

# MAINE STATE LEGISLATURE

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VOLUME II

27

STATE OF MAINE

Insurance Department

ANNUAL REPORT

1944





Annual Report  
OF THE  
Insurance Department  
TO THE  
Governor and Council  
1944

GUY R. WHITTEN  
*Deputy Insurance Commissioner*

## PERSONNEL

*Alfred W. Perkins	Commissioner
Guy R. Whitten	Deputy Commissioner
Chester A. Douglas	Examiner
Harold E. Mayo	Examiner
Joseph A. P. Flynn	Chief Supervisor, Arson Division
Malcolm Chase	Investigator
Lawrence T. Dolby	Investigator
Guy E. Moors	Investigator
Wilbur G. Ricker	Investigator
Beulah E. Jackson	Chief Clerk
Lucille P. DuTremble	Secretary to the Deputy Commissioner
Gertrude G. White	Secretary—Examining Division
Katherine C. Lavallee	Secretary—Arson Division
Louise F. Holbrook	Secretary—License Section
Rae C. Thorp	Clerk—Arson Division
Constance Parquette	Clerk—License Section

\*Absent on duty with the United States Navy.

STATE OF MAINE  
Insurance Department  
Augusta

December 22, 1944

To His Excellency, The Governor  
and Members of the Executive Council  
Augusta, Maine

Gentlemen:

I have the honor to submit herewith the 1944 annual report of the Insurance Department of the State of Maine.

The report has been arranged in three sections. The first part deals with the general activities of the Department with respect to the supervision, licensing and examination of insurance companies and their agents. The second section is devoted to a discussion of the functions and accomplishments of the Arson Division of the Department, while the third section comprises statistical tables setting forth in brief form the financial condition of all reporting companies authorized in Maine as of December 31, 1943, and a summary of business transacted in Maine by such companies for the year ended on that date.

Your attention is respectfully directed to certain recommendations as set forth in sections one and two of this report.

Respectfully submitted,



Deputy Insurance Commissioner.

## FOREWORD

The calendar year ending December 31, 1944 has been a momentous year in the history of the insurance business. On June 5, 1944 the United States Supreme Court reversed the Paul v. Virginia decision declaring that insurance is commerce. It naturally follows that when such business is transacted beyond the boundaries of the state of domicile, it becomes interstate commerce and, therefore, subject to federal regulation. The impact of this decision upon the industry of insurance, as we know it, was ably set forth in the dissenting opinion of the Chief Justice. I quote herein a portion thereof.

“Its (the Court's) action in now overturning the precedents of seventy-five years governing a business of such volume and of such wide ramifications, cannot fail to be the occasion for loosing a flood of litigation and of legislation, state and national, in order to establish a new boundary between state and national power, raising questions which cannot be answered for years to come, during which a great business and the regulatory officers of every state must be harrassed by all the doubts and difficulties inseparable from a realignment of the distribution of power in our federal system. These considerations might well stay a reversal of long established doctrine which promises so little of advantage and so much of harm.”

The National Association of Insurance Commissioners, of which this department is an active member, has taken the lead in dealing with the problem presented. Certain remedial legislation has been proposed and this department is keeping in close touch with developments.



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**SECTION ONE**

**GENERAL REGULATION AND SUPERVISION**

**OF**

**COMPANIES AND AGENTS**

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## GENERAL DEPARTMENTAL FUNCTIONS

The principal function of the Insurance Department is that of supervision of insurance companies, both domestic and foreign, chartered or licensed to transact the business of insurance in its various forms, within the State. Included in this work of supervision is the examination of domestic companies by the Department. The statutes provide for biennial examinations of every domestic insurance company. The Department may also at any time call for a joint convention examination of any foreign insurance company licensed in this State. Every insurance company chartered or licensed in this State is required by law to file on or before March first, with the Department an annual statement setting forth its financial condition and transactions for the previous calendar year. All such statements are carefully examined so that a proper determination can be made as to the solvency of such companies and other related matters which might in any way affect the right of any company to continue to underwrite business in this State.

Other important phases of this power of regulation and supervision consists of the examination and licensing of agents and brokers; licensing of new companies on admission to this State; approval or disapproval of policy forms and contracts and the securing of proper adjustments of contested claims of policyholders.

Another important function of the Department is the computation of the taxes which every insurance company, chartered or licensed in this State, except fraternal beneficiary associations, must pay annually to the Treasurer of State. These taxes are based on sworn returns filed with the Department by the various companies. Correctness of all such returns must be verified by reference to figures contained in the filed annual statements and proper application of the Maine retaliatory law must be made. Lists of the taxes so computed and verified are certified to the State Tax Assessor for formal assessment and commitment to the Treasurer of State.

The insurance business directly or indirectly affects prac-

tically every resident of this State. According to the filed annual statements for the calendar year 1943 of all reporting insurance companies authorized to do business in Maine, the people of this State paid out in insurance premiums or assessments upon all classes of business the sum of \$42,583,939.75. This large amount of money invested by the citizens of Maine in the various forms of insurance protection surely calls for most careful supervision of the insurance companies and their representatives.

The value and importance to the companies of the selection of proper agents has been enhanced and emphasized over the past few years by the fair and impartial application by this department of the laws relating to examination of agents and brokers.

### **EXAMINATION OF COMPANIES**

For the calendar year 1944 sixteen domestic insurance companies have been examined by this department with aggregate admitted assets of \$31,122,012.88 as of the dates of examination. Included in the companies so examined was the Union Mutual Life Insurance Company of Portland, Maine. The examination of this company was conducted on the so-called zone convention basis. Examiners from the States of Massachusetts, Virginia, Florida and Indiana, representing Zones 1, 2, 3, and 4 respectively participated in this examination. The insurance accounting firm of Joseph Froggatt and Company, Inc., of New York was chosen by this Department to supervise the examination and the Department was also represented by its own examiners. Total time consumed on this examination aggregated approximately two and one-half months. The report was favorable.

### **LICENSING OF COMPANIES AND AGENTS**

For the fiscal year ended June 30, 1944, there were 382 licensed companies authorized to transact insurance business in the State of Maine and in addition there were 55 domestic companies and fraternal associations operating in this State which had been chartered under the general laws of the State or by special statute. This latter group of domestic companies are not required to secure an annual license to transact business

as it is considered that the chartering of such companies gives them the perpetual right to conduct business within the limits of their respective charters as long as the corporate existence is maintained.

However, under the provisions of Section 16 of Chapter 126 of Revised Statutes of 1930 as amended provision is made for the annual issuance of certificates of qualification to all domestic insurance companies except mutual fire companies writing on the assessment plan only and said Section fixes the annual fee therefor at \$20.00. Such certificates have not been issued and the fees therefor collected in the past year except in the case of the Union Mutual Life Insurance Company due to an adverse ruling of the Attorney General dated January 28, 1944.

The fee for an annual license required of all foreign insurance companies authorized to do business in this State is fixed by Maine statute at \$20.00, except in such cases where under the laws of the State of domicile a greater fee is charged in which event the larger fee is collected.

The following tabulation sets forth by classes of companies, the number so licensed and the fees derived therefrom for the fiscal period ended June 30, 1944:

	<i>Number Licensed</i>	<i>Fees Collected</i>
Mutual Fire Companies of Other States....	56	\$1,340.00
Stock Fire and Marine Companies of other States.....	133	3,310.00
United States Branches of Foreign Fire and Marine Companies.....	28	560.00
Reciprocal or Inter-Insuring Companies...	8	160.00
Life Insurance Companies.....	42	950.00
Casualty and Surety Companies.....	88	3,240.00
Assessment Health and Accident Companies	1	20.00
Fraternal Associations of other States and Countries.....	25	105.00
Hospital Service and Medical Indemnity Associations.....	1	20.00
	382	\$9,705.00

The soliciting and underwriting of insurance in this State is carried on by approximately 3,500 licensed agents. As each

agent is required to have a license for each company which he represents, the licensing of such agents requires the issuance of approximately 13,500 licenses annually by this Department.

There is set forth in the following tabulation the fees collected for agents licenses for the fiscal year ended June 30, 1944, classified by types of companies represented:

Mutual Fire Insurance Companies.....	\$3,131.00
Stock Fire Insurance Companies.....	11,289.00
United States Branches of Foreign Fire Insurance Companies.....	2,218.00
Casualty and Surety Companies.....	9,467.50
Life Companies.....	3,396.00
Assessment Health and Accident Associations....	80.00
Fraternal Beneficiary Associations.....	312.00
Hospital Service Corporation.....	16.00
	\$29,909.50

## EXAMINATION OF AGENTS AND BROKERS

Under the provisions of the Maine insurance statutes as now in effect, any person desiring to become a licensed agent or broker of foreign companies to solicit and write insurance in the fire, casualty, or accident and health fields must meet statutory qualifications as well as pass written examinations given by this Department. After having once qualified and passing the prescribed examination further examinations are not required, the license being renewed annually at the discretion of the Commissioner upon payment of the annual renewal fee. Examination is not required of first time applicants applying for a license to solicit and write life insurance only.

For the period July 1, 1943, to June 30, 1944, examinations were given 95 individuals by this Department under the provisions of the law. Fees collected amounted in the aggregate to \$1,160.00. All fees collected from this source are used solely to defray the expenses of conducting such examinations in accordance with the law.

## COMPANIES ADMITTED AND WITHDRAWN

For the fiscal year ended June 30, 1944, one company was admitted to transact business in this State and two companies withdrew as follows:

### ADMITTED

Manufacturers Fire Insurance Co., Philadelphia, Pa.

### Withdrawn

National Mutual Church Insurance Co., Chicago, Ill.

Millers Mutual Fire Insurance Co. of Texas, Fort Worth, Texas

Applications for admission of three casualty and surety companies are pending as of the date of this report.

Great care is exercised in considering all applications for admission to this State. In addition to being required to meet all statutory requirements as set forth in detail in the law a company must meet certain specifications as promulgated in regulations laid down by this Department. A careful study of its financial condition and a searching analysis of the type, kind and relative amounts of its several assets and liabilities must be made. The general underwriting and other company practices with reference to acquisition costs, commission allowances, etc., must be carefully reviewed, all with a view to a proper determination of the present and probable future solvency of the company.

### TAXES ON INSURANCE COMPANIES

Premium and Fire Investigation taxes based upon the direct writings of the several companies for the calendar year 1943 were computed and verified by this Department. Lists of such taxes due were certified to the State Tax Assessor for formal assessment April 1, 1944. The following tabulation sets forth in brief form the amounts assessed classified by types of companies:

<i>Domestic Companies</i>	<i>Premium Tax</i>	<i>Fire Tax</i>
Mutual Fire .....	\$3,216.66	\$3,164.85
Stock Fire and Marine .....	145.51	72.75
Life .....	3,981.73	
Casualty and Surety .....	7,375.14	
Assessment Health and Accident .....	51.67	
<b>TOTALS—DOMESTIC COMPANIES</b>	<b>\$14,770.71</b>	<b>\$3,237.60</b>

*Foreign Companies*

Mutual Fire .....	\$25,749.86	\$5,605.88
Stock Fire and Marine.....	123,958.39	23,933.07
U. S. Branches Foreign Fire and Marine	18,261.24	3,789.54
Reciprocal or Inter-Insurers.....	1,109.09	
Life.....	392,969.08	
Casualty and Surety.....	158,836.72	
Assessment Health and Accident .....	3,394.86	

TOTALS—FOREIGN COMPANIES... \$724,279.24 \$33,328.49

GRAND TOTALS ..... \$739,049.95 \$36,566.09

Premium taxes assessed April 1, 1944, reflect a net increase of \$40,803.52 over the amounts assessed in the previous year, the net assessment April 1, 1943, having been \$698,246.43. A portion of this increase can be attributed to the taxation for the first time in this State of premiums received by the various Life companies on annuity contracts. Under the provisions of Chapter 179 Public Laws of 1943, the Legislature of that year provided for the taxation of all annuity premium considerations on annuity contracts issued subsequent to August 1, 1943. A tabulation prepared from the records in this Department indicates that tax revenue from this source aggregated \$4,711.89 based on business written by the several companies from August 1, 1943, to December 31, 1943. The full effect of increased revenue from this source will be more apparent when the tax assessment covering the full calendar year 1944 is made on April 1, 1945.

Tax revenue from the taxation of regular life premiums (excluding annuity premiums) increased \$21,098.05 over the previous year which reflects a substantial increase in writings in this State and the continually increasing faith of our citizens in the institution of life insurance.

Premium tax revenue received from Stock Fire and Marine Insurance Companies of other States and Countries increased \$13,473.85 while the balance of the net increase in premium tax revenue of \$40,803.52, above referred to, was accounted for by small increases or decreases in other lines.

The fire investigation tax was not levied in 1943 on the fire



premium writings of the companies for 1942, as by the terms of the fire prevention tax statute the tax may be omitted in any year at the discretion of the Insurance Commissioner, when in his opinion, sufficient monies have accumulated in the fire investigation and prevention fund to finance the operations for an ensuing period of one year.

The fire tax levied April 1, 1944, of \$36,566.09 reflected an increase of \$5,169.45 over the assessment of April 1, 1942.

### UNAUTHORIZED INSURANCE

During the year ended June 30, 1944, licenses were issued to 16 Special Insurance Brokers authorizing them to place risks with companies not authorized in this State in accordance with the provisions of Section 126 of Chapter 60 Revised Statutes of 1930 as amended. The majority of these licenses were procured by the agents in connection with the placing of Builders Risk and Hull insurance by Maine shipyards on vessels under construction.

The underwriting of this type of insurance coverage is carried on exclusively by the American Marine Insurance Syndicate of New York, composed of a number of different companies, some of which are not licensed in this State. This Department, therefore, took the position that agents in this State must procure Special Brokers Licenses and otherwise conform to the statutory provisions with respect to the payment of premium taxes on that portion of the business placed with such unlicensed companies in accordance with the provisions of the law above cited.

The writing of this type of risk had been carried on in this State for several years past but no taxes thereon had been collected. Through the untiring efforts of the Examining Division of this Department and with the splendid co-operation of the officials of the Syndicate, the sum of \$1,037.77 in back taxes was collected covering the years 1940, 1941 and 1942 and the sum of \$203.63 was received covering the 1943 year.

The Examining Division in connection with its investigation of the activities of the Syndicate in this State, also discovered that an error had been made by the Syndicate in the allocation of the premium income of such of its constituent companies as

were licensed in this State covering the years 1940, 1941 and 1942. Such premium income originating from the underwriting of Maine risks had been improperly allocated to the State of New York and the tax thereon paid to that State.

After numerous conferences with the Syndicate officials, arrangements were concluded whereby such back taxes due the State of Maine from the several companies composing the Syndicate group were to be added to the amounts due from the companies for the 1943 tax. As a result the sum of \$9,119.37 representing the tax on such incorrectly allocated business has been collected.

Thus as a direct result of investigations undertaken by this Department, additional tax revenue amounting in the aggregate to \$10,360.77 has been secured for the State as well as additional revenue from the licensing of the Special Brokers amounting to \$300.00.

## RECEIPTS AND EXPENDITURES

For the fiscal year ended June 30, 1944, the Department collected a total of \$97,094.55 in licenses, fees and other items of revenue exclusive of premium taxes while total departmental expenditures were \$53,151.26 as more fully set forth in the following tabulation:

	<i>To General</i>	<i>To Special</i>
	<i>Fund</i>	<i>Fund</i>
Company Licenses . . . . .	\$9,705.73	
Agents' Licenses . . . . .	29,909.50	
Brokers' Licenses . . . . .	7,975.00	
Adjusters' Licenses . . . . .	412.00	
Motion Picture Theatre Licenses . . . . .	1,075.00	
Motion Picture Operators' Licenses . . . . .	698.00	
Lightning Rod Manufacturers and Agents' Licenses . . . . .	50.00	
Automobile Finance Company Licenses . . . . .	750.00	
Motor Vehicle Road Service Company and Agents' Licenses . . . . .	54.00	

Fee for Service of Writs . . . . .	\$14.00	
Fee for Filing Charter on Admission . . . .	25.00	
Special Franchise Tax—Foreign Company	100.00	
Fees for Filing Annual Statements . . . . .		\$7,590.00
Reimbursements—Expenses of Examinations		975.23
Fee for Certificate of Qualification of Domestic Company . . . . .		20.00
Fines . . . . .		5.00
Agents Examination Fees, 1943-1944 . . . .		1,160.00
Agents Examination Fees, Prior Year . . . .		10.00
Fire Investigation and Prevention Tax . . .		36,566.09
		<hr/>
Totals . . . . .	\$50,768.23	\$46,326.32
		<hr/>
GRAND TOTAL RECEIPTS		\$97,094.55

**EXPENDITURES**

Salaries and Clerk Hire . . . . .	\$33,791.28	
General Operations and Travel Expense	17,405.76	
Office Supplies . . . . .	1,283.86	
Office Equipment . . . . .	670.36	
		<hr/>
GRAND TOTAL EXPENDITURES		\$53,151.26

**RECOMMENDATIONS**

In line with the accumulated experience of this Department in the constant application and interpretation of the Maine Insurance statutes, situations often arise which lead us to believe that certain beneficial changes and/or clarification might well be made in some sections of the laws. There is set forth in the following paragraphs certain suggested changes which we believe have considerable merit.

Section 104 of Chapter 60 Revised Statutes of 1930 as amended, dealing with the requirements for admission to this State of foreign insurance companies inter alia, provides that fire or marine insurance companies must have transacted business in the home state for a period of at least five years prior to the date of application for admission to this State. It is believed

that this requirement should likewise apply to all other types of companies underwriting all other classes of hazards.

Clarification of Section 55 of Chapter 35 Revised Statutes of 1930, as amended, is believed to be necessary. This section provides for the so-called fire investigation tax. The law as now in effect does not provide for the formal assessment of this tax by the State Tax Assessor in the manner provided by law for the levying and assessment of the premium taxes and no specific date for filing of tax returns for the tax provided in the statute is set. It has been the practice of this Department to require the filing of such returns at the same time as the premium tax returns are required to be filed in accordance with Section 54 of Chapter 12 Revised Statutes of 1930, although this procedure is not based on statutory authority.

A further clarification and strengthening of the law regarding publication annually of the statement of condition of domestic companies could well be attempted. It is the opinion of this Department that the Statute covering this, (Section 37 Chapter 60 Revised Statutes of 1930), should be amended to provide for publication on or before May 1st and further provide that publication shall not be permitted until a copy of the statement to be published has been submitted to and approved by the Insurance Department. Following publication it should be required that newspaper clippings evidencing such publication be filed with this Department.

Requirements for the writing of non-assessable advance cash premium policies by Domestic Mutual Fire Insurance Companies are provided for in Section 36 of Chapter 60 Revised Statutes of 1930 as amended. While this Section clearly specifies the amount of surplus such companies are required to maintain in order to qualify to issue such policies, the law is silent as to what constitutes surplus merely stating that it is determined by the latest annual statement as filed with the State Insurance Department. We believe that the statute should clearly define "Surplus" by setting forth what specific assets may be considered in the composition of Surplus and what items should be excluded. It is our opinion that assessable premium notes and other contingent assets of such companies should not be included in any determination of surplus.

Some thought might also be given to the inclusion in our tax statutes of a provision for the taxation of premiums received by domestic companies doing an interstate business where assureds who were residents of states in which such companies were authorized when the insurance contract was originally written but who have subsequently become residents of other states where the companies may not be licensed. All such premium collections are reported in the annual statements as "Unallocated" or "Other Foreign" and no premium tax is paid thereon to any political jurisdiction, although the premium paid by the policyholder contains the loading for such tax.



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**SECTION TWO**

**ARSON DIVISION**

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The Arson Division of the Insurance Department was inaugurated in 1927 with a nucleus of two investigators. Today the personnel of the Arson Division comprises five investigators; one who is the Chief Supervisor, another who is the Principal Investigator, three investigators and an office personnel of two. The Arson Division maintains twenty-four hour telephone service through the State House operators for the purpose of answering calls on fires, explosions and building collapse. Throughout nights, Saturdays and Sundays, one of the investigators is on duty to answer such calls. For more expeditious response to such calls and in the interests of economy, investigators are domiciled at Augusta, Blue Hill, Old Town and Saco.

The Arson Division was originally created for the purpose of investigating fires of fraudulent and incendiary origin and inspection of buildings. However, in 1939 Section 20 of Chapter 35, Revised Statutes of 1930 was amended empowering the Insurance Commissioner to make regulations respecting gun powder, explosive oils, and other dangerous substances. Also in 1939 the Revised Statutes of 1930 were amended by Chapter 178 of the Public Laws of 1939, empowering the Insurance Commissioner to license cinematographs and likewise to license cinematograph projectionists so that now the Arson Division of this Department investigates fires of fraudulent and incendiary origin, inspects buildings, licenses cinematograph machines and projectionists, inspects and examines same and also enforces the rules and regulations relative to the transportation, sale and storage of explosives and the transportation and storage of inflammables.

In addition to these numerous functions performed by the Division, in 1943, in line with the revised policy of the Office of Civilian Defense to conserve further the use of manpower in the guarding of important facilities and the more stringent conservation of critical materials and equipment in plants and facilities within its responsibility, the National Association of Insurance Commissioners joined with the Office of Civilian Defense in order to assist that Office in discharging its responsibilities under Executive Order No. 1965 and in protecting the essential facilities including industries of the nation. This in itself has placed upon the Arson Division a tremendous amount

of additional inspection work of a nature second to none in importance. The matter of SWIS inspections will be treated more fully later in this report.

### ARSON INVESTIGATIONS

Since submitting the Annual Report of 1943, the Arson Division has been called upon to investigate 121 fires. Responding to these calls investigators through exhaustive investigation determined that 27 fires were not of incendiary origin; that 31 fires, due to the complete combustion of the structures involved, were of undetermined origin. Of the remaining 63 fires which the Division investigated, 55 fires were found to be of incendiary origin. Of these 55 fires of incendiary origin, investigators successfully solved 53 fires with the arrest of 27 individuals. Of these 27 individuals, two were found not guilty of arson by reason of insanity and ordered committed to State insane hospitals by superior court justices. There were 8 additional fires, on 6 of which the investigators were unable to secure sufficient evidence to warrant prosecution and on the remaining 2 fires, due to the mentality of the individuals involved, prosecution in the opinion of the county attorney was not warranted. There are five cases now pending before the courts. Of the two defendants which were bound over from 1943 to the 1944 terms of court, both were convicted and are now serving terms in the State Prison. The other bound over case involving the sale of class B. inflammable liquid, was nol-prossed by the county attorney upon payment of substantial indemnity to the family for the deaths involved in the sale of improperly labeled flammable liquids.

The following table gives the classification of those fires found not to be of incendiary origin:

Defective Wiring . . . . .	5
Defective Chimneys . . . . .	4
Kerosene . . . . .	1
Smoking . . . . .	1
Stoves . . . . .	2
Explosions . . . . .	4
Ashes . . . . .	2
Spontaneous Combustion . . . . .	3
Rubbish . . . . .	2
Cigarettes . . . . .	1
Accidental . . . . .	2

For the period covered by this report 45 deaths by fire occurred.

## INSPECTION OF BUILDINGS AND PROPERTY

For the period January 1 to October 30, 1944, the Division has conducted inspections and reinspections totaling 4,233. These inspections are carried on throughout the State by the investigators of this Division in the interests of elimination of fire hazards and compliance with the public safety laws.

As will be seen from the following table of inspections and reinspections and recommendations made, these inspections covered mercantile plants, food storage plants, explosive magazines, gas stations, institutions, hospitals, schools and boys' and girls' camps:

### INSPECTIONS, REINSPECTIONS AND EXAMINATIONS

Academies . . . . .	26	Hospitals . . . . .	18
Amusement Places . . . . .	13	Institutions . . . . .	8
Apartment Houses . . . . .	10	Magazines	
Barns . . . . .	16	Class A . . . . .	21
Buildings . . . . .	30	Class B . . . . .	106
Camps . . . . .	68	Mills . . . . .	6
Churches . . . . .	1	Restaurants . . . . .	22
Dance Halls . . . . .	3	Road Stands . . . . .	3
Dwellings . . . . .	1	Rooming Houses . . . . .	16
Factories . . . . .	28	Schools . . . . .	495
Canning Factories . . . . .	31	Stores . . . . .	46
Filling Stations &		Theatres . . . . .	230
Bulk Plants . . . . .	78	Operators . . . . .	592
Garages . . . . .	47	Examinations . . . . .	60
Halls . . . . .	31	SWIS . . . . .	267
Hotels . . . . .	197	Potato Houses . . . . .	1868

### RECOMMENDATIONS

Area to be Grubbed . . . . .	5	Boiler room cleaned up . . . . .	2
Ashes to be Removed . . . . .	10	Brass sockets to be in-	
Attic to be Cleaned . . . . .	5	sulated . . . . .	37
Balconies Repaired . . . . .	1	Building-bottom should	
Basement Cleaned . . . . .	23	be inclosed . . . . .	3
Bell ringing transformers		Ceiling repaired . . . . .	2
to be encased in metal	4	Use of Cements . . . . .	1

Cellar Cleaned up . . . . .	2	Fixtures repaired (light) . . . . .	29
Chimneys		Foundation of building—	
Cleaned . . . . .	18	repaired . . . . .	4
Cleanouts . . . . .	18	Furnace repaired . . . . .	1
New . . . . .	2	Fuses . . . . .	78
Repaired . . . . .	17	Fuse box repaired . . . . .	2
Retopped . . . . .	16	General cleanup of mis-	
Stage Curtains to be		cellaneous rooms . . . . .	3
Fireproofed . . . . .	9	General repairs . . . . .	10
Containers—metal . . . . .	17	Grease cleaned up from	
Decorations removed . . . . .	5	floor . . . . .	2
Doors		Greasehoist installed out-	
Fire . . . . .	16	doors . . . . .	1
Locked (should be un-		Glass windows replaced . . . . .	3
locked) . . . . .	9	Insulate . . . . .	7
Exit to be installed . . . . .	18	Incinerators—new . . . . .	2
Rehung to open out-		Janitor . . . . .	2
ward . . . . .	103	Laboratory locked . . . . .	1
Removed . . . . .	1	Exit locks removed . . . . .	1
Metal lines, self closing	4	Landings . . . . .	1
Drills . . . . .	1	Oil Mops . . . . .	3
Dust, to be removed . . . . .	2	Outlets . . . . .	7
Electric Wiring . . . . .	15	Paints & Oils removed . . . . .	28
Extension Cords . . . . .	4	Panic Bars . . . . .	72
Exits		Pilot Lights . . . . .	10
New . . . . .	125	Pipes checked . . . . .	4
To be door type . . . . .	14	Plaster repaired . . . . .	10
Lights, exterior . . . . .	5	Projection booth door to	
Lights, interior . . . . .	3	open full width . . . . .	1
Extinguishers		Racks (shoe) blocking	
Hose . . . . .	22	exit and aisles . . . . .	1
Installed . . . . .	381	Receiver plugged in base-	
Tagged & Filled . . . . .	133	ment . . . . .	1
Fire alarm system . . . . .	6	Rubbish removed . . . . .	117
Fire bell buttons marked . . . . .	1	Roofs—needs repairs . . . . .	1
Fire Escapes		Smoke signs . . . . .	9
New . . . . .	27	Smokepipes . . . . .	28
Blocked . . . . .	10	Smokepipes, cleaned . . . . .	26
Repaired . . . . .	11	Smokepipes, repaired . . . . .	20
Fireproof material . . . . .	36	Smokepipes, replaced . . . . .	7

Standpipes & Hose . . . . .	21	Ventilation	
Stairs—storage under		Removed . . . . .	1
stairs removed . . . . .	6	Repaired . . . . .	2
Stairways—additional . . . . .	9	Installed . . . . .	1
wall hand rails . . . . .	3	Wallpaper repaired . . . . .	3
blocked . . . . .	3	“ near smokestack . . . . .	1
repaired . . . . .	9	Windows—broken . . . . .	12
Stoves		unlocked . . . . .	4
New . . . . .	5	Wire, ground to meter box	
Jacketed . . . . .	6	to be repaired and	
Removed . . . . .	3	checked . . . . .	4
Repaired . . . . .	27	Wiring . . . . .	33
Insulated . . . . .	15	Wood and bark to be re-	
Switches . . . . .	17	moved from outside near	
Toilets to be cleaned . . . . .	1	building . . . . .	5

### CAUSES OF FIRE

The causes of fires have been tabulated for the five year period, 1939 to 1943 inclusive. The 1944 fire losses are not included in this report for the reason that the complete record of losses for 1944 will not be compiled until September 1945. In the report of 1943, the causes of fires and occupants of buildings damaged or destroyed by fire in the State were shown up to October 30. In this report under 1943 will be shown, the losses for the entire calendar year of 1943:

<i>Causes</i>	<b>1939</b>	<b>1940</b>	<b>1941</b>	<b>1942</b>	<b>1943</b>
Chimneys, Flues, Defective, Over-					
heated . . . . .	1757	2082	1626	702	388
Sparks on Roofs . . . . .	274	242	251	57	50
Defective or Overheated Heating					
Equip. . . . .	1	—	105	73	71
Rubbish . . . . .	35	50	76	45	50
Combustibles near heaters . . . . .	—	—	18	1	—
Open Lights—flames, sparks . . . . .	138	148	204	149	93
Hot Ashes and Coals . . . . .	226	253	176	56	40
Oil Burners . . . . .	—	—	59	36	42
Smoking . . . . .	277	404	531	291	189
Children and Matches . . . . .	—	—	47	31	31
Matches . . . . .	876	1210	963	179	138

Electrical . . . . .	403	384	365	157	114
Electrical Appliances—Motors . . .	99	151	146	58	42
Flammable Liquids, Home Dry					
Cleaning . . . . .	—	—	27	—	—
Starting Fires . . . . .	—	—	5	1	—
Torches—welding . . . . .	—	—	11	21	9
Films . . . . .	—	—	1	1	2
Lamps and Stoves . . . . .	416	468	286	195	142
Gas and Appliances . . . . .	13	23	24	2	4
Grease, Tar, etc. . . . .	105	152	96	45	38
Spontaneous Ignition . . . . .	—	—	60	46	26
Fireworks . . . . .	40	23	80	—	—
Lightning . . . . .	316	212	235	126	45
Thawing Pipes . . . . .	—	—	3	9	10
Sparks from Machinery Friction . . .	113	109	64	11	9
Incendiary—Suspicious . . . . .	46	35	50	22	23
Miscellaneous . . . . .	610	823	454	322	241
Unknown . . . . .	935	1195	1042	585	50
Explosions . . . . .	36	54	46	31	20
Exposures . . . . .	507	438	333	147	138

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7223 8456 7384 3399 2005

It is evident that the substantial reduction in accidental fires as set forth in the above table reflects great credit on the Division for the numerous inspections and reinspections made.

<i>Occupants</i>	<b>1939</b>	<b>1940</b>	<b>1941</b>	<b>1942</b>	<b>1943</b>
<b>Public Buildings</b>					
Government Buildings . . . . .	7	7	4	9	—
Hospitals—Institutions . . . . .	12	15	12	6	9
Schools . . . . .	34	26	23	17	18
Churches . . . . .	28	26	19	15	12
Theatres . . . . .	7	12	6	4	7
Amusement-Halls . . . . .	10	17	18	8	—
<b>Dwelling Occupancies</b>					
Hotels, Boarding Houses . . . . .	96	89	105	46	37
Apartments, Rooming Houses . . . .	2	—	114	101	—
Dwellings . . . . .	5313	6085	5292	2316	1246
<b>Mercantiles</b>					
Office Buildings, including banks	427	687	189	102	289

Restaurants—Taverns .....	—	3	29	19	—
Barber, Beauty Shops .....	—	—	5	3	—
Miscellaneous Mercantiles .....	411	452	426	166	—
Warehouses .....	90	88	78	56	62
<b>Manufacturing</b>					
Metal Workers .....	4	8	2	—	8
Wood Workers .....	13	30	27	7	11
Flour Mills—Elevators .....	—	—	1	—	—
Packing Plants—Stockyards .....	6	—	—	1	12
Bakeries .....	—	2	7	1	—
Laundries .....	2	3	1	5	8
Cleaners—Tailors .....	1	—	4	—	—
Miscellaneous Manufacturing .....	302	396	190	88	50
<b>Miscellaneous</b>					
Barns .....	—	1	64	37	145
Out Buildings .....	—	—	21	14	—
Lumber Yards .....	6	1	11	18	3
Railroads—Wharves .....	5	2	6	7	3
Bulk Oil Storage—Refineries .....	29	10	11	2	11
Garages—Filling Stations .....	39	65	88	53	—
Power Plants—Pump Houses .....	8	9	10	5	—
Creameries—Dairies .....	3	—	2	—	—
Miscellaneous Structures .....	13	—	100	61	55
Motor Vehicles, including Aircraft	352	412	508	224	19
Fires other than structures .....	3	10	11	8	—
			7223	8456	7384 3399 2005

Year	Number	Building		Contents	
		Amount Damage	Loss Paid	Amount Damage	Loss Paid
1939	7,223	\$2,385,985.25	\$1,667,525.62	\$1,445,484.07	\$684,425.20
1940	8,456	3,302,433.13	1,761,857.17	1,402,030.72	719,301.90
1941	7,384	4,657,273.64	2,151,886.65	15,530,818.28	987,743.51
1942	3,399	4,229,216.09	1,420,188.48	8,104,105.61	750,561.27
1943	2,005	1,341,522.18	501,411.09	3,968,130.18	342,374.07

## MOTION PICTURE MACHINES, MOTION PICTURE THEATRES AND PROJECTIONISTS

There are 230 licensed theatres in this State and 592 licensed projectionists. All of the theatres and each one of the projectionists have been inspected during the past ten months. Inspection of theatres throughout the State has found them, with few exceptions, to be in good condition and the operators in general attentive to their work while on duty. One operator, however, drew a nine months suspension for being intoxicated while on duty, several operators were warned of impending suspensions should a reinspection find their booths in a condition not consistent with the rules and regulations of this Department. During the past year the Hussey Theatre at Mars Hill, the Powers Theatre at Caribou and the Gem Theatre at Winthrop were destroyed by fire. The Hussey Theatre at Mars Hill has been replaced by a modern up-to-date theatre complying with the public safety laws in every respect; the Powers Theatre at Caribou is in the process of construction. Priorities and necessary authorization were recently issued by the War Production Board for the erection of a theatre at Winthrop, Maine. The theatre at Madawaska destroyed by fire in 1943 is fast approaching completion and is constructed entirely of brick, complying in every respect with the laws of this State.

It is believed that the \$5.00 renewal fee for motion picture theatres is not consistent with the expenditure involved in the inspection of such theatres and that a minimum fee of \$10.00 should be assessed for the annual motion picture license. Likewise, the \$1.00 renewal fee for motion picture projectionists should be increased to \$3.00, which would be comparable to the license fee charged in other states. Under the present system the license fees for theatres and projectionists paid into this Department reverts to the general fund, whereas the expenditure necessary to cover the salaries and expenses of investigators inspecting theatres, giving examinations to projectionists, etc., is directly chargeable to the Arson Division fund. This would appear to be inconsistent with the purposes for which the fund was established.



## POTATO HOUSE INSPECTIONS

In furtherance of the preservation of essential foods, this Division, in conjunction with the National Board of Fire Underwriters, posted in 1868 potato houses during the inspection of such houses, rules and regulations of this Department, embodying the ten essentials of fire protection and the elimination of fire hazards. It is felt that the posting of these regulations will be most effective in reducing the losses by fire.

## STATE WAR INSPECTION SERVICE

During the period covered by this report investigators of this Division have conducted 219 inspections under the SWIS Responsibility Program. These inspections cover the elimination of fire hazards, compliance with public safety laws and the various features of accident prevention. Investigators in the field making inspections and reinspections submit their recommendations directly to these headquarters where the recommendations are screened and the recommendations incorporated in a letter which is forwarded to the responsible individual. If a reply is not received to the letter from this office within ten days, a follow-up letter is transmitted. If at the end of twenty days, or a total of thirty days, no reply is received, then a reinspection is ordered and if such reinspection finds that the original recommendations of this Division have not been complied with, the necessary steps are taken in accordance with law to force compliance. It should be stated, however, that the investigators making the inspections of industries and mercantile plants, etc., have met with excellent cooperation on the part of the authorities concerned and with very few exceptions the recommendations of this Division have been readily complied with.

## RECORD SYSTEM

The Division maintains a ten-year inspection record of all property inspected. These record cards are most comprehensive and in addition to covering all subjects under fire prevention, also indicate the general plans and construction of the buildings and the recommendations of the investigators

on their annual inspections. With the completion of the Variadex system of filing recently installed in this Division it is believed that the records compare favorably with any Arson Division in the country.

## **EXPLOSIVES**

Within the State at the present time are Class A magazines and Class B magazines. Anything over fifty pounds storage is classified as a Class A magazine. Separate magazines must be maintained for explosives and for detonators and the construction of such magazines must be in accordance with the American Table of Distances. Primacode, a new fuse which travels at the rate of 23,200 feet a second and about to be universally used, must be stored with explosives as its initiator is a blasting cap. With the assignment to the State of Mr. James Frame, United States Bureau of Mines Investigator, a systematic and thorough investigation in this State has been made, with respect to the storage of explosives. Today the Division has knowledge of every storage facility within the State, the amount stored and the necessity therefor.

During the period covered by this report in various storage magazines within this State, investigators of this Division have uncovered some eleven tons of dynamite of various strengths in a very badly deteriorated condition. The storage of such dynamite is hazardous to public safety and in the elimination of such hazards this Division has burned approximately 4,000 sticks of dynamite and destroyed 3,000 blasting caps. The Division is now in the process of destroying some 34,000 sticks of dynamite found in a deteriorated condition in a city magazine in the State. It is believed that a system of education for the handlers of explosives in this State is in order and in revising the rules and regulations it is believed that provisions should be made requiring those using explosives to procure a certificate of competency from the Division prior to such use.

## **INFLAMMABLES**

Tank trucks and semi-trailers traveling over the highways of this State should be assessed a license fee of \$1.00 per annum by reason that through licensing only can effective enforcement

be carried on. Likewise, a fee of \$5.00 should be charged for each permit issued by the Commissioner for bulk storage tanks in excess of 11,000 gallon capacity for the storage of flammable liquids.

The present rules and regulations relative to explosives and inflammables should be revised to more fully comply with public need. Such rules and regulations should follow closely the rules laid down by the Bureau of Mines and Interstate Commerce Commission in order that there may not be too much confusion through variation between the laws of the Federal government and the laws of the state. The present rules and regulations of the Bureau of Mines and Interstate Commerce Commission are such that they adequately cover the subject without undue restraint on trade or hardship on particular companies or individuals.

## **CIRCUS SAFETY REGULATIONS**

Immediately following the circus catastrophe at Hartford Connecticut in July of this year, rules and regulations governing circuses and carnivals within this State were promulgated. In the promulgation of these rules particular attention was paid to entrances, exits, open flames, no smoking, the storage of gasoline and other volatile substances, the fireproofing of tents and the providing of fire extinguishers.

## **NEW LEGISLATION**

It is our opinion that Section 48 of Chapter 35, Revised Statutes of 1930, should be amended to provide for inspections in accordance with the National fire, building and electrical codes. Such an act would go far in standardizing the numerous risks in this State and would make such risks comparable to other states.

## GENERAL

Maine should be particularly proud of the fact that on the per capita basis arson convictions compare very favorably with any other State.

The personnel of the Arson Division is not at this time entirely adequate to consistently carry out the duties which it is called upon to perform. With the addition of two more inspectors, the Division could be so arranged that one inspector could be assigned to the duties in connection with explosives and inflammables; another one could be assigned to electrical and motion picture theatre inspections and the examination of motion picture projectionists; two would be assigned as building inspectors and the Principal Investigator together with one other inspector would be assigned exclusively to arson investigations. Such a plan, it is believed, would materially increase the efficiency of the Arson Division of the Maine Insurance Department.

The cooperation afforded this Division by the Federal Bureau of Investigation, Army and Navy Intelligence, Maine State Police and the sheriffs and their deputies in the various counties in this State, has been most outstanding and appreciated.

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**SECTION THREE**

**STATISTICAL TABLES**

**OF**

**INSURANCE COMPANIES**

**AUTHORIZED IN MAINE**

**1943**

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## STATISTICS OF MUTUAL FIRE INSURANCE

Maine Companies	FINANCIAL STANDING DECEMBER 31, 1943			
	Admitted Assets	Total Liabilities	Guaranty Capital	Surplus
Allied Mutual Fire Insurance Company .....	\$10,425.30	\$8,016.93		\$2,408.37
Aroostook County Patrons Mutual Fire Insurance Company.....	*	*	*	*
Aroostook Mutual Fire Insurance Company ..	*	*	*	*
Boothbay Mutual Fire Insurance Company...	325.64			325.64
Casco Mutual Fire Insurance Company .....	1,584.66			1,584.66
Citizens Mutual Fire Insurance Company.....	3,963.51			3,963.51
Cumberland Mutual Fire Insurance Company	3,343.81			3,343.81
Danville Mutual Fire Insurance Company.....	1,066.19			1,066.19
Dresden Mutual Fire Insurance Company.....	186.27	12.50		173.77
Edgecomb Mutual Fire Insurance Company ..	4,377.10			4,377.10
Eliot and Kittery Mutual Fire Insurance Company.....	685.39	3,189.84		-2,504.45
Farm Bureau Mutual Insurance Company....	11,559.55	507.32	10,000.00	1,052.23
Farmington Mutual Fire Insurance Company.	3,130.30	740.00		2,390.30
Fryeburg Mutual Fire Insurance Company ..	8,303.55	400.00		7,903.55
Gardiner & Richmond Mutual Fire Insurance Company.....	1,566.13			1,566.13
Gorham Farmers Club .....	2,818.30	60.56		2,757.74
Gray & New Gloucester Mutual Fire Insurance Company .....	2,518.98			2,518.98
Hampden Mutual Fire Insurance Company ...	5,061.09	4,371.38		689.71
Harswell Mutual Fire Insurance Company ..	2,512.39			2,512.39
Harrison Mutual Fire Insurance Company....	29,779.85	3,012.30		26,767.55
Jay Mutual Fire Insurance Company .....	304.91			304.91
Jefferson Mutual Fire Insurance Company....	4,516.72			4,516.72
Kennebunk Farmers Mutual Fire Insurance Company.....	1,573.39			1,573.39
Lewiston Mutual Fire Insurance Company ...	20,672.10	10,607.37	10,000.00	64.73
Lovell Mutual Fire Insurance Company .....	644.91	38.96		605.95
Maine Cannery Mutual Insurance Company ..	88,732.80	4,331.35		84,401.45
Maine Mutual Fire Insurance Company.....	*	*	*	*
Medomak Mutual Fire Insurance Company ..	3,650.45			3,650.45
Mutual Fire Insurance Company .....	265,036.28	145,328.78	42,500.00	77,207.50
Newcastle Mutual Fire Insurance Company ..	233.85			233.85
New Portland Mutual Fire Insurance Company	718.09	141.00		577.09
North Yarmouth Mutual Fire Insurance Company.....	824.16			824.16
Northern Maine Patrons Mutual Fire Insurance Company.....	*	*	*	*
Oxford County Patrons Mutual Fire Insurance Company.....	6,708.63	8,574.16		-1,865.53
Patrons Androscoggin Mutual Fire Insurance Company.....	72,363.94	9,414.78		62,949.16
Pittston & Whitefield Mutual Fire Insurance Company.....	115.86	200.00		-84.14
State Mutual Fire Insurance Company.....	*	*	*	*
Union Farmers Mutual Fire Insurance Company	929.03			929.03
Warren Farmers Mutual Fire Insurance Company.....	6,394.22	40.00		6,354.22
Washington Mutual Insurance Company.....	7,586.17	6,000.70		1,585.47
West Bangor & Hermon Mutual Fire Insurance Company.....	1,489.87	175.00		1,314.87
Wilton Mutual Fire Insurance Company.....	679.57	99.50		580.07
Windham Mutual Fire Insurance Company....	1,252.41			1,252.41
Woolwich Mutual Fire Insurance Company....	2,002.64			2,002.64
York Mutual Fire Insurance Company.....	238,291.02	228,008.36		10,282.66
<b>TOTALS.....</b>	<b>\$817,929.03</b>	<b>\$433,270.79</b>	<b>\$62,500.00</b>	<b>\$322,158.24</b>

COMPANIES AUTHORIZED IN MAINE DURING 1943

BUSINESS IN MAINE 1943 (DIRECT BASIS)				TAXES PAID STATE	LICENSES AND FEES PAID STATE
Premiums and Assessments Received	Losses Paid	Premiums Earned	Losses Incurred		
\$35,680.59	\$27,147.98	*	\$18,178.07	\$354.90	
*	*	*	*	479.16	
*	*	*	*	703.72	
515.80	500.00	*	500.00	7.74	
344.60		*		2.50	
550.68	1,041.00	*	1,041.00	3.70	
1,765.78	117.25	*	117.25	12.01	
537.23	780.00	*	780.00	3.63	
63.89		*		.40	
147.24		*		.92	
1,224.69	4,908.88	*	4,908.88	8.10	
329.94	48.75	*	*	4.95	\$28.00
1,752.54	170.00	*	670.00	8.84	
1,639.55	240.86	*	640.86	8.59	
1,374.98	300.00	*		6.87	
3,171.86	5,973.40	*	5,973.40	16.26	
504.60	25.00	*	25.00	2.59	
11,049.10	8,213.26	*	15,165.69	105.59	
382.02	53.34	*		5.00	
20,619.38	7,670.52	*	8,920.52	184.47	
1,018.95	850.00	*	850.00	6.47	
316.25		*		1.58	
272.50	525.00	*	25.00	1.42	
19,204.67	3,923.50	*	3,923.50	194.10	
42.54		*		.55	
43,597.89	7,199.49	*	7,199.49	140.79	
*	*	*	*	664.02	
2,366.65	2,105.39	*	1,305.39	11.83	
114,064.31	24,913.16	*	*	1,315.73	
108.82		*		.59	
794.35	422.00	*	18.00	4.07	
3,019.98	2,408.98	*	1,000.00	18.19	
*	*	*	*	400.57	
43,884.69	29,769.83	*	33,824.76	253.06	
82,757.90	53,204.34	*	57,709.58	419.13	
316.10	762.00	*	762.00	1.58	
*	*	*	*	383.91	
669.42		*		3.45	
1,072.84	1,055.78	*	1,055.78	7.11	
17,329.99	9,567.24	*	9,567.24	175.49	
4,774.78	2,601.37	*	2,776.37	23.87	
129.90		*		1.20	
390.81	225.00	*	225.00	2.41	
432.04	50.00	*	50.00	2.41	
63,302.61	19,278.34	*	22,034.46	428.04	
\$481,522.46	\$216,051.66	*	\$199,247.24	\$6,381.51	\$28.00

## STATISTICS OF MUTUAL FIRE INSURANCE

Companies of Other States	FINANCIAL STANDING DECEMBER 31, 1943			
	Admitted Assets	Total Liabilities	Guaranty Capital	Surplus
Abington Mutual Fire Insurance Company . . .	\$739,971.71	\$372,972.87		\$366,998.84
Allied American Mutual Fire Insurance Company . . .	2,091,677.51	1,089,381.36	100,000.00	902,296.15
Arkwright Mutual Fire Insurance Company . . .	10,016,534.54	4,403,158.55		5,613,375.99
Atlantic Mutual Insurance Company . . .	21,426,418.47	11,426,418.47	3,000,000.00	7,000,000.00
Automobile Mutual Insurance Company of America . . .	5,269,604.88	1,246,892.68	250,000.00	3,772,712.20
Berkshire Mutual Fire Insurance Company . . .	1,393,815.10	968,815.10		425,000.00
Blackstone Mutual Fire Insurance Company . . .	9,589,713.93	5,192,396.75		4,397,317.18
Boston Manufacturers Mutual Fire Insurance Company . . .	11,539,464.29	5,997,174.23		5,542,290.06
Cambridge Mutual Fire Insurance Company . . .	1,122,622.14	691,735.85		430,886.29
Central Manufacturers Mutual Fire Insurance Company . . .	10,451,091.61	6,682,368.95		3,768,722.66
Citizens Mutual Insurance Company . . .	586,899.76	191,963.81		394,935.95
Cotton & Woolen Manufacturers Mutual Insurance Co. of N. E. . . .	7,154,517.10	3,077,080.21		4,077,436.89
Dorchester Mutual Fire Insurance Company . . .	831,011.75	398,137.95		432,873.80
Fall River Manufacturers Mutual Insurance Company . . .	3,248,143.52	1,554,356.05		1,693,787.47
Federal Mutual Fire Insurance Company . . .	1,440,847.38	940,847.38	100,000.00	400,000.00
Firemen's Mutual Insurance Company . . .	10,980,363.51	7,109,672.91		3,870,690.60
Fitchburg Mutual Fire Insurance Company . . .	708,398.71	455,223.71		253,175.00
Grain Dealers National Mutual Fire Insurance Company . . .	4,957,471.04	3,242,589.74		1,714,881.30
Green Mountain Mutual Fire Insurance Company . . .	236,255.34	171,286.56	50,000.00	14,968.78
Hardware Dealers Mutual Fire Insurance Company . . .	10,141,617.26	6,439,260.49		3,702,356.77
Hardware Mutual Insurance Company of Minnesota . . .	7,852,781.07	5,594,650.56		2,258,130.51
Holyoke Fire Insurance Company . . .	3,280,499.11	1,175,546.18	100,000.00	2,004,952.93
Indiana Lumbermens Mutual Insurance Company . . .	4,744,016.11	2,735,607.77		2,008,408.34
Lowell Mutual Fire Insurance Company . . .	350,957.40	218,302.21		132,655.19
Lumber Mutual Fire Insurance Company . . .	4,790,352.26	1,790,352.26		3,000,000.00
Lumbermen's Mutual Fire Insurance Company . . .	4,138,086.26	3,088,086.26		1,050,000.00
Lynn Mutual Fire Insurance Company . . .	761,395.43	284,366.03		477,029.40
Manufacturers & Merchants Mutual Fire Insurance Company . . .	1,187,984.82	287,329.77	205,660.00	694,995.05
Manufacturers Mutual Fire Insurance Company Merchants & Farmers Mutual Fire Insurance Company . . .	29,929,871.74	14,573,297.54		15,356,574.20
Merrimack Mutual Fire Insurance Company . . .	546,850.46	267,185.06		279,665.40
Michigan Millers Mutual Fire Insurance Company . . .	2,964,041.17	1,793,189.41	100,000.00	1,070,851.76
Middlesex Mutual Fire Insurance Company . . .	5,274,120.56	3,202,461.59		2,071,658.97
Mill Owners Mutual Fire Insurance Company of Iowa . . .	3,096,667.10	1,034,129.13		2,062,537.97
Millers Mutual Fire Insurance Association of Illinois . . .	3,276,195.63	2,376,018.48		900,177.15
Millers Mutual Fire Insurance Company of Penn. . . .	4,231,507.00	2,198,904.17		2,032,602.83
The Millers Mutual Fire Insurance Company of Texas . . .	2,159,087.74	859,087.74		1,300,000.00
Millers National Insurance Company . . .	2,543,730.32	1,333,401.99		1,210,328.33
Mutual Implement and Hardware Insurance Company . . .	7,809,640.90	5,230,304.09		2,579,336.81
National Mutual Church Insurance Company . . .	8,473,184.75	6,408,385.27		2,064,799.48
National Retailers Mutual Insurance Company . . .	466,281.81	152,103.16		314,178.65
Norfolk and Dedham Mutual Fire Insurance Company . . .	4,692,483.52	3,567,483.52		1,125,000.00
Northwestern Mutual Fire Association . . .	2,179,767.72	777,356.93		1,402,410.79
Pawtucket Mutual Fire Insurance Company . . .	12,550,196.81	9,240,506.76		3,309,690.05
Pennsylvania Lumbermen's Mutual Fire Insurance Company . . .	2,776,515.35	1,563,345.53		1,213,169.82
Pennsylvania Millers Mutual Fire Insurance Company . . .	4,828,065.14	2,828,065.14		2,000,000.00
Phenix Mutual Fire Insurance Company . . .	4,135,501.12	1,437,801.57		2,697,699.55
Philadelphia Manufacturers Mutual Fire Insurance Company . . .	654,010.04	235,332.40	183,975.00	234,702.64
Protection Mutual Fire Insurance Company . . .	3,048,316.06	1,622,191.61		1,426,124.45
	3,891,563.73	2,152,340.17		1,739,223.56



COMPANIES AUTHORIZED IN MAINE DURING 1943

BUSINESS IN MAINE 1943 (DIRECT BASIS)				TAXES PAID STATE	LICENSES AND FEES PAID STATE
Premiums and Assessments Received	Losses Paid	Premiums Earned	Losses Incurred		
\$4,172.63	\$834.41	\$4,080.00	\$834.11	\$85.61	\$62.00
8,683.47	1,425.42	4,775.91	1,608.42	123.80	48.00
30,688.07	2,349.49	27,851.21	2,349.49	188.24	42.00
40,658.76	2,400.73	36,937.86	3,307.94	826.35	50.00
6,081.31	186.85	5,929.43	251.85	69.17	42.00
51,991.23	21,211.23	55,133.85	17,879.23	1,019.60	172.00
12,523.88	59.34	5,943.61	.....	151.62	42.00
20,332.27	1,877.52	13,856.60	2,093.76	346.41	42.00
47,799.44	11,069.43	43,256.00	11,844.73	960.53	158.00
19,560.82	6,569.79	19,310.44	4,589.66	447.40	76.00
5,901.08	1,933.74	5,310.97	1,447.00	110.83	62.00
30,049.54	.....	4,727.92	.....	118.20	42.00
27,536.59	9,464.74	25,719.18	10,497.34	578.56	174.00
5,237.09	483.60	4,788.80	539.31	89.23	42.00
47,509.10	14,140.62	47,974.69	14,897.32	880.30	186.00
21,694.71	8,418.55	50,659.00	8,418.55	237.66	42.00
76,142.38	29,619.42	66,928.82	28,000.57	1,514.96	268.00
3,997.75	356.78	4,923.43	1,862.49	99.25	54.00
29,527.95	19,672.55	12,179.57	19,735.62	618.21	102.00
34,106.01	12,808.78	32,015.30	10,046.78	553.15	49.00
284.74	.....	256.24	.....	2.36	44.00
66,164.80	16,589.89	32,328.12	18,066.32	1,293.84	180.00
1,461.16	139.43	1,461.16	139.43	36.71	51.00
20,099.97	6,359.56	19,874.85	.....	391.45	140.00
98,483.88	53,214.12	100,825.79	52,581.00	1,862.21	60.00
1,404.05	29.83	823.80	29.83	29.34	44.00
14,317.67	4,244.37	12,885.90	6,963.39	268.67	80.00
23,785.91	5,315.65	23,993.32	2,669.99	478.25	292.00
13,523.65	97.38	13,143.46	75.55	328.59	42.00
26,595.61	9,610.99	12,765.89	6,269.00	518.25	134.00
104,719.82	37,024.21	92,583.00	29,888.57	2,141.12	238.00
22,339.91	1,393.57	12,069.31	1,359.10	657.18	75.00
64,232.65	15,534.16	57,809.39	18,895.79	1,232.26	172.00
9,928.32	785.09	9,651.62	1,610.37	241.64	76.00
1,542.00	27.42	2,254.04	711.83	29.19	42.00
17,741.87	4,345.40	16,138.70	11,472.30	352.13	44.00
450.28	24.17	450.28	24.17	15.73	20.00
662.64	36.84	752.19	1,388.84	11.28	42.00
32,969.08	12,746.65	31,287.65	10,985.65	533.77	44.00
2,419.15	47.85	1,984.02	25.00	60.47	20.00
6,911.57	190.94	6,931.44	157.27	129.56	48.00
38,220.22	15,300.11	34,230.09	13,716.93	778.06	144.00
12,674.28	9,167.72	11,306.62	9,896.01	339.27	76.00
53,805.08	18,700.76	52,394.11	27,382.02	1,040.38	158.00
1,616.26	25.56	2,005.33	19.06	36.50	46.00
5,343.72	171.35	5,719.85	7,316.35	100.20	44.00
11,713.66	710.78	11,807.37	2,043.68	226.95	218.00
.82	.....	63.70	.....	37.38	42.00
.82	.....	.75	.....	24.25	42.00

## STATISTICS OF MUTUAL FIRE INSURANCE

Companies of Other States	FINANCIAL STANDING DECEMBER 31, 1943			
	Admitted Assets	Total Liabilities	Guaranty Capital	Surplus
Providence Mutual Fire Insurance Company..	\$ 1,692,190.83	\$ 348,638.81		\$1,343,552.02
Quincy Mutual Fire Insurance Company.....	4,518,762.76	1,798,419.11		2,720,343.65
Traders & Mechanics Mutual Fire Insurance Company.....	1,344,294.19	470,184.35		874,109.84
Union Mutual Fire Insurance Company.....	2,076,089.50	1,547,910.92		528,178.58
United Mutual Fire Insurance Company.....	11,775,886.98	8,016,193.84		3,759,693.14
Vermont Mutual Fire Insurance Company....	1,150,270.76	574,853.45		575,417.31
What Cheer Mutual Fire Insurance Company..	4,363,420.31	2,177,846.44		2,185,573.87
Worcester Manufacturers Mutual Insurance Company.....	2,999,703.57	1,550,348.39		1,449,355.18
Worcester Mutual Fire Insurance Company..	4,650,354.08	1,112,009.52		3,538,344.56
<b>TOTAL.....</b>	<b>\$285,131,083.66</b>	<b>\$157,275,270.75</b>	<b>\$4,089,635.00</b>	<b>\$123,766,177.91</b>
<b>RECAPITULATION</b>				
Maine Companies.....	\$817,929.03	\$433,270.79	\$62,500.00	\$322,158.24
Companies of Other States.....	285,131,083.66	157,275,270.75	4,089,635.00	123,766,177.91
<b>GRAND TOTAL.....</b>	<b>\$285,949,012.69</b>	<b>\$157,708,541.54</b>	<b>\$4,152,135.00</b>	<b>\$124,088,336.15</b>
*Not Reported.				

## STATISTICS OF STOCK FIRE INSURANCE

Maine Companies	FINANCIAL STANDING DECEMBER 31, 1943			
	Admitted Assets	Liabilities	Capital	Surplus (Exclusive of Capital)
Maine Bonding and Casualty Company— Fire Division.....	(See Miscellaneous Companies).....			
<b>TOTAL.....</b>				

**COMPANIES AUTHORIZED IN MAINE DURING 1943**

BUSINESS IN MAINE 1943 (DIRECT BASIS)				TAXES PAID STATE	LICENSES AND FEES PAID STATE
Premiums and Assessments Received	Losses Paid	Premiums Earned	Losses Incurred		
\$ 11,602.63 162,172.89	\$ 4,384.44 63,738.03	\$ 10,515.02 158,448.00	\$ 4,523.01 59,640.32	\$ 209.00 3,224.40	\$ 92.00 265.00
26,273.81	7,332.03	23,252.32	8,125.32	523.23	156.00
4,611.95	2,447.83	15,449.51	3,359.60	90.79	66.00
73,063.93	32,330.72	64,559.29	29,723.93	1,214.27	58.00
109,517.15	29,152.91	107,381.25	33,726.85	2,326.82	196.00
1.51	.....	1,815.86	.....	45.40	42.00
5,237.09	483.60	4,788.76	420.81	89.23	42.00
68,876.94	32,228.09	37,882.32	33,957.67	1,416.53	232.00
\$1,638,965.57	\$528,814.44	\$1,464,102.91	\$537,374.13	\$31,355.74	\$5,623.00
\$481,522.46 1,638,965.57	\$216,051.66 528,814.44	\$1,464,192.91*	\$199,247.24 537,374.13	\$6,381.51 31,355.74	\$28.00 5,623.00
\$2,120,488.03	\$744,866.10	\$1,464,192.91	\$736,621.37	\$37,737.25	\$5,651.00

**COMPANIES AUTHORIZED IN MAINE DURING 1943**

BUSINESS IN MAINE 1943 (DIRECT BASIS)				TAXES PAID STATE	LICENSES AND FEES PAID STATE
Premiums Received	Losses Paid	Premiums Earned	Losses Incurred		
\$14,550.83	\$1,554.04	\$7,836.82	\$4,571.70	\$218.26	.....
\$14,550.83	\$1,554.04	\$7,836.82	\$4,571.70	\$218.26	.....

STATISTICS OF STOCK FIRE INSURANCE COMPANIES

FINANCIAL STANDING DECEMBER 31, 1943

Companies of Other States	FINANCIAL STANDING DECEMBER 31, 1943			
	Admitted Assets	Liabilities	Capital	Surplus (Exclusive of Capital)
Aetna Insurance Company.....	\$65,083,880.80	\$37,583,190.57	\$7,500,000.00	\$20,000,690.23
Agricultural Insurance Company.....	17,904,285.89	10,283,496.77	3,000,000.00	4,620,789.12
Albany Insurance Company.....	3,147,812.75	830,051.56	1,000,000.00	1,317,761.19
Allemania Fire Insurance Company.....	5,933,619.10	2,599,548.96	1,200,000.00	2,134,070.14
Alliance Insurance Company.....	11,956,110.26	4,788,762.08	1,000,000.00	6,167,348.18
Allied Fire Insurance Company of Utica.....	1,018,450.65	346,342.76	400,000.00	272,107.89
Allstate Fire Insurance Company.....	2,685,273.92	1,680,974.31	300,000.00	704,299.61
American Alliance Insurance Company.....	9,726,092.57	3,127,430.78	3,000,000.00	3,593,661.79
American Automobile Fire Insurance Company	6,023,936.97	3,578,699.41	600,000.00	1,845,237.56
American Central Insurance Company.....	7,941,439.67	3,473,557.58	1,000,000.00	3,467,882.09
American Druggists Fire Insurance Company	2,302,874.81	341,468.41	750,000.00	1,211,406.40
American Eagle Fire Insurance Company.....	20,265,219.63	6,293,954.14	1,000,000.00	12,971,265.49
American Equitable Assurance Company.....	10,665,886.98	6,755,795.75	1,000,000.00	2,910,091.23
American and Foreign Insurance Company.....	8,013,278.26	2,772,463.45	1,500,000.00	3,740,814.81
American Insurance Company.....	42,114,821.68	25,192,108.09	3,343,740.00	13,578,973.59
American Union Insurance Company.....	3,786,451.81	613,794.31	1,000,000.00	2,172,657.50
Anchor Insurance Company.....	3,026,261.40	967,099.80	1,000,000.00	1,059,161.60
Automobile Insurance Company.....	36,453,860.53	20,742,990.26	5,000,000.00	10,710,870.27
Baltimore American Insurance Company.....	6,964,852.84	3,047,813.27	1,500,000.00	2,417,089.57
Boston Insurance Company.....	27,986,819.27	10,115,723.46	3,000,000.00	14,871,095.81
Buffalo Insurance Company.....	7,133,723.72	3,937,910.03	1,000,000.00	2,495,813.69
Caledonian-American Insurance Company.....	2,002,470.32	862,094.08	500,000.00	640,376.24
California Insurance Company.....	5,415,781.13	2,156,969.65	1,000,000.00	2,258,811.48
Calvert Fire Insurance Company.....	4,335,653.72	1,593,374.88	1,000,000.00	1,740,278.84
Camden Fire Insurance Company.....	15,050,946.02	8,839,426.82	2,000,000.00	4,211,519.20
Central Insurance Company of Baltimore.....	4,650,506.38	1,809,770.45	1,000,000.00	1,840,735.93
Central Surety Fire Corporation.....	895,008.20	311,820.51	250,000.00	333,187.69
Church Properties Fire Insurance Corporation	776,695.90	75,239.95	250,000.00	451,455.95
Citizens Insurance Company.....	3,981,193.60	749,960.32	1,000,000.00	2,240,233.28
City of New York Insurance Company.....	5,489,340.53	2,451,775.18	1,500,000.00	1,567,565.35
Columbia Insurance Company of New York.	3,638,580.72	1,292,244.95	1,000,000.00	1,346,335.77
Commerce Insurance Company.....	6,004,310.34	3,299,051.52	1,000,000.00	1,705,258.82
Commercial Union Fire Insurance Company.	3,518,834.54	1,688,897.08	1,000,000.00	829,937.46
Commonwealth Insurance Company.....	8,513,745.25	3,036,538.11	1,000,000.00	4,483,207.14
Connecticut Fire Insurance Company.....	26,720,608.21	9,344,934.63	2,000,000.00	15,375,673.58
Continental Fire Insurance Company.....	116,972,141.67	37,073,036.02	5,000,000.00	74,899,105.65
Detroit Fire & Marine Insurance Company.....	4,317,770.59	1,375,260.76	1,000,000.00	1,942,509.83
Eagle Fire Company of New York.....	2,651,925.38	1,032,262.80	1,000,000.00	619,662.58
East and West Insurance Company.....	4,274,489.73	1,724,682.79	1,000,000.00	1,549,806.94
Empire State Insurance Company.....	4,729,649.16	2,411,449.28	1,000,000.00	1,318,199.88
Employers' Fire Insurance Company.....	8,811,841.58	5,811,841.58	1,000,000.00	2,000,000.00
Equitable Fire & Marine Insurance Company	8,323,640.22	1,841,050.76	1,000,000.00	5,482,589.46
Eureka—Security Fire and Marine Insurance				
Company.....	8,000,357.37	4,527,801.88	1,000,000.00	2,472,555.49
Federal Insurance Company.....	26,548,677.74	8,116,511.33	4,000,000.00	14,432,166.41
Federal Union Insurance Company.....	3,804,843.39	1,535,902.44	1,000,000.00	1,268,940.95
Fidelity and Guaranty Fire Corporation.....	10,914,789.76	7,291,378.72	1,000,000.00	2,623,411.04
Fidelity-Phenix Fire Insurance Company.....	93,698,605.81	29,649,830.10	3,750,000.00	60,298,775.71
Fire Association of Philadelphia.....	27,542,140.81	14,310,373.50	2,000,000.00	11,231,767.31
Firemen's Fund Insurance Company.....	66,245,553.01	31,699,912.36	5,084,829.00	29,460,811.65
Firemen's Insurance Company.....	42,793,871.15	24,910,921.59	9,397,690.00	8,485,238.26
First American Insurance Company.....	5,062,658.53	1,286,538.54	1,000,000.00	2,716,396.99
Franklin Fire Insurance Company.....	21,693,667.62	10,501,163.89	3,000,000.00	8,192,503.73
Franklin National Insurance Company.....	4,961,662.33	1,194,423.00	1,000,000.00	2,767,239.33
Fulton Fire Insurance Company.....	1,637,331.16	5,000.00	1,000,000.00	632,331.16
General Exchange Insurance Corporation.....	23,166,289.77	8,741,159.56	4,000,000.00	10,425,130.21
General Insurance Company of America.....	25,561,184.81	15,574,800.71	1,000,000.00	8,986,384.10
Gibraltar Fire & Marine Insurance Company	3,963,982.74	1,820,130.45	1,000,000.00	1,143,852.29
Girard Fire & Marine Insurance Company.....	5,723,207.72	3,221,581.37	1,000,000.00	1,501,626.35
Glens Falls Insurance Company.....	28,105,953.64	18,524,990.76	2,500,000.00	7,080,962.88
Globe & Rutgers Fire Insurance Company.....	12,889,164.68	6,277,905.24	2,031,105.00	4,580,154.44
Granite State Fire Insurance Company.....	5,107,392.92	2,283,944.89	1,000,000.00	1,823,448.03
Great American Insurance Company.....	57,661,510.43	23,441,767.40	8,150,000.00	26,069,743.03
Hanover Fire Insurance Company.....	21,318,070.70	11,295,073.97	4,000,000.00	6,022,996.73
Hartford Fire Insurance Company.....	147,098,084.87	70,098,084.87	12,000,000.00	65,000,000.00
Home Fire & Marine Insurance Company.....	9,988,092.18	5,150,093.08	1,000,000.00	3,837,999.10
Home Insurance Company.....	132,106,900.82	68,859,761.53	15,000,000.00	48,247,139.29
Homeland Insurance Company of America.....	4,406,664.48	1,443,762.11	1,000,000.00	1,962,902.37
Imperial Assurance Company.....	4,427,315.42	1,653,288.65	1,000,000.00	1,774,026.77
Insurance Company of North America.....	136,346,351.91	54,346,351.91	12,000,000.00	70,000,000.00
Insurance Company of State of Pennsylvania	4,464,317.59	2,162,403.28	1,000,000.00	1,301,914.31
Interstate Insurance Company.....	1,276,520.24	350,519.21	400,000.00	562,001.03
Lumbermen's Insurance Company.....	5,927,027.68	2,310,418.72	1,000,000.00	2,616,608.96
Manhattan Fire & Marine Insurance Company	3,646,647.72	1,511,159.72	1,000,000.00	1,135,488.00

AUTHORIZED IN MAINE DURING 1943

BUSINESS IN MAINE 1943 (DIRECT BASIS)					LICENSES
Premiums Received	Losses Paid	Premiums Earned	Losses Incurred	TAXES PAID STATE	AND FEES PAID STATE
\$295,180.28	\$99,143.53	\$283,462.68	\$102,990.59	\$7,184.89	\$324.00
65,721.80	27,498.54	67,512.39	34,330.33	1,584.85	204.00
12,846.77	12,373.15	12,692.79	12,883.15	306.44	90.00
4,590.41	5,442.43	5,396.79	4,785.43	119.22	56.00
9,110.94	1,945.98	8,682.73	1,969.48	221.79	94.00
6,788.52	729.90	6,647.22	492.90	140.20	42.00
15,269.12	5,265.05	14,829.42	5,306.05	373.92	96.00
12,865.04	2,913.53	10,850.91	2,133.53	261.86	218.00
44,323.71	14,086.47	41,407.73	13,717.47	1,007.89	162.00
5,088.37	4,152.98	5,244.38	4,334.42	152.65	48.00
78,617.85	75,819.49	59,868.46	73,988.51	1,915.77	180.00
43,396.72	15,408.22	34,034.50	13,748.22	1,002.33	94.00
61,991.86	24,834.58	34,719.27	23,627.58	1,376.93	92.00
72,363.78	23,461.76	58,011.56	33,481.25	1,736.11	158.00
28,836.64	10,863.87	26,107.46	8,742.87	701.37	112.00
8,450.46	3,564.97	*	5,957.47	200.99	60.00
60,970.73	10,338.86	56,910.70	13,614.17	1,374.58	278.00
10,275.15	1,244.16	9,149.00	702.16	250.23	82.00
144,843.64	37,342.68	140,554.22	31,104.68	3,283.93	316.00
9,380.24	2,277.73	9,384.56	2,514.94	234.28	62.00
3,829.62	83.64	3,022.34	81.40	95.46	52.00
25,663.39	480.65	21,022.80	6,205.65	565.87	61.00
8,817.79	10,385.75	12,638.61	8,780.20	181.23	44.00
19,077.36	7,795.20	19,161.29	10,984.20	468.67	94.00
5,599.61	8,062.87	5,936.43	8,061.62	138.63	51.00
1,061.92	44.13	643.25	577.38	21.50	98.00
4,262.68	15.00	4,262.68	378.00	106.56	92.00
12,301.14	9,195.50	11,569.53	8,677.54	304.78	90.00
40,196.41	23,084.48	41,403.00	39,385.82	980.08	122.00
13,607.74	4,349.53	11,087.37	1,232.53	297.78	78.00
16,917.87	8,300.63	15,845.87	7,360.63	421.55	74.00
3,532.93	357.36	3,203.91	340.36	87.93	62.00
38,720.38	7,318.03	36,618.46	7,608.28	935.18	118.00
46,156.60	3,466.90	35,825.81	4,418.38	1,060.19	132.00
181,279.33	96,211.48	169,669.50	96,830.52	4,400.57	334.00
7,568.14	282.45	5,629.57	838.45	250.86	65.00
11,521.64	18,243.50	12,220.76	12,398.50	278.94	76.00
4,503.14	2,029.22	3,736.89	1,146.45	109.74	60.00
12,456.29	5,230.67	11,511.14	5,921.67	303.01	78.00
58,293.47	39,876.40	52,097.31	16,773.27	1,346.82	244.00
15,289.05	4,943.51	15,729.94	3,551.52	373.93	120.00
199.67	172.87	172.87		5.26	44.00
40,176.61	2,345.77	42,858.58	2,345.77	326.60	48.00
5,324.45	908.61	5,426.01	700.61	124.79	68.00
36,501.11	12,936.16	32,326.54	12,733.16	863.58	119.00
149,666.42	75,658.70	185,259.94	78,917.74	3,591.75	340.00
59,524.14	25,049.24	57,468.92	31,084.24	1,508.17	210.00
141,472.46	43,722.52	134,398.84	43,228.44	4,004.46	277.00
111,718.12	62,300.19	105,260.15	62,200.61	2,710.52	204.00
31,415.30	42,255.27	43,178.33	41,915.27	704.26	86.00
83,940.42	20,660.71	79,066.00	29,488.71	2,075.10	234.00
8,706.90	18,550.92	4,106.64	19,198.92	214.66	56.00
8,273.94	6,281.00	7,858.02	10,309.00	197.98	82.00
38,887.52	42,080.04	69,041.59	37,548.24	798.05	46.00
16,923.27	3,850.29	12,395.19	5,742.29	518.99	72.00
1,669.31	1,634.65	1,930.00	—465.35	41.74	52.00
14,981.38	2,096.00	13,991.88	2,012.07	368.05	66.00
52,018.23	53,369.40	61,923.87	52,269.40	1,245.81	126.00
21,117.88	8,003.47	21,293.32	7,276.47	489.08	72.00
179,966.89	66,000.61	*	39,872.87	4,434.40	484.00
114,335.74	32,834.88	108,003.23	39,738.88	2,678.68	220.00
75,852.05	43,309.17	71,963.76	45,525.17	1,886.40	206.00
329,008.99	114,123.52	313,777.12	127,582.15	8,000.19	486.00
40,193.71	11,672.02	42,925.44	15,765.02	1,166.44	145.00
594,137.10	246,249.11	583,891.00	205,383.04	14,501.22	434.00
3,228.99	1,613.38	3,061.79	836.37	78.85	50.00
3,506.06	889.07	3,552.16	44.07	87.35	78.00
181,750.23	70,755.61	173,207.97	65,147.91	4,343.77	330.00
6,174.96	3,167.37	6,156.07	3,167.37	147.76	102.00
7,864.84	2,277.83	7,706.31	1,519.83	192.66	58.00
6,818.93	975.80	5,753.47	1,196.80	166.89	98.00

## STATISTICS OF STOCK FIRE INSURANCE

Companies of Other States	FINANCIAL STANDING DECEMBER 31, 1943			
	Admitted Assets	Liabilities	Capital	Surplus (Exclusive of Capital)
Manufacturer's Fire Insurance Company.....	\$2,863,515.91	\$858,905.61	\$1,000,000.00	\$1,004,610.30
Maryland Fire Insurance Company.....	3,764,800.40	1,087,177.42	1,000,000.00	1,677,622.98
Massachusetts Fire and Marine Insurance Company.....	3,051,864.13	762,568.99	1,000,000.00	1,289,295.14
Mercantile Insurance Company of America.....	8,115,648.28	2,910,740.49	1,000,000.00	4,204,907.79
Mercury Fire Insurance Company.....	7,921,534.83	3,700,923.33	2,000,000.00	2,220,611.50
Michigan Fire and Marine Insurance Company.....	5,197,012.63	2,478,435.25	1,000,000.00	1,718,577.38
Milwaukee Mechanics Insurance Company.....	13,846,475.45	7,422,206.60	2,000,000.00	4,424,268.85
Minneapolis Fire & Marine Insurance Company.....	2,931,844.78	428,276.19	1,000,000.00	1,503,568.59
Monarch Fire Insurance Company.....	3,661,327.23	1,968,906.06	819,336.00	873,085.17
Motors Insurance Corporation.....	6,372,413.47	1,574,149.17	1,500,000.00	3,298,264.30
National-Ben Franklin Insurance Company.....	5,137,857.49	2,742,753.40	1,000,000.00	1,395,104.09
National Fire Insurance Company.....	57,662,249.60	31,294,461.21	5,000,000.00	21,367,788.39
National Grange Fire Insurance Company.....	689,256.63	272,802.06	250,000.00	166,454.57
National Liberty Insurance Company.....	21,486,718.42	8,953,108.64	4,000,000.00	8,533,609.78
National Security Insurance Company.....	3,252,254.67	968,414.39	1,000,000.00	1,288,840.28
National Surety Marine Insurance Corporation.....	2,279,028.31	564,726.20	1,000,000.00	714,302.11
National Union Fire Insurance Company.....	23,285,139.95	16,593,509.68	1,100,000.00	5,591,630.27
New England Fire Insurance Company.....	2,784,694.04	627,080.26	1,000,000.00	1,157,613.78
Newark Fire Insurance Company.....	11,655,662.37	4,884,789.55	2,000,000.00	4,770,872.82
New Hampshire Fire Insurance Company.....	19,304,459.60	7,693,926.70	3,000,000.00	8,610,532.90
New York Underwriters Insurance Company.....	10,660,313.06	3,105,621.98	2,000,000.00	5,554,691.08
Niagara Fire Insurance Company.....	29,054,540.82	9,130,314.83	2,000,000.00	17,924,225.99
Northern Insurance Company.....	13,316,031.99	6,911,640.86	1,000,000.00	5,404,391.13
North River Insurance Company.....	27,098,431.78	11,577,639.63	2,000,000.00	13,520,792.15
Northwestern Fire & Marine Insurance Company.....	3,186,316.67	1,073,177.41	1,000,000.00	1,113,139.26
Old Colony Insurance Company.....	11,381,332.11	3,114,105.14	1,000,000.00	7,267,226.97
Orient Insurance Company.....	6,793,212.85	2,763,309.46	1,000,000.00	3,029,909.39
Pacific Fire Insurance Company.....	8,976,850.58	4,783,788.07	1,000,000.00	3,193,062.51
Pacific National Fire Insurance Company.....	10,410,689.35	5,849,041.40	1,250,000.00	3,311,647.95
Patriotic Insurance Company.....	3,429,465.66	1,013,324.33	1,000,000.00	1,416,141.33
Paul Revere Fire Insurance Company.....	3,986,956.17	1,636,832.97	1,000,000.00	1,350,123.20
Pennsylvania Fire Insurance Company.....	17,124,088.09	7,434,311.16	1,000,000.00	8,689,776.93
Philadelphia Fire and Marine Insurance Company.....	6,881,889.94	2,661,504.04	1,000,000.00	3,220,385.90
Phoenix Insurance Company.....	70,610,298.67	23,653,624.72	6,000,000.00	40,956,673.95
Piedmont Fire Insurance Company.....	3,887,358.12	2,101,583.45	1,000,000.00	1,785,774.67
Potomac Insurance Company.....	6,602,403.42	3,601,904.53	1,000,000.00	2,000,498.89
Providence Washington Insurance Company.....	18,748,533.59	9,402,772.87	3,000,000.00	6,345,760.72
Provident Fire Insurance Company.....	3,424,109.62	1,543,126.48	1,000,000.00	880,983.14
Queen Insurance Company.....	26,879,713.49	13,402,657.36	5,000,000.00	8,477,056.13
Reliance Insurance Company of Philadelphia.....	4,619,018.55	1,512,053.03	1,000,000.00	2,106,965.52
Rochester American Insurance Company.....	4,653,334.47	1,356,155.82	1,000,000.00	2,297,178.65
Seaboard Insurance Company.....	1,851,128.28	572,159.40	600,000.00	678,968.88
Security Insurance Company.....	16,845,654.94	9,345,654.94	2,500,000.00	5,000,000.00
Sentinel Fire Insurance Company.....	2,852,003.73	632,607.46	1,000,000.00	1,219,396.27
Service Fire Insurance Company.....	6,312,323.57	1,292,056.80	2,000,000.00	3,020,266.77
Springfield Fire & Marine Insurance Company.....	41,112,314.53	21,527,373.28	5,000,000.00	14,584,941.25
Standard Fire Insurance Company.....	7,304,932.89	4,032,711.39	1,000,000.00	2,272,221.50
Standard Insurance Company.....	9,696,837.33	5,143,371.95	1,500,000.00	3,053,465.38
Star Insurance Company.....	7,136,398.19	3,878,236.48	1,000,000.00	2,258,161.71
St. Paul Fire & Marine Insurance Company.....	56,427,693.58	20,667,098.49	10,000,000.00	25,760,595.09
Sun Underwriters Insurance Company.....	2,031,236.76	797,745.95	600,000.00	633,490.81
Transcontinental Insurance Company.....	4,986,982.24	1,196,381.01	1,000,000.00	2,790,601.23
Travelers Fire Insurance Company.....	37,284,080.91	29,418,189.49	2,000,000.00	5,865,891.42
Twin City Fire Insurance Company.....	2,150,562.60	564,108.03	500,000.00	1,086,454.57
United Firemen's Insurance Company.....	4,373,477.56	2,026,063.68	1,000,000.00	1,347,413.88
United States Fire Insurance Company.....	42,234,405.67	18,996,020.65	2,000,000.00	21,238,385.02
Westchester Fire Insurance Company.....	22,794,911.73	12,189,768.88	1,000,000.00	9,605,142.85
Western National Insurance Company.....	5,786,132.46	2,051,081.92	1,000,000.00	2,735,050.54
World Fire and Marine Insurance Company.....	7,865,893.66	2,713,976.70	1,000,000.00	4,151,916.96
Zurich Fire Insurance Company.....	1,892,808.34	395,243.92	300,000.00	1,197,564.42
<b>TOTAL.....</b>	<b>\$2,265,167,351.86</b>	<b>\$1,024,794,752.11</b>	<b>\$269,823,700.00</b>	<b>\$970,545,899.75</b>

COMPANIES AUTHORIZED IN MAINE DURING 1943

BUSINESS IN MAINE 1943 (DIRECT BASIS)					
Premiums Received	Losses Paid	Premiums Earned	Losses Incurred	TAXES PAID STATE	LICENSES AND FEES PAID STATE
\$12,565.92	\$9,902.93	\$10,711.32	\$9,150.08	\$502.64	\$40.00 132.50
21,900.01	15,875.45	21,918.92	8,325.97	526.60	46.00 100.00
4,447.61	1,120.35	4,195.06	835.56	106.72	50.00
4,128.02	1,644.40	4,041.33	1,656.40	141.79	59.00
14,867.46	11,829.60	13,936.74	10,711.84	361.93	75.00
6,763.69	335.56	6,961.81	44.88	162.38	50.00
9.52		8.23		.26	44.00
13,974.56	4,998.16	13,137.37	6,921.45	339.84	50.00 80.00
154,358.88	27,215.43	73,230.24	55,042.53	3,850.80	230.00
13,112.37	1,725.64	12,433.78	1,757.25	214.63	212.00
65,344.08	43,388.86	53,714.00	43,132.86	1,621.14	158.00
8,197.57	6,889.85	7,812.28	6,898.45	197.82	71.00
119.88		*	*	2.40	40.00
42,887.33	3,926.30	46,299.91	4,591.83	957.01	102.00
7,710.19	985.65	7,548.27	1,404.65	183.25	52.00
70,464.54	25,982.68	55,150.22	26,983.68	1,644.05	148.00
148,075.85	52,987.07	138,673.03	48,474.58	3,701.09	360.00
65,706.63	20,767.40	55,034.74	16,778.93	1,595.73	220.00
78,963.54	29,707.89	73,382.37	34,152.89	1,950.05	242.00
18,461.48	9,073.93	17,446.10	9,993.93	455.39	66.00
33,812.94	37,352.53	33,357.80	36,974.53	842.64	74.00
17,663.38	2,414.46	15,296.11	6,194.27	423.92	114.00
54,067.55	17,079.61	50,222.28	16,842.61	1,199.65	210.00
25,407.42	8,471.64	24,418.99	9,606.31	606.14	116.00
7,051.90	333.89	5,603.06	1,704.15	191.11	50.00
14,884.82	3,019.58	13,914.59	2,999.58	433.32	63.00
19,698.22	364.69	19,304.26	471.69	421.98	80.00
39,939.13	12,285.84	39,033.18	11,910.95	967.67	40.00 186.00
26,483.37	3,174.40	25,238.65	3,147.20	636.33	134.00
139,648.71	49,314.65	111,986.19	53,336.57	3,555.85	308.00
53,450.52	28,506.96	45,564.17	28,988.58	1,581.59	269.50
87.94	72.49	43.97	21.74	25.01	50.00
71,893.88	22,592.82	69,301.06	21,630.21	1,734.52	198.00
22,632.07	2,450.69	20,408.84	3,860.69	551.72	194.00
112,076.34	29,634.03	71,323.78	33,417.03	2,647.89	260.00
22,695.04	5,387.02	21,774.97	4,300.02	561.17	98.00
12,881.43	6,811.10	11,284.52	3,437.10	316.95	72.00
1,193.52		728.86		29.10	55.00
67,204.70	17,677.61	49,424.03	24,732.82	1,574.04	204.00
8,156.31	16,381.24	7,985.03	16,594.24	200.60	72.00
12,938.49	19,972.61	53,924.37	11,295.77	267.70	46.00
167,841.69	72,408.07	164,317.01	89,645.07	4,025.89	302.00
23,090.99	23,654.21	22,973.71	16,225.69	554.06	156.00
2,764.14	817.43	1,540.31	1,037.43	68.56	44.00
19,021.16	4,565.88	11,187.87	5,672.88	436.79	100.00
92,364.39	30,254.43	90,665.21	32,479.00	2,119.86	170.00
4,483.44	2,408.51	4,393.77	2,929.51	111.59	58.00
21,466.05	3,035.12	10,158.80	5,358.12	527.76	66.00
169,508.98	83,473.61	156,258.77	91,626.83	3,995.89	508.00
60,435.02	18,321.23	61,357.67	20,331.72	1,482.01	72.00
3,039.73	3,337.12	3,546.47	1,180.12	76.61	70.00
52,597.82	4,016.27	51,352.70	6,612.27	1,160.52	110.00
49,172.41	13,997.97	49,154.66	12,982.97	1,205.92	152.00
15,923.05	25,868.61	15,079.13	21,853.61	389.23	101.00
13,598.12	4,862.95	12,566.51	5,620.92	317.45	74.00
96.55	671.37	2,482.00	-253.63	1.93	44.00
\$6,098,364.50	\$2,488,078.88	\$5,469,166.20	\$2,505,308.97	\$147,891.46	\$17,384.00

**STATISTICS OF FIRE INSURANCE COMPANIES OF FORE**

U. S. Branches of Foreign Companies	FINANCIAL STANDING DECEMBER 31, 1943			
	Admitted Assets	Liabilities	Capital**	Surplus (Exclusive of Capital)
Atlas Assurance Company, Ltd.....	\$7,900,026.06	\$4,918,941.65	\$500,000.00	\$2,481,084.41
British America Assurance Company.....	2,837,572.54	782,495.52	250,000.00	1,805,077.02
British and Foreign Marine Insurance Company, Ltd.....	5,406,754.60	2,931,285.19	500,000.00	1,975,469.41
Caledonian Insurance Company.....	4,886,039.77	2,964,933.64	500,000.00	1,421,106.13
Century Insurance Company, Ltd.....	5,219,888.40	2,722,002.61	500,000.00	1,997,885.79
Commercial Union Assurance Company, Ltd..	17,499,170.10	9,393,368.69	500,000.00	7,605,801.41
Eagle Star Insurance Company, Ltd.....	6,798,171.82	4,639,614.02	500,000.00	1,658,557.80
Law Union and Rock Insurance Company, Ltd.	2,396,809.16	988,835.23	250,000.00	1,157,973.93
Liverpool, London & Globe Insurance Company, Ltd.....	21,593,138.56	14,146,056.91	500,000.00	6,947,081.65
London Assurance.....	10,781,169.80	5,699,763.14	500,000.00	4,581,406.66
London & Lancashire Insurance Company, Ltd.	8,101,583.83	4,893,197.65	500,000.00	2,708,386.18
London & Scottish Assurance Corp., Ltd.....	1,619,236.27	465,732.28	250,000.00	903,503.99
North British & Mercantile Insurance Company, Ltd.....	16,738,079.49	9,696,858.91	500,000.00	6,541,220.58
Northern Assurance Company, Ltd.....	9,427,987.85	6,659,114.12	500,000.00	2,268,873.73
Norwich Union Fire Insurance Society, Ltd..	7,190,285.08	5,666,420.59	500,000.00	1,023,864.49
Ocean Marine Insurance Company, Ltd.....	1,524,491.39	510,471.16	250,000.00	764,020.23
Pacific Coast Fire Insurance Company.....	1,643,072.40	644,427.85	500,000.00	498,644.55
Palatine Insurance Company, Ltd.....	3,264,164.09	1,179,514.29	500,000.00	1,584,649.80
Pearl Assurance Company, Ltd.....	13,269,193.19	4,800,459.40	500,000.00	7,968,733.79
Phoenix Assurance Company, Ltd.....	8,200,235.05	5,319,254.68	500,000.00	2,380,980.37
Royal Exchange Assurance.....	7,047,693.80	4,423,428.56	500,000.00	2,124,265.24
Royal Insurance Company, Ltd.....	24,958,854.46	14,689,208.66	500,000.00	9,769,645.80
Scottish Union & National Insurance Company	8,991,639.22	4,404,985.58	500,000.00	4,086,653.64
Sea Insurance Company, Ltd.....	6,352,362.21	3,256,075.30	500,000.00	2,596,286.91
State Assurance Company, Ltd.....	1,507,917.43	836,157.60	250,000.00	421,759.83
Sun Insurance Office, Ltd.....	8,340,096.50	5,725,932.06	500,000.00	2,114,164.44
Union Assurance Society, Ltd.....	2,607,113.75	1,178,043.73	500,000.00	929,070.02
Western Assurance Company.....	5,092,370.39	2,162,931.25	500,000.00	2,429,439.14
<b>TOTAL.....</b>	<b>\$221,195,117.21</b>	<b>\$125,699,510.27</b>	<b>\$12,750,000.00</b>	<b>\$82,745,606.94</b>
<b>RECAPITULATION</b>				
Maine Companies.....	(See Miscellaneous Companies) .....			
Companies of Other States.....	\$2,265,167,351.86	\$1,024,794,752.11	\$269,826,700.00	\$970,545,899.75
U. S. Branches of Foreign Companies.....	221,195,117.21	125,699,510.27	12,750,000.00	82,745,606.94
<b>GRAND TOTAL.....</b>	<b>\$2,486,362,469.07</b>	<b>\$1,150,494,262.38</b>	<b>\$282,576,700.00</b>	<b>1,053,291,506.69</b>

\*Not Reported.

\*\*Statutory Deposits required of Foreign Insurance Companies.

**STATISTICS OF RECIPROCAL OR INTER-INSURANCE**

	FINANCIAL STANDING DECEMBER 31, 1943			
	Assets	Liabilities	Subscribers Deposits and Guaranty Funds	Surplus
Affiliated Underwriters.....	\$1,694,399.78	\$1,031,934.96	\$29,583.89	\$632,880.93
Canners Exchange Subscribers.....	4,021,647.32	1,366,251.91	611,770.00	2,043,625.41
Casualty Indemnity Exchange.....	279,763.37	77,492.64	.....	202,270.73
Druggist Indemnity Exchange.....	279,500.84	35,368.32	.....	244,132.52
Individual Underwriters.....	2,397,250.27	733,406.31	19,012.11	1,644,831.85
Metropolitan Inter-Insurers.....	1,177,840.83	448,621.97	12,166.21	717,052.65
New York Reciprocal Underwriters...	2,168,226.77	597,676.63	14,805.32	1,555,744.82
Warner Reciprocal Inter-Insurers....	1,236,951.60	814,455.47	.....	422,496.13
	<b>\$13,255,580.78</b>	<b>\$5,105,208.21</b>	<b>\$687,337.53</b>	<b>\$7,463,035.04</b>



IGN COUNTRIES AUTHORIZED IN MAINE DURING 1943

BUSINESS IN MAINE 1943 (DIRECT BASIS)				TAXES PAID STATE	LICENSES AND FEES PAID STATE
Premiums Received	Losses Paid	Premiums Earned	Losses Incurred		
\$38,288.76	\$18,274.46	\$40,135.72	\$17,725.46	\$952.08	\$210.00
612.62	99.32	655.20	135.32	15.33	52.00
9,020.79	.....	4,518.80	30.00	180.42	46.00
24,081.64	8,402.13	27,309.76	15,274.06	585.20	128.00
427.81	327.87	2,190.84	63.53	39.93	44.00
79,343.95	13,495.03	73,818.61	12,205.03	1,954.14	232.00
4,436.49	646.56	4,189.38	646.56	128.91	48.00
12,300.20	4,829.69	12,249.83	3,821.69	299.04	58.00
84,341.77	24,474.32	64,993.80	29,577.32	2,066.10	262.00
32,288.17	12,095.75	.....	*	782.82	178.00
26,713.41	9,950.98	26,010.73	11,475.00	650.03	120.00
817.92	378.02	908.16	359.02	20.44	50.00
112,876.62	50,879.26	110,813.60	39,400.56	2,734.89	262.00
49,102.45	12,390.83	38,314.88	14,548.83	1,182.45	130.00
32,915.21	8,049.48	31,236.42	7,194.48	779.94	182.00
2,918.33	.....	.....	.....	58.37	46.00
14,619.49	5,335.09	14,266.82	5,310.09	356.25	40.00
10,804.25	3,452.42	8,388.33	3,174.00	265.50	96.00
61,268.25	97,922.53	54,040.05	99,895.53	1,493.01	144.00
47,447.14	19,925.08	54,802.05	17,079.50	1,179.31	206.00
169,738.35	67,669.28	121,809.75	63,619.28	4,137.37	226.00
29,450.17	18,333.81	28,216.20	20,047.81	718.12	136.00
8,085.41	1,682.43	6,970.21	1,682.43	166.50	46.00
-80.09	6,066.82	264.58	6,075.79	.....	46.00
41,990.52	7,999.01	41,150.72	10,309.01	950.09	134.00
13,978.08	34,655.15	18,868.07	33,188.15	330.83	84.00
981.23	716.42	1,029.73	602.42	23.71	52.00
\$908,768.94	\$428,051.74	\$787,152.24	\$413,440.87	\$22,050.78	\$3,338.00
\$14,550.83	\$1,554.04	\$7,836.82	\$4,571.70	\$218.26	.....
6,098,364.50	2,488,078.88	5,469,166.20	2,505,308.97	147,891.46	17,384.00
908,768.94	428,051.74	787,152.24	413,440.87	22,050.78	3,338.00
\$7,021,684.27	\$2,917,684.66	\$6,264,155.26	\$2,923,321.54	\$170,160.50	\$20,722.00

EXCHANGES AUTHORIZED IN MAINE DURING 1943

BUSINESS IN MAINE 1943 (DIRECT BASIS)		TAXES PAID STATE	LICENSES AND FEES PAID STATE
Premiums Received	Losses Paid		
\$5,226.38	.....	\$93.63	\$20.00
60,738.88	.....	860.64	20.00
165.00	.....	1.80	20.00
176.92	.....	2.36	20.00
3,585.31	\$67.31	51.52	20.00
3,423.71	62.53	54.77	20.00
2,025.35	393.20	25.75	20.00
1,079.55	.....	18.62	20.00
\$76,421.10	\$523.04	\$1,109.09	\$160.00

**STATISTICS OF LIFE INSURANCE COMPANIES**

	FINANCIAL STANDING DECEMBER 31, 1943			
	Admitted Assets	Liabilities	Capital	Surplus (Exclusive of Capital)
<b>Maine Companies</b>				
Maine Indemnity Company.....	\$24,955.73	\$15,357.15	\$10,000.00	—\$401.42
Union Mutual Life Insurance Company..	30,952,815.23	29,627,479.31		1,325,335.92
<b>TOTAL.....</b>	<b>\$30,977,770.96</b>	<b>\$29,642,836.46</b>	<b>\$10,000.00</b>	<b>\$1,324,934.50</b>
<b>Companies Other States</b>				
Aetna Life Insurance Company.....	\$940,372,841.97	\$890,893,811.67	\$15,000,000.00	\$34,479,030.30
Berkshire Life Insurance Company.....	76,620,970.91	75,545,473.03		1,075,497.88
Boston Mutual Life Insurance Company	19,732,097.99	18,496,181.17		1,235,916.82
Columbian National Life Insurance Company.....	59,823,740.39	54,873,433.27	2,000,000.00	2,950,307.12
Connecticut General Life Insurance Company.....	395,006,160.96	367,060,796.16	3,000,000.00	24,945,364.80
Connecticut Mutual Life Insurance Company.....	498,069,868.23	472,112,279.01		25,957,589.22
Continental Assurance Company.....	53,025,773.76	47,924,308.34	1,000,000.00	4,101,465.42
Credit Life Insurance Company.....	620,757.85	82,279.67	200,000.00	338,478.18
Equitable Life Assurance Society.....	3,189,654,385.47	3,032,071,133.81		157,583,251.66
Equitable Life Insurance Company of Iowa.....	255,957,962.56	243,250,813.24	1,000,000.00	11,707,149.32
Expressmen's Mutual Life Insurance Company.....	11,584,239.75	10,058,142.89		1,526,096.86
Farmers and Traders Life Insurance Company.....	13,070,595.91	12,148,655.56	300,000.00	621,880.35
Federal Life and Casualty Company.....	1,876,524.01	995,453.62	450,000.00	431,070.39
Fidelity Mutual Life Insurance Company	158,831,299.30	151,155,234.95		7,676,064.35
Home Life Insurance Company.....	142,110,132.86	135,727,270.80		6,382,862.06
John Hancock Mutual Life Insurance Company.....	1,441,468,994.05	1,313,454,251.49		128,014,742.56
Lincoln National Life Insurance Company	216,736,645.96	201,270,364.91	3,500,000.00	11,966,281.05
Loyal Protective Life Insurance Company	3,569,387.85	1,457,403.39	600,000.00	1,511,984.46
Massachusetts Mutual Life Insurance Company.....	810,336,717.31	778,152,498.02		32,184,219.29
Massachusetts Protective Life Assurance Company.....	11,714,357.88	10,358,273.45	300,000.00	1,056,084.43
Metropolitan Life Insurance Company.....	6,463,803,551.59	6,057,267,833.57		406,535,718.02
Monarch Life Insurance Company.....	10,370,881.41	8,318,689.45	445,600.00	1,606,591.96
Mutual Benefit Life Insurance Company	880,091,236.69	841,005,086.87		39,086,149.82
Mutual Life Insurance Company of New York.....	1,651,346,466.22	1,608,169,207.05		43,177,259.17
Mutual Trust Life Insurance Company.....	63,352,104.09	58,331,903.14		5,020,200.95
National Life Insurance Company.....	268,948,832.44	255,949,361.49		12,999,470.95
New England Mutual Life Insurance Company.....	627,712,649.73	593,677,078.59		34,035,571.14
New York Life Insurance Company.....	3,342,956,430.27	3,127,731,977.27		215,224,453.00
Northwestern Mutual Life Insurance Company.....	1,637,443,394.14	1,536,419,286.04		101,024,108.10
Paul Revere Life Insurance Company.....	10,236,669.97	6,930,515.36	1,000,000.00	2,306,154.61
Penn Mutual Life Insurance Company...	896,963,356.46	850,294,906.34		46,668,450.12
Phoenix Mutual Life Insurance Company	330,872,882.07	316,679,468.71	1,150,000.00	13,043,413.36
Provident Mutual Life Insurance Company.....	444,917,525.22	419,946,355.62		24,971,169.60
Prudential Insurance Company of America	5,373,979,916.60	5,290,776,786.43		83,203,130.17
Security Mutual Life Insurance Company	30,980,739.63	29,956,537.74		1,024,201.89
State Mutual Life Assurance Company...	233,135,911.48	223,574,862.13		9,561,049.35
Sun Life Assurance Company of Canada.	424,996,590.41	412,454,771.15	250,000.00*	12,291,819.26
Travelers Insurance Company.....	1,315,815,673.93	1,208,899,990.13	20,000,000.00	86,915,683.80
Union Central Life Insurance Company.....	477,821,661.14	464,730,004.92	2,500,000.00	10,541,656.22
United Benefit Life Insurance Company	28,973,135.63	26,273,382.90	1,000,000.00	1,699,752.73
United Life and Accident Insurance Company.....	14,618,422.15	13,084,683.71	400,000.00	1,133,738.44
Washington National Insurance Company	58,792,275.13	51,672,258.21	4,000,000.00	3,120,016.92
<b>TOTAL.....</b>	<b>\$32,888,313,701.37</b>	<b>\$31,219,283,005.27</b>	<b>\$58,095,600.00</b>	<b>\$1,610,935,096.10</b>
<b>RECAPITULATION</b>				
Maine Companies.....	\$30,977,770.96	\$29,642,836.46	\$10,000.00	\$1,324,934.50
Companies of Other States.....	32,888,313,701.37	31,219,283,005.27	58,095,600.00	1,610,935,096.10
<b>GRAND TOTAL.....</b>	<b>\$32,919,291,472.33</b>	<b>\$31,248,925,841.73</b>	<b>58,105,600.00</b>	<b>\$1,612,260,030.60</b>

**AUTHORIZED IN MAINE DURING 1943**

BUSINESS IN MAINE DURING 1943					
Risks Written	Premiums Received	Claims Paid	Risks in Force Dec. 31, 1943	TAXES PAID STATE	LICENSES AND FEES PAID STATE
\$3,553.00	\$5,264.79	\$4,090.00	\$197,227.00	\$52.65	\$10.00
2,100,731.00	546,467.79	223,874.00	11,372,566.00	3,929.08	142.00
<b>\$2,104,284.00</b>	<b>\$551,732.58</b>	<b>\$227,964.00</b>	<b>\$11,569,793.00</b>	<b>\$3,981.73</b>	<b>\$152.00</b>
\$945,362.00	\$256,410.06	\$157,585.70	\$6,055,917.00	\$4,376.12	\$256.00
350,340.00	96,582.37	50,236.00	2,930,780.00	1,763.53	68.00
410,658.00	219,894.36	28,702.00	5,464,513.00	4,309.15	94.00
76,037.00	44,513.71	44,133.00	1,570,089.00	1,548.40	60.00
710,437.00	228,473.21	187,124.00	6,811,871.00	3,694.24	70.00
977,104.00	343,915.01	119,074.00	9,330,900.00	5,587.19	92.00
198,750.00	13,123.77	.....	471,576.00	259.80	70.00
164,101.00	1,638.97	48.00	82,000.00	40.97	44.00
2,022,075.00	871,097.43	231,308.60	18,036,921.00	11,879.71	134.00
326,248.00	60,711.93	5,500.00	1,808,166.00	1,517.80	54.00
2,000.00	248.41	1,000.00	13,500.00	3.15	52.00
6,208.00	2,146.34	.....	70,680.00	42.93	52.00
259,500.00	22,835.39	2,000.00	759,252.00	456.71	163.00
7,185.00	61,906.05	43,683.00	1,765,443.00	1,074.56	42.00
8,072.00	99,487.04	77,826.00	3,107,520.00	1,673.71	42.00
8,592,616.00	2,026,510.97	386,944.16	54,765,044.00	32,499.02	282.00
482,556.00	6,593.04	.....	1,806,889.00	190.64	45.00
2,000.00	961.92	100.00	26,500.00	17.89	44.00
934,368.00	537,039.08	340,309.00	17,044,663.00	15,565.32	100.00
27,629.00	16,351.84	4,500.00	520,664.00	346.42	52.00
34,432,561.00	6,177,670.18	3,266,167.82	203,104,809.00	107,947.61	442.00
209,549.00	24,402.71	1,000.00	791,277.00	467.11	50.00
467,669.00	366,312.54	234,559.00	12,870,705.00	6,158.79	62.00
1,002,941.00	777,631.07	338,995.30	22,558,503.00	13,763.01	106.00
377,181.00	108,481.55	3,471.12	2,892,261.00	1,946.88	84.00
908,776.00	254,708.45	37,876.00	6,944,811.00	3,736.92	178.00
2,061,925.00	650,180.63	190,729.00	18,089,347.00	14,412.27	88.00
3,555,268.00	1,849,718.77	698,504.59	52,632,309.00	31,163.35	230.00
1,340,648.00	768,731.24	386,705.53	23,502,338.00	11,823.34	123.00
55,500.00	10,133.94	.....	354,933.00	202.68	54.00
752,675.00	422,791.23	148,648.90	11,745,319.00	7,028.84	98.00
1,544,810.00	395,344.04	66,669.89	9,234,554.00	6,725.75	86.00
276,325.00	245,719.83	84,062.90	7,391,397.00	4,365.35	72.00
10,392,184.00	3,316,779.87	1,174,303.31	100,528,563.00	62,847.94	500.00
77,468.00	62,898.20	32,451.00	1,644,808.00	1,171.31	46.00
1,069,893.00	214,281.64	55,581.26	6,574,457.00	3,575.91	86.00
2,415,356.00	604,641.39	161,872.74	17,243,808.00	10,159.11	90.00
5,617,514.00	655,582.27	493,311.49	32,567,411.00	12,670.21	568.00
204,993.00	217,521.17	85,048.00	5,081,007.00	3,955.93	54.00
947,375.00	52,171.51	.....	1,618,565.00	1,035.09	127.00
66,505.00	47,085.08	10,799.48	1,274,189.00	941.70	170.00
8,500.00	1,216.59	.....	31,220.00	22.72	44.00
<b>\$84,288,862.00</b>	<b>\$22,134,444.80</b>	<b>\$9,150,828.79</b>	<b>\$671,119,479.00</b>	<b>\$392,969.08</b>	<b>\$5,174.00</b>
\$2,104,284.00	\$551,732.58	\$227,964.00	\$11,569,793.00	\$3,981.73	\$152.00
84,288,862.00	22,134,444.80	9,150,828.79	671,119,479.00	392,969.08	5,174.00
<b>\$86,393,146.00</b>	<b>\$22,686,177.38</b>	<b>\$9,378,792.79</b>	<b>\$682,689,272.00</b>	<b>\$396,950.81</b>	<b>\$5,326.00</b>

## STATISTICS OF MISCELLANEOUS COMPANIES

Maine Companies	FINANCIAL STANDING DECEMBER 31, 1943			
	Admitted Assets	Liabilities	Capital	Surplus (Exclusive of Capital)
Augusta Mutual Plate Glass Insurance Company.....	\$15,480.73	\$4,907.14		\$10,573.59
Maine Bonding and Casualty Company.....	961,036.03	314,581.98	\$400,000.00	246,454.05
Union Mutual Life Insurance Company.....	(SEE LIFE COMPANIES).....			
TOTAL.....	\$976,516.76	\$319,489.12	\$400,000.00	\$257,027.64
Companies of Other States and Countries				
Accident and Casualty Insurance Company.....	\$5,233,217.54	\$2,733,217.54	\$850,000.00*	\$1,650,000.00
Aetna Casualty and Surety Company.....	100,061,975.00	71,963,538.94	3,000,000.00	25,098,436.06
Aetna Life Insurance Company.....	(SEE LIFE COMPANIES).....			
Allstate Insurance Company.....	10,560,522.14	7,342,128.78	1,000,000.00	2,218,393.36
American Automobile Insurance Company.....	31,579,130.71	18,491,408.56	2,000,000.00	11,087,722.15
American Bonding Company.....	2,278,244.57	250,281.54	1,000,000.00	1,027,963.03
American Employes Insurance Company.....	19,563,511.50	15,063,511.50	1,000,000.00	3,500,000.00
American Guarantee and Liability Insurance Company.....	4,109,878.56	1,394,203.12	1,250,000.00	1,465,675.44
American Motorists Insurance Company.....	14,035,487.08	11,535,487.08	1,000,000.00	1,500,000.00
American Mutual Liability Insurance Company.....	63,900,387.73	54,784,257.43	700,000.00	8,416,130.30
American Policyholders Insurance Company.....	2,885,626.02	2,135,626.02	350,000.00	400,000.00
American Surety Company.....	35,092,059.91	19,223,246.13	7,500,000.00	8,368,810.78
Arex Indemnity Company.....	1,148,805.34	451,927.46	451,770.00	245,108.08
Associated Indemnity Corporation.....	11,939,363.21	9,489,368.21	1,000,000.00	1,500,000.00
Bankers Indemnity Insurance Company.....	9,174,662.87	7,174,662.87	1,000,000.00	1,000,000.00
Boston Casualty Company.....	226,339.40	47,475.30	100,000.00	78,864.10
Car and General Insurance Corporation, Ltd.....	4,864,640.12	3,321,944.67	750,000.00*	792,695.45
Central Surety and Insurance Corporation.....	11,610,993.46	7,599,373.92	1,000,000.00	3,011,619.54
Century Indemnity Company.....	15,150,168.04	10,107,300.74	1,000,000.00	4,042,867.30
Columbian Casualty Company.....	10,608,607.02	6,309,271.56	1,000,000.00	3,299,335.46
Columbian National Life Insurance Company.....	(SEE LIFE COMPANIES).....			
Combined Mutual Casualty Company.....	284,078.47	177,743.58		106,329.89
Commercial Casualty Insurance Company.....	12,817,701.56	9,116,976.16	1,000,000.00	2,700,725.40
Connecticut General Life Insurance Company.....	(SEE LIFE COMPANIES).....			
Connecticut Indemnity Company.....	2,949,170.86	1,737,705.10	500,000.00	711,465.76
Continental Assurance Company.....	(SEE LIFE COMPANIES).....			
Continental Casualty Company.....	53,346,920.46	38,969,266.12	2,500,000.00	11,877,654.34
Craftsman Insurance Company.....	350,162.32	175,482.73	100,000.00	74,679.59
Eagle Indemnity Company.....	12,351,683.38	9,851,683.38	1,000,000.00	1,500,000.00
Employers Liability Assurance Corporation.....	54,428,585.20	44,428,585.20	350,000.00*	9,650,000.00
Employers Reinsurance Corporation.....	23,834,695.70	17,834,695.70	2,000,000.00	4,000,000.00
Employers Mutual Liability Company.....	42,217,699.82	35,201,034.75	1,500,000.00	5,516,665.07
Equitable Life Assurance Society.....	(SEE LIFE COMPANIES).....			
Excess Insurance Company of America.....	4,639,678.19	2,984,583.19	755,095.00	900,000.00
Factory Mutual Liability Insurance Company.....	15,758,079.65	6,153,934.97	250,000.00	9,354,144.68
Farm Bureau Mutual Automobile Insurance Company.....	689,425.19	186,088.60	132,273.61	371,062.98
Federal Life and Casualty Company.....	(SEE LIFE COMPANIES).....			
Fidelity and Casualty Company of New York.....	68,412,594.79	46,427,678.28	2,250,000.00	19,734,916.51
Fidelity and Deposit Company of Maryland.....	32,486,366.56	16,934,093.30	2,400,000.00	13,152,273.26
Fireman's Fund Indemnity Company.....	18,634,426.29	13,579,991.75	1,000,000.00	4,054,434.54
General Accident Fire and Life Assurance Corporation.....	47,222,041.90	32,222,041.90	600,000.00	14,400,000.00
General Reinsurance Corporation.....	24,642,439.61	16,642,439.61	1,000,000.00	7,000,000.00
Glen Falls Indemnity Company.....	17,044,774.89	12,441,147.85	1,000,000.00	3,603,627.04
Globe Indemnity Company.....	48,572,220.38	36,072,220.38	2,500,000.00	10,000,000.00
Great American Indemnity Company.....	24,100,993.39	14,381,642.86	2,000,000.00	7,719,350.53
Hardware Mutual Casualty Company.....	19,605,917.70	15,593,909.63	1,400,000.00	2,612,008.07
Hartford Accident and Indemnity Company.....	113,571,041.65	85,571,041.65	5,000,000.00	23,000,000.00
Hartford Steam Boiler and Inspection Insurance Company.....	25,234,519.22	14,978,292.97	3,000,000.00	7,256,226.25
Home Indemnity Company.....	10,769,289.34	6,874,266.85	1,050,000.00	2,845,022.49
Indemnity Insurance Company of North America.....	45,586,517.67	31,750,591.16	2,500,000.00	11,335,926.51
Interboro Mutual Indemnity Insurance Company.....	5,514,190.58	3,976,530.20		1,537,660.38
Inter-Ocean Casualty Company.....	1,364,726.61	764,726.61	200,000.00	400,000.00

**AUTHORIZED IN MAINE DURING 1943**

BUSINESS IN MAINE 1943		TAXES PAID STATE	LICENSES AND FEES PAID STATE
Premiums Received	Losses Paid		
\$6,449.10	\$2,304.33	\$55.25	.....
301,870.52	103,718.77	3,018.71	596.00
429,709.36	209,900.62	4,301.18	.....
<b>\$738,028.98</b>	<b>\$315,923.72</b>	<b>\$7,375.14</b>	<b>\$596.00</b>
.....	.....	.....	.....
\$28,434.74	\$21,261.46	\$568.69	\$150.00
163,105.83	49,084.15	3,262.12	464.00
49,412.58	34,620.61	988.25	.....
17,305.92	3,643.25	346.12	42.00
77,933.72	34,922.45	1,558.67	220.00
1,968.18	.....	39.36	105.00
153,763.50	58,379.55	3,075.27	170.00
.....	.....	.....	.....
1,152.02	490.45	23.04	68.00
128,993.10	49,319.54	2,341.24	196.00
<b>1,361,828.92</b>	<b>529,528.80</b>	<b>23,752.44</b>	<b>68.00</b>
.....	.....	.....	.....
15,763.64	8,661.78	258.04	92.00
56,544.46	3,227.68	1,130.89	516.00
5,434.36	656.77	83.59	42.00
2,522.51	48.00	64.32	49.00
565.08	91.54	11.30	46.00
18,413.74	9,419.77	368.27	60.00
.....	.....	.....	.....
26,079.15	9,193.81	521.58	124.00
52,205.56	28,933.39	1,044.11	214.00
136,920.18	43,798.64	2,738.40	422.00
3,428.55	1,001.00	68.57	88.00
.....	.....	.....	.....
5,450.33	1,176.41	109.01	.....
7,299.00	364.50	145.98	54.00
53,256.84	21,579.01	1,065.14	232.00
.....	.....	.....	.....
24,322.64	12,417.33	486.45	.....
42,830.03	8,009.67	856.60	94.00
372.06	.....	7.44	.....
19,380.94	3,983.25	467.38	146.00
16,805.57	8,059.90	336.11	62.00
20,339.67	6,267.48	406.79	132.00
.....	.....	.....	.....
669,102.34	375,819.52	13,382.05	348.00
143.07	38,437.30	2.86	84.00
17,071.52	17,295.78	132.09	47.00
16,159.39	11,606.59	272.67	.....
.....	95.72	.....	68.00
.....	.....	.....	.....
11,678.68	552.94	109.58	42.00
.....	.....	.....	.....
21,949.48	4,071.13	438.99	178.00
122,898.65	40,107.01	2,457.97	.....
.....	.....	.....	.....
77,249.78	26,932.77	1,545.00	533.00
.....	.....	.....	.....
21,907.83	21,649.45	438.16	269.00
17,669.17	4,038.25	450.56	175.00
.....	.....	.....	.....
12,423.52	4,149.87	248.47	66.00
2,647.72	3,869.93	52.95	60.00
2,363.38	884.13	47.27	66.00
46,688.79	11,440.65	933.78	108.00
108,813.95	34,566.50	2,176.28	238.00
14,765.37	4,678.97	236.82	69.00
.....	.....	.....	.....
351,257.31	132,468.06	7,025.15	702.00
.....	.....	.....	.....
62,739.55	6,945.68	1,254.79	302.00
24,517.76	8,122.28	490.36	148.00
.....	.....	.....	.....
77,896.72	13,460.12	1,557.93	184.00
.....	.....	.....	.....
.....	.....	.....	44.00
<b>1,112.89</b>	<b>324.99</b>	<b>23.64</b>	<b>48.00</b>

**STATISTICS OF MISCELLANEOUS COMPANIES**

Companies of Other States and Countries	FINANCIAL STANDING DECEMBER 31, 1943			
	Admitted Assets	Liabilities	Capital	Surplus (Exclusive of Capital)
John Hancock Mutual Life Insurance Company.....	(SEE LIFE COMPANIES)			
Liberty Mutual Insurance Company.....	\$129,889,521.76	\$114,738,260.97	\$1,250,000.00	\$13,901,260.79
London Guarantee and Accident Company	17,909,950.38	11,344,442.02	900,000.00*	5,665,508.36
London and Lancashire Indemnity Company.....	7,685,268.27	5,223,927.34	750,000.00	1,711,340.93
Loyal Protective Life Insurance Company	(SEE LIFE COMPANIES)			
Lumbermans Mutual Casualty Company	52,941,954.16	44,941,954.16		8,000,000.00
Manufacturers Casualty Insurance Company.....	11,613,502.94	7,705,858.93	1,000,000.00	2,907,644.01
Maryland Casualty Company.....	66,921,559.93	45,338,936.55	4,974,273.00	16,608,350.38
Massachusetts Bonding and Insurance Company.....	29,317,349.24	19,269,419.78	2,000,000.00	8,047,929.46
Massachusetts Indemnity Insurance Company.....	2,926,887.57	2,045,392.51	250,000.00	631,495.06
Massachusetts Plate Glass Insurance Company.....	441,814.61	110,874.46	200,000.00	130,940.15
Massachusetts Protective Association, Inc.	18,145,205.72	10,364,319.71	2,000,000.00	5,780,886.01
Merchants Mutual Casualty Company.....	5,868,450.14	4,736,913.16		1,131,536.98
Metropolitan Casualty Insurance Company.....	12,553,279.01	9,448,350.31	1,500,000.00	1,604,928.70
Metropolitan Life Insurance Company.....	(SEE LIFE COMPANIES)			
Monarch Life Insurance Company.....	(SEE LIFE COMPANIES)			
Mutual Boiler Insurance Company of Boston.....	2,547,349.23	1,156,811.68		1,390,537.55
National Accident and Health Insurance Company.....	1,124,227.34	441,686.79	300,000.00	382,540.55
National Casualty Company.....	6,635,882.83	4,135,882.83	1,000,000.00	1,500,000.00
National Grange Mutual Liability Company.....	3,836,817.07	2,836,817.07		1,000,000.00
National Surety Corporation.....	31,462,266.88	14,043,604.20	2,500,000.00	14,918,662.68
New Amsterdam Casualty Company.....	37,485,343.78	27,485,343.78	1,000,000.00	9,000,000.00
New England Casualty Insurance Company.....	1,784,182.77	408,458.33	750,000.00	625,724.44
New York Casualty Company.....	8,176,882.43	4,926,048.61	1,000,000.00	2,250,833.82
North American Accident Insurance Company.....	4,826,121.26	3,304,957.12	750,000.00	771,164.14
Ocean Accident and Guarantee Corp.	21,552,747.95	14,577,319.05	900,000.00*	6,075,428.91
Paul Revere Life Insurance Company.....	(SEE LIFE COMPANIES)			
Peerless Casualty Company.....	3,352,212.03	1,832,212.03	750,000.00	750,000.00
Phoenix Indemnity Company.....	10,417,991.13	6,394,246.39	1,100,000.00	2,923,744.79
Preferred Accident Insurance Company.....	10,414,072.85	7,032,921.52	1,000,000.00	2,381,151.33
Protective Indemnity Company.....	2,689,963.07	1,043,755.73	1,000,000.00	646,207.34
Prudential Insurance Company.....	(SEE LIFE COMPANIES)			
Public Service Mutual Casualty Company	2,934,744.23	2,347,688.69	428,862.47	158,193.12
Royal Indemnity Company.....	44,631,676.24	34,631,676.24	2,500,000.00	7,500,000.00
Saint Paul-Mercury Indemnity Company.....	19,940,646.45	12,847,187.50	3,000,000.00	4,093,458.95
Seaboard Surety Company.....	7,706,640.92	3,706,640.92	1,000,000.00	3,000,000.00
Security Mutual Casualty Company.....	11,862,933.54	8,662,933.54	200,000.00	3,000,000.00
Security Mutual Life Insurance Company	(SEE LIFE COMPANIES)			
Standard Accident Insurance Company.....	37,600,248.46	26,419,654.93	1,759,380.00	9,421,213.53
Standard Surety and Casualty Company	6,245,149.32	3,677,049.97	1,000,000.00	1,568,099.35
Sun Indemnity Company.....	7,678,926.35	4,354,330.41	1,000,000.00	2,324,595.94
Travelers Indemnity Company.....	38,647,716.80	29,474,167.82	3,000,000.00	6,173,548.98
Travelers Insurance Company.....	(SEE LIFE COMPANIES)			
United Benefit Life Insurance Company.....	(SEE LIFE COMPANIES)			
United States Casualty Company.....	16,016,332.57	12,016,332.57	1,000,000.00	3,000,000.00
United States Fidelity and Guaranty Company.....	88,971,996.37	64,559,271.92	10,000,000.00	14,412,724.45
United States Guarantee Company.....	22,641,150.79	11,890,361.41	2,000,000.00	8,750,789.38
Utica Mutual Insurance Company.....	17,970,801.39	14,379,258.01		3,591,543.38
Vermont Accident Insurance Company.....	101,287.73	35,385.40	25,000.00	40,902.33
Washington National Insurance Company	(SEE LIFE COMPANIES)			
Western National Indemnity Company.....	7,879,277.16	4,742,483.99	1,000,000.00	2,136,793.17
Zurich General Accident and Liability Insurance Co.....	44,149,079.88	31,015,837.22	600,000.00	12,533,242.66
<b>TOTAL.....</b>	<b>\$1,957,982,976.46</b>	<b>\$1,394,095,606.42</b>	<b>\$117,326,654.08</b>	<b>\$446,560,715.96</b>
<b>RECAPITULATION</b>				
Maine Companies.....	\$976,516.76	\$319,489.12	\$400,000.00	\$257,027.64
Companies of Other States and Countries	1,957,982,976.46	1,394,095,606.42	117,326,654.08	446,560,715.96
<b>GRAND TOTAL.....</b>	<b>\$1,958,959,493.22</b>	<b>\$1,394,415,095.54</b>	<b>\$117,726,654.08</b>	<b>\$446,817,743.60</b>

\*Statutory Deposit required of Foreign Insurance Companies.

**AUTHORIZED IN MAINE DURING 1943**

BUSINESS IN MAINE 1943		TAXES PAID STATE	LICENSES AND FEES PAID STATE
Premiums Received	Losses Paid		
\$20,303.26	\$11,318.74	\$337.46	.....
1,271,061.82	535,066.00	21,420.72	\$80.00
15,431.65	15,044.76	308.63	126.00
31,270.32	11,626.05	625.41	138.00
19,585.98	6,635.81	391.72	.....
395,911.99	135,416.67	6,175.31	374.00
13,274.17	10,510.49	244.94	102.00
128,132.82	19,768.17	2,562.66	277.00
136,193.25	113,777.09	2,723.87	136.00
5,869.89	3,720.37	117.40	44.00
496.77	202.43	9.93	56.00
74,630.41	38,117.72	1,492.61	54.00
219,269.55	133,488.31	3,763.17	282.00
24,683.30	9,763.85	493.67	186.00
153,752.26	113,134.00	2,900.87	.....
96,311.14	35,577.07	1,926.22	.....
20,570.31	7,375.65	173.51	42.00
20,734.47	7,162.62	414.69	72.00
10,807.91	5,921.84	216.16	123.00
102,166.22	29,469.18	2,018.66	254.00
17,514.75	640.01	350.30	170.00
13,288.16	1,820.71	265.76	110.00
11,132.66	4,085.33	222.65	78.00
23,749.99	9,895.48	475.00	194.00
41,422.17	9,299.06	828.44	94.00
42,216.08	15,672.14	844.32	116.00
24,101.69	10,950.12	482.03	.....
43,764.18	19,199.07	875.25	258.00
44,225.58	12,918.11	884.51	192.00
44,400.82	25,596.57	888.02	150.00
49.09	.....	.98	44.00
10,492.30	8,262.38	206.70	.....
28,284.96	11,524.88	527.90	60.00
95,111.01	27,836.33	1,902.22	352.00
1,807.53	86.71	36.15	102.50
2,224.50	.....	44.49	68.00
7,719.31	2,497.15	129.05	42.00
153.27	.....	3.07	.....
18,643.16	4,350.82	372.86	147.00
9,858.94	2,484.12	197.18	74.00
8,077.93	1,798.50	161.56	50.00
189,710.57	67,844.33	3,794.21	470.00
528,308.57	231,160.62	10,566.17	.....
6,070.76	1,428.51	121.42	.....
3,047.71	528.00	61.10	64.00
142,477.33	37,551.74	2,849.55	497.00
24,800.88	5,165.33	496.02	100.00
40,366.14	11,829.41	604.94	146.00
80,074.10	50,832.69	1,601.48	246.00
1,761.55	690.08	35.23	.....
25,647.44	4,265.11	654.01	145.00
31,700.10	24,768.38	634.00	46.00
\$8,495,550.91	\$3,557,736.84	\$158,836.72	\$14,001.50
\$738,028.98	\$315,923.72	\$7,375.14	\$596.00
8,495,550.91	3,557,736.84	158,836.72	14,001.50
\$9,233,579.89	\$3,873,660.56	\$166,211.86	\$14,597.50

## STATISTICS OF FRATERNAL BENEFICIARY

Maine Societies	FINANCIAL STANDING DECEMBER 31, 1943			
	Admitted Assets	Liabilities	Reserves	Surplus
Maine Central Railroad Relief Association....	\$120,446.73			\$120,446.73
Institut Jacques Cartier.....	232,555.87	43,515.00		189,040.87
St. Jean Baptiste Benevolent Society.....	62,270.86	4,500.00		57,770.86
Societe St. Jean Baptiste .....	5,671.27			5,671.27
<b>TOTAL.....</b>	<b>\$420,944.73</b>	<b>\$48,015.00</b>		<b>\$372,929.73</b>
<b>Societies of Other States and Countries</b>				
Alliance Nationale.....	\$11,145,641.58	\$343,371.27	\$8,260,607.92	\$2,541,662.39
Association Canado-Americaine.....	3,788,492.88	85,716.43	3,194,237.00	508,539.45
Catholic Order of Foresters.....	42,969,865.85	836,954.38	33,586,765.00	8,546,146.47
Christian Burden Bearers' Association.....	333,171.94	6,746.33	269,289.00	57,136.61
Electrical Workers Benefit Association.....	9,679,742.64	142,887.93		9,536,854.71
Independent Order of Foresters.....	45,864,023.83	1,287,894.07	40,982,628.00	3,593,501.76
Jewish National Workers Alliance.....	1,130,130.11	49,157.90	980,538.56	100,433.65
Knights of Columbus.....	56,296,632.92	1,808,035.49	48,690,578.00	5,798,019.43
L'Union Saint Jean Baptiste.....	8,034,853.30	68,913.99	5,759,143.21	2,206,796.10
The Maccabees.....	60,736,214.43	3,665,879.22	53,998,491.93	3,071,843.28
Modern Woodmen of America.....	111,993,548.98	3,002,176.27	107,909,698.12	1,081,674.59
National Fraternal Society of the Deaf.....	2,474,451.50	31,583.86	1,968,505.27	474,362.37
New England Order of Protection.....	6,283,023.12	69,587.53	5,594,523.00	618,912.54
Order of United Commercial Travelers.....	2,810,439.60	540,663.94		2,269,775.66
Polish National Alliance.....	33,547,121.12	630,443.58	31,445,060.74	1,471,616.80
Railway Mail Association.....	744,990.52	110,784.99	328,875.00	305,330.53
Royal Arcanum.....	29,999,706.11	471,027.21	26,081,442.10	3,447,236.80
Royal Clan Order of Scottish Clans.....	4,092,756.80	30,858.90	3,588,178.00	473,719.90
Royal Neighbors of America.....	97,506,040.29	2,049,031.86	92,874,110.46	2,582,897.97
Societe Des Artisans Canadiens Francais.....	16,062,237.66	561,224.46	14,053,720.00	1,447,293.20
Societe l'Assomption.....	2,200,391.73	38,473.42	1,516,105.00	645,813.31
United Order of the Golden Cross.....	823,851.40	16,228.79	741,761.00	65,861.61
Women's Benefit Association.....	48,154,084.65	464,826.05	45,623,959.00	2,065,299.60
Woodmen of the World Life Insurance Society.....	139,253,950.77	3,335,745.62	124,405,484.72	11,512,720.43
Workmen's Circle.....	8,782,762.16	174,331.38	5,367,748.00	3,240,682.78
<b>TOTAL.....</b>	<b>\$744,708,125.89</b>	<b>19,822,544.92</b>	<b>\$657,221,449.03</b>	<b>\$67,664,131.94</b>
<b>RECAPITULATION</b>				
Maine Associations.....	\$420,944.73	\$48,015.00		\$372,929.73
Societies of Other States and Countries.....	744,708,125.89	19,822,544.92	\$657,221,449.03	67,664,131.94
<b>GRAND TOTAL.....</b>	<b>\$745,129,070.62</b>	<b>\$19,870,559.92</b>	<b>\$657,221,449.03</b>	<b>\$68,037,061.67</b>

\*Not Reported



**SOCIETIES AUTHORIZED IN MAINE DURING 1943**

BUSINESS IN MAINE IN 1943				LICENSES AND FEES PAID STATE
Risks Written	Received From Members	Claims Paid	Risks in Force Dec. 31, 1943	
*	\$24,556.02	\$6,503.50	*	\$2.00
*	11,838.92	14,270.74	*	
*	2,625.50	2,164.01	*	
*	413.00	392.50	*	
	\$39,433.44	\$23,330.75		\$2.00
\$19,750.00	\$28,650.77	\$10,604.66	\$976,082.50	\$22.00
661,700.00	24,782.60	4,737.96	1,503,916.00	60.00
358,200.00	57,534.37	48,114.67	3,205,148.00	42.00
8,500.00	*	1,500.00	114,933.00	20.00
104,800.00	8,344.80	2,000.00	433,375.00	15.00
7,500.00	23,450.35	43,249.37	1,110,192.00	16.00
	16.48		500.00	10.00
76,700.00	43,842.57	40,023.80	2,413,584.00	29.00
677,310.00	104,777.57	46,333.15	4,788,987.00	34.00
657,150.18	82,677.37	44,894.01	3,056,773.87	51.00
236,085.00	107,276.53	88,279.00	3,033,968.00	32.00
5,500.00	1,685.11	420.00	92,833.00	10.00
246,500.00	72,902.11	81,734.67	1,939,850.40	76.00
500,000.00	18,632.75	3,804.19	6,045,000.00	25.00
*				10.00
	2,177.45	983.50	*	24.00
	5,680.96	2,000.00	188,882.00	30.00
	1,642.20	1,142.00	81,158.00	30.00
13,750.00	41,140.32	25,439.00	1,427,001.00	14.00
95,279.00	52,659.27	42,113.16	2,150,511.00	60.00
309,400.00	50,611.87	10,242.75	1,691,050.00	22.00
8,590.00	16,261.39	27,427.25	354,367.00	14.00
7,900.00	6,820.06	6,066.25	307,871.63	19.00
	183.27		7,137.00	10.00
400.00	1,587.72	1,012.00	26,200.00	10.00
\$3,995,014.18	\$753,338.39	\$532,121.39	\$34,949,320.40	\$685.00
	\$39,433.44	\$23,330.75	*	\$2.00
\$3,995,014.18	753,338.39	532,121.39	\$34,949,320.40	685.00
\$3,995,014.18	\$792,771.83	\$555,452.14	\$34,949,320.40	\$687.00

STATISTICS OF ASSESSMENT HEALTH AND ACCIDENT ASSOCIATIONS AUTHORIZED IN MAINE DURING 1943

Maine Associations	FINANCIAL STANDING DECEMBER 31, 1943			BUSINESS IN MAINE, 1943		TAXES PAID STATE	LICENSES AND FEES PAID STATE
	Admitted Assets	Liabilities	Surplus	Received from Members	Benefits Paid		
Prudential Health and Accident Insurance Co.	\$1,576.20	\$42.10	\$1,534.10	\$12.00	.....	\$ .12	.....
Sanford Mills Mutual Aid Association .....	13,848.73	.....	13,848.73	5,157.90	\$5,071.41	51.55	.....
TOTAL.....	\$15,424.93	\$42.10	\$15,382.83	\$5,169.90	\$5,071.41	\$51.67	
Associations of Other States							
Mutual Benefit Health & Accident Association	\$29,956,488.72	\$22,455,745.13	\$7,500,743.59	\$169,743.24	\$60,000.51	\$3,394.86	\$125.00
TOTAL.....	\$29,956,488.72	\$22,455,745.13	\$7,500,743.59	\$169,743.24	\$60,000.51	\$3,394.86	\$125.00
RECAPITULATION							
Maine Associations.....	\$15,424.93	\$42.10	\$15,382.83	\$5,169.90	\$5,071.41	\$51.67	.....
Associations of Other States.....	29,956,488.72	22,455,745.13	7,500,743.59	169,743.24	60,000.51	3,394.86	\$125.00
GRAND TOTAL.....	\$29,971,913.65	\$22,455,787.23	\$7,516,126.42	\$174,913.14	\$65,071.92	\$3,446.53	\$125.00

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STATISTICS OF NON-PROFIT HOSPITAL SERVICE ASSOCIATIONS DURING 1943

Maine Associations	FINANCIAL STANDING DECEMBER 31, 1943			BUSINESS IN MAINE IN 1943		LICENSES AND FEES PAID STATE
	Admitted Assets	Liabilities	Surplus	Net Earned Premiums	Claims Paid	
Associated Hospital Service of Maine.....	\$207,295.50	\$91,371.34	\$115,924.16	\$438,904.11	\$338,760.98	\$36.00