	144,179	48,723
Grand Total.....	\$5,517,162	\$2,297,317	\$5,492,072	\$2,247,051

Cents omitted.

Mutual Companies of Other States

COMPANIES	Gross Direct Premiums Less Return Premiums	Direct Losses Paid	Direct Premiums Earned	Direct Losses Incurred
Abington—Fire.....	\$4,504	\$827	\$4,186	\$2,401
Motor Vehicles.....	281	—	261	—
All Other.....	110	—	101	—
Allied American—Fire.....	3,091	46	1,700	31
Motor Vehicles.....	6,850	623	3,767	449
All Other.....	480	253	264	253
Atlantic—Fire.....	5,220	1,259	4,943	1,298
Ocean Marine.....	13,710	429	13,004	442
Motor Vehicles.....	308	11	292	11
Inland Marine Transportation.....	6,322	487	5,990	503
All Other.....	134	0	122	0

COMPANIES	Gross Direct Premiums Less Return Premiums	Direct Losses Paid	Direct Premiums Earned	Direct Losses Incurred
Automobile—Motor Vehicles	5,774	722	5,816	722
Berkshire—Fire	45,942	41,471	48,698	44,184
Motor Vehicles	8,666	1,496	9,186	1,434
All Other	526	27	558	27
Cambridge—Fire	41,155	7,340	36,175	5,556
Motor Vehicles	5,578	1,174	8,867	769
All Other	442	0	389	0
Central Manufacturers—Fire	19,110	12,037	17,127	7,496
Motor Vehicles	1,698	357	2,411	367
Inland Marine Transportation	2,338	5,154	1,637	5,375
All Other	621	10	454	5
Citizens—Fire	4,134	3,784	4,978	2,476
Motor Vehicles	1,590	668	1,914	1,200
All Other	45	0	56	0
Dorchester—Fire	23,265	10,026	22,723	12,035
Motor Vehicles	1,308	391	664	391
All Other	241	15	256	15
Federal—Fire	27,822	27,360	25,901	25,735
Motor Vehicles	19,014	7,982	17,701	7,807
Inland Marine Transportation	1,339	15	1,247	2,644
All Other	513	2	480	2
Fitchburg—Fire	66,790	31,407	65,454	35,352
Motor Vehicles	6,640	1,010	6,507	1,081
All Other	658	81	645	131
Grain Dealers National—Fire	5,914	487	5,416	410
Inland Marine Transportation	25	—	21	—
All Other	511	7	351	5
Green Mountain—Fire	20,657	15,432	16,018	14,677
Motor Vehicles	3,696	1,222	1,112	1,323
Hardware Dealers—Fire	33,773	6,100	33,508	3,703
Motor Vehicles	1,345	122	1,375	122
Inland Marine Transportation	20	0	20	0
All Other	478	182	489	232
Hardware—Fire	308	5	286	5
All Other	2	—	2	—
Holyoke—Fire	57,291	22,195	27,729	25,598
Motor Vehicles	9,089	697	4,399	1,899
All Other	744	58	360	58
Indiana Lumbermens—Fire	2,284	1,804	2,284	1,804
Inland Marine Transportation	1	—	1	—
All Other	309	6	309	6
Lowell—Fire	17,947	9,054	—	4,392
Motor Vehicles	1,722	703	—	682
All Other	106	16	—	—
Lumber—Fire	103,098	22,405	97,620	17,176
Motor Vehicles	752	699	789	699
Inland Marine Transportation	1	0	1	0
All Other	1,294	33	1,260	19
Lumbermen's—Fire	1,971	605	1,892	605
Motor Vehicles	37	—	30	—
Inland Marine Transportation	1	—	1	—
All Other	267	6	188	6
Lynn—Fire	6,173	6,055	6,091	4,122
Motor Vehicles	5,984	1,737	5,896	1,200
All Other	150	0	146	0
Manufacturers and Merchants—Fire	22,004	7,552	21,736	6,660
Motor Vehicles	3,679	4,868	3,634	2,456
All Other	165	0	163	0
Merchants and Farmers—Fire	26,611	14,101	12,773	13,917
Motor Vehicles	1,113	426	534	274
All Other	392	20	188	17
Merrimack—Fire	88,787	21,778	79,464	26,786
Motor Vehicles	10,943	3,035	11,118	1,434
All Other	801	435	813	435
Michigan Millers—Fire	7,294	1,278	6,345	1,177
Motor Vehicles	925	12	702	87
Inland Marine Transportation	54	0	40	0
All Other	394	8	188	0
Middlesex—Fire	41,628	20,434	36,275	13,766
Motor Vehicles	21,354	6,398	18,582	5,400
All Other	867	0	779	0

COMPANIES	Gross Direct Premiums Less Return Premiums	Direct Losses Paid	Direct Premiums Earned	Direct Losses Incurred
Millowners of Iowa—Fire.....	8,777	1,837	8,747	2,233
Inland Marine Transportation.....	70	—	70	—
All Other.....	201	6	201	6
Millers Mutual of Illinois—Fire.....	2,541	877	2,388	1,892
Inland Marine Transportation.....	2	—	1	—
All Other.....	423	12	314	—
Millers Mutual of Pennsylvania—Fire.....	15,230	4,001	14,447	6,453
All Other.....	192	4	125	—
Millers Mutual of Texas—Fire.....	1,362	6,571	1,313	6,540
Inland Marine Transportation.....	1	0	1	0
All Other.....	230	8	162	8
Millers National—Fire.....	845	0	891	0
Inland Marine Transportation.....	—4	0	1	0
All Other.....	1	0	0	0
Mutual Implement and Hardware—Fire.....	32,773	6,100	34,947	12,642
Motor Vehicles.....	175	—	260	—
Inland Marine Transportation.....	20	—	24	—
All Other.....	478	182	374	232
National Mutual Church—Fire.....	5,920	3,498	5,997	3,598
All Other.....	14	92	17	92
National Retailers—Fire.....	5,283	527	5,172	491
Motor Vehicles.....	1,168	83	999	137
Inland Marine Transportation.....	184	0	103	0
All Other.....	316	5	215	0
Norfolk and Dedham—Fire.....	30,475	8,741	27,222	6,264
Motor Vehicles.....	5,006	937	3,962	794
All Other.....	500	17	311	33
Northwestern—Fire.....	9,441	9,026	10,973	2,477
Motor Vehicles.....	8	—	18	—
Inland Marine Transportation.....	1	—	1	—
All Other.....	377	329	311	322
Pawtucket—Fire.....	42,870	16,496	45,446	18,319
Motor Vehicles.....	7,619	976	9,545	1,194
All Other.....	494	164	616	167
Pennsylvania Lumbermen's—Fire.....	1,735	541	2,775	510
Motor Vehicles.....	38	—	21	—
Inland Marine Transportation.....	1	—	1	—
All Other.....	232	6	99	2
Pennsylvania Millers—Fire.....	5,816	2,367	5,787	2,417
Inland Marine Transportation.....	1	0	1	0
All Other.....	279	6	199	4
Phenix—Fire.....	9,250	3,279	9,137	3,316
Motor Vehicles.....	2,447	148	2,417	248
All Other.....	27	0	26	0
Providence—Fire.....	11,443	2,696	10,449	2,127
Quincy—Fire.....	127,185	62,022	127,710	53,879
Motor Vehicles.....	25,661	6,847	27,158	5,558
All Other.....	2,075	162	1,702	162
Traders and Mechanics—Fire.....	25,760	19,372	23,235	18,344
All Other.....	310	7	280	7
Union—Fire.....	18,326	2,998	18,588	865
All Other.....	736	0	420	0
United—Fire.....	44,529	13,310	38,527	13,210
Motor Vehicles.....	25,723	7,939	22,256	7,033
Inland Marine Transportation.....	562	389	487	245
All Other.....	1,273	302	1,102	386
Vermont—Fire.....	105,484	30,688	103,111	30,746
Motor Vehicles.....	2,025	1,354	2,136	1,269
All Other.....	500	92	397	92
Western Millers—Fire.....	34	112	17	112
All Other.....	—	3	—	3
Worcester Mutual—Fire.....	56,975	13,906	32,140	16,180
Motor Vehicles.....	10,053	1,249	5,672	1,415
Total—Fire.....	\$1,238,827	\$493,807	\$1,108,341	\$473,977
Ocean Marine.....	13,710	429	13,004	442
Motor Vehicles.....	198,269	53,886	180,001	47,455
Inland Marine Transportation.....	10,939	6,045	9,648	8,767
All Other.....	18,908	2,556	15,432	2,723
GRAND TOTAL.....	\$1,480,653	\$556,723	\$1,326,426	\$533,364

Factory Mutuals

COMPANIES	Premium Deposits in Force Dec. 31, 1942	Direct Losses Paid	Direct Premiums Earned	Direct Losses Incurred
Arkwright—Fire	\$75,466	\$1,308	\$7,501	\$1,084
Blackstone—Fire	775	282	666	282
Boston—Fire	45,405	3,169	7,697	3,865
Cotton and Woolen Manufacturers—Fire	40,187	3,639	4,887	262
Fall River Manufacturers—Fire	25,763	816	2,628	507
Firemens—Fire	53,817	97,011	35,975	14,274
Manufacturers—Fire	100,159	254	13,672	254
Philadelphia Manufacturers—Fire	127	0	95	0
Protection—Fire	13	0	13	0
What Cheer—Fire	17,484	0	1,923	0
Worcester Manufacturers—Fire	11,695	816	1,982	995
Total	\$370,891	\$107,295	\$77,039	\$21,523

U. S. Branches of Companies of Foreign Countries

COMPANIES	Gross Direct Premiums Less Return Premiums	Direct Losses Paid	Direct Premiums Earned	Direct Losses Incurred
Atlas—Fire	\$47,257	\$13,036	\$38,135	\$13,757
Motor Vehicles	1,271	980	1,350	965
Inland Marine Transportation	0	0	1	0
All Other	818	59	775	59
British American—Fire	518	278	594	278
All Other	29	0	33	0
British and Foreign—Ocean Marine	4,064	0	3,617	0
Motor Vehicles	20	0	10	0
Caledonian—Fire	19,192	1,027	30,213	877
Motor Vehicles	1,430	138	1,473	121
All Other	366	0	486	0
Century—Fire	1,262	526	2,386	526
Ocean Marine	1,505	41	677	41
Motor Vehicles	242	52	329	52
Inland Marine Transportation	21	0	21	0
All Other	207	16	106	16
Commercial Union—Fire	70,208	15,865	62,847	20,928
Ocean Marine	1,570	41	1,382	41
Motor Vehicles	568	0	647	0
Inland Marine Transportation	2,115	638	1,627	638
All Other	1,147	54	427	54
Eagle Star—Fire	1,529	1,103	1,520	1,103
Ocean Marine	1,705	0	1,695	0
Motor Vehicles	12	0	12	0
Inland Marine Transportation	363	0	361	0
All Other	37	30	37	30
Law Union and Rock—Fire	7,169	4,071	6,926	3,996
Motor Vehicles	884	292	854	292
Inland Marine Transportation	200	0	193	0
All Other	95	0	91	0
Liverpool, London and Globe—Fire	73,904	16,973	64,746	15,943
Ocean Marine	1,011	0	934	0
Motor Vehicles	965	112	1,004	—63
Inland Marine Transportation	744	0	579	0
All Other	2,235	186	1,341	301
London Assurance—Fire	23,530	13,595	22,876	11,781
Ocean Marine	1,906	52	1,807	52
Motor Vehicles	921	30	1,318	199
Inland Marine Transportation	74	0	69	0
All Other	543	0	482	0
London and Lancashire—Fire	15,711	8,648	15,972	8,949
Motor Vehicles	3,363	4,423	3,420	4,423
Inland Marine Transportation	206	0	208	0
All Other	463	56	471	56
London and Scottish—Fire	994	833	910	502
All Other	4	0	2	0

COMPANIES	Gross Direct Premiums Less Return Premiums	Direct Losses Paid	Direct Premiums Earned	Direct Losses Incurred
No. British and Mercantile—Fire	97,331	48,062	93,438	49,116
Ocean Marine	2,945	422	2,759	1,697
Motor Vehicles	7,277	2,170	10,661	2,008
Inland Marine Transportation	1,980	383	1,641	588
All Other	3,458	705	2,984	769
Northern—Fire	18,371	9,234	27,761	8,696
Ocean Marine	602	16	301	16
Motor Vehicles	5,620	1,580	6,899	1,397
Inland Marine Transportation	696	27	443	—386
All Other	2,239	7	9,746	—95
Norwich Union—Fire	21,319	4,430	23,272	4,955
Motor Vehicles	278	12	381	12
Inland Marine Transportation	829	0	422	0
All Other	2,394	0	1,303	0
Ocean Marine—Ocean Marine	1,316	0	0	0
Motor Vehicles	801	979	0	979
Pacific Coast—Fire	125	0	60	0
Palatine—Fire	14,593	1,147	12,114	1,385
Motor Vehicles	887	839	634	839
Inland Marine Transportation	17	0	24	0
All Other	997	107	396	107
Pearl Assurance—Fire	7,955	3,944	7,881	1,996
Motor Vehicles	38	0	38	0
All Other	1,638	87	1,622	44
Phoenix Assurance—Fire	40,878	11,577	42,213	10,991
Ocean Marine	48	11	157	11
Motor Vehicles	1,532	905	1,681	877
Inland Marine Transportation	900	0	841	0
All Other	3,453	130	2,525	117
Royal Exchange—Fire	31,983	37,419	28,351	40,192
Ocean Marine	1,617	0	1,433	0
Motor Vehicles	1,126	321	908	0
Inland Marine Transportation	696	33	617	58
All Other	338	40	300	84
Royal—Fire	131,850	59,242	144,159	68,431
Ocean Marine	1,987	0	1,792	0
Motor Vehicles	12,487	5,180	12,980	5,487
Inland Marine Transportation	409	0	433	0
All Other	3,087	60	1,643	1,025
Scottish Union—Fire	23,522	6,888	22,487	10,665
Motor Vehicles	3,383	1,745	4,264	1,334
Inland Marine Transportation	312	0	198	0
All Other	425	19	412	44
Sea—Fire	64	8	63	8
Ocean Marine	1,906	52	953	52
Motor Vehicles	3,663	1,528	3,251	1,528
All Other	93	0	47	0
State Assurance—Fire	2,987	2,635	3,235	5,451
Motor Vehicles	778	996	843	996
All Other	203	145	220	145
Sun—Fire	16,176	4,079	15,853	4,494
Ocean Marine	1,404	38	1,376	38
Motor Vehicles	1,145	42	1,122	42
Inland Marine Transportation	10,897	3,507	10,679	2,607
All Other	2,351	4	2,304	4
Union Assurance—Fire	15,900	1,544	15,637	3,617
Motor Vehicles	2,701	851	2,016	826
Inland Marine Transportation	1,909	62	1,835	62
All Other	2,339	23	800	23
Western Assurance—Fire	1,458	455	1,536	480
Ocean Marine	442	0	466	0
Motor Vehicles	544	319	573	419
All Other	12	0	12	0
Total—Fire	\$685,786	\$266,619	\$685,215	\$289,117
Ocean Marine	24,028	673	19,349	1,948
Motor Vehicles	51,936	23,494	56,749	22,733
Inland Marine Transportation	22,368	4,650	20,192	3,567
All Other	28,971	1,728	28,565	2,783
GRAND TOTAL	\$813,089	\$297,164	\$810,070	\$320,148

Cents omitted.

Inter-Insurers

COMPANIES	Gross Direct Premiums Less Return Premiums	Direct Losses Paid	Direct Premiums Earned	Direct Losses Incurred
Affiliated Underwriters.....	\$ 834	\$ 176		
Canners Exchange.....	37,710	108,242		
Casualty Indemnity.....	187	0		
Druggist Indemnity.....	177	0		
Individual Underwriters.....	610	0		
Metropolitan Inter-Insurers.....	—304	0		
N. Y. Reciprocal Underwriter.....	681	0		
Warner Reciprocal.....	1,137	0		
Total.....	\$41,032	\$108,418		

**Showing Maine Business of Miscellaneous and Assessment Insurance Companies for the Year Ending
December 31, 1942**

COMPANIES	Gross Direct Premiums Less Return Premiums	Direct Losses Paid	Direct Premiums Earned	Direct Losses Incurred
MAINE COMPANIES				
Augusta Mutual Plate Glass—Glass	\$ 5,867	\$ 2,037	\$ 6,000	\$ 2,037
Maine Bonding and Casualty—Accident	2,833	43	2,552	43
Auto Liability	156,022	107,934	166,352	102,599
Liability Other than Auto	6,938	714	7,206	1,164
Fidelity	52,398	47,823	50,350	40,675
Surety	72,335	2,217	72,466	5,303
Plate Glass	1,726	350	1,671	398
Burglary and Theft	2,296	463	2,832	338
Auto Property Damage	72,717	36,165	76,685	33,950
Auto Collision	8,770	2,936	8,381	3,186
Other Property Damage and Collision	3,170	1,058	3,463	408
F. T. C. M. V.	3,896	814	3,246	989
Union Mutual Life—Accident & Health	285,034	134,216	285,133	146,585
COMPANIES OF OTHER STATES				
Accident & Casualty Co.—Accident	194	104	213	—6
Auto Liability	29,911	7,265	32,926	19,960
Liability Other than Auto	1,335	175	1,470	100
Workmen's Compensation	1,285	218	1,224	—116
Plate Glass	165	148	181	138
Burglary and Theft	518	0	603	0
Auto Property Damage	11,929	6,728	13,131	7,317
Auto Collision	239	0	264	0
Other Property Damage and Collision	49	0	54	0
Aetna Casualty & Surety—Accident	199	125	229	122
Health	30	0	15	0
Auto Liability	52,034	11,140	52,796	3,447
Liability Other than Auto	14,077	1,329	13,225	—3,043
Workmen's Compensation	48,068	24,395	45,400	26,445
Fidelity	10,683	33	10,053	—467
Surety	45,238	1,234	44,696	851
Plate Glass	2,111	968	2,181	1,015
Burglary and Theft	7,732	284	7,752	29
Auto Property Damage	21,546	9,636	22,696	3,426
Other Property Damage and Collision	1,339	191	934	137
Sprinkler	996	25	555	75
Aetna Life—Accident	7,644	1,760	8,209	1,977
Health	926	290	926	290
Group Accident & Health	44,474	34,421	44,650	37,218
Auto Liability	0	—20	0	—20
Workmen's Compensation	0	95	36	97
All State—Auto Liability	15,975	8,373	19,012	5,415
Auto Property Damage	6,583	3,306	7,409	3,106
American Automobile—Auto Liability	77,925	44,265	94,214	25,915
Liability Other than Auto	1,170	0	257	0
Workmen's Compensation	2,456	488	1,237	4,275
Auto Property Damage	33,826	15,856	39,023	14,352
Other Property Damage and Collision	80	0	22	0
American Bonding—Fidelity	1,150	—205	1,029	—205
Surety	955	0	660	0
Glass	47	0	43	0
Burglary and Theft	10	0	203	0
American Employers—Accident	843	171	843	171
Health	85	0	64	0
Group Accident & Health	250	3	250	3
Auto Liability	42,886	13,796	46,316	7,388
Liability Other than Auto	13,877	2,518	13,322	2,462
Workmen's Compensation	50,855	27,169	52,431	21,446
Fidelity	357	0	382	0
Surety	2,855	0	2,798	0
Plate Glass	1,104	302	983	287
Burglary and Theft	3,213	87	3,888	182
Steam Boiler	2,371	0	996	0
Machinery	961	0	463	0
Auto Property Damage	18,234	9,826	19,146	9,063
Auto Collision	4,197	550	3,987	85
Other Property Damage and Collision	3,201	51	6,050	134

COMPANIES	Gross Direct Premiums Less Return Premiums	Direct Losses Paid	Direct Premiums Earned	Direct Losses Incurred
American Guarantee & Liability—Auto Liability	206	0	161	0
Liability Other than Auto	43	0	21	0
Workmen's Compensation	67	173	41	318
Glass	17	0	11	0
Burglary and Theft	29	0	13	0
Boiler	—1	0	19	0
Auto Property Damage	101	22	70	22
American Motorist—Accident	2,237	617	2,463	617
Group Accident & Health	652	205	652	205
Auto Liability	42,909	15,165	50,762	6,174
Liability Other than Auto	3,614	0	2,958	0
Workmen's Compensation	46,550	9,351	43,596	29,320
Fidelity	632	0	623	0
Surety	150	0	168	0
Plate Glass	441	104	382	104
Burglary and Theft	380	30	175	10
Steam Boiler	11	0	218	0
Auto Property Damage	18,416	8,663	21,022	5,369
Auto Collision	933	336	917	73
Other Property Damage and Collision	934	488	883	488
American Mutual Liability—Accident	11	0	13	0
Health	14	133	13	168
Auto Liability	20,866	10,575	23,523	12,209
Liability Other than Auto	26,408	3,454	27,831	2,693
Workmen's Compensation	943,868	359,840	841,623	508,153
Fidelity	1,090	0	921	860
Plate Glass	157	0	192	0
Burglary and Theft	120	0	123	0
Auto Property Damage	8,775	4,841	9,766	4,885
Auto Collision	1,222	0	1,207	18
Other Property Damage and Collision	4,557	506	8,032	431
American Policyholders—Accident	25	0	33	0
Auto Liability	12,887	1,245	11,297	10,596
Liability Other than Auto	35	0	39	0
Auto Property Damage	6,233	1,835	5,329	1,746
Auto Collision	106	0	128	0
American Surety—Accident	99	0	104	0
Health	15	0	4	0
Auto Liability	7,838	6,425	8,343	5,425
Liability Other than Auto	2,099	471	3,900	—179
Workmen's Compensation	1,443	95	1,538	484
Fidelity	22,509	2,715	22,707	—1,057
Surety	35,109	—455	20,245	—455
Plate Glass	57	285	866	285
Burglary and Theft	7,071	1,395	3,937	610
Auto Property Damage	3,372	1,326	3,479	781
Auto Collision	306	67	318	—33
Other Property Damage and Collision	638	0	491	0
Arex Indemnity—Auto Liability	439	0	392	0
Liability Other than Auto	1,465	464	1,882	—1,561
Workmen's Compensation	3,835	1,805	3,620	657
Burglary and Theft	125	0	63	0
Auto Property Damage	330	0	264	0
Other Property Damage and Collision	27	0	39	0
Associated Indemnity—Auto Liability	70	0	60	0
Liability Other than Auto	2,604	183	2,609	112
Auto Property Damage	26	10	22	10
Bankers Indemnity—Auto Liability	180	0	234	0
Liability Other than Auto	256	0	275	0
Workmen's Compensation	36	35	84	15
Burglary and Theft	113	20	113	—281
Auto Property Damage	71	0	71	0
Auto Collision	23	0	29	0
Other Property Damage and Collision	34	0	17	0
Boston Casualty—Accident & Health	16,812	7,522	16,812	7,522
Car and General—Accident	44	0	49	0
Auto Liability	12,113	5,512	13,500	10,505
Liability Other than Auto	1,258	110	1,402	80
Workmen's Compensation	6,910	706	7,701	1,351
Plate Glass	311	189	347	179
Burglary and Theft	1,242	63	1,384	63

COMPANIES	Gross Direct Premiums Less Return Premiums	Direct Losses Paid	Direct Premiums Earned	Direct Losses Incurred
Auto Property Damage	5,291	7,008	5,897	3,213
Auto Collision	720	30	802	30
Other Property Damage and Collision	130	16	145	26
Central Surety—Accident	0	0	44	0
Auto Liability	39,157	10,588	44,227	10,588
Liability Other than Auto	215	0	217	670
Fidelity	833	0	1,020	0
Surety	469	0	1,098	0
Plate Glass	490	289	480	289
Burglary and Theft	294	0	388	0
Auto Property Damage	17,300	6,156	19,277	5,513
Auto Collision	894	158	935	137
Other Property Damage and Collision	17	0	16	0
Century Indemnity—Accident	1,350	306	1,577	449
Health	65	0	67	0
Group Accident and Health	399	423	495	423
Auto Liability	18,130	1,294	18,415	2,344
Liability Other than Auto	11,832	845	10,470	—42
Workmen's Compensation	43,449	18,639	37,887	14,067
Fidelity	5,392	—99	4,786	—847
Surety	31,089	5,351	40,979	4,626
Plate Glass	2,110	634	1,909	634
Burglary and Theft	3,847	633	3,662	633
Auto Property Damage	8,495	3,024	8,202	2,884
Auto Collision	959	936	950	936
Other Property Damage and Collision	1,210	338	968	—10
Columbia Casualty—Accident	3	0	6	0
Auto Liability	267	4	283	4
Liability Other than Auto	474	0	338	0
Workmen's Compensation	1,229	606	1,268	50
Fidelity	5	0	3	0
Surety	47	0	1,661	800
Glass	5	0	5	0
Burglary and Theft	275	32	226	—43
Boiler	15	0	190	0
Auto Property Damage	106	175	106	175
Auto Collision	0	0	3	0
Columbian National Life—Accident	4,922	1,793	5,237	1,683
Health	1,674	1,543	1,881	1,169
Commercial Casualty—Accident	1,856	1,066	2,216	1,541
Health	2,363	534	2,848	459
Group Accident and Health	2,697	1,893	2,707	1,316
Auto Liability	29,378	8,975	31,846	21,600
Liability Other than Auto	7,085	375	7,401	—635
Workmen's Compensation	1,778	320	928	320
Fidelity	298	0	223	0
Surety	175	0	171	0
Glass	286	133	341	120
Burglary and Theft	209	0	343	0
Auto Property Damage	12,339	7,573	13,130	7,603
Auto Collision	709	—120	631	—85
Other Property Damage and Collision	51	0	27	0
Connecticut General Life—Accident	13,101	3,718	13,084	3,718
Health	2,389	2,243	2,477	2,793
Group Accident and Health	8,937	7,838	8,916	7,383
Non-cancellable Accident and Health	220	27	217	27
Connecticut Indemnity—Auto Liability	21,159	23,078	20,369	21,097
Liability Other than Auto	77	0	65	0
Plate Glass	26	0	6	0
Burglary and Theft	180	0	81	0
Auto Property Damage	8,932	4,301	8,862	3,983
Auto Collision	129	263	183	237
Continental Casualty—Accident	3,221	891	3,343	1,216
Health	3,617	1,540	3,712	1,567
Group Accident and Health	870	369	862	369
Auto Liability	1,096	6,450	1,239	—3,750
Liability Other than Auto	881	0	877	—300
Workmen's Compensation	865	547	1,044	857
Surety	23,976	0	24,650	0
Glass	0	0	23	0
Burglary and Theft	49	0	220	0
Boiler	—35	0	56	0
Auto Property Damage	373	633	413	—182
Other Property Damage and Collision	9	0	27	0
Non-cancellable Accident and Health	337	0	341	—720

COMPANIES	Gross Direct Premiums Less Return Premiums	Direct Losses Paid	Direct Premiums Earned	Direct Losses Incurred
Craftsman—Accident & Health.....	16,636	7,734	16,485	7,522
Non-cancellable Accident and Health.....	1,580	683	1,580	683
Eagle Indemnity—Accident.....	191	11	142	11
Auto Liability.....	6,928	325	5,156	90
Liability Other than Auto.....	1,824	102	1,499	-1,973
Workmen's Compensation.....	9,424	4,324	5,379	2,252
Fidelity.....	109	0	86	0
Surety.....	271	0	157	0
Plate Glass.....	180	29	199	29
Burglary and Theft.....	1,516	51	1,092	75
Steam Boiler.....	482	0	266	0
Auto Property Damage.....	2,937	803	2,158	628
Auto Collision.....	174	0	137	0
Other Property Damage and Collision.....	241	0	140	0
Employers' Liability—Accident.....	30,277	19,641	31,791	17,639
Health.....	958	456	1,025	366
Group Accident and Health.....	71,641	92,765	72,738	92,501
Auto Liability.....	179,478	49,389	192,042	81,269
Liability Other than Auto.....	46,377	8,109	46,469	8,558
Workmen's Compensation.....	211,388	95,450	214,182	94,752
Fidelity.....	12,095	3,785	8,588	-3,560
Surety.....	302	0	426	0
Plate Glass.....	3,592	1,394	3,606	1,394
Burglary and Theft.....	14,867	1,277	16,503	671
Steam Boiler.....	6,127	0	6,970	0
Machinery.....	9,384	0	6,709	0
Auto Property Damage.....	74,054	37,022	77,757	36,752
Auto Collision.....	25,702	6,098	24,160	8,670
Other Property Damage and Collision.....	4,879	627	4,913	839
Employers' Mutual Liability—Auto Liability.....	315	0	249	0
Liability Other than Auto.....	384	0	379	0
Workmen's Compensation.....	94,002	21,037	95,715	35,953
Auto Property Damage.....	150	0	148	-10
Auto Collision.....	90	406	88	406
Other Property Damage and Collision.....	68	4	68	-46
Equitable Life of New York				
Non-cancellable Accident and Health.....	1,136	2,657	1,250	3,179
Group Accident and Health.....	12,214	9,603	11,846	8,299
Excess—Auto Liability.....	34	0	17	0
Liability Other than Auto.....	5,570	0	2,785	0
Workmen's Compensation.....	1,772	0	886	0
Factory Mutual—Auto Liability.....	10,793	203	9,976	203
Liability Other than Auto.....	106	0	96	0
Burglary and Theft.....	333	0	329	0
Auto Property Damage.....	3,802	1,033	3,545	1,058
Auto Collision.....	4,209	1,620	4,034	1,695
Farm Bureau—Auto Liability.....	16,870	2,316	16,016	6,976
Burglary and Theft.....	407	0	386	0
Auto Property Damage.....	5,126	2,193	4,809	3,316
Auto Collision.....	3,704	1,760	3,552	1,550
Federal Life & Casualty—Accident and Health.....	108,936	31,579	108,894	23,844
Fidelity & Casualty—Accident.....	3,469	1,335	3,906	1,775
Health.....	113	260	132	30
Group Accident and Health.....	275	0	138	0
Auto Liability.....	18,673	19,650	20,778	19,225
Liability Other than Auto.....	7,494	3,232	7,222	3,882
Workmen's Compensation.....	11,731	3,591	10,427	5,729
Fidelity.....	2,873	-248	2,658	-248
Surety.....	1,803	0	2,079	0
Plate Glass.....	1,703	817	1,794	817
Burglary and Theft.....	7,835	1,898	5,976	1,948
Steam Boiler.....	4,403	0	3,956	5,400
Machinery.....	59	-3	59	-3
Auto Property Damage.....	8,319	5,034	9,028	5,999
Auto Collision.....	497	0	450	0
Other Property Damage and Collision.....	1,385	18	1,490	18
Fidelity & Deposit—Fidelity.....	8,122	-275	7,483	1,625
Surety.....	14,977	2	11,163	-999
Plate Glass.....	393	0	330	0
Burglary and Theft.....	1,634	41	1,077	91

COMPANIES	Gross Direct Premiums Less Return Premiums	Direct Losses Paid	Direct Premiums Earned	Direct Losses Incurred
Firemen's Fund Indemnity—Accident	968	140	943	90
Health	89	0	72	0
Auto Liability	3,963	3,969	7,143	5,444
Liability Other than Auto	1,155	160	1,624	85
Workmen's Compensation	3,745	942	1,878	1,247
Fidelity	866	0	786	0
Surety	698	95	985	—7
Plate Glass	319	230	389	230
Burglary and Theft	316	5	516	—20
Auto Property Damage	1,500	1,340	2,665	1,198
Auto Collision	0	0	85	—25
Other Property Damage and Collision	253	10	252	0
General Accident, Scotland—Accident	851	121	973	196
Health	807	49	767	49
Auto Liability	4,306	2,587	4,510	1,437
Liability Other than Auto	1,295	1,650	1,515	454
Workmen's Compensation	1,669	514	1,852	358
Plate Glass	282	131	157	131
Burglary and Theft	774	0	571	0
Steam Boiler	107	0	152	0
Machinery	0	0	—1	0
Auto Property Damage	1,833	1,099	1,883	1,367
Auto Collision	250	0	241	0
Other Property Damage and Collision	120	5	133	1
General Reinsurance—Auto Liability	1,250	0	1,250	0
Liability Other than Auto	356	0	356	0
Workmen's Compensation	230	0	230	0
Glen Falls Indemnity—Accident	502	173	251	223
Auto Liability	46	0	23	0
Liability Other than Auto	130	6	65	—57
Workmen's Compensation	54	562	101	62
Fidelity	23	0	12	0
Surety	176	0	88	0
Burglary and Theft	60	0	30	0
Auto Property Damage	31	0	16	0
Other Property Damage and Collision	101	0	51	0
Globe Indemnity—Accident	581	0	591	—18
Health	92	0	105	—2
Group Accident and Health	23	0	20	0
Auto Liability	23,863	4,463	21,812	4,358
Liability Other than Auto	4,990	1,135	5,368	988
Workmen's Compensation	13,720	2,912	11,505	—300
Fidelity	437	0	534	—15
Surety	874	—110	1,186	1,830
Plate Glass	426	285	395	282
Burglary and Theft	4,157	361	3,208	291
Steam Boiler	629	0	673	—11
Machinery	40	0	1,394	7
Auto Property Damage	8,056	3,299	7,459	2,046
Auto Collision	244	0	211	—4
Other Property Damage and Collision	492	28	560	41
Great American Indemnity—Accident	2,930	513	3,012	653
Health	303	0	313	1
Auto Liability	34,867	20,002	35,913	12,565
Liability Other than Auto	10,321	354	10,630	4,062
Workmen's Compensation	26,060	10,142	26,434	9,603
Fidelity	1,758	0	1,737	—14
Surety	1,179	—31	1,372	—31
Plate Glass	1,128	436	1,102	434
Burglary and Theft	4,887	1,118	4,613	997
Auto Property Damage	13,847	8,629	13,680	7,261
Auto Collision	48	248	61	246
Other Property Damage and Collision	927	521	933	515
Hardware Mutual Casualty—Auto Liability	6,541	1,813	6,972	8,691
Liability Other than Auto	1,658	100	865	250
Workmen's Compensation	4,375	1,783	4,339	428
Plate Glass	1,097	171	613	121
Burglary and Theft	113	0	101	0
Auto Property Damage	2,723	1,202	2,927	1,027
Auto Collision	935	769	902	969
Other Property Damage and Collision	115	15	72	15

COMPANIES	Gross Direct Premiums Less Return Premiums	Direct Losses Paid	Direct Premiums Earned	Direct Losses Incurred
Hartford Accident & Indemnity—Accident	5,274	1,530	5,379	2,001
Health	719	180	674	792
Auto Liability	85,116	17,576	87,278	47,622
Liability Other than Auto	62,192	7,569	56,122	22,626
Workmen's Compensation	258,088	112,415	230,782	181,210
Fidelity	3,286	1,314	3,210	—2,974
Surety	9,209	0	9,919	-102
Plate Glass	3,221	1,259	2,917	1,261
Burglary and Theft	13,905	1,622	12,131	2,462
Auto Property Damage	32,989	12,725	32,626	15,943
Auto Collision	5,490	445	5,907	295
Other Property Damage and Collision	6,678	332	5,815	1,146
Live Stock	4,894	1,693	4,714	1,693
Hartford Steam Boiler—Steam Boiler	38,797	8,264	34,830	8,587
Machinery	26,558	5,610	37,860	3,806
Home Indemnity—Accident	3	0	1	7
Auto Liability	18,985	4,013	17,021	3,569
Liability Other than Auto	516	428	709	307
Fidelity	905	0	783	24
Surety	990	0	494	47
Glass	73	30	58	30
Burglary and Theft	259	0	296	0
Auto Property Damage	7,856	3,299	6,591	3,454
Auto Collision	2	0	6	—3
Other Property Damage and Collision	5	0	3	0
Indemnity Insurance—Accident	3,934	6,608	6,179	6,203
Health	1,083	0	984	0
Auto Liability	19,336	5,165	19,653	8,830
Liability Other than Auto	8,475	0	6,809	18,750
Workmen's Compensation	4,689	2,288	4,811	1,441
Fidelity	997	0	750	0
Surety	643	0	1,409	700
Plate Glass	467	72	399	72
Burglary and Theft	2,684	0	2,055	35
Live Stock	794	900	731	900
Auto Property Damage	7,894	4,067	7,980	2,102
Auto Collision	246	73	257	73
Other Property Damage and Collision	3,363	0	2,448	10,250
Water Damage	17	0	20	0
Interboro Mutual Indemnity—Auto Liability	21	0	15	0
Auto Property Damage	7	0	5	0
Inter-Ocean Casualty—Accident & Health	1,056	588	1,125	588
John Hancock—Group Accident & Health	20,303	11,319	19,565	10,829
Liberty Mutual—Accident	1,110	61	1,070	7
Auto Liability	67,524	28,829	73,650	31,961
Liability Other than Auto	41,924	3,477	40,284	12,856
Workmen's Compensation	803,489	412,411	778,637	566,438
Fidelity	6,208	228	6,102	—944
Plate Glass	244	64	239	64
Burglary and Theft	2,425	27	2,455	164
Auto Property Damage	28,908	21,971	31,613	26,772
Other Property Damage and Collision	8,541	2,191	8,319	398
London Guarantec and Accident—Accident	620	8	674	8
Health	23	0	23	0
Auto Liability	5,842	758	6,936	—1,127
Liability Other than Auto	1,597	0	1,917	3,834
Workmen's Compensation	9,365	3,660	6,116	4,622
Plate Glass	462	136	496	169
Burglary and Theft	453	0	596	250
Steam Boiler	914	0	921	0
Machinery	469	0	234	0
Auto Property Damage	2,773	1,089	3,143	286
Auto Collision	331	6	321	—105
Other Property Damage and Collision	105	8	132	8
Credit	0	0	29	0
London and Lancashire Indemnity—Accident	1,180	347	1,193	—5,153
Auto Liability	18,068	9,555	18,890	6,206
Liability Other than Auto	1,631	292	1,468	—208
Workmen's Compensation	2,465	864	1,898	1,738
Fidelity	31	0	49	0
Surety	585	—12	572	—12
Plate Glass	113	273	235	333

COMPANIES	Gross Direct Premiums Less Return Premiums	Direct Losses Paid	Direct Premiums Earned	Direct Losses Incurred
Burglary and Theft.....	628	0	561	0
Auto Property Damage.....	7,015	4,690	7,445	4,258
Auto Collision.....	1,197	206	1,312	206
Other Property Damage and Collision.....	147	0	119	-1,500
Loyal Protective Life—Accident & Health.....	20,845	10,041	20,530	8,807
Lumbermen's Mutual Casualty—Accident.....	11,265	1,650	11,110	1,212
Auto Liability.....	190,893	82,646	215,284	36,797
Liability Other than Auto.....	16,622	1,453	16,812	-1,332
Workmen's Compensation.....	172,996	77,140	149,152	59,109
Fidelity.....	1,449	715	1,533	-407
Plate Glass.....	2,069	731	1,883	1,021
Burglary and Theft.....	1,959	20	1,403	-81
Steam Boiler.....	3,833	0	2,347	100
Auto Property Damage.....	80,118	31,163	87,875	21,083
Auto Collision.....	10,497	2,997	11,060	2,809
Other Property Damage and Collision.....	4,166	71	4,194	186
Manufacturers' Casualty—Accident.....	45	0	48	0
Auto Liability.....	13,141	7,746	15,071	6,276
Liability Other than Auto.....	205	0	173	0
Workmen's Compensation.....	343	289	338	237
Glass.....	31	39	29	39
Burglary and Theft.....	229	0	236	0
Auto Property Damage.....	5,278	2,609	5,987	1,449
Auto Collision.....	11	0	15	0
Maryland Casualty—Accident.....	2,739	422	2,820	587
Health.....	477	53	516	53
Group Accident and Health.....	254	0	127	0
Auto Liability.....	7,649	3,396	10,002	-3,194
Liability Other than Auto.....	7,803	374	6,389	4,772
Workmen's Compensation.....	38,776	16,619	25,740	23,799
Fidelity.....	9,455	4,889	9,377	-768
Surety.....	15,296	-1,983	13,053	-2,025
Plate Glass.....	782	394	869	432
Burglary and Theft.....	4,741	105	4,210	80
Steam Boiler.....	1,270	0	1,272	0
Machinery.....	30	0	35	0
Auto Property Damage.....	3,191	1,473	3,903	901
Auto Collision.....	11	0	73	0
Other Property Damage and Collision.....	1,279	22	813	21
Sprinkler.....	578	0	387	0
Massachusetts Bonding—Accident.....	4,135	1,690	8,118	1,602
Health.....	2,905	2,694	6,886	1,562
Group Accident and Health.....	11,107	7,002	5,553	7,877
Auto Liability.....	45,153	19,378	37,289	99,548
Liability Other than Auto.....	15,740	945	12,475	945
Workmen's Compensation.....	16,629	5,765	16,687	5,164
Fidelity.....	7,356	944	7,256	-11,526
Surety.....	15,272	0	10,543	-412
Plate Glass.....	445	310	419	310
Burglary and Theft.....	1,926	1,652	1,832	1,677
Auto Property Damage.....	11,213	5,576	10,143	5,700
Other Property Damage and Collision.....	3,026	102	1,725	63
Massachusetts Indemnity—Accident & Health.....	6,662	3,746	7,350	3,898
Massachusetts Plate Glass.....	53	139	51	139
Massachusetts Protective—Accident & Health.....	77,742	31,480	78,066	31,168
Merchants Mutual—Accident.....	823	55	583	114
Auto Liability.....	130,606	70,199	130,068	54,797
Liability Other than Auto.....	6,701	1,683	5,741	4,228
Workmen's Compensation.....	22,385	6,972	19,845	6,479
Plate Glass.....	961	163	927	274
Auto Property Damage.....	58,547	28,518	58,075	27,899
Auto Collision.....	2,587	697	2,920	426
Other Property Damage and Collision.....	453	0	339	95
Metropolitan Casualty—Accident.....	2,472	150	2,923	177
Health.....	1,957	929	3,039	1,007
Auto Liability.....	15,242	18,465	17,469	5,315
Liability Other than Auto.....	2,228	250	2,200	-700
Workmen's Compensation.....	25	0	25	0
Fidelity.....	130	0	169	0
Surety.....	118	0	-27	0
Plate Glass.....	401	98	399	89
Burglary and Theft.....	117	23	125	123

COMPANIES	Gross Direct Premiums Less Return Premiums	Direct Losses Paid	Direct Premiums Earned	Direct Losses Incurred
Auto Property Damage.....	5,750	4,286	6,525	2,511
Auto Collision.....	141	0	201	0
Other Property Damage and Collision.....	13	0	9	0
Metropolitan Life—Accident.....	53,958	29,661	55,358	52,574
Health.....	10,579	3,867	10,400	2,488
Group Accident and Health.....	70,301	47,874	69,934	49,780
Non-cancellable Accident & Health.....	171	849	288	915
Monarch Life—Accident and Health.....	81,151	29,701	79,503	30,563
Mutual Boiler—Steam Boiler.....	23,023	608	19,831	568
Machinery.....	6,773	295	4,321	295
National Accident & Health—Accident & Health.....	15,852	5,150	16,081	4,216
National Casualty—Accident.....	6,150	4,077	5,190	3,750
Health.....	4,100	2,718	3,460	2,500
Auto Liability.....	270	0	278	0
Liability Other than Auto.....	112	0	112	0
Workmen's Compensation.....	566	—3	573	—3
Fidelity.....	94	0	93	0
Surety.....	9,747	0	6,148	0
Burglary and Theft.....	19	0	6	0
Auto Property Damage.....	91	283	97	238
National Grange Mutual—Auto Liability.....	85,699	37,412	91,645	16,562
Auto Property Damage.....	44,495	17,237	47,112	10,546
Auto Collision.....	8,165	4,340	8,016	4,299
National Surety—Fidelity.....	8,093	1,143	8,182	1,735
Surety.....	5,176	500	4,953	3,815
Plate Glass.....	103	55	98	55
Burglary and Theft.....	2,228	556	2,081	806
New Amsterdam—Accident.....	330	0	375	—3
Health.....	30	0	15	0
Auto Liability.....	2,240	197	2,585	197
Liability Other than Auto.....	2,104	24	1,451	829
Workmen's Compensation.....	1,343	371	1,064	—73
Fidelity.....	1,555	46	1,519	3
Surety.....	2,506	0	2,568	995
Plate Glass.....	628	345	806	293
Burglary and Theft.....	196	0	207	0
Auto Property Damage.....	1,096	190	1,200	185
Auto Collision.....	51	0	44	0
Other Property Damage and Collision.....	140	12	145	8
New England Casualty—Auto Liability.....	6,453	4,027	9,082	4,061
Liability Other than Auto.....	1,445	1,124	1,439	174
Workmen's Compensation.....	4,341	2,255	4,975	1,219
Plate Glass.....	190	66	166	66
Burglary and Theft.....	516	0	550	0
Auto Property Damage.....	2,327	1,757	3,411	1,203
Auto Collision.....	392	109	434	52
Other Property Damage and Collision.....	117	5	130	5
New York Casualty—Auto Liability.....	9,550	9,024	12,924	—5,026
Liability Other than Auto.....	2,856	15	2,713	915
Workmen's Compensation.....	1,366	188	1,338	—884
Fidelity.....	3,414	0	3,133	0
Surety.....	1,325	1,729	1,958	—71
Plate Glass.....	1,129	858	1,203	858
Burglary and Theft.....	2,589	0	3,065	0
Auto Property Damage.....	4,168	2,091	5,325	2,109
Auto Collision.....	158	0	165	0
Other Property Damage and Collision.....	38	0	66	0
North American Accident—Accident.....	40,088	9,476	40,288	8,605
Occidental Indemnity—Accident.....	99	3	137	403
Health.....	30	0	19	0
Auto Liability.....	3,548	0	3,679	39
Liability Other than Auto.....	434	0	263	0
Workmen's Compensation.....	4,383	711	843	594
Fidelity.....	361	0	332	0
Surety.....	75	0	105	0
Plate Glass.....	109	61	65	61
Burglary and Theft.....	97	0	66	0
Auto Property Damage.....	1,517	1,303	1,767	918
Auto Collision.....	26	0	13	0
Other Property Damage and Collision.....	284	0	33	245

COMPANIES	Gross Direct Premiums Less Return Premiums	Direct Losses Paid	Direct Premiums Earned	Direct Losses Incurred
Ocean Accident and Guarantee—Accident . . .	823	176	978	—524
Health	93	0	215	0
Auto Liability	5,599	955	6,405	1,455
Liability Other than Auto	1,049	3	1,545	—997
Workmen's Compensation	4,779	4,076	4,981	1,230
Fidelity	0	0	38	0
Plate Glass	696	107	687	87
Burglary and Theft	656	108	735	258
Steam Boiler	—529	11,624	8,044	9,124
Machinery	2,539	48	29,062	48
Auto Property Damage	2,217	482	2,373	417
Auto Collision	179	0	174	0
Other Property Damage and Collision	86	0	95	—50
Paul Revere Life—Non-cancellable Accident & Health	24,678	7,900	24,147	9,906
Peerless Casualty—Accident & Health	34,955	14,221	41,815	14,026
Auto Liability	62	1,350	535	—3,750
Liability Other than Auto	265	0	140	0
Workmen's Compensation	215	185	236	135
Fidelity	3,027	1,068	2,355	968
Surety	4,236	0	2,869	0
Auto Property Damage	205	0	317	270
Auto Collision	10	0	27	0
Other Property Damage and Collision	773	0	386	0
Surcharge Premium Guarantee	159	8,121	134	5,896
Phoenix Indemnity—Accident	1,326	18	1,224	—42
Health	65	38	65	—38
Auto Liability	12,225	6,852	13,886	6,687
Liability Other than Auto	5,121	42	5,479	—408
Workmen's Compensation	10,319	7,820	12,468	1,383
Plate Glass	2,420	589	1,705	686
Burglary and Theft	4,631	221	3,571	341
Steam Boiler	426	0	502	0
Machinery	65	0	33	0
Auto Property Damage	5,429	2,111	5,998	1,355
Auto Collision	621	0	678	75
Other Property Damage and Collision	373	0	420	0
Preferred Accident—Accident	1,646	243	1,753	243
Health	33	231	35	3
Auto Liability	41,415	21,002	44,794	34,752
Liability Other than Auto	462	0	659	0
Plate Glass	362	129	302	129
Burglary and Theft	1,806	91	1,844	91
Auto Property Damage	17,361	9,213	17,471	8,913
Auto Collision	1,423	869	1,437	869
Other Property Damage and Collision	22	0	20	0
Protective Indemnity—Auto Liability	10	0	34	0
Auto Property Damage	4	38	16	38
Prudential—Group Accident and Health	8,694	6,368	8,681	6,609
Public Service Mutual—Auto Liability	15,661	4,484	11,028	4,853
Liability Other than Auto	2,443	25	1,907	145
Workmen's Compensation	2,555	365	2,197	784
Auto Property Damage	5,654	2,253	5,157	3,763
Other Property Damage and Collision	290	120	244	125
Royal Indemnity—Accident	2,222	82	1,632	82
Health	128	129	76	144
Group Accident and Health	5	0	3	0
Auto Liability	28,716	4,671	19,655	—9,325
Liability Other than Auto	6,687	240	5,498	2,282
Workmen's Compensation	30,291	12,622	18,206	9,523
Fidelity	2,974	0	2,316	—1,650
Surety	492	0	503	0
Plate Glass	1,245	191	933	209
Burglary and Theft	4,142	104	3,581	—31
Steam Boiler	1,843	0	4,286	0
Machinery	15,062	194	10,288	194
Auto Property Damage	10,805	3,868	7,644	2,573
Auto Collision	1,022	615	783	—685
Other Property Damage and Collision	534	28	389	22
St. Paul Mercury Indemnity—Accident	969	250	1,484	275
Auto Liability	422	0	336	0

COMPANIES	Gross Direct Premiums Less Return Premiums	Direct Losses Paid	Direct Premiums Earned	Direct Losses Incurred
Liability Other than Auto	139	0	341	0
Fidelity	1,826	0	689	0
Surety	1,341	0	1,667	0
Burglary and Theft	177	0	204	0
Auto Property Damage	161	25	120	20
Other Property Damage and Collision	88	131	173	106
Seaboard Surety—Fidelity	470	0	463	0
Surety	5	0	4	0
Security Mutual Casualty—Auto Liability	226	0	271	0
Liability Other than Auto	444	120	485	—80
Workmen's Compensation	5,877	3,899	5,732	4,865
Auto Property Damage	88	0	103	0
Security Mutual Life—Accident	75	40	73	40
Standard Accident—Accident	1,020	268	1,073	318
Health	181	52	189	52
Group Accident and Health	263	0	266	0
Auto Liability	5,937	3,417	5,833	—3,883
Liability Other than Auto	679	1,570	654	—580
Workmen's Compensation	10,141	6,505	10,084	360
Fidelity	1,468	0	1,474	0
Surety	4,519	0	4,179	0
Plate Glass	386	172	368	172
Burglary and Theft	1,061	1,006	1,012	1,006
Auto Property Damage	2,572	1,042	2,517	1,005
Auto Collision	166	43	178	43
Other Property Damage and Collision	350	55	343	—1,230
Standard Surety & Casualty—Auto Liability	912	81	508	81
Liability Other than Auto	553	6	393	6
Workmen's Compensation	3,647	1,402	2,754	1,387
Fidelity	500	0	292	0
Surety	2,721	0	2,079	0
Plate Glass	260	5	182	5
Burglary and Theft	297	0	154	0
Auto Property Damage	573	259	305	259
Other Property Damage and Collision	33	0	19	0
Sun Indemnity—Accident	978	694	906	679
Health	632	77	540	77
Auto Liability	2,527	2,979	2,499	2,979
Liability Other than Auto	408	0	316	0
Workmen's Compensation	884	940	731	190
Burglary and Theft	822	0	507	0
Auto Property Damage	965	849	911	569
Auto Collision	43	0	11	0
Other Property Damage and Collision	18	0	17	0
Travelers Indemnity—Auto Liability	107,120	9,823	118,153	23,408
Liability Other than Auto	807	0	807	423
Surety	3,069	0	2,495	—186
Glass	5,846	2,482	5,241	2,617
Burglary and Theft	19,767	1,535	17,589	1,524
Boiler	16,376	412	14,684	331
Machinery	951	0	832	0
Auto Property Damage	81,557	34,952	81,908	33,228
Auto Collision	51	0	57	0
Other Property Damage and Collision	4,077	3,285	3,805	5,990
Travelers Insurance—Accident	52,858	15,556	53,462	14,547
Health	4,407	976	4,413	190
Group Accident and Health	154,063	107,326	152,441	109,830
Auto Liability	86,907	56,506	95,858	56,527
Liability Other than Auto	53,989	5,675	54,005	11,290
Workmen's Compensation	150,143	64,855	145,813	71,065
Non-cancellable Accident & Health	73	0	—1,588	0
United Benefit Life—Accident and Health	1,003	157	822	0
United States Casualty—Accident	24	0	55	0
Health	0	0	29	0
Auto Liability	393	0	314	0
Liability Other than Auto	139	0	122	—50
Workmen's Compensation	236	0	196	0
Fidelity	10	0	11	0
Surety	417	0	218	0
Plate Glass	5	0	8	0
Burglary and Theft	82	0	65	0
Auto Property Damage	145	50	113	0
Other Property Damage and Collision	2	0	3	0

COMPANIES	Gross Direct Premiums Less Return Premiums	Direct Losses Paid	Direct Premiums Earned	Direct Losses Incurred
United States Fidelity & Guaranty—Accident. Health	4,075 265	661 1,300	4,477 234	661 4,733
Group Accident and Health	4,571	290	4,293	485
Auto Liability	40,443	9,852	43,281	25,861
Liability Other than Auto	14,570	789	13,491	4,089
Workmen's Compensation	25,375	21,784	24,581	20,054
Fidelity	10,195	0	11,002	6,150
Surety	23,907	79	22,780	—4,997
Plate Glass	1,185	536	1,150	536
Burglary and Theft	6,807	300	5,771	475
Auto Property Damage	16,213	7,958	17,319	5,909
Auto Collision	1,359	0	1,761	—69
Other Property Damage and Collision	1,630	75	1,550	75
Water Damage	0	0	80	0
United States Guarantee—Accident.	36	0	54	0
Auto Liability	4,729	275	4,819	275
Liability Other than Auto	240	0	367	0
Workmen's Compensation	6	0	53	0
Fidelity	3,181	3,092	6,431	592
Surety	20,280	0	18,839	0
Burglary and Theft	1,202	0	3,548	0
Auto Property Damage	1,529	425	1,497	525
Auto Collision	148	0	146	0
Other Property Damage and Collision	2	0	90	0
Utica Mutual—Accident	8	0	3	0
Auto Liability	33,233	13,318	35,235	5,137
Liability Other than Auto	409	0	481	0
Workmen's Compensation	3,765	1,222	4,575	1,408
Auto Property Damage	15,088	6,216	15,646	4,560
Auto Collision	1,345	371	1,412	310
Washington National—Accident and Health	1,648	1,898	1,648	1,553
Group Accident and Health	419	123	419	14
Zurich General—Group Accident and Health	4,245	961	4,723	881
Auto Liability	10,582	2,918	11,660	8,538
Liability Other than Auto	21,015	116	21,575	—334
Workmen's Compensation	24,922	13,970	24,077	23,694
Plate Glass	63	40	93	40
Burglary and Theft	463	98	320	98
Auto Property Damage	4,773	2,920	4,860	—20
Auto Collision	32	0	22	0
Other Property Damage and Collision	12,730	3,210	12,795	4,470
Total—Accident	\$278,636	\$106,254	\$399,338	\$120,473
Health	41,217	19,758	46,218	20,529
Accident and Health	668,332	278,033	674,264	272,770
Non-cancellable Accident and Health	28,195	12,116	26,235	13,990
Group Accident and Health	416,657	328,763	409,279	334,022
Auto Liability	2,011,830	843,650	2,142,047	867,802
Liability Other than Auto	459,407	51,686	439,980	101,552
Workmen's Compensation	3,145,268	1,367,329	2,912,093	1,744,991
Fidelity	188,615	66,968	181,540	25,943
Surety	354,607	8,616	334,016	5,795
Plate Glass	47,935	18,276	46,134	18,971
Burglary and Theft	140,516	15,226	131,184	14,003
Steam Boiler	100,062	20,908	100,213	24,099
Machinery	62,891	6,144	91,290	4,347
Auto Property Damage	847,945	405,726	885,169	358,799
Auto Collision	90,764	26,828	90,086	26,686
Other Property Damage and Collision	73,390	13,523	74,419	23,440
Sprinkler	1,574	25	942	75
Live Stock	5,688	2,593	5,444	2,593
F. T. C. M. V.	3,896	814	3,246	989
Water Damage	17	—	100	—
Credit	—	—	29	—
Surcharge Premium Guarantee	159	8,121	134	5,896
Total	\$8,967,601	\$3,601,357	\$8,993,400	\$3,987,765
ASSESSMENT CASUALTY COMPANIES				
Mutual Benefit Accident and Health	\$118,793	\$55,512	—	\$58,843
Prudential Accident and Health	16	75	—	75
Sanford Mills Mutual Aid	5,530	5,347	—	5,347
Vermont Accident—Accident and Health	71,652	47,895	—	—
Total	\$195,991	\$108,829	—	\$64,265

**Showing Maine Business of Life Insurance Companies
Paid-for Basis for the Year Ending Dec. 31, 1942**

COMPANIES	Policies Issued	Policies in Force Dec. 31, 1942	Premiums Received	Claims Paid	Considera- tion for Annuities
MAINE COMPANIES					
Maine Indemnity	\$ 1,053	\$201,483	\$ 5,382	\$ 2,631	
Union Mutual.....	\$1,604,935	\$9,968,586	\$341,073	\$120,662	\$39,763
COMPANIES OF OTHER STATES					
Aetna.....	536,815	6,084,134	194,329	100,169	74,042
Berkshire.....	334,362	2,728,367	92,701	8,108	17,170
Boston.....	322,908	1,608,894	54,600	3,594	
Columbian.....	152,367	1,592,725	43,618	35,287	15,860
Connecticut General.....	622,040	6,437,151	192,483	93,295	58,585
Connecticut Mutual.....	828,391	8,920,586	281,206	225,814	85,293
Continental Assurance.....	161,490	322,826	8,352		120
Credit.....	181,598	90,374	1,821	899	
Equitable—New York.....	1,417,927	16,374,636	608,618	131,954	329,989
Equitable—Iowa.....	303,106	1,557,847	44,176	4,000	52,378
Expressmen's Mutual.....		12,500	387		
Farmers and Traders.....	7,127	66,472	1,797		
Federal Life and Casualty.....	153,500	539,583	17,286	5,155	
Fidelity Mutual.....	35,734	1,869,203	59,319	21,273	4,492
Home.....	36,325	3,225,997	99,642	67,410	4,280
John Hancock.....	3,856,637	26,670,723	852,117	265,690	191,645
Lincoln National.....	493,922	1,397,939	5,495	7,090	1,050
Loyal Protective.....	4,500	25,900	808	3,300	
Massachusetts Mutual.....	1,078,410	17,195,205	492,576	290,490	88,048
Massachusetts Protective.....	53,500	504,035	14,927	1,350	
Metropolitan.....	8,574,684	98,309,335	2,720,511	1,244,742	105,204
Monarch.....	154,289	635,230	19,493		
Mutual Benefit.....	751,297	12,868,784	363,233	277,497	34,754
Mutual.....	1,081,018	22,383,780	733,999	426,421	30,703
Mutual Trust.....	288,053	2,660,906	83,683	15,548	2,156
National.....	641,994	6,201,195	207,174	88,006	91,852
New England Mutual.....	1,097,804	16,884,416	519,219	212,178	43,413
New York.....	2,958,420	51,060,729	1,692,715	685,955	75,135
Northwestern Mutual.....	1,119,242	22,754,281	677,601	446,247	64,087
Paul Revere.....	102,550	331,802	9,258		
Penn Mutual.....	569,681	11,392,781	360,650	151,083	19,000
Phoenix Mutual.....	1,063,498	8,235,835	256,327	62,004	53,789
Provident Mutual.....	282,637	7,419,810	240,454	206,292	5,871
Prudential.....	5,012,227	48,028,495	1,528,980	581,824	25,070
Security Mutual.....	56,722	1,699,243	64,762	19,281	
State Mutual.....	1,072,076	6,015,881	195,333	105,903	11,590
Sun.....	1,456,917	14,701,660	535,008	56,431	67,160
Travelers.....	1,139,279	15,634,193	428,148	577,148	8,252
Union Central.....	816,566	5,035,710	165,598	140,397	31,667
United Benefit.....	332,250	919,565	26,860	8,000	2,829
United Life and Accident.....	75,000	1,278,377	41,293	6,609	
Washington National.....	1,000	25,720	842		
Total.....	\$40,833,881	\$451,722,825	\$14,337,845	\$6,699,737	\$1,635,247
GROUP INSURANCE					
Aetna.....	\$273,100	\$1,807,030	\$20,472	\$7,000	
Connecticut General.....	4,589	142,911	3,679	1,000	
Equitable—New York.....	227,915	366,415	5,484	9,500	
John Hancock.....	2,047,009	5,919,194	73,683	37,250	
Metropolitan.....	3,104,900	11,957,800	175,187	144,614	
Prudential.....	338,066	2,233,006	28,721	9,454	
Sun.....	451,556	1,377,010	17,805	6,200	
Travelers.....	4,816,901	16,308,743	201,462	129,687	
Total.....	\$11,264,036	\$40,112,109	\$526,493	\$344,705	
Aggregate Ordinary and Group.....	\$52,097,917	\$491,834,934	\$14,864,338	\$7,044,442	
INDUSTRIAL BUSINESS					
Boston.....	\$711,820	\$3,232,880	\$134,978	\$11,349	
John Hancock.....	2,625,315	15,746,437	648,778	84,189	
Metropolitan.....	6,526,431	65,611,767	2,263,871	1,198,934	
Prudential.....	4,329,344	42,963,810	1,538,473	472,834	
Total.....	\$14,192,910	\$127,554,894	\$4,586,100	\$1,767,306	

Cents omitted.